

# **TURNING THE TIDE**

Practical Biblical Principles  
for Overcoming Poverty, Lack and Debt

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*“Let the Lord be magnified, who delights and takes  
pleasure in the prosperity of His servant.”  
Psalm 35:27b (Amplified Bible)*



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## Introduction

### **THE CUP OF SUFFERING**

“Why am I struggling so much, Lord?”

If you are a Christian reading this book, then you have probably asked this question over and over again. “Why Lord? I have trusted You. I have prayed. I have fasted. I have kept Your word. I have preached Your word. Yet, I am finding it so hard to make ends meet. Why?”

You might have even reminded God of His promises. “You have said in Your Word that the silver and gold belong to You. You have said that You will supply all of my needs according to Your riches in glory and yet I have no food to eat, no clothes to wear, and no roof over my head. I am wallowing in debt. Why?”

The million-dollar question. Why?

You are not alone. Many Christians have asked the same question, too. We certainly did. We asked over and over again. We said, “We have done nothing wrong, Lord. We have served you faithfully since the day we gave our hearts to You. We have followed the leading of the Holy Spirit. Yet, why are we struggling so much?”

Somehow, during our dark days, we became even more impressed and awed by the sacrifice Jesus made for us. It must have taken great conviction and trust in His Father, despite knowing the suffering, the scorn, the beating, the nails, the nakedness, and the death awaiting Him, to still say, “Father, if you are willing, take this cup from me; yet not my will, but yours be done.” Luke 22:42

Not many people willingly embrace suffering. But this is exactly what Jesus did.

One of my favorite songs is “Thy Will Be Done” by Deborah Cox in which she sings, “I can’t lie and say I always understand why the rain falls on me/And I have to admit I feel my faith is gone/It’s easy to believe when sorrow never comes your way/And when I try to pray it seems the words they come out wrong...When the night makes the light hard to see/Thy Kingdom Come/Thy will be done.”



The cup of suffering can be a hard one to carry. Anyone who has ever suffered financially will agree that it is not an enviable situation to be in. Sometimes, the night in our lives can be so dark that it indeed makes the light hard to see. Sometimes we feel as though we are in an unending tunnel with absolutely no way out.

Most Christians will know the following scriptures by heart:

“And my God will meet all your needs according to the riches of his glory in Christ Jesus.” Philippians 4:19

“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 28:13

“That person is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither—whatever they do prospers.” Psalm 1:3

“The Lord will send a blessing on your barns and on everything you put your hand to. The Lord your God will bless you in the land he is giving you.” Deuteronomy 28:8

“God is not human, that he should lie; not a human being, that he should change his mind. Does he speak and then not act? Does he promise and not fulfill?” Numbers 23:19

“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 there will not be room enough to store it.” Malachi 3:10

Yes, we probably all know these scriptures by heart. We have prayed it; we have spoken it; we have believed it.

Yet, the reality in our individual lives can look different. God has promised that we will be blessed but why are we not seeing it? Why are we not living in the reality of His provision?

These are good valid questions, but a better question to ask is: What can I do about it?

There is a story in the Old Testament of someone who suddenly found himself in an unfavorable financial situation. 2 Kings 6:5-7 depicts a story of a man from the company of prophets who was cutting down trees. Suddenly, the iron ax head fell into the water. “Oh no, my Lord!” he cried out. “It was borrowed!” The prophet Elisha asked, “Where did it fall?” When he showed him the place, Elisha cut a stick and threw it there, and made the iron float. “Lift it out,” he said. Then the man reached out his hand and took it.

This man was a prophet so we can infer that, like many of us, he diligently served the Lord. He went along with a group of

people to cut down trees, and to do so, he had to borrow something. He very likely had every intention to pay off his debt. But something happened, and suddenly, he couldn't afford the payment. This is similar to the situation many of us face today. We never planned to get into debt. It just happened. We don't know how much a new ax head could have cost in those days, but we can assume that it must have been quite expensive from his reaction.

*“Many people never  
planned to get into debt.  
It just happened.”*

What sort of thoughts could have gone through his mind at that time? Would he have to lose his house, his farm, his family? He probably did not know what to do, and so he did the only thing he could. He called out for help. The ax head is heavier than water, and so every law of physics tells us that if it sinks it will remain sunk. However, through Elisha, God made an exception. He performed a gravity-defying miracle.

Sometimes, our situations feel the same way, like there is nothing that can be done about it. There is good news for you today. No matter how bad your situation might be, your debt

can be wiped away. The lack can become a thing of the past. Poverty can be gone forever.

The ax head can float again.

What happens when someone finds themselves in poverty, lack, and debt? If you have ever been there, you probably began to hide away from everyone, including family and friends. You probably felt ashamed. You probably found yourself giving excuses in order to escape gatherings, meetings and assemblies. You simply wanted to be left alone. For some other people, you might have begun putting on a facade to your family and friends to show that you have the debt under control or to give the impression that everything is OK.

Children of God are not supposed to be in hiding.

Our Father wants us to walk with our heads lifted up high.

Psalms 3:3 says, “But you, Lord, are a shield around me, my glory, the One who lifts my head high.”

This book is a testimony and story of encouragement. I will share our journey as we walk through several steps you could take in order to overcome lack, debt, and poverty in your own life. Before you read further, I pray that the truths in God’s word which I am about to share with you will change your life in a positive way, as it has changed ours.

*“Our Father wants us to  
walk with our heads lifted  
up high.”*

Several years ago, my husband, Jose, and I were both in very good places in our careers. As working-class professionals, we were financially “settled.” I was a medical doctor and he was an executive. We lacked for nothing. The Word of God was living and active in our lives, and we could clearly see the promised prosperity of Exodus 23:25, “Worship the Lord your God and His blessing will be on your food and water. I will take away sickness from among you.” We were serving the Lord, and we were blessed in doing so.

After a while, we felt in our hearts that God wanted to change the direction of our lives. Jose felt led to have a career change. To do so, he had to retire from his executive job and move to a new location. I naturally followed and resigned from my job as well. We had absolutely no problems with following God’s lead. He had blessed us so much already. What could possibly go wrong? By following Him, we were certain that the blessings would only increase and not decrease. We were certain that the blessings would “overwhelm us.” We did what He led us to do and waited expectantly for the increase to follow.

How wrong we were.

Over the next four years, we lost everything. The worldwide recession of 2008 hit us hard. Our jobs were already gone. Our stocks became worthless. We did more of the “right” things, but everything seemed to make matters worse. We prayed, we fasted, we gave, we sowed, and we went to church. Still, we struggled to meet even the most basic of our financial needs. We were deep in debt. The tunnel seemed unending. We felt like we were pressed on all sides by walls that were threatening to crush us. Our faith wavered many times. Where did we go wrong? Had we been foolish and unrealistic by taking the step of faith that we did? Do the promises of God from thousands of years ago still hold true?

We have since learned that the answer is a resounding “Yes!”

One day, feeling depressed and dejected, we tuned to a Christian broadcasting station and began listening to the sermon. At that time, we felt so low in our spirits. It felt like God had turned His face from us. We had struggled so much for so long that simply listening to someone preaching the Word of God had become a chore. Then sometime in the middle of the sermon, the preacher quoted a passage of scripture. “But to those whom God has called, both Jews and Greeks, Christ the power of God and the wisdom of God.” 1 Corinthians 1:24

We suddenly felt as though a lightbulb had come on in our heads. We had been focused on the power of God – we had prayed, fasted, decreed, prophesied – but we had consistently ignored a vital part of the scriptures.

Jesus Christ is the *wisdom* of God.

And King Solomon tells us in Ecclesiastes 10:10 (KJV) that wisdom is profitable to direct.

In order to come out of lack, poverty, and debt, we realized that we needed two things: wisdom and direction.

So we went back to the Lord and asked, “What should we do?”

The Lord’s answer was the same one He gave to Moses when asked what to do if the people did not believe that God had sent him. It is the same question He puts to all of us today.

“What do you have in your hands?”







## Chapter 1

# **GOD IS HAPPY WHEN WE PROSPER**

God wants you to prosper.

That's the truth. As children of God, we must always take our example from Jesus Christ. Contrary to the generally accepted belief, the Bible does not indicate that Jesus was poor during his lifetime. John 19:23-24 says, "When the soldiers crucified Jesus, they took his clothes, dividing them into four shares, one for each of them, with the undergarment remaining. This garment was seamless, woven in one piece from top to bottom. 'Let's not tear it,' they said to one another. 'Let's decide by lot who will get it.'"

The Roman soldiers were the elite in those days. If the tunic of Jesus was old, worn, frayed, and smelly, it is unlikely that the Roman soldiers would want to keep a piece of his garment in

their homes. His garment must have been of such a high quality that they didn't want to devalue it by splitting it up.

If Jesus was poor, he wouldn't have needed a treasurer either. In John 13 we see Jesus and the disciples at Passover. At some point during the meal, He tells Judas to do quickly what needed to be done. Verse 29 tells us that, "Since Judas had charge of the money, some thought Jesus was telling him to buy what was needed for the festival or to give something to the poor." The New Living Translation uses the word "treasurer," while the International Standard Version of the same scripture says, "Judas had the moneybag."

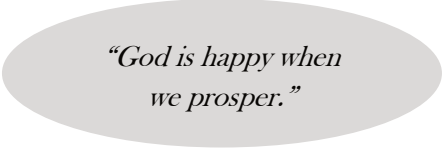
You wouldn't need a money bag if you were broke, would you?

The Bible is very clear about the fact that God wants you to prosper. In 3 John 1:2 the Apostle John writes, "Dear friend, I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well." The New American Standard version of the same scripture says, "Beloved, I pray that in all respects you may prosper and be in good health, just as your soul prospers."

Jeremiah 29:11 says, "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'."

God is happy when we prosper. Psalm 35:27 says, “May those who delight in my vindication shout for joy and gladness; may they always say, ‘The Lord be exalted, who delights in the well-being of his servant.’ The King James and New American Standard Versions use the word “prosperity” instead of “well-being.”

Synonyms for prosper include flourish, thrive, do well, make money, show a profit, and grow. Yes, God wants this for all of us. And yet, as we said earlier, that is oftentimes not the reality we see in our own lives. And as Christians, this can be very difficult to reconcile.



*“God is happy when  
we prosper.”*

King David struggled with the fact that people who were not following the Lord seemed to prosper much more than those who did. In Psalm 73:3-5 he laments, “For I envied the arrogant when I saw the prosperity of the wicked. They have no struggles; their bodies are healthy and strong. They are free from common human burdens; they are not plagued by human ills.”

Even faithful Job in Job 21:7-13 asks, “Why do the wicked live on, growing old and increasing in power? They see their

children established around them, their offspring before their eyes. Their homes are safe and free from fear; the rod of God is not on them. Their bulls never fail to breed; their cows calve and do not miscarry. They send forth their children as a flock; their little ones dance about. They sing to the music of timbrel and lyre; they make merry to the sound of the pipe. They spend their years in prosperity and go down to the grave in peace.”

It hardly seems fair, does it?

God promised that we would be the head and not the tail, and yet that doesn't seem to be the case with many Christians. Something must be going wrong somewhere. The error must be from our end since God can never be wrong. God has played His part, but are we playing ours?

In Luke 16:8b, Jesus says, “For the people of this world are more shrewd in dealing with their own kind than are the people of the light.” The King James Version of the same scripture reads, “For the children of this world are in their generation wiser than the children of light.”

Dictionary synonyms for shrewd include astute, smart, on the ball, perceptive, insightful, clever, and wise. In the above scripture, Jesus calls being shrewd “wisdom.” Somehow, we find ourselves returning to the same word.

Wisdom.

What is so special about it?

When God appeared to Solomon and asked what He could give him, Solomon asked for a discerning heart to govern the people and to know right from wrong. 1 Kings 4:29-31a tells us, “God gave Solomon wisdom and very great insight, and a breadth of understanding as measureless as the sand on the seashore. Solomon's wisdom was greater than the wisdom of all the people of the East, and greater than all the wisdom of Egypt. He was wiser than anyone else.”

Now let's take a look at 1 Kings 10:23-24. “King Solomon was greater in riches and wisdom than all the other kings of the earth. The whole world sought audience with Solomon to hear the wisdom God had put in his heart.”

Riches and wisdom are interwoven in one verse of scripture that tells us about the richest man that ever lived. Proverbs 24:3-4 says, “By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures.” In Ecclesiastes 7:12, wise King Solomon informs us that, “Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: Wisdom preserves those who have it.”

Wisdom is a shelter.

But so is money.

A shelter is a structure that keeps you safe from danger and from the weather. When the snow, rain, storms, wind and waves of life come up against you, you need a shelter. Unfortunately, many Christians are exposed to and are beaten down by the storms of life. We know that as children of God we will face trials, temptations, and persecutions. The truth however is that many times we suffer because we do not have the money to deal with it.

Despite being heaven-bound, there are several practical realities right here on earth that we cannot escape.

How do we pay our seemingly unending bills?

How do we keep a roof over our heads and the heads of our loved ones?

How do we put food on the table?

How do we put clothes on our backs?

How do we get all the things we need to live a comfortable life?

How do we just survive?

You may be nodding your head right now and saying, “I hear you. I understand what you are saying. I know the scriptures. I know God wants me to prosper. I know He says that I should get wisdom. But how do I do this?”

How do we get wisdom? How do we get astute, smart, on the ball, perceptive, insightful, clever, and wise?

*“Many times we suffer  
because we do not have the  
money to deal with it.”*

Jesus often used parables to explain heavenly things. Many of these parables revolved around farming and fishing practices. This is because those were the major professions at that time. It was what they understood and could relate to.

Being a medical doctor for many years, I tend to view a lot of things through the lenses of disease and illness. Poverty is a disease that has infected the Body of Christ and stopped many of us from fulfilling our God-ordained destinies. Just as it is impossible to treat any illness without first knowing the underlying cause, it is also impossible to treat the disease of poverty without identifying and understanding the root cause. In order to find a way out of poverty, lack, and debt, we must ask ourselves, “Why am I in this situation in the first instance?”

I was studying for a postgraduate medical examination many years ago when I suddenly had a lightbulb moment. The subject of hematology was one of the subspecialties that I had to excel

at in order to pass the exam. Hematologists are highly specialized doctors who are trained in the diagnosis and treatment of people who have disorders of the blood and bone marrow.

One of the hematological subtopics that was assessed in the exam was anemia. At that time, we were struggling so much with lack and debt that I was constantly filled with worry. As you can probably imagine, studying for a high-stakes examination under such conditions was quite difficult. I was struggling to read up on anemia and commit all that I needed to know to memory when I suddenly received an insight into poverty, lack and debt, and better still, how to come out of it. This insight has completely changed our lives, and this is what I am going to be sharing with you today.

You may already be familiar with the term ‘anemia’. Anemia is a deficiency in hemoglobin which is carried by the red blood cells. If the amount of hemoglobin in our bodies is reduced, the person is said to be anemic.

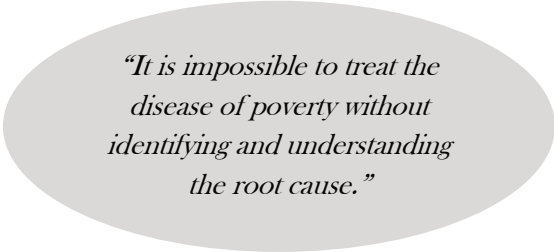
Symptoms of anemia include breathlessness, weakness, lethargy, palpitations, and headaches. Incidentally, these same symptoms commonly occur in individuals suffering from poverty, lack, and debt. I know this because I experienced several of these symptoms when we were deep in debt. I was sleeping poorly, felt tired all the time, and had persistent



headaches. The somatic symptoms of poverty, lack, and debt are similar to the physical symptoms anemic patients experience.

Surprised?

Medical textbooks will tell you that, in the management of anemic patients, one method does not cure all. While many anemic patients would say, “Give me an iron tablet and I will be fine,” others will say, “I just need a blood transfusion and all will be well.” It is however common for most physicians to respond by saying, “Let’s find out why you are anemic so that we can treat you appropriately.” There are many treatments for anemia and each treatment depends on the underlying cause of the anemia.



*“It is impossible to treat the disease of poverty without identifying and understanding the root cause.”*

Anemia can be classified into three broad categories - a reduction in the production of red blood cells, an increase in the destruction of the red blood cells, and blood loss.

Interestingly, reduced production, increased destruction, and loss are also the three basic causes of lack.

Forbes Magazine has a list called “The World’s Billionaires.” Many of the richest people in the world dream of getting on this list. It is an earthly list, but there is a more important list. A heavenly one. It is nearly impossible to discuss biblical principles of financial freedom without looking into the lives of some of the most prominent people in the Bible. Three of them were so close to God’s heart that He called Himself by their names - the God of Abraham, Isaac and Jacob. They were also some of the wealthiest men in the Bible.

I think of this as “God’s Rich List.” However, the amazing thing about our heavenly Father is that “God’s Rich List” wasn’t made for just a handful of people. It was made for all of us.

