

CHINKEE TAN
RICH
GOD
POOR
GOD

WHY GOD WANTS YOU TO PROSPER

Rich God Poor God
Why God Wants You to Prosper
by Chinkee Tan

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This book is dedicated
to the men and women who have influenced me
one way or another
to become the person that I am today:

To **(Shirley) mom and (Peter) dad** who taught me
the ways on how to earn and handle money wisely.

To my wife **Nove Ann** who is very supportive and
encouraging to help me finish this book.

To my kids **Kayla, Jethro and Destiny**
for giving me the time needed to write this book.

To **Toni Rose Gayda** who relentlessly and
never gave up on me in sharing the love of God.

To **Ariel Marquez** my first mentor
in handling money God's way.

To **Coney Reyes and Francis Kong** who modelled and
displayed the true meaning of the word "Generosity."

To **Juray Mora** who imparted faith in my life
to believe God for the impossible things.

To **Steve Murrell** who consistently
displayed the life of faith and obedience to God.
Because of his faithfulness with the little things,
God has entrusted him with the bigger things.



WHAT CHURCH LEADERS HAVE TO SAY ABOUT THE BOOK “RICH GOD, POOR GOD”

“Chinkee writes from the heart and his experience with the generosity of our heavenly Father. **God is indeed rich.** It is not theory or speculation. This book is grounded on Biblical principle and supported by the author’s life experience. You will be blessed as you read it.”



PETER TAN-CHI

Founder and Senior Pastor of Christ Commission Fellowship

“Beyond being a crass step-by-step guide on how to be “rich quick”, this book delves on wealth’s *raison d’etre*, elevating our so-easy-to-be-cheapened quest for riches beyond acceptability into respectability into noble **mission**. Internalizing the essence of this book, no one has to ever apologize ever again for wanting to be rich.”



ED LAPIZ

“If you want to know the truth about God's desire to bless you financially and break the wrong mental attitudes, disposition, inclination, habits about money in your life, then this book is for you. **Chinkee takes you on a journey of victory and reveals the truth on why God truly wants to prosper you.**”

PETER KAIRUZ
TV Host / CBN ASIA 700 Club

“I love how the book was written. Simple but powerful! The book that you hold in your hand might be small but it could bring about a huge change in how you see God, money and prosperity. **Chinkee is a man who practices what he preaches.** They say you can never out give God and knowing Chinkee for more than 15 years I have also come to the conclusion that you can't out give Chinkee Tan - and that is what makes Chinkee rich.”

DENNIS SY
Senior Pastor Victory Greenhills

“Honor God! Be a wise steward! I believe that is the powerful message of this new book by bestselling author Chinkee Tan. In his scintillating style, he leads us to behold the Creator and Owner of everything who has given us access to all that He has to fulfill His purpose. Spiced with vibrant stories, he mentors us with practical skills always underpinned with Bible truths on how to receive and successfully manage God-given resources. **This should be a financial handbook for every Christian.**”

BISHOP JOVIE GALARAGA

*Director for Philippines and Asia-Harvest Time International,
Chairman-International Bible Society Philippines,
President-Charis Communications*

“The Author combines excellent communication skills and rich personal experience to illustrate biblical principles on financial stewardship. **A must-read for all Christians!**”

BISHOP EF TENDERO

*National Director of the
Philippine Council of Evangelical Churches (PCEC)*



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WHAT THIS BOOK IS ABOUT

Life is all about balance. Just like a tightrope walker, we must master the art of maintaining balance while walking on a high-tensioned wire. This can be done either by using a balancing tool (*such as an umbrella, a fan or a balancing pole*) or by “*freehand*,” using only our body to keep balance.



The key here is balance.

I have traveled all over the country to speak in hundreds of conferences and training events. And the most requested topic anywhere I go is **MONEY**. Yes, it is “*Money, money, money must be funny, in a rich man’s world.*” (If this song is familiar to you, we are probably of the same age.)

It has been every person’s quest to become successful, prosperous and rich. Even Bible believing and God-fearing Christians desire this. Unfortunately, because of ignorance or faulty wisdom, we have done crazy things and made bad decisions that we still regret or are paying the consequences for up to now. Some of us have even gone to the extent of doing everything in our power to get rich

and in the process, have fallen into many temptations and snares. Those of us who have been too eager for money have wandered from the faith and pierced ourselves with many griefs (*see 1Timothy 6: 9,10*). We sometimes go to extremes when we want something so badly.

When things are out of balance, there is a great tendency for things not to work.

Too much stress makes you sick while too much rest makes you lazy.

Too much spending makes you a shopaholic while too much saving makes you a hoarder.

Too much eating makes you fat while too much dieting makes you skinny.

Too much emphasis on prosperity does not necessarily imply that it is as a sign of God's favor. Too much emphasis on poverty as a sign of closeness to God is equally erroneous. Both extremes are not good ways to understand how God's kingdom operates.

Too much emphasis on spiritual matters may cause us to refuse to talk about money matters because we say that "*anyway God will provide*" and that we live by faith. This, too, is unhealthy.

Let us bring everything into proper perspective and balance.

First and foremost, the reason why God sent His one and only Son Jesus to this world was to save and seek the lost. For God sent His Son not to condemn the world but to save the world through Him. His mission was very clear: **to save mankind from eternal damnation.** The good news is about the love of God and His forgiveness of man's sin.

The theme of Christianity is not about prosperity and money.

But God knows for a fact that while we are still here on earth, our main concerns and worries revolve around money. We worry about the food we eat and the clothes we wear. That is the reason why Jesus talked a lot about money. Sixteen of the 38 parables He taught deal with possessions and money. The Bible has 500 verses both on prayer and faith but more than 2,350 verses on money and possessions! There are more verses that relate to money and possessions than heaven and hell combined. This only reveals that God wants us to know that our concerns are His concerns. He talked about money matters because money also matters to Him.

The Bible is the greatest book ever written on motivation, success and prosperity. You can name most of the well-respected and successful speakers and book authors influenced by it such as *Zig Ziglar, John Maxwell, Rick Warren, Dave Ramsey, Francis Kong* and *yours truly.*

We take pride and give credit to the Bible as the original source book for discovering the SECRET KEYS to successful living through the power of Kingdom principles.

By studying the Bible, we will come to understand that the prosperity of God is multi-dimensional. It is God's will for us to prosper financially, to have good health, and to prosper our souls (*3 John 2*). This is the three-part blessing of being obedient to His will and commands. God's success plan for man encompasses the prospering of the spirit, soul and body with both spiritual and material blessings.

Is there anything wrong with this? Doesn't God bless His people financially as well as spiritually?

It is also God's will for us to live a blessed life not only in heaven but also here on earth. God has a will to bless and prosper us, to give us hope and a future (*see Jeremiah 29:11*).

Before you continue reading, allow me to offer the following disclaimers:

This book is not about “*get rich quick*” schemes.

“If you just follow the principle step by step, you will

become rich in 60 days.” No one can guarantee your success except the One who gives us the ability to produce wealth and that is none other than God Himself. But one thing I know. People who are willing are also ready to obey and to submit to His will. God will bless and prosper us in His time.

This book is not about the “*prosperity gospel.*”

What is the prosperity gospel? This is the belief that people who are favored by God will be materially successful. Materially successful people, thus, are successful because God favored them.

There are a lot of Bible believing and God-fearing people who are not blessed financially and materially but they live their lives peacefully and victoriously. Does this mean they are not favored by God? Never ever think that if you are not blessed materially, you do not have the favor and the blessings of God. That is a big fat lie! Do not believe in the lie of the enemy. That is what the enemy wants you to believe so that you will resent and blame God for your lack of comfort and security in life. Never fall into that trap.

Be careful with what you BELIEVE in life because what you BELIEVE in life becomes the truth. If you believe in a LIE then that LIE becomes the Truth.

This book is not about a fairy godfather “*who will make all our dreams come true.*”

Some people cite this familiar Bible verse:

You may ask me for anything in my name, and I will do it.

