



GOD'S “WONDER BANK”

*How and How not to Give
Offerings in Church*

Remi Oluyale

FREE NOT FOR SALE

GOD ' S ' WONDER BANK '

(How and how not to give offerings in Church)

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GOD'S 'WONDER BANK': How and How Not to Give Offerings in Church

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Preface

"But whoso shall offend one of these little ones which believe in me, it were better for him that a millstone were hanged about his neck, and that he were drowned in the depth of the sea. Woe unto the world because of offences! for it must needs be that offences come; but woe to that man by whom the offence cometh!" (Matt 18:6, 7)

A good number of believers no longer attend Church services. Many more have turned away from Christianity. As far as they are concerned, they have seen it all. They have attended many Churches, even Pentecostal Churches, and are not impressed. Those believers once had a very high expectation of men of God and Church ministry and were very zealous about the things of God. Along the line, they got offended. They were surprised to discover the level of deception, immorality, craving for materialism, and even occultism in many Churches where they proclaim to be born again!

Outside the Church, many are repulsed and do not want anything to do with going to Church. They believe they are better off the way they are. Though they yearn for God, they do not see themselves participating in Church settings because of how things are being done in many Churches today. They are

already offended even before becoming a part of the Church. Truly, offences must come, but Jesus said, "woe to that man by whom the offence cometh".

God is greatly concerned about those believers who are offended. That is why Jesus said in Matthew 18:6, "*But whoso shall offend one of these little ones which believe in me, it were better for him that a millstone were hanged about his neck, and that he were drowned in the depth of the sea*". God will judge anyone that offends these little ones who believe in Him. To whom much is given, much is expected. God expects much from Church leaders. Pastors and leaders in the Church cannot just do things the way they like. They have to do the work of the ministry according to Biblical patterns. God is watching us!

God gave me a burden to write this book to restore many offended believers. God wants them back into the fold because that is the safest place they can ever be. However, He wants them to know the truth about the things of the kingdom so that nobody under any guise will deceive them any longer. "*And ye shall know the truth, and the truth shall make you free*" (John 8:32). My goal in this book is not to join in the criticism of pastors but to explain, with the help of scriptures, why the prosperity gospel is alien to the word of God and help bring offended believers back to the faith. God is much pained and unhappy that people are taking undue advantage of His people, using His name to dupe and deceive believers through the money gospel.

Nevertheless, God has His people, who have refused to bow their knees to Baal worship. There are believers and Church leaders who are not influenced by the craving for materialism and those other vices prevalent in the pulpit ministry of our day. Serving God and answering the call for ministry requires a lot of self-denial and sacrifice. To such believers and ministers flying the banner of Jesus in righteousness and purity of their hearts, I say God bless you. You will find a lot of encouragement in this book. The only thing required in stewardship is faithfulness. Be faithful to your calling and let God determine the result. Keep up the good work. God is watching. The Lord surely knows those who are His: *"Nevertheless the foundation of God standeth sure, having this seal, The Lord knoweth them that are his. And, Let every one that nameth the name of Christ depart from iniquity"* (2Timothy 2:19).

Jesus knew that the enemy would sow tares in His garden, but in His infinite wisdom, He said: let them alone until the day of harvest!

"Another parable put he forth unto them, saying, The kingdom of heaven is likened unto a man which sowed good seed in his field: But while men slept, his enemy came and sowed tares among the wheat, and went his way. But when the blade was sprung up, and brought forth fruit, then appeared the tares also. So the servants of the householder came and said unto him, Sir, didst not thou sow good seed in thy field? from whence then hath it tares? He said unto them, An enemy hath done this. The servants said unto him, Wilt thou then that we go and gather

them up? But he said, Nay; lest while ye gather up the tares, ye root up also the wheat with them. Let both grow together until the harvest: and in the time of harvest I will say to the reapers, Gather ye together first the tares, and bind them in bundles to burn them: but gather the wheat into my barn." (Matt 13:24-30)

God has His plans for the tares. There is an appointed time for the harvest. The tares shall be bound in bundles and burnt while the wheat shall be gathered into His barn. God is much more concerned about the state of His Church than anybody. He is seeing everything. Heaven is taking record of every deed of men. Offended believers should see an outstretched arm of God in this book and give their decision a second thought. God loves you and cares about you. They made merchandise of God's temple in Jesus' days too. Jesus stood up against them and drove them out of the temple. That a certain man of God does something does not make it right. It can only be right if it lines up with the word of God. So, let us examine the word of God together about some of these things, and then you will be able to judge rightly and not be confused.

To those believers in the fold who are not comfortable with what they see but are just tagging along, you will also find help here. God sees your travails and frustrations. A time of recompense is undoubtedly on the way. God will reward your works of faith, patience, and righteousness. God still rewards righteous living! Do not join the bandwagon. Be separated to God. A man's life does not consist in the abundance of the things which he has (Luke 12:15). Things do not make men.

Character does. God does not judge us righteous because of our possessions. *'But godliness with contentment is great gain'* (1 Tim. 6:6).

Those outside the Church do not know what they are missing! Come along on this journey to discover the truth. God has no plan 'B' to redeem humanity other than through Jesus Christ. The Church, the body of Christ, is God's platform for reaching out to the world. God will revive His Church. He said he would build His Church, and the gates of hell shall not prevail against it. Despite whatever anybody does or says, Jesus is building His Church, and surely, the gates of hell cannot prevail over the Church of Christ. We are at the end of time. The time is too short to take the risk of staying outside Christ. No man can be more righteous than God. The best of human righteousness is a filthy rag before God. Here is righteousness declared: Jesus Christ, the righteousness of God. When you seek God, you will find Him. When you get connected to God, you can never be disappointed. Let us go on this journey together.

Most of the examples related in this book are from happenings in Africa. However, the events and lessons are applicable all over the world. When the missionaries brought the gospel to Africa, they preached the true gospel and got people saved. They did a lot of humanitarian work and built schools, hospitals, and Churches to benefit their disciples. However, in the late 1970s to 1980s, some Pentecostal Church leaders started travelling to the United States of America for conferences and camp meetings. They went in their numbers and imported the

prosperity gospel to Africa. The Christian Pentecostal community in Africa got infected with the prosperity gospel from America. This new teaching has led to the craving for materialism and systemic development of the African version of the prosperity gospel. Even the Americans are now bewildered by the African understanding of their prosperity gospel.

This book is about searching the scriptures to provide answers for those seeking the true gospel and the offended believers who are confused and offended through the prosperity gospel.

CHAPTER ONE: THE GET RICH QUICK SCHEMES, a.k.a WONDER BANK

There are too many things money can buy. Money can make life very comfortable. Who does not want to have money? God gave wealth, but man created the financial system. Man has monetised everything from food to clothing, shelter, transport, properties, and anything you can think of, money can buy. The Bible says in Eccl 10:19: "*A feast is made for laughter, and wine maketh merry: but money answereth all things*". People work tirelessly from dusk to dawn to earn some money to make a living. Apostle Paul said: *'he who does not work should not eat*. Everybody wants a comfortable life, so people work to earn money.

Time and chance also come to play in the art of making money. Some people labour little with much to show, while some bear the brunt all day. Nobody likes to work much and gain little. If anyone can make quick money, why not me? Why not you? Why work so hard when money-making can also be a game of chance and luck? There are real examples of people who suddenly walked into great wealth. It can happen, and it does happen. So, let us make money!

Many want to hit the jackpot and suddenly become rich. The lottery is an example of the possibility of sudden wealth. Even though everyone knows that the lottery is robbing the crowd to pay a few, many people still want to risk staking their money just in case they might be the winner. If they lose out, no problem; life involves taking risks. The lottery is government-approved and very legal. So, why not go for it? Either calculated risk or blind risk, a risk is a risk. To take advantage of this desire to make sudden wealth, the likes of Mr Ponzi came to show people how they could make tons of money with little or no effort.

Mr. Charles Ponzi lived between March 3rd, 1882, and January 18th, 1949. He was born in Italy but carried out his con artistry in the United States of America and Canada. He served prison terms in both countries. Charles Ponzi became known in the early 1920s as a swindler in North America for his money-making scheme. He promised clients a 50% profit within 45 days or 100% profit within 90 days. Ponzi claimed he was using the money to buy discounted postal reply coupons in other countries and redeeming them at face value in the United States as a form of arbitrage. To do this kind of business is legal, but in the real sense, he was only using the funds of new investors to pay his early investors. “While this swindle predated Ponzi for several years, it became so identified with him that it now bears his name. His scheme ran for over a year before it collapsed, costing his ‘investors’ \$20 million”¹

Since Charles Ponzi lived and died, many Ponzis had employed the same trick under different schemes to plunder unsuspecting 'investors'. Ponzis promised people they could make millions of dollars and live big with just a little investment compounded over a short time. Mr Ponzi himself wants to make a lot of money and live big. He knows it will be a jackpot if he can feed people's greed and promise them the impossible. All it takes is for the people to see some examples of other investors getting paid. Once the early investors get paid (with the deposits of new investors), people not discerning get emotional and jump into the program to make their own money too. Why not, if not? In the end, only Mr Ponzi becomes stupendously rich. Even the early investors that got paid will still borrow more money to add to what they have to reinvest so they can fulfil their dream of becoming extremely rich over a short time. In the end, they lose everything!

Mr Ponzi's business has different names like Ponzi Scheme, Pyramid Scheme, High Yield Investment Programme (HYIP), Multilevel Investment (that does not deal in any tangible product), and now, according to the Nigerian government, 'Wonder Bank'. The name: 'wonder bank', because these schemes promise mouth-watering interests on investments over a short time. They are private companies and not banks as they are not registered as banks and regulated by any Central Bank. However, since they fraudulently and illegally collect deposits from people and offer incredible interest rates, they are popularly referred to as 'Wonder Banks'. Such schemes only last

for a short time before the pyramid collapses and people lose their hard-earned money. But humans do not learn from history. So, when another similar scheme starts again, many 'investors' will still rush there to stake their funds. Then, the cycle keeps repeating itself over and over again. This is a weakness of man. Because of greed, people allow their emotions to override their decision-making reasoning. Crooks have mastered the art, and since they do not care about having a good name, they quickly take advantage of this human weakness and plunder the gullible repeatedly. Therefore, the term 'Wonder Bank' in this book refers to 'Ponzi Schemes'.

Does God have His own 'Wonder Bank?' We will soon find out from Church history and current events. But before we check out God's 'wonder banks', let us analyse the principle upon which Mr Ponzi based his schemes. The principle is: **With a bit of investment into a business, you can become super-rich over a short time.** He was able to sell this ideology through his understanding of human psychology. He had studied humans and knows where they are weak.

- **Greed:** Mr Ponzi knows every human has a measure of greed. For some, the level is low, while for others, it is very high. Many people want to have things done the easy way out. To achieve or get whatever humans have value for, they seek the Broadway, the easy way out. Mr Ponzi knows that many will jump at the opportunity to make money the easy way. So, he provides the 'opportunity', casts his net into the deep, and smiles home with a good catch. Compared to banks' interest rates, Mr

Ponzi's rates are irresistible to the greedy. It is usually too good to be true! Of course, that is what it is: a scam!

- **Fake Promises:** Mr Ponzi knows humans very well. He knows that people easily believe lies. Humans are enemies of truth. Lies sell faster than truth. What people hear is what they think. Many do not scrutinise what they hear, especially in the news or an advert. When people hear information from a trusted source or respected person, they do not ask questions. They take the information line, hook, and sinker. They quickly forget that a trusted source or respectable person can be wrong! So, Mr Ponzi peddles a fake promise to help people make their money the easy way out. With just a little investment, they can make tons of dollars. Mr Ponzi promises a good life with just a little investment over a short time. Of course, he knows he is lying and deceiving people. Ponzi is making a promise he does not have the power to deliver. He is only after making himself rich!

- **Enticement:** Mr Ponzi knows humans very well. He knows people want to see proof and is prepared to show some evidence. So, he pays the early depositors with the money of new depositors or even his own money and asks them to give their testimonies. This is done to entice others into the scheme. Once those sitting on the fence see their friends getting paid, they jump into the bandwagon. They no longer doubt the "investment" because they can see proof. On and on, it goes until Mr Ponzi is rich enough and can no longer handle the volume of payment requests. Then, he pulls the plug, and the scheme crashes.

In essence, Mr Ponzi asked people to invest some money with him in return for something he could not give. His scheme cannot make people rich as he promised because he was not investing in any real business with such a high rate of profitability. He was only interested in their money. In the end, only the con artist becomes super-rich and vanishes into thin air. With the advent of the internet today, several Mr. Ponzis can reach out to the world with the click of a button. The internet is agog with several Ponzi schemes disguised in several forms and raking in a massive amount of US Dollars for the con artists. It is much easier to disappear from the internet and escape prosecution in many countries, leaving "investors" to bite their fingers. Many people will continue to fall for Ponzi schemes because people prefer to make history rather than learn from it.

CHAPTER TWO: THE CHURCH IN HISTORY

The sales of indulgence:

'As soon as the coin in the coffer rings, the soul from purgatory springs' –John Tetzel, Dominican Indulgence vendor.

Until the sixteenth century, the Roman Catholic Church was the dominant denomination. The Pope was the leader of the Church universal, with its headquarters in Rome. People with contrary views to the Roman Catholic Church were labelled heretics, tied to the stake, and burned alive. The Roman Catholic Church was powerful and authoritative. However, the Church slipped into error and heresy with the sales of what they called 'indulgence'. Indulgences became a prominent Roman Catholic practice as early as the 1200s. "The first known use of plenary indulgences was in 1095 when Pope Urban II remitted all penance of persons who participated in the crusades and confessed their sins. Later, the Pope offered indulgences to those who could not go on the campaigns but contributed money to the efforts. Any devoted Roman Catholic parishioner could pay money to the Church in exchange for the forgiveness of sins"².

The Church claimed it had the treasury of indulgences, consisting of the merits of Christ and the saints. In a decretal issued in 1343, Pope Clement VI declared "*the merits of Christ are a treasure of indulgences*".³ The goodness of Christ and the saints were said to be such a treasury from where the Church

can grant or sell indulgences to Church people for the forgiveness of their sins. *"The Church, while taking an individualistic view of sin, takes a corporate view of goodness. Sins must be accounted for one by one, but goodness can be pooled; and there is something to pool because the saints were better than they needed to be for their own salvation. Christ in particular, being both sinless and God, is possessed of an unbounded store. These superfluous merits of the righteous constitute a treasury in which is transferable to those whose accounts are in arrears. The transfer is effected through the Church and particularly through the Pope, to whom as the successor of St Peter have been committed the keys to bind and loose. Such a transfer of credit was called an indulgence"*⁴. These assumptions were based on errors. If sin should be accounted for individually, then goodness should also be accounted for individually. The idea of an indulgence certificate is a double standard judgement and unscriptural. Also, the gifts of God are not for sale. Forgiveness of sin is a gift of God to humanity for those who ask for it by faith.

The sale of indulgences went on moderately through the ages until around 1505 when Pope Julius II began the construction of the gigantic St Peter Basilica and commissioned Michelangelo to paint the Sistine Chapel ceiling. Both designs were tremendously expensive, and construction was still underway when Leo X became Pope in 1513⁵. The new Pope needed a lot of money for his projects, and the easy way out was the sales of indulgences to raise funds required for the basilica. Pope Leo X

decided to promote the sales of indulgences by granting franchises to vendors to help in the sales on a commission basis as high as 50%. The vendors were to move in a procession from cities to cities and villages to villages on a convoy with the papal arms and the papal bull of indulgence carried on a velvet cushion. Dignitaries met them in the market square to advertise and sell indulgences on behalf of the Pope. They also brought relics from departed saints for sighting to give credence (proof) to the 'treasury' of the Pope's indulgences. The vendors became reckless in their sales. They invented their jingles and were making so much money everywhere they went. The sales of indulgence certificates became the hype of the moment. Parishioners can pay cash and obtain a certificate of indulgence to receive the forgiveness of their sins. Parishioners can also pay for those who have died. They told people that: *"as soon as the coin in the coffer rings, the soul from purgatory springs"*. They even preached that people could purchase indulgence certificates for future sins!

The recklessness reached a certain height that the professor, a Monk and a lecturer at the German University of Wittenberg could no longer bear. He argued that only God could forgive the sins of those who put their faith in Jesus and not indulgences. "To Martin Luther and his followers, the sale of indulgences was a corrupt practice that was "irrelevant to divine forgiveness" and aimed more at financially benefitting the Pope and the papal headquarters."⁶ Martin Luther wrote a viral document known as the 95 theses. He pasted the document on the door of the

University chapel. It was the beginning of a reformation that eventually led to the breakaway of Protestants from the Roman Catholic Church. It was also a reformation that changed Europe's cultural and political face.

Worthy of note was the advent of John Tetzel, an indulgence vendor. It became the last straw that broke the camels' back for Martin Luther. Here is the sermon of Tetzel:

"Listen now, God and Peter call you. Consider the salvation of your souls and those of your loved ones departed. You priests, you noble, you merchant, you virgin, you matron, you youth, you old man, enter now into your Church, which is the Church of St Peter. Visit the most holy cross erected before you and ever imploring you. Have you considered that you are lashed in a furious tempest amid the temptations and dangers of the world, and that you do not know whether you can reach the haven, not of your mortal body, but of your immortal soul? Consider that those who are contrite and have confessed and made contribution will receive complete remission of all their sins. Listen to the voices of your dear dead relatives and friends beseeching you and saying, "pity us, pity us. We are in dire torment from which you can redeem us for a pittance." Do you not wish to? Open your ears. Hear the father saying to his sons, the mother to her daughter, "We bore you, nourished you, brought you up, left you our fortunes, and you so cruel and hard that now you are not willing for so little to set us free. Will you let us lie here in the flames? Will you delay the promised glory?" Remember that you are able to release them, for as soon

*as the coin in the coffer rings, the soul from purgatory springs. Will you not then for a quarter of a florin receive these letters of indulgence through which you are able to lend a divine and mortal soul into the fatherland of paradise?"*⁷

Individuals paid for their indulgence certificate according to their status. The rich paid higher while the poor paid less. The price ranged from 25 gold florins for Kings, Queens and Archbishops down to three florins for merchants and just one florin for the poorest of believers. When Luther, who already had a lot of misgivings in his mind about the condition of the Church, heard about the sermon of Tetzel, he could no longer hold his breath. He believed the Pope was overstepping his bounds. All his doubts about the infallibility of the Pope were justified. He believed only the word of God is infallible. Martin Luther wrote his 95 theses with the intention of debate, but someone took the theses to the press and circulated it. It then became a subject for discussion such that the Pope could no longer bear the heat. The Pope made several diplomatic manoeuvrings, discussions, and negotiations to have Luther handed over to Rome. All those attempts failed as Luther began to have supporters until his views became a movement too hot for the Pope to handle.

The Roman Catholic Church greatly erred by teaching that congregants could buy forgiveness of sins with money. It was an act of deception because there was no proof of anybody receiving such forgiveness of sins. The sinners still felt sinful in their hearts. There are no scriptural bases for such practises.

They only received the so-called certificates of forgiveness, which were worthless to redeem the soul. The driving force behind the indulgence certificate invention was money. *"For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows"* (I Tim 6:10). The Pope was under pressure to raise so much money for his projects. There is nothing wrong with Church projects, but there is everything wrong with deceiving Church members to raise money from them for whatever purpose. When Church leaders embark on projects that God has not sent them, they put themselves under unnecessary pressure to raise money. The undue pressure to raise funds leads to compromise and the use of gimmicks for fundraising. No amount of money can buy any product of grace. Forgiveness of sins and redemption are products of God's grace. They are free as humans do not possess the capacity or means to pay for them. The works of grace can only be accessed by faith. *"For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast"* Eph 2:9.

A Ponzi con artist asks people to invest their money with him while promising them what he does not have the power or capacity to deliver. Eventually, he swindles them of their hard-earned cash without making his investors rich as he promised them. The Roman Catholic Church used this same principle by selling a mere certificate to parishioners, promising them forgiveness of sins. The parishioners parted with their money

and got nothing close to forgiveness of any sin. It is the same trick, based on the same principle. The idea is to find a way to collect money from people based on false and unrealistic promises.

CHAPTER THREE: THE DEN OF THIEVES

"Buy your sheep here. Buy your lamb here. Make a sacrifice that is acceptable to God. These are blessed animals for offering. Buy your dove from the presence of Jehovah! Your sacrifice is already blessed and acceptable to Yahweh if you offer temple sheep! Change your money here to buy your anointed animals for offering and pay your temple tax. Offer a worthy sacrifice to God and see God bless you with abundant of all things. Abraham's blessings shall surely be yours if you offer any of these special oxen".

They turned the temple of God into a marketplace. People were busy buying and selling, counting money, and feeling excited. The bureau de change business was booming but inside the temple! Everyone was jostling for a space to sell their wares. They had tables to hold on to their space and transact their businesses securely. The priests collected rents from the 'shops' inside God's temple. Worshippers were contending for space with the business people. Money talks, so the business tycoons kept taking over more rooms in the temple. Renting an inch of the temple is not for poor people. What of the religious leaders? They were the ones that gave the permission. They were

involved, collecting rents/levies and selling their sheep to make cool cash.

The temple sheep would be more expensive than any other kind of sheep. These were 'anointed' sheep! They were busy making money and counting their profits in the house of prayer! The temple became a place for money-making, no longer a place of worship and prayer. The noise of the temple market drowned that of true worshippers. No serenity, no quietness, no meditation, or any sober reflection. What of competition among the sellers? They were using every marketing skill in the book to outsell one another. Jealousy, envy, and showing off; all are normal in the market. The flesh takes over; pride and selfishness take prominent positions. Amazingly, all these were not taking place in a shopping mall, but in God's house, the temple of Jehovah! Worshippers had gotten used to the temple market because the evil had been going on for many years. God was watching from above and planning to free His house from temple hijackers. A baby was born in the manger. He grew up and started fulfilling his assignment.