In studying God’s Word on anything, it is always a good idea to start at the very beginning. What did God have to say about wealth in the beginning? Take a look at the following scriptures from the book of Genesis:

“God blessed them and said, ‘Be fruitful and increase in number and fill the water in the seas, and let the birds increase on the earth’.” Genesis 1:22

“God blessed them and said to them, ‘Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the

sea and the birds in the sky and over every living creature that moves on the ground’.” Genesis 1:28

“Then God blessed Noah and his sons, saying to them, “Be fruitful and increase in number and fill the earth.”” Genesis 9:1

“As for you, be fruitful and increase in number; multiply on the earth and increase upon it.” Genesis 9:7

“And God said to him, “I am God Almighty; be fruitful and increase in number. A nation and a community of nations will come from you, and kings will be among your descendants.”” Genesis 35:11

“Jacob said to Joseph, ‘God Almighty appeared to me at Luz in the land of Canaan, and there he blessed me and said to me, ‘I am going to make you fruitful and increase your numbers. I will make you a community of peoples, and I will give this land as an everlasting possession to your descendants after you.’”” Genesis 48:3-4

*“God’s Rich List wasn’t made  
for just a handful of people.  
It was made for all of us.”*

Many times, in the very beginning, God says over and over again, “Be fruitful and increase.”

Basically, God wants us to prosper. He wants us to live fruitful lives.

He wants us to make money.



## Chapter 2

### **REDUCED PRODUCTION**

In the Previous Chapter, we established that being in poverty, debt, and lack is like a patient who is anemic. Red blood cells are produced in the bone marrow of large bones, from which they are released into the bloodstream. The bone marrow must continuously produce new blood cells. Therefore, if production of the cells ceases for any reason, the hemoglobin levels will drop and the person will soon become anemic.

Money operates in the exact same way. If production is not continuous, even if expenditure remains the same, it will only be a matter of time before dryness sets in.

During the initial period of unemployment, we had plenty of savings and felt quite comfortable. We felt that we had enough to last for a relatively long time. However, as time went by

without any production, without any income, our savings dwindled until there was nothing left.

Production must never cease.

*“If production is not continuous,  
even if expenditure remains  
the same, it will only be a matter of  
time before dryness sets in.”*

God wants us to be productive. Not sometimes, but all the time.

Jesus said in John 15:2, “He cuts off every branch in me that bears no fruit, while every branch that does bear fruit, he prunes so that it will be even more fruitful.” In verse 8 of the same chapter he continues, “This is to my Father's glory, that you bear much fruit, showing yourselves to be my disciples.”

In Ezekiel 36:30 God says, “I will increase the fruit of the trees and the crops of the field, so that you will no longer suffer disgrace among the nations because of famine.”

God has promised that He will **increase** the fruit, but you must **bear** fruit.

You must be productive.

However, to be more productive, you must have a revelation about God's promises over your life. Know that you are blessed. You have been empowered to succeed. Deuteronomy 8:18 says "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 ancestors, as it is today."

God has given you the ability to produce wealth. But take a look at Psalm 1:3. "That person is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither-- whatever they do prospers."

Did you get that? Whatever he **does** shall prosper.

You must **do** something.

Why? Because God needs something to multiply.

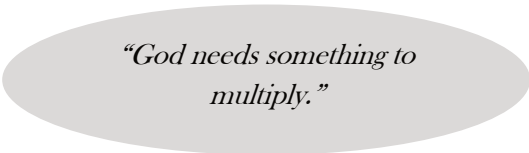
In 2 Kings 4:1-7 we read the story of the prophet's widow. Her husband had left her with debt, and the creditor was going to enslave her two sons. She cried out to the Prophet Elisha. In verse 2 we read, "Elisha replied to her, 'How can I help you? Tell me, what do you have in your house?' 'Your servant has nothing there at all,' she said, 'except a small jar of olive oil.'"

She counted the oil as nothing.

But to God, it was something that could be multiplied over and over again.

In Matthew 14:13-21, Mark 6:30-44, Luke 9:10-17 and John 6:1-12, Jesus spent a long time teaching a large crowd about the kingdom of heaven. Before they realized, it was late in the day and there was no food to eat. Jesus took five loaves of bread and two fish, and from verse 41 of Mark 6 we read, “Taking the five loaves and the two fish and looking up to heaven, He gave thanks and broke the loaves. Then He gave them to his disciples to distribute to the people. He also divided the two fish among them all. They all ate and were satisfied, and the disciples picked up twelve basketfuls of broken pieces of bread and fish. The number of the men who had eaten was five thousand.”

Five loaves of bread and two fish somehow fed five thousand men, not counting women and children. Furthermore, there was an excess of twelve baskets full of bread after everyone had eaten to their satisfaction.



*“God needs something to multiply.”*

This wasn't the only miracle of multiplication Jesus performed either. In Mark 8: 1-10, Jesus repeated the same miracle and



fed four thousand people with seven loaves of bread. Afterward, there was an excess of seven basketfuls.

God doesn't just multiply what we have. He gives us our returns in excess.

However, remember that any number multiplied by zero is equal to zero. If you produce nothing, nothing will be increased.

God wants to multiply, but we must produce.

You might be thinking to yourself right now, "This makes sense. I want to be productive, but how can I do that? What exactly can I do?"

## **2.1 The Seed**

Let us return for a minute to the interesting red blood cells. As I said earlier, these cells are produced in the bone marrow of large bones. In other words, the bone marrow has the God-given ability to produce red blood cells. It is its nature. In the same way, God has given you the ability to produce wealth.

2 Corinthians 9:10 says, "Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness."

Wait a minute. God doesn't just multiply. He doesn't just give us our returns in excess.

He has also given you the seed to sow!

This is amazing. There is something unique that God has placed in every one of us, which has the potential to create great wealth.

Moses had a staff in his hand. It seemed like an ordinary shepherd's staff, but to God, it was so much more. That 'unremarkable' staff swallowed up the staff of all the Egyptian magicians. That same "unremarkable" staff worked miracles in the wilderness.

The prophet's widow had a jar of oil. That tiny jar filled up so many big jars that they could settle all their debts and live comfortably for the rest of their lives.

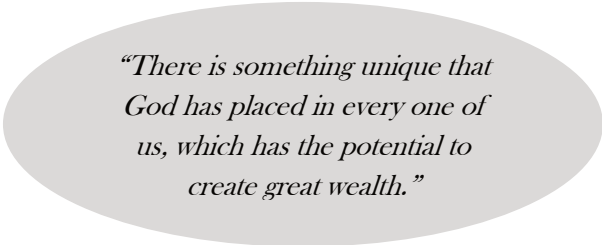
The little boy had five loaves of bread and two fish, which somehow fed thousands of people with plenty left over.

God takes the unremarkable and makes it extraordinary.

Right now, you might be feeling so ordinary. Maybe one day you turned on the television and watched a documentary about someone who became a billionaire whilst still in their teens or

twenties. You might have felt dejected and thought, “That is for a select few. That is not for me.”

That is not true. You need to start resetting your mind and getting rid of all that negativity. You have the God-given ability to create wealth. You are the child of The Creator. The seed is inside, waiting to be sown so that God can multiply it in excess.



*“There is something unique that God has placed in every one of us, which has the potential to create great wealth.”*

Have you ever wondered about Genesis 2:19? “Now the Lord God had formed out of the ground all the wild animals and all the birds in the sky. He brought them to the man to see what he would name them; and whatever the man called each living creature, that was its name.”

Adam had just barely been created himself, when God gave him a task. Did God doubt that Adam could name the animals? No. Why not? Because He had placed the ability in him. Did Adam fail in his task? No. He did not doubt his ability. When God said “name them” Adam was more than ready.

When God says to you, “increase”, be certain that He will only tell you to do so because he has placed the ability to do so inside you. As you read this book, I pray that you will come to understand all that God has deposited in and around you. It could be a skill, a talent, a passion, some specialist knowledge. Do not ignore it. Do not count it as insignificant. Your passion is a key to your destiny. Do you enjoy doing what many other people consider to be stressful? That could be where your ability lies. Are you a gifted orator? You could be the world’s greatest politician. Do you have an active imagination? You could be a fiction writer. Do you love seeing children thrive? You could be a school owner. Do you love music? You could be a singer, a songwriter, or even the next Mozart.

Our Father did not create you empty. He created you with something that can create wealth. Ask Him right now to open your eyes so that you can see what it is. No matter how small it might seem, God has promised that He will multiply that seed in excess.

In his early years, Bill Gates discovered that he had an above-average interest in how computers worked. He followed his passion, and today the rest is history. He didn’t ignore the seed, despite being at an age where computers were the stuff of films like ‘Back to the Future’.

When I was younger, I had very poor health. I was in the hospital every other week for intramuscular or intravenous injections and intravenous fluids. When I became a teenager and my health improved, I realized that I had developed a great appreciation for medical professionals. I always felt happy whenever I saw people get better after a time of sickness. The smell of hospitals never put me off. I was already a Christian at that time, and I felt that it was God's calling on my life to become a medical doctor. Today, after twenty years in the medical profession, I am still as passionate about medicine as I was when I first graduated from medical school. I still feel tremendous joy whenever a patient gets well. I smile when I get up in the mornings to go to work, because even though I know that it will be a very busy day, I also know that I will be making a positive difference in someone's life.

*"Your passion is the key to  
your destiny."*

John 15:8 tells us that, "This is to my Father's glory, that you bear much fruit, showing yourselves to be my disciples." When you discover what your seed is, remember that God wants you to bear much fruit. Remember, God has placed the seed inside of you. He is waiting to multiply it. You have been blessed; you have been empowered to succeed - but you must sow the seed.

If there was ever a man who knew that he was blessed, it was Isaac. His father, Abraham, was one of the wealthiest men of his day. Abraham was so wealthy that he refused to collect money from the king of Sodom after the war of the kings. In his own words, “With raised hand I have sworn an oath to the Lord, God Most High, Creator of heaven and earth, that I will accept nothing belonging to you, not even a thread or the strap of a sandal, so that you will never be able to say, ‘I made Abram rich.’” (Genesis 14:22-23).

Abraham never forgot that God was his source.

Decades before Isaac was born, God had already begun to speak the blessing into his life. From chapters 12 to 17 of Genesis, we see God saying to Abraham over and over again, “I will bless your generations, they shall be as innumerable as the sands on the seashore,” and so on. Abraham was 86 years old when Ishmael was born (Genesis 16:16) but it was not until he was 100 that Isaac was born (Genesis 21:5). At a point during this time, Abraham asked God, “If only Ishmael might live under your blessing”, but look at God’s amazing response. “Then God said, ‘Yes, but your wife Sarah will bear you a son, and you will call him Isaac. I will establish my covenant with him as an everlasting covenant for his descendants after him.’” Genesis 17:19

God actually reserved the blessing for Isaac even though he hadn't yet been born!

How blessed is that?

Isaac was born with the proverbial 'silver spoon' in his mouth. He was the only legitimate child of very wealthy parents. Many people in his shoes would throw up their hands and say, "I don't need to do anything. My father's got money, land and property. I am blessed. There is no way I can ever face poverty, lack or debt."

But what was Isaac's response?

After the death of Abraham, there was famine in the land. God appeared to Isaac in Genesis 26:2-5 and said to him, "Do not go down to Egypt; live in the land where I tell you to live. Stay in this land for a while, and I will be with you and will bless you. For to you and your descendants I will give all these lands and will confirm the oath I swore to your father Abraham. I will make your descendants as numerous as the stars in the sky and will give them all these lands, and through your offspring all nations on earth will be blessed, because Abraham obeyed me and did everything I required of him, keeping my commands, my decrees, and my instructions."

Wow. Here was a man who had been blessed even before he was conceived. He had been blessed every day of his life. He

had lived in wealth and splendor. He was married to an extremely beautiful woman. Yet, God came to him again and blessed him some more.

And yet...

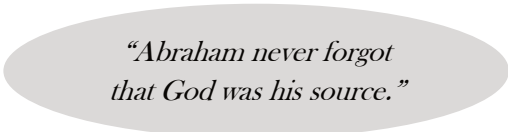
Take a look at verse 12a of Genesis 26. “Isaac planted crops in that land...”

Hold on for a moment. What did Isaac do?

He **planted**.

“But he has been blessed!” some might say. “He surely has a great inheritance.”

Yes on both counts, but he planted. The King James Version of the same scripture says that Isaac ‘sowed’.



*“Abraham never forgot  
that God was his source.”*

Isaac didn’t put his feet up and do nothing, despite being a blessed rich heir. He knew that he was blessed. But he also knew that he must plant. The blessing of God upon his life could only be manifested once he sowed. As long as he did not sow, there would be no difference between him and every other man of his day.



So what happened to Isaac next? Verse 12b says, “And the same year reaped a hundredfold, because the Lord blessed him.” In other words, Isaac received maximum rewards for his labor. In biblical terms, a hundredfold harvest is the highest form of increase a sower could expect. In the parable of the sower, Jesus talked of the seed that fell on good soil as the one who produces a crop, yielding thirty, sixty or a hundred times what was sown (Matthew 13:23).

Isaac received a hundredfold harvest **when** he sowed.

Remember the parable of the talents? In Matthew 25:14-30, Jesus gave a parable of a man who was going on a journey and entrusted his wealth to his servants. To one, he gave five bags of gold (or talents), to one he gave two and to the other he gave one. Verses 16-18 explained that the first two “put their money to work”, whilst the third buried his in the ground.

*“The blessing of God upon his  
life could only be manifested  
once he sowed.”*

If you want the blessing of God on your life to be greatly manifested, you must plant the seed God has given to you. It’s not enough to sing to yourself in your back garden when you can be singing to thousands or millions of people. It’s not

enough to design your dresses on paper and then crunch them up and throw them away when you can be the greatest designer the world has ever seen. It is not enough to be an ordinary member of an IT team when you can be designing software worth millions of dollars. It is not enough to admire products on supermarket shelves when you can be a manufacturer yourself.

It is not enough to bury your talent and check up on it only once in a while.

God has so much more for you. You have to start believing that because it is God's truth.

Genesis 26:13 says, "The man (Isaac) became rich, and his wealth continued to grow until he became very wealthy. He had so many flocks and herds and servants that the Philistines envied him."

Hold on. Wasn't Isaac already wealthy? Why does the Bible also state that he became rich?

It's easier to understand this verse by reading the King James Version. "And the man waxed great, and went forward, and grew until he became very great:"

Isaac was wealthy, but until he began to sow, he wasn't great.

*“If you want the blessing of God  
on your life to be greatly  
manifested, you must put the seed  
God has given to you to work.”*

No matter how far you think you have gone, or how much you might have achieved, there is always more in God. Unless you plant the seed that God deposited inside of you, you might never realize your full potential.

You must plant the seed that God gave you.

You are probably thinking right now, “I have identified a ‘seed’ in me. I can do this or that, but how exactly do I plant the seed?”

## **2.2 The Location**

Imagine you are in your home, and you’ve got this seed with so much potential in your hands. What is the first thing you do? You think of where to plant it in order to achieve maximum growth. You think of the kind of soil available to you, and you decide which one would provide the best environment for your seed to bloom and grow. Then you get up with that seed in your hands, and you move.

When Moses led the Israelites out of Israel, they were pursued by Pharaoh and his mighty army. The Israelites cried out to God in terror. Moses told them in Exodus 14:14, “The Lord will fight for you; you need only to be still.”

Sounds good, doesn't it?

However, look at God's immediate response in verse 15, “Then the Lord said to Moses, “Why are you crying out to me? Tell the Israelites to move on.”

The King James Version says, “Speak unto the children of Israel, that they go forward.”

Moses said “Stand still”.

God said, “No! Move forward!”

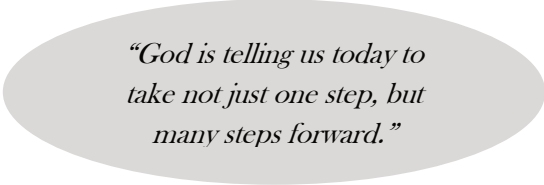
God is telling us today to take not just one step, but many steps forward. Many of us have sat in the same place for too long. You have cried; you have written petitions to the government; you have joined the unemployment queues. But you have remained in the same place. The first step to planting that seed that God has given to you could be to move. You need to move forward. You need to move from where you are, to where God wants you to be.

Property agents talk a lot about location, location, location.

Are you in the right place?

Genesis 11:31-32 tells us about Abraham's father. "Terah took his son Abram, his grandson Lot son of Haran, and his daughter-in-law Sarai, the wife of his son Abram, and together they set out from Ur of the Chaldeans to go to Canaan. But when they came to Harran, they settled there. Terah lived 205 years, and he died in Harran."

Terah was at least 70 years old when Abraham was born (Genesis 11:26), and he died at the age of 205. But somehow, we are not told anything about his wealth. Probably because whatever he might have had was so little that it was not worth mentioning.



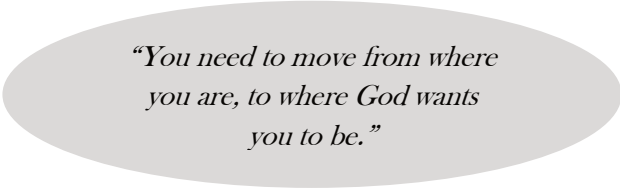
*"God is telling us today to  
take not just one step, but  
many steps forward."*

Take a look at Genesis 12:1-4, "The Lord had said to Abram, 'Go from your country, your people and your father's household to the land I will show you. I will make you into a great nation, and I will bless you; I will make your name great, and you will be a blessing. I will bless those who bless you, and whoever curses you I will curse, and all peoples on earth will be blessed through you.' So Abram went, as the Lord had told

him; and Lot went with him. Abram was seventy-five years old when he set out from Harran.”

For the first 75 years of Abraham’s life, we are told nothing about his financial status or that of his father. Then suddenly, God came to him and said “Move, and I will bless you.”

