Right Resources for Money Investment Interest and Inheritance

We will continue to speak in this message about the right resource for money. Previously we spoke about hard work and save and don't waste. In this message we will speak about investment, interest and inheritance.

I. Investment: Is to put our money in a project or certain work and out of it, we will receive income. Let us read part of Jesus' parable: "16 Then he that had received the five talents went and traded with the same, and made them other five talents. 17 And likewise he that had received two, he also gained other two. 20 And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more. 21 His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord." (Matthew 25:16-17, 20-21 KJV) Here in this parable. Jesus spoke about the Master who entrusted to His servants' certain number of talents. They invested it in a certain business and they brought the profit to the Master. This is the principle of investment. Investment is to use our money and not our effort or time. When we invest our money into a business, we need to make sure that there is no loophole to lose our principal amount. If the initial capital is lost or not secure, then this type of investment is not from God. Some people or banks may ask us to invest in something. If we get them to sign the agreement that our capital will be untouched, then we can go ahead with the assurance that it is a blessing from God. But if there is the possibility of losing the capital, then we don't go ahead. Unless our capital is secure, we mustn't venture to invest.

If we are working and having an income coming in, then we should save rather than invest our money in a business. We just need to save to earn interest.

If we have a capital and don't have work or income, then the best thing to do is not use our money to start a new business. It is better to preserve our capital and deposit it in a bank to earn interest. For our living, we can depend on our talent, effort and time rather than the capital. This is more secure.

Rarely is it advisable to invest our money in business to earn our living. But if we do, it must be approved by God. Moreover, we need to be knowledgeable about the business that we're planning to get involved in and be well versed in its ins and outs.

It is also not advisable to use our money to buy a land or a farm or a house that we have no intention to live in. Many think that it is a good investment to buy such things because they think the prices will soar high in the days to come and they will make a profit. They think they can rent or sell the house or the land and get some income. In reality, we need to have our money with us so that when we need it, it is available. If we invest our money in a house, land, or farm, the time that we need it, it will not be possible. We will lose out on the value of the property if we sell in haste. In addition to this, when we rent a house, it could be ruined by the tenants and at the time we want to move into it, we would have to pay heavily for restoring it back to shape. The best thing to do is to deposit our capital in a bank and get an interest so that at any time we need to buy our own house, our money will be accessible.

II. <u>Interest</u>: Another way to get extra money is to deposit our money in the bank and receive a certain percentage of interest. The Lord Jesus also recommended that "27 Thou oughtiest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury." (Matthew 25:27 KJV) Interest is when we put our money in the bank as a fixed deposit and get some profit. It is like an investment but with little profit.

When we lend money to others who are brethren of our faith, it should be without usury or interest.

"25 If thou lend money to any of my people that is poor by thee, thou salt not be to him as an usurer, neither salt thou lay upon him usury." (Exodus 22:25 KJV)

"35 And if thy brother be waxen poor, and fallen in decay with thee; then thou salt relieve him: yea, though he be a stranger, or a sojourner; that he may live with thee. 36 Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee. 37 Thou salt not give him thy money upon usury, nor lend him thy victuals for increase." (Leviticus 25:35-37 KJV)

"19 Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury." (Deuteronomy 23:19 KJV)

To the stranger, the Scriptures allow us to lend with usury, "20 Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it." (Deuteronomy 23:20 KJV) What I recommend in regard to lending upon usury to the stranger is not to do it, because it may cause us troubles and get us entangled in civilian issues. Besides, we are not running a bank and so we would not be able to defend ourselves before authorities in case of trouble. What I recommend is that if a brother or sister among us has some money he or she does not need, then he or she can deposit it in a bank and receive a reasonable interest which will fetch an additional saving rather than lend upon usury. Then, we will not be questioned as to its legality. "4 No man that warreth entangled himself with the affairs of this life; that he may please him who hath chosen him to be a soldier." (2 Timothy 2:4 KJV)

III. <u>Inheritance</u>: We may receive money, estates, and treasures from our fathers. "14 House and riches are the inheritance of fathers: and a prudent wife is from the LORD." (Proverbs 19:14 KJV) And this is one of the ways that God blesses us.

Isaac received as an inheritance from Abraham all that Abraham had. "35 And the LORD hath blessed my master greatly; and he is become great: and he hath given him flocks, and herds, and silver, and gold, and menservants, and maidservants, and camels, and asses. 36 And Sarah my master's wife bare a son to my master when she was old: and unto him hath he given all that he hath." (Genesis 24:35-36 KJV) Isaac inherited the tent of his mother, and he brought Rebekah into it and made her his wife, "67 And Isaac brought her into his mother Sarah's tent, and took Rebekah, and she became his wife; and he loved her: and Isaac was comforted after his mother's death." (Genesis 24:67 KJV)

The Lord gave the Promised Land to His people as their inheritance, and they would give the Land after their death to their children.