"And the Jews' Passover was at hand, and Jesus went up to Jerusalem, And found in the temple those that sold oxen and sheep and doves, and the changers of money sitting: And when he had made a scourge of small cords, he drove them all out of the temple, and the sheep, and the oxen; and poured out the changers' money, and overthrew the tables; And said unto them that sold doves, Take these things hence; make not my Father's house an house of merchandise." (John 2: 13-16)

"And they come to Jerusalem: and Jesus went into the temple, and began to cast out them that sold and bought in the temple, and overthrew the tables of the moneychangers, and the seats of them that sold doves; And would not suffer that any man should carry any vessel through the temple. And he taught, saying unto them, Is it not written, My house shall be called of all nations the house of prayer? but ye have made it a den of thieves." (Mark 11:15-17)

Jesus Christ appeared on the scene with a whip in his hand. His action was intentional. He looked at the sellers and buyers in the temple with disgust and took time to prepare his attack weapon. Jesus took some small cords and made a scourge out of them. The scourge is a whip to inflict pain and confusion on the temple hijackers. They were busy selling and buying while the money changers sat by their tables and attended to customers. Shalom, shalom! All of a sudden, Jesus stepped in; it was a one-man-riot-squad. Jesus started pushing and shoving the sellers and buyers. He was beating them with His whip and overthrowing money changers' tables. No one could resist Him as He drove their sheep, oxen, and doves out of the temple. Coins littered everywhere, and the chief priests could say nothing, but the worshippers were happy. Jesus threw the sellers and buyers out of the temple of God and liberated the temple. Praise Jehovah!

What Jesus did by cleansing the temple was very significant. A prophecy was being fulfilled before their eyes. The religious leaders were scared and could not physically engage him.

Nevertheless, they fought back, using their money and connections to 'silence' Jesus. The set of people that are dangerous to deal with is the money bags. They will use their money to fight anybody who comes against their business. An emergency Temple-Trade Stakeholders' meeting was summoned (Luke 22:2). The temple leaders conspired against Jesus and contributed much money to execute their plan. They bribed Judas to betray Jesus and some soldiers to arrest him. They engaged the services of professional false accusers to witness against him. When Pilate wanted to release him, a crowd that had been hired was on hand to lend their voices. The rented group favoured Barabbas over Jesus. A lot of things happened in the background. So, the temple leaders jubilated when they nailed Jesus on the cross. But Jesus was sent on this assignment, and no man could take his life. He laid down his life and took it up on the third day. *"Therefore doth my Father love me, because I lay down my life, that I might take it again. No man taketh it from me, but I lay it down of myself. I have power to lay it down, and I have power to take it again. This commandment have I received of my Father"* (John 10: 17-18).

Buyers and sellers took over the temple of God, where Jews and Gentiles were to pray to Jehovah. God's house is a place of worship and prayer, but thieves, with the connivances of religious leaders, took the whole space in the court of the Gentiles and turned it into a marketplace, excluding the Gentiles from worship. Jesus drove them all out and taught them, saying, *"is it not written, My house shall be called of all nations,*

the house of prayer? But you have made it a den of thieves". Jesus drove them all out. Not one of them remained in the temple. After the temple cleansing, worshippers came back into the temple, rejoicing and enjoying the teachings of Jesus daily in the temple. *"And he taught daily in the temple. But the chief priests and the scribes and the chief of the people sought to destroy him, And could not find what they might do: for all the people were very attentive to hear him"* (Luke 19: 47, 48). After that, Jesus would not allow anyone to carry wares through the temple. He took charge of His father's house and started expounding the Scriptures to the worshippers.

Jesus cleansed the temple. He showed His disapproval of the decadence in the temple through a protest. The chief priests were angry and started planning how they would destroy Jesus. The sellers were thieves because they were extorting the people, selling their animals, and changing currencies at exorbitant prices. Temple sheep were far more expensive than sheep from elsewhere. They were attaching special status to those animals sold in the temple so that people would buy, not minding the exorbitant prices. Selling sheep, cattle, and doves in the public market is not illegal or unrighteous, but selling them right inside the temple is an aberration. The droppings of those animals were defiling the temple. What of the stench and market noise, making the temple unsuitable for the worship of Yahweh. It was pollution and an abuse of the purpose of the temple.

In today's Church, sellers and buyers have returned to God's temple. Corrupt and greedy Church leaders are selling items to

congregants purportedly to buy what only God's grace can provide. People now go to Churches to hit their breakthroughs (making money). The messages from the pulpit are now centred on how to become financially prosperous. Thieves and corrupt government officials bring their proceeds of corruption into the Church and are praised and well honoured. Many Church buildings are constructed from illegally acquired money donated by some Church members.

A particular person brought a huge tithe to his Church. The amount was staggering that the pastor called this brother and asked questions to ascertain the source of his income. The brother got angry at his pastor's questions. He took the tithe to a prosperity-preaching Church, and they accepted the tithe without asking questions. The brother was honoured with a special seat and lots of accolades. The brother in question was a popular public official who was not involved in any business that could have generated such a huge amount of money. God's temple is once again a den of thieves.

All over the world, values are changing. Christians too, are changing their values. The pursuit of materialism is now the order of the day. Believers embrace immorality and subtle ungodly vices to the detriment of their faith. If corrupt public officials, scammers, drug pushers, and fraudsters cannot find religious refuge in our Churches, they will amend their ways. Messages from the pulpit are now well crafted to make thieves feel comfortable. We need money to reach the lost, but we can still preach the gospel without stolen funds (Selah).

This particular testimony gladdened my heart. A school proprietor was involved in sharp practises like many schools in Nigeria and made a lot of money. Then, his Church intervened, called this brother, and asked him to choose between his school business where he is doing his 'runs' (sharp practices) and the Church. After this crucial meeting with his Church authorities, he stopped his school's illegal and immoral activities of examination malpractices. Today, he may not be as wealthy as his colleagues, but he has peace of mind and his Church's membership. This is how Churches should positively influence their members to live a well-pleasing godly life. Unfortunately, these days, Churches are a big part of the decadence in society. What matters in so many Churches today is the huge offering, not the lifestyles of members. God have mercy!

Turning saints into sinners:

Some Churches have become places where saints are turned into sinners. Imagine a believer who just got saved with a lot of zeal and passion for soul-winning and godliness, attending some of our Churches where the main message is financial prosperity. After a while, this new believer will lose his zeal and start running after prosperity. The passion he came with had been eroded. Jesus said we cannot serve God and Mammon simultaneously. Financial prosperity is not a discipleship message. Taking a new believer through some classes for new believers is not yet discipleship. Discipleship is a long process that includes messages heard from the pulpit. According to Charles Spurgeon, *"Being a Christian is more than just an*

instantaneous conversion –it is a daily process whereby you grow to be more and more like Christ". The lifestyle of pastors and Church leaders is also a discipleship message to new believers. When most of the testimonies are centred on financial breakthroughs, the new believer will also start praying and believing God for his financial breakthrough as if that is the primary purpose of going to Church. When the new believer learns about the lifestyle of those crooked believers who are being celebrated for their financial contributions and testimonies, that believer will either be compromised and join the rat race or get offended and stop attending Church again. Others may try to change their Church or remain passive and confused, not knowing what to do. Mammon worship is not of God. A Church is meant to be a platform where sinners are turned into saints. Excessive preaching of messages on financial prosperity and exaltation of materialism is the way to turn saints into sinners.

Jesus is preparing His whip.

Once again, Jesus is preparing His whip. He made a scourge of small cords and drove out those temple criminals. One more time, He is preparing His whip. Jesus will inflict pain and confusion on those who have turned our father's house into a den of thieves. He will put them to shame, overturn their tables and kick them out of His Church. He will cleanse His Church again and again. If you are a buyer or seller in the body of Christ, this is the time to turn a new leaf. Judgement is coming, beginning from the household of faith. No one can mock God

and get away with it. People are getting tired and will soon start looking for genuine altars where they can worship God in spirit and truth. Jesus said: "*I will build my Church and the gates of hell shall not prevail against it*" (Matt 16:18). Jesus knows how to build and purge His Church.

A Ponzi con artist asks people to invest their money with him while promising them what he does not have the power or capacity to deliver. He swindles them of their hard-earned cash without making his investors rich as he promised them. The Roman Catholic Church sold indulgence certificates to parishioners, promising them forgiveness of sins. The parishioners parted with their money and got nothing close to forgiveness of any sin. Again, the temple merchants took advantage of the worshippers by selling animals for offerings and changing currencies for them at exorbitant prices. I am sure they justified the high prices by making the worshippers believe that a sheep bought in the temple is more acceptable to God than those purchased from the city market. It is the same trick, based on the same principle. The idea is to find a way to collect money from people based on false and unrealistic promises.

CHAPTER FOUR: THE CONFUSION OF TERMINOLOGIES

'Confusion' is uncertainty about what is intended, required, or happening. People who want to twist the truth will play on words or misinterpret terminologies to confuse their hearers. Once this is done without their hearers asking questions, they quickly build their errors, which will be accepted as truth by their undiscerning hearers. Listeners should ask questions and request that terminologies be clarified when explaining a concept. It is not advantageous to always take things line, hook, and sinker without asking questions.

Confusing people with misinterpretation of terminologies is one effective way of building errors. Concepts are only understood when words used to explain such concepts are interpreted within context. When terms used to define a concept are interpreted out of context, it leads to confusion and misunderstanding of such concepts. Context is critical because words usually have more than one meaning. In scriptural interpretation, words describing spiritual things could be misinterpreted as material things and vice versa. This usually leads to confusion and a wrong

interpretation of what is intended. Errors are typically built on misinterpretations. A few examples will suffice:

1. Death

"And the woman said unto the serpent, We may eat of the fruit of the trees of the garden: But of the fruit of the tree which is in the midst of the garden, God hath said, Ye shall not eat of it, neither shall ye touch it, lest ye die. And the serpent said unto the woman, Ye shall not surely die: For God doth know that in the day ye eat thereof, then your eyes shall be opened, and ye shall be as gods, knowing good and evil." Gen.3:2-5

I have asked believers in many places if Adam and Eve died after they ate the forbidden fruit, and many answered that they did not die. Then I ask a follow-up question: if they did not die, why did God warn that if they ate the forbidden fruit, they would die? They get confused and cannot tell why God said so. Of course, they know God is truthful and the serpent a liar. God warned: *"But of the tree of the knowledge of good and evil, thou shalt not eat of it: for in the day that thou eatest thereof thou shalt surely die"* (Gen 2:17). The serpent, on the contrary, deceived them by saying: *"ye shall not surely die"*. God left them to decide for themselves because God made man as free moral agents. They disobeyed God, ate the forbidden fruit, and died just as God warned.

The problem here is the meaning of the word 'die'. There are two types of death. One is physical death, a mere separation of the

human spirit from his body. The second type of death is the actual death which is spiritual. Spiritual death is eternal separation from God, the source of life. It is a breaking of the fellowship between man and God. The serpent could deceive them either because they misunderstood the meaning of the word 'die' in its proper context, or they knew but did not care. Either way, they wilfully disobeyed God. If they genuinely misunderstood the type of death God was referring to, it is clear that they were not confused about the instruction not to eat the forbidden fruit. This means even if we cannot fully comprehend the punishment for disobedience, we should still obey God's instructions. They wilfully disobeyed God and were punished. They doubted the true love of their father and fell from grace. The glory covering them departed. Their eyes opened, and they saw that they were naked. They had to sew fig leaves together to make aprons. When they heard the voice of God walking in the garden, they hid. They had died the actual death, which is eternal separation from God.

2. Bread

"And when his disciples were come to the other side, they had forgotten to take bread. Then Jesus said unto them, Take heed and beware of the leaven of the Pharisees and of the Sadducees. And they reasoned among themselves, saying, It is because we have taken no bread. Which when Jesus perceived, he said unto them, O ye of little faith, why reason ye among yourselves, because ye have brought no bread? Do ye not yet understand, neither remember the five loaves of the five thousand, and how

many baskets ye took up? Neither the seven loaves of the four thousand, and how many baskets ye took up? How is it that ye do not understand that I spake it not to you concerning bread, that ye should beware of the leaven of the Pharisees and of the Sadducees? Then understood they how that he bade them not beware of the leaven of bread, but of the doctrine of the Pharisees and of the Sadducees." (Matt. 16:7-12)

Here, the disciples of Jesus misunderstood what he meant when he warned them about the leaven of the Pharisees and the Sadducees. Jesus used the word 'leaven' to depict the doctrine of the Pharisees and the Sadducees, but His disciples reasoned in their minds that he was complaining about bread. They misunderstood his terminology and missed the message. Jesus perceived their confusion and straightened them up. Jesus rebuked their lack of understanding and reminded them of the miracles of five loaves of the five thousand and seven loaves of the four thousand with baskets of leftovers. He said to them that he couldn't have complained about bread but the doctrine of the Pharisees and the Sadducees. They then understood what He was saying.

3. Meat

"In the mean while his disciples prayed him, saying, Master, eat. But he said unto them, I have meat to eat that ye know not of. Therefore said the disciples one to another, Hath any man brought him ought to eat? Jesus saith unto them, My meat is to

do the will of him that sent me, and to finish his work." (John 4:31-34)

Jesus was busy ministering to the Samaritan woman by the well while his disciples went to town to buy food. When the disciples returned with the food, they met Jesus preaching to the woman, but no one questioned why he was speaking with the woman. Having heard the preaching from Jesus, the woman left her water pot and went into the city to bring her people to Jesus. The disciples seeing that the woman had left, asked Jesus to eat. Jesus replied to them, saying: *"I have meat to eat that ye know not of"*. They thought Jesus was talking about food and queried if any brought food for him while they were away? Jesus responded: *"My meat is to do the will of him that sent me, and to finish his work"*. Here, Jesus used the word 'meat' to signify his assignment. He was not referring to 'meat' as in food. This underscores that words should not be interpreted without considering the speaker's context and intent.

4. Rich

"For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich" (2 Cor. 8:9).

This passage is the real deal to prosperity preachers. They have misinterpreted this passage to mean that Jesus came to earth to make us rich financially. They had taught that Jesus was rich while He was here on earth and only became poor when He

went to the cross. They assume that His poverty on the cross means earthly riches for us. If Jesus was wealthy on earth and died for us to have earthly riches, then they are justified to live like rock stars. Of course, some are only ignorant because that was the teaching handed over to them by their mentors.

There are two types of riches. One is earthly riches, while the other is heavenly riches. Earthly riches refer to material wealth, money, and the good things of this world. On the other hand, Heavenly riches refer to the riches of Christ, which are redemption, access to God's presence, spiritual authority, etc. These are the things Christ wrought for us by going to the cross.

This passage in 2 Cor. 8:9 was not talking about earthly riches. The reason why Jesus came to earth was to redeem man from sin. He paid the price for our sin on the cross through the shedding of his blood. The poverty of Jesus was his coming to earth. His riches were his position in heaven. His riches in heaven were not about money. He left his position (riches) in heaven to come to this earth as a man (poverty) so that we may have access to his kind of position in heaven (heavenly riches). *"Let this mind be in you, which was also in Christ Jesus: Who, being in the form of God, thought it not robbery to be equal with God: But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of men: And being found in fashion as a man, he humbled himself, and became obedient unto death, even the death of the cross."* (Phil 2:5-8)

5. Offering

The word "offering" can mean different things, depending on the context. It can be a business term used to describe what a company is giving away as shares when going public. This is called Initial Public Offering (IPO). It is an invitation for the public to come and invest in the company by buying shares offered by the company. When an investor buys shares, he intends to make money. The investors' funds are used to run the business, and profits are shared as dividends at the end of the financial year.

The term 'offering' can also describe money or materials given as donations or gifts in a religious organisation. However, when offerings are offered in a spiritual house, it is not done with the intent of making more money. Offerings are given to religious organisations to finance their objectives. Therefore, offerings given in Church are donations or gifts. They are not financial investments. Donations are materials or money given to charity. Church offerings should not be given with an investment mentality. Prosperity gospel preachers want people to see their offerings as investments so they can give greedily. This is one of the reasons why believers get offended. When preachers promise mouth-watering returns on offerings and the givers get no return as preached/promised, they easily feel scammed and offended. However, if Church members give their offerings as donations in worship and thanksgiving to God without expecting payment, they will be contented with whatever blessing God brings their way. Waking up in the morning is a great blessing

from God. The purpose of Church offering is not the same as investing in an initial public offering of a business enterprise or buying company shares. Religion is not about making money.

6. Sowing seed

In the parable of the sower, Jesus said: "the seed is the word of God" (Luke 8:11). The parable of the sower is not about Church offerings. Offering time is often referred to as seed-sowing time in Pentecostal Churches. An American preacher of the prosperity gospel and televangelist used the slogan "seed time, harvest time" to raise money ceaselessly to build his institutions and pay for his television ministry. This is giving a wrong impression to givers that their offerings are investments. For money to be a seed, it must be given as an investment into a business, and returns must be expected at a given time. Religious organisations are charities. They are not business organisations. Monies given to charities are donations and not business investments. Church people need to get this right and give their offerings sensibly and as the Holy Spirit leads them.

7. God's grace

God's grace is unmerited favour. Grace can only be accessed through faith. God's grace cannot be purchased with money. Any blessing that comes through God's grace is beyond the capacity of humans to buy. The blood of Jesus Christ paid for the finished work of Christ. The concept of grace is one of the highly misunderstood concepts in Christendom. How can a

preacher say something is a product of God's grace and still put a price tag on it? Forgiveness of sin can only come through grace. Therefore, it cannot be purchased with money. Everything God gives to man through Christ is a product of grace. I have heard a preacher say that our offerings are our spiritual transactions with God. The transactional gospel is a grossly erroneous teaching. How many offerings can we give in Church to buy favours from God? Are we transacting a business of buying and selling with God? Can we pay God for the air we breathe? Can we give money to God in exchange for the redemption of our souls? How much can we pay to access God's grace? God's grace cannot be purchased with money or offerings. God is not selling anything. Faith in God is all that is required to access God's grace.

The offerings we give in the Church are in worship and appreciation to God for what He has done in our lives. They are not transactions or conditions for our receiving God's grace.

CHAPTER FIVE: THE MONEY GOSPEL

After the resurrection, just before Jesus ascended to heaven, he left a commandment for his disciples. It was the Great Commission; *"Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you always, even unto the end of the world. Amen"* (Matthew 28: 19-20). They were to make disciples of all nations, teaching them to observe all that Jesus had commanded.

The heart of the Great Commission is discipleship. Jesus' disciples were to carry on the work of turning men and women to God. Peter preached on the day of Pentecost, and about three thousand people gave their lives to Christ. The people cried: *"Men and brethren, what shall we do?"* Peter told them to: *"repent and be baptized every one of you in the name of Jesus Christ for the remission of sins, and ye shall receive the Holy Ghost"* (Acts 2:37, 38). The great commission was very clear. Jesus commanded His disciples to go to every nation, proclaim salvation for humankind, and disciple believers. Evangelism is the primary assignment of the Church.

Today, the only reason why some people go to Church is so that they may prosper financially! The adverts are so appealing to

the undiscerning hearts. It says, "Come to our Church for miracles and financial prosperity (make a lot of money) by the anointing on the man of God". The salvation of souls, the primary thing, is relegated to the background. Discipleship, which should be our preoccupation, is thrown out of the window. Of course, many people want to make money the easy way out, so they throng to such Church services and give all their offerings, waiting for their millions to start rolling in. They do this repeatedly until suddenly, they regain their consciousness and discover they have been ridiculed and deceived. At this point, many get offended and change their Church. Others get offended and decide not to attend any Church again. By so doing, they backslide (if they were ever saved in the first place) and turn their back against God. It is always tough to win such people back to Christ. They usually claim they have seen it all and label every pastor as a scammer only looking for their hard-earned money! This conclusion is far from the truth as every pastor is not involved in this scam. So many pastors are true shepherds of God's flock and had sold out their lives to God in service. God knows those who are His own. Those who are His also know themselves in their hearts.

Why did Jesus come?

"For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich." (2 Cor. 8:9)

"Let this mind be in you, which was also in Christ Jesus: Who, being in the form of God, thought it not robbery to be equal with God: But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of men: And being found in fashion as a man, he humbled himself, and became obedient unto death, even the death of the cross. Wherefore God also hath highly exalted him, and given him a name which is above every name:"(Phil 2:5-9)

What was the purpose of Jesus coming to earth in the likeness of men? Did Jesus come to earth to make us financially rich? Is that why Jesus left His glory in heaven to come to this sinful world? Did He come to make believers very rich in monetary terms? No, no, and no! It is disconcerting to relegate the work of redemption to a mere quest to acquire gold. Apostles of money erroneously teach from 2 Cor.8:9 that Jesus became poor for us to become rich (in monetary terms). This error is an aberration and a bastardisation of the purpose of Jesus' earthly ministry. Jesus did not come so we could make money.

Humans have been making money and living in financial prosperity before Jesus Christ came to earth. Many men will continue to make money and live in affluence on this earth without giving their lives to Christ. These are facts. The basic principle of financial prosperity has been here with us from creation. It is called "WORK". The first birth and work qualify any man to access earthly riches. The second birth is NOT a requirement. What Jesus Christ came to earth to provide for believers are those things that those who do not come to Christ

cannot get on their own. Otherwise, why would Jesus come to earth and suffer on the cross for what those who do not believe in Him can access on their own, outside Christ? It makes no sense. Jesus came for the work of redemption. He came to save our souls. He came to reconnect us to God and restore our broken fellowship with the Father. Any human being outside Christ cannot assess these things. For the finished works of Christ, the second birth is required.