Scroll forward to Genesis 13:2, “Abram had become very wealthy in livestock and in silver and gold.” Abraham was so blessed that the blessing spilled over to his nephew, Lot. Between them, both men had so much that the land was not big enough to contain them (Genesis 13:6-7).



*“You need to move from where  
you are, to where God wants  
you to be.”*

Sometimes, God might be telling us to change location so that His blessing can become manifested in our lives.

Ask yourself right now: Where will my seed be able to achieve its greatest potential?

We will be the first to agree that changing location was not the easiest thing to do. We loved where we were, but for four years we faced financial dryness. One of the reasons for that was that the soil for our seed was many, many miles away and we were

very reluctant to go there. The place where our soil was located wasn't classy, comfortable, or chic. However, only when we finally decided to listen to God's leading and move to a different location did we begin to see our seed's potential. Slowly but surely, our careers began to pick up again.

You might love where you are. You may have been born there, or may have moved there during your youth. It could be the place where you went to school and all your friends live there. It could be the place where you met your spouse and gave birth to your children. To you, like Abraham, the place where you are is "home."

But God could be saying to you today, "Move!"

In Genesis 14:12, Lot was taken as a prisoner during the war of the kings. Take a look at verse 14, "When Abram heard that his relative had been taken captive, he called out the 318 trained men born in his household and went in pursuit as far as Dan."

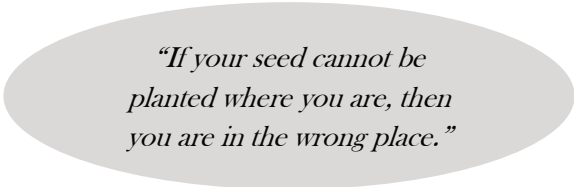
This is almost too amazing to be believable.

When Terah moved to Harran, he had just his son, nephew and daughter-in-law with him.

When Abraham went to rescue Lot, he had three hundred and eighteen trained men with him - and they had all been born in his own household!

This is God's kind of increase.

If your seed cannot be planted where you are, then you are in the wrong place. History is full of examples of places where the major source of income for the community, for example, mining, textile production, or shipbuilding, was shut down yet the people remained. They were reluctant to move because their fathers were born there, as well as their grandfathers and great-grandfathers. As a result, they became impoverished. Why? Because they had a seed that couldn't be planted where they were.



*“If your seed cannot be  
planted where you are, then  
you are in the wrong place.”*

With the advent of air travel, fast trains and the internet, the world has actually become a global village. Migration is easier now than it has ever been. Be adaptable. Until you take a step, you may never know that God has made a way. Take a look at your seed, find out where it can be planted, and move it there.

## **2.3 The Skill**

Let us return to the red blood cells analogy for a moment. One of the causes of reduced production of red blood cells is nutritional deficiencies. The three major causes of nutritional



anemia are the lack of iron, vitamin B<sub>12</sub> or folate in the body. As stated in the earlier chapter, an iron tablet is not the answer to all anemias. To correct anemia which has occurred as a result of folate deficiency, folic acid must be supplemented in the diet. The same goes for iron and B<sub>12</sub> deficiency anemias.

Many of us have already identified the ability that God has placed in us. We are also exactly where we are meant to be. But why aren't we seeing the increase? Because there is a deficiency somewhere. There is something that is preventing your seed from reaching its full potential. In order to correct the lack that has occurred as a result of reduced production, you must correct the deficiency that is preventing you from properly planting your seed. You must supplement your diet.

What does this mean?

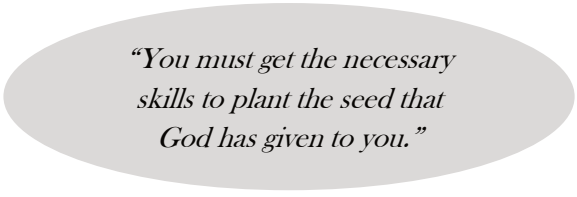
You must get the necessary skills to plant the seed that God has given to you.

In Proverbs 31:17, one of the characteristics of the virtuous woman was “she sets about her work vigorously; her arms are strong for her tasks.”

What does it mean when the Bible says that her arms were strong for her tasks?

If we look closely at this woman, we can see that most of her work had to do with her hands - selecting the right materials, bringing food into her household, providing food for her family, planting a vineyard, trading, filling the lamps with oil, clothing her household, and so on. She depended heavily on her arms to be functional. They had to be strong. They had to be trained to do what they were supposed to do.

Her arms were skilled.



*“You must get the necessary skills to plant the seed that God has given to you.”*

Let’s take a look at Joseph, one of the descendants of the initial trio on God’s Rich List. We all know of how Joseph went from being a favored son, to being a slave, then a prisoner, and finally to becoming Pharaoh’s second-in-command. There are, however, a few key points to learn from Joseph’s life.

Genesis 39:1-5 says, “Now Joseph had been taken down to Egypt. Potiphar, an Egyptian who was one of Pharaoh’s officials, the captain of the guard, bought him from the Ishmaelites who had taken him there. The Lord was with Joseph so that he prospered, and he lived in the house of his Egyptian master. When his master saw that the Lord was with

him and that the Lord gave him success in everything he did, Joseph found favor in his eyes and became his attendant. Potiphar put him in charge of his household, and he entrusted to his care everything he owned. From the time he put him in charge of his household and of all that he owned, the Lord blessed the household of the Egyptian because of Joseph. The blessing of the Lord was on everything Potiphar had, both in the house and in the field.”

As far as anyone in Egypt knew, Joseph was a boy-slave Potiphar bought from the Ishmaelites. Joseph apparently did not see himself the same way. He could have spent all of his time feeling sorry for himself because of the misfortune that had befallen him. He could have wondered, “I have done nothing to deserve this!” He could have wallowed in self-pity, as anyone else in his position would have been naturally inclined to do.

He didn’t. Instead, he made himself useful and worked hard. The Bible says that Potiphar saw that God gave Joseph success in everything that he **did**.

The Joseph we read about from the time of his birth up until he was sold into slavery seems like a very lazy, pampered, over-indulged child who got into trouble because he didn’t know how to keep his mouth shut.

The Joseph we see from Genesis 39 was different. He knew that he had a head for business; God had placed in him the ability to grow a business empire. He probably never had the chance to display his managerial skills whilst under his father's roof. After all, he was the second to the last of twelve brothers. But now, as a slave, he saw an opportunity. Instead of feeling sorry for himself, he set about gaining some very useful managerial skills. He was diligent. He learned how to manage a household and how to manage fields.

There were no schools in those days as we know them now, but what Joseph did was akin to achieving a degree in business management.

He got the skills he needed in order for his seed to bloom.

Unfortunately for this young man, misfortune befell him a second time and he found himself in prison through no fault of his own. Did he hang up his hat, curl up into a corner and cry? No. In Genesis 39:22-23 we read that, "So the warden put Joseph in charge of all those held in the prison, and he was made responsible for all that was done there. The warden paid no attention to anything under Joseph's care, because the Lord was with Joseph and gave him success in whatever he did."

In everything he **did**. Joseph never stopped. Whilst in prison, he continued to acquire even more managerial skills. In today's world, we could say that he got an MBA.

Joseph kept on moving, despite his abject situation.

And he kept on acquiring the skills he needed in order for that seed in him to grow.

The Bible says in Proverbs 22:29, “Do you see someone skilled in their work? They will serve before kings; they will not serve before officials of low rank.”

The King James Version puts it like this: “Seest thou a man diligent in his business? He shall stand before kings; he shall not stand before mean men.”

Did Joseph's diligence pay off? We know that it did. He had served before men of low rank, like Potiphar and the prison warden. But as he gained skills and experience, his diligence made way for him.

*“He got the skills he needed in order for his seed to bloom.”*

In Genesis 41:33-36, Joseph said to Pharaoh, “And now let Pharaoh look for a discerning and wise man and put him in

charge of the land of Egypt. Let Pharaoh appoint commissioners over the land to take a fifth of the harvest of Egypt during the seven years of abundance. They should collect all the food of these good years that are coming and store up the grain under the authority of Pharaoh, to be kept in the cities for food. This food should be held in reserve for the country, to be used during the seven years of famine that will come upon Egypt, so that the country may not be ruined by the famine.”

One would expect that Joseph would bow to Pharaoh and prepare to be returned back to prison. On the contrary, Joseph realized that this was the time for his “degrees” and experience to come into action. He grabbed onto that opportunity with both hands.

He presented Pharaoh with a business proposal that he couldn’t refuse.

Do you think that Joseph would have been able to give Pharaoh such timely advice if he had no experience in managing a business? It is highly unlikely. The skills he had acquired helped him to plant his seed at just the right place and time for God to multiply a hundredfold.

Genesis 41:38 tells us that, “So Pharaoh asked them, ‘Can we find anyone like this man, one in whom is the Spirit of God?’”

If Pharaoh had asked for Joseph's resume, what would he have read in it?

He would have seen a man who was diligent, who could demonstrate a clear pattern of skill acquisition through the years. Pharaoh had no problem with appointing such a man to be his second-in-command. Joseph was clearly more experienced and skilled than anyone else in Pharaoh's court. His nationality didn't even matter anymore. His slave status was of no consequence.

He had something they desperately needed, and in today's world we would say that they "were willing to pay for it."

His seed made a way for him. In Genesis 42:33, his own brothers referred to him as the "Lord over the land."

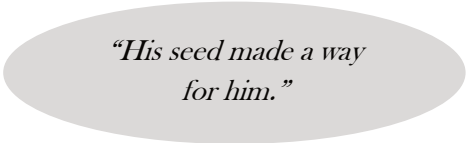
Wow!

Sometimes, you need to acquire more skills and knowledge in order for your seed to bloom. As a teenager, I felt in my heart that I was called to be a medical doctor. However, I needed to go to medical school for many years to acquire the knowledge and skills needed for that seed to bloom. You may need to go back to school to move on from where you are. You may need to take up an apprenticeship. You may need to undergo some distance-learning courses.

You may already have a first-degree, but you may need to go further to acquire a master's degree or even a Ph.D. for your seed to bloom. You might have a great voice, but the rough edges need to be taken out through professional voice training. You may love to tell stories, but you might need to attend some courses on creative writing. You may want to grow a particular business, but you might need to get an MBA.

If you have identified the seed that is in you, ask yourself: What skill do I need to nourish this seed?

As you acquire the needed skills, your seed will be planted exactly where it should be.



*“His seed made a way  
for him.”*

Let us take a look at Moses. He was an Egyptian prince who became a shepherd after he was banished from Egypt. Going from being a prince of Egypt to becoming a shepherd in Midian was a very big career change indeed. It was the sort of sudden change in situation that many people never recover from. Like the ax head that sank and Joseph suddenly becoming a slave, Moses suddenly found himself in a place he never expected to be.



He needed new skills; otherwise, he would never have survived in the wilderness.

Like Joseph, Moses did not wallow in self-pity. Exodus 3:1-2 says “Now Moses was tending the flock of Jethro his father-in-law, the priest of Midian, and he led the flock to the far side of the wilderness and came to Horeb, the mountain of God. There the angel of the Lord appeared to him in flames of fire from within a bush.”

Moses was a shepherd who was busy acquiring the skills he needed to fulfill his purpose in life when God spoke to him.

God had a plan for Moses. He was going to lead the children of Israel out of Egypt, but he didn't have the required skills. He had to learn first how to look after sheep in the wilderness. Why? He didn't know it at that time, but he was going to spend a really long time with the children of Israel in the wilderness. And these people were as stubborn as any group of people could ever be. They were so stubborn that God called them, “stiff-necked!” Exodus 33:5

The seed God placed in Joseph was the ability to grow a business empire. The seed God planted in Moses was different. It was the ability to lead people. In order for this seed to flourish under the right circumstances, he needed to be trained. He needed the appropriate skills. In using his staff to herd sheep

for forty years, he acquired the skills that were necessary to lead millions of stubborn people.

In Exodus chapters 3-4, God appeared to Moses in the burning bush and commissioned him to get His people out of Egypt. From Exodus 4:1-3 we read that, “Moses answered, ‘What if they do not believe me or listen to me and say, “The Lord did not appear to you?”’ Then the Lord said to him, ‘What is that in your hand?’ ‘A staff,’ he replied. The Lord said, ‘Throw it on the ground.’ Moses threw it on the ground and it became a snake, and he ran from it.”

We know the rest of the story. From that point on, Moses’ ordinary shepherd staff is called the “Staff of God.” (Exodus 4:20).

What is a shepherd’s staff used for? It is used to guide and direct the sheep. It is used to keep wolves and other predator animals at bay. It is used to defend the shepherd and his sheep from harm. It is used to discipline any wayward sheep. By telling us about Moses’ staff, God was telling us that Moses had gained skills in all of the above areas.

We can think of the staff as a skill. In today’s terms, we could say that Moses got a degree in politics and leadership.

God took Moses’ skill, and used it to set His people free.

*“In order for his seed to flourish under the right circumstances, he needed to be trained.”*

Let us read through the next few verses of scripture:

“Moses and Aaron did just as the Lord had commanded. He raised his staff in the presence of Pharaoh and his officials and struck the water of the Nile, and all the water was changed into blood.” (Exodus 7:20)

“When Moses stretched out his staff toward the sky, the Lord sent thunder and hail, and lightning flashed down to the ground. So the Lord rained hail on the land of Egypt.” (Exodus 9:23)

“So Moses stretched out his staff over Egypt, and the Lord made an east wind blow across the land all that day and all that night. By morning the wind had brought the locusts; they invaded all Egypt and settled down in every area of the country in great numbers. Never before had there been such a plague of locusts, nor will there ever be again.” (Exodus 10:13-14)

“Moses said to Joshua, ‘Choose some of our men and go out to fight the Amalekites. Tomorrow I will stand on top of the hill with the staff of God in my hands.’” (Exodus 17:9 )

“Then Moses raised his arm and struck the rock twice with his staff. Water gushed out, and the community and their livestock drank.” (Numbers 20:11)

Whenever Moses raised his staff, he was actually using his skill to plant his seed. As we can clearly see, it flourished tremendously.

What was the final verdict? After the death of Moses, Deuteronomy 34:10-12 tells us, “Since then, no prophet has risen in Israel like Moses, whom the Lord knew face to face, who did all those signs and wonders the Lord sent him to do in Egypt - to Pharaoh and to all his officials and to his whole land. For no one has ever shown the mighty power or performed the awesome deeds that Moses did in the sight of all Israel.”

This is simply amazing.

Get all the skills you need for your ability to shine forth. Invest in yourself. When you do so, like Joseph you will be able to say, “God has made me fruitful in the land of my suffering.” (Genesis 41:52) and “I have been honored in Egypt.” (Genesis 45:13).

## **2.4 The Sowing**

Sometimes, we might already have identified the seed that God has placed in us. We are already in the right place and have all the right skills. So, what next?

We need to plant the seed.

Come again to the story of Elisha and the widow. 2 Kings 4:2-7 says, “Elisha replied to her, ‘How can I help you? Tell me, what do you have in your house?’ ‘Your servant has nothing there at all,’ she said, ‘except a small jar of olive oil’. Elisha said, ‘Go around and ask all your neighbors for empty jars. Don’t ask for just a few. Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side.’ She left him and shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, ‘Bring me another one.’ But he replied, ‘There is not a jar left.’ Then the oil stopped flowing. She went and told the man of God, and he said, ‘Go, sell the oil and pay your debts. You and your sons can live on what is left.’”

What can we learn from this story?

The widow already had the seed - the oil.

She was already in the right place - her home and neighborhood.

She already had the necessary skills - she knew how to pour oil.

But why was she still facing poverty, lack, and debt? Because she had no jars.

There was nowhere to plant her seed. This can be likened to a farmer who has a precious seed to plant, he knows exactly where and how to plant it, but none of the land belongs to him.

How frustrating is that? What can he do?

There are several options available to him. He could rent land, he could come to an agreement with the owner of the land to share his profits if he is allowed to use the land for free, or he could buy his own land.

Obviously, someone facing poverty, lack and debt might be unable to buy land at that time. He might also not be able to rent land like the widow rented the jars, but he could come to an agreement with a landowner.

In today's world, coming into an agreement with a landowner for a share of the profits could mean getting a job. Sometimes, we might need to pour our oil into other people's jars, in order

to see the multiplication that God has promised. You may need to take up employment in someone else's company for a while before you can set up your own business. Is this the best that God has in store for you? It may be, or it may just be a start. Either way, you will be receiving an income and can therefore get out of debt. Companies worldwide are filled with many skilled people who are pouring their oil into other people's jars.

In these times of economic recession however, getting a job can be quite difficult. I struggled with my postgraduate medical exams for many years, and as a result, I was unable to get better paid medical jobs. Jose also struggled to find another executive job after he left his old one in faith. We therefore had to survive on one lower-than-expected income instead of two significantly higher incomes. This was the situation in our home for many years.

And the bills never stopped.

During our years of financial dryness, Jose applied for more jobs than we could count. In most cases he would receive an email response which began with, "Unfortunately..." We desperately needed a second income, and with each email rejection that he received, our spirits were a little bit more crushed than before. The dejected feeling was even worse when the response came almost as soon as he sent out his resume. At

those times, it seemed to us that his resume was so bad that it wasn't worth putting into the interview shortlist.

*“Sometimes, we might need to pour our oil into other people’s jars, in order to see the multiplication that God has promised.”*

As time went by, he began to feel like he wasn't skilled enough or simply wasn't right enough for any of the jobs he was applying for. He was advised by the recruitment consultants to change little bits on his resume in order to improve his chances of being shortlisted. That didn't work. He was told that he needed more training. He got that. Then he was informed that he was now 'overqualified' for the jobs he was applying for. What exactly does that mean?

