

# Kingdom Financial

---

## foreword

"If I know where success is, I would break my neck getting to it." Biblically, success is being in the right place, at the right time, and doing the right thing. People tend not to value what is being preached or appreciate the Word. I appreciate you taking the time to read this and not taking it for granted. We need to appreciate the Word that is being taught here.

Pastor and I don't conjure up what to say. This is all straight from the throne of God, He tells us what to talk about. We go through a lot with studying and prayer to try to get this to you. Not to mention the warfare we go through just to get the Word to you. It makes us feel appreciated when people do come and comment, testify, and share these teachings. We don't do it for you but for God, however it feels good to know that we are appreciated and others understand the cost.

We were asking God on what to teach and He spoke to both of us, "Finances." Whether you are broke or you know someone who is broke, this class is for you. I know people who get very arrogant and boastful about knowing "all this stuff." But when I ask about their finances, "Oh, I'm broke." Then you didn't get it! You don't operate in this, knowing and *doing* are two different things. If you know something but don't apply it, you look like a liar. If you were to say that you had \$1M and your car was taped together, no one would really believe you.

*A wise [man] will hear and increase learning, And a man of understanding will attain wise counsel. - Pro 1:5 NKJV*

## God doesn't owe me anything

This has been a time when we have been talking about the extreme. The extreme thing will come forth because it's not about you, but what God said He is going to release. If you have ever experienced delay, I need you to hear my next point.

There was a woman who was cheated on by her husband, her sons plotted to kill her, and was just going through a lot of warfare. I had assumed she had been crying a lot but she hadn't and said, "I value my emotions, I gave them to God. I don't have to cry over everything now, my tears are too valuable."

That hit me like a ton of bricks. Your emotions are for God, that is what intercession is for. "The effectual fervent prayer of a righteous man availeth much," right? (**Jas 5:16**) Emotions are not for yourself, they are for the ones you love and to express God's love. They are never your own thoughts alone—that's your opinion. But when your emotions are yielded to God they will say, "You have the heart of God. You have a heart of gold. You are very compassionate." This compassion is Christ's love in action and is needed in order for the extreme thing to come forth.

Some people become very boastful when they receive the blessing they have been waiting on. They become very arrogant, anal, and nasty. If this happens to you, then the extreme thing will start judging you. The very thing that God has brought forth will start judging you. The release may have been fast and quick but it can reverse on you, working against you. For instance, water is good in a cup. But if you are in a river or a rapid, water will turn on you.

The anointing speeds everything up and takes away process. Finances are the lowest form of prosperity but we want to make sure that you get it right. People value finances too much that it changes you. It controls your mood, whether you worship, how you feel toward God. You ask, "Does God really love me?" Finances can make you feel that way? That's a problem because that is such a selfish mentality.

You'll start saying, "I'll still love You Lord even if you don't bless me; You're still holy and worthy of the praise." What?! Was it a question that He was holy? What is a question that you would praise Him? It's your reasonable service to praise Him, He is the God of all and provides *everything* (**Rom 12:1**). Paul, even after being beaten, said such words.

## vision

*"Write the vision And make [it] plain on tablets, That he may run who reads it. - Hab 2:2 NKJV*

What's your vision? Because of a lack of vision my people perish. Write the vision and make it plain. Literally write the vision so plain, and perceivable, so that even if someone is running by can see it and get the revelation (ex: billboard). The vision needs to be so big and plain so they don't have to stop to figure it out. It needs to be clearer than high definition. When things were inscribed on tablets it was like a message on huge HD billboard; tablets were huge. Billboards generally capture your attention when in relation to you.

While traveling (as a passenger) on my way to an engagement I was half-way sleep looking at this billboard. I could read it just fine, even while traveling so fast, because it was something related to me. It was something that made sense. While passing by another billboard, I couldn't read it so well. It something that didn't relate to me and was foreign.

Vision is different from your "way." Some of us have expected tax returns, bonuses, etc. Your ways are your choice of doing things or your norm, vision is what God tells you to do. There is a difference. Vision will cause you to prosper, ways (if not pleasing to the Lord) will cause you to be drained.

*Now therefore, thus says the LORD of hosts: "Consider your ways! "You have sown much, and bring in little; You eat, but do not have enough; You drink, but you are not filled with drink; You clothe yourselves, but no one is warm; And he who earns wages, Earns wages [to put] into a bag with holes." Hag 1:5-6 NKJV*

Ask yourself, "Am I broke?" Are you living paycheck to paycheck? Would something get cut off, repossessed, or eviction if you missed a paycheck? If you missed a pay period, even a month of pay, are you secure? Pastor and I preach that you should have *at least* 3-6 months of pay [saved]. You should have that much to take care of living expenses: food, water, electricity, etc. If not, this is a problem, you are living paycheck-to-paycheck. In other words you are straight broke.

