

## Saving Part 2

**V. Initiatives to go into making a strategic reserve:** “34 Let Pharaoh do this, and let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years.” (41:34 KJV) Nowhere else in the Scriptures except in the story of Joseph is it mentioned that a fifth of the income (20%) has to be saved. When Joseph faced Pharaoh with the truth that he needed to save one-fifth of all the income of Egypt, that figure appeared reasonable to Pharaoh as well as to Joseph. Joseph must have certainly noticed Pharaoh’s extravagant life yet they found it a reasonable proposition. Food, clothes, accommodation, furniture, appliances, transportation, communication of various types, education at various levels, health and medical care, insurance, taxes, and government fees are all important in life today. But even among these, there are some more important things than others. If the less important things are kept away from the list of expenses, and the more important things are attended to with discretion, then it will be easy to save 20 percent of the yearly or monthly income.

The question that would always be asked is ‘How to save?’ Disciplining ourselves is the first and the most important step towards saving. If we don’t follow the outline of the Scripture that teaches us how to avoid unnecessary expenses, then we will not be able to save. We can eat well, dress well, live well, get educated well, communicate well, and do all the rest of the things with the following guidelines:

**1. Repent of boastfulness:** King Solomon made a great throne for him to sit down, “18 Moreover the king made a great throne of ivory, and overlaid it with the best gold. 19 The throne had six steps, and the top of the throne was round behind: and there were stays on either side on the place of the seat, and two lions stood beside the stays. 20 And twelve lions stood there on the one side and on the other upon the six steps: there was not the like made in any kingdom. 21 And all king Solomon’s drinking vessels were of gold, and all the vessels of the house of the forest of Lebanon were of pure gold; none were of silver: it was nothing accounted of in the days of Solomon.” (1 Kings 10:18-21 KJV) If a person, or the church, wants to buy something that causes them to use the money in their strategic reserve, they will have to deny themselves and make do with something less expensive that is sufficient to satisfy the need. If what King Solomon had spent on that throne was the 20% that he needed to save, then it could be considered as being truly extravagant. We need to be careful in accepting or undertaking a project or projects that will cripple our finances and put us in debt which will take a considerable amount of time in our lives to clear. Now if we behave out of order and do as Solomon did and spent all that for a mere chair to sit on, then that is showing off and boasting.

“20 And all the drinking vessels of king Solomon were of gold, and all the vessels of the house of the forest of Lebanon were of pure gold: none were of silver; it was not any thing accounted of in the days of Solomon.” (2 Chronicles 9:20) Solomon’s utensils were made of gold. Was that really necessary? Wasn’t it mere boastfulness and extravagance? We might squander away what is in our hands on expensive cars, clothes, shoes, mobiles, gold jewels, restaurants, trips and unnecessary journeys, vacations, expensive hotels and so on, just to show off. Will anything good come out of that? Think about it.

**2. Avoid extravagant projects and building expensive houses:** “37 In the fourth year was the foundation of the house of the LORD laid, in the month Zif: 38 And in the eleventh year, in the month Bul, which is the eighth month, was the house finished throughout all the parts thereof, and according to all the fashion of it. So was he seven years in building it.” (1 Kings 6:37-38 KJV) “1 But Solomon was building his own house thirteen years, and he finished all his house.” (1 Kings 7:1 KJV) Solomon spent more time on building his own palaces (13 years) than on building the house of God (7 years). Many people nowadays spend much time, effort, and money to build or buy houses that they don’t live in. It is not wrong to build or buy a house, but if we just buy or build to rent it or for someone else to live in it, then it is a waste especially when we have to clear the debt that was taken to build it. Also, it is very inappropriate to use what we own of states (houses) in times of emergency. If we are in urgent need of money, we cannot sell the property with the house quickly. Even if we sell it, we may not be able to get the amount of money that we need or get back the amount we spent on it. If we need to buy or build a house to live in immediately, then it is worth venturing into this project but we must have ready finances for it.

**3. Quit spending on friends or people just because they admire us:** King Solomon spent much on the queen of Sheba. “13 And king Solomon gave unto the queen of Sheba all her desire, whatsoever she asked, beside that which Solomon gave her of his royal bounty. So she turned and went to her own country, she and her servants.” (1 Kings 10:13 KJV) “12 And king Solomon gave to the queen of Sheba all her desire, whatsoever she asked, beside that which she had brought unto the king. So she turned, and went away to her own land, she and her servants.” (2 Chronicles 9:12 KJV) He gave her much more than what she had given him. Why did he do that? It was his pride. We do the same and spend lavishly on people or friends unnecessarily, just because they feed our pride. We give them gifts and treat some people well in order to gain their favor and their approval.