We eventually realized that a lie was being sold to us with so much subtlety that we were beginning to believe it.

There is absolutely nothing wrong with you.

You have been endorsed by the Most High God. You do not need any additional endorsement from any man in order to



succeed. You must begin to say who you are; otherwise people will call you who you are not.

You were not created empty.

You are not a failure.

You are not unemployable.

You are not a disappointment.

You are the child of the Most High God! You were fearfully and wonderfully made. When God made you, He looked at you and called you, “Good”. You are the apple of His eye; His most prized possession.

You are somebody.

Jose refused to allow all the disappointment to keep him down. He returned to university, acquired higher postgraduate and professional qualifications and was able to get another very excellent job. Within two years, he excelled so much that he was rapidly promoted to a very senior position. It was a position that would normally have taken ten years to achieve but God worked a miracle. I can still remember how my eyes widened in shock when he proudly informed me that he had been offered the job that people with more experience had applied

for. He is currently pouring his oil into other people's jars with a smile on his face and a spring in his steps.

When my chosen postgraduate medical career path was not working out, I was dejected for a very long time. I felt like I had somehow lost my mind. I fell into a deep depression. It seemed as though my life was over. All I'd ever wanted to be was a doctor, and I was failing at it. My medical school classmates had all completed their postgraduate training and gone on to fantastic well-paid careers, but I was still stuck at the bottom of the ladder.

I was about to give up my medical career completely when I was encouraged by my husband to try another path, one I had not previously considered. With great fear and trepidation, I embarked on the alternative career pathway. To my utmost surprise, I breezed through each one of the postgraduate exams in that specialty and became a specialist on my first attempt.

What is the point of these stories?

If you find yourself knocking on a door that isn't opening, then it may be time for you to look elsewhere. The bottom of the pyramid is always a crowded space, but there is enough room for those who dare to rise to the top. Instead of struggling with the millions of jobseekers around the world, you can take your

seed and start a business. Or you could look for a different jar to pour your oil into.

Begin at the top.

Proverbs 24:27 says “Put your outdoor work in order and get your fields ready; after that, build your house.”

The Living Bible puts it this way: “Develop your business first before building your house.”

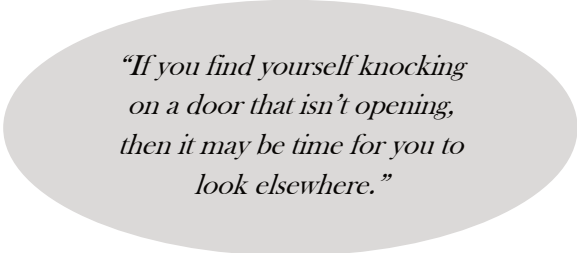
The Good News Translation says: “Don't build your house and establish a home until your fields are ready, and you are sure that you can earn a living.”

God delights in your prosperity. He wants you to earn a living.

You may read this and think, “I have tried to get a job but without any success. There are no jars to pour my oil into.” Rather than feeling depressed and dejected, you could begin a business. Develop entrepreneurial skills. Develop the capacity to think like a CEO. Read books or attend courses that will teach you how to run a successful business. If you do not know how to make money, you will not know how to keep money. The fastest way to get wealth is to use your ability to add value to the things around you. Bill Gates founded Microsoft; Mark Zuckerberg founded Facebook; Steve Jobs founded Apple.

What do these three have in common? They met specific needs that people didn't even realize they had.

See things not just as they are, but what they can be when you plant your seed. Find the problem you were created to solve.



*“If you find yourself knocking  
on a door that isn't opening,  
then it may be time for you to  
look elsewhere.”*

Remember the virtuous woman? Proverbs 31:16 says, “She considers a field and buys it; out of her earnings she plants a vineyard.”

This woman is inspiring. Despite her busy schedule, she somehow found the time to buy a field, made a profit, and re-invested her profit to buy an even bigger field. No wonder she gets a salute!

You might not be able to start big, but that doesn't matter. Bill Gates and Steve Jobs founded Microsoft and Apple respectively in their garages. Mark Zuckerberg founded Facebook whilst still in college. Zechariah 4:10 says, “Who dares despise the day of small things, since the seven eyes of the Lord that range throughout the earth will rejoice when they

see the chosen capstone in the hand of Zerubbabel?” The New Living Translation puts it this way: “Do not despise these small beginnings, for the Lord rejoices to see the work begin, to see the plumb line in Zerubbabel’s hand. (The seven lamps represent the eyes of the Lord that search all around the world.)” God rejoices when he sees the work beginning!

*“Find the problem you  
were created to solve.”*

Do not look down on the day when you have to start small, for God has promised that “Your beginnings will seem humble, so prosperous will your future be.” (Job 8:7). You will definitely not remain small.

Remember, Jesus was born in a manger. Now, He is the King of kings and Lord of Lords.

The conditions might not seem ‘perfect’, but that doesn’t matter either. Ecclesiastes 11:4 says, “Whoever watches the wind will not plant; whoever looks at the clouds will not reap.”

Just keep at it. Keep on sowing that seed that God placed inside of you. Do not stop. Success is doing the right thing long enough. Even if it looks like it is not growing, keep sowing. Your seed is taking root. Ecclesiastes 11:6 says, “Sow your seed in the

morning, and at evening let your hands not be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well.”

When you begin to produce, ensure that you are producing enough. The prophet told the woman to sell the oil, pay off her debts, and live on the rest. Produce plenty, not just to get out of debt, but to also have excess left over.

We must keep on moving. When you move forward, God will make a way.

If you sow your seed by faith, our Father in heaven will multiply it.

Production must never cease.



## Chapter 3

### **INCREASED DESTRUCTION**

In the previous chapter, we established that a reduction in production is one of the three basic reasons why Christians face poverty, lack, and debt. In order to produce, we need to realize that God has already placed abilities inside of us. We need to be in the right place and have the right skills for our abilities to flourish. We must find a way to plant our seed and we must never take no for an answer. We must keep moving forward.

We will now discuss another cause of anemia. It was mentioned earlier in this book that the second basic reason for anemia is an increase in destruction of red blood cells. Sometimes, there is absolutely nothing wrong with the bone marrow. It is fulfilling its abilities as it is supposed to. The red cells are being produced at the right time and in enough quantity, but for some reason or the other, they are destroyed almost as soon as they are

released into the bloodstream. They do not live out their scheduled 120 days before dying.

Sometimes, this premature death of the red blood cells could be due to an inherent abnormality in its membrane. The body therefore senses it as a foreign object, and commissions the spleen to kill it off. Sometimes, the destruction could be because parasites such as the malarial parasite somehow enter the body and begin to fight the red blood cells. Sometimes, the red blood cells could lack some specific substances that could have helped it to survive.

Many Christians face poverty, lack and debt not because they are not sowing enough, but because their fruit is being destroyed.

Song of Solomon 2:15 says, “Catch for us the foxes, the little foxes that ruin the vineyards, our vineyards that are in bloom.”

A vineyard that is in bloom is a vineyard that has already been planted. However, we see a problem here. Little foxes entered the vineyard and ruined it. Therefore, at the time when the farmers should have been receiving a harvest, there was nothing.

With respect to finding financial freedom, what are these little foxes that could ruin our harvest? We came across some of these little foxes on our journey. Come along to the next few



sections to discover what they are, and how you can overcome them in your own life.

### **3.1 Slothfulness**

Let us again think about a seed that had already been planted. The farmer has to regularly tend to his crop so that it can grow properly. He has to water it and pull out the weeds. If he leaves his crop alone for weeks and weeks on end without caring for it, it will die.

Proverbs 6:6-11 says, “Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest - and poverty will come on you like a thief and scarcity like an armed man.”

The Bible tells us from the above scripture that one of the reasons why Christians face poverty, lack, and debt stems from laziness.

This might be a difficult thing to read, but it is the truth.

Laziness can be likened to a red blood cell with an intrinsic defect that prevents it from carrying out any of its duties. The

affected red blood cell simply makes up the numbers, but for all intents and purposes, it is useless.

Synonyms for laziness include idleness, sluggishness and slothfulness.

When we went through the years of dryness, we asked ourselves over and over again: Were we just being lazy? Were we saying we wanted to work but deep down, didn't really want to do anything? We realized that we had to do more to go higher.

To pass my postgraduate medical examinations and move on from that situation of lack, I had to work extra hard. I was awake until the middle of the night most nights, trying to learn everything I needed to know to pass those examinations. I would only get three to four hours of sleep each night, and then I would go to my workplace in the morning for a full day of work. It was difficult, but I asked God to give me the strength. My body adjusted to being awake through the night for so many years that I began to struggle with insomnia once all my training was completed. Then I had to pray about that!

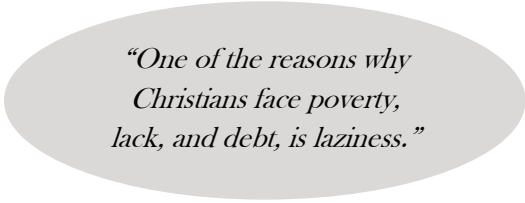
Jose read many professional books and completed multiple modules to gain the additional qualifications he needed to be well-placed to take up the senior role he enjoys today.

You must work hard to grow whatever seed God has placed inside of you.

The ant in the above scripture can be considered to be a business owner. It had no boss. There was no one telling it what to do. Yet, it spent all day working, gathering, and storing. It never stopped. Many people get a job, and then spend all day grumbling because they feel that there is too much to do. Many people begin a business, fold their hands and put up their feet, and expect the business to grow itself.

It will not.

There is no alternative to hard work. You must develop the resilience to continue to persist in growing your seed through hard work.



*“One of the reasons why  
Christians face poverty,  
lack, and debt, is laziness.”*

Have you ever heard the saying: Time flies? It actually does. You have probably also heard another saying: Tomorrow never comes. It actually doesn't. The one who keeps putting things off until tomorrow will never get anything done. A little sleep

here; a little slumber there; a little folding of the hands to rest. What does the Bible say will happen to such a person?

Poverty and scarcity.

The Bible tells us in 2 Corinthians 6:2, “For He says, ‘In the time of my favor I heard you, and in the day of salvation I helped you.’ I tell you, now is the time of God's favor; now is the day of salvation.”

Let us be like our Father in heaven. Do not put off what needs to be done today, until tomorrow or next week.

God says, “Do it now!”

Many people think that Solomon was so wealthy because God blessed him. That’s true. And guess what? We have an even better blessing on our lives under the new covenant in Jesus Christ. This same Solomon however, the richest man that ever lived, had a lot to say about laziness. He actually seemed upset by it. Why do you think that was the case?

Because Solomon worked hard.

God mandated him to build the temple. Solomon did not throw up his arms and say, “That discussion was between You and my father, David. It’s got nothing to do with me.” He did not shrink back from this duty, despite how big and seemingly

overwhelming a task it was. It took him seven years, but he fulfilled his mission so excellently that the temple was a wonder to behold.

In 1 Kings 8:18-21 he said, “But the Lord said to my father David, ‘You did well to have it in your heart to build a temple for my Name. Nevertheless, you are not the one to build the temple, but your son, your own flesh and blood - he is the one who will build the temple for my Name.’ “The Lord has kept the promise he made: I have succeeded David my father and now I sit on the throne of Israel, just as the Lord promised, and I have built the temple for the Name of the Lord, the God of Israel. I have provided a place there for the ark, in which is the covenant of the Lord that he made with our ancestors when he brought them out of Egypt.”

Solomon had a task, and he accomplished it perfectly.

Take a look at some of the things this hardworking man had to say about laziness. Many of these scriptures actually do not sound nice at all.

“Lazy hands make for poverty, but diligent hands bring wealth.”  
Proverbs 10:4

“All hard work brings a profit, but mere talk leads only to poverty.” Proverbs 14:23

“One who is slack in his work is brother to one who destroys.”  
Proverbs 18:9

“Laziness brings on deep sleep, and the shiftless go hungry.”  
Proverbs 19:15

“Sluggards do not plow in season; so at harvest time they look  
but find nothing.” Proverbs 20:4

“The craving of a sluggard will be the death of him, because his  
hands refuse to work.” Proverbs 21:25

“I went past the field of a sluggard, past the vineyard of  
someone who has no sense; thorns had come up everywhere,  
the ground was covered with weeds, and the stone wall was in  
ruins. I applied my heart to what I observed and learned a  
lesson from what I saw: A little sleep, a little slumber, a little  
folding of the hands to rest - and poverty will come on you like  
a thief and scarcity like an armed man.” Proverbs 24:30-34

“A sluggard says, ‘There's a lion in the road, a fierce lion  
roaming the streets!’ As a door turns on its hinges, so a sluggard  
turns on his bed. A sluggard buries his hand in the dish; he is  
too lazy to bring it back to his mouth. A sluggard is wiser in his  
own eyes than seven people who answer discreetly.” Proverbs  
26:13-16

Do you find yourself giving excuses all the time? Do your work colleagues not want you on their teams because you do not pull your weight enough? Do you put things off until tomorrow that you could easily have done today? Are you still fast asleep when everyone else has gone to the office? Are you always late? Are your tasks always half-done and full of problems? Have you had ‘big plans’ for many years that have somehow never made it to reality?

If we are going to come out of poverty, lack, and debt, then we must self-reflect. The first step to treating an illness is to diagnose what that illness is. Look inwards; do some soul searching and ask yourself what sort of person you really are. The worst lies are the ones we tell ourselves.

1 Corinthians 11:31 says: “But if we were more discerning with regard to ourselves, we would not come under such judgment.” The New Living Translation puts it this way: “But if we would examine ourselves, we would not be judged by God in this way.”

The Bible tells us that there is no difference between a lazy person and a destroyer.

*“The worst lies are the ones we tell ourselves.”*

Let's talk for a bit about Jacob, one of the initial three on God's Rich List.

When Jacob ran away from his brother Esau, he went to his uncle Laban's house. Genesis 29:14-15 tells us that Jacob initially worked voluntarily for Laban for one month without any salary. Laban offered to pay him, but Jacob instead offered to work for seven years for Rachel's hand in marriage. Verse 20 tells us, "So Jacob served seven years to get Rachel, but they seemed like only a few days to him because of his love for her."

From the above verse of scripture, it is obvious that Jacob did not find hard work difficult.

Laban must have seen how hardworking Jacob was, so much so that when the time came to fulfill his own end of the bargain, he cheated Jacob and gave him Leah instead. Look at Laban's words to Jacob in verse 27, "Finish this daughter's bridal week; then we will give you the younger one also, in return for another seven years of work."

Laban's real reason for giving Leah to Jacob had nothing to do with her being the older daughter. It was because he didn't want to lose such a hard worker. Jacob however, didn't argue or refuse. He gladly worked for fourteen years without pay so that he could marry the love of his life!

Jacob might have been many things, but he wasn't lazy.



Let us scroll forward to Genesis 30:25-27. “After Rachel gave birth to Joseph, Jacob said to Laban, ‘Send me on my way so I can go back to my own homeland. Give me my wives and children, for whom I have served you, and I will be on my way. You know how much work I’ve done for you.’ But Laban said to him, ‘If I have found favor in your eyes, please stay. I have learned by divination that the Lord has blessed me because of you. He added, ‘Name your wages, and I will pay them.’”

Jacob’s presence brought so much wealth and increase to his boss that after fourteen long years, Laban still wanted him to stay.

We will return to Laban and his cheating attitudes in a later chapter, but for now, let us look at what happened to Jacob. God gave him so much wisdom and direction that he was able to escape Laban’s scheming and become very wealthy in the process. Genesis 30:43 tells us, “In this way the man grew exceedingly prosperous and came to own large flocks, and female and male servants, and camels and donkeys.”

Despite being continually cheated, hardworking Jacob became wealthier than the man who employed him. He spent twenty years pouring his oil into someone else’s jars (Genesis 31:38). God did not forget that. He blessed him and rewarded him by giving him the means to set up his own extremely profitable livestock business.

In Genesis 31:5-7, Jacob was explaining to his wives why they all had to return to his homeland. Look at his words: “He said to them, ‘I see that your father’s attitude toward me is not what it was before, but the God of my father has been with me. You know that I’ve worked for your father with all my strength, yet your father has cheated me by changing my wages ten times. However, God has not allowed him to harm me.’”

Jacob knew that his boss was cheating him, but this didn’t deter him. In his own words, he worked with “all his strength.” Why did he do this? Because he knew that his real reward would come from his real boss, our Father in heaven.

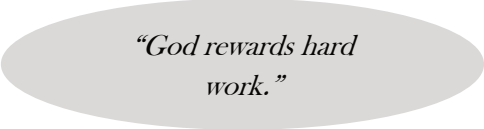
God rewards hard work.

In Genesis 31:38-42, Jacob tells Laban, “I have been with you for twenty years now. Your sheep and goats have not miscarried, nor have I eaten rams from your flocks. I did not bring you animals torn by wild beasts; I bore the loss myself. And you demanded payment from me for whatever was stolen by day or night. This was my situation: The heat consumed me in the daytime and the cold at night, and sleep fled from my eyes. It was like this for the twenty years I was in your household. I worked for you fourteen years for your two daughters and six years for your flocks, and you changed my wages ten times. If the God of my father, the God of Abraham, and the fear of Isaac, had not been with me, you would surely

have sent me away empty-handed. But God has seen my hardship and the toil of my hands, and last night he rebuked you.”

What an amazing testimony!