Emergency funds are essential. I was speaking with someone about having one and asked if they had one set aside, and they didn't. Their electricity was disconnected the next day. He was telling me his plans for his \$8,000 tax return, "Dude, your lights are off. Why are you planning for something you haven't received?" We do that a lot, we plan for things we haven't even received. "Why don't you take \$1,000 of that and put it away for emergencies?"

When I go to difference conferences, I've noticed that church folk are the most broke folk. They are always asking for a blessings, they want you to prophesy fortune to them. I told one lady, "Ma'am we're not fortune tellers, we are prophets of the Most High."

Sadly, the prophet has been so belittled to just a fortune teller. "Tell me my fortune. Tell me what's coming for me. Tell me the wealth I have coming. Tickle my ears." And the prophet played with it, "Ok, you have this coming and that coming. And you can give your way out of poverty."

Yea, you can pay your out of poverty by paying back those that you owe. Give them back their money. That's how you get out of debt, you pay those that you owe! Do you know of any other way? Please, if you do, tell me. You cannot *give* your way out of poverty unless you pay those you are indebted to. That's common sense, we are not going to be super deep. God is not a God that can be bribed. He'll command you to do certain things but you don't bribe Him. Say, "Ways." Let's read that verse again:

*Now therefore, thus says the LORD of hosts: "Consider your ways! "You have sown much, and bring in little; You eat, but do not have enough; You drink, but you are not filled with drink; You clothe yourselves, but no one is warm; And he who earns wages, Earns wages [to put] into a bag with holes." - Hag 1:5-6 NKJV*

That's a powerful scripture because it is telling you how to consider your ways. I know people who live beyond their means. Before I met my wife, God was dealing with her about her finances. Tell them what was going on.

I had justified in my mind that I was a giver because I tithed. "Yeah, I'm gonna give God my 10% and the other 90% is mine. I can do what I want with it." I would justify going out, spending money, shopping sprees, and just being stupid with my money because I tithed.

In my mind, "I did what the Bible said, God is not concerned with the other 90. I gave the 10 so He's good." Let me get you this scripture. As Pastor was talking about vision, we know that the people perish for the lack thereof (**Pro 29:18**).

## nature's wisdom

*"And let them gather all the food of those good years that are coming, and store up grain under the authority of Pharaoh, and let them keep food in the cities. "Then that food shall be as a reserve for the land for the seven years of famine which shall be in the land of Egypt, that the land may not perish during the famine." - **Gen 41:35-36 NKJV***

I need you to hear me, the next time you think of doing something stupid with your money I need you hear this scripture. This is so important. When you have times of overflow and fat, you need to put away and store up for the times of lack just as they did here.

In America, we don't have a problem with being poor. People in America are just broke. There is a difference between being poor and broke. Poor is to lack the resources and opportunities to have more or get more, ex: Third World Countries. They don't have clean water and have to work everyday, all day just to be able to eat scraps. That is poor. Broke is, or should be, a temporary situation caused by a lack of money. You have the resources but it could be laziness, money mismanagement, or just misappropriation of funds.

*Go to the ant, you sluggard! Consider her ways and be wise, Which, having no captain, Overseer or ruler, Provides her supplies in the summer, [And] gathers her food in the harvest. - **Pro 6:6-8 NKJV***

Did you now that all ants are female? With the exception of the male that helps with reproduction, then is killed. God is amazing! The ants know what needs to be done and they do it. Doesn't nature teach you some things? (**1Co 11:14**) You know how animals hibernate? They go and store away food for the winter months. These are *animals*, I know we are smarter than animals, right?

A lot of people get our bonuses, income taxes, or unexpected income and we don't see them for a good two or three months! When you get it, act like you don't have it. Stop trying to make up for lost time; stop the shopping sprees, cruises, buying things that you *know* you don't need.

Whenever I talk to broke people it's always the same mindset: they always talk about what they do when they get their money. "What would happen if I won the lottery or had the 'x' amount of money?" It's all about how they are going to spend it. I never hear broke people say, "When I get my taxes I think I'm going to invest that money. I'm going to save up for my retirement." I never, ever hear that, and we talk to a lot of people. It's always the same exact mindset. My wife told this one couple, "Ya'll don't like money. We don't *love* it, but every time you get it all you do is try to get *rid* of it. Every time you get you try to throw it away."