John 14:14

God is not a genie or an ATM machine. We cannot twist His arm and hold Him hostage, believing that if we claim His promise it will automatically happen. We also can't blame God if He does not deliver what we think He promised. We cannot use God's Word out of context to suit our advantage because that is not how the kingdom of God operates.

My final warning! While this book may contain the keys to unlocking God's secret to riches that can really create a major breakthrough in your finances, this book likewise contains information that can break, challenge and change the way you think about money. This will strike a familiar chord in your heart to really check if you mean what you say and say what you mean. This will subject your Christianity to the **ULTIMATE TEST**.

In other words, if you are not yet ready to get serious with God, please stop reading this book. **If you choose to proceed, kindly read at your own risk.**

CHAPTER ONE GOD IS A RICH GOD

I have been in business since I was 12. I hit my first million when I was in my early 20s. Business is my life and life is my business. This is how I lived for over 40 years of my life. Until God changed my plans in the last quarter of 2006, I still wanted to do business. But my passion started to take a turn. I went into ministry.

When I told some of my friends who were not from church about this, they were shocked and scared for me. *“There is no way you are going into full-time ministry. There is no money in ministry. At the same time, you will miss what you are doing. And you are good at what you are doing!”* They told me I could help more people if I stayed in business. I would experience provision way beyond I could imagine. It was tempting for me to continue what I was doing versus going to the ministry without knowing where I would get my funds. I had mixed feelings and emotions. My mind was telling me to stay but my heart was telling me to go because my time in business was up. I also had questions and doubts, such as how can I provide for my family’s needs if I stopped doing business?

That night, I prayed to God and searched the Scriptures. *“Is it true, Lord, that if I become a pastor I’ll be poor?”* Then RICH GOD assured me and said, *“Chinkee, do not worry. You might not receive a salary from your business but you will be paid by the King of kings and the Creator of the universe.”* Rich God taught me that night that my provision is not based on my business or my partners but that my source of provision is God.

I have been out of business since the start of 2007. Now I can testify that the God that I serve is a rich God. God has provided tremendously not only in terms of finances but also in time that I get to spend with my family. That is priceless. I would not have been able to do that if I was still running my business.

It is really hard to explain how much God is blessing me now. As a matter of fact, there are times when I work for a day and God supernaturally provides what we need for the whole month.

One thing I now know, if you obey God, just step out in faith.

Be willing to trust Him, to commit and surrender all to Him. Know that you can be sure of what you hope for and certain of what you do not see.

Know that He is in control and you’re not.

Know that God has a plan to prosper you and not to harm you, to give you hope and a future.

Know that He will never leave you nor forsake you.

The reason why I did not have a difficult time believing this was because the God that I know and I serve is a Rich God.

Maybe you are thinking that I have Super Faith. Sorry to disappoint you, but it did not start that way.

I also went through the same struggles most of us go through. I had the same amount of fears: **the fear of failure, the fear of the unknown, the fear of what the future might bring** and, most of all, **the fear of what other people might say.**

It was not also easy for me to believe. There were so many wrong mindsets, wrong perceptions and wrong philosophies that I carried through the years.

Wrong Mindset + Wrong Action = Wrong Results
Wrong Perception = Wrong Reality
Wrong Philosophy = Wrong Living

But one thing I discovered was that we are just one revelation away from experiencing a miracle.

Let me repeat it.

We are just one revelation away from experiencing a miracle.

I like to share with you a revelation that has revolutionized the way I view God in my life.

Rich God or Poor God?

Now allow me to ask you a personal question, what is your mindset about God?

Is He a God who fulfills promises or breaks promises?

What is your perception about God?

What is your philosophy about God when it comes to money?

Does God want you to have just enough or more than enough?

Is the God that you know, a rich God or a poor God?

As we read our Bibles, we see that this is the kind of God we serve: a rich God of abundance, plenty and overflow. God wants to bless you with more than enough; not just enough or barely enough. We do not serve a God of lack.

God is more than able to supply everything you and I will ever need here on earth. Now to Him who is able to do exceedingly abundantly beyond all that we ask or think, according to the power that works within us.

Ephesians 3:20 NASB

This means that God is able to send you an abundance of something and it will be more than what you can ever imagine or think of. He is able to give much more than what you could ever ask for. This is the kind of God we serve; a God of increase and overflow. He does exceedingly abundantly above anything you or I could ever ask of Him. Unfortunately, many people who love God still live in lack and that has been my personal question. *“How come there are people who love God with all of their hearts, minds, souls and strength but are living in lack?”*

This is not an issue about God favoring others, or is it an issue of people lacking in faith. It’s not also about your being poor because you are not favored by God. This is what I personally discovered. Unfortunately, the way you and I view God is only a reflection of how we were raised when we were young. *(Actually, I discussed this topic lengthily in my second book, For Richer and For Poorer.)* What we heard, saw and experienced when we were young unconsciously affect the way we view God in our lives.

For some of you who have good memories of your fathers, I am happy for you. But for some of you who have not so good memories, you may have experienced a more difficult time asking from our heavenly Father. The way you view God is influenced by your experience with your earthly father.

Allow me to share my personal experience. Before I continue, I would just like to say that in no way am I telling this story to disrespect my parents. I love and honor my parents and have learned so much from them. I owe them my life and my success because of the good foundation and love they have shown to me. But this is an eye-opener for us if we want to learn and reflect on how things of the past can affect the way we live our lives today.



Do you remember the TV show, Wonder Woman featuring Lynda Carter? I was around eight years old then and I had been waiting for its premiere showing over Channel 9 for almost a month. It was going to be aired on a Friday night at exactly 7 pm. I had already prepared the chips, the soda and my favorite couch where I will be sitting. But my father asked everyone to dress up because he decided to take us out to dinner. I told my dad that I had to decline the invitation since I had a very important appointment with Wonder Woman. My dad was trying to convince and bribe me just to go with them but no amount of convincing could make me change my mind. Then my dad thought of a brilliant idea and told me, “*Son, why don’t you join us for dinner? Once we come home I will call channel 9 to have the TV show replayed for you.*” Wow! What a great deal! I get to eat out and at the same time watch Wonder Woman!

Off we went. After dinner I immediately sat in front of the television set and told my dad to call channel 9. My dad replied, “*Go to sleep, I was just fooling you!*” Suddenly my whole world collapsed. It felt just like the end of the world. I tried to hold back my tears and control my emotions knowing that my father had lied and deceived me.

Ever since that day, I never believed what my dad said. The incident left an indelible mark in my mind and my heart that my father is not trustworthy. **(Parents, never make a promise that you cannot fulfill whether big or small. It may be a small thing to you but it is a big thing to your child. Children believe whatever their parents tell them. Remember, you can cheat a cheater, con a con artist but never kid a kid. They take your promises seriously.)**

Unconsciously then, when I became a believer of God, I knew that God is my Father, I knew that He is my Provider, I knew that He is a rich God and nothing is impossible with Him. But I was having a hard time believing Him when I prayed to Him. No matter how hard I prayed, I didn't raise my expectations too high because He might be just like my earthly father who made promises but did not fulfill them. This really put a dent in my relationship with God at the start. There was always a cloud of doubt, unbelief, and fear that He would not fulfill what He promised. I call Him Heavenly Father and I also

call my dad father. That is the reason why I was having a hard time trusting Him completely. Without me knowing it, what happened in the past with my earthly father affected the way I relate to my heavenly Father.

When I started to read the Word and got to know God better, I learned that the God we serve will never lie and will never deceive anyone. My perspective of God radically changed. I began to see a different God in the process. Then I noticed that the more I got to know Him, the more I had the faith to believe in Him. The more I believed, the easier it became for me to depend on Him and to trust in Him.

How about you? What was your experience with your biological father?

Did you have good or bad memories of him?

Was he always there for you, or was he an absentee father?

Was he an encourager or a discourager?

Was he fun to be with, or are you afraid to be with him?

We cannot just shrug it off and say that is the thing of the past. Our past experience whether good or bad is planted in our subconscious mind and will affect the way we make choices in life.