Jacob was consistent. He wasn't constantly complaining or giving excuses. He wasn't continually giving reasons why this or that went wrong. He worked hard, even in less than comfortable circumstances. He went to work when it was snowing, if there was a heat wave or while there was lightning and thunder. When the other team members were being unfair to him, he kept on working hard.



*“God rewards hard  
work.”*

When you give of your time, your efforts, and your energy, Jesus tells us in Matthew 6:4b, “Then your Father who sees what is done in secret, will reward you.”

The King James Version says that God will reward you “openly.”

Apostle Paul in writing to the Thessalonians in 1 Thessalonians 2:9 said, “Surely you remember brothers and sisters, our toil

and hardship; we worked night and day in order not to be a burden to anyone while we preached the gospel of God to you.”

Team Paul was in Thessalonica to preach the gospel of Jesus, and a big part of their testimony was borne out of the fact that they worked hard. They did not use the fact that they were there to preach the gospel as an excuse not to work. The same was done in Corinth as well. Acts 18:3 says, “And because he (Paul) was a tentmaker as they were, he stayed and worked with them.”

Contrary to popular belief, many successful CEOs don’t spend all night every night partying. They are wide awake and planning their next business move when other members of staff are fast asleep. They are dreaming up new business ideas, new grounds to conquer, and new products to bring to market when most people have put their heads to their pillows.

Let us look again at the virtuous woman of Proverbs 31. Amongst other things, the Bible tells us that she gets up while it is still night, she sets about her work vigorously, her lamp does not go out at night, and she does not eat the bread of idleness. Different versions of the scriptures call this woman noble, excellent, capable, and virtuous.

In other words, she was a hard worker.

Whatever it is you are doing, whether it is running your own business, working in employment or trying to come out of a

tough financial situation, you must never allow the fox of laziness to eat up the fruits of your vineyards.

### **3.2 Opposition**

In the earlier chapter, we talked about Isaac and how he continued to plant, despite being blessed and wealthy from the very beginning. It would have been nice to read that he had a very smooth sail, but unfortunately, this was not the case. When Isaac prospered so much in Gerar, the Philistines unsurprisingly began to envy him. So, what did they do about it?

Genesis 26:13-15 says, “The man (Isaac) became rich, and his wealth continued to grow until he became very wealthy. He had so many flocks and herds and servants that the Philistines envied him. So all the wells that his father's servants had dug in the time of his father Abraham, the Philistines stopped up, filling them with earth.”

Isaac had crops and herds. What do these things have in common? Water. In those days, there were no water companies pumping water into people's homes for a monthly fee. Wells were the only source of water. Without water, Isaac's crops and herds would die.

So what did Isaac's envious neighbors do? They blocked off his source.

Then, as if stopping the wells wasn't enough, the Philistine king also kicked Isaac out! Genesis 26:16, "Then Abimelek said to Isaac, 'Move away from us; you have become too powerful for us.'"

Imagine a businessman who depends on the imports of a particular raw material to produce his product. Then suddenly, a ban is placed on the importation of that raw material. He will feel as if his entire world has come crashing down. How will he repay his loans? How will he pay his staff? How will he keep his doors open and his business afloat? While he is still thinking about how best to manage this terrible situation, his landlord informs him that he will not be renewing the tenancy agreement for the warehouse he has been renting or the bank decides to foreclose on the property. Now, he is facing a very big dilemma. His source of income has dried up. How is he going to afford to rent or buy another place?

This is exactly how Isaac must have felt.

Overnight, his source was gone, through no fault of his. One day, he had many wells that had been dug by his father. And then the next day...nothing.

To make matters worse, he was homeless.

Opposition can be likened to a parasite that attaches to an innocent red blood cell and tears it apart. It is one of the foxes

that can stop a vineyard from flourishing. And it isn't a little fox either.

Jesus gave a similar story in Matthew 13:24-25: "The kingdom of heaven is like a man who sowed good seed in his field. But while everyone was sleeping, his enemy came and sowed weeds among the wheat, and went away."

Have you ever tried walking in a direction opposite to the way in which the wind is blowing? If you have, you will agree that it is more difficult than when you walk in the same direction on a windless day. The more the wind, the more difficult your steps are. It becomes much worse if you are walking uphill. So it is with opposition. Steps that had previously been bearable now seem to be many times harder. Less ground is covered even if every other factor remains the same. Progress is slow. Work that was previously enjoyable now becomes a grueling task.

In 2 Corinthians 4:8, Apostle Paul describes opposition as being "hard pressed on every side."

Opposition is stressful. As a result, it has caused many children of God to give up on their blessings.

Take a look at the children of Israel. Joshua 6:1 says, "Now the gates of Jericho were securely barred because of the Israelites. No one went out and no one came in."

What was the first thing the Israelites were faced with when they crossed over to the Promised Land?

Milk and honey? No.

They met gates and walls. They met opposition.

God had promised them this land many generations ago, and now they were there. But there were walls preventing them from going in.

How they must have stared at those walls and wondered, “What is this?”

Jesus faced opposition almost all through His earthly ministry. Eventually, the chief priests decided to arrest him on charges of blasphemy. Matthew 27:18 tells us what Governor Pilate really thought about Jesus’ arrest: “For he knew it was out of self-interest that they had handed Jesus over to him.”

The New Living Translation puts it this way, “He knew very well that the religious leaders had arrested Jesus out of envy.”

From the stories of Isaac and Jesus we can see one unifying theme.

The most common reason why opposition arises is envy.



Many times, when other people see how much the blessing of God rests on your life, it could be difficult to accept. As human beings, the natural instinct is to envy, and out of this envy arises opposition.

If you were not doing something important and fruitful, you would not be facing any opposition. How many unemployed people face opposition? How many people at the ‘bottom of the ladder’ face opposition? How many poor and destitute people face opposition? As long as they remain exactly where they are, no one bothers with them. However, if they rise up, dust off their dirty clothes, and decide to climb out of that seemingly hopeless situation, then suddenly they will begin to hear other people say, “Hey! Where exactly do you think you are going? Come back here!”

What you need to realize is this: No one will oppose you if you do not have something worth fighting for.

The fact that you are facing any opposition at all is enough proof that the ability God has deposited in you has the potential for greatness.

*“The most common  
reason why opposition  
arises is envy.”*

Why is opposition such a big fox?

Opposition distracts. When you face opposition, you find yourself spending less time planting your seeds, and more time trying to pull up weeds. The time and attention you would have given to your own business has now been taken up by the time you are forced to dedicate elsewhere. Opposition wants to distract you from your purpose. It aims to take your eyes away from what God has commissioned you to do.

Opposition discourages. Pulling up weeds continuously can be very tiring, and if this goes on long enough, many people become tempted to simply drop all their tools and walk away. Opposition wants to discourage you from moving ahead. Opposition wants to stop you from seeing the greatness in your ability and focus on negatives. When the wells were blocked, Isaac could very easily have said, “This business is not for me. If I was really destined to do it, it shouldn’t be so difficult. I will think of something else to do.” Guess what? That was exactly what the Philistines hoped he would do.

Opposition delays. It takes much longer to do the same amount of work because attention is divided. When people face opposition, the work seems to be going too slowly.

Opposition destroys because when a vineyard is left untended long enough, it begins to wither away.

So, how did Isaac handle his difficult situation?

Genesis 26:17-19 says: “So Isaac moved away from there and encamped in the Valley of Gerar, where he settled. Isaac reopened the wells that had been dug in the time of his father Abraham, which the Philistines had stopped up after Abraham died, and he gave them the same names his father had given them. Isaac's servants dug in the valley and discovered a well of fresh water there.”

Isaac never stopped. He didn't even pause.

Instead of worrying and feeling discouraged about losing his home and source of raw materials, he quickly found a new home. Instead of being upset about the wells, he reopened them and in addition, he dug new wells as well! In today's business world, we would say that he renegotiated the deal for his raw materials, and also found an alternative source, just in case.

The antidote to opposition is persistence.

Keep on moving.

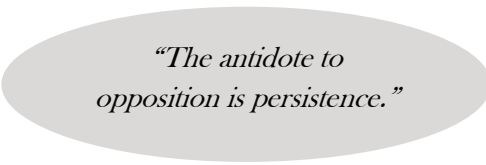
Did the opposition stop after Isaac continued to move on? No, it continued. But Isaac didn't stop either. Verses 20-22 of Genesis 26 says: “But the herders of Gerar quarreled with those of Isaac and said, ‘The water is ours!’ So he named the well

Esek, because they disputed with him. Then they dug another well, but they quarreled over that one also; so he named it Sitnah. He moved on from there and dug another well, and no one quarreled over it. He named it Rehoboth, saying, ‘Now the Lord has given us room and we will flourish in the land.’”

Twice more, after Isaac and Co dug wells, the Philistines claimed the patent rights. Isaac must have felt frustrated each time, but he kept at it. And guess what? They couldn’t fight him forever. They had to stop sometime.

What is the lesson from this story?

If you can wait it out, the walls of opposition will come crumbling down.



*“The antidote to  
opposition is persistence.”*

That was exactly what the children of Israel did at Jericho. The walls of Jericho were so thick that people actually lived inside the wall. The walls must have looked formidable and intimidating, as strong opposition can sometimes be. They must have seemed impassable and impenetrable. There is however an amazing story in Joshua 6. For seven days, the

children of Israel persistently marched around the walls of Jericho by faith. On the seventh day, the walls collapsed.

Sometimes, when the opposition you are facing seems fierce, the best way to handle it is to walk around it. Find another way around that problem. If the primary source of your raw materials is unavailable, find another one. Ask God to direct you to a way around the opposition. Why? Because there is always a way.

You must never give up.

Proverbs 24:10 says, “If you falter in a time of trouble, how small is your strength!”

The King James Version says, “If thou faint in the day of adversity, thy strength is small.”

Let’s look again at the farmer in Matthew 13. Verse 26-30 tells us that: “When the wheat sprouted and formed heads, then the weeds also appeared. The owner’s servants came to him and said, ‘Sir, didn’t you sow good seed in your field? Where then did the weeds come from?’ ‘An enemy did this,’ he replied. ‘The servants asked him, ‘Do you want us to go and pull them up?’ ‘No,’ he answered, ‘because while you are pulling the weeds, you may uproot the wheat with them. Let both grow together until the harvest. At that time, I will tell the harvesters:

First collect the weeds and tie them in bundles to be burned; then gather the wheat and bring it into my barn.”

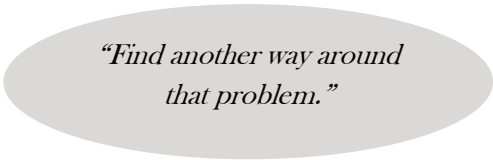
When opposition comes, our natural instinct is to fight back; to prove that we are stronger. However, history shows that war is expensive. War costs you time, energy, and resources that you cannot afford to spare. Many countries that went to war developed economic problems soon afterward that took them many decades to reverse.

Have a look at the farmer’s response. He could have gone looking for the man who planted the weeds and then spent all his time fighting him. But if he did this, he would not have had enough time to tend to his own growing crops. So instead, he refused to get distracted, he refused to be discouraged, he refused to be delayed, and he refused to allow all his hard work to be destroyed.

He remained focused.

Why? Because he knew that it was only a matter of time before the weeds got burnt.

Opposition will not last forever.



*“Find another way around  
that problem.”*

Many Christians invest a lot of time in their God-given abilities, only to abandon it because of opposition. We must concentrate on wheat growing. We must concentrate on fulfilling our God-given potential.

Take a look at Zechariah 4:7a: “What are you, mighty mountain? Before Zerubbabel you will become level ground.”

When my husband Jose was studying for his advanced degree, he came up against opposition. Someone he was working with on the project was making things quite difficult for him. This situation persisted for over two years. We became very discouraged. Sometimes it felt as though he may never achieve that degree that we desperately needed. I became very anxious and wanted him to fight back, but he encouraged me to remain calm. He reminded me that opposition does not last forever.

The situation became much worse when he was approaching the end of the program. Things that should have taken a couple of weeks to get sorted were taking several months. He missed a graduation ceremony because his paperwork was not submitted on time. We felt so low when that happened because we had been eagerly looking forward to finally getting that much sought-after certificate. But we continued to remain in a place of faith and trusted that God will work things out.

We encountered all the effects of opposition in that situation. The distraction, the discouragement, the delay and the destruction. However, Jose remained focused, he persisted in what he had set out to do, and he never stopped moving. God came through for him, and the opposition passed. He successfully achieved his advanced degree. We later learnt that the person who brought so much opposition had not achieved the degree that Jose was striving to get despite being in the same field. He wanted to hold him back and stop him from achieving that significant milestone. The cause of the opposition was envy.

You might wonder, “So what will happen to the people who are opposing me? Will they just get away with it?”

No, they won't, but you need to leave them to God. He knows exactly how to deal with anyone opposing his children. He will do so in His own time. In Exodus 14, the Red Sea had parted and the children of Israel were walking across on dry ground. Pharaoh and his men pursued them, but take a look at the amazing thing our Father in heaven did. Verse 25 tells us that, “He jammed the wheels of their chariots so that they had difficulty driving. And the Egyptians said, ‘Let's get away from the Israelites! The Lord is fighting for them against Egypt.’”

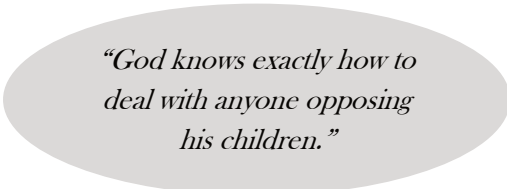


We all know what happened next. God will take off the chariot wheels of whoever is opposing you today. He will stop them in their tracks and destroy them where they stand.

Psalm 9:15 says, “The nations have fallen into the pit they have dug; their feet are caught in the net they have hidden.” Ecclesiastes 10:8 says, “Whoever digs a pit may fall into it; whoever breaks through a wall may be bitten by a snake.”

Put your trust in the Lord today. Whoever digs a pit for you shall surely fall into it.

You just keep on moving and never stop.



*“God knows exactly how to deal with anyone opposing his children.”*

Remember how many of the Old Testament writings begin with, “And it came to pass?” Whatever opposition you are facing today will definitely come to an end. When that time comes, make sure you are still doing exactly what it is that God has enabled you to do. Ensure that your potential is being maximized.

Our attitude to opposition should be one of faith, confidence, and persistence. Whatever mountain we might be facing will

surely come crashing down, but until it does, we must hold on fast to everything that God has given to us.

### **3.3 Unbelief**

Another reason why the vineyards can be destroyed can be seen in Numbers 13. After the Israelites had been in the wilderness for some time, God told Moses to send out a representative from each of the twelve tribes to explore the land of Canaan. Verse 3 tells us that all these men were leaders of the tribes. They were therefore people that the rest of the tribes looked up to. They were the ones who would have been in Moses' inner circle. They were the ones who would have been said to be 'closest to God'.

With every excitement, they set off. For forty days, they explored the land of Canaan. Then they returned to the office, wrote their situation report and presented it to the members of the board and all the members of staff.

“We went into the land to which you sent us,” they said, “and it does flow with milk and honey! Here is its fruit. But the people who live there are powerful and the cities are fortified and very large. We even saw descendants of Anak there. The Amalekites live in the Negev; the Hittites, Jebusites and Amorites live in the hill country; and the Canaanites live near the sea and along the Jordan.” (Numbers 13:27-29)

This is interesting.

Were they in the right place? Yes. They were at the Canaan border.

Did they have the right skills? Yes. They had the power of God behind them, and they were a great multitude.

Had the seed been planted? Yes. God had already gone ahead and caused the people of Canaan to be afraid of the Israelites (Joshua 2:11).

All the children of Israel had to do was move forward. So, what was wrong?

They did not believe that they could do it.

These people, who had been freed from the bondage of the most powerful nation on earth at that time, for whom the Red Sea had parted, who had been fed manna in the wilderness, had absolutely no belief in themselves.

God believes in you.

But if you do not believe in yourself, your situation will never change.

If God has told you to move forward, then do it. Believe that He will make a way for you. Believe in the ability that He has

placed inside of you. It doesn't matter who tells you that it is impossible. Has God told you to go? Then go!

Caleb did try to tell them to go forward. However, as commonly happens in such situations, the pessimists shut him down. Have you ever noticed how the people who shout 'No!' always seem to be the loudest? There is a saying, "The voice of the majority is the voice of God." This portion of scripture is proof that isn't true. What is true however is that "One with God is majority."

You must have a "can do" mentality.

It doesn't matter if no-one else is in your corner. If God is in your corner, you get the majority vote. Do not allow anyone to talk you out of your dreams. When Jose informed me that he wanted to work towards an advanced degree, I could see that this was a God-given dream. He was passionate about it. When he finally achieved it, people who had known him for a very long time were quite surprised that he had followed that career path. He had never been a particularly academic person, but this was a dream that God had put in his heart and he did not allow unbelief and pessimism to stop him from pursuing and achieving it.

Numbers 13:31-33 tells us, "But the men who had gone up with him said, 'We can't attack those people; they are stronger than we are.' And they spread among the Israelites a bad report

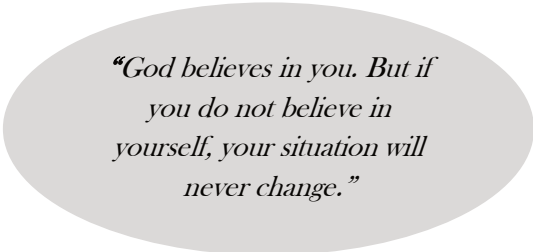
about the land they had explored. They said, ‘The land we explored devours those living in it. All the people we saw there are of great size. We saw the Nephilim there (the descendants of Anak come from the Nephilim). We seemed like grasshoppers in our own eyes, and we looked the same to them.’