"8 And thou shalt speak unto the children of Israel, saying, If a man die, and have no son, then ye shall cause his inheritance to pass unto his daughter. 9 And if he have no daughter, then ye shall give his inheritance unto his brethren. 10 And if he have no brethren, then ye shall give his inheritance unto his father's brethren. 11 And if his father have no brethren, then ye shall give his inheritance unto his kinsman that is next to him of his family, and he shall possess it: and it shall be unto the children of Israel a statute of judgment, as the LORD commanded Moses." (Numbers 27:8-11 KJV)

At that time God had put various rules for the inheritance to pass from those who are dead to those who are alive. Clearly as stated in *Numbers 27*, it has to pass to his sons, because if he has no son it shall pass to his daughters, and if he has no daughter it shall pass to his brothers, and if he has no brother then it shall pass to his uncles from his father's side, and if his father has no brethren then it shall pass to his kinsman that is next to him of his family. But now, we have rules laid out by the government of the various countries we belong to, clearly stating how to receive what is allocated to us.

We inherit things from our parents and we must thank God for what we receive as He blesses us with additional blessings. We should not relax or start to squander if we receive an inheritance. God still wants us to continue to be diligent and do our work sincerely because what God has given us as an inheritance is not only for us but also something we need to hand over to our children. Inheritance will help our children to pursue their lives, to be settled, and to raise families to pass on the blessing.

We should not fight or include in strife in order to get the inheritance. If our parents have put something in our names or it has come to us according to the government rules then this is from God. But if not, we should not quarrel with our brothers and sisters and other relatives for the inheritance. "13 And one of the company said unto him, Master, speak to my brother, that he divide the inheritance with me. 14 And he said unto him, Man, who made me a judge or a divider over you? 15 And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth." (Luke 12:13-15 KJV)

Jesus will bless us. We need not fight for an inheritance; instead, we just need to trust Him. "6 But godliness with contentment is great gain." (1 Timothy 6:6 KJV) "5 Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee." (Hebrews 13:5 KJV) Let us be content with what the Lord has given us. We need to trust Him and fix our eyes unto Him and He will bless us. "5 They looked unto him, and were lightened: and their faces were not ashamed." (Psalm 34:5 KJV)

My dear and beloved: Let us come now to God pondering on all the blessings that He had given to us, and let us be wise and pray and ask God to lead us how to handle all these blessings of God in order to use them for His glory and for His purpose in our lives in giving us all those resources. Let us be careful and avoid venting ourselves in businesses that we don't know how to manage, and let us avoid the wrong practices of lending money with usury,

instead let us use the capital that God gave us to place in a bank as a fixed deposit so we can get some interest and gain some profit.

Also at this time I advise you to contact me and to open your matter to the church so we can help you to find what is in the mind of God of how to use safely and fruitfully the finances that God had placed in your hand.

Let us pray ...

My Prayer: Father God I come before you in the name of Jesus who died on the cross for my sins to give me eternal life. Lord thank you for all the resources that I received from you. Thank you for the teaching, the corrections and the admonishments that I received in this message and your guidance to me through your Word how to use those resources.

Repent and renounce all your sins. Repent of pride, greed, worldliness and your love for material things. Renounce your bad stewardship and wasting your resources. Repent of involving in business that is of not God's will and losing your resources in it. Repent of lending money with usury. Repent of doing your own will and not the plan that God has for you. Repent of your non reading to God's Word and lack of prayers. Repent of your non willingness to serve Christ and to suffer for His cause. Lord I repent and renounce the following sins

Lord I commit myself to live according to the teaching we learned today from the message about investment, interest and inheritance. Lord I commit myself to be good steward of my resources that you gave to me in such ways. Lord lead me always with your Holy Spirit and remind me to do what is right, I am willing to live according to your will and the good plan that you have for me. Lord I am willing to open my life to your church to lead me and guide me to the center of your will.

Lord, thank you for my Brothers and Sisters who repented of their sins and took heed of the message committing themselves to be good steward to the resources that they received from you. Lord continue to provide for them and make their lives a good testimony to others to follow.

Lord bless us as a church and help us to continue to direct your people with your Word so they will use their resources wisely and that all their needs will be met and to avoid troubles. Lord lead us to teach new people those principles that we studied and they need in their lives. Lord refill us with the Holy Spirit and give us the Spiritual gifts that we needs in our lives to go on and evangelize, and make new disciples and train new workers to go and plant more Bible studies and congregations for the church. Lord we pray for more people to be water Baptized and receive the Holy Spirit Baptism. Lord prepare us for your coming to go with you when you come. Lord fulfill the vision of the church, 'Multiplication in peace with implementing the whole will of God.' Lord bless us, enlarge our territory, let your hand be with us and free us from harm so that we will not feel pain. May the grace of the Lord Jesus and the love of God and the fellowship of the Holy Spirit be with us all in Jesus name, Amen.

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