You sow a thought, you reap an act. You sow an act, you reap a habit. You sow a habit, you reap your character. You sow your character, you reap your destiny. --Ralph Waldo Emerson

Try to understand your past and how your past is affecting your present in order to help you make the right choices as you move forward to your future.

Rich God, Poor God Theology

Now, it's time to check our theology of how we see or view God in our life. Theology stands for the study of God.

What is your theology of God?

Are you looking at a rich God or a poor God?

Poor God Theology

Poor God was concerned about my soul but not my finances and my future.

Poor God wants me to work and produce and accept the fact that I am not going to be rich.

Poor God wants me to be poor so that I can empathize with the sufferings of Christ while He was still here on earth. The more I suffer, the more I can experience the suffering of Christ.

I believe many people experience a lack of resources because of the mentality they carry and how they view God. God is consistent. He is the same God yesterday, today and forever. But it's a scarcity mentality which is the opposite of an abundance mentality that prevents God from moving in our behalf. Why settle for less if God can give you the best? Why settle for lack when God came to give you abundance?

Remember my quote, the way you and I view God is only a reflection of how we were raised when we were young.

Can you still remember when you were young? When you asked for money from your parents or asked them for a toy you wanted? What answer did you often get? I will cite some of the most common answers:

“No money!”

“You spend a lot.”

“Learn how to save for your future.”

“Does money grow on trees?”

“Money is so hard to earn!”

“We are poor!”

“When I receive my salary.”

How about the number one answer? “We will buy it when it's your birthday.” (*You just celebrated your 50th birthday but still no sign of the toy.*)

If you often hear these statements or saw how hard life was and experienced stress when money was discussed in your family, chances are your minds are programmed to think negatively and the image of God that has developed in your mind is going to be a Poor God.

When God revealed this to me, I wanted to change the poverty mentality of my family. Never will you hear me saying to my children and even to myself, *“We do not have money, we are just poor!”*

I recalled the time our 15-year-old TV broke down. The kids were not able to watch their favorite show for over three weeks. One night when I came home, I saw my kids carrying placards and chanting, *“Buy TV! Buy TV!”* At that time, I did not have enough cash. But I was reminded not to say that we do not have money. Instead of telling them that, I told them, *“You want to have a brand new TV?”*
Kids: *“Yes!”*

“Why don’t you pray to Papa God that God will give Mama and Papa the money so we can buy you a brand new TV?”

For the next three consecutive weeks, my kids consistently prayed for the new TV during our prayer time before going to bed. On the fourth week, I wanted to be God so that they would stop praying already. It was getting to become too repetitive. The following week, God then

provided me enough money to buy a new TV. As soon as I brought the brand new TV into our living room, my son Jethro immediately knelt down and thanked God for our brand new TV.

The lesson I learned from this was that if I teach my kids the right philosophy, they will live rightly. My kids will grow up knowing that nothing is impossible with God. They can achieve their aspirations and dreams in life if they put their hope in God because we serve a rich God.

Let me ask you, do you pray to God? Do your kids see you pray and ask God? Or do our kids often hear negative statements like “*We don’t have money, we are just poor*”? The message we are unconsciously sending to them is that the God we are praying to can not provide for our needs. We are programming our kids to view God as a poor God. Let us be careful with what we show our children when they are young. They unavoidably get what they are exposed to. Values are not taught, they are caught.

The Bible is really alive and active. It says,

Train up a child in the way he should go, even when he is old, he will not depart from it. ***Proverbs 22:6*** NASB

Allow me to share with you a story that will change your view towards God.

There was a poor man who saved all his money to buy a ticket so he could come to America. Upon checking in and boarding the ship, he slipped his bag into and climbed aboard one of the life boats. As the cruise went on, he happily watched as all the people went here and there on the ship, visiting and enjoying themselves. They were enjoying buffet meals every day while the poor man stayed in the life boats...just watching the people eat delicious and warm cooked meals while he was only eating his cheese and crackers.

When the ship arrived in America and everyone was leaving the ship, the captain stopped him and said, *“Sir, I noticed that throughout the whole trip you did not participate in any of the activities or eat in the dining room... Did anyone do anything to offend you?”* The man said, *“Oh, no sir, I only had enough money to buy a ticket for passage to America...I didn't have enough money for all the other stuff.”* Then the captain said, *“Sir, didn't you know? Your ticket included the room plus all the food and activities!”* *

I can relate well to this story. When I started my faith walk with God, I thought that if I asked too much from God, He might get angry and reprimand me for asking too much. Some people are like that naive traveler. They are missing out on God's best because they don't realize

**Story taken from www.promiseofgod.com/poor*

that the good things in life have already been paid for, not only the forgiveness of sin but the blessings that come with the package and the ticket price. God does not only promise us to experience heaven when we die, God also wants us to experience heaven while we are still here on earth.

When we settle for less rather than the best, we are just like eating cheese and crackers. When we focus on fear, doubt and unbelief we are eating more cheese and crackers. God has prepared the best for us let us not settle for less but let us go to the best.

I do not know what you are going through right now. You may have gone through some great disappointments in life or have faced some serious setbacks. Setbacks are just like a bend on the road but it is not the end of the road. Just because something didn't work out your way or somebody disappointed you that does not change who you are. Failure is not the person it is just a one-day event. In life, it is not how many times you fail that counts, it is how many times you pick yourself up.

The life that you live now may not be the ideal one. But we need to be reminded that all things work for good for those who are called according to His purpose. The best things in life are yet to come. Do not accept your life as it is and do not allow the devil to steal your dreams and your joy away from you. Never believe in the lies of the enemy.

Let us be careful with what we believe in life. Because what we believe in life becomes the truth. If we believe in a lie, the lie becomes the truth.

Let us not allow ourselves to live like the Israelites. They may be out of Egypt but Egypt still lived in their minds and their hearts. You may be living in poverty at the moment, but don't ever let poverty live in you.

Now, start looking through eyes of faith, and see yourself rise to new levels. See yourself prospering and keep that image in your heart and mind. We must remember that we are children of the Most High God.

I am convinced that until we stop believing God for very little; until we stop placing limitations on God and begin asking for more than enough; until we stop speaking negatively and complaining about our situation, we will never fully experience God's abundance in our lives.

I'm so glad that God has changed my perspective. This is my revelation and the miracle I am waiting for. It is ok for God's children to live an abundant life; it is okay to prosper; that we should even expect to be blessed. Indeed, it is as important to learn how to receive a blessing as it is to be willing to give one.

The Bible says that God takes pleasure in prospering His children.

As His children prosper spiritually, physically, and materially, their increase brings God pleasure. Our purpose in life is to continually increase. We were created to overcome and to live prosperously, not only in one area but in every area.

Now allow me to introduce you to the God that does the following:

A God who keeps His promises

A God who will never leave us nor forsake us

A God who is more than enough

A God who will supply all our needs

A God who is rich

Rich God Theology

God is willing and God is able

Let us start with the statement, God is willing. Willing to do what? Willing to bless.

“For I know the plans I have for you,” declares the LORD, “plans to prosper you and not to harm you, plans to give you hope and a future.” **Jeremiah 29:11**

The LORD bless you and keep you; the LORD make his face shine upon you and be gracious to you; the LORD turn his face toward you and give you peace.

Numbers 6:24-26

The LORD will grant you abundant prosperity—in the fruit of your womb, the young of your livestock and the crops of your ground—in the land he swore to your forefathers to give you.

The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none.

The LORD will make you the head, not the tail. If you pay attention to the commands of the LORD your God that I give you this day and carefully follow them, you will always be at the top, never at the bottom.

Deuteronomy 28:11-13

It is the nature of God to bless. It is His heart's desire to see His people living victorious and prosperous lives.

Willing to provide

But my God shall supply all your needs according to his riches in glory by Christ Jesus.

Philippians 4:19

God provided what the Israelites needed for forty years. They followed a cloud by day and fire by night, they ate manna and quail, and drank water in the desert everyday and their shoes did not wear out.