“16 He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.” (Proverbs 22:16 KJV) \* Here in this proverb, want or poverty results when we resort to the two things mentioned below: *First*, when we oppress the poor and take advantage of them, without paying them their wages. *Second*, when we give gifts to rich people. We give gifts to earn their favor and approval. We trust them to help us more than God, therefore when we do these things, we are igniting God’s anger and we will be visited by poverty and lose out on God’s providence. \* We don’t need to spend on rich people or give them gifts. When we do that, then we are wasting resources and that will contribute to our poverty. When we do behave like that, God will not reward us for such wasting.

Some people use their money to make friends so that later on those friends will help them. But that is cheating and shows lack of faith in God. Proverbs 19:4 says, “4 Wealth maketh many friends; but the poor is separated from his neighbour.” (Proverbs 19:4 KJV) If you use your money to make friends in order for you to further your own plans, then just be sure that your money will disappear. “6 Many will intreat the favour of the prince: and every man is a friend to him that giveth gifts.” (Proverbs 19:6 KJV) People will befriend those who give gifts. But people who give gifts (food, money, flowers) must realize that their money will not remain with them. They are wasting their money. Instead, poverty will keep them company.

The Lord has placed in our hands many riches and blessings and it is up to us either to squander it on ourselves and ruin our lives and our descendants and disciples, or cherish and

appreciate what the Lord has placed in our hands and be a good steward; in this way we will ensure that our lives and the life of our disciples and our children after us is secure.

It made sense to Pharaoh when Joseph told him to save 20 percent of the whole year's income of Egypt. There was no doubt that he had led a pompous life and indulged in extravagance, but he humbled himself before Joseph and the Word of God that he had received through Joseph's interpretation of his own dream.

**4. Using free resources:** *"1 Ho, every one that thirsteth, come ye to the waters, and he that hath no money; come ye, buy, and eat; yea, come, buy wine and milk without money and without price." (Isaiah 55:1 KJV)* This is an invitation from the Lord to use the resources that are freely available in nature and through various privileges and services in life. There is free food, water, electricity, internet, telephones, transport, fruit, vegetables, and other items. As long as they are from the Lord, we can use them as free resources. This will facilitate us to save a large portion of our income for the future.

**5. Not spending on unnecessary things:** *"2 Wherefore do ye spend money for that which is not bread? and your labour for that which satisfieth not? hearken diligently unto me, and eat ye that which is good, and let your soul delight itself in fatness." (Isaiah 55:2 KJV)* Isaiah is recommending that we spend money on essentials and not on useless things that cause harm. For example, you need to buy milk for children because milk is essential. But we do not need to spend on soft drinks because they are not essentials. We need to spend on rice, bread, vegetables, and meat but we do not need to spend on chocolates, chips, and sweets.

We need to cut unnecessary expenses so that we can save and have more money to reach new areas with the Gospel. We need to avoid unnecessary things, like makeup, jewels, gold, accessories, and perfumes. But toothpaste and toothbrush, certain deodorants, after shaving, certain creams, and lotions are essential, but the rest we should eliminate from our list. We do not need to wear and use branded things because there is a heavy price tag attached to them. As long as even simple, inexpensive things serve the purpose, we need to use them so that we can save the rest of the money to reach the lost.

We must avoid spending on some things even if they don't cost much but they are not essentials, because, over a period of time, they will drain our financial source. A can of soft drink that will cost us about 35 cents in a day will cost 127.75 dollars over a year. Over ten years, it will be 1277.5 Dollars. Get on four people in the house; over ten years they need to spend 5110 dollars just for soft drinks. With 5110 dollars, a car can be bought to help in ministry. The same can be applied to candies, chewing gums, etc. When we do that regularly, then that will affect our budget. Simple things that we are not aware of can let wealth to go away from us. We can spend about 2-5 dollars and bless someone with a Bible which is the most essential and priceless gift. Hence, let's be wise and discern the essential from the non-essential.