Financial prosperity on its own is not a sign of spirituality, nor is material wealth a sign of being saved or in God's will. A man is still impoverished, even with a lot of money in his account, if he has not found peace with God in his heart. Peace with God can only come by salvation through Christ Jesus. The commission of the Church is to make disciples of all nations, not make billionaires of all nations. God's people are rich, irrespective of what they have in their bank accounts!

In the letters to the seven Churches, the Laodicean Church believed they were prosperous because they had a lot of earthly riches, but what a disappointing comment they got from Jesus about their wealth: *"Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked: I counsel thee to buy of me gold tried in the fire, that thou mayest be rich; and white raiment, that thou mayest be clothed, and that the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see."* (Rev 2:17, 18)

From God's point of view, this means amassing earthly wealth without the work of righteousness is abject poverty. So, when people go to Churches not because they want salvation and transformation but to become financially prosperous, they are setting themselves up for frustrations. God is not a money doubler, nor is there a man of God that has the propensity to make thousands of people become financially liberated just by praying for them. A man of God can only make himself super-rich by asking people to give to get a hundredfold return on their investment from God. An understanding of human psychology shows that humans respond better to part with their hard-earned money if they believe their giving is an investment that will bring more money for them. This psychology is a perfect way to feed human greed. In the end, the man of God becomes super-rich while the thousands of 'investors' get nothing. God is not in the business of wonder bank. There are better reasons to give offerings in Church than giving money to become rich. Anybody who wants to be rich should go and work or start a business, and God will bless their efforts. Whatever they lay their hands upon to do shall prosper. Thinking they can take a shortcut to become rich is acting in foolishness. We cannot buy God's grace with money.

Can God bless believers with financial prosperity?

Oh yes, and very well. To bless is not an issue with God if we get things right. What God gives is the power to get wealth. *"But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant*

which he sware unto thy fathers, as it is this day" (Deut. 8:18). Power to get wealth has to do with sound health, sound mind, ideas, opportunities, favours, etc. The believer is then required to use these blessings to lay his hands on work and get wealth. God does not get wealth for anyone. He only gives the power to get wealth.

Financial prosperity for a believer can also be a product of walking with God and following the leading of the Holy Spirit. God speaks to the believer's heart by His spirit and leads the believer on the path of righteousness. The life of a Christian gets transformed through the renewing of his mind by the Word of God. This transformation begins to reflect in every area of the believer's life. It leads to radical changes in his life as he imbibes the values of truthfulness, integrity, diligence, and so on. *"He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich"* (Prov. 10:4). The believer's new life will help him to be more diligent in his business. He will also receive God's protection over his life, family, and business. Walking with God is a process that can lead to a more productive life.

God called Abraham to walk before Him. Abraham obeyed, and God blessed him. *"And Abram went up out of Egypt, he, and his wife, and all that he had, and Lot with him, into the south. And Abram was very rich in cattle, in silver, and in gold."* (Gen 13:1, 2) God blessed Abraham and Lot, his nephew who went with him. God blessed the work of their hands. We should not overlook the fact that they were businessmen. It was not magical

prosperity. They indeed had something doing that God blessed. God will always bless His children with ideas and opportunities when they work in obedience to His instructions. However, God is a God of purpose and blesses His children for specific purposes. You shall be blessed according to God's will and purpose for your life when you seek God faithfully with all your heart in obedience and have a work or business.

When a believer's main aim of seeking God is to prosper financially without corresponding hard work, such a believer will easily fall into the hands of those who will fleece him of the little he has. *"But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."* (Matt 6:33). I believe in prosperity through work. I do not subscribe to lazing around and giving offerings with the mindset of prospering magically. There is no shortcut to amassing earthly riches other than work. Work means solving problems for people who will, in turn, pay for products manufactured or services rendered. The other way is the broad way which has to do with crime or scams. The broad way is not a path for Christians to follow.

What is covenant wealth?

I have heard it taught by a prosperity preacher that covenant wealth exists and that it is a kind of wealth that God brings upon a man through giving. The preacher said this kind of wealth differs from that of work. If you have also heard and believed this teaching, can you point to someone who has prospered

through giving alone around you? I am so sure you will not be able to. Covenant wealth through giving alone only benefits the pastor who appropriates his Church's funds to himself. Church money belongs to the Church as an organisation. It does not belong to the pastor. The labourer is worthy of his wages.

Yes, Church members give money to their pastor, who may be rich, but this is not solely because the pastor is a giver. People give money to their pastor because the pastor is a worker, adding value to their lives. The pastor is meeting their spiritual and probably emotional needs. He is explaining the Word of God to them, caring and praying for them. When you meet people's needs, the people will meet your needs. When you solve people's problems, the people will solve your problems. The pastor is a worker: that is why people give to him. Teaching "covenant wealth" is to make Church members give and give so that the prosperity preacher can become stupendously rich. Giving is good; every believer should be a giver, but people should not be fooled into giving. You cannot be a giver and not be blessed, but you cannot give without working and be truly blessed. It is God, not the devil, who ordained work as a means to access wealth on this earth. Therefore, "covenant wealth" is a ruse.

Do we receive a hundredfold return of our giving?

Seriously speaking, we do not receive hundredfold returns of our giving. If we do, that means God is a money doubler. Every believer should be a millionaire by now if our "returns" are

compounded. God is not a wonder banker and does not automatically give us a hundredfold return for our offerings. Let us look at some scriptures where hundredfold is mentioned and see if they are about doubling money.

"And there was a famine in the land, beside the first famine that was in the days of Abraham. And Isaac went unto Abimelech king of the Philistines unto Gerar. And the LORD appeared unto him, and said, Go not down into Egypt; dwell in the land which I shall tell thee of: Sojourn in this land, and I will be with thee, and will bless thee; for unto thee, and unto thy seed, I will give all these countries, and I will perform the oath which I sware unto Abraham thy father; And I will make thy seed to multiply as the stars of heaven, and will give unto thy seed all these countries; and in thy seed shall all the nations of the earth be blessed; Because that Abraham obeyed my voice, and kept my charge, my commandments, my statutes, and my laws. And Isaac dwelt in Gerar: Then Isaac sowed in that land, and received in the same year an hundredfold: and the LORD blessed him. And the man waxed great, and went forward, and grew until he became very great: For he had possession of flocks, and possession of herds, and great store of servants: and the Philistines envied him." (Gen 26: 1-6, 13-14)

Isaac remained in Gerar at God's command and sowed in that land. Isaac received a hundredfold in the same year, and the Lord blessed him. Here, Isaac did not sow money. He buried his seeds in the field and reaped a bountiful harvest. Agriculturally, when you plant a seed, you can reap a hundredfold harvest. If

you grow just one grain of corn, your yield from that one seed can be a hundredfold. Moreover, God instructed Isaac to stay in Gerar and sow his seed there. Whenever we act in obedience to divine instructions, we experience miracles.

Isaac did not sow money offering. He worked as a farmer, tilled the ground, planted his seeds, and God blessed the work of his hand with a bountiful harvest. The hundredfold blessing he received was not a hundredfold of money he gave away without working in his field. If believers can find work to do, God will bless them. God is not a money doubler.

"And Jesus answered and said, Verily I say unto you, There is no man that hath left house, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my sake, and the gospel's, But he shall receive an hundredfold now in this time, houses, and brethren, and sisters, and mothers, and children, and lands, with persecutions; and in the world to come eternal life." (Mark 10:29, 30)

A rich man came to Jesus, knelt before Him, and asked: *"what shall I do that I may inherit eternal life?"* Jesus asked him to go and obey the commandments. He responded that he had kept all the laws from his youth. Then, Jesus told him to go and sell all he had, give to the poor, take up his cross and follow him. *"One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up the cross, and follow me."* The man was very sad at hearing this and went away in grief. After he left, Jesus

said: *"Children, how hard it is for them that trust in riches to enter into the kingdom of God! It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God".* Peter then said to Jesus: *"Lo, we have left all, and have followed thee".* Jesus responded and said: *"There is no man that hath left house, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my sake, and the gospel's, But he shall receive an hundredfold now in this time, houses, and brethren, and sisters, and mothers, and children, and lands, with persecutions; and in the world to come eternal life."*

Here again, the issue of a hundredfold return is not about money. It is referring to those who had left all to follow Jesus. Jesus told His disciples that they would have hundreds of new families in the faith when they left their families to follow Him. It is true that when you become a member of God's family, you have hundreds of new family members. The same thing goes for brethren, sisters, mothers, and children. You have hundreds of new family members with whom you can relate within the family of God. What of houses, lands, and persecutions? When you leave all to follow Jesus, your brethren's homes and lands are open for you. Foreign lands are also available for you. Then persecutions are added too! It is not that if you give up money for the kingdom's sake, God will not bless you. God indeed blesses and rewards our faithfulness and sacrifice. However, you cannot give up finances for the kingdom of God with the motive of receiving whatever amount you gave in hundredfold cash.

God does not work like that. You cannot hold God to ransom because He is yet to give you back a hundredfold return of your offering. God is a God of purpose. He blesses for a purpose. It is not automatic (like they want you to believe) that God returns a hundredfold of offerings given in Church. No one can coerce God to give him money. You do not give to God with an investment mentality. God does not operate a wonder bank anywhere! You may give all you can, pray all you can, confess all you can, but if you do not learn how to walk with God, live in obedience to His instructions, and find a job or business to do, God will not pour down His blessings upon you, no matter who prayed and laid hands on you.

In the parable of the sower, Jesus also referred to a hundredfold blessing. *"But other fell into good ground, and brought forth fruit, some an hundredfold, some sixtyfold, some thirtyfold"* (Matt 13:8). After saying the parable of the sower to the multitude, he explained the parable to His disciples privately. We can find the parable of the sower in Matt 13, Mark 4, and Luke 8. In Mark 4: 13-14, Jesus told them the interpretation of the seed: *"And he said unto them, Know ye not this parable? and how then will ye know all parables? The sower soweth the word."* So, the seed is the Word of God.

Here again, Jesus was not talking about money. The parable was about how to nurture the Word of God in our hearts to fruitfulness. It is about the process of hearing the Word, understanding it, keeping it in our hearts, and nurturing it to produce the fruit of salvation, deliverance, healing, believer's

authority, and any other thing we want to receive from God. God blesses through His Word. The seed is the Word of God. The ground is the heart of men. The good grounds were those who heard the Word, kept it in their hearts, and brought forth fruit with patience. The idea is that when the Word of God drops into your heart, it can produce fruits if your heart is a good ground. You need to learn how to make your heart a suitable environment for the Word of God to grow and produce fruits.

Some fell by the wayside, and the fowls of the air came and devoured it up. The wayside is a roadside or sidewalk edge. The wayside hearts are those who hear the Word but have no understanding. Passersby trod down the Word, and the devil (fowls of the air) came to take away the Word from their hearts. When someone hears the Word of God preached but lacks understanding (does not comprehend the message), soon, people's (passersby) comments will cast doubt on the Word, and the devil steals the Word from his heart. This kind of heart hears the Word, but the Word could not penetrate his heart and bear fruits. He did not keep the seeds secure in his heart; therefore, the seeds are exposed by the wayside. The seeds sown will not have the opportunity to germinate in his heart before the devil comes and devours them.

The seeds that fell on stony ground; here, the hearer hears the Word, received it with joy, the seed was not trodden down, nor was the devil able to devour it from his heart. The Word started to grow but had no depth (deep roots) because of the rocks (hardness of heart). Therefore, he became offended when

persecution came because of the Word, and the Word withered away. The Word could not grow to fruitfulness because of a lack of stamina (depth) to withstand persecution. Harsh 'weather' will try every Word in the heart of the hearer before it can produce fruits. The heart was shallow. When believers have no spiritual depth because of the hardness of their hearts, they cannot produce fruit. The Word needs to grow deeper and shoot up to bear fruits.

The seed that fell among thorns fell into the heart plagued with the cares of this world and deceitfulness of riches. He received the Word, the devil could not devour the seed, the Word started to grow in this heart with deep root (spiritual depth), but the cares of this world and the deceitfulness of riches (thorns) choked (competed with) the Word and the Word could not bear fruit. When someone receives the Word of God with joy and the Word starts to grow, but he starts to run after the cares of this world and the deceitfulness of riches, he becomes unfruitful. Jesus used the term: "**deceitfulness of riches**" because those who run after riches do not get enough of it. They keep running and never get enough to stop them from running. They have fallen into deception. No matter how much money they make, they still want more! Then, they become unfruitful with all the money they have.

Of all the hearts that received the Word, only the good heart brought forth fruitfulness. The good heart is positioned to receive God's Word with meekness. He also went through all the challenges, but after receiving the Word, he remained focused

on fruit-bearing. He kept the Word faithfully, had spiritual depth, and was not carried away by the cares of this world and the deceitfulness of riches. Therefore, he became fruitful, some thirtyfold, some sixtyfold, and some hundredfold. The parable of the sower is a very profound and deep teaching on how to receive and handle the Word of God to produce fruits of transformation in the life of a believer. It was not a teaching about financial prosperity. The seed was not money but the Word of God. God requires believers and preachers to keep sowing (preaching/teaching) the Word at least for the sake of those who will receive the Word into a good heart and bring forth the fruits of salvation, healing, deliverance, righteousness, spiritual maturity, miracles, and ministry and so on.

Does God bless us financially when we give our offerings?

Oh yes, and very well! God is still in the business of blessing His people financially and otherwise when we walk with Him, serve and give faithfully to the cause of the gospel. God can bless His children to any extent because He owns the heavens and the earth. God is willing and eager to bless His faithful children. The problem with preaching the message of financial prosperity is that some preachers tend to make financial blessings the focus of Christianity. This assumption is too far from the truth. The focus of Christianity is a relationship with God. Financial blessing can only be an additional blessing to the true riches of Christ when we serve and give to God faithfully, not as someone making a Ponzi investment, but as giving to God as an act of worship. When we have done our part, God decides

how to bless us. God's blessing is not only in monetary terms, as there are so many ways God can bless us. When God blesses, it is usually for a purpose. God does not bless us so we can consume it upon our lusts. He blesses for us to fulfil a divine purpose.

"Ye lust, and have not: ye kill, and desire to have, and cannot obtain: ye fight and war, yet ye have not, because ye ask not. Ye ask, and receive not, because ye ask amiss, that ye may consume it upon your lusts." (James 4:2, 3)

Believers cannot use prayers or offerings to force or coerce God to prosper them just to consume it upon their lusts. James said you have not because you ask not, but at the same time, you ask and receive not, because you ask amiss (wrongly), that you may consume it upon your lust. When you ask without a purpose, you receive not. That is why many Church leaders use gimmicks to raise money so they may consume it upon their lusts! The New International Version renders this passage like this: *"You desire but you do not have, so you kill. You covet but you cannot get what you want, so you quarrel and fight. You do not have because you do not ask God. When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures"* (James 4:2, 3 NIV). Our motives matter to God. So, if we have the right motive, and it is the will of God, it is a small thing for God to bless a believer with millions of dollars through the principle of work and innovations. God does not rain dollars from the skies. You need to have a job or a business that God will bless.

When we give our offerings to God with the right motives, God will bless us. However, God will bless us in His way. When we give money as offerings to God with a mindset of God multiplying the money and giving it back to us, we treat God as a wonder banker. This is what preachers of money want us to believe, so we could go and borrow money to give as offerings with the mindset of investing in a Ponzi scheme. Next time you encounter such preachers, do not fall for their scam. Knowledge is power.

But the Bible says give, and it shall be given unto you!

"Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again" (Luke 6:38)

This passage is often used for fundraising and offerings in Churches. It is good and right to give cheerfully to the Lord. However, this scripture is not talking about giving money. It is usually taken out of context. From verse 27, it is clear that Jesus was talking about giving benevolence and forgiveness. He said, "Be merciful, forgive, don't judge, do good, do not condemn, etc. You should expect to receive the measure (of benevolence and forgiveness) you give to others. God does not multiply our money and give it back to us anytime we give an offering. God surely blesses His children, but He decides how to bless us.

Can we follow someone's testimony of giving to prosper?

I was in a meeting, and someone came up to give a testimony. The testifier stated how he was having a lot of financial downturns, and things were very hard. So, he went into a period of prayers and meditation to seek God. As he was praying, the Word of the Lord came to him to give Him an offering of his television in his Church, which he did, and within a short time, there was a miraculous turnaround in his business. God blessed him with a big business contract that runs into millions and brought financial breakthroughs and prosperity to his family. He gave the testimony to give thanks to God. After the testimony, the man of God came up and motivated the congregation to follow suit, claiming that if anyone could offer their property to God as this brother did, such a fellow would receive a financial breakthrough in return. It was a mind-blowing testimony. Many Church members started bringing their household items to Church as an offering for their financial breakthrough. Some offered their cars, while many gave in cash. It was a charged atmosphere. Everybody started making their confession of financial prosperity. The Church made a massive harvest of offerings as those items were sold and converted to cash. Seeing people sacrificing for the Lord was exciting, but they gave their offerings for the wrong reasons. They waited and waited in vain for their breakthroughs to come. Many got offended and left to join other Churches, while others stopped attending any Church again.

I believe in the authenticity of that testimony because the testifier said he went to seek the face of the Lord, and God

spoke to him, telling him what to do. The problem was that the rest of the people did not seek the face of the Lord as this brother did. They were turning an act of God into a doctrine. They visualized God as sitting down somewhere in their Church, waiting for anybody to bring his car or television offering in exchange for a financial breakthrough. God does not work this way. If anyone wishes to follow the example of this testifier, that person should also go before the Lord in prayer and meditation and be sure to hear from God. God will not ask everybody to go and offer their household items. To some, God will ask them to amend their ways and live righteously. To another seeker, God may give an idea for an invention in the place of prayer. To someone else, God may tell him to empty his bank account and give to missionary work or the underprivileged. There are so many things God can inspire believers who can make contact in their spirit with the Spirit of God to do. We cannot reduce the ways of God to formulas. All you have to do to please God is not just throw an offering at His feet. God is interested in our person first before our offerings can make any meaning and be acceptable before Him.

I see this error repeated every day on cable television. A certain televangelist brought a guest minister who gave a personal testimony while trying to raise funds for his host. In his testimony, he said his son became wayward and left the house, which became a burden to him and his family. He then said he went before the Lord in prayer, and the Lord asked him to sow a seed of a certain amount of money which I cannot remember

very well now, but let us say a \$200 offering. He said his son returned within two days after he prayerfully sowed this money to a particular ministry. The son was full of remorse as God had changed him. He asked for forgiveness and was no longer wayward. Therefore this guest minister started motivating the audience to key into his testimony by giving the exact amount God asked him to give for their children so that if any is wayward, God can turn the child around. My question is: why can't the preacher ask his audience to go and pray just like he did and hear from God as he did? He knew that if he asked his audience to do the right thing by going to seek God personally, there would be no basis for him to use the testimony to raise money. These are just gimmicks to raise money, as God does not work this way. All a parent needs to do to have a miracle of restoration for his wayward child is not to give a lousy offering which God is not asking. We cannot bribe God to buy a miracle. Miracles are not for sale. You are being scammed whenever someone asks you to pay some money before God can reach out to you. Jesus said: *"Heal the sick, cleanse the lepers, raise the dead, cast out devils: freely ye have received, freely give"* (Matt 10:8). The transactional gospel is a scam.

Does God ask for offerings?

"And he said, Take now thy son, thine only son Isaac, whom thou lovest, and get thee into the land of Moriah; and offer him there for a burnt offering upon one of the mountains which I will tell thee of." (Gen 22:2)

Yes, God does ask for offerings. God spoke to Abraham to offer his son as a burnt offering. God did this to test Abraham. Abraham obeyed God and took his son to the mountain to offer him as a burnt sacrifice. As Abraham was about to put the knife on his son, God called him from heaven and restrained him. He passed the test.

"And Abraham stretched forth his hand, and took the knife to slay his son. And the angel of the LORD called unto him out of heaven, and said, Abraham, Abraham: and he said, Here am I. And he said, Lay not thine hand upon the lad, neither do thou any thing unto him: for now I know that thou fearest God, seeing thou hast not withheld thy son, thine only son from me. And Abraham lifted up his eyes, and looked, and behold behind him a ram caught in a thicket by his horns: and Abraham went and took the ram, and offered him up for a burnt offering in the stead of his son. And Abraham called the name of that place Jehovah jireh: as it is said to this day, In the mount of the LORD it shall be seen. And the angel of the LORD called unto Abraham out of heaven the second time, And said, By myself have I sworn, saith the LORD, for because thou hast done this thing, and hast not withheld thy son, thine only son: That in blessing I will bless thee, and in multiplying I will multiply thy seed as the stars of the heaven, and as the sand which is upon the sea shore; and thy seed shall possess the gate of his enemies; And in thy seed shall all the nations of the earth be blessed; because thou hast obeyed my voice". (Gen 22:10-18)

After that, God commanded His blessings upon Abraham. It was not about the offering but the obedience. As soon as Abraham passed the test of obedience, God blessed him. If a believer goes before the Lord, God can ask the believer to give an offering in his Church or another ministry. God can also speak to the believer to give to a specific kingdom project or the poor. If such a believer obeys and does what God has told him to do, God will bless him. Whatever issue the believer took to God in prayers will be resolved through the obedience. However, we cannot turn an act of God into a formula. Every believer needs to hear from God for himself/herself.

Our obedience to God's instruction is what produces miracles. God spoke to Moses to stretch his rod over the red sea, and the sea was miraculously parted for the children of Israel to pass through on the dry ground. This does not mean anytime anyone wants to cross a sea; they should look for a rod and stretch it over the sea. Rods do not part seas. It was obedience to a divine instruction that parted the sea for Moses.