God provided a sacrificial ram in the place of Isaac when Abraham obeyed the Lord to sacrifice his one and only son.

“Do not lay a hand on the boy,” he said. “Do not do anything to him. Now I know that you fear God, because you have not withheld from me your son, your only son.” Abraham looked up and there in a thicket he saw a ram caught by its horns. He went over and took the ram and sacrificed it as a burnt offering instead of his son. So Abraham called that place The LORD Will Provide. And to this day it is said, *“On the mountain of the LORD it will be provided.”*

Genesis 22:12-14

God is our Jehovah Jireh. God is our provider.

Willing to sacrifice

For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.

John 3:16

No father in his right mind will sacrifice his son for other people's sake. But God is insanely in love with us that this was more than enough proof that God is willing to do whatever it takes to save us from eternal punishment and suffering. This was the greatest demonstration of sacrifice anyone can ask for. This is how much God loves you and me. If God did not withhold His Son, how much more

will He not withhold His blessings for us? He will never withhold it from us.

We just have to believe and have faith that God has our best interests in mind. God will never put us in harm's way. All we need to do is just obey and submit to His will and everything will be alright.

Now we know the good news that God is willing to bless, to provide and to sacrifice for our sake. Being sincere in what you are doing is important. But even if you were the most sincere person in the world yet you do not have the resources and power to do it, you are not able. The great news is that God is not only willing. He is also able.

God is able

God is able to create something out of nothing.

In the beginning God created the heavens and the earth.

Genesis 1:1

If He can do it once, He can do it over and over again. He can do it for you.

God is rich and will never run out of resources.

“The silver is mine and the gold is mine,” declares the LORD Almighty. *Haggai 2:8*

We must not be afraid that we will run out of resources. God’s resources are infinite and never ending.

God has more than enough for everyone.

We should reprogram the poverty mindset into an abundance mindset.

We should not be envious when we see other people succeeding and moving ahead in life. But instead we should rejoice for we know our time will also come when we are ready.

We should not be angry when our competition is making more money and winning all the awards in the company, for God has more than enough for everyone.

We should not be afraid of running out of customers and clients, God has created more than enough for everyone to share and enjoy.

If we really declare that God is our source and we have an infinite source, we should be secure and at peace that everything will be fine.

We should not worry about our future.

Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Who of you by worrying can add a single hour to his life?
Matthew 6:25-27

God is able to give us the ability to produce wealth.

But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.
Deuteronomy 8:18

We have to go to the source of everything.

God is the one who gave us the ability to produce wealth. Not our ability, not our skills, not our gifts, not our business, not our power, not our position and influence, not our connections, not our boss etc. The ability to produce wealth comes from God alone!

We need to be reminded that God is able to provide for our needs according to His glorious riches. God is not limited by our resources but He is just limited by our faith to obey.

God is not only willing to give, He is also able to give.

Let us say your father is earning around 10,000 pesos a month. Your family is having a hard time making both ends meet. Then one day, you approached your father and asked, *“Dad, can I ask for one million pesos? I just want to go out to shop and burn some money for fun.”* What do you think your father’s reaction would be? *“Are you out of your mind? Wake up! What are you talking about? We are having a financial crisis and you’re asking for shopping money?”*

I’m sure that every father’s heart is to provide the best for his children but even if the spirit is willing, yet the wallet is weak, he can only do a little. Every father is willing, but unfortunately not every father is able.

If you were the son in this situation, you would hesitate to ask your father for something big because you know he cannot afford it.

Now, let me present another scenario. What if your father was Bill Gates (owner of Microsoft)? Papa Bill loves you so much. Would you hesitate to ask him for a million dollars? I do not think so! I am sure you would be confident and bold to ask from Papa Bill. First of all, he is your dad and you know he loves you so much and is willing to give what you need. Second, you will not hesitate to ask

from Papa Bill because you know he is not only willing, he is also able. A million dollars for him is just a drop in the bucket.

Now do you see how these two situations affect our attitude, our mindset, our behavior and our way in asking God for provision? Whether we accept this fact or not, the way we look at or perceive God in our lives affects the way we think, feel, make decisions or choices and pursue our destiny.

When you ask for provision from God, are you confident, bold, and expectant that God will answer your request? Or are you insecure, unsure, even at times never even bothering to ask because you know that He is not capable or He does not care at all?

Do we view God as a Rich God, or a Poor God?

Let us start changing our view and perception about God. The God that we serve is loving, concerned, and involved. The best news? He is both willing and able.

Remember:

God is not only willing, He is also able!

CHAPTER 2 FAITH AND OBEDIENCE

We now know that God is willing to give and He is able to provide for our needs according to His glorious riches. God is definitely a rewarder and He wants to bless and prosper us. But He won't just release His blessings.

**God is not moved by need but He is moved
by *obedience* and *faith*.**

If God is moved by need, we would definitely be last on His list.

There are needier persons in this world. Like the hungry people in Africa, the earthquake victims in Haiti, people who are dying of incurable disease, etc. But obviously, that's not true. So how is He moved by obedience and faith?

Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful.

Joshua 1:8

Many people want to be prosperous and successful, so they claim this verse as their promise from God. But if we want this verse to become a reality in our lives, we must accept and embrace this verse as a whole. It is not how much of the Bible we know but how much of the Bible we apply. The Bible itself says, *“faith without works is dead (James 2:20).”*

James the apostle acknowledged the faith of Abraham, as he received the blessings from God who promised to make his descendants as numerous as the stars. Abraham backed up his faith by obedience. He was ready to sacrifice his one and only son Isaac upon God’s command. Therefore, the promise of God was made complete.

You see that his faith and his actions were working together, and his faith was made complete by what he did.

James 2:22

The next story that I would like to share with you is very personal to me and my wife. We have agreed not to tell this to anyone. But I just felt it is now the proper time to share this to you in order to stir up your faith to believe God and to honor Him.

In December of 2008, I and my wife, Nove Ann, believed God for a new car for our family. We were trying to raise the amount to purchase the car and planned to sell our Starex van. But even if we combined our money, we still

did not have enough to buy a new car. Then as I was praying one day, suddenly the Holy Spirit interrupted my prayer time and asked me if I wanted to have a brand new car. My answer was definitely “Yes!” I was really excited about what God was going to say and reveal. I felt like a blindfolded kid about to be shown a big surprise by his father. Boy, did I get the biggest surprise of my life!

The next thing God said was out from the left field,
“If you want to have a brand new car, I want you not to sell your car but to give it away!”

“What??? You want me to... give away the car? This is our one and only car. Lord, if we gave away this car, we would not have enough funds to buy another car, not even a second hand one. And I have to ask my wife if she will agree.”

“Why don’t you ask your wife and get her opinion?”

When I spoke to Nove and shared my encounter with God, she immediately agreed without blinking. I was shocked, *“What?! You are in this with God together?! This is not right, this is not happening!”* I was expecting a different answer, like *“can we just pray about it?”* or *“let us wait for a little while and seek counsel from others.”* My wife told me that God had impressed this on her heart way before I did, but was hesitant to tell me. She knew how I would react so she just waited for God to tell me personally. Well, even though I was struggling to obey,

this was more than enough confirmation that it was time to step out in faith and obey.

So I gathered the whole family, then I and my wife explained to our three kids Kayla, Jethro, and Destiny what we believed God for and what God was telling us to do. We prayed and asked God, *“To whom do you want us to sow the car?”* We made a short list, discussed it for a little while then finally agreed to bless a pastor whose family needed to change their old car. There were actually other more logical choices. We did not really know the pastor’s family that much and they lived far away in the province. But we knew that his family was good soil and that God wanted to bless this family.

I hope you understand what I was personally going through. This was not a normal occurrence. This was the first time we were sowing an item as big as this. I had mixed emotions. But I felt excited to obey and was expectant in faith that God would fulfill His promise.