The Bible never tells us that they interviewed any of the Nephilim people whilst they toured the land for forty days. So how then did they know that they looked like grasshoppers to them?

The answer is: They didn’t.

Instead of spending forty days thinking of strategies by which to conquer the Promised Land, they spent each day feeling smaller and smaller. Their unbelief had grown so big, that they had become so small.

If you allow unbelief into your heart, it will swallow up every promise God has ever made to you.



*“God believes in you. But if you do not believe in yourself, your situation will never change.”*

Take a look at Numbers 14:1-4: “That night all the members of the community raised their voices and wept aloud. All the Israelites grumbled against Moses and Aaron, and the whole assembly said to them, ‘If only we had died in Egypt! Or in this wilderness! Why is the Lord bringing us to this land only to let us fall by the sword? Our wives and children will be taken as plunder. Wouldn't it be better for us to go back to Egypt?’ And they said to each other, ‘We should choose a leader and go back to Egypt.’”

The report of ten unbelieving people was enough to turn an entire nation against God.

Things got so bad and spiraled out of control so much that when Joshua and Caleb tried to reason with them, the Israelites threatened to stone them. Whatever faith they might have had, had been destroyed by unbelief.

Unbelief is contagious.

If you are going to achieve what God has destined you to achieve, you must surround yourself with people who believe like you do. People of like minds; people who believe that anything is possible.

Numbers 11:4 (NKJV) tells us that the Israelites were a “mixed-multitude.” It therefore doesn’t come as a huge surprise that they couldn’t enter the Promised Land. I Corinthians 15:33

says, “Do not be misled: Bad company corrupts good character.” Proverbs 13:20 says, “Walk with the wise and become wise, for a companion of fools suffers harm.” The King James Version puts it this way: “A companion of fools shall be destroyed.”

What would have happened if Moses had sent only Joshua and Caleb to explore the land? That generation of over twenties would have entered the Promised Land. What really happened however is clearly stated in Hebrews 3:19: “So we see that they were not able to enter, because of their unbelief.”

What would have happened if the children of Israel had told the leaders, “We have heard what you have to say, but God has assured us of victory? We will take the land!” They would not have spent the next forty years wandering aimlessly in the wilderness.

Many of us are wandering in the wilderness because deep down in our hearts of hearts, we do not really believe that anything is possible.

Jesus said in Mark 9:23, “Everything is possible for one who believes.”

Everything!

God might have given you a dream that is so big that everyone, even those you respect and count as leaders, could be telling you that it is impossible to achieve. Oftentimes, when people scorn and ridicule what is important to us or what God has led us to do, we find ourselves losing faith and interest in it as well.

*“If you allow unbelief into your heart, it will swallow up every promise God has ever made to you.”*

In 1901 Wilbur Wright said, “Man will not fly for 50 years.” This was after an aviation attempt made by the Wright Brothers failed. Two years later in 1903, the Wright Brothers flew their first successful flight, the first manned airplane flight ever made. Today, air travel has become commonplace.

In 1876, Alexander Graham Bell, the inventor of the first successful telephone, offered to sell his telephone patent to Western Union for \$100,000. Whilst considering Bell's offer, the officials who reviewed the offer wrote the following recommendations. “We do not see that this device will be ever capable of sending recognizable speech over a distance of several miles. Hubbard and Bell want to install one of their telephone devices in every city. The idea is idiotic on the face



of it. Furthermore, why would any person want to use this ungainly and impractical device when he can send a messenger to the telegraph office and have a clear written message sent to any large city in the United States? This device is inherently of no use to us. We do not recommend its purchase.” Western Union turned down the offer. Today, it has become abnormal not to have a phone.

As a medical doctor writing a book on biblical prosperity, I feel completely out of my depth. I do not feel qualified to write any of this. I am not formally trained in Christian ministry and I do not have a bible college degree. I do not have a finance or business qualification. I am just someone who has followed Jesus since I was a teenager. But, with every word I write, I am pushing unbelief and pessimism out of the way. I have always loved writing, and God has given me a dream to use the testimony of our journey to encourage the Body of Christ. I have therefore decided to pursue that dream to wherever God leads. With each word I write, I am refusing to allow unbelief stop me.

If God has put a specific dream or ability in you, believe in it. If He has told you to move, please don't stop. Do not allow your unbelief or the unbelief of others to rob you of the massive potential that God has placed inside of you.

### **3.4 Words**

Going back to the children of Israel and the wall of Jericho, in Joshua 6:10: “But Joshua had commanded the army, ‘Do not give a war cry, do not raise your voices, and do not say a word until the day I tell you to shout. Then shout!’”

The story of the victory at Jericho is one of the greatest stories of the bible. It is a story that tells of God’s greatness and ability to do the seemingly impossible. We talked earlier about how the children of Israel walked around the obstacle and the walls came crashing down. However, Joshua 6:10 gives us another important principle that contributed to the victory at Jericho.

Why do you think God commanded the Israelites to keep silent while they walked around the opposition?

We already know from scripture that the people of Jericho knew that the Israelites had come to take over their city (Joshua 6:1). Their presence there was hardly a secret. The people of Jericho must have seen them circle the city every day for the seven days that they did so.

So why was silence so important?

To understand why God asked them to keep quiet while they walked around the opposition, let’s take a look at the following scriptures.

In Exodus 15:24, the children of Israel were thirsty in the wilderness. The Bible says, “So the people grumbled against Moses, saying, ‘What are we to drink?’” In Exodus 16, the children of Israel were hungry and the Bible tells us in verse 2 that, “In the desert the whole community grumbled against Moses and Aaron.” In Exodus 17:3, “But the people were thirsty for water there, and they grumbled against Moses. They said, ‘Why did you bring us up out of Egypt to make us and our children and livestock die of thirst?’” After the bad report of the ten spies, God said to them, “You grumbled in your tents and said, ‘The Lord hates us; so he brought us out of Egypt to deliver us into the hands of the Amorites to destroy us.’” (Deuteronomy 1:27)

The children of Israel were a grumbling group. So what do you think they would have done if God had not asked them to be silent? From the above scriptures, it is fairly obvious what could have happened.

They would have grumbled all day every day for the entire seven day march. They would have spoken fear and doubt into their situation.

And the walls of Jericho would never have fallen.

Many Christians have lost their blessings because of the words of their mouths. They might have discovered their ability,

attained all the required skills and even been in the right place. They are hardworking and persistent. Deep down, they might even believe.

Yet, they talk themselves out right of their blessings.

Instead of speaking life into their business or project, many people speak death. “What was I thinking? This idea is ludicrous! This is never going to work! No one is ever going to buy my product! Who really needs something like this anyway?”

And as a result, all their efforts come to zero.

In Proverbs 12:14, the words of our mouths are directly linked to our prosperity. “From the fruit of their lips people are filled with good things, and the work of their hands brings them reward.”

When you keep on speaking the right things, good things will continue to come your way. When you say negative things, then that is what you will get.

Proverbs 18:21 says, “The tongue has the power of life and death, and those who love it will eat its fruit.”

You must be careful what you say. Proverbs 21:23 says “Those who guard their mouths and their tongues keep themselves from calamity.”

No one really ever thinks about their tongue. It seems like an insignificant member of the body, good only for tasting food, but James 3:6 tells us that the tongue can set the whole course of one's life on fire. The words of your mouth can change the entire direction of your life. If you speak destruction into your situation, then that is exactly what you will see.

As you work towards coming out of poverty, lack and debt, guard your tongue. Watch every word that comes out of your mouth carefully. Do not say, "I will never have money. My father was a poor man and his father before him. Poverty runs in my family. My situation will never change."

No! Negative words will destroy your vineyard!

Matthew 12:37 says, "For by your words you will be acquitted, and by your words you will be condemned." Proverbs 13:3 reiterates, "Those who guard their lips preserve their lives, but those who speak rashly will come to ruin."

If you do not want to come to ruin, then do not grumble and do not fear. 2 Corinthians 4:13 says, "It is written: 'I believed; therefore I have spoken.' Since we have that same spirit of faith, we also believe and therefore speak." If you believe in God, and you believe that He is going to come through for you, say instead, "I will never be poor. I will never again face debt and lack. My God shall supply all of my needs according to his riches in glory by Christ Jesus. My earthly family might

have been poor, but my father in heaven owns the cattle on a thousand hills. I will never be poor!”

*“Many Christians have lost their blessings because of the words of their mouths.”*

As you continue to proclaim the right things through your mouth and use the ability God has placed inside of you, the forces of God will work to ensure that everything works out in your favor.

In addition to the words you speak, you should also be careful about the words that you hear. Romans 10:17 says, “Consequently, faith comes from hearing the message, and the message is heard through the word about Christ.” The Amplified Bible puts it this way: “So faith *comes* from hearing [what is told], and what is heard *comes* by the [preaching of the] message concerning Christ.”

Faith comes by hearing what is told.

Guess what? Fear also comes from hearing.

I have never really liked watching horror movies because I do not like to feel scared, but I realized that the fear is much worse

when I can hear the screams and the tense music. You just know that something bad is about to happen to that unfortunate person when that music changes.

How exactly did your brain receive that information? Through your hearing.

What did I learn to do whenever the music changes and I know that something horrible is about to happen? I mute the TV.

I silence the noise.

2 Timothy 1:7 (NLT) says, “For God has not given us a spirit of fear and timidity, but of power, love, and self-discipline.” The NIV bible quotes this as, “For the Spirit God gave us does not make us timid, but gives us power, love and self-discipline.”

When you become afraid, you become timid. And when you become timid, you will not be able to get up to sow your seed. Your seed will be destroyed.

*“Be careful about the words that you hear.”*

When Jose decided to pursue his advanced degree, we knew that there would be a lot of negativity if we let people know what he had set out to do. It was not a secret that we were struggling

financially at that time. We knew that we would have been asked in all love and sincerity just how exactly we planned to fund the course, and then we would have been gently discouraged from doing so. We would have been told with all good intentions that he was too old to go back to university and then we would have been actively encouraged to abandon such a grandiose idea. We would have been advised to spend that time looking around for even more jobs - despite already submitting hundreds of applications and getting rejected - rather than going back to university.

So what did we do? We silenced the noise. We kept our plans under wraps and only informed people once it was completed. Was that a drastic measure? Yes. But it needed to be done. We decided that we would refuse to listen to the negativity, but rather kept our focus on God.

I once heard a story of a man who walked a tightrope. Many people came out to see him achieve this feat. It was a very high rope, and if he fell down, it would have meant certain death. To the left of the rope, there were people cheering him on. To the right of the rope, there were people discouraging him and telling him that he could not do it. To everyone's surprise, the man successfully completed the stunt and walked over safely to the other side. When he was interviewed at the end, it was discovered to everyone's surprise that the man was deaf. He



could not hear neither the praises nor the taunts. He therefore kept his eyes fixed firmly on his prize and did not fall off his path.

If God has put a dream in your heart, do not talk yourself out of it, and do not let anyone talk you out of it. Keep your eye firmly on the prize.

Apostle Paul said in Philippians 3:13-14 (NLT), “I have not achieved it, but I focus on this one thing: Forgetting the past and looking forward to what lies ahead, I press on to reach the end of the race and receive the heavenly prize for which God, through Christ Jesus, is calling us.”

Paul did not allow himself to get distracted.

And neither should you.

### **3.5 Tithing**

It was mentioned earlier how some red blood cells could be destroyed because they lack some specific substances that could have helped them to survive. We have talked about several reasons why vineyards could be destroyed - slothfulness, opposition, unbelief and the words of our mouths. However, if we are going to be frank and truthful with ourselves, we cannot talk about the foxes that could destroy our harvest without

talking about tithing. Ignoring tithing is like paying no attention to the mighty elephant in the room.

Many great books have been written about tithing. I encourage you to read some of these books when you can. Like many Christians, we were taught in church about why we should pay our tithes and how much God will bless us when we do. We believed it and we practiced it.

As long as we had plenty of money, paying our tithes was never a difficult thing to do.

However, when we found ourselves facing poverty, lack and debt, continuing to pay our tithes faithfully became a completely different ball game altogether.

Did we want to pay our tithes? Of course we did.

However, our monthly bills had all been set up to come out of our bank accounts via direct debit. So, as soon as our monthly incomes were paid into our accounts, it was taken out almost immediately to pay for the utilities, road tax, car hire purchase, council tax, rent and other bills. Whatever was left would be used to repay our loans and credit cards, also via direct debit. And when everyone was done taking whatever they required from us, we would have almost nothing left. So where were we going to pay our tithes from?

This happened for years on end, and each month we would ask God to forgive us because we really wanted to pay our tithes; we just couldn't. As people who really believe in God, the guilt ate us up. What were we going to do?

What we realized through all of this was the fact that our situation wasn't improving, despite all the energy and effort we were putting into getting out of poverty, lack, and debt. We were doing most of the right things, but there was no change. We knew exactly what we were doing wrong. We knew that we were being disobedient in the area of tithing, and we really wanted to change, but we lacked direction on what to do about it.

One day, also feeling dejected and lost, we were watching another Christian preacher on television and he said a few words that sunk deep into our hearts. He said, "If you cannot afford to pay your tithes, you will never be able to afford to pay your tithes."

Again, we felt as if a lightbulb had come on in our heads.

We had not been able to afford to pay our tithes.

As a result, we had not activated the godly laws that would open the doors to enable us to pay our tithes. We had not activated the immune system to protect our red blood cells.

The law of gravity states that everything that goes up must come down. It is fixed; it is irrefutable (most of the time). If someone jumps off a tall building without any support, he will fall to the ground.

Tithing is a spiritual law. By it being a law, it means that it is irrefutable.

Take a look at what God says about tithing. Malachi 3:10 is a very popular scripture amongst Christians. “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 there will not be room enough to store it.”

Leviticus 27:30 says, “A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.”

Leviticus 27:32, “Every tithe of the herd and flock--every tenth animal that passes under the shepherd's rod--will be holy to the Lord.”

Deuteronomy 14:22, “Be sure to set aside a tenth of all that your fields produce each year.”

*“If you cannot afford to pay your tithes, you will never be able to afford to pay your tithes.”*

In the above scriptures, God tells us to give him a tenth of our income. He also tells us why: so that there may be food in His house; so that the work of God can continue to be done; so that the message of Jesus can continue to be preached. When you pay your tithes, realize that you are giving **from** God because He is your source. In addition to this, you are also giving **to** God, so that His purpose can be fulfilled around the world.

God says that if we are faithful in doing this, He will open the floodgates of heaven and pour out so many blessings that we will be overwhelmed.

The dictionary defines a floodgate as, “A gate that can be opened or closed to admit or exclude water, especially the lower gate of a lock.”

God says He will throw open the floodgates. He will fling them wide.

A floodgate can be opened or closed. So what is the opposite? Unless we do what we are supposed to do, the floodgates will be shut.

In Deuteronomy 28, God warned the Israelites about disobedience. See what verses 23-24 say: “The sky over your head will be bronze, the ground beneath you iron. The Lord will turn the rain of your country into dust and powder; it will come down from the skies until you are destroyed.”

This is scary. If the sky over your head is bronze, this means that the sun will not shine on your seed. There will therefore be no growth because plants need photosynthesis to grow. If the ground beneath your feet is iron, this means that your seeds will not take root, and they will not grow. If the rain is turned into dust and powder, it means that your crops will not be watered.

When we disobey God in the area of tithing, the three things our seed needs to grow – sunlight, soil and water – will be gone.

So what will happen?

Lack. Poverty. Debt.

We talked earlier about the victory at Jericho. Let’s go back to the book of Joshua and see what happened next.

Joshua 7:1 says, “But the Israelites were unfaithful in regard to the devoted things; Achan son of Karmi, the son of Zimri, the son of Zerah, of the tribe of Judah, took some of them. So the LORD’s anger burned against Israel.”

Some of the things in Jericho had been set apart to be destroyed. They were accursed. One of the Israelites however, took some of it for himself. Joshua knew nothing about this and continued to strategize in his usual way. The next battle was the Battle of Ai, and as Ai was much smaller than Jericho, Joshua sent only a few men. They were thoroughly defeated. Joshua and the people of Israel were shocked and they cried out to God. Take a look at God’s response.

“Stand up! What are you doing down on your face? Israel has sinned; they have violated my covenant, which I commanded them to keep. They have taken some of the devoted things; they have stolen, they have lied, they have put them with their own possessions. That is why the Israelites cannot stand against their enemies; they turn their backs and run because they have been made liable to destruction. I will not be with you anymore unless you destroy whatever among you is devoted to destruction.” Joshua 7:10-12.

As long as the Israelites had something in their midst that had been set apart, they were not going to win any battles.

Your tithe has been set apart by God. It is not yours. It belongs to Him. Do not put it in with your own possessions.

You must let it go.

If you do not, it will become an accursed thing in your midst, and like the children of Israel, you will begin to lose your battles.

Look at what God says again in Malachi 3:11-12: “I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe,” says the Lord Almighty. “Then all the nations will call you blessed, for yours will be a delightful land,” says the Lord Almighty.”

The King James Version says, “And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts.”

Remember how we mentioned earlier that some red blood cells are destroyed because they lack a specific substance that could help them survive?

God promises that **He** will rebuke the devourer on your behalf **if** you pay your tithes. Again the converse is this: **If** you do not pay your tithes, the devourer will not be rebuked.