**6. Let nothing be wasted:** Avoid wastage of any kind. This principle is implied in *John 6*. Jesus gave them the following instruction: *"12 When they were filled, he said unto his disciples, Gather up the fragments that remain, that nothing be lost."* (*John 6:12 KJV*) The Lord said, *"that nothing be lost"*. The disciples did not throw anything away. If we waste our resources (water, electricity, bread, food, etc.) then we cannot keep wealth. Misuse of resources

can take wealth away from us and from our children in the future but proper use can be a blessing to people. A good percentage of people eat the food on the first day, but on the second day will not eat the left over and they will just throw it. This food had caused time, effort, and money to prepare. If we waste every day a dollar for that food that we are throwing, then over one year we are wasting 365 dollars, and over ten years then we will be losing 3650 dollars. Simple things that we are not aware of can cost us much money. We learn this from the Word of God through the words of Jesus. He satisfied the crowd with bread and fish, not with 3 or 4 items, and the remaining was stock for another day. What a wonderful lesson!

*Why do we need to save?* The following Scripture will provide the answer:

**a. "15 The rich man's wealth is his strong city: the destruction of the poor is their poverty."** (*Proverbs 10:15 KJV*): Some people do not have in their mind to save, and they will spend all that they receive, and when they have an emergency in their lives, they will fall into poverty and they will be in need. When we do not have in our vocabulary the word saving then we will be the victim of debt. Unwise spending and unwillingness to save will bring ruin into our lives in the form of debts, bank loans, and bankruptcy and we will be left high and dry in emergency situations, with nothing to lean on.

**"The rich man's wealth is his strong city":** Riches are like a fortified city. It comes to our aid in times of trouble. Serving the Lord with our spiritual gifts is certainly an asset, but if we have material wealth, we can spend and pay for all the expenses of the ministry. Even better is wealth along with spiritual gifts. It is not the money that will bring the Gospel but the Holy Spirit uses material things to sustain those whom He uses to bring the Gospel. And the Holy Spirit today directs us and teaches us to save and be good stewards.

**"the destruction of the poor is their poverty":** Poverty is what cripples people and makes them vulnerable to many hazards including sicknesses, oppression, injustice, and abuse. Poverty is not a sin, but when it preys on people due to wrong stewardships, then it is a sin and it becomes a foothold for other dangerous sins to crawl into your lives and cause ruin.

**b. "24 The crown of the wise is their riches: but the foolishness of fools is folly."** (*Proverbs 14:24 KJV*):

**"The crown of the wise is their riches":** The wise and Godly will benefit from their wealth. It will prove to be an asset to them. The Bible wants us to act wisely with regard to money and need to accumulate wealth for a Godly purpose. Abraham was rich, David was rich, Isaac was rich, Solomon was rich, and their riches were used for the glory of God. David collected large amounts of treasures and kept them for his son Solomon to build the temple of God. So the wealth and the ability that God has given us to make wealth should be used for God's purpose and for His glory, to build His church.

**"but the foolishness of fools is folly":** Those who do not have savings but have squandered away their wealth are fools, sinners, and totally wicked because they were reluctant to make wealth; they have opposed the purpose of God in their lives and had been bad stewards.

**c. "22 A good man leaveth an inheritance to his children's children; and the wealth of the sinner is laid up for the just."** (*Proverbs 13:22 KJV*): David saved for his son Solomon to

build the temple of God. We need to leave an inheritance for our children, who are the next generation, to aid them to take the Gospel to others. As we endeavor to save, our children and disciples who will lead the church in the future will have adequate resources to manage the fields and will continue the mission work of God that He started, until His return. We have to teach them to do the same thing so that this trend will continue in the generations to come.

*“14 Behold, the third time I am ready to come to you; and I will not be burdensome to you: for I seek not yours, but you: for the children ought not to lay up for the parents, but the parents for the children.” (2 Corinthians 12:14 KJV)* Paul told the Corinthians that he was not seeking after the material things that they had. He also declared to them clearly that the children should not save for their parents but parents should save for their children. But nowadays in many cases, the opposite is going on; parents are not leaving any inheritance or any material things for their children, instead, the children are contributing and supporting their parents. Furthermore, some parents are waiting for their children to work in order to be supported by them and this is opposite to what the Scriptures say.

*d. “9 He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor.” (Proverbs 22:9 KJV):* It says here that the person who has a bountiful eye that comes from a bountiful heart will be blessed because he gives his bread to the poor. Therefore, we need to save, so that we can share with the poor and further be blessed. If we are poor, then we cannot share and we will not be a blessing either to ourselves or to others.