When I made a long distance call to the pastor and informed him that God wanted to bless them by us giving our car to his family, I didn’t hear anything over the phone for a few seconds. Then, the pastor asked,

“Really? You’re going to give us your car? Why?”

“Because God said so!”

“Do you have a new car?”

“No, but God will provide. We just want to obey by faith.”
The pastor then was so thankful. But he never knew the joy that I, my wife, and my kids had. There is greater joy when you give than when you receive.

A generous man will prosper; he who refreshes others will himself be refreshed.
Proverbs 11:25

We knew that we really heard right from God and gave our car to the right family. The pastor shared that they were really trusting in God for a van and, at the same time, for cash to pay the tuition fees of their kids. When this news came, God answered their prayers first to have a van. Then they sold their car and the amount was more than enough to pay for their kids' tuition fees. The clincher was when the pastor shared that one of their children prayed last year and God revealed to her that someone was going to give their family a Starex van! This was the confirmation that we really heard right from God.

God answered the prayer of this family.

Now for the other half.

As soon as we agreed to give the car away, I and Nove set a date (Jan 31, 2009) to do it. With or without a new car, we were giving our van away. You must understand the timing when we made this decision. The global financial

crisis had just hit and we were facing a world-wide recession. When you looked at the economic situation, this was the worst time to give away a car. But we are people of faith, and we should not be dictated by the economy of this world because we are living in the kingdom of God.

As soon as we had decided to whom and when we were sowing our car, the unexpected happened. Calls and bookings started pouring in. Companies, organizations and sales groups were booking me left and right. It was really amazing! I was hopeful and expectant but I never expected that it would happen that soon and that fast. I know you're aching to know how our story of obedience and faith ended. To make the long story short, God blessed us with so much that He provided more than enough money to buy a brand new car.

We can never really put God in a box. Indeed, I was reminded of these two verses:

First Verse

As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts. *Isaiah 55:9*

God's ways are higher than our ways and His thoughts much higher than ours. So I encourage you not to put

God in a box. If you are trusting in God for your own personal breakthrough, do not look at your bank account, your business, your boss, your parents, your salary, your relatives or even your friends. Think outside the box because you cannot limit a limitless God.

If you have already stepped out in faith and obeyed God and are now reaping or harvesting your rewards, I want to congratulate you. You are already experiencing God's goodness and blessings. But let me tell you a secret. Be hopeful and expectant, for the best is yet to come.

Second Verse

However, as it is written:

No eye has seen, no ear has heard, no mind has conceived what God has prepared for those who love him.

1 Corinthians 2:9

My heart in sharing my story with you is never to boast about our goodness and generosity, not even about the brand new car that we received. I wanted to show you what faith and obedience in the Lord can do. My story also proves God's faithfulness in our lives and I just want to give honor and glory due His name. Because nothing is impossible with our God!

Some rely on chariots and others on horses, but we will boast in the name of the LORD our God.

Psalms 20:7 GW

What are you believing God for?

What prayer requests are you still waiting to be answered?

What is God the Holy Spirit telling you right now?

Is God also telling you, just like Abraham, to step out in faith and obedience, to lay down your Isaac on the altar and offer it up to God?

What is your Isaac?

Ask and seek God in prayer. The God who created the heavens and the earth will reveal His secrets to you.

CHAPTER 3 GOD OWNS EVERYTHING

Ever since I became a Bible believing Christian in 1992, I fell in love not only with God but also with reading the Word of God and what God teaches in the Bible. You may be surprised that I am one of those who enjoy reading a book that was written thousands of years ago. How can an ancient book be relevant in the 21st century when change happens so fast? Well, in all honesty, I was not really excited and enthusiastic in reading the Bible when I first started. During the first few months, it was an effective sleeping pill for me. After reading a few sentences, I would immediately fall asleep.

Then someone mentored me and taught me how to read the Word of God. He quoted *Hebrews 4:12* which says,

For the word of God is living and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow; it judges the thoughts and attitudes of the heart.

Another Bible passage he mentioned was *2Timothy 3:16* and *17*:

All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the man of God may be thoroughly equipped for every good work.

This was really an eye-opener for me. The Word of God? Alive? When we read, we are guided by the Holy Spirit, then what we read reveals what's inside our hearts. It is God-inspired and able to teach, to rebuke, to correct and to train the committed reader in the right ways of God. If this is one of the reasons why the Bible was written, then we should read it not only out of obligation or duty but for much needed guidance in making daily decisions in life.

This was where I learned not only to read for the sake of reading but also in order to learn to extract the PRINCIPLE behind the verse or passage. We need to learn how to read between the lines and ask the following questions:

What lessons and principles is God teaching us from this passage, story or parable?

How is it relevant and applicable in our daily lives?

If we start reading God's Word from this perspective, this will really open up a whole new world for us on how we view the Bible and how extremely relevant it is in this day and age. Believe me, it works!

Rightful Owner

Have you ever been asked by your small group leader or your pastor, "Do you believe that God owns everything in

our lives?” For sure, all of us gave “*Yes!*” for an answer. Rarely would I encounter someone disagreeing with this statement.

The first big step toward financial blessing is to recognize that God is our source. As long as we think it’s our ability and our talent that make us prosper, we will probably have difficulty faithfully giving back what is His.

The Bible says

God created the heavens and the earth. ***Genesis 1:1***

If God made it all, He owns it all. That makes sense, doesn’t it?

“The silver is mine and the gold is mine,” declares the LORD Almighty. ***Haggai 2:8***

The earth is the LORD’s and everything in it. ***Psalms 24:1***

The whole world and all the people who live in it belong to God.

If we declare that God owns everything, we’re basically also saying that we own NOTHING! We own NOTHING! We are merely BORROWING all these blessings from God! If we are BORROWING all these from Him, we need to learn how to RETURN them properly to Him the rightful owner, right? If you agree with me, please say “*Yes!*”

We will find it very hard to return something that we believe deep in our minds and hearts belong to us.

This reminds me of my one and only son Jethro. When he was around four years old, he would find a toy he likes everytime he visited his cousin's house. He would approach his cousin Jasper with eyes open wide and ask very respectfully and kindly, "*Can I borrow your toy pleeeeeeeeeease?*"

To give you an idea how my son looked like when he says this, think of the movie "*Shrek*." No, my son does not look like Shrek. He looks like the cat, Puss in Boots. Remember the scene when their enemies approached the cat? He removed his hat then pleaded to them with this wide-eyed look where his eyes turn really cute and round. With such an angelic face, anyone would readily give him anything he asked for.

When it was time to go home, I told Jethro to return the toy he borrowed. I'll let you listen to the usual dialogue I had with my son.

"Jethro, it's time to go home. Kindly return the toy."

(Automatic and stern) *"No! It's mine!"*

"Jethro, return the toy."

"No! It's mine!"

"Jethro, return the toy NOW!"

When I add the word "*now*," I really mean it!

At first he would politely and respectfully ask if he could borrow the toy. But while he plays with the toy, something rings in his mind and heart. The spirit of Gollum from the Lord of the Rings movie would come upon him and he starts to embrace the toy, saying “*My precious, my precious!*” The reason why my son Jethro was having a hard time returning the toy was because in his mind and in his heart, he was convinced that the toy was already his.

My son is just like you and me. Even if we know that God owns everything, this knowledge is the exact opposite of the dictates of our hearts. We had worked so hard and waited so long to earn our money or to buy an expensive item. We tend to think just like my son that the things we bought with our hard earned money and the possessions we accumulate belong to us. And it is so hard and difficult to return it, if we think that we own it.

Let us guard our hearts and our minds to never allow our possessions to own us.

Do Your Possessions Own You?

Now let me ask you a question. How would you know if your possessions own you?

Please take time to reflect before answering this question.

The simple reality is there are times when the possessions own the possessor rather than the other way around.

We will know that our money and possessions do not own us IF WE CAN GIVE IT AWAY!