*There is desirable treasure and olive oil in the dwelling of the wise, but a foolish person devours all he has. - **Pro 21:20 NET***

We talk about God rebuking the devourer but he could be rebuking *you* (**Mal 3:11**). The fool devours all that it has. Before we marry couples we ask of their vision. Most people are somewhat stunned at the question but without a vision people perish. What's the vision for your marriage? What the vision for your finances?

Money is the lowest form of prosperity but is moving in finances right now because the world is struggling. God is saying, "But I'm flipping it upside-down for you." So we are trying to get people ready and equipped for it. The Bible says without vision people perish and **Hab 2:2** tells us what a vision is and how to write it. The vision is supposed to be so big and so clear that someone who is running can understand it and do it. Isn't it amazing that it's not something as deep as we thought? It's just supposed to be clear that no one has to take a double-take.

Do not eat your seed, they do not taste as good as the fruit. You need to ask God, "What is seed and what is fruit?" I needed to do the same and felt humbled when he answered: "I should have known the difference." But as you begin to ask He will show and reveal it to you until it becomes second nature. Don't devour what you have, it's not *yours*—you *body* isn't even yours. So when did your fruit and seeds become yours? "My harvest" is foolish because it does not belong to either your or I.

## act your wage

We have taught before to "act your wage." Meaning, as Pastor was getting into, don't live beyond your means. I want to address the men for a moment because they want to spoil or bless their wives or girlfriends, but the problem in their position. They are not in the position to do as they desire. They'll try to get the latest greatest under the sun without using wisdom.

It does not matter if your wife has a Coach purse and the water is about to get turned off. Who cares if she has a mani & pedi but the electricity is about to be turned off? Don't get me wrong, I'm not saying that they shouldn't have nice things. But we see this ALL the time; people at risk of having something disconnected because of splurging. Use WISDOM and COMMON SENSE. If you know you have to put food on the table, don't worry about the "wants." You'll end up depriving the family of their *needs* because you are trying to get them something they *want*.

I know this is difficult because it deals with selfishness, but now let me address the women. The reason why the men are doing the aforementioned is because we women have this princess mentality. "I want my hair done. I need my nails done. I want this and I want that." We want all this stuff and the men feel as if they have to *perform*. I know you may not like this but this is the *truth*.

Women, we have to stop this selfishness and having these RIDICULOUS expectations when there are *needs* that have to be met—not *wants*. Do you know that your boyfriend or husband does not have to get you *anything* for Valentine's Day? He does not have to get you flowers and candy because it's February 14<sup>th</sup> nor does he need to splurge just because it's your birthday.

I remember my sister asked me what I was going to get her for her birthday. I asked her, "What did you do on your birthday? You didn't have anything to do with! As a matter of fact, I'm going to call Mom and give her a gift because she's the one that did all the work." I need you to understand the seriousness of this. Stop pressuring the men in your life; your boyfriend, husband, etc. Stop pressuring them to perform these things because you will end up in a situation that you don't want to be in.

Now ideally we want you to be where you don't have to pick between shoes and dinner. But that's just the reality and the situation that we just find ourselves in. Pastor and I have our date nights but we *plan* for them. We don't just say, "Oh we have a little bit of extra cash this week so let's go shopping." If you do not have the means to do it, stop trying to outlive your wage. You're just going to put yourself in debt and that is not a good place to be in.

## what's the rush?

After the conference that I mentioned earlier, I had received a phone call with shopping with my wife. He said to me, "That offering that you got from that church probably helped you out." "Oh nah, I gave most of that away. I don't budget like, I have a shopping envelope that I use. We have our own money, we don't need the church's money. We don't live like that."

The mentality of the church is what gets me. During this conference, the preacher talked an hour and thirty minutes about money. It was such a waste of time. He wasn't talking about the equipping of the saints but, "Give me this and God will do that." It would be different if God *said* that, but He didn't—He said nothing of the sort. The minister said, "I live off of this ..." It was just real gross.

The Church has adopted the world's mentality of "get rich or die trying," when we were never designed for that. There is just so much of misappropriation of funds that is going on within the Church in the attempt to have the latest and greatest. When the head is wasting the body will follow.

I tell my leadership all the time, "I need you to prosper. I need you to be in the forefront of what God is doing. I need you to have your bills paid a year in advance." How would you feel if you had your bills paid one year in advanced? It would feel amazing, wouldn't it? It's supposed to be like that, it's not supposed to be a month to month struggle. What we are teaching is supposed to prepare you for that.

The hebrew word for poverty is "rush," to move without thought. The enemy has caught on to writing the vision and making it plain. He has billboards up everywhere so you can see your cheeseburgers, your new car you cannot afford, your new this and you new that. It says, "Buy now!" or "Save now: \$1,000 off!" All these different gimmicks are used to get you, but they understand the one thing that the Church doesn't. They know how to write the vision so that he who reads it can go and perform it. Isn't that amazing? They are using Biblical principals to get you swindled!