It is not shameful to be poor, but it is shameful and sinful if we don't know how to come out from poverty, manage our lives according to God's will, and learn to save and make wealth according to Scriptural principles. Therefore, in our endeavor to help the poor, we need to teach them how to ultimately come out of poverty and start to help others.

We give alms to help the poor because we love God and we love our neighbors. Jesus recommends us to give alms and to help those in need. He promised us a reward from God the Father when we do it out of a good heart, *“4 That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly.” (Matthew 6:4 KJV)*

The giving of alms is a great duty and a duty which all the disciples of Christ, according to their ability, must abound in. Giving alms is righteousness, *“9 He hath dispersed, he hath given to the poor; his righteousness endureth for ever; his horn shall be exalted with honour.” (Psalm 112:9 KJV)* *“2 Treasures of wickedness profit nothing: but righteousness delivereth from death.” (Proverbs 10:2 KJV)* That which is given to the poor is their due, *“27 Withhold not good from them to whom it is due, when it is in the power of thine hand to do it.” (Proverbs 3:27 KJV)*

It is true that our alms would not make us deserve to go to Heaven, but it is true that we cannot go to Heaven without them. It is pure religion, *“27 Pure religion and undefiled before God and the Father is this, To visit the fatherless and widows in their affliction, and to keep himself unspotted from the world.” (James 1:27 KJV)*

Alms further can do to us the following:

- *Reward us in temporal things with plenty:* *“24 There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. 25 The liberal soul shall be made fat: and he that watereth shall be watered also himself.” (Proverbs 11:24-25 KJV)* *“17 He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.” (Proverbs 19:17 KJV)*
- *Security from want:* *“27 He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse.” (Proverbs 28:27 KJV)* *“21 The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth.” (Psalm 37:21 KJV)* *“25 I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread.” (Psalm 37:25 KJV)*
- *Relief from distress:* *“1 Blessed is he that considereth the poor: the LORD will deliver him in time of trouble. 2 The LORD will preserve him, and keep him alive; and he shall be blessed upon the earth: and thou wilt not deliver him unto the will of his enemies.” (Psalm 41:1-2 KJV)*
- *Honour and a good name:* *“9 He hath dispersed, he hath given to the poor; his righteousness endureth for ever; his horn shall be exalted with honour.” (Psalm 112:9 KJV)*
- *Recompensation in the resurrection of the just with eternal riches,* *“And thou shalt be blessed; for they cannot recompense thee: for thou shalt be recompensed at the resurrection of the just.” (Luke 14:14 KJV)*

*How do we save money or keep the money?* Some people think that only those who have a large income, a good job, a distinguished profession, or high salary can save money or have wealth. That is not correct. We need to know that even those who have low income and low paying menial jobs can still save money if we do the following:

- Work hard
- Be honest and sincere
- Tithe correctly and give what is due to God
- Practice thriftiness
- Exercise discipline in money matters; using free resources and spending only on the necessary and important things
- Live in holiness
- Be persistent in saving

*“11 Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.” (Proverbs 13:11 KJV)* We learn from Proverbs to live in holiness and to gather money, not necessarily in bulk, but little by little through hard work until this becomes much. Let's follow all the principles and methods of saving that has been mentioned in this message. Let's also exercise discipline in money matters to conserve wealth to be used for the sustenance of our families, the church and for the extension of God's Kingdom.



***“17 He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich.” (Proverbs 21:17 KJV)*** Few more things than what is mentioned in the above verse make us poor: loving pleasure, indulging in sin, wasting money, drinking wine, enjoying worldliness, eating expensive food, and so on. All these will make us poor. Moreover, the Bible says, ***“17 For the kingdom of God is not meat and drink; but righteousness, and peace, and joy in the Holy Ghost.” (Romans 14:17 KJV)*** The Kingdom of God is praying and fasting not feasting or getting involved in parties.

Nowadays, churches have become socializing centers where money is spent unwisely and lavishly for arranging get-togethers, parties, and celebrations to carry people's favor and approval. Remember, poverty will knock on the door of such churches and God's work will come to a standstill. For example, if every week we have a party, then how much money will we be spending on food, dresses, preparations, and gifts? That all cost money, and if we multiply it for one year then how much? For example, if we spend 50 dollars for ten people, for food in a small party in a week then per year it will add up to 2600 dollars; then per ten years, it will be 26000 dollars. Simple things that cause little money, on a long term will cost us much. Instead of saving that amount of money we may end up into debt. Poverty will come into our lives because we did not save this amount of money to be used later on for God's glory.