God Put Me To The Test

I can still remember back in early 1997. I was a young believer and very passionate about the things of God. I wanted to take part in everything that was happening in the church. During that time, we were raising money for our church building fund. An opportunity to give was presented in a conference by the speaker asking us how much we wanted to pledge for the building fund. Since I was on fire for the Lord and excited, I immediately took out the offering envelope and wrote the amount I wanted to give for the building project. But before I dropped the envelope in the offering box, the pastor told us to bow our heads and pray. This was his prayer: *“Lord, thank You for all the people who will sow seeds towards this building project. Thank You for their generosity. But Lord, instead of us writing the amount we want to give You, why don’t we ask You, how much do You want from us?”*

When I started to pray this prayer, the figure that God gave me was very different from the one I wrote. It was ten times the amount I had originally written! Just like

Jacob, I was wrestling with God. *“Lord, this is not true. You cannot take this amount away from me. I have been generous to You but please leave some for me. I have plans for this money, this is my life savings.”* God then reminded me about the issue of ownership. Does God own everything? If He does, it meant that we own NOTHING! We own NOTHING! We are simply BORROWING the money we have from Him! If we are BORROWING from God, then we need to learn how to RETURN it to Him.

This was a true test of living the truth. God put me to the test. Did the money own me or did I own the money? This reminded me of Abraham whom God asked to offer his one and only son Isaac as a sacrifice. God wanted to see if He was indeed the Lord of Abraham’s life. When Abraham passed the test, the blessings and the promises of God in his life were fulfilled.

So I painfully and reluctantly changed the figure on the envelope. Believe me, it was not easy. It felt like my fingers suddenly developed arthritis while I was writing the amount on the check! Finally, when I wrote the whole amount, something happened to my faith walk with God.

First, I knew that the money does not own me because I was able to give it away.

Second, God was teaching me not to put my security in money but in Him as the source of my security.

I had learned to trust in the Lord with all of my heart and not to lean on my own understanding, and in all my ways I acknowledge Him because He will make my paths straight (*see Proverbs 3:5, 6*).

If we cannot give away our money and possessions, these then own us. Money can either serve us or master us. Is it our servant or are we its servant? Let us be wise and very careful not to allow money and possessions to make us its servants but rather that it serve us.

We should love God and use money, but never use God and love money.

BECAUSE GOD OWNS EVERYTHING!

CHAPTER 4 MAN'S STEWARDSHIP

After we realize that God really is the owner of everything, we need to take a new and fresh perspective on how we handle God's resources.

If we believe that God owns everything, then what is our role now as the ones entrusted with His riches?

We become the **caretaker**, the **manager** or the **steward**.

Let us focus on the word steward.

What is a steward?

It is a person who manages another's property or financial affairs; one who administers anything as the agent of another or others.

In layman's terms, we as God's stewards do not own what we have. What we have are just entrusted to us.

In order for us to have a better understanding of the word steward, I want us to do an exercise. Think about what I will say for a moment. Take time to answer truthfully and

write down what you feel about the situation I'm about to describe.

Let us say that you are one of the trusted managers of the SM supermarkets of Mr. Henry Sy. Then a huge typhoon hits your area. Mr. Sy then personally gave you a call and asked you to give all the supermarket items to the flood victims.

If you were the manager of the store, what would you do?
Would you obey his request?

Would you give all the supermarket items away?

Why or why not? Please pause for a moment to reflect and write down your answer here.

What did you write?

There are only two answers you can give.

Either a "Yes" or a "No."

If you answered yes, there is no more debate and contention.

I am pretty sure your reason will most probably be *"he is the boss and I am the caretaker, manager or steward. Whatever he says, I will follow because I work under his*

authority. Anyway, at the end of the day, the business belongs to him, not to me. I just take and obey orders.”

But if your answer is no, these would probably be your reasons.

1. Is he really Mr. Henry Sy?

Am I sure the one who called me was Mr. Henry Sy himself?

Maybe he is just an impostor. If I gave all the items away, I might lose my job.

In order to be sure, I would ask him for proof. I would ask him to write me a memo or fax me his request with his signature on it. Just in case they question my actions, I will have evidence that I was ordered by Mr. Sy himself.

2. It makes no sense.

It does not sound right.

No businessman in his right mind would give all the items away. This is a business and we are not running a charitable organization.

3. If the business loses money, I might lose my job.

It is in my best interest to keep the business profitable in order for me to continue to earn for my family. I should not give everything away. I might keep some to sustain the business.

I do not know your answer. But if your answer was no, your answer is no different from mine when I answered this question before.

Do we sound like the manager sometimes when God who owns everything asks us to give something away or make a ridiculous gift to someone?

The following are the human tendencies when placed in this situation:

“Lord, is that really You? How can I be sure that I am hearing the voice of God? Please send me proof, like a fax, an email or a text message.”

“Lord, this does not make any sense. If I give money away, it would be just like losing money. From what I know, I need to save money in order to make the business grow, not give it away. How can I be assured that this money will come back? Can You please answer my prayer first before I obey?”

“Bless me first and then I will obey.”

“Lord, this is not what happens in the real world. If I paid my taxes right and followed the standard operating procedure, I would never get a job or close the business deal. You do not understand what I am going through. I am desperate!”

Well, if we want to be blessed by God, we have to operate according to the principles of the kingdom of God.

We have to follow God’s terms, not ours.

We just need to be reminded by this passage,

⁸*“For my thoughts are not your thoughts, neither are your ways my ways,”* declares the LORD.

⁹*“As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts.”*
Isaiah 55:8, 9

The kingdom of God says it is more blessed to give than to receive while the kingdom of this world says it is better to receive than to give.

God has His own ways of running His economy.

We just need to understand how it works.

The Parable of the Talents (*Matthew 25:14–30*)

It is a simple story that our Lord tells here. A man who is preparing to leave on a journey entrusts his possessions to his servants. He distributes his wealth among three

servants, apportioned to each of them on the basis of their abilities. To the first servant he entrusted five talents, to the second two talents, and to the third one talent. The first two servants quickly set to work with their master's money. The third servant did not invest his master's money at all but instead dug a hole in the ground and buried his master's money. When the master returned, the first two eagerly met their master, apparently delighted in the opportunity to multiply their master's money. Both were commended as **good and faithful servants**. Both were rewarded with increased responsibilities in their master's service. Both were invited to share in their master's joy.

How the master dealt with the third servant was a very different matter. This servant came to his master with the only talent his master had originally entrusted to him. He did not increase his master's money at all. In fact, if this were to take place today that money would likely be worthless due to inflation. This servant offered a feeble excuse for his conduct. He told his master that he was a harsh and cruel man, a man who was demanding, and who expected gain where he had not labored. He contended that this was why he was afraid to take a risk with any kind of investment. And so he simply hid the money, and now he returned it without any gain.

The master rebuked this servant for being evil and lazy.

He took the talent from him, gave it to the one who earned ten, and cast this fellow into outer darkness where there was weeping and gnashing of teeth.

What lessons can we learn from this story? I'll give you three.

1. God is **LOOKING** for faithful stewards who can be **TRUSTED**.

So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? *Luke 16:11*

I like to share with you a story in life of the great Mother Teresa.

Mark Hatfield tells of touring Calcutta with Mother Teresa and visiting the so-called *House of Dying*, where sick children are cared for in their last days, and the dispensary, where the poor line up by the hundreds to receive medical attention. Watching Mother Teresa minister to these people, feeding and nursing those left by others to die, Hatfield was overwhelmed by the sheer magnitude of the suffering she and her co-workers face daily. *"How can you bear the load without being crushed by it?"* he asked. Mother Teresa replied, *"My dear Senator, I am not called to be successful, I am called to be faithful."* *

* Source from *Beyond Hunger, Beals*

God is not looking for people who are successful but He is looking for faithful stewards that He can trust.

Are we faithful enough to be trusted with His real riches?

2. God BLESSES those who are FAITHFUL with the little things.

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. *Luke 16:10*

We need to use whatever *talent* God has given and entrusted to us. It might be money or ability. If we use it wisely, He will increase it so that our lives will glorify Him.