When Jesus wanted to provide wine for the wedding party, he asked the servants to fill the waterpots with water. After that, He asked them to give it to the master of ceremony. The water turned into wine! Water does not ordinarily turn into wine this way. It was the instruction of Jesus and the obedience of the servants that birthed the miracle. Jesus never did a thing unless he heard from heaven. It is wrong to make a doctrine out of an act of God. His ways are dynamic. You can hold on to God's Word by faith when you hear from God. But if a televangelist

asks you to pay him \$200 to restore your wayward child, the televangelist has to ensure that your child is restored. It has nothing to do with God. For you to be able to hold God by His Word, He must have spoken to you personally. *"For as many as are led by the spirit of God, they are the sons of God"* (Rom 8:14). Church leaders cannot step into the place of the Holy Spirit in the lives of their congregation. Every true believer must know how to be led by the Holy Spirit. Messages like how to be led by the Holy Spirit, walk with God, exercise spiritual authority, and the like are the messages we need to preach from our pulpits. These are the real secrets of miracles, signs, and wonders.

Is there a specific ministry where I can give my offerings for my financial breakthrough?

There are no denominations in heaven. It is not about a particular denomination or ministry but our obedience to God when we receive an instruction to give an offering. I have heard preachers say, "If you give your offerings in this ministry, you will enter into your financial breakthrough". This is a subtle way of warning members not to consider giving their offerings elsewhere. God can speak to a believer to give to other ministries or the poor. The body of Christ is one. Typically, believers should give their tithes and offerings in their Churches. However, God can tell a believer to give to any kingdom work. No denomination or ministry has the magic wand to turn members into millionaires. We give our tithes and offerings, not for God to double our money. We give in obedience and

worship to God. God determines how to bless. We do not dictate to God how He must bless us. We also do not give out of the fear of being cursed if we do not give. We should give in love and appreciation of who God is to us. We can pray for specific blessings, but God still decides how and when to bless us. Do not serve God for what He can give, but for what He already gave, and for who He is (John 3:16).

Can prayer clothes bring financial prosperity?

"And God wrought special miracles by the hands of Paul: So that from his body were brought unto the sick handkerchiefs or aprons, and the diseases departed from them, and the evil spirits went out of them." (Gen 19:11-12)

I had seen a preacher sell handkerchiefs to Church members, promising that it would bring them financial prosperity. I was amazed at how Church members rushed to give or make pledges to buy the handkerchiefs. The preacher preached on wealth and how God has given him grace for financial prosperity. At the end of his sermon, he brought the handkerchiefs and said he had prayed on them. He claimed that anybody he gave the handkerchief to would be imparted with the grace of God for financial prosperity and become a millionaire. Even though I knew better, I thought he would distribute the handkerchiefs freely. To my dismay, he started calling out sums of money to be given as offerings before anyone could collect the 'miracle handkerchiefs'. I started thinking that if the handkerchiefs carried God's anointing to turn people into millionaires, should

they be for sale? I asked myself the question: is this not another indulgence certificate? Preachers, promising what they have no power to deliver and collecting people's money deceitfully?

The preacher needed to raise money, but why take the unholy path of plain deceit? The people were carried away by his testimonies and illustrations of how God made him a millionaire and lost their minds. They could no longer reason or discern that becoming a millionaire takes more than an anointed handkerchief. There was no way to verify the preacher's testimonies of financial breakthroughs. He did not tell us if a handkerchief he bought from somewhere was responsible for his becoming financially prosperous. No one doubted him for a moment because he was a respected man of God. He had a field day and raked in a lot of offerings. The people parted with their money in exchange for handkerchiefs that could best be used for wiping off sweat from their faces. People went home rejoicing that they now had the miracle handkerchiefs that would end their financial travails and turn them into millionaires. These were false hopes, deceit, and pure craftiness to defraud the people of God. These Church members believed in the man of God and would be waiting endlessly for their financial miracles to happen. After some time, the people will wake up from their slumber and realize they have been deceived. These things lead to offences and make many believers stop attending Churches or even backslide. God is watching us. Nothing is wrong with taking offerings, but everything is wrong with fooling people into giving offerings.

Handkerchiefs and aprons were taken from Paul to heal sick people and cast out demons. Those pieces of clothes were not for sale. They were taken freely and used for ministry. God honoured the faith of those believers and confirmed His Word with signs and wonders. Those handkerchiefs and aprons were not a money-making talisman. The grace and power of God are not for sale. Miracles are not for sale, just like forgiveness of sin is not for sale. There is no anointed handkerchief anywhere that can turn people into millionaires. It is all deception and fraud. Next time you see anybody advertising handkerchiefs, anointing oil, special water, or any item for financial prosperity, do not respond to their gimmicks. It is all lies. Tokens can be prayed upon to heal the sick and cast out demons, but not for turning people into millionaires. They should not be sold as God's power is not for sale. God is not a Ponzi or wonder bank operator.

I wish to prosper financially. Can God help me?

"But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you" (Matt 6:33).

If you have sound health and two hands, God has already helped you. Now, put your hands to work. It is the will of God for us to prosper in whatever we lay our hands upon to do. God can and will prosper His children if they serve Him faithfully and are diligent in their businesses. God does not want us to serve Him for financial prosperity. Jesus said: "seek ye first the kingdom of God and his righteousness, then every other thing will be added

to you". Financial prosperity falls under those things that can be added to the faithful believer who seeks first the kingdom of God and His righteousness. Financial prosperity is neither a sign of spirituality nor proof that a believer's life is pleasing to God. Those who follow crooked paths to obtain prosperity know in their minds that God cannot be pleased with them. Money is never enough. That is why Christians should pray for the spirit of godliness and contentment. No matter how much money a man has, greed will tell him he has nothing. We all need the grace for contentment as we trust God to enlarge our coasts further. *"But godliness with contentment is great gain"* (1 Tim 6:6). Godliness without contentment is a great loss. Every believer will not become a millionaire, no matter how they pray about it, but God will provide for our needs. God is a God of purpose. The wealthiest man on earth is the man that has contentment.

But Solomon gave offerings, and God prospered him!

"And Solomon loved the LORD, walking in the statutes of David his father: only he sacrificed and burnt incense in high places. And the king went to Gibeon to sacrifice there; for that was the great high place: a thousand burnt offerings did Solomon offer upon that altar. In Gibeon the LORD appeared to Solomon in a dream by night: and God said, Ask what I shall give thee. And Solomon said, Thou hast shewed unto thy servant David my father great mercy, according as he walked before thee in truth, and in righteousness, and in uprightness of heart with thee; and thou hast kept for him this great kindness, that thou hast given

him a son to sit on his throne, as it is this day. And now, O LORD my God, thou hast made thy servant king instead of David my father: and I am but a little child: I know not how to go out or come in. And thy servant is in the midst of thy people which thou hast chosen, a great people, that cannot be numbered nor counted for multitude. Give therefore thy servant an understanding heart to judge thy people, that I may discern between good and bad: for who is able to judge this thy so great a people? And the speech pleased the Lord, that Solomon had asked this thing. And God said unto him, Because thou hast asked this thing, and hast not asked for thyself long life; neither hast asked riches for thyself, nor hast asked the life of thine enemies; but hast asked for thyself understanding to discern judgment; Behold, I have done according to thy words: lo, I have given thee a wise and an understanding heart; so that there was none like thee before thee, neither after thee shall any arise like unto thee. And I have also given thee that which thou hast not asked, both riches, and honour: so that there shall not be any among the kings like unto thee all thy days. And if thou wilt walk in my ways, to keep my statutes and my commandments, as thy father David did walk, then I will lengthen thy days. And Solomon awoke; and, behold, it was a dream. And he came to Jerusalem, and stood before the ark of the covenant of the LORD, and offered up burnt offerings, and offered peace offerings, and made a feast to all his servants" (1 Kings 3:3-15).

Solomon loved the Lord and gave his offerings to God as a means of worship and appreciation for making him a king. Solomon was already a king, so he just thanked God out of a pure heart. Then God visited him overnight to reward him for his gratitude. Solomon's offerings and heart of love prompted God to visit him. Solomon was not making his offerings to get blessed. He was making his offerings as a gratitude to God, who had so much blessed him. Solomon was not expecting such a visitation, as he was not negotiating his offering with God for such divine visitation. He did not give his offering because he wanted to prosper financially. There are superior reasons to offer our offerings to God other than for God to make us millionaires. Even when God appeared to Solomon in a dream, he did not ask for money! He only asked for wisdom to lead God's people. His priority was the assignment (work) God gave him. He was passionate about fulfilling his purpose. God added those things he did not ask for, like long life, riches, honour, peace, fame, and victory over his enemies. This is how to relate with God if we want God's favour and blessing. Give to God cheerfully and sacrificially in worship.

Can I give in faith for a harvest?

Faith is personal. If you are convinced that God is leading you to give an offering in faith for a financial harvest, that is great! You should obey the leading of the Holy Spirit. We can only walk with God by faith. So, anything we do with God must be

done in faith. However, giving in faith for a harvest may not be helpful when you do not have a field where you are sowing your seed and nurturing your plant. Tell me, where do you expect to harvest when you do not have a job or a business? If you believe God for someone to send you money, how sustainable is that as a lifestyle? If you have a job and earn a monthly salary, where do you expect to harvest your millions except you scale up your life? It is not wrong to have faith, but faith without work is dead. You can have faith for a harvest if you live righteously and diligently do your job or business. Let me challenge you, why not give in faith as an act of worship? The 'give to get' mentality does not truly work with God. God will not necessarily give you money for every offering you give. Let God give you a financial breakthrough when He will. Don't serve and give to God purposely to get money back.

You have to choose between God and Mammon. The true riches of Christ far outweigh any form of temporal financial breakthrough. Seek God for the true riches of Christ. Do not seek God primarily for financial breakthroughs. So, if you want to give in faith for a particular harvest, let it be your decision and do it in faith. Let it not be that somebody hoodwinked you into parting with your money to buy a financial breakthrough that does not exist. Your offerings, given to buy financial breakthrough, is the prosperity preacher's 'financial breakthrough'! Wise up.

Is the teaching of financial prosperity Biblical?

"But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut 8:18).

We must teach Church people how to get out of poverty through work. God does bless His people with the power to get wealth. Since God gave us His only begotten son, He can also, with Him, freely give us all things. God gives the power to get wealth so that He may establish His covenant. There is no doubt that God can bless a faithful believer with financial prosperity through an idea, his work, or business to fulfil a divine purpose. I believe in teaching biblical financial prosperity through work ethics once in a while. A Church's central message should not be on how to make money. That is not the gospel. The gospel is a person, and the person is Jesus Christ. The idea of thinking a believer can give an offering in Church and expect someone to come and 'bless' him with a hundredfold of what he gave usually leads to frustration. This is not how to truly be blessed. Once in a while, someone can remember you and send you a gift, but how can you survive on such a lifestyle? Instead of waiting for a miracle of someone remembering you to send you some money, why not live on the principle of work/production? This way, you will be the person that is looking for whom to assist financially.

Can I follow my pastor's examples of giving and receiving?

The highest form of leadership is leadership by example. People naturally follow the standards of their leaders. When teaching

people the principle of giving to get, prosperity preachers usually motivate their listeners with examples of giving and testimonies of people giving to them in return. Once their listeners hear this, they go on a giving spree, expecting people to start giving a hundredfold return to them. Unfortunately, it does not work this way. You must realize that pastors are men of influence and that people will naturally give gifts to them. If you blindly follow such testimonies and expect people to queue up the following morning by your door to give back your offerings in a hundredfold return, you will end up frustrated. The same thing goes for senior pastors and associate pastors. People naturally give more gifts to the senior pastor than the assistant pastor. So, the associate pastor should not think he would receive the same quantity if he gave offerings as his senior pastor. Church members have different reasons why they give money and material gifts to their pastors. Some give because they are led by the Holy Spirit or from the understanding to be part of their pastor's ministry and receive a prophet's reward (Matt 10:41-42). Others give to buy recognition and influence/control over their pastor. God sees the hearts of men. The way out is to be led by the Holy Spirit in your giving. Give in obedience to God and as worship. No strings attached. God will surely bless you for your faithfulness and sacrifice.

Another way of looking at this is to understand that pastors are workers in God's vineyard, meeting the spiritual needs of people. Ministry is not a lazy man's work. Building a Church organisation takes a lot of hard work, planning, strategizing, and

patience. So, a pastor is a worker. The principle of work stipulates that money will naturally flow towards you when you meet people's needs or solve their problems. If you solve the bread problem in your community, money will naturally flow from the community towards you in exchange for your tasty bread. In the same way, people will naturally give money and material gifts to pastors because their spiritual and sometimes emotional needs are met through the pastor's ministry. By ministry, I mean preaching, caregiving, counselling, and prayer.

It is not the pastor's offerings that made people give gifts to him. People give gifts to him because he is meeting their spiritual needs. People give financial and material assistance to their pastor because the pastor is a worker, adding value to their lives. As a believer, find your work and commit yourself to diligence in your work. This way, money will naturally flow to you. Work is the God-ordained way for humans to access wealth on this earth. The giving-to-get mentality is covetousness which does not work with God. It only enriches the prosperity preacher. You cannot coerce God to give you money because you just gave an offering. God will determine how and when to reward you for your giving, sacrifice, and labour of love if your motive is right before Him.

What is altar giving?

I was so stunned when I heard the story related by the pastor of a particular ministry here in Nigeria. They invited a guest minister who is a well-known senior minister in town to preach

in their Church. The guest minister decided to raise money for his host during the ministration. As an example, he offered to give a certain amount of money to lead in generous giving. He announced how much he would donate and asked the host pastor to send one of his associates to come and collect the cheque in his office the next day. The guest preacher challenged the congregants to give sacrificially and asked those who wanted to join him in the giving to stand up. The Church members were shamed to see a guest minister leading in giving so much to the work of God in their Church, so they were stirred up to give/pledge generously. An associate pastor was sent to collect the cheque from the guest minister the next day. On getting there, the guest minister said that he did not mean to redeem the pledge. Rather, the promise he made was just to motivate the congregation to give generously. He opined that the promise he made on the altar is called “altar giving”. The associate pastor left this big man of God's office confused and incredibly disappointed. So, do not be swept off your feet the next time you encounter a preacher raising money and pledging a tremendous amount to lead in the offering. Listen to the Holy Spirit and give sensibly. Do not be stampeded into making pledges you cannot afford to redeem or give beyond your reasonable capacity, except the Holy Spirit leads you to do so. Many Church people fall for such scams because they do not know how to hear from God. Any Christian who does not know how to hear from God will easily fall prey to the antics of money preachers.

How do we participate in fundraising in our Church?

"But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work:" (2 Cor. 9:6-8)

There will always be genuine needs to raise money for the work of the ministry. We should be committed to promoting the work of God in our Church and the body of Christ generally. God loves a cheerful giver. When there is a call for offering, give sensibly and as led by the Holy Spirit. Don't be cajoled or deceived to give grudgingly or by force. God is not a taskmaster. Give what you can release cheerfully and joyfully. Do not pledge what you have to borrow money to redeem. A certain congregant stole a considerable amount of money from his place of work and gave it as offering in his Church, while he could not even afford to feed his family. He probably wanted to 'belong' to a special class of givers in his Church (some Churches have millionaires and billionaires clubs). His office discovered the fraud and got him arrested. When they got to his house, they could not see any trace of affluence or anything he did with the money. That was when he confessed that he took the money to his Church as offering. What! God have mercy. This is not how to live or give to God.

Can preaching financial prosperity be a ministry call?

"But unto every one of us is given grace according to the measure of the gift of Christ. Wherefore he saith, When he ascended up on high, he led captivity captive, and gave gifts unto men. (Now that he ascended, what is it but that he also descended first into the lower parts of the earth? He that descended is the same also that ascended up far above all heavens, that he might fill all things.) And he gave some, apostles; and some, prophets; and some, evangelists; and some, pastors and teachers; For the perfecting of the saints, for the work of the ministry, for the edifying of the body of Christ: Till we all come in the unity of the faith, and of the knowledge of the Son of God, unto a perfect man, unto the measure of the stature of the fulness of Christ: That we henceforth be no more children, tossed to and fro, and carried about with every wind of doctrine, by the sleight of men, and cunning craftiness, whereby they lie in wait to deceive; But speaking the truth in love, may grow up into him in all things, which is the head, even Christ: From whom the whole body fitly joined together and compacted by that which every joint supplieth, according to the effectual working in the measure of every part, maketh increase of the body unto the edifying of itself in love" (Eph 4:7-16).

Jesus Christ functioned in all the ministry gifts. When He was ascending to heaven, he gave gifts to men. He divided the ministry gifts and gave portions to His men. The fivefold ministry gifts are the office of apostles, prophets, evangelists, pastors, and teachers. These fivefold ministry gifts are to preach and teach the whole counsel of God as contained in His Word.

None of the fivefold ministry offices reflects a money ministry. Jesus did not die to turn every believer into a millionaire. He came to redeem our soul from eternal condemnation and build us up 'unto a perfect man, unto the measure of the stature of the fullness of Christ'. The assignment of the fivefold ministry is to train the saints for ministry work and to edify (instruct or improve morally or intellectually) the body of Christ. In essence, the fivefold ministry is to prepare believers to do the work of the ministry. There are also people that God has called into the ministry of helps and government with various gifting. *"And God hath set some in the Church, first apostles, secondarily prophets, thirdly teachers, after that miracles, then gifts of healings, helps, governments, diversities of tongues"* (1 Cor. 12:28). In all these, I have never come across a ministry of financial prosperity in the Bible.

Teaching how people can prosper financially can be one of the minors of ministry assignments. We may talk about it along the line as we preach the Word of God for salvation, deliverance, evangelism, righteousness, holiness, spiritual authority, healing, and so on. Jesus was a severe critic of the religious leaders of his days. He moved violently against those guys who turned the Temple into a business centre. So, I can't see where the ministry of financial prosperity emanated from in the Word of God.

What of those who are giving their testimonies of financial breakthroughs?

God can indeed bless the work or business of a believer. So, there can be genuine testimonies of financial breakthroughs. However, it has been discovered that many of such testimonies we hear are not in any way reliable. There is no way to crosscheck or verify such testimonies.

Some years back, I went to do evangelism in an area of Lagos, Nigeria. While preaching to someone, the person pointed me to a man standing by and said: 'that man attends your kind of Church, and he is a guyman (a slang for 'fraudster')'. He asked me first to go and preach to the man. I could not believe my ears, so I met the man and started talking to him. This guy confirmed to me that he was a guyman and praying and fasting on a 'job' he was handling. He told me that if God could favour him to defraud the person he was working on, he would go to his Church to testify of his financial breakthrough. I was dumbfounded because I knew he was telling the truth. Those are the kind of testimonies that his Church popularly featured. I tried in vain to convince him to amend his ways and come to genuine repentance. He said so many unprintable things that I had to leave that environment ashamed. So, do not jump to conclusions until you hear the whole story.

The end does not always justify the means! The process through which a believer enters into financial prosperity matters greatly. Some testifiers have a solid financial background responsible for their financial breakthrough. Some used earthly wisdom through bribery, immorality, and stealing, yet they will not tell the whole story. They will only say to the congregation that after giving a

particular offering, the heavens opened, and they landed a juicy contract that changed their financial status. Then the congregation will rejoice with the testifier and shout hallelujah! The man of God will also come to the podium and use the testimony to encourage the people to give and give for their financial breakthroughs. God have mercy! Do not be carried away with such testimonies until you know the whole process of how the 'breakthrough' came about. Until you can confirm the story as righteous and genuine, do not be moved by it.

What of people who are paid to give fake earth-moving testimonies? Yes, you heard me right! It happens in some climes. Fraudulent Church leaders pay dishonest people to give fake testimonies to rouse the congregation for more money. Since you never knew the testifier from Adam, you believe everything you heard because it happened in Church, on God's altar! Do not be fooled; people who want your money can use anything to deceive you. It is your responsibility to be informed. If you do not personally know the testifier or can verify the testimony, do not be carried away by it.

How can Churches help members to prosper financially?

Churches can help members realize their financial potential through specialized seminars where they can be motivated to discover their purpose and learn godly business principles. Churches can organise in-house vocational training or sponsor members to go to vocational schools. Members can join or form their cooperatives to access microloans they can use for their

businesses. Churches can also arrange career and business counselling by professionals to benefit their members. Churches can scout for vacancies and make the information available to Church members for free. Then members can be encouraged to fulfil their financial obligations to God in giving to the cause of the gospel.

A Ponzi con artist asks people to invest their money with him while promising them what he does not have the power or capacity to deliver. He swindles them of their hard-earned money without making his investors rich as he promised. The Roman Catholic Church sold indulgence certificates to parishioners, promising them forgiveness of sins. The parishioners parted with their money and got nothing close to forgiveness of any sin. The temple merchants took advantage of the worshippers by selling animals for offerings and changing currencies at exorbitant prices. I am sure they justified the high prices by making the worshippers believe that a sheep bought in the Temple is more acceptable to God than those from the city market. Finally, here comes the money preacher. He asks Church members to give offerings and buy handkerchiefs or anointing oil that will miraculously turn them into millionaires or give them special miracles. In the end, no financial or special miracles are experienced. God's grace is not for sale. It is still the same trick, based on the same principle. The idea is to find a way to collect money from people based on false and unrealistic promises. God is against such evil manoeuvres and scams

perpetrated in His name. Knowledge is power. You can deliver yourself from their hands by knowing the truth.