So, in addition to the lack of sunlight, rain, or good soil, pests will also destroy whatever is left of your crops.

*“Your tithe has been set apart by God. You must let it go.”*

When we understood this, we suddenly realized one of the major reasons why we were struggling so much, despite all our hard work. We were not paying our tithes, and so nothing we planted was taking root; and whatever little did take root was being destroyed by the devourer.

Paying tithes is an act of faith. It is proof that you believe that God will come through for you. It is proof of you saying, “God, despite my situation, I choose to put you first!”

Hebrews 11:6 says, “And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him.”

God is a rewarder.

If you can tithe faithfully, He will reward you. He will rain His blessings down on you.

King Solomon, the richest man that ever lived, said, “Honor the Lord with your wealth, with the first fruits of all your crops. Then your barns will be filled to overflowing, and your vats will brim over with new wine.” (Proverbs 3:9-10)

When we pay our tithes, we are honoring God.

When Jesus told us not to worry about what we shall eat, drink or wear, He said, “But seek first his kingdom and his righteousness, and all these things will be given to you as well.” (Matthew 6:33)

Seeking the kingdom of God and His righteousness includes doing your bit to ensure that there is money for the things of God to be done here on earth. The Bible tells us in Hebrews 7:1-6 that Abraham paid tithes. Little wonder he was on God’s Rich List.

So what did we do?

We couldn’t stop all the automatic payments from going through, and so we tithed on whatever we had left, no matter how little it was.

Guess what? We began to see God’s faithfulness immediately.

Our financial situation began turning around before our very eyes. Each month, we could tithe more because God blessed

us more. We began receiving money, not just from our regular income, but from other surprising sources as well.

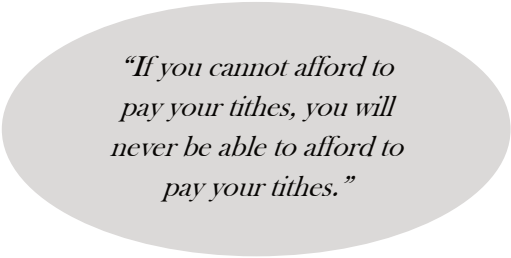
One year, just after Christmas, our expenses had been so much that we didn't pay any tithes. By the first week of January, we began to really feel the effect of the devourer on our finances. Huge problems came at us from unexpected places. Things became so bad that we asked each other, "What have we done wrong?"

We thought it through and realized that we didn't pay our tithes. We asked God for forgiveness, and asked Him to make a way for us to make things right. A couple of days later, we received some money we had been expecting. It wasn't much, but we gave most of it to the Lord by faith. We still didn't have enough money to run our daily expenses for that month, but we were thankful that we had done what we were supposed to do.

The following day, we received a phone call from a member of our extended family. The person on the other end of the phone said, "I have just paid \$2500 into your bank account." It was a gift from an unexpected source.

We shouted and danced. We were astounded by God's faithfulness.

Do all the right things with your seed - the sowing, the location, the skill, persisting through opposition, rejecting unbelief and speaking the right words - but always remember that as a child of God, there is also room for miracles.



*“If you cannot afford to pay your tithes, you will never be able to afford to pay your tithes.”*

Today, we still have many bills to pay but we have persisted in paying our tithes from whatever we have left. Looking back, our tithe has increased year after year, as a testimony to God’s provision. As you come out of poverty, lack and debt, put God first. If you do so, He will put you first. And He will do much more for you than you have ever dreamed of.



## Chapter 4

### **LOSS**

In the previous chapters, we discussed the first two causes of anemia - reduced production and increased destruction - and we talked about how these are also two of the basic reasons why Christians face poverty, lack and debt. In this chapter, we will discuss the third basic cause of anemia, which is blood loss.

Sometimes, red blood cells are produced normally. They are circulating in the bloodstream and are not being destroyed. However, some situations could arise and cause the individual to lose a lot of blood at once, thereby causing anemia. Road traffic accidents, ulcers, and bowel cancers are a few examples of some of these situations.

There is something interesting about blood loss as a cause of anemia. If a blood test is done at the time the loss occurs, the hemoglobin count could remain the same, even if the

individual has lost a lot of blood. This is because the percentage of hemoglobin to red blood cells remains the same. However, as the body quickly pulls water from the tissues outside the bloodstream to keep the blood vessels filled, this percentage drops and the anemia becomes evident.

Similarly, the types of lack Christians could face due to loss can sometimes not be evident until a long time after the precipitating action has occurred. Things might look alright for a while, but loss is occurring. When the extent of loss becomes manifest, however, the effect can be catastrophic. Come along to the following sections as we explore some of the causes of loss and what you can do to prevent this from happening.

## **4.1 Instability**

In Genesis 49, Jacob was on his deathbed. One by one, he spoke to each of his sons in turn. Take a look at what he had to say to Reuben. “Reuben, you are my firstborn, my might, the first sign of my strength, excelling in honor, excelling in power. Turbulent as the waters, you will no longer excel, for you went up onto your father’s bed, onto my couch and defiled it.” Genesis 49:3-4.

The King James Version calls Reuben “unstable.”

Deuteronomy 21:15-17 says, “If a man has two wives, and he loves one but not the other, and both bear him sons but the

firstborn is the son of the wife he does not love, when he wills his property to his sons, he must not give the rights of the firstborn to the son of the wife he loves in preference to his actual firstborn, the son of the wife he does not love. He must acknowledge the son of his unloved wife as the firstborn by giving him a double share of all he has. That son is the first sign of his father's strength. The right of the firstborn belongs to him.”

In the Old Testament, the firstborn son was always acknowledged by being given a portion that was double that of his brothers. If a man had ten sons, he divided his inheritance into eleven portions and the firstborn son received two portions instead of one.

When Elisha asked Elijah for a double portion of his spirit, he was asking to be given the rights of the firstborn. In other words, he wanted to be the one to inherit Elijah's office. This was not Elijah's decision to make; it was God's. That was the reason Elijah told him, “You have asked a difficult thing; yet if you see me when I am taken from you, it will be yours - otherwise, it will not.” 2 kings 2:10. Elisha could only be able to see Elijah being taken up to heaven if God allowed it, which would mean that God had approved Elisha's request.

Reuben was Jacob's first son. According to Jacob's own words, at some point in his life Reuben must have excelled in honor

and power. By every right, he should have been given the rights of the firstborn. He should have become Jacob's heir and therefore an automatic member of God's Rich List. We should have been told of the God of Abraham, Isaac, Jacob and Reuben.

So what happened? What went wrong?

Genesis 35:21-22 tells of how Reuben defiled his father's bed. "Israel moved on again and pitched his tent beyond Migdal Eder. While Israel was living in that region, Reuben went in and slept with his father's concubine Bilhah, and Israel heard of it. Jacob had twelve sons."

In Genesis 37:21-31, Reuben was right there when his brothers plotted to kill Joseph. As the firstborn son, he could have stamped his authority and refused to allow any harm to come to Joseph. But Reuben, the man who previously excelled in honor and power, was scared. He couldn't make up his mind and stick to it. His brothers must have known that he planned to rescue Joseph sometime later, so they sold Joseph into slavery when Reuben was away. When Reuben returned and saw that Joseph was gone, he could have righted the wrong, but instead, again he lacked the boldness to stand up to his younger brothers. He joined in the conspiracy to lie to Jacob that Joseph was dead.



Joseph was seventeen years old when he was sold into slavery, and thirty years old when he became the prime minister of Egypt. We do not know how many more mistakes Reuben made during this time, but it was enough for his father to come to some definitive conclusions.

Reuben didn't know where his boundaries were.

Reuben couldn't make a decision and stick to it.

Reuben was unstable.

As a result, he lost the rights of the firstborn. The blessing and prosperity that should have gone to him after the death of his father did not. Instead, that honor went to Joseph.

Genesis 49:22-26 Jacob said, "Joseph is a fruitful vine, a fruitful vine near a spring, whose branches climb over a wall. With bitterness archers attacked him; they shot at him with hostility. But his bow remained steady, his strong arms stayed limber, because of the hand of the Mighty One of Jacob, because of the Shepherd, the Rock of Israel, because of your father's God, who helps you, because of the Almighty, who blesses you with blessings of the skies above, blessings of the deep springs below, blessings of the breast and womb. Your father's blessings are greater than the blessings of the ancient mountains, than the bounty of the age-old hills. Let all these rest on the head of Joseph, on the brow of the prince among his brothers."

Jacob named Joseph as the prince amongst his brothers.

He gave him the rights of the firstborn.

In Genesis 48:5, Jacob said to Joseph, “Now then, your two sons born to you in Egypt before I came to you here will be reckoned as mine; Ephraim and Manasseh will be mine, just as Reuben and Simeon are mine.”

Joseph got the double portion above his brothers.

Ezekiel 47:13 tells us, “This is what the Sovereign Lord says: ‘These are the boundaries of the land that you will divide among the twelve tribes of Israel as their inheritance, with two portions for Joseph.’ The International Standard Version says, “This is to be the territorial border by which you apportion the land for an inheritance among the twelve tribes of Israel, with Joseph double-portioned.”

Like Reuben, many Christians have lost their blessings because they are unstable.

James 1:6-8 tells us, “But when you ask, you must believe and not doubt, because the one who doubts is like a wave of the sea, blown and tossed by the wind. That person should not expect to receive anything from the Lord. Such a person is double-minded and unstable in all they do.”

The person who is tossed and blown by the wind is someone who cannot make up his mind. The bible says that the double-minded man is unstable in all they do. One day, he is confident that he has discovered his God-given ability. The very next day, he is unsure.

If you cannot make up your mind on who you are and where you are going, you will remain stuck in poverty, lack and debt. Jesus knew clearly that he was coming to this earth to die on the cross, and yet he remained unshaken in his resolve.

Ephesians 4:14 says, “Then we will no longer be infants, tossed back and forth by the waves, and blown here and there by every wind of teaching and by the cunning and craftiness of people in their deceitful scheming.”

As Christians, we must be stable. We must be people who are set in our beliefs. We must know exactly where we are going and how we plan to get there. We cannot afford to be tossed to and fro. If you have found your God-given ability, stick to it. That is where you will excel. Many times, we are tempted to branch out because we see other people excelling in something else. This is all well and good if you actually have a talent in the new field. Many people are multitalented. However, if you do not have the ability in that field, you will be wasting valuable time. And as you do, your debts will keep on piling up because you are not being productive.

*“Many Christians have lost their blessings because they are unstable.”*

Unbelief and instability go hand in hand. One causes your seed to be destroyed, while the other causes you to lose whatever you already have. Together, they lead to poverty, lack and debt.

Success is doing the right thing long enough.

If you do not devote enough time to your abilities, you will not see any return. Some people get admission to a university course and then decide that it is not for them. They therefore decide to drop out of school but then make the mistake of not returning to get another degree. They did not like the first course, but they cannot decide on which course is right for them. They spend many years trying to decide on which degree to apply for. Before they realize what has happened, several years have gone by. They do not have a good job and they do not have a university degree either. They find themselves stuck in poverty, lack and debt.

Some other people get jobs but then they decide that the job is not right for them. They therefore choose to walk away, but rather than going back into employment, they spend several

years trying to think of what career suits them the most. Years go by, and they become stuck in poverty, lack and debt.

*“Success is doing the  
right thing long enough.”*

If you stay in a career or business long enough, you will excel in it. Isaac could have easily changed his business when the Philistines harassed him, but he didn't. He knew that was where his talent was. He therefore kept at it, and he excelled. He became very great.

Unstable people do not excel. When you keep on drifting from one thing to another, all might seem fine for some time. The effect of Reuben's instability was only seen many years later. He must have thought that all was well, when in fact it wasn't.

Every step we take must be the right one so that we can be confident that we are not unknowingly making losses when we should be making gains.

## **4.2 Dishonesty**

Another reason why Christians make losses instead of gains can be seen from the story of Laban, Jacobs's uncle. We discussed earlier how Jacob spent twenty years working for his uncle -

fourteen years for the hands of his two daughters in marriage and six years for wages.

After Joseph was born, Jacob asked Laban to allow him leave with his wives for whom he had worked for fourteen years. Laban asked him to stay, and agreed to pay whatever Jacob wanted. Have a look at the discussion that followed.

Jacob said to him, “You know how I have worked for you and how your livestock has fared under my care. The little you had before I came has increased greatly, and the Lord has blessed you wherever I have been. But now, when may I do something for my own household?” “What shall I give you?” Laban asked. “Don't give me anything,” Jacob replied. “But if you will do this one thing for me, I will go on tending your flocks and watching over them: Let me go through all your flocks today and remove from them every speckled or spotted sheep, every dark-coloured lamb and every spotted or speckled goat. They will be my wages. And my honesty will testify for me in the future, whenever you check on the wages you have paid me. Any goat in my possession that is not speckled or spotted, or any lamb that is not dark-coloured, will be considered stolen.” “Agreed,” said Laban. “Let it be as you have said.” Genesis 30:29-34.

Laban was a very wealthy man. He was also a very dishonest man. After Jacob worked for seven years for the hand of Rachel in marriage, Laban deceived him and gave Leah to him instead.

Jacob was very forgiving and agreed to work for another seven years for Rachel's hand in marriage. One would think that after using Jacob to increase his wealth for more than fourteen years, Laban would be satisfied.

He wasn't. His greed and dishonesty had become him. Laban had been so dishonest for so many years that he had probably forgotten what it was like to be honest.

Come along to the later parts of that chapter. "That same day he (Laban) removed all the male goats that were streaked or spotted, and all the speckled or spotted female goats (all that had white on them) and all the dark-coloured lambs, and he placed them in the care of his sons. Then he put a three-day journey between himself and Jacob, while Jacob continued to tend the rest of Laban's flocks." Genesis 30:35-36

Laban raised his sons to be just as dishonest as he was. While Jacob was going about his duties honestly, Laban and Sons were planning once again to defraud him.

Imagine how Jacob must have felt when he returned to the office on the day after his 'heart-to-heart' chat with his boss, only to discover that all the wages and bonuses he expected were gone. He must have felt angry, dejected, defrauded. Was Jacob aware that this would happen? Probably. If you have worked for someone for over fourteen years, you will very likely

know exactly how they think. He probably anticipated Laban's actions when he told him, "My honesty will testify for me in the future."

What did he mean by this? He meant that God was watching. He knew that God would always reward honesty. And he was right.

Instead of Jacob picking a fight, which he very well would be justified in doing, he did what we see in Psalms 121:1-4. "I lift up my eyes to the mountains - where does my help come from? My help comes from the Lord, the Maker of heaven and earth. He will not let your foot slip - he who watches over you will not slumber; indeed, he who watches over Israel will neither slumber nor sleep."

Jacob wasn't bothered by Laban's dishonesty. Why? Because he knew that the true source of his wealth was God.

If you want to make money that will last, your source must not be dishonest or fraudulent in nature. It might look alright for a while, but you are surely making losses that you are not even aware of.

"Like a partridge that hatches eggs it did not lay are those who gain riches by unjust means. When their lives are half gone, their riches will desert them, and in the end they will prove to be fools." Jeremiah 17:11



*“God will always reward  
honesty.”*

When Laban and sons defrauded Jacob of his right, they must have given each other high-fives and congratulated themselves on their smartness. They probably had a party.

How wrong they were!

Do not confuse dishonesty with being smart. That ‘wisdom’ is actually foolishness.

How did God reward Jacob’s honesty?

Genesis 30:37-42. “Jacob, however, took fresh-cut branches from poplar, almond and plane trees and made white stripes on them by peeling the bark and exposing the white inner wood of the branches. Then he placed the peeled branches in all the watering troughs, so that they would be directly in front of the flocks when they came to drink. When the flocks were in heat and came to drink, they mated in front of the branches. And they bore young that were streaked or speckled or spotted. Jacob set apart the young of the flock by themselves, but made the rest face the streaked and dark-coloured animals that belonged to Laban. Thus he made separate flocks for himself and did not put them with Laban's animals. Whenever the

stronger females were in heat, Jacob would place the branches in the troughs in front of the animals so they would mate near the branches, but if the animals were weak, he would not place them there. So, the weak animals went to Laban and the strong ones to Jacob.”

God rewarded Jacob’s honesty by giving him true wisdom.

The type of wisdom that would bring wealth that lasted.

A creative miracle was performed on Jacob’s behalf. Unspeckled animals do not normally give birth to speckled animals, but in Jacob’s case, God made an exception. The Bible says, “Thus he **made** separate flocks for himself.”

This is amazing!

A new breed of flock was made just for Jacob!

Sometimes, the reward for your honesty might not look like much but that little will be enough to turn your situation around. A little wisdom here, a little policy change there and your situation will change.

The type of wealth that remains is the type that was gained honestly. Jesus said that we should bear fruit that will last (John 15:16). If you are dishonest, your fruit will not last.

“Ill-gotten treasures have no lasting value, but righteousness delivers from death.” Proverbs 10:2

Sometimes, when in a situation of lack, you might be tempted to ‘tip the scales’ a little. To inflate prices, exaggerate expenses, or to be just a little bit dishonest.

Don’t.

Take a look at what God said to the Israelites in Deuteronomy 25:13-16. “Do not have two differing weights in your bag - one heavy, one light. Do not have two differing measures in your house - one large, one small. You must have accurate and honest weights and measures, so that you may live long in the land the Lord your God is giving you. For the Lord your God detests anyone who does these things, anyone who deals dishonestly.”

God said to them that if they wanted to live long in the land of prosperity, then they must be honest.