Let's take time for example. We are all given 365 days a year, 7 days a week, 24 hours a day. Time is one of the greatest equalizers. We have the same amount of time whether we are rich or poor, educated or not, young or old, beautiful or not. No one can claim that he has more time than another person.

We Filipinos have our own time zone. Some foreigners just do not understand "*Filipino time*," the coined

phrase for our habit of tardiness. It is curiously mind boggling how we could possibly be often late. Try holding a party or a seminar scheduled to start at 6 pm, and people will start trickling in at 6:30 or 7:00 pm. The automatic default excuse will be “*Traffic.*” Well, if you live here in Manila, getting stuck in heavy traffic is a way of life.

One time, when I was still in business and I set an appointment with one Christian businessman, I was a few minutes late. Since he was a business associate and a mentor of mine, he then politely told me to improve my punctuality. Being early or being on time not only shows respect to the person you are meeting but also shows respect to the One who gave us time.

Allow me to quote what he said. “*Chinkee, if God cannot trust you with His time, He cannot trust you with His money.*”

Whoa! That was a new thought for me! I never really saw it from that perspective. If I am not faithful with the time that God has entrusted to me, how can I be entrusted with true riches?

If we are not faithful with the little things, God cannot trust us with the bigger things.

All of us should be conscious of this principle. We cannot just take this lightly.

Maybe for some, being unfaithful with their time is the only issue that is withholding the blessings of God from flowing into their lives.

From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.

But for those who faithfully use their giftings or special abilities, time, health, resources, and relationships that God has entrusted to them, God will bless and increase these more tremendously.

3. God BLESSES those who can be TRUSTED.

One time while I was watching TV, I gave my son Jethro a whole canister of Pringles. While he was eating from it, I asked for a piece. My son then reached inside the canister for the smallest piece he could find and held it out to me. I was shocked, at the same time surprised by his action. I said, “*Jethro, are you giving me your leftovers?*” Jethro replied, “*Just kidding!*” He then gave me a whole potato chip.

What ran through my mind when he did that? I gave him the chips and the whole canister was mine. In the first place, if I had not given him the chips he would not have any. Since I owned it, I also had the right to take it away from him if I knew his heart was not ready.

God then revealed to me how we also respond in the same way. When God asks us for something, just like my son, we tend to give Him the leftovers. Leftovers of our time, money, dedication and attention. God, in the same way, can say, *“Everything that you have is Mine. You would not have your talent, your gifting, your wealth, your power, your fame, your success if I did not give it. I own everything! Since you did not give Me back your best, only the leftovers, I can take away whatever you have and give it to someone else who can be trusted.”* This is what will happen if we are not careful in handling God’s gifts and resources, He can take it away anytime and entrust it to someone else.

I am happy to inform you that ever since that Pringles incident, my son learned quickly and changed his ways. Now whenever I ask him for a potato chip, he now gives me the whole canister (not just a whole piece).

Wowwww! It made me feel good to see my son acknowledge that every good thing that he had came from his father. Since he did not withhold anything, I

asked him all the more how I could bless him and wanted to give him his heart's desires. I now know his heart is ready.

The Pringles incident taught me several life lessons:

The first lesson is this:

It revealed where my heart was and how I treated God at times in my personal walk with Him.

I have to ask hard questions like, is God really the priority in my life? Is He really number 1 or just my number 2? Am I really putting God first, or me first?

If He is indeed my priority, or if He really is number 1 on my list, I should give Him nothing but the best. It is either my best or nothing.

Am I ready to return to God or give Him back my best? Or am I only going to give Him my leftovers?

One thing I have realized was that if I am serving the King of kings and the Lord of lords, it really is a shame and an insult for me to give Him my leftovers. God deserves nothing but my best!

The second lesson is this:

Every spending decision is a spiritual decision.

Some people do not understand why I am frugal. I rarely order drinks during meals nor do I buy unnecessary things. This is because I am very careful in the way I spend the money that God has entrusted to me. I just do not shop or buy for the sake of having the latest and the best. I first ask myself, do I really need it or do I just want it? Can I afford to buy it in cash? What does God have to say about this purchase? If God owns everything, and I am just a steward, I have to ask these questions. Because I believe in my mind and heart that every spending decision is a spiritual decision.

And the third lesson is this:

It helped me understand the heart of God. God is a rewarder and God blesses those who can be trusted. The more faithful I am, the more I can be trusted.

Just like my son who changed his ways when instead of giving me crumbs, he gave me the whole canister. My heart was overwhelmed with gladness that I wanted to give him a truckload of Pringles right at that moment. I do believe God feels the same way if I also put Him first, make Him my priority and give Him my best. God is a rewarder, and if He sees that our hearts are ready He will entrust us with greater things.

What has God entrusted to us that we have taken for granted and have not been faithfully handling it so much so that in the process we lost it?

Is it time?

Is it money?

Is it health?

Is it relationships?

Is it even our talents or giftings?

We do not know what we've got until we lose it.

Let us not spend a lifetime of regret. We need to be hopeful that it is not yet too late to change.

You might say, "But Chinkee, you do not understand my past. God has blessed me tremendously but I messed up big time. I neglected my family, my kids, and my wife. They have all left me. I gambled all my money away and lost everything I own. I became addicted to drugs and am now very sick. I used my power and influence for my benefit, and have hurt a lot of people. Now I am left with nothing!"

Let us not lose hope. We still have an opportunity to hit the restart button no matter how messed up our past may be.

One thing I have learned in life is that the past is past. We cannot change the past but we can surely change our

future by making the right choices today.

I also have great news for you!

God is a God of second chances.

God can use a crooked ruler to draw a straight line.

Let us repent and turn away from our wrongdoings.

If we are willing to admit our mistakes and our shortcomings, God can make it right. If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness (*see 1 John 1:9*).

Notice the word “*all*.” It means everything. Our past, present and future sins He will remember no more. It is a restart button. We can start a new life.

Let us not give up. Let us put our hope in God.

Those who hope in the LORD will renew their strength.
They will soar on wings like eagles; they will run and not
grow weary, they will walk and not be faint. *Isaiah 40:31*

Let faith and hope rise up in your life. Do not be discouraged. Be courageous. Do not let the Book of the Law depart from your mouth. Meditate on God’s word day and night and be careful to obey everything written in it. Then you will be successful and prosperous (*see Joshua 1:8*).

God has plans to prosper us and not to harm us. He wants to give us hope and a future (*see Jeremiah 29:11*).

The God that we serve is, indeed, a REWARDER!

CHAPTER 5 TO TITHE OR NOT TO TITHE

Tithing is one of the most controversial topics in the church.

Some believers avoid it by saying, *“Let’s talk about the saving and loving grace of God but let’s not discuss anything about tithing. This might scare many people away from God. They might think that the church is asking for too much money.”*

There are many misconceptions about this topic. Allow me to present to you my personal study of it, then you decide if you should tithe or not.

Is tithing practiced only in the Old Testament and no longer in the New Testament?

Is Tithing Outdated?

A quick search in the internet will reveal a large number of articles claiming that tithing is not applicable in the New Testament and an equally large number of articles claiming that tithing is still applicable.

The very word **tithe** means **one tenth**. Tithing was an ancient and general practice among other religions and cultures besides Jews and Christians, but it has been a practice of the Judeo-Christian tradition for thousands of years.

The very first account of tithing can be found in the book of Genesis during the time of King Melchizedek.

Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, and he blessed Abram, saying,

Blessed be Abram by God Most High, Creator of heaven and earth. And blessed be God Most High, who delivered your enemies into your hand. Then Abram gave him a tenth of everything. ***Genesis 14:18-20***

And the most frequently quoted Bible verse about tithing can be found in the book of Malachi.

Bring the whole tithe into the storehouse, that there may be food in my house. *“Test me in this,”* says the LORD Almighty, *“and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”* ***Malachi 3:10***

According to the Old Testament, we need to obey the law. If we do not obey the law, we will face dire consequences, just like the story of Ananias and Sapphira.