*The plans of the diligent [lead] surely to plenty, But [those of] everyone [who is] hasty, surely to poverty. - Pro 21:5 NKJV*

If you act hastily you will *surely* go to poverty, that's a promise. Say, "Rush." Now say, "Poverty." Did you know they came out with a card called the "Rush Card?" That's the *poverty* card! They have taken yet another biblical concept and put it into motion. How many of you like loans? (No answer) I want to read a scripture about people being stupid:

*It's stupid to guarantee someone else's loan ... The wicked borrows and does not repay, But the righteous shows mercy and gives ... The rich rule over the poor, and the borrower is slave to the lender. - Pro 17:18 CEV; Psa 37:21 NKJV; Pro 22:7 NIV*

That is Bible! Have you ever owed somebody and they called you to collect their debt, and they were real nasty with you? Biblically they are entitled to do that because you owe them; you are their slave. I try to make sure I am *nobody's* slave by paying months ahead on my bills. I don't want to owe anybody anything.

Right now, if you had all of your bills paid up to one year in advance, wouldn't you say that is freedom? (yes) That means you are *bound*. You said it yourself, "It would be freedom." You don't want freedom unless your bound. See, we are not really honest with ourselves, at all. We lie to ourselves and say, "Oh I'm all right. I can make it up next paycheck. We can do that around June or July. We can take that trip. We can do this when that [money] comes. They owe us." No, let's come to terms at where we are.

I had to come to terms that I was a slave. It hurt me to the core because here we were with two kids at the time and I said, "We are slaves." But you know what God changed? Our mentality, not our finances (yet). He said, "I have to change your thinking so that you won't put anything in pockets with holes in it." You CANNOT borrow. Things that other people have cannot be your eye-candy. Be happy with what you have and take care of it to the utmost.

## flawed slaves

One thing I had to learn was stewardship because it is so *valuable*. He says, "If you do good with little I will make you ruler of much" (**Matt 25:21**). So He is going to cause some things to happen just because I am a good steward.

Are you bound? We can't take the first step unless we are honest with the first step. You have to get free because the freer you are the more you can give, the more you can live, the more you are not bound to the lowest form of prosperity. Money is the *lowest* form. After I had to change my mentality and the financial things were dealt with, I found out I had other issues!

Some of us struggle from paycheck to paycheck. Our need of financial breakthrough is so big that the issues inside the heart are overlooked, and never addressed. When you are no longer in need you begin to see yourself totally different—this is valuable. You begin to see yourself and say, "I need to straighten up in this, my character is flawed here."

I had so many character flaws. It was like they were popping up like zits or something—like an outbreak! It was bad, but I had to deal with those issues. You must start dealing with *you*. When you pray, stop looking for God to do something on the outside and start looking for Him to do something on the inside. I had to change my whole prayer life. I was asking God to bring it down and rain down from Heaven. He said, "No, no, no—you need to calm down. You need to be changed."

*Now the men and their wives raised a great outcry against their fellow Jews. Some were saying, "We and our sons and daughters are numerous; in order for us to eat and stay alive, we must get grain." Others were saying, "We are mortgaging our fields, our vineyards and our homes to get grain during the famine." Still others were saying, "We have had to borrow money to pay the king's tax on our fields and vineyards. Although we are of the same flesh and blood as our fellow Jews and though our children are as good as theirs, yet we have to subject our sons and daughters to slavery. Some of our daughters have already been enslaved, but we are powerless, because our fields and our vineyards belong to others." When I heard their outcry and these charges, I was very angry. **Neh 5:1-6 NIV***

Wow, that is powerful. So here we are in their situation, they're literally are slaves because they owe money to other people. They had to borrow money just to pay taxes. They had to sell their stuff just to be able to *eat*. These people were literally slaves to the lenders. We have to get the mindset that there is no way that you can be a lender if you still borrowing.

We have to think beyond us and beyond ourselves. I can't stand when our people pray about just getting enough till the next paycheck, the bare necessities. They keep the same mentality. It's never about, "God bless me so that I can be a bless somebody else. Bless me so I can be the bank. Bless me so I can lend to nations."

We get stuck on these small mentalities where it is just us; just our little world, it's just us four and no more. We don't think in the future. Broke people think about now but wealthy people always think about the future. They always think about tomorrow, the next year(s), what they are going to do when they retire.

Are you under 50 years old? If you put away \$5,000 a year, which is doable for most people considering the average makes \$5,000-\$10,000 in their taxes easy, did you know in 5 years you will have \$25,000. In 10 years you will have \$50,000?! That's if you don't invest it or don't do anything with it, but just put it in the bank and don't touch it. You can quadruple that and actually make that 8 times more if you invest it. Isn't that amazing?