CHAPTER SIX: THE FAULTY FOUNDATION OF THE PROSPERITY GOSPEL

John Williams (pseudo name used) was a great faith teacher. He is known to be one of the pioneers of the modern-day financial prosperity message. Several others preached financial prosperity message before him, but he was among those few who popularized it. His teachings influenced most of the modern-day financial prosperity preachers in Africa. He taught faith and prosperity in many of his books and publications. However, as he grew old and neared the end of his stay on this side of eternity, he realised how his protégées had taken the message of financial prosperity to the extreme and were doing so many things that were not biblical. He wrote “Prosperity For You” (pseudo book title used) to correct the error and excesses of his protégés. The purpose was to warn and correct them. In “Prosperity For You”, he explained how he received the revelation of financial prosperity message for the last time. Before the book was released to the public, he called a meeting with some of them and gave each of them a copy, with a lot of caution to correct their excesses. There are no records that they heeded his warnings.

I have read the book repeatedly and discovered that beyond the excesses of his protégés, the foundational scripture that John

Williams used to justify his revelation of financial prosperity message had more to offer. His perspective on this passage led to his modern-day financial prosperity message. In "Prosperity For You" John Williams reinstated his understanding of the passage. I believe he was honest with his presentation, but I also think it was short of the whole truth. The passage is found in II Cor 8:9:

"For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich."

He explained this passage to mean that Jesus was rich on earth, became poor on the cross, died, and was resurrected on the third day so that we might have access to redemption and earthly riches. He presented the word "rich" in the passage to mean earthly riches. The audacity of financial prosperity preachers to preach financial prosperity as a gospel message is based on the understanding that financial prosperity is part of the finished works of Christ on the cross. If we can see from the scriptures that this is not right, there will be no basis for taking financial prosperity as a gospel message.

The correct interpretation of this passage lies in rightly determining:

1. The location of Jesus Christ when he was rich.
2. The location of Jesus Christ when he became poor.
3. The kind of riches Jesus had before he became poor.
4. The nature of Jesus' poverty when he became poor.

5. The kind of riches believers enter into in Christ.

To correctly determine the above five points, we need to differentiate the kinds of riches the word "rich" might refer to in this passage. Of course, we have two types which are:

1. Earthly riches: This refers to material blessings which are finances, earthly goods, silver, gold, and the good things of this world.

2. The riches of Christ or heavenly riches: This refers to our redemption package in Christ, which are our salvation (becoming sons of God), access to God's presence (worship and answered prayers), spiritual authority, eternity with God and so on. Heb 11:24-26: *"By faith Moses, when he was come to years, refused to be called the son of Pharaoh's daughter; Choosing rather to suffer affliction with the people of God, than to enjoy the pleasures of sin for a season; Esteeming the reproach of Christ greater riches than the treasures in Egypt: for he had respect unto the recompense of the reward"*. Here, Moses preferred Christ's greater riches than the money, pleasure, and provision of Egypt. Christ's greater riches are of a higher value than earthly riches or money. Eph 3:8: *"Unto me, who am less than the least of all saints, is this grace given, that I should preach among the Gentiles the unsearchable riches of Christ;"* Here also, Paul spoke of the unsearchable riches of Christ. If we read the passage further, we will see that Paul was not talking about earthly riches. In verse 16 down the line, in Paul's prayer for the Ephesians Church, he said: *"That he would grant you,*

according to the riches of his glory, to be strengthened with might by his Spirit in the inner man;"

Therefore, the word "rich" may refer to earthly riches, and it may also refer to the riches of Christ, which is superior to earthly riches. The same Greek word: 'plousis', which is interpreted as 'rich' in 2 Cor. 8:9, is the same Greek word used in Heb. 11:26, which is interpreted to mean: Christ greater 'riches'. It depends on the usage. The letter killeth, but the spirit gives life.

John William's interpretation of 2 Cor. 8:9:

These are excerpts from Chapter three of John Williams' book; "Prosperity For You":

"The passage in Second Corinthians undeniably declares that Jesus became poor and experienced poverty. But when? Was it during His entire earthly life? During His years of ministry? Exactly when did Jesus become poor?

I suggest to you that Jesus was not a poor man during the thirty-three years of His earthly life, including the three years of His earthly ministry. He was made poor upon the Cross when He became our Substitute and paid the penalty and price for our sin."

"We see that by His sacrifice on the Cross, Jesus took our poverty to provide us the riches of His grace. He became poor that we might be rich, which means abundant provision!"

"When did Jesus take on sin, sickness, the curse, and poverty? On the Cross! He did this so we could receive health, righteousness, blessing, and prosperity. He took the punishment that belonged to us so that we could receive the blessings that belong to Him."

"The reason I am so certain this is what the Scriptures are saying is because the Gospels, when properly examined and rightly divided, do not portray Jesus as a poverty-stricken individual. On the contrary, Jesus is seen as a Man whose needs were met and who was regularly involved in meeting the needs of others." ⁸

In summary, John Williams answered those five questions as follows:

1. The location of Jesus Christ when he was rich: Jesus was rich when he was on earth.
2. The location of Jesus Christ when he became poor: He only became poor when he was on the cross.
3. The kind of riches Jesus had before he became poor: The kind of riches he had before he became poor was earthly riches.
4. The nature of Jesus' poverty when he became poor: The kind of poverty Jesus had on the cross was the lack of material wealth he possessed on earth before he went to the cross.

5. The kind of riches believers enter into in Christ: The riches believers have as a result of Jesus' poverty are abundant provisions.

I believe John Williams mixed up the riches of Christ with earthly riches here. The word "rich" in this passage was not referring to earthly or worldly riches but the greater riches of Christ. This also made him confuse the locations of Christ when he was rich and when he became poor. He postulated that Jesus was rich on earth and became poor on the cross. No mention was made of Christ's status in heaven before he came to earth, as we can see in Phil. 2:5-8. By way of interpreting scripture with scripture, Phil. 2:5-8 gives us the key to correctly interpreting 2 Cor. 8:9.

The correct interpretation of 2 Cor. 8:9

If we interpret the word "rich" in this passage to mean 'the riches of Christ', then we can refer to Phil. 2:5-8 to rightly answer these five questions:

1. The location of Jesus Christ when he was rich: Jesus was rich in heaven before coming to this sinful world. *"Who, being in the form of God, thought it not robbery to be equal with God"* (Phil 2:6).

2. The location of Jesus Christ when he became poor: Jesus became poor by coming to this earth in the likeness of sinful men, though without sin. Coming to earth as a man was poverty, relegation and demotion of His status. *"But made himself of no*

reputation, and took upon him the form of a servant and was made in the likeness of men" (Phil 2:7).

3. The kind of riches Jesus had before he became poor: The kind of riches he had before he became poor were his equality with God, sonship, God's presence, and everything in heaven. *"Who, being in the form of God, thought it not robbery to be equal with God" (Phil 2:6).*

4. The nature of Jesus' poverty when he became poor: The poverty of Jesus when he became poor was his walking on this earth as a man, being made subject to human authority (he had to pay tax), and going to the cross (the Creator suffering in the hands of His creatures). All the earthly provisions he had were poverty compared to his status in heaven. *"And being found in fashion as a man, he humbled himself, and became obedient unto death, even the death of the cross" (Phil 2:8).*

5. The kind of riches believers enter into in Christ: The kinds of riches believers enter into as a result of Jesus' poverty are the kind of riches he had in heaven. These are our redemption (becoming sons of God), access to God's presence, spiritual authority and so on. (Eph 2:6, 13, 18 & 22. Col. 2: 9-10. Gal. 3:13-14. Rom 5:10, 17-18. 2 Cor. 5:21.)

Phil 2:5-8: *"Let this mind be in you, which was also in Christ Jesus: Who, being in the form of God, thought it not robbery to be equal with God: But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of*

men: And being found in fashion as a man, he humbled himself, and became obedient unto death, even the death of the cross."

Here is the Good News version of this passage: *"He always had the nature of God, but he did not think that by force he should try to remain equal with God. Instead of this, of his own free will he gave up all he had, and took the nature of a servant. He became like a human being and appeared in human likeness. He was humble and walked the path of obedience all the way to death- his death on the cross."*

The Message Bible version: *"Think of yourselves the way Christ Jesus thought of himself. He had equal status with God but didn't think so much of himself that he had to cling to the advantages of that status no matter what. Not at all. When the time came, he set aside the privileges of deity and took on the status of a slave, became human! Having become human, he stayed human. It was an incredibly humbling process. He didn't claim special privileges. Instead, he lived a selfless, obedient life and then died a selfless, obedient death –and the worst kind of death at that –a crucifixion."*

Jesus willingly left his position of equality with God in heaven, humbled himself, and became a human being. That was when he became poor. He did not become poor just when he went to the cross. He became poor when he came into this world. He did not come to this world for the purpose of solving our economic problems. He came to solve our sin problem. God created the heavens and the earth as a package of existence and provision.

Everything man would need to survive on earth had been packaged into creation. That is why we keep discovering God's provisions on earth! All a man needs to be qualified to have access to God's provisions on earth is to be born into this world (the first birth) and work. The man may be rebellious to God and not even believe in the existence of God. This does not matter. If any man tills the ground, the earth will yield its increase. God makes His sun rise on the evil and the good and causes it to rain both on the righteous and the wicked (Matt. 5:45). It was not the problem of material provision that brought the son of God to this world but the problem of the fall of man in Eden, which resulted in eternal separation from God (spiritual death). Therefore, we cannot equate the sacrifice of Christ on the cross to a quest for material provision. The sacrifice is worth much more than that!

God invented the principle of work as a pathway to access earthly riches. The God of heaven and earth had set this earth to operate on principles. If an unbeliever puts his hands to work, he will prosper financially. Principles work for both believers and unbelievers. To add financial prosperity as one of the finished works of Christ on the cross cannot be correct. If it is so, then only Christians would be able to access earthly riches because the finished works of Christ can only be received by faith. Not of works lest any man should boast. The kind of poverty Christ delivered us from on the cross is spiritual. It is not the poverty of lack of money or any material provision but the **POVERTY OF THE SOUL**, the broken fellowship between man and God, the

source of life, the eternal damnation, and the lack of access to God's presence. If the poverty that Jesus took upon Himself on the cross is material, what about those who were not materially poor and wealthy with earthly riches at the time He went to the cross? Did He also die for them or not? We must understand that every human being has spiritual poverty in any generation until they come to God through Christ. However, not every human being is materially poor at any time. What they see as riches from heaven-point-of-view differs from what we consider riches from this side of eternity. Consider the letter of Jesus to the Laodicean Church (Rev. 3:17-18).

In the charismatic circle, we all have great respect for the late John Williams. So, I believe he taught the message of financial prosperity in good faith. However, revelation is progressive, and only the Word of God is infallible. Our allegiance should be to the integrity of the Word of God. We should honour all men but fear God. I have written this book and especially this chapter, with a great sense of responsibility. I have to go this far to show that the source of the teaching is erroneous. This has nothing to do with John Williams' personality, but the offences and hurt that the prosperity gospel is causing in the body of Christ today, especially in Africa. I am trying to state here that the problem is not just about the excesses of prosperity gospel preachers but that the financial prosperity message is a total error that should be discarded from our pulpits. Some African preachers have taken the prosperity gospel to unthinkable dimensions. It is now

mixed up with ideas from African Traditional Religion (ATR). True worship should not be exchanged for Mammon worship.

God already established the principle of work for any man on earth to access wealth on this planet. That is why people who are not Christians can be wealthy and enjoy the good things of this world. God will bless anyone, Christians or unbelievers, who follow the God-ordained principle of work and prosper them. Suppose preachers truly want believers to prosper financially. In that case, they should teach them the principles of work, planning, critical thinking, analysis, strategy, production of goods and services, market and customer analysis, visibility plans, selling, system building, investing, how to pass job interviews, etc. Those are the tools needed in the marketplace for anyone to prosper financially. There is no magical financial prosperity anywhere except maybe in occultism, which does not endure. Even those who use occultic powers to prosper financially are still required to have a business or job they do! What shall it profit a man who gains the whole world but loses his soul?

The gospel of God's kingdom is not about gathering and accumulating material possessions. It is about salvation and the transformation of souls. Believers are to learn how to walk with God, shine as light, and bring transformation to people and nations around them. They are to do this with the integrity of God's Word and the work of righteousness. To access material wealth, Christians should follow the principle of work and get wealth only within the boundaries of righteousness, or else they

lose their souls. It is ok for Christians to be wealthy and have access to earthly goods for as long as their souls prosper. To trade soul and health for accumulating financial prosperity is foolishness (3 John 2). The times of ignorance God winked at, but now commands all men everywhere to repent (Acts 17:20). To those who now have a better understanding, much more is required from us. James 4:17 says: *"Therefore to him that knows to do good, and doeth it not, to him it is sin"*. Luke 12:47 also says: *"And that servant, which knew his lord's will, and prepared not himself, neither did according to his will, shall be beaten with many stripes"*.

What was Paul saying in 2 Cor. 8:9?

Interestingly, Paul was teaching about giving when he made that statement in 2 Cor. 8:9. The whole of second Corinthians chapters 8 and 9 taught about giving. Paul admonished the Corinthian Church to emulate the example of Christ, who willingly became poor for others to become rich. The Corinthian brethren were admonished to also willingly impoverish themselves through their giving so that others who were poor may become rich through their sacrifice and love. He was talking about the grace of selfless and sacrificial giving, which Christ showed us by coming into this world to die for us. He was not preaching a give-to-get mentality but a selfless, sacrificial giving like Christ did for us. This is the hallmark of Christian giving.

Amazingly, people respond to a call to “give to get” than “give to make others have”. That is why Ponzi schemes are thriving for con artists. People do not mind going to great extents to invest in Ponzi schemes when they are promised impossible returns on their investments. They are giving to get. In the end, they lose their investment, get impoverished, bite their fingers for a few months, and then get repositioned to invest in the next scheme. Many Christians find it difficult to willingly impoverish themselves for the sake of others or God's kingdom. But when a financial prosperity preacher asks them to give an offering they cannot afford for their financial breakthrough; they quickly give without thinking about it. Our motives are crucial in our giving. The grace of our Lord Jesus Christ is the grace of humility and selfless sacrifice. Jesus left everything in heaven, impoverished himself by coming to this world, and was obedient to God unto death, even the death on the cross. Then God honoured him and gave him a name above every name. When we give selflessly and sacrificially, that is when God commands his blessing, which may be ideas or favours and not necessarily cash.

An appeal to the flesh

The financial prosperity message appeals to the flesh. Everybody wants to prosper financially and have the good things of this world, but not everybody wants to serve God. Wherever people see that they can make money, they rush there. Something like a gold rush. When a preacher majors in preaching financial prosperity message, people will rush to his Church because making money is natural to man. However,

most of the people are not worshippers who want to serve God. Many are merely involved in a kind of gold rush. In the end, they get fleeced. Some will even become pastors and start doing unthinkable things that should never be mentioned among believers. They did not come for God in the first place. They came for money. Serving God and serving Mammon do not mix.

Money making is not a religious activity but a business activity. The ability to hear from God is an advantage, but a believer must lay his hands on a business enterprise or a job to make money. People in business who have made so much money can testify that it is not that easy to make money. When those who have worked very hard and laboured in the marketplace to excel in businesses see Christians confessing their million-dollar breakthroughs by faith while doing nothing or in employment, they become curious and want to know if they missed the shortcut. At the end of the day, when they do not see these Christians amassing their wealth without corresponding hard work, they make up their minds about religion. It then becomes difficult for them to join a religion. In the end, the preacher ends up pushing people further away from the kingdom of God.

A faulty foundation cannot endure.

Since the modern-day message of financial prosperity was built on a limited presentation of 2 Cor. 8:9, the building cannot stand upright. It is full of errors and excesses. Truth does not beget lies until it is twisted. Truth leads to more truth, while error

breeds errors. I hope we can now see for ourselves and make amendments where necessary.

Think about these things:

1. Jesus could not have died to get for us what unbelievers can get without Jesus. It is a fact that unbelievers can prosper financially without coming to Christ. So, the death and resurrection of Jesus Christ could not have been for financial prosperity. The riches of Christ cannot be about money. What Jesus Christ died and resurrected for are such riches that are beyond the reach of men unless they come to God through Christ.

2. Redemption is instant and guaranteed, while financial prosperity is conditional and not guaranteed. A man is instantly forgiven and saved when he comes to God by faith through Jesus Christ and asks for the forgiveness of his sins. His name is written in the book of life, and he now has access to God's presence as a son. The new believer becomes rich instantly with the riches of Christ. *"You are familiar with the generosity of our Master, Jesus Christ. Rich as he was, he gave it all away for us-in one stroke he became poor and we became rich"* (2 Cor. 8:9 Msg. translation). He gets all these without working for them. Salvation is a gift, not of works, lest any man should boast. *"For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast"* (Eph. 2:8-9). It is guaranteed that whosoever calls upon the name of the Lord shall be saved (Rom. 10:13).

However, when a man comes to God by faith through Jesus Christ and prays for financial prosperity, he does not get it instantly. He may never get it unless he goes through the God-ordained principle of work. This means that redemption and material prosperity are not on the same pedestal as finished works of grace. If an unbeliever does not pray to God for financial prosperity but goes through the principle of work, he will prosper financially! God already set the principle of work for any man to access wealth on planet earth.

3. Salvation is a product of grace alone, but financial prosperity is by work. If financial prosperity is also by grace alone, we would need only faith and no work to access it. You cannot wake up in the morning and confess by faith that you are a millionaire, only to find your bank account credited a million dollars before evening without working. That is a simple truth. There can be miracles but merely confessing your million-dollar blessing is not a sure way to prosper financially. Work is the sure way to financial prosperity, while faith is the sure way to salvation through Christ. The two work on different principles. The deprivation of the human soul and the deprivation of the human pocket are not at par. One is eternal, while the other is temporal. The seriousness of Jesus coming to earth is far greater than the need for material provision.

4. Finished work is finished. Jesus finished the work for our redemption on the cross. For a man to be redeemed, no additional work is needed. All he has to do is accept what Christ already finished on the cross by faith to receive salvation. On

the other hand, financial prosperity is not finished work on the cross. Christ has not finished the work to access financial prosperity. We must do the work. Man needs to work hard/smart to access financial prosperity. This has nothing to do with redemption. If financial prosperity were to be a finished work on the cross, only believers in Christ would have access to it. It is, therefore, wrong to teach that Jesus Christ went to the cross for us to get material provision or money. How do unbelievers get money?

5. We cannot buy/activate the finished work of Christ with money. If financial prosperity is a finished work of Christ as financial prosperity preachers want us to believe, then it follows that we do not need an offering to activate it. To receive salvation, we do not give an offering. It is purely by faith through repentance. There is no amount of offering we can give to buy redemption or forgiveness of sin. It is by faith, not of work, lest any man should boast. Prosperity preachers tell us that financial prosperity is a finished work, but we must activate it with our offering/giving. How can that be? A finished work needs no offering/giving for any kind of activation! The idea is that people give greedily when they believe their giving is an investment that will bring bigger finances for them. When they know they are giving to charity, they part with what they can reasonably afford. This kind of teaching helps the preacher but hurts the givers. It gives false hopes and eventually leads to offences when those hopes are dashed. Repent, repent, oh financial prosperity preacher.

6. Financial prosperity is not a condition for spending eternity with God. To make heaven or spend eternity with God, the finished work of Christ is sacrosanct. On the other hand, financial prosperity is not a condition for making heaven. If it is, then only rich people will be qualified to spend eternity with God. Jesus warned that it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God (Matt. 19:24). Whether a man is materially rich or poor, if he is redeemed by the blood of Jesus, he will spend eternity with God. As much as it is the will of God for believers to prosper financially, a believer's financial status is irrelevant to his spending eternity with God.

7. A transformed life can enhance a better life. In effect, being a believer in Christ means living a transformed life. *"Therefore if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new"* (2 Cor. 5:17). A transformed life can enhance better life choices which can, in turn, bring better results. Financial prosperity can be a result of better choices in life. There is nothing magical about it. In the same way, a successful marriage can be a result of better behavioural choices. We cannot say that having a successful marriage is a finished work of Christ on the cross. Saying so will mean that every believer automatically has a successful marriage by faith. It will also mean that those who do not have successful marriage will not go to heaven. Therefore, we cannot rightly say that financial prosperity is a

finished work of Christ because these are products of our choices and actions.

8. No shortcut to divine principles. It is possible to be born again, be rich spiritually and still be poor physically (financially). This is a stark reality in many parts of the world. Many believers cannot afford the basic amenities to live above the poverty line. They keep praying and attending multiple Church programs, thinking that is what to do to prosper financially. Some even go to Churches to pray for business breakthroughs during the week when they should be at work! Yet, the unbelievers who are spiritually in abject poverty prosper financially because they follow the God-ordained principle of work. How can you be going to the Temple to pray for money when people are waiting for you in the marketplace to buy your products/services? The purpose of the Temple is for worship, thanksgiving, spiritual growth, and ministry. Christianity is not a shortcut to financial prosperity. There are many advantages of being a Christian, but not without following divine principles. He who has ears should listen.

CHAPTER SEVEN: EARTHLY WISDOM

"Where is the wise? where is the scribe? where is the disputer of this world? hath not God made foolish the wisdom of this world?" (1 Cor. 1:20)

The world has its system by which it runs. This worldly system is contrary to God's kingdom principles. We are in the world but not of the world. Satan is the prince of this world. Therefore, the world system is built upon the foundation of darkness. The world system gives credit to man or Satan, while kingdom principles give glory to God.