If you want the blessing God is pouring on you to last, resist every temptation to be dishonest.

*“The type of wealth that  
remains is the type that was  
gained honestly.”*

Proverbs 20:10 says, “Differing weights and differing measures - the Lord detests them both.”

Proverbs 20:23 says, “The Lord detests differing weights, and dishonest scales do not please him.”

God blessed Jacob for his hard work and honesty. Genesis 30:43 says, “In this way the man grew exceedingly prosperous and came to own large flocks, and female and male servants, and camels and donkeys.”

Laban changed Jacob’s wages ten times over the next six years (Genesis 31:41). However, any time he did, God changed Jacob’s creative miracle. Laban thought that he was defrauding Jacob, but he was defrauding himself.

How? Because he lost God’s support.

And if you do not have God’s support, it is only a matter of time before whatever wealth you think you have amassed will disappear.

Ecclesiastes 2:26 says, “To the person who pleases him, God gives wisdom, knowledge, and happiness, but to the sinner, he gives the task of gathering and storing up wealth to hand it over to the one who pleases God. This too is meaningless, a chasing after the wind.”

God handed Laban's dishonestly gained wealth over to Jacob.

In Genesis 31:1a, "Jacob heard that Laban's sons were saying, 'Jacob has taken everything our father owned and has gained all this wealth from what belonged to our father.'"

When Laban lost his wealth, he lost his children's inheritance as well. Proverbs 15:27a says, "The greedy bring ruin to their households."

The effects of dishonesty do not end with you. When you are dishonest, you are also robbing your children of their future.

We must know our boundaries. Do not allow your situation of poverty, lack, or debt to cause you to become dishonest and therefore push you out of God's favor. When you amass wealth deceitfully, you will not be at peace because you know that someday it will be gone.

Determine in your heart today that you will always do the right and honest thing, no matter how tempting it might be to do the opposite. God will surely reward you for it.

*“If you do not have God’s support, it is only a matter of time before whatever wealth you think you have amassed will disappear.”*

So what do you do if you find yourself in poverty, lack, and debt because someone cheated you? Jacob anticipated Laban’s actions and the wisdom from God caused the situation to work in his favor.

Genesis 14:14-16 tells of how Abraham went in pursuit when Lot was captured. He recovered everything. If someone cheated you and caused you to find yourself in poverty, lack, and debt, it can be likened to your wealth being captured. You must not sit back and just watch. Don’t give up so easily. Go after it. Jesus said in John 17:12 that He kept everyone that God gave to Him, except the son of perdition. If God has given you a blessing, guard it. Hold on fast to it. Many Christians have lost their blessings because they were too fearful to go after what was rightfully theirs. 2 Timothy 1:7 says, “For the Spirit God gave us does not make us timid, but gives us power, love and self-discipline.”

*“If God has given you a blessing, guard it.”*

If you do not fight to keep what God has given to you, you will lose it.

This is not to imply that you should go into a physical fight. The laws are there to protect us. If you have been defrauded, go to the law and make a case. As you do so, God will support you and cause that Red Sea to part in your favor.

### **4.3 High Expenses and Debt**

During our times of financial hardship, we learned that one of the reasons why we were struggling was due to our spending habits. We live in a very materialistic world, one that constantly pushes us to buy, buy, buy. Social media sites are always selling something alongside that interesting video that you have always wanted to watch. Online news websites are full of products that we are all encouraged to purchase so that our lives can become much easier. In our schools and workplaces, we are encouraged to have designer bags and clothes if we do not want to be left out. You do not even need to have the money available; the online and physical stores have finance companies on standby to give you that little bit of credit that you need to buy that extra pair of shoes that you do not really need.

Society is set in such a way that, if we are not careful, we will suddenly find ourselves deep in debt.

Apostle Paul tells us in Romans 13:8, “Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.”

Proverbs 22:7 says, “The rich rule over the poor and the borrower is slave to the lender.”

As Christians, we are encouraged to not be in debt.

In Luke 15:11-14, Jesus tells the story of the prodigal son. “There was a man who had two sons. The younger one said to his father, ‘Father, give me my share of the estate.’ So he divided his property between them. Not long after that, the younger son got together all he had, set off for a distant country and there squandered his wealth in wild living. After he had spent everything, there was a severe famine in that whole country, and he began to be in need.”

The younger son had been given a seed by his father. He had already received his inheritance, which must have been quite a huge sum. He probably had the skills to put this seed to good use. The Bible tells us in verse 25 that the older son was in the field when the younger son returned home. The younger son most likely therefore had been trained in fieldwork as well. He even moved to a new location where he may have been able to



invest his inheritance wisely and make even more money. He could have sowed his seed and become greater. But he did not do any of this.

Instead, what did he do? He squandered all his wealth in wild living. The Good News Translation states that he “wasted his money in reckless living.”

What is waste? “Waste” is defined by the Merriam-Webster dictionary as “to spend or use carelessly.” A synonym for waste is “squander” which is defined as “to spend extravagantly or foolishly” and “to lose (something, such as an advantage or opportunity) through negligence or inaction.” The prodigal son did not begin poor. He did not start out destitute. However, he lost his inheritance through extravagant spending. He had an advantage, but he lost it through his negligence.

How many of us have lost money through the purchase of things that we did not really need? How many of us are living in debt because we are living beyond our means?

I mentioned in an earlier chapter that we had to move to a new location when we realized that our seed could not be planted in the location where we were. After we relocated, to our utmost surprise, our finances did not turn around immediately. We continued to struggle financially and it took us a very long time to figure out why that was the case. We were filled with doubt.

Had we made the right decision in changing our location? Should we have remained where we were? We were still barely making ends meet.

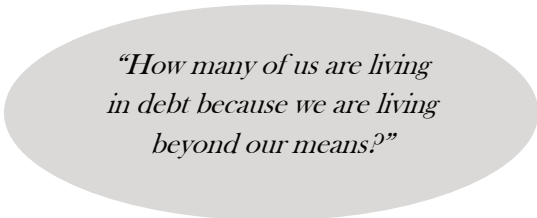
*“He lost his inheritance  
through extravagant  
spending.”*

Sometimes, inspiration comes from the most unexpected of places. Whenever I feel down, I like to curl up on my sofa and watch programs that make me laugh out loud. I was watching a comedy TV programme on one of those days, when the lady on the show mentioned a “bills book” and how their finances were not adding up. We had never kept a bills book, and I did not know what that was. I researched it and realized that there was nothing complex about it. It is simply a book where your income and expenses are clearly written out, and you can monitor your expenditure at a glance. It is also known as a bill organizer, bill payment tracker, or budget planner. This was another lightbulb moment for me. The next time I popped into a bookstore, I purchased a small A5 notebook. I took it back home and wrote down our expenses in rows including the rent, tax bills, cable subscriptions, everything. In columns, I filled in the months of the year.

Each month, I would open the bills book. I would put a tick next to the payments that had gone through, and a cross in the payments that we had not been able to make that month. Over time, a pattern began to emerge. We could clearly see where the most expenses were. Furthermore, we could begin to think about what we could do to reduce these expenses.

We were used to living in upper middle-class areas, and when we moved to a new location this did not change. We did not have our own house, so we rented a very beautiful and large four double-bedroom three-story townhouse in a very posh area. All our neighbors were top-earning professionals. The house had two sitting rooms. It had a very beautiful open-plan kitchen and dining area. There were two bathrooms and three toilets. The interior was professionally designed. There was enough space to park two cars. The rent was very expensive, but we did not mind. It was the sort of lifestyle that we were used to.

And it was the reason why we could not make ends meet.



*“How many of us are living  
in debt because we are living  
beyond our means?”*

We had only one income in our household at that time, and the rent for that beautiful townhouse took up most of it. We could see at a glance that, after paying the rent, we could not meet most of our other expenses. Our utility bills were in arrears, and we barely had anything left to spend on ourselves.

So, what did we do about it?

We moved out.

We rented a different house with three small bedrooms and a tiny kitchen. There was only one bathroom and one toilet. There was one small sitting room. There was no interior design to speak of. There was only one parking space. It was not in an upper-class or middle-class area. It was in a semi-deprived area in which the rent was half the rent of the previous house. The new rental was smaller, and so our bills were lower. It was not as comfortable as the previous house.

And we began to see our finances turn around immediately.

Suddenly, all our bills could be paid and we still had something left over. Suddenly, we could make ends meet. We lived in that smaller house for just over a year, and in that time, there was such a turnaround in our finances that we were eventually able to move to a bigger and more comfortable house. We had learned our lesson and were very careful not to overspend, and so we ensured that the third rented house was not as expensive

as the first. We were therefore still able to accumulate savings over a few years, and eventually raised the deposit needed to take out a mortgage for the purchase of our own house.

I still have the same bills book today, and I am still meticulously filling in the ticks when the payments are made. A few weeks ago, I had a look at the original entries from over ten years ago and saw that there were as many ticks as there were crosses. Now, the past few years have been filled with ticks only, showing that all our bills are being paid on time. This is a visual testament to God's blessing and provision in our lives.

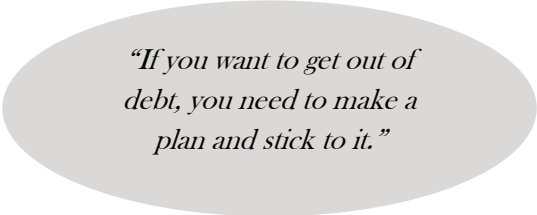
Luke 15:14 says that the prodigal son began to be in “need.” The prodigal son learned the hard way that there is a difference between a want and a need. He **wanted** his inheritance, but when found himself in poverty, lack and debt, he realized that he **needed** to survive.

I encourage you to challenge yourself the next time you are about to make a purchase of anything, whether it is a product or a service. Ask yourself: Do I want this thing? Or do I need it? The answer will surprise you.

We are encouraged in Romans 13:8a that we should not have outstanding debt. Sometimes, however, we need to take on debt to move higher. I think of this as “necessary debt”. When my husband Jose returned to university for his advanced

degrees, we did not have the money to pay the tuition fees. We discussed this and decided that we would take out a student loan to pay the fees. Were we afraid to do this? You bet we were! But we had a vision, and we wanted to run with it.

Beyond this, however, we had a plan to repay the debt.



*“If you want to get out of debt, you need to make a plan and stick to it.”*

Remember the bills book? At the time Jose began his course, we had already made amendments to our expenditure such that we had something left over at the end of each payment cycle. We took a look at this balance and decided that we could gradually pay off the student loan from what we had left over. Doing this would leave us with much less, but we were hopeful that achieving his new qualifications would open up the door for him to get another job. We took a step of faith and trusted that God would come through for us.

God came through for us in a very mighty way after we took that step of faith. A few months after Jose began his degree, he got a job. It was not a full-time job, and the pay was little, but it was a start and we were grateful for it. We held on to the scripture in Job 8:7 which states that “Your beginnings will seem

humble, so prosperous will your future be.” That little job opened up the door to the senior role he enjoys today.

You may be wondering if we are still paying off the postgraduate student loan and the mortgage. Yes, we are. But we have two incomes now, and so there is less financial strain on us. We are still very careful about our spending and have not become extravagant despite earning more.

Someone once said, “If you want to get out of debt, you need to make a plan and stick to it.” I encourage you today to begin to make a plan to get out of debt. What are those things in your life that are hemorrhaging your funds and pushing you into poverty, lack and debt? Think about them and ask God to guide you as you make those changes that will lead you into the financial freedom that God has destined for you.



## Chapter 5

### **FINAL THOUGHTS**

Congratulations on getting to this point in the book. I hope and pray that the insights and experiences that I have shared with you will help to turn the tide in your favor, and give you the practical knowledge you need to overcome poverty, lack and debt.

Before we close the final pages of the book, there is one more thing that we learned on our journey that I feel is very important for every child of God to know.

After Job's trials, he became blessed by God again. The Bible tells us in Job 42:12-13 that, "The Lord blessed the latter part of Job's life more than the former part. He had fourteen thousand sheep, six thousand camels, a thousand yoke of oxen and a thousand donkeys. And he also had seven sons and three daughters."



When I was younger, I always thought that Job's restoration was immediate. So many thousands of animals! Ten children! What an amazing restoration. It suddenly made all his sufferings and struggles seem less significant. When I became older, I suddenly realized something that is often overlooked whenever the story of Job's restoration is talked about.

It would take at least ten years to give birth to ten children. Ten years!

Recovery takes time.

Sometimes, we become very frustrated with God because we have done all that we can, and yet, the change seems to be coming too slowly for us. We need to be patient. Romans 8:25 says, "But if we hope for what we do not yet have, we wait for it patiently." The New Living Translation puts it this way, "But if we look forward to something we don't yet have, we must wait patiently and confidently." Psalm 27:14 says, "Wait for the Lord; be strong and take heart and wait for the Lord."

We must learn to be patient. When you have implemented all that you need to do - you have sown your seed in the right location, you pay your tithes, you have managed your expenses properly - you need to be patient. Don't give up on God. Keep doing the right things, and all things will begin to work out in your favor.

*“Recovery takes  
time.”*

This book, “Turning The Tide”, was written ten years ago at a time when we were going through significant financial hardship. I have always used writing as a way to organize my thoughts, and that was how this book came to be. It was written as a way to think of what we needed to do to turn our situation around based on the lesson of the red blood cell. None of the testimonies that have been mentioned in the previous chapters had happened at the time the initial words were written. When I arrived at the final pages, I put the draft away and completely forgot about it for the next ten years.

We however began to implement the insights in our own lives. We identified our seeds, we changed our location, we got the skills we needed, and began to pour our oil into other people’s jars. We worked hard, were careful to speak the right words, persisted through opposition, and did not allow unbelief to stop us. We refused to be unstable. We chose to be honest in all our dealings, and we did our best to be faithful in our tithing. We reviewed our expenses and cut out what was not completely necessary. Our finances began to recover.

However, it took nearly ten years to go from the point where the first words of this book were written, to where we are today.

A few weeks ago, I suddenly remembered that I had saved the draft for this book in my folder. I opened it up and read it. I was so amazed that, by applying these practical biblical principles to our lives, we had been able to create space for God to provide for us over the years. It did not happen overnight, but slowly and surely, our finances were turned around.

Maybe you have received a prophecy from God. But now, several years have passed and there does not seem to be any fulfillment of that prophecy. You are beginning to give up hope. Maybe it was a fluke, you say.

Have a look at Genesis 1.29-30. “Then God said, “I give you every seed-bearing plant on the face of the whole earth and every tree that has fruit with seed in it. They will be yours for food. And to all the beasts of the earth and all the birds in the sky and all the creatures that move along the ground—everything that has the breath of life in it—I give every green plant for food.” And it was so.”

However, come along to Genesis 2:5, “Now no shrub had yet appeared on the earth and no plant had yet sprung up, for the Lord God had not sent rain on the earth and there was no one to work the ground.”

In the previous verse, God had given man every green plant for food, but this had not yet been physically manifested because the ground had not been tilled. God had already given the empowerment for the plants to grow, but until someone began to work the ground, there would be no harvest.

A young man was once advised to go to university. He was horrified at the suggestion. He said, "If I go to university for a four-year degree, I will be twenty-four years old by the time I graduate!". The person he was speaking to replied, "If you do not go to university, how old will you be in four years' time? You will still be twenty-four years old, but the difference is that you will not have a university degree."

Recovery takes time, but if you do not get the ball rolling, your future self will remain empty-handed.

If you have received a word, prophecy, or dream from God, don't just sit there and expect it to happen. If God has told you to move, it is because you have the ability inside of you. Locate your seed and get it to the right place where it can be planted. Follow these practical biblical principles and watch as poverty, lack and debt become a thing of the past in your life. You have been empowered to succeed by the Most High God himself. The blessing of God rests upon you. Move forward and prosper. God bless you.

## **Turning The Tide Recovery Worksheet**

You might have gained a few insights into how to turn the tide in your life as you read through this book. As I mentioned earlier, writing helps me organize my thoughts. Feel free to use the worksheet on the next page to organize your thoughts and plans as you step onto the path to recovery from poverty, lack, and debt.

<b>Reduced Production</b>	
What is my seed?	
Where is the best location for my seed to be planted?	
What skills do I need to plant my seed?	
What jar do I need to plant my seed?	
<b>Increased destruction</b>	
In what areas of my life have I been lazy?	
What sort of opposition am I facing? What can I do about it?	
What are the sources of unbelief in my life?	
What wrong words have I been speaking?	
How can I become faithful in my tithing?	
<b>Loss</b>	
In what areas of my life have I been unstable?	
In what areas of my life have I been dishonest?	
What do I need to do in order to reduce my expenses and cut down on debt?	

# ACKNOWLEDGEMENTS

I want to thank God for his kindness and faithfulness through the years. We would never have made it this far without Him. I am deeply grateful.

I would also like to thank my husband and children for their steadfast support throughout the process of writing this book. I am truly blessed to have you all in my life.

I wish to express my appreciation to my copy editor and proofreader, Paris Norman, for an amazing job well done. Thank you.

Finally, I want to thank you for reading ‘Turning the Tide: Practical Biblical Principles for Overcoming Poverty, Lack, and Debt’. I hope that you have been inspired by our testimony. Please tell others about this book so that they can also begin their journeys to financial recovery. It would also mean a lot to me if you could leave a review online. Thank you.

As you close the final page of this book and return to your victorious life, may the Lord bless you and keep you; may the Lord make his face shine on you and be gracious to you; may the Lord turn his face towards you and give you peace. In Jesus name. Amen.