But even if you don't invest it, even if you don't do anything with it, 10 years you have \$50,000 just sitting there in the bank. Isn't that amazing? How would you feel if you had \$50,000 in the bank today? Wouldn't that be nice? Why can't we do that? Why haven't we been doing that? (self discipline)

## broke, not poor

Let me recap. First point we talked about was putting away; in times of fat and overflow we are storing for the lean times, the times of lack. If you store up you won't have or be in lack. Remember in 2008 where they were talking about the recession? Pastor and I we were like, "Where is this recession that they keep talking about because we haven't seen it? We don't know what they are talking about." I still don't think there was ever a rescission because I did not see any evidence of it whatsoever.

We were not in the place of lack whatsoever. We were living the same as we were living before, if not better. So we never knew of a "recession." You know a lot of people were saying we don't have this and we don't have that. I was like, "Man, what about those times when you did have. Why weren't you planning for times like this?"

What happens, those who are in our 30's, when we are 60 or 70 and the government has spent all the retirement fund (because you know that is what's going on) and they don't have any money to give us when we retire? Then, what? What are we going to do? "The government doesn't have any money for me so guess I'll keep working till whenever."

The government should not be your retirement plan. That is not a retirement plan because we have seen what the government can do, they are just broke and can't afford anything. They're actually not a good model of financial stability at all because we will lend out money to other nations in a hot second and we are broke here—not us, the government. You know, there is nothing wrong with getting assistance when you need it, but let it be temporary.

Back to the recap: there is a difference of being poor and being broke. Being poor means you don't have the resources. No one in America is poor, okay? Even if you are hungry you can go get a food stamp card, if you don't have money for rent you have accessibility. We have the resources so what we are dealing with is a "broke" problem. So again, we are not poor in America, people are broke.

Remember broke is, or should be, a temporary situation that can be fixed by doing what? By preparing for the lean times. That's why He gave us the scripture with Pharaoh. Remember Pharaoh's dream? God put that in the Bible for *us*, He didn't do it for Himself. It's to show us that there will be fat times and lean times but we need to be prepared for it.

Right now if your house burnt down, God forbid, would you be able to make it? Or would you just be needing a hand out? "Pastor ... [I need your help]" It's funny people come right back to the place they receive the teaching to get a hand out. They knew we were doing and teaching the right thing.

I really want to see church pantries being used for people who don't know Christ. I see pantries used more for people who are in Christ than for those who are not. We give more food and pay more bills for those that are in Christ more than anything. I don't want anyone to be in lack but at the same time budget. Say, "Budgeting." Oh that's a bad word for some of you.

## don't be a deficit

I have heard people tell me, "Well I can't budget Pastor my bills are more than what I make." Then you need to get another job! Stop spending so much or cut some things off. I gave a list in a previous teaching: CoPastor's Top 10 Ways Not To Be Broke. Well, number 10 was cutting off cable—that is not a necessity. We talked a little while ago about acting your wage, right?

- |                                       |   |
|---------------------------------------|---|
| <i>10. cut it off the cable</i>       | <i>5. invest unexpected (lump sum) money</i>    |
| <i>9. stop eating out</i>             | <i>4. ignore your broke friend's advice</i>     |
| <i>8. do not be an enabler</i>        | <i>3. stay away from get rich quick schemes</i> |
| <i>7. get rid of all credit cards</i> | <i>2. ask for a raise</i>                       |
| <i>6. get on a budget</i>             | <i>1. pay for everything with cash</i>          |

We have to differentiate between a necessity and something that we want. Cell phones are not a necessity, I am sorry but they are not. You don't have to have a cell phone, it is a luxury. There is other ways to communicate. I had someone say this once to me, "Well what if a job called me?" I said, "Well if you are hungry and dead it will do you no good."

I've seen people (whom I prophesied to) receive \$400,000-800,000 and were broke in a matter of months. I've seen this so many times. You say in your heart, "I would never do that" yet what you do with little you will do with much (**Luk 16:10**). If all you see a minus, if there is always a "take-away," a withdrawal and never a deposit, you will be that way. It is just a matter of time. Even friendships you have to look at that. Is it always a withdrawal or is there ever a deposit?

With the friends you have now, do they only withdrawal or deposit? Meaning, do they make you better? Do they make you richer in character or in heart? You have to ask yourself those things because if they're not you need to check your friends. If you have friends that are lazy and always depressed then move them out of the way. If they are constantly needing to be encouraged, get away from them. They will drain you and they will become a deficit to you.