How did we come about deception, scam, fraud, and craving for materialism in the Church? The reason is that many Church leaders have made up their minds to deploy earthly wisdom in running their ministries to have easy access to worldly goods. The secret to success in the world is deception and packaging. Many businesses are prosperous through the use of these tactics. We can see this in many adverts in the media. Truth is concealed while lies are exaggerated. For example, to advertise a beverage, advertisers will look for a successful and famous athlete who may never have tasted the beverage in question to pose with a steaming cup of the said beverage. Then they use

every bit of their professionalism to drive home the message that their beverage made the champion who he is today. In other words, they deceive the public that drinking their beverage is responsible for the advertised champion's strength, success, and achievements. That is a lie because the advertised champion never tasted their beverage before becoming a champion. The implicit message is that if anyone wishes to become strong, energetic, and successful like the champion, he should drink their beverage. Such adverts are allowed to thrive because this is what the world system is built upon: lies, deception, packaging, profitability, and success. The making of a champion is much more than just drinking a particular beverage every morning, even as the making of a millionaire is much more than buying a special handkerchief from a 'man of God'.

The only thing that matters in the world system is the result. The process does not matter. It is a rat race. You can climb on people's heads, wound, and injure anybody on your path just to arrive as a winner. It is a race of 'survival of the fittest.' In the kingdom of God, the process is as vital as the result. No matter the result achieved, the result is unacceptable if the process is ungodly. Men may clap their hands and be dismayed, but such exploits are not acceptable before God. God shall try every work with fire.

"Who is a wise man and endued with knowledge among you? let him shew out of a good conversation his works with meekness of wisdom. But if ye have bitter envying and strife in your hearts, glory not, and lie not against the truth. This wisdom descendeth

not from above, but is earthly, sensual, devilish. For where envying and strife is, there is confusion and every evil work. But the wisdom that is from above is first pure, then peaceable, gentle, and easy to be intreated, full of mercy and good fruits, without partiality, and without hypocrisy. And the fruit of righteousness is sown in peace of them that make peace".
(James 3:13-18)

Earthly/worldly wisdom does not descend from God. It is earthly, sensual, and devilish. The opposite of 'earthly wisdom' is 'heavenly wisdom', or we may say 'godly wisdom'. Earthly wisdom is based on deception, while heavenly wisdom is based on truth and discernment. A believer needs to discern the move of the Holy Spirit and receive instructions from God to know what line of action to take. Earthly wisdom depends on what appeals to the senses (it is sensual), while heavenly wisdom depends on God's Spirit's leading. Worldly wisdom is in the realm of common sense. It is profit-driven. Kingdom assignments should not be focused on monetary profit as it is in the world.

Kingdom's business is not money-making but soul-saving. As important as financial prosperity is, it is not proof of spirituality or being in the will of God. When a Church or ministry is driven by monetary profit and buildings, such a ministry will drift into errors and use any available earthly wisdom to get money. Ministry is not a money-making business. It is a soul-saving and soul-preserving assignment from God. It is not a business venture as many have taken it to be. When Jesus, in Luke 2:49,

talked of going about His Father's business, He was not talking about commerce. I hope some people can get this clear?

Financial prosperity preachers are often in the habit of giving placebo solutions to their congregation to raise money from them. Placebo medicine is a drug prescribed for the psychological benefit of the patient rather than for any physiological effect. It is just to make the patient believe he has taken the required medication. When Church members are asked to bring a handkerchief, oil, water, honey, etc., for prayers, and they are told that all they need to do is use these tokens as prescribed to solve all their problems, it is a placebo medicine they have in their hands. After the prayers, the Church members become excited, thinking they now have the solution to their worries. They become vulnerable in the euphoria of torrential prayers and prophecies over the tokens. When you solve problems for people, their finances flow towards you. They are ready to respond generously with their offerings to show appreciation. Such "prophetic works" are usually followed by a special offering time. This is born out of a simple understanding of human psychology. It is earthly wisdom. They care not about what happens to the people after that. The purpose is to get them to the point of vulnerability and raise offerings from them.

Ask yourself, do these preachers lift handkerchiefs to solve their problems? When they are sick, do they drink oil? Can you trace their wealth to handkerchiefs they collected from somewhere? It is Scriptural to pray on cloth/handkerchiefs and take to the sick to heal them. If you are in a meeting, you do not need

handkerchiefs again. You can receive prayers for healing, etc. God can heal without clothes/handkerchiefs. The idea here is that they want to give you something tangible you can see and be grateful for through your generous offerings. Realistically, the meeting is not about you but about how much money can be raked in, in the form of offerings. God have mercy!

Earthly wisdom is not only earthly and sensual; it is also devilish. To thrill people with miracles, signs, and wonders, earthly wisdom preachers employ the use of magic. Magic is a kind of wand, the art of using diabolical means to make things happen. They go to make covenants with powers of darkness, bowing to the serpent in exchange for power. A true man of God is only required to pray and allow God to determine who gets healed. Even our Lord and Saviour could not do many miracles in His hometown because of their unbelief. Allowing God to determine the result is not enough for people who want to make things happen and attract a big crowd. Hence, the use of earthly wisdom and demonic powers to amaze the crowd and get rich quick.

Some gospel ministers also delve into occultism to keep the people bound and senseless. The nature of humans is that they get wise over time. When deception has been going on for a season, the people will start to reason and challenge the status quo. To prevent this from happening, some Church leaders use charms or magic to keep their members bound to them. They will not be able to reason independently except for whatever their leader asks them to do. Earthly wisdom gives glory to

Satan as it is devilish. If anyone reading this book is so spiritually bound, receive your deliverance and liberty now in the mighty name of Jesus.

Where they use earthly wisdom, there will be strife, confusion, and evil work like tribalism, stealing, corruption, and immorality. There will be crisis upon crisis. The believers will be shallow in their spiritual growth as the time to teach profound scriptural principles is used to talk about money and raise funds. People will be walking in the flesh to show off their earthly possessions. Others will lie and cheat in their businesses/places of work just to enter into their financial prosperity. Those who do not know what else to do will get offended and stay in their homes.

Heavenly wisdom is different: *"But the wisdom that is from above is first pure, then peaceable, gentle, and easy to be intreated, full of mercy and good fruits, without partiality, and without hypocrisy. And the fruit of righteousness is sown in peace of them that make peace"* (James 3:17-18). The world may see Church leaders who follow heavenly wisdom as foolish leaders who do not know their way. The wisdom of God is foolishness to men. However, the foolishness of God is wiser than men. No amount of money can buy purity and the peace of God. Some money preachers have tons of money but have lost their purity and peace of mind. They live in fear of death because their hearts are tied to things. They also fear retribution because they stepped on so many peoples' heads to rise to their

positions. Nothing is as cool as living peacefully! There is nothing worth going to hell for in this world.

Heavenly wisdom leaders are those who tow the path of righteousness. It is full of mercy and good fruits without partiality and hypocrisy. To follow the path of heavenly wisdom means we should not follow a way if the process is unrighteous, no matter how many earthly goods it promises. Following the path of deceit to raise money is unholy, unrighteous, and ruthless. The trick may work for those who indulge in it, but a true man of God should steer clear from these acts of Mammon worship. Follow Godly wisdom, be faithful to your heavenly assignment, and allow God to determine the result.

CHAPTER EIGHT: KINGDOM GIVING

"And they received of Moses all the offering, which the children of Israel had brought for the work of the service of the sanctuary, to make it withal. And they brought yet unto him free offerings every morning. And all the wise men, that wrought all the work of the sanctuary, came every man from his work which they made; And they spake unto Moses, saying, The people bring much more than enough for the service of the work, which the LORD commanded to make. And Moses gave commandment, and they caused it to be proclaimed throughout the camp, saying, Let neither man nor woman make any more work for the offering of the sanctuary. So the people were restrained from bringing. For the stuff they had was sufficient for all the work to make it, and too much". (Exo 36:3)

It was time to build the temple as God commanded Moses, and the Spirit of God stirred up the people to give. The people brought more than enough offerings of various items and materials for constructing the temple. They offered quality materials that are befitting for the temple of Jehovah. Every morning, they kept bringing the offerings until it was more than enough, and Moses instructed that they stop bringing offerings for the work. That is the spirit! That is how to give to God. However, God commanded the project and stirred people's hearts to give. They were giving towards a specific project, and

everybody kept giving until it was too much. These people were not giving for financial breakthroughs. They were giving in worship. They sacrificed their means to Jehovah. God will indeed bless the givers, but their focus was not on what they would get in return. They were worshipping their God and sacrificing towards the building of the temple.

Too many Scriptures encourage believers to give out of their substance to God (2 Cor. 9:7-11, Gen. 14:19-20, Exo. 35:22, 2 Chro. 31:11-12, Luke 12:33-34, Prov. 11:24-25). The gospel needs the gift of men who can go, pray or give of their substance for the gospel to be preached. Jesus commanded believers to go to the end of the world with the gospel. Jesus said, "*go ye therefore and teach all nations...*" So, it is a fact that we need money in the Church to preach the gospel. We can never out-give God as God already gave us the gift of His Son to die in our place and redeem us from sin.

Jesus said we should lay our treasures in heaven.

"Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also". (Matt 6:19)

The sure way to lay up our treasures in heaven is by using our money and resources to do good works. This includes our tithes,

offerings, and taking care of the needy. When you give your money to a godly cause or give to the poor who cannot pay you back, you are storing it in heaven. Kingdom giving should be with the motive of laying up our treasures in heaven. Our giving should be part of our service to God. Prosperity preachers tell us to invest our money with them so that God (not them) can make us rich, but Jesus said we should lay up our treasures in heaven so that our hearts can be on the things above.

There is a thin line between walking with God and missing God. You walk with God in your finances when you give to God with a heart of gratitude in worship and obedience. God will surely bless you in His way. But when you give your offerings with the mindset of making more money, you have missed God. God has no wonder bank anywhere.

Kingdom giving could be a ministry. God raises some people to be givers (I Cor 12:28, Rom 12:8). They may be business owners who see their wealth as kingdom resources and faithfully ask God where the money should go. They do not seek for their own as they are sold out to God in their giving. God keeps blessing them and instructing them on where to channel their resources. They do not waste God's resources as they only hold it in trust. They also do not just give to anybody who asks them. They wait on God, who instructs them to channel their resources to specific kingdom needs. This kind of ministry transcends denominations as they do not just give in their local denomination but wherever God directs them. It is so awesome to work in partnership with God. These are people who have

conquered greed through their lifestyle of kingdom giving. They see themselves as missionaries going to foreign fields through their resources.

"But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut 8:18).

Believers should know that whatever they have, God gave them the power to get it, and the primary purpose is to establish God's covenant. So, every believer should be a kingdom giver. We should all count it a privilege to partner with God in advancing the cause of the gospel worldwide. We should not give our offerings to feed the greed of men. We should instead give to worthwhile kingdom projects and missions. When a Church leader is using gimmicks to raise funds, do not respond. There is no use in using deceit if God had commanded the project. Church leaders who use tricks to raise money do so to feed their greed and lust for things.

It is a priceless asset for a believer to know how to hear from God. Many believers believe whatever anybody says because they cannot hear God for themselves. Whenever you hear God's instruction to give, please, do. God asked Abraham to offer his son Isaac. Abraham moved in obedience, and God accepted his offering. God divinely provided a ram in place of Isaac. As a result of Abraham's obedience, God blessed him beyond measure. God gave Jesus Christ as a gift to the world for the

redemption of humankind through Abraham. God does ask for offerings. Blessings usually follow such obedience whenever God asks a man to do something or give an offering. If a man asks you to give an offering for a miracle, the man who asked for the offering should provide the miracle. At least you paid for it! However, if God asks you for an offering and you obey, it is now a matter between you and God. You can hold God by His Word and experience a miracle for your obedience. God is looking for our obedience, as God is never in need of anything.

"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. 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. And all nations shall call you blessed: for ye shall be a delightsome land, saith the LORD of hosts".

(Mal 3:10-12)

Many believers do not believe in tithing. I believe in tithing and that you should give it to your local Church. Nevertheless, God can lead you to give your tithe elsewhere. Tithing helps us to learn how to put God first in our lives. When a believer earns an income, the first expenditure should be his tithe, which must be set apart and forwarded to the right channel. Under the law, the requirement was strictly ten percent, but under grace, the

percentage can be as the Holy Spirit leads you. We are no longer under the law but under grace. Some believers give more than ten percent of their income to God. Some give as much as fifty percent or more. I have heard the story of a particular Christian who increased the percentage of his tithe until he gave ninety percent of his income to God. God greatly blessed him. He was only living off ten percent of his monthly income, which was more than enough to sustain him. Some people have conquered greed. God help us!

The idea of tithing is partnering with God in our finances. It is not to be a legalistic thing done out of fear. We should do our giving to God out of love and appreciation for our heavenly Father. Giving ten percent of income is Old Testament model. That is why some Christians argue that tithing is no longer valid under the New Testament, forgetting that the New Testament also has a model.

At the beginning of the early Church, believers gave their all (Acts 4:32-37). They sold their lands and houses and brought a hundred percent of the proceeds to the Apostles' feet. No one lacked anything as they distributed their resources among the brethren. However, a couple called Ananias and Sapphira did not feel comfortable with this practice. When they sold their land, they kept back part of the proceeds and lied that they had brought everything. This lying against the Holy Ghost led to their deaths. As the early Church matured, the leaders saw that the practice of giving a hundred percent was not sustainable. So, they admonished believers to purpose (determine) the

percentage of their income they would like to give to the work of the ministry. They were admonished to give bountifully and cheerfully, not grudgingly or of necessity. I believe this is the model of tithing in the New Testament. Give the percentage of your income that is comfortable to you. Some can give more than ten percent, while some may not be able to give up to ten percent. For me, ten percent is the minimum.

"But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver". (2 Cor. 9:6-7)

"According as he purposed in his heart" means the amount or percentage of his income that he has determined in his heart to give. The amount should be predetermined and not spontaneous. The giver should give willingly, bountifully and cheerfully, as God loves a cheerful giver. Do not be cajoled or hoodwinked to give because of false promises that the man raising the offering has no power to fulfil. Those are the things that lead to offences. Purpose in your heart on the percentage of your income you can willingly and cheerfully sacrifice for the cause of the gospel. Give to God as a means of worship and obedience. God will surely bless you as you walk with Him by faith. God will bless you for your sacrificial giving, but more importantly, because He is your Father. If God is not yet your Father, though you give tons of cash in Church, you have no inheritance in Him. You can make a turnaround today.

Kingdom giving is righteous giving. God can do without the proceeds of corruption and illegal businesses. Our Father can provide the finances needed for His kingdom to run smoothly. Church leaders should not encourage looters of government treasuries, prostitutes, scammers, drug pushers, and thieves by collecting tithes from them. The kingdom of God does not need funds from the kingdom of darkness. The moment sinners feel comfortable in their sins in our Churches; we are no more preaching the gospel. *"Let him that stole steal no more: but rather let him labour, working with his hands the things which is good, that he may have to give to him that needeth"* (Eph. 4:28). He that stole should steal no more! When John started preaching and baptising people in preparation for the ministry of the Messiah, people asked him a fundamental question: 'what shall we do?' John responded by asking them to mend their ways.

"And the people asked him, saying, What shall we do then? He answereth and saith unto them, He that hath two coats, let him impart to him that hath none; and he that hath meat, let him do likewise. Then came also publicans to be baptised, and said unto him, Master, what shall we do? And he said unto them, Exact no more than that which is appointed you. And the soldiers likewise demanded of him, saying, And what shall we do? And he said unto them, Do violence to no man, neither accuse any falsely; and be content with your wages". (Luke 3:10-14)

When people come to our Churches and sit down to hear the Word preached, they look for direction from God's Word for their daily living. They are asking the same question: what shall

we do? As Church leaders, what do we tell them? Are we only interested in the money they bring or in their eternity? If we commend thieves and corrupt people for their fat offerings, we misdirect and ask them to continue in their sins. When a man comes to Christ, old things should pass away in his life. A Church should not encourage thieves to continue in their old ways. He that stole should steal no more! Selah.

As we faithfully give our tithes and offerings in our Church, we must also remember those on foreign missions, reaching the unreached people of the earth for Jesus. A good part of our offerings must go to them to support their work. Mission work should be every Christian's work. If you cannot go, you can support those who are going with your prayers or finances. There are mission organisations around us that we can support. They do not have to be connected to our Church denomination before we channel our resources to them. We are talking about kingdom giving here. Our giving must be kingdom-focused and not limited to our denomination. If God finds us faithful as a channel of blessing to His work, He will pour much more blessings upon us so that we can do more good works.

Some are being persecuted daily for their faith in Christ. Some are in prison because they are Christians. Many children are orphaned because their parents refused to deny Christ when the enemies of our faith came. We should remember them in our giving.

"Remember them that are in bonds, as bound with them; and them which suffer adversity, as being yourselves also in the body" (Heb. 13:3).

We should also remember the poor. *'He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again'* (Prov. 19:17). It is not until we give thousands that we can help the poor. Whatever we can afford to help someone in need is part of our kingdom giving. We should

Kingdom Giving

faith. "As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith" (Gal 6: 10).

How to give offerings in Church

1. Give as worship to God, the provider of all things.
2. Give cheerfully. God loves a cheerful giver.
3. Give as a commitment to God's kingdom (your tithes and offerings).
4. Give towards Church projects.
5. Give sensibly.
6. Give to missions.
7. Give to the needy (widows, orphans, disabled, etc.)
8. Give towards laudable causes.
9. Give in obedience as a response to God's leading.

10. Give even when it is not convenient.

11. Give to God first.

How not to give offerings in Church

1. Do not give to God out of greed to become a millionaire.

2. Do not give because somebody testified to his giving and breakthrough.

3. Do not give to buy a handkerchief, holy water, anointing oil, etc., to become rich or get a miracle.

4. Do not give a one-eyed goat to God.

5. Do not give God that which cost you nothing.

6. Do not give stolen funds to God. Therefore, do not steal. (It is troubling to have to tell Church people not to steal. God knows those who are His).

7. Do not defraud others to give money to God. God does not partner with thieves and fraudsters. Their names cannot enter the book of life unless they repent, become born again and turn away from their wickedness.

8. Do not give when you cannot reason. After an anointed preaching and the glory of God come down, it is time for altar call and ministering to the needs of the people in prayer. That is why the glory of God came down. It is not the time for fundraising.

9. Do not give to God last. (There will be nothing left to give.)

10. Do not give to bring down a prayer point. Some preachers will ask for offerings before they say a prayer point for the congregation to pray. This is ridiculous. Let the so-called Prophet keep his prayer point while you rely on the Holy Spirit to teach you how to pray.

CHAPTER NINE: BIBLICAL PROSPERITY

The first message of prosperity we will consider is the one preached directly by God to Joshua. This particular message did not pass through any human vessel. It was not a message delivered to Joshua by any prophet. God spoke to Joshua the same way He used to talk to Moses, mouth to mouth. So, if any believer is looking for the most authentic template or message on prosperity, here is it:

"Now after the death of Moses the servant of the LORD it came to pass, that the LORD spake unto Joshua the son of Nun, Moses' minister, saying, Moses my servant is dead; now therefore arise, go over this Jordan, thou, and all this people, unto the land which I do give to them, even to the children of Israel. Every place that the sole of your foot shall tread upon, that have I given unto you, as I said unto Moses. From the wilderness and this Lebanon even unto the great river, the river Euphrates, all the land of the Hittites, and unto the great sea toward the going down of the sun, shall be your coast. There shall not any man be able to stand before thee all the days of thy life: as I was with Moses, so I will be with thee: I will not fail thee, nor forsake thee. Be strong and of a good courage: for unto this people shalt thou divide for an inheritance the land, which I swear unto their fathers to give them. Only be thou

strong and very courageous, that thou mayest observe to do according to all the law, which Moses my servant commanded thee: turn not from it to the right hand or to the left, that thou mayest prosper whithersoever thou goest. This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success". (Jos 1:1-8)

After Moses's death, the leadership baton was handed over to Joshua. His assignment was unambiguous. He was to lead God's people into the Promised Land and divide the land for them. God appeared to Joshua and spoke with him, giving him a charge of fulfilling his assignment by making his way prosperous and having good success. We must also be clear about our purpose and life assignment. We must have a clear direction of what or where our own promised land is. There must be an area of human endeavour we are purposed to possess as our promised land. There are seven mountains which are: Family, Religion, Economy (Business, Finance), Government (Politics), Education, Media and Celebration (Arts and Entertainment). Every human should pick at least one of these mountains to pitch his tent and exercise dominion. Christians should prayerfully determine their mountains and enter their promised land to possess it. Our mountain is where we are required to exercise dominion, be a representative of God's kingdom, be an example of a believer, enforce the kingdom of God and shine our light. We will have to fight battles, but with

God on our side, we shall be victorious, prosperous and have good success.

God's first instruction to Joshua was to arise and go over Jordan. *"now therefore arise, go over this Jordan, thou, and all this people, unto the land which I do give to them"*. To arise and go over Jordan means getting up, crossing Jordan and moving towards the land. This implies getting positioned to work. God promised the land to their fathers, but it will not come to them without their fighting battles. Some Christians desire success in life without lifting a finger. This is not God's template. Joshua and his team had work to do and battles to fight. The implication of this to us as Christians is that to be prosperous in life, we have to rise and get set to work. 'Going over Jordan' means positioning ourselves on our land of promise to possess it. God assured Joshua that He had given him every piece of land on which he would set his feet. *"Every place that the sole of your foot shall tread upon, that have I given unto you, as I said unto Moses"*. Joshua had to set his feet on the land first before the land shall be his. Every mountain a believer shall put his feet on shall be given to him too.