Now a man named Ananias, together with his wife Sapphira, also sold a piece of property. With his wife's full knowledge he kept back part of the money for himself, but brought the rest and put it at the apostles' feet. *Acts 5: 1, 2*

They collaborated on a plan to stash some of the money from the sale of their property in a safety deposit box for themselves and take the rest to the apostles.

Then Peter said, *"Ananias, how is it that Satan has so filled your heart that you have lied to the Holy Spirit and have kept for yourself some of the money you received for the land? Didn't it belong to you before it was sold? And after it was sold, wasn't the money at your disposal? What made you think of doing such a thing? You have not lied to men but to God."* When Ananias heard this, he fell down and died. And great fear seized all who heard what had happened.

Acts 5:3-5

Ananias and Sapphira immediately died because of their disobedience to God. It is a good thing that God does not do this anymore or else many of us would already have been struck down by God for not returning our tithes.

Under the Old Testament, we live by the law.

While under the New Testament, we still live by the law but also by grace.

So if we live by grace, then the 10% rule does not apply anymore, right?

Just give whatever you have decided in your heart to give. The Bible says:

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. **2 Corinthians 9:7**

There are a lot of debates about this issue but allow me to present it to you from another perspective.

According to the Old Testament, the only time you commit adultery is when you have physically slept with another person who is not your spouse.

According to the New Testament, you have already committed adultery in your heart when you look at a woman lustfully (*see Matthew 5:28*).

According to the Old Testament, the only time you commit murder is when you have physically taken the life of another human being.

According to the New Testament, you have already subjected yourself to judgment when you have anger and bitterness in your heart (*see Matthew 5:21, 22*).

So if we look at these two examples, the principle that we can learn and extract from them is that the New Testament has a higher standard compared to the Old Testament. We have higher expectations in the New Testament compared to the Old. If that is the case, it then means that this principle also applies to our tithes and offerings. We have to return and give more than what is expected. Tithes and offerings were not abolished and removed in the New Testament. As a matter of fact, it has even increased expectations since the standard is higher compared to what is required in the Old Testament.

Does this make sense? If it does, then returning the tithe or giving the offering to God should not be an issue since He owns everything anyway.

Tithing as a Test

Tithing is not about God wanting our money. There is a deeper reason why God wants us to practice tithing.

It's related to an earlier chapter where we said that God is looking for faithful stewards He can trust. We just need to understand the principle and the spirit behind tithing.

Tithing is never about money.

When we look at the word tithe, it represents the number 10 (ten). The number ten is often used by God to test His people.

Tithing is actually a test.

How many righteous people did God ask Abraham to spare in Sodom and Gomorrah?

Then he (Abraham) said, “*May the Lord not be angry, but let me speak just once more. What if only ten can be found there?*” He (God) answered, “*For the sake of ten, I will not destroy it.*” **Genesis 18:32**

How many times did Laban change the wages of Jacob?

(Jacob speaking to his wife Rachel) “*Yet your father (Laban) has cheated me by changing my wages ten times. However, God has not allowed him to harm me.*” **Genesis 31: 7**

How many plagues did God send to test Pharaoh?
Ten plagues (*see Exodus 7:14-11:10*)

How many commandments did God write?
Ten commandments (*see Exodus 20:1-17*)

How many virgins were tested by God?

At that time the kingdom of heaven will be like ten virgins who took their lamps and went out to meet the bridegroom. **Matthew 25:1**

How many lepers were tested by God?

As he was going into a village, ten men who had leprosy met him. They stood at a distance. **Luke 17:12**

Whenever God brings a test, He often uses the number ten.

Since tithe is ten percent of whatever you receive from God, the tithe must be a test. It's consistent with God's way of testing.

My conclusion therefore is tithing is never about money. Tithing is all about testing.

Remember how the LORD your God led you all the way in the desert these forty years, to humble you and **to test you** in order to know what was in your heart, whether or not you would keep his commands. He humbled you, causing you to hunger and then feeding you with manna, which neither you nor your fathers had known, to teach you that man does not live on bread alone but on every word that comes from the mouth of the LORD.

Deuteronomy 8:2-3, emphasis mine

God uses tithing to test the condition of our hearts. Are we totally and fully committed to Him? Tithing is never about money, it is just an indicator of our heart's inclination.

For where your treasure is, there your heart will be also.

Matthew 6:21

Tithing is about Passing the Test

We need to understand the heart of God as a Father.

God is a rewarder.

It is God's heart and desire to bless, protect and prosper us.

Which of you, if his son asks for bread, will give him a stone? Or if he asks for a fish, will give him a snake? If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him! **Matthew 7:9-11**

I have yet to encounter a father giving his son the smallest piece he could find if his son asks for a piece of chicken. A father always gives the thigh, the best part of the chicken. How much more our heavenly Father? He always has our best interests in mind. God desires to bless us and prosper us, to give us hope and a future (*see Jeremiah 29:11*).

God always protects our interests and has the best in store for us.

You may ask, "*If this statement is true, how come God does not yet answer my prayer? I have been asking and praying to God for the longest time but still my prayers fall on deaf ears.*"

In order to answer your question, let me give you a scenario.

What if your 12-year-old son approached you and asked if he can borrow your brand new car because he wants to have a joy ride with his friends? What would you do?

Are you the kind of parent that would allow him to use your car? Why or why not?

Why would you not allow your 12-year-old son to drive your brand new car?

Why do you think your 12-year-old son would boldly ask to drive your brand new car?

Please check any of these statements if they are your answers:

Why would you not allow your 12-year-old son to drive your brand new car?

He is too young and reckless.

He has no driver's license. It is illegal!

He has no experience in driving.

He might hurt someone or even hurt himself.

In other words, you would not allow him because he is not ready and you are just protecting him from harm.

Why do you think your 12-year-old son would boldly ask to drive your brand new car?

It's his right - *“What belongs to my father belongs to me.”*
He can demand - *“If you are my father, you will give it to me.”*
It's a proof of love - *“If you love me, you should trust me.”*

If we look at the answers of the father, the main reason why he won't allow his son to use his car is because he doesn't want any harm to come to his son. The father is just protecting his son's interest.

If you now look at the answers of the son, he is bold in asking because he feels that it is his right, and that his father proves his love and trust by giving whatever he asks.

Now, let me ask you. Do you feel like the son sometimes when you pray to God? *“Lord, I am Your child and You are my Father. You need to provide for me. Lord, if You are my Father You should give me what I want. Lord, if You love me, You should trust me on this.”*

That is the reason why God instituted tithing. He wants to see if man is already prepared for the outpouring of His blessing. He will never put anyone in harm's way. He will withhold His blessings if He sees that we are not yet ready. Tithing is not for God's benefit but for ours.

God tests before He invests.

God is more interested in our maturity than in our security.

But God will never withhold His blessing if He knows that you are ready.

Ever since I understood this principle that God always has my best interests at heart, I learned to submit to His pleasing and perfect will.

Instead of questioning His sovereignty and timing by complaining, “*Lord, why me?*” or “*Lord, when will You grant my request? It has been taking an enormous amount of time. When will this suffering end?*” I learned to ask, “*Lord, what could I learn from this situation?*”

I know God will not withhold anything good from me. But He will protect me if I am not yet ready for the things I have been praying for.

I learned to pray the right prayers, “*Lord, what are the things that You need to change in my life, character and attitude in order for You to entrust to me the things I am asking for? Make me ready for Your blessing.*”

Does this make sense? If you have been praying for a breakthrough like a promotion, a sale or a pending deal, instead of asking, “*Lord, why is it taking so long?*” why

not ask God, “*What is hindering You from releasing Your blessing?*”

Here’s a word of caution before you pray that prayer. You should be sure you’re ready for what dark spots God is going to expose in your life in order for Him to bring out His bright plans. Be careful what you pray for. You just might get it.

I learned never to question God about His plans for my life and to ask Him why it is taking Him so long to answer my prayers.

And we know that in all things God works for the good of those who love him, who have been called according to his purpose.

Romans 8:28

Now, I know that God tests before He invests.