You do not need a husband or a wife that's a deficit, you need one that is an *addition* not a subtraction. Even family members, sons and daughters. Some of us are messing with sons and daughters that are still deficits. They're grown and they never deposit. You have yet to see anything deposited in them come forth—that is a problem! Always needing to be motivated, sad, upset with you—cut that loose! I'm talking to somebody.

We have been talking about vision; writing it so plainly that those running can go and perform it in one glance (**Hab 2:2**). Without vision people perish (**Pro 29:18**). If you have no vision, seek God for your vision over your finances. I ask people who are getting married, "What is your vision for your marriage? For your children even? How do you want to raise them? What has God shown you?" Because if you have a vision you can always go back to God with that. A vision is what *He (God)* said. You can say, "But God, You said this. This is what you said about him; this is what you promised me." You can always bring that to God.

Repetition is not a grievous thing, but it's for your protection (**Phi 3:1**). You may have heard it but it didn't sink into your soul. Again, if you look in the Hebrew, **Hab 2:2** literally means to make the vision so plain and so clear if somebody is running by that they can see clearly what you have written that they can run and go do it. That is powerful! We could have ended on that one word right there, that one scripture being broken down!

## trusting strangers

*"For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—"lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, "saying, "This man began to build and was not able to finish." - **Luk 14:28-30 NKJV***

Isn't that powerful? They weren't even able to finish it. When you don't count the cost or do a budget you set yourself up for disaster. Even **Pro 27:23** says, "Be diligent to know the state of your flocks, And attend to your herds."

How many of you are afraid to look at your bank account? I used to do that, I used to be afraid: "Lord, I don't want to see what the bank did to my account! I just don't wanna see it!" I used to be scared! The bank will get you, they will overdraft you in a minute! You went to McDonalds, then Sonic, you went to the mall and everything is just negative. Then for EVERY transaction that you did not have the funds for, you had an \$30 overdraft fee—it's a trap. I found out the hard way that banks does not care about you. I don't care how good of a bank it is, banks are a *business*. They are a corporation into making money.

Do you have a bank account(s)? Do you personally know the president of your bank? Would you trust a *stranger* with your money? Well, you do everyday. That is why I asked you if you knew the president of your bank. We give these people our whole paycheck, and trust them? That is *crazy*! I don't care with way you slice a it, that is crazy.

We are not saying do not have a bank; if you have to cash a check then do so. But what we are saying is this: stewardship is about what *you* do with *your* money. Is it ever in *your* possession? God blessed *your* hands. I told my elders that they need to get safes because it is *safe* in *your* space. You can't steward something you don't have in your possession, it is impossible. The bank has your money, they tell you how much you can take out on a daily basis, and what time you can come get your money from them.

Banks even tell you who they are and what is going to happen if you bank with them. You'll be chasing your money with Chase, it's going to take extra with Extraco, Guaranty has *guaranteed* to get it you! Then we have credit cards! MasterCard already told you they are going to be your master, you're about to Discover how much you bought, and with American Express it's going to happen quick.

I'm telling you they tip you off, they tell you what is going on. The borrower is slave to the lender (**Pro 22:7**). I've seen people in a place where they blame God for where they are. They have blamed Him in so many ways. They say, "When God blesses me" God will speak to me sometimes and, "I've already did it for them but they didn't take heed to what I was saying."

He says in a dream and a vision in the night He gives you things, He tells you, He even shows you what you are supposed to have (**Job 33:15**). When I was younger and I had missed something that God was trying to do, and it really got me. He said, "I told you to do something and you disobeyed it and now we are here. It took a while to get here but it happened[eventually]."

## another's vineyard

It only takes a crack in a dam to bust a dam open. It was a small crack, I did one disobedient thing and it led to so much more—it snow balled. I *knew* I was supposed to do what God told me and I didn't do it and it cost me so much more. Have you ever had in your check engine light come on and not take care of it? Instead you carried on with life. But eventually, it ended up costing you *more* than what it would have if you had taken care of it right away. It costs you when being negligent about what is God's and what is yours.

I was washing a rental car and my elders asked, "Why you washing that car? It's not even yours?" I replied, "It's not my car but God blesses me when I take care of other peoples stuff." Say this, "God blesses me when I take care of other people's things as well." He said, "If you be faithful in one man's vineyard I will make you ruler of your own" (**Matt 25:23**). It's not even your vineyard, but He will give you your own vineyard. He did it with David, He gave him the whole kingdom because he took care of his father's flock (**1Sa 17:15**).