God assured Joshua of His presence going with him. *'as I was with Moses, so I will be with thee: I will not fail thee, nor forsake thee'*. God's presence is always there for a believer in God's will. God was with Joshua, and He never failed him for as long as he walked with God. Then God charged him to be strong and be of good courage. *"Only be thou strong and very courageous, that thou mayest observe to do according to all the*

law, which Moses my servant commanded thee: turn not from it to the right hand or to the left, that thou mayest prosper whithersoever thou goest". To be strong and courageous means being daring and ready to take risks. Success in life and ministry is not easy. You have to be strong and brave. Joshua was indeed fearless in battle. Believers, too, should be strong and courageous in fulfilling their life assignments. Financial prosperity is not about giving an offering and going to sleep. You must have something on your hands that God can bless. God also instructed Joshua to observe to do according to all the law. If God is going to be on your side, you have to walk in line with God's Word. We cannot continue in sin and expect grace to abound. When there was a sin in the camp, the people of a tiny city called Ai defeated Israel. After they repented and dealt with the sin in their camp, they could reverse the situation and defeat Ai. You need to walk in line with the Word of God so you may prosper wherever you go. According to what God said to Joshua, courage and obedience to God's Word will guarantee his prosperity. The same thing goes for us as believers. In verse 8 of this passage, God summarized the message into three distinctive points:

- **The book of the law must be in your mouth:** *"This book of the law shall not depart out of thy mouth". To be prosperous and have good success, always speak the Word of God from your mouth. No matter the situation, do not change your confession of what God's Word has confirmed. Let it not 'depart' from your mouth. Keep speaking the Word to your situation.*

- **Meditate on the law day and night:** *'but thou shalt meditate therein day and night'*. In your heart, always meditate on God's Word. Think about it day and night. This means: 'do not be defeated in your mind'. The mind is very powerful; it is a battlefield. To prosper and succeed, keep meditating and winning with God's Word in your mind.

- **Be observant to do what is written in the law:** *'that thou mayest observe to do according to all that is written therein'*. Let the Word of God be in your actions. Do not speak righteousness, and do unrighteousness. Live a life of obedience to God's Word. When you do these things, you will make your way prosperous and have good success.

The message of success and prosperity that God preached to Joshua differs from what we hear today. God did not ask Joshua to give offerings or make a sacrifice for him to prosper. Of course, Joshua will sacrifice to the Lord, but that is not where the focus is. God placed the responsibility for success and prosperity on Joshua's shoulders. God assured him of divine presence, but he must arise, go over Jordan and fight courageously. He also has to follow all the laws given to Moses, observe to do all that is written therein, meditate on God's Word, confess God's Word and do the Word. If Joshua does his part faithfully, God will also do His part, resulting in Joshua's prosperity and success.

You have a role to play in becoming prosperous and successful. Not just any kind of success, but good success. The success

without any addition of sorrow. Your prosperity and success are tied to your purpose and assignment. You are prosperous when you fulfil your purpose and deliver on your life assignment. Before God, money is not the determining factor. Those who major in financial prosperity to determine success miss a whole deal. Prosperity and success from God have to do with knowing and fulfilling your purpose. Along the line, financial blessings will follow as you fulfil your purpose. The message was clear and straightforward. Joshua went forward and fulfilled his purpose. He led Israel into the Promised Land and divided the land for them. He was prosperous and had good success. You are a successful person when you fulfil your purpose on earth. If fulfilling your purpose would require you to be a millionaire, God will give you the power to make the millions. It is possible to make so much money on earth and still be a failure from God's point of view.

Next to God's message to Joshua on prosperity and success, we are going to consider the words of Jesus:

"Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you." (Matt 6:31)

According to our Lord and Saviour, the secret of prosperity is first seeking God's kingdom and righteousness. Your heavenly

Father knows you need all the things the unbelievers are running after. You do not have to follow the Gentiles' ways (unbelievers). You seek the kingdom of God and his righteousness first and watch God add all these things to you. This means that in your work, business and life, prioritise God's kingdom and walk in righteousness if you want God to bless you with true success. The Gentiles take the path of unrighteousness to amass wealth. You should take the path of righteousness in your business and experience God adding those things the unrighteous seek after to you. When you walk with God and hear from God, your life will not lack direction. As God directs and leads you in the path of righteousness, you will fulfil your purpose on earth. The problem in the body of Christ these days is that Satan is throwing good things at us to take away the real thing from us. Financial prosperity is a good thing but not the real thing. The real thing is gaining the kingdom of God and having peace with God. When we have the real thing, the good things will follow (be added to us). However, when we run after the good things like the Gentiles do, we miss the real thing! What shall it profit a man who gains the whole world and losses his soul? What a great loss!

Jesus taught industry and diligence in many of his parables, like in the Parable of the Talents (Matt.25:14-30). Biblical prosperity is not magical prosperity that comes just by prayer or some prophetic declaration without the principle of work and industry. Do not be deceived.

Now, let us look at what Paul had to say about financial prosperity. We are going to consider three Scriptures:

"But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows." (1 Tim.6:9, 10)

"But my God shall supply all your need according to his riches in glory by Christ Jesus." (Phil. 4:19)

"And that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you; That ye may walk honestly toward them that are without, and that ye may have lack of nothing". (1 Thess. 4:11-12)

The first quote shows Paul warning Christians against running after worldly riches. He warned that those who make earthly riches their object will fall into temptation, a snare and many foolish and hurtful lusts. Their lust for things will drown them in destruction and perdition. The love of money is the root of all evil. Many who went that way erred from the faith and pierced themselves through with many sorrows. Imagine someone piercing himself through with sharp objects (sorrows) because of the love of money. The love of money can quickly draw a believer out of safety, wound and destroy him. It is a very foolish endeavour. Those who want to be rich by any means do

not bargain for what they eventually get. They want the good things of life at all cost; then, they get sorrow and destruction with the money. Sometimes they do not even get the money before their destruction comes. Here is a quote from Charles Spurgeon:

"I believe that it is anti-Christian and unholy for any Christian to live with the object of accumulating wealth. You will say, 'Are we not to strive all we can to get all the money we can?' You may do so. I cannot doubt but what, in so doing, you may do service to the cause of God. But what I said was that to live with the object of accumulating wealth is anti-Christian".⁹

The idea here is that as good as it is for believers to desire riches; it should not be at the cost of their souls. It is anti-Christian to want to be rich at all cost. True prosperity is not the accumulation of money but the gaining of your soul and fulfilling your purpose and calling on earth. This is biblical prosperity. The struggle to accumulate wealth at all cost and by any means is not Biblical. A man who is stupendously rich but loses his soul is a loser. There is nothing good in such a 'success'.

In the second quotation, Paul prayed for the Philippians Church that his God shall supply all their needs according to His riches in glory by Christ Jesus. The Philippians Church communicated with Paul concerning giving and receiving. Theirs was a Church concerned about spreading the gospel to other nations. They partnered financially with the ministry of Paul. Therefore Paul

prayed for them from the depth of his heart. He asked God to supply all their needs according to His riches in glory by Christ Jesus. God's riches in glory by Christ Jesus have to do with the heavenly resources of God. Paul was praying for a supernatural supply from heaven for them. The Philippians Church qualified for this prayer because they first sought the kingdom of God and his righteousness. Those who love money will accumulate, hoard, cheat, scheme and lie to amass riches, while those who love God will live righteously and use their resources for God's kingdom. For those who love the Lord, God will add riches and health to them, while those who love money will pierce themselves with many sorrows. The foundation of the Lord stands sure. Therefore, let those called by the name of the Lord depart from iniquity.

In the third quotation, Paul gave the Thessalonians' Church the steps to follow if they wanted to have abundant provisions (lacking nothing). The steps are:

- Study to be quiet.
- Do your own business.
- Work with your own hands as we have commanded you.

When you follow these steps, you will be able to do two things:

1. You will be able to walk honestly toward outsiders.
2. You will lack nothing.

In essence, Paul admonished believers to be serious and focused in their lives. They are to be industrious and work with their

hands. The result will be that they will not be under pressure to lie and cheat before they can have their needs met. Paul warned against the love of money, prayed that God would supply all their needs, and concluded with instructions that they should do their own business and work with their own hands.

Knowing that we all need money, should Christians pursue money?

The first thing a Christian should discover from God is his purpose and calling. God calls some to work as missionaries in foreign fields or as shepherds of God's people in a local assembly. Some Christians are called to work for God as professionals in the marketplace, while others are called into business or even politics! You need to know what is expected of you from God as a believer and be diligent in fulfilling your purpose.

Christians should work to make money. We all need money to give our offerings, take care of family, buy things, take care of ourselves and pay our bills. Paul said he who would not work should not eat. Christians are to use their God-given gifts, talents and professional training to make all the money they can make in the marketplace. Those called into ministry should be diligent in their assignments and be creative. God will surely meet their needs. The labourer is worthy of his wages.

Christians should pursue money within the boundaries of righteousness. Believers should not be desperate to make money

at all cost. Yes, there are loads of money outside the boundaries of righteousness. Those are not for disciples of Jesus. The fact that everybody is stealing around you is not acceptable before God as a reason why you should join in the stealing. If Jesus drove those thieves out of the temple, he would not allow them to have a place in his Father's house, where there are many mansions. The thief who made it to paradise was the one who made last-minute repentance. The other thief who did not repent did not make it.

Whatever motivates a Christian to pursue money in unrighteousness should be cut off! *"And if your hand or your foot causes you to sin, cut it off, and throw it away: it is better for you to enter life crippled or lame, than with two hands or two feet to be thrown into fire. And if your eye causes you to sin, tear it out, and throw it away: it is better for you to enter into life with one eye, than with two eyes to be thrown into the hell of fire."* (Mat 18:8, 9) This does not mean you should amputate your hand or leg or gorge your eyes. It means to put away whatever it is that will cause you to sin. Whatever reason, whatever friendship, whatever consideration, put them away! It is a serious matter.

The marketplace is there for Christians and anybody to make all the money they can. For believers, they should only pursue money within the boundaries of righteousness. Having had a field day in the marketplace; we should come into the temple of God to worship, pray and give our tithes and offerings cheerfully in thanksgiving to God who gave us the power to

make wealth. We should not come into the temple of God with the mindset of coming to make money again! We had the whole week to do that! Do not pursue money into God's temple. If you go into the temple looking for money, you will not find God. Come into the temple to seek after God and offer your sacrifice of praise to the Almighty. Then God shall add all other things unto you. The marketplace is the right place for Christians and anybody else to pursue money. The temple is the place of worship and prayer. It is where you part with money in sacrificial giving, not a place to double your investment. *"And said unto them, It is written, My house shall be called the house of prayer; but ye have made it a den of thieves."* (Matt 21:13).

How I wish it is true that if you give an amount of money as an offering, you will have a hundredfold back. With the help of compounding, every believer should be rolling in millions of dollars in a short while! Then going to the marketplace would have been useless. Of course, that is the lie many people have bought that makes them rush to Churches where they tell them they can become financially prosperous by giving different offerings. The reality is that it does not happen that way.

Unbelievers, Christians living in sin, and converts who are yet to know their left from right spiritually rush to a Church because they hear that they are praying and laying hands on worshippers for financial breakthroughs there. Upon getting there, they ask them to keep giving their offerings for their breakthroughs. They keep giving and giving and getting nothing until they get tired and also get offended. Someone who could hardly feed himself

and his family was trying to borrow \$100 to give an offering in his Church for a financial breakthrough. He was not trying to borrow money to start a business in the marketplace but to give a breakthrough offering! What kind of nonsense is that? We know it is a scam because \$100 cannot buy any financial miracle. The 'price' is higher than that! Some are sold handkerchiefs, anointing oil, holy water from Israel, or whatever trick they can think of for financial miracles. These things are simply ridiculous.

A country where people run to religious houses for financial prosperity instead of building factories and starting businesses will remain in abject poverty until the people can have a change of attitude. The same thing goes for individual life. In the house of God, we receive salvation, healing and transformation of our lives through the teaching of God's Word so that we can live a life that is pleasing to God and shine the light wherever we go. That is the purpose of the temple. It is a place of worship, prayer, and teaching of God's Word. When it comes to earning a living and making money, the right place to go is the marketplace. That is the purpose of the market. The marketplace is open to Christians and non-believers alike. It is where people go to work or trade to make money. It can be the banking industry, civil service, insurance, maritime, stock exchange, educational services, entertainment industry, stores, city market etc.

It is not wrong or ungodly for Christians to desire financial prosperity. We need money to live a good life, run our Churches

and preach the gospel. Therefore, if any Christian desires money, the marketplace is there. Do not come to the temple of God with the object of money-making in your heart. Come to meet God. Seek first the kingdom of God and His righteousness. All these things shall be added to you because God will surely bless the work of your hand when you serve Him faithfully (Matt 6:33).

If you want more money, develop yourself in your chosen career, profession or business. If your present enterprise is not yielding enough, you can diversify. Attend trade fairs, business seminars, conferences and expos. Do all you can righteously to pursue money in the marketplace and trust God to bless the work of your hand.

Living a balanced Christian life

"Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth". (3 Jn 1:2)

God wants us to live a balanced Christian life. I can see that your soul is prosperous. I wish you prosper materially and in your health as your soul prospers. I expect you to take care of your material prosperity and health the same way you are taking care of your spirituality. The message is about balance. We must know how to balance material prosperity, health and spirituality. The will of God is prosperity. We need to take specific steps to prosper in these three areas. Our spirituality, finances and health need to sync for it to be well with us. If any of the three is

lacking, life is not balanced. We need the wisdom to live a balanced life. Get certification, start a business, apply for a job, etc., to take care of your finances. Eat well, rest, take food supplements, eat a balanced diet, exercise, etc., to take care of your health. Be serious with your decision to walk with God, be a member of a Church, study the Bible, meditate on the Word of God, pray fervently and live a godly life to take care of your spirituality. How can you eat and stay alive if you do not have money? How do you pay bills and take care of the necessities of life without a regular income? If your health is failing, how can you work and move around? How can you relate with God and win spiritual battles if your soul is starved and sick? If your life is not balanced, it can collapse. Do not lose your soul in pursuit of financial prosperity. Except your mountain of influence is religion, do not spend your productive hours during weekdays in the Church. Customers/clients are waiting for you in the marketplace to pay for your products or services. Also, find time to rest and take care of your health. It shall be well with you.

Living on Principles vs Living on Miracles

God created this earth to work on laws and principles. The world does not work on miracles. There are times and seasons, laws of gravity and so on. Water flows from higher grounds to lower levels as a matter of principle. It will be a miracle for water to flow from lower levels to higher grounds. Miracles are possible as they are divine interventions into the natural order (for a purpose). God is above the laws of nature that run this earth. As Christians, we should expect miracles because our

God is a miracle-working God. However, we should live our lives on principles. It is better to live on principles than to expect miracles. God set the principle of work in motion by giving Adam a job to do. Adam and Eve were to feed as Adam worked to keep the garden. God provided manna (miracle) for the children of Israel in the wilderness, but as soon as they reached the promised land, the manna ceased. They had to till the ground to provide food for their families. If someone sends you some money, what happens when the money finishes? Are you going to keep praying and waiting for another miracle? How sustainable is this kind of lifestyle? A believer should have a means of income and still expect miracles anytime they come.

If a believer prays without working and an unbeliever works without praying, the unbeliever will prosper while the believer will still be waiting for miracles. Money will come to you when you offer goods or services. Work is the sure way to access prosperity. A believer who works and prays has the edge over the unbeliever who works without praying. Prayer is essential, but it does not substitute for work. Those who know God work and pray to prosper. Those who have been deceived pray or "sow seeds" without working to "prosper". I know the true secret of financial prosperity. It is called WORK!

If you are a salary earner and are happy with what you do, also be pleased with what you earn. Plan your expenses on your earnings. You can create multiple income streams if you desire to make more money. Seek education on wealth creation. Many believers lack the skill to create wealth. Do not just give an

offering or buy a handkerchief from your Church; believing the financial miracle that will turn you into a millionaire is on the way. You will wait and wait until you are tired. Make your money work for you by becoming an investor. Investing is working smart. Be educated first before dabbling into any form of investment, as there is no investment without risk. Learning the ropes helps to minimise risks.

Live a simple life and be contented with what you have. You do not need all the money in this world to be happy. Contentment with what you have brings joy and happiness. Do not kill yourself running the rat race. Know your limit. Some can do two or three jobs simultaneously, while others cannot do more than one job. Do what your health can carry. Do not trade your health for wealth. Those who over flog their bodies usually leave their wealth behind untimely for others to enjoy. Do not compare your life with your friends. Compare yourself with your assignment. You do not have to impress anyone. There is no end to earthly riches. It is vanity upon vanity. Listen to motivational speakers with wisdom and appreciate God for what you have.

Note to Church Leaders

I want to talk to us about how to raise money for our ministries. The work of ministry needs a lot of money to run smoothly. Men of God also need money for their upkeep, family expenses and other responsibilities. He that serves by the altar should eat by the altar. (1 Cor. 9:13)

To raise money, men of God should not use tricks or gimmicks to rouse their congregation to give offerings. Why would a man set himself in conflict against God because he wants to raise money for the work of God? God needs no man's help. God can help Himself. If God initiates a project, heaven will finance it. God will stir up the heart of His people to give to His projects. Be honest and truthful when raising money for God's work. Tell the people what the Church needs the money for and encourage them to give sacrificially. As you honestly inform them, God will touch their hearts.

When you raise funds for a particular purpose, do not divert the money to do other things. Do not use funds for the Church building project to buy a personal car. Be accountable to encourage the givers to give more.

Do not make promises you do not have the capacity or God's backing to fulfil. Stop asking your congregation to give certain sums of money to become millionaires. Those are lies from the pit of hell. If you need money for anything, let the people know. There is nothing wrong with that. Do not sell handkerchiefs, anointing oil, special water, or anything to raise money. If, after buying your anointed handkerchiefs, they do not automatically become millionaires as you promised, they will label you as a liar and eventually leave your Church for you! These things have a way of backfiring.

Oh man of God, live a simple life. Do not run after material things the way the people of the world do. You are not

competing with anybody. Do not put yourself under pressure to raise more money than the capacity of your congregation. When you live extravagantly, your Church members will aspire to be like you and do unthinkable things to live like their pastor. Some men of God travel overseas to falsely claim they have orphanages and help the poor when they only want to fill their bellies. Liars have no place in the kingdom of God.

Maintain your integrity in all things, including your attitude to money. A word is enough for the wise. God bless you.

CHAPTER TEN: GOLD, GLORY and GIRLS

"Love not the world, neither the things that are in the world. If any man love the world, the love of the Father is not in him. For all that is in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, is not of the Father, but is of the world. And the world passeth away, and the lust thereof: but he that doeth the will of God abideth for ever" (1 John 2:15-17).

Gold, Glory and Girls are the three areas we can use to judge ourselves as Christians and Church leaders. If you are looking for a Church to return to as an offended believer or just as a Christian, look at these three areas to access the leadership of the Church you want to join. Ask questions from members and non-members of the Church denomination. Our Lord and Saviour was tempted in all areas, including these three areas, without sin. *"For we have not an high priest which cannot be touched with the feeling of our infirmities; but was in all points tempted like as we are, yet without sin" (Heb 4:15).* Jesus Christ modelled life in the spirit for us to follow. He was in the flesh as we are, yet he lived a life of purity and total commitment to God. We can do it if Jesus did it, and we should see Church leaders doing it. He said greater works than He did shall we do. God is building us up through His Word and the Holy Spirit till we attain the fullness of the measure of Christ.

"Till we all come in the unity of the faith, and of the knowledge of the Son of God, unto a perfect man, unto the measure of the stature of the fullness of Christ: That we henceforth be no more children, tossed to and fro, and carried about with every wind of doctrine, by the sleight of men, and cunning craftiness, whereby they lie in wait to deceive;" (Eph 4:13, 14).

We can say things like: "we are not perfect", "no one is perfect", etc. Yes, it is true, but that is not where we should remain when we are in Christ. We should not claim that we are in Christ while we sink deeper and deeper into our sins. Our lives should make improvements till we can measure to the fullness of the stature of Christ. That is the Word of God, and the Scriptures cannot be broken. Church leaders should not be Christians who are still babies, trying to overcome sin. Church leadership is for mature believers who have spent time with Jesus. The ministry gifts are given to the Church to mature believers in the things of God. That is the assignment of the fivefold ministry gifts. Ministry assignment is not a money-making venture. It is much more serious than that. Ministry work is working with God to bring redemption and transformation to the lives of men. Therefore, leaders who have been given the task to mature believers in the things of God should not be immature believers themselves. The idea of appointing any available believer to pastor a branch of a Church denomination is not from the Word of God. There are criteria in the Word of God for appointing leaders in the body of Christ. We should not sacrifice quality for quantity. God is watching us!

We can examine ourselves to see if we pass the tests. "*Examine yourselves, whether ye be in the faith; prove your own selves. Know ye not your own selves, how that Jesus Christ is in you, except ye be reprobates?*" (2 Cor. 13:5). We can also examine our leaders to be sure we are following someone who is following the Lord. The moment a man of God stops following Jesus and refuses to amend his ways, we are no longer under any obligation to follow him. Our first loyalty should be to God. Believers should be versed in the Scriptures and know how to hear from God.

Readers are leaders! You cannot know much if you do not read! Do not just read the books written by your General Overseer. Read wide and update your mind. You should read books written by leaders in your denomination and other denominations. When you limit yourself to books within your denomination, your knowledge of God becomes very shallow, and you may easily fall prey to religious mind control. No matter how vast the ability of a man of God is, he only knows in part. Read the Bible inside out, but do not limit your reading to only the Bible. Also, read books written by anointed men of God. Some Christian books are all-time classics that every maturing believer should have a taste of them. Having a bite is not enough. You need to devour these books and see things for yourself. I am talking of authors and books like:

A.W. Tozer: "The Pursuit of God", "Warfare of the Spirit", "The Crucified Life: How to Live Out a Deeper Christian

Experience", "The Knowledge of the Holy", "Keys to Deeper Life", "The Root of the Righteous" etc.

Oswald J Smith: "The Man God Uses", "When the King Comes Back", "The Passion for Souls", "The Challenge of Missions", "The Revival We Need", etc.