Let's not send money down the drain but use it for the right purpose. We must know how to discipline ourselves and refrain from wasting this precious resource that can be used to transform lives.

There are many things that we do unnecessarily that will hinder us from saving; doing parties and celebrations, eating in the restaurants, giving gifts, using taxies and expensive transport, not using public transport and buses, eating readymade food and not cooking with our hands, eating expensive food, buying things we do not need, traveling and sightseeing tours and holidaying, fines and penalties because of carelessness; these are all heavy expenses and money consumers and things that hinder us from saving. They are the very things that take the savings away. The point here is that if it is not in our mind to save and we are not taking it seriously, then we will not be able to save. For example, I put the following in my mind: 'I do not need to practice giving gifts because I do not have money to put in this direction.' Another example, 'I don't practice eating in restaurants so that my money will not go into this direction, so I can have some money that I can share; I can give Bibles that I can reach the lost with, and I can help those who are in need in certain emergencies.'

***My dear and beloved:*** Living wisely and abiding by the will of God and the Word of God will certainly enable us to amass wealth which would be a great resource for winning souls and preparing them to enjoy eternal life for the glory of God and the extension of His Kingdom on earth.

***“15 Do not love the world or anything in the world. If anyone loves the world, love for the Father is not in them. 16 For everything in the world—the lust of the flesh, the lust of the eyes, and the pride of life—comes not from the Father but from the world. 17 The world and its desires pass away, but whoever does the will of God lives forever.” (1 John 2:15-17 KJV)***  
\* Strict discipline starts from the heart of man. No one can force anyone to be changed unless the person decides to do that. The decision comes from within. Our mind needs to be renewed

and transformed that it will no longer love worldly things so our finances will not be wasted on things that are sinful, worldly, and unnecessary. \* Expensive food, parties, giving and exchanging gifts, trips, sightseeing, and tours that without purpose are not the love of God but are all worldliness. Our worldliness will suck and exhaust all our financial resources. And when we are really in need and need to spend, then we will find ourselves without money - that is not the love of God! We need to fix our thoughts on what is true, and honorable, and right, and pure, and lovely, and admirable. We need to think about things that are excellent and worthy of praise and order our lives accordingly. Let us pray ...

***My Prayer:*** Father God I come before you in the name of Jesus who died on the cross for my sins and rose from death to give me eternal life. Lord thank you for your Word that teaches me to save the one fifth of my income. Lord thank you for all the teaching, the rebukes, the corrections and the admonishments that I received in this message.

*Repent and renounce all your sins. Renounce your bad stewardship and wasting your resources on friends, rich persons and to please people. Repent of your pride, arrogance, boasting and showing off. Repent of your worldliness, your love for material things and your unnecessary spending on worldly things like parties, trips, buying expensive furniture, gold, jewels, cars, etc. Repent of your stubbornness and non willingness to take warning. Repent of your non willingness to save. Confess your non willingness to help the poor and the needy. Confess your arrogance and non willingness to go along His will and the plan that He has for you. Repent of your non willingness to suffer for Christ and to serve Him. Lord I repent and renounce the following sins \_\_\_\_\_.*

*Lord I commit myself to live in holiness and according to the principles that we received from your Word to be good steward, start to save and to gather the extra that you are giving me and store for the future. Lord I commit myself to cut all the unnecessary and less important expenses. Lord I commit myself not to use gifts and money to impress people, and to refrain from parties, and from eating expensive food and eating in restaurants. Lord I am willing to go through the good plan that you have for me and to build up the strategic reserve for the future. Lord I commit myself to serve you and to suffer for your cause in serving your purpose in my life and in the life of the people.*

*Lord, thank you for my Brothers and Sisters who repented of their sins and are willing to follow the teaching and the style of life that you want them to live and follow. Lord continue to clean them from worldliness and from doing your own will and plan. Lord transform them and use their lives to attract others to follow you.*

*Lord bless us as a church to continue to teach about stewardship and train the members to continue to save and manage their lives and expenses well in preparing for the strategic reserve for the future. Lord refill us with the Holy Spirit and give us the Spiritual gifts that we needs in our lives to go and evangelize, making 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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