God is trying to get us somewhere! What happened next was amazing—my wife blessed me with a car! She completely caught me off guard! The car was *paid for*, in cash, and brought me the title home without grief or without sorrow (**Pro 10:22**). God is trying to get you into a place of stewardship and appreciation of things that are not yours. Do you know the sign(s) of being unappreciative? When you always have a sarcastic comment about someone else's stuff. You didn't even pay for it but you have a comment about it.

If you are not stewarding, if you are not happy about other people receiving blessings, or another vineyard's successes you need to check yourself to see if you really represent the Kingdom. If someone gets a blessed and you say, "I can't wait till mine comes." The first thing that came to mind is *your* stuff, but when someone wins in the Kingdom we all win. Someone told me one time that they didn't want to make me jealous but they had been blessed. I said, "Man, what you mean *jealous*? This is a Kingdom thing—you got it, I got it! We are on the same side! But it shows me your colors because you would be jealous if I got it first."

God is trying to get his body mature because we you know the Kingdom has everything we are *striving* to get here. They *walk* on streets of gold while we are trying to dig up some (**Rev 21:21**). If you learn to really operate in the Kingdom. If we know "seek ye first the Kingdom and all these things will be added unto you," then why is the church in such a deficit (**Matt 6:33**)? It is because of money mismanagement.

*"For the LORD your God will bless you just as He promised you - Deut 15:6 NKJV*

We see a lot of people who tithe and give and say, "I don't understand why I am doing what I am supposed to do but I am still broke." They are waiting on something God has already done. God gave a house and a car but the problem is we want to go out and live above our means.

God will say, "I am going to bless you with a car" but in our mind we see this super spectacular brand-new car. But what God was talking about was something more within our means at that present time. Something more affordable for us but we aren't trying to hear that because we want the latest and the greatest.

So we will get the new car and then when we can't pay it. We look at God like He is crazy or go to Pastor and say, "I don't know what is going on!" God didn't go tell you to get that crazy expensive car, He told you to get something else. He wants you to use a little wisdom and common sense and get something that you can afford. Get something that you can drive off the lot and pay cash for. You don't have to go back and be messing with these people every month, and if you don't pay your bill they are going to come pick your car up.

We have to use wisdom because we will go get something that God told us not to and then we will be looking crazy. "I don't understand why I can't pay my bills. Why don't I have the money for this?" God has blessed you! Just because you don't have what the Jone's have doesn't mean that God hasn't blessed you. They have it on credit they just didn't tell you about it.

The next time you go to make a purchase **STOP** and **THINK**. Once you made have your decision stop again, and remember Co-Pastor and Pastor right there with you. I need you all to think. That means when you get your taxes **THINK**, don't even touch it, you didn't have taxes this whole time. Why are you going to go run out and spend it now? Just put it to the side.

You know what helps me when I get a large sum of money? I think of the time when I was broke and how I felt. Sometimes we forget and loose our minds. We think that we are gamblers: "I'm back baby! Let it ride!" We are waiting for the thing to come in and if a check comes late and you get angry, you have *issues*. Have you been at a place where you don't even have to cash a paycheck? What if you didn't have to touch what was being deposited for 3 months in a row?

## spiritual common-sense

I am dealing with the finances but really I am dealing with the spiritual issue. We are so gift oriented that we don't ever have any fruit. We love prophesy and all these gifts but show very little fruit. We want to hear God and do ministry but don't even fight over fruit anymore. We don't even have the gifts of the spirit. What are the gifts of the spirit?

*But the fruit of the Spirit is love, joy, peace, long-suffering, kindness, goodness, faithfulness, gentleness, self-control. - Gal 5:22-23 NKJV*

You can have a gift or two or maybe you can five or six. You can have all the fruit you want, it is available. Gift comes automatically but you have all the enjoyment of producing the fruit (**Rom 11:29**). You have all the joy in producing the fruit.

We are so revelation-oriented we get greedy with that kind of stuff. We want to hear something but we don't implement anything. We'll sit there and still be the same as we were 2, 3, or 4 years ago—still the same, nothing has changed. This is sobering information that I had to receive for myself. If you are gift oriented, this is how you can tell, you produce very little fruit. You have very little resistance to sin, sin is still an issue in the forefront of your mind, and then you don't apply what you have learned.

Fruit comes from the application of what you have learned, that is why you are *producing* fruit. It is the application: you grow in kindness, you grow in long-suffering, you grow in all these things. Long-suffering is about you being able to wait on God until He produces. It takes a season for you to plant and it takes a season for you to reap a harvest. It takes a season and you have to wait for the season of production.

See, long-suffering isn't deep at all. It's when God has said something to you that is to be produced in you, and you have to wait to see it produced. Long-suffering is not going without, that's a provision issue. He gave you a word and you are waiting to see that word produce and manifest. Even in your character, when He said that you are going to be more patient next year. He puts you to the test with long-suffering and now you are more patient. This is not only about finance, but how we steward spiritual things.