Rick Joyner: "The Final Quest", "The Torch and the Sword", "The Call", "There were Two Trees in the Garden", "The Prophetic Ministry", "The Power to Change the World", "Mobilizing the Army of God" etc.

Austin Sparks: "The School of Christ", "God's Spiritual House", "Prophetic Ministry", "The Stewardship of the Mystery", etc.

ZacPoonen: "Practical Discipleship", "Finding God's Will", "A Spiritual Leader", "Where Do I Go From Here God?", "The Needed man of God", etc.

E. M. Bounds: "Power Through Prayer", "E.M. Bounds on Prayer", "The Essentials of Prayer", etc.

Charles Spurgeon: "Morning and Evening", "All of Grace", "The Soul Winner", "The Power of Prayer in a Believer's life", etc.

E. W. Kenyon: "The Two Kinds of Faith", "The Blood Covenant", "The Father and His Family", etc.

Leonard Ravenhill: "Why Revival Tarries", "Tried and Transfigured", "Revival God's Way: A Message for the Church", "What Do I Still Lack?", "Prayerful Men", "Church of Christ Awake", "Entertainment Devil Substitute for Joy", "A Cry for Revival", etc.

Francis Fragipan: "The Three Battlegrounds", "Truth and the Presence of God", "The Power of One Christlike Life", etc.

Steve Farrah: "Point Man: How a Man Can Lead His Family", "Finishing Strong: Going the Distance for Your Family", "Battle Ready: Prepare to Be Used by God", "How To Ruin Your life at Forty", "Standing Tall", "Overcoming Overload", etc.

Kenneth E Hagin: "The Believer's Authority", "Understanding the Anointing", "Following God's Plan for Your Life", "Plan, Purpose and Pursuit", "I believe in Visions", "The Name of Jesus", etc.

To grow as a believer and know the truth, you must regularly visit bookshops offline and online. Buy books and read them to open your mind to knowledge. When you read wide, you will be able to make sound judgments. You will discover that nothing is new and that the foundation of the Lord truly stands sure. Do not be moved by the crowd or size to join a Church. Be driven by the character of its leaders.

THE TEST OF GOLD

"But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness" (1 Tim 6:9-11).

Everybody shall be tempted with gold. Can you uphold your righteousness in the presence of money, or do you quickly get carried away by its power? What is the disposition of your Church leaders to money? What percentage of their messages is on making money and raising money? Is it always about money, money, money or Jesus, Jesus, Jesus? That is how you know if you are worshipping God or Mammon. What is the passion in your Church/denomination? Are the majority of worshipers running after financial prosperity or after the Great Commission given by Jesus? Are people living recklessly or soberly? Are people disciplined for Jesus or just left to wander like sheep without shepherds? Is there love among the brethren, or is everybody minding his business? What are the testimonies that are encouraged and praised from the altar? If everything is on financial prosperity, financial breakthrough and acquisition of material possessions, then it cannot be of God. Jesus did not mince words when he talked about the worship of God and Mammon. Jesus said you could not serve both together. It is

either you serve God, or you serve money. No sitting on the fence, as you cannot eat your cake and have it!

They that will be rich in this world will not have it easy. Do you love money, or do you love God? Make your choice. You cannot love God and money at the same time. Those who love money and have made money their god are ready to do anything to be rich. They can steal, lie, scam, fake and do unthinkable things to be rich. They can even kill to protect their business empire. People who are this desperate for Mammon do not love God. Those who love God will take only righteous paths to make money. Christians are not poor people (spiritually). We have the riches of Christ. God will provide for our physical needs and bless us with finances if our hearts are with Him (every physical blessing is, first of all, a spiritual blessing). Our God is the owner of a thousand sheep on a thousand hills. We should not spend our religious life in the pursuit of money. It is suitable for us to work and do our businesses to make money, but when we come to Church, we should not be in pursuit of money again. The Church should be a place to pursue God. When you enter God's presence, forget about your job or business. Forget about your status in society. Forget about how much money you have or do not have in your bank account. Forget about your cargo that is on the high seas. Come into the presence of the King of kings and the Lord of lords. Worship God in the beauty of His holiness, and He will surely take care of you. You cannot gain access to His presence except through true worship.

Oh, how we miss so much from God when we refuse to worship in spirit and truth! Miracles and great things happen when we worship God. Joy and peace, which money cannot buy, flood our hearts in the presence of God. We receive inspiration, guidance and direction when our hearts are open to God. The whole storehouses of God are open to us when we access God's presence. The miracles, signs and wonders, and even inspiration for ideas that can birth financial blessings that people are running around for are all available in His presence. It is in God's presence that miracles are birthed. Unfortunately, we cannot find access to God's presence when all we are looking for is money or miracles. Seek first the kingdom of God and its righteousness, and God shall add all these things to you. If you seek God in righteousness, you will find His presence. In the presence of God, there is fullness of Joy; on his right hand, pleasure forevermore (Psa. 16:11). When you gain access to God's presence, you will find joy unspeakable and peace that passes understanding. *"Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus"* (Phil 4:6, 7). As you keep dwelling in His presence, blessings begin to flow. That is how it works! No shortcuts. Be diligent in your business, serving the Lord and see God command His blessings upon you.

Have you fallen into the temptation of Mammon worship, or is that why you got offended in your Church and decided to stay

home? There is always a way out. If you serve God with all your heart, he will take care of you. You do not have to join the rat race. Ask God to speak to you and give you a direction to follow. Judge yourself to see if you are serving God or gold. Ask yourself; are your Church leaders serving God or serving gold? See it for yourself; is your denomination structured to pursue gold or serve God? Remember the words of Jesus: "You cannot serve God and Mammon". It is impossible to serve God wholeheartedly where gold is highly exalted (worshipped). Where is your heart, with God or with gold? If your heart is with God, gold and other things shall be added unto you according to God's will. But if your heart is with gold, you have missed God.

So many people do not know what worship is. We sing and dance, but we do not know how to worship. We have taken over the leadership from the Holy Spirit as our services are highly regimented and compromised. God is not there if it is all about money, entertainment, buying, selling, and merchandising in the temple. Before you get offended again and complain that you are giving all the offerings as instructed without seeing the breakthroughs, hit the exit door and look for another Church. Search and search until you find a place of rest where the truth of the Word of God is not compromised. If you seek, you shall find.

THE TEST OF GLORY

The leadership principle of the world is different from the leadership principle of the kingdom of God. In the world, they lord it over them through oppression and class. In the kingdom of God, it is servant leadership. Jesus showed us an example; He rose from supper, laid aside his garments, took a towel and girded himself. After that, he poured water into a bucket, washed his disciples' feet, and wiped them with a towel. Peter objected and protested the Master's washing of his feet. Jesus told him: *"What I do thou knowest not now; but thou shalt know hereafter"* (John 13:7). Peter protested further and refused to allow Jesus to wash his feet. Therefore, Jesus told him: *'If I wash thee not, thou hast no part with me'* (John 13:8). After hearing this, Peter allowed Jesus to wash his feet. After that, Jesus made this profound statement:

"Ye call me Master and Lord: and ye say well; for so I am. If I then, your Lord and Master, have washed your feet; ye also ought to wash one another's feet. For I have given you an example, that ye should do as I have done to you. Verily, verily, I say unto you, The servant is not greater than his lord; neither he that is sent greater than he that sent him. If ye know these things, happy are ye if ye do them" (John 13:13-17).

In the Bible days in Israel, servants washed visitors' feet. The job was never the duty of the head of the house. Here, Jesus taught His disciples a strange lesson to their culture. As the head of the group, He washed everybody's feet. That was very strange, and the culture shock made Peter query this act of Jesus. Eventually, Peter got the lesson and allowed the Master to

wash his feet. It was a great lesson in humility. Jesus commanded his disciples to wash one another's feet.

The position of a Church leader is that of influence. Therefore the temptation is real for Church leaders to think too highly of themselves and lord it over the flock of God. Many Church leaders today see themselves as kings while the Church members are their subjects. Therefore, they expect to be worshipped and served the way subjects serve their king. That thinking is warped, as God's kingdom's principles differ from those of earthly kingdoms. In God's kingdom, everyone is a king. *"And hath made us kings and priests unto God and his Father; to him be glory and dominion for ever and ever. Amen"* (Rev 1:6). There is a lot of human worship going on in so many Churches these days, especially in Africa. Our God is jealous. He will not share His glory with anybody. In the kingdom of God, the worship should go to God alone. When leaders make themselves 'God' to the people of God, they invite the wrath of God upon themselves as king Herod did in the Bible. Men of God are human beings and not God.

The way some Church leaders purport themselves put off many people. That is one of the reasons why many steer clear of Churches. Therefore, many Church leaders have made themselves a stumbling block to others from entering the kingdom of God. They have become like the hypocrite Scribes and Pharisees during the earthly ministry of Jesus: *"But woe to you, scribes and Pharisees, hypocrites! For you shut up the kingdom of heaven against men; for you neither go in*

yourselves, nor do you allow those who are entering to go in" Matt.23;13). The greatest virtue a believer can possess is humility. God resists the proud but gives grace to the humble. Humble yourself in the sight of the Lord, and He will lift you. He who humbles himself shall be exalted, and he who exalts himself shall be humbled.

"And there was also a strife among them, which of them should be accounted the greatest. And he said unto them, The kings of the Gentiles exercise lordship over them; and they that exercise authority upon them are called benefactors. But ye shall not be so: but he that is greatest among you, let him be as the younger; and he that is chief, as he that doth serve. For whether is greater, he that sitteth at meat, or he that serveth? is not he that sitteth at meat? but I am among you as he that serveth" (Luke 22:24-27).

Jesus was among his disciples as he that serves. He was not just sitting at meal time to be served. In today's Church, the strife is about who has the biggest title, the largest crowd or the biggest auditorium. It is no longer about meeting ministry needs but striving for who is the greatest. God sees men's hearts and notes our motives for embarking on those projects. It is excellent if it is about meeting ministry needs and obedience to divine instructions, but if it is about being accounted the greatest, God is not in it. Jesus instructed his disciples not to live like the kings of the Gentiles. That is because it is wrong to use earthly principles to run the kingdom of God.

Great grace should lead to great humility and not great pride. God resist the proud. If a Church leader is proud, he will soon fall because the Scriptures cannot be broken. "*Pride goeth before destruction, and an haughty spirit before a fall*" (Pro 16:18). Church leaders who talk arrogantly as if they are not humans and cannot say they are sorry when they are wrong should not be followed. Some leaders can only be spoken to when members are on their knees, whereas the members can talk to God on their feet. Some, because of pride, have become liars. They stand on the pulpit and tell lies to cover where they are hurting to portray the superman image even when nobody is asking questions! When a leader in God's kingdom is proud, we should pity him because he does not know the implications of his actions. God is not a respecter of persons as no personality is too highly placed for God to deal with him. Let us humble ourselves in the sight of our God and love our brethren.

Have you fallen to the temptation of pride? Do they lord it over you in your Church? Now with knowledge, you can know God's will and what step to take.

THE TEST FOR GIRLS

The Word of God is unambiguous on the issue of fornication and adultery. We do not have to beat around the bush on this. Nevertheless, it is incredible that some Christians and Church leaders still find a way to justify their sexual escapades. Indeed,

the love of money is the root of all evil, as the Scriptures cannot be broken. If a man can compromise on the love of money, he will love glory and adultery. Such a man will do anything to be rich. As soon as some riches start to roll in, he becomes proud and arrogant since his riches were his efforts. Next to this will be women. Of course, many women (not all) naturally go for fame and wealth. If he does not look for them, they will look for him. The compromise will simply continue. Jesus said you could not serve Mammon and be a worshipper of God.

I have heard the testimonies of some women who got offended because their pastors made sexual advances to them. Some had to change their Churches, while others stopped their Church attendance. They are done with anything Church because they cannot just cope with their level of disappointment. I interviewed a woman whose former pastor told her he wanted to pray a special prayer for her while she was naked. She said she was shaken to her bones and had to find another Church she could attend. After she left this Church, she met another lady who had left the Church earlier. According to her, they were chatting, and she discovered it was the same reason a few other sisters left the Church. Some stayed because they did not mind sleeping with the pastor, while many left to find other Churches or stayed at home. Jesus said offences would come, but woe to him by whom the offence comes (Mat 18:7).

It is not only male Church leaders that are involved in this evil; some female Church leaders are equally affected. A particular associate pastor had to tender his resignation because the head

of his Church ministry fixed her eyes on him. He almost fell to her sexual advances before seeking counsel and was advised to resign before it would be too late. He told me his resignation was painful as he was earning a good salary with many pecks by the side. As sad as it was, he had to tender his resignation letter and left the ministry without the hope of getting another well-paying job like that. That was a point for him in his life to determine if he would continue his service to God or switch to serving Mammon. If he had stayed because of the financial security and started living an adulterous lifestyle, he would have switched to serving Mammon. The love of money is the root of all evil. However, because he wanted to continue to serve God, he had to turn his back on the money and pecks. We cannot imagine how many people have fallen into such traps!

Check yourself and examine your Church leadership if they have fallen to the test of 'Girls'. What is the lifestyle of your pastor with members of the opposite sex? You need to be sure that an adulterer is not laying his hands on you because laying on of hands is spiritual and signifies impartation. Church membership is voluntary. If your Church is not changing you, you can change your Church. Some Church leaders who had shaken hands with the devil in exchange for power, money and fame are required to live adulterous lifestyles. So, they no longer have a choice. They have to start sleeping with Church members to keep their demonic power. Do not sit under an unrepentant adulterous 'man of God'. It is a sign that they are not true servants of God. They have compromised their faith and the

standard of the Word of God. Paul said: "Be ye followers of me, even as I also *am* of Christ" (1 Cor. 11:1). This means the moment I no longer follow Christ, stop following me. Stop following them, or you become a partaker of their judgement and can easily be influenced by their evil ways.

CHAPTER ELEVEN: GAIN IS NOT GODLINESS

There is a vacuum in the heart of every human being for God. Nothing fills this vacuum effectively but God. Many had tried to fill this vacuum with riches, politics, religion, and spiritual prowess, but the bigger the void became. The day a man finds his way to the cross and asks for the forgiveness of his sins through the sacrifice of Jesus Christ, he receives forgiveness and experiences peace in his heart. That vacuum becomes filled with God. There is the joy of salvation and a covenant relationship with God. From then on, it is possible to be godly if the believer follows through with his commitment to God.

Somehow, every man desires to be godly. He either thinks it is impossible because he does not know the pathway to godliness or has chosen not to follow that path. To live a godly life is to conform to the ways of God and be accepted by Him. Some Christians like to find shortcuts to godliness. They want to live recklessly and still find a way to be accepted by God and feel 'godly'. Like eating their cake and having it. That someone is born again means he can be godly if he chooses to. Believers have imputed righteousness. The imputed righteousness, which is the righteousness of Christ imputed upon the believer, empowers a believer to live a godly life. Old things are passed away, and all things have become new (2 Cor.5:17). Godliness

is life in the spirit. The law of the Spirit of life in Christ Jesus has made me free from the law of sin and death (Rom. 8:2). However, a believer may choose to walk in the flesh instead of the spirit. "This I say then, walk in the spirit and ye shall not fulfil the lust of the flesh" (Gal. 5:16). Godliness cannot be put on autopilot. It is a function of our daily decisions, choices, actions and words.

Paul described certain teachers in 1 Tim.6:3-6. The kind of adjectives he used to describe them was damning. He said: *"they consent not to wholesome words, even the words of our Lord Jesus Christ, and to the doctrine which is according to godliness"*. That is, their teaching on godliness is different from what Jesus Christ taught. They disagree with our Lord Jesus Christ on how to live a godly life. (How can one be a Christian and disagree with his Lord?) Paul went further; *"He is proud, knowing nothing, but doting about questions and strifes of words, whereof cometh envy, strife, railings, evil surmisings"*. These teachers are proud and ignorant. Their teaching leads to envy and strive. The spirit of envy and unhealthy rivalry to outdo one another is prevalent under their teaching. "Railings" is taken from the Greek word "blasphemeo", which means "to speak blasphemy". Since they disagree with the teachings of Jesus, their words are blasphemous. They project evil through their teaching. That is not all. Paul said: *"Perverse disputings of men of corrupt minds, and destitute of the truth"*. Something perverse is unnatural, abhorrent and detestable. Their arguments are perverse, proceeding from their corrupt minds. They are

destitute of the truth. Destitution is a lack of basic needs of life. It gives a picture of a beggar who has nothing and lacks everything. To be destitute of the truth means there is no iota of truth in what they teach. They are in total error.

Who are these teachers, and what do they teach? Paul went further: "*supposing that gain is godliness: from such withdraw thyself*". They assume that gain is godliness in their teachings. They were teaching that gain is godliness! Paul had only one recommendation for believers concerning this kind of teacher: "**from such withdraw thyself**". That is, do not go with them. Leave their company. Do not attend their meetings. Stop reading their books. Withdraw your membership from their Church! "Gain is godliness" is a wrong teaching that leads to ungodliness. It opposes the Lordship of Jesus in the life of believers. It is a teaching based on the exaltation of materialism above spirituality. It is a teaching that cares not for the process but focuses on results. A believer can amass wealth through acts of unrighteousness and come to Church to give tithes and offerings. He can also share the testimony of his financial breakthroughs to the admiration of all. They teach that you cannot doubt results. Once you have results to show, you are right (godly). They subtly teach that result is all that matters, not how you get the result. That is why some believers who do not know their right from their left will cheat, steal and lie to have results to show. Some in ministry use occultism to perform miracles, gather crowds, build large auditoriums and ride in expensive cars. We should not doubt their results since they

have results to show. The error damages the psychics of young believers who cannot discern errors from the truth. The end does not always justify the means. We cannot use material things to determine godliness. No matter how much money and estate a man has, if he got them by deceit or corruption, he could not be said to be godly. Therefore, we can doubt results if the process is ungodly. Godliness is not determined by material gain but by righteous and honest character. Some who are involved in unscriptural practices and teaching errors will direct the attention of their listeners to the results they are getting to show that God approves of their teachings. In other words, that gain is godliness. From such, withdraw yourself!

No scripture is for any private interpretation. *"Knowing this first, that no prophecy of the scripture is of any private interpretation. For the prophecy came not in old time by the will of man: but holy men of God spake as they were moved by the Holy Ghost"* (2 Peter 1:20-21). If you believe you have a personal revelation from the scriptures and other believers are challenging you on the scriptural logic of your doctrine, do not point to your material wealth and the testimonies of those under your teaching to show that your revelation is from God. That will be highly illogical. Using gains (results) to show you are godly is an error. The ungodly also have results to show. Show us the scriptures that confirm that you are inerrant without giving them a private interpretation. That is the right thing to do. Otherwise, be humble enough to admit you are in error and make corrections. We are human and can make mistakes.

Gain is not godliness, but godliness with contentment is great gain. *"But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content"* (1 Tim.6:6-8). Contentment is a precursor to living a godly life. Without the spirit of contentment, it is impossible to live a godly life. Contentment is not the same thing as complacency. It is a state of happiness and satisfaction which means being thankful, happy and satisfied with what you have while working and trusting God for more. It should not be the aim of a believer in Christ to make money or get results at all cost.

The ultimate objective of a believer should be to live a pleasing life to God. It means that when there is an opportunity to make money, the opportunity should be allowed to go if it conflicts with righteousness and godliness. Believers in Christ should limit themselves to possibilities within the boundaries of righteousness. Therefore be contented with the little that you have today. Do not despise your days of little beginning, for your latter days shall greatly increase. Even if you have waited this long, keep waiting, keep trying and allow God to have His way in your life. Do not give up on righteousness. A man's life does not consist of the abundance of his possessions. Christianity is about walking with God and living a godly life in Christ. Gain is not godliness. Anyone who can bend the Word of God to a certain degree will bend the Word of God to any degree. The foundation of the Lord stands sure.

If you are a pastor and have compromised the Word of God just a little to ensure that money keeps rolling into your ministry, know today that gain is not godliness. That you have results to show does not mean you are godly. A gospel minister's first ministry is to minister to God. That is from where your ministry flows to men. How can you minister to God when you have compromised the Word of God? How can your ministry make true impart when you have not submitted your life to the Lordship of Jesus? Effective ministry is more than preaching and rousing the crowd. You can repent today and reorder your priorities.

If you are a teacher in a public or private school, do not join others to do examination malpractices. Do not do runs (corrupt practices). Yes, they make a lot of money from it, but it is an act of ungodliness. Remember, gain is not godliness. If you work in an establishment, either private or public, do not appropriate what does not belong to you to yourself. That is stealing. Christians do not steal. They that stole should steal no more! (Eph 4:28). Others may be doing it and getting fat, do not envy them. Read Psalm 37. Remember, gain is not godliness.

Our society and some Church leaders (especially in Africa) are not helping matters. We praise thieves and commend looters of public funds so we can share in their loot. Do not be a partaker of another man's sins. A brother is involved in bunkering, and because he always bails his Church out financially, his pastor sees nothing wrong in the kind of business he does. He is well respected, commended and rewarded with Church titles for his

'sacrificial giving'. Bunkering is a business of stealing and murder! When law enforcement officers confront them, it is usually a bloodbath. Such a lifestyle is frowned at even among unbelievers. Gain is not godliness! No matter how much a thief contributes to the coffers of the Church, he remains a sinner before God. Godliness cannot be purchased with tithes and offerings.

The Church can be rich, but the pastor should not appropriate Church funds to himself above that which can reasonably be determined as his wages. Anything more than that is stealing. Church members can give money or material things directly to the pastor. That is understandable. However, for a pastor to claim he is wealthy based on his Church's tithe and offering is an aberration. Therefore, a pastor should be contented with his wages. Godliness with