*"Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God." - 1Co 4:1 KJV*

You are supposed to be stewarding mysteries. Do you know what God doesn't trust? You shouldn't even trust it—a tree that doesn't produce good fruit. He cursed it, He cursed the fig tree. You judge somebody by their fruit. How are you going to judge somebody when they don't produce fruit? (**Matt 7:16, 18; 21:19**)

So that means you need to apply somethings that you've learned to see what kind of fruit comes forth. If you are not applying then you need to start dying to yourself. Fruit is not for you but it shows who you are. You identify an apple tree because its apples. You identify a pear tree because of its pears. It shows you where it belongs. It's nothing really deep, it's just common sense. We'll call it *spiritual* common sense. Common sense just isn't common anymore, it's more like a superhero trait.

## know the fruit, know the tree

We have to be in a place now where we are producing. God said, "Be fruitful and multiply" (**Gen 1:28**). He was telling Adam to produce. Do you know why He wanted him to multiply *after* He said be fruitful? Because if you don't produce something and you multiply it, you are going to have a mass production of "nothing."

There is going to be lack of production all around, so we have to have *production*. Say, "Production." That is why we call fruit *produce*—it's right in front of our faces. If the Holy Spirit is not able to produce its fruit in your life then you really need learn about them.

Go to **Gal 5:22-23** and read it over and over again, I do all the time. Get that fruit—that is what you are after! You want to be a *producer*. You need to produce because God says, "Since you can produce I can trust you." Others will trust you, too. Don't you trust somebody who is kind, who is long-suffering? You know long-suffering it means to be proven over time. Don't you like and trust someone who has been proven over time? If I was always flaky and you didn't know who I would I be the next time you met me, you wouldn't really trust me. I've been the same since you have known me.

Some people just have trust issues: "I don't know about Pastor, I don't know how he feels about me today." Are you crazy? They have seen the fruit, even eaten of the tree, yet they are still question or doubt it. That is someone who is psychotic and double minded. Know the fruit and know the tree.

Know the fruit, eat the fruit, and you'll know if it is a good or bad tree. It can't change unless it is uprooted. A tree will never change unless it is uprooted and you plant something else. You don't want God to uproot a good tree and plant it somewhere else and you get something that is nasty.

You know when you have something good you want to keep it. You know the worst thing I ever hear people say? "I didn't know what I had till it was gone." You need to get to know what you have so when it is gone you can say, "I enjoyed it in that season." Not that you missed what you should have received.

Fruit being produced in you life is so important because it is how everyone knows you. God calls that knowing a man after the spirit and not after the flesh (**2Co 5:16**). "Taste and see that the Lord is good" (**Pro 34:8**). People are supposed to taste the fruit of your tree and know that God is good. He even says, "A man that gives into a little evil is like a muddy spring" (**Pro 25:26**). A muddy spring is nasty it is not meant for human consumption. There are parasites that live in such waters that will kill you (ex: leishmaniasis).

CoPastor was talking about being in a place where you don't stress each other. Husbands and wives, boyfriends and girlfriends listen to me. Don't stress each other to perform at a place that is not in your wage. It is all right to know your wage. You know my father is a millionaire I am not trying act his wage at all. You don't know if I am a millionaire, but I want to stay in *my* lane.

Did you know if you take care of God's business He will take care of yours? Some of you have desires that need to really come forth in this season. God is about to bring forth a harvest that is going to blow your mind. But your ways—if you are angry, lustful, gossipy. He says those things come to poverty (**Pro 10:4; 14:23; 21:17**). So it won't be any good for the extreme to be released because you are extremely crazy. God has to deal with your craziness.

God will be long-suffering and endure us until we have matured, ready to receive what He desired to release. Did you know the release was supposed to happen last year? Some of you even a couple years before, but it couldn't be released until God dealt with your issue. Not until you were even willing to look and not fool yourself. That messed up my mind right there. I said, "God you have been waiting on us and we are talking about waiting on You?" It is totally different. He is waiting for you with your faith, with your yes in your spirit.

We come in the church and sing songs. Worship leaders do an awesome job but it does us NO GOOD if we sing those songs and it's not spirit, not in truth, no fruit whatsoever, and no application (**Jhn 4:24**). I have taught about sound but God talks noise, there is a difference. The only time God said noise was good was when He said make a joyful noise (**Psa 98:4**). Noise is chaotic but sound is something that is controlled.

---

If this teaching has blessed you in any way please feel free to share and/or donate. Simply click the [here](#) in order to do so. Thank you and God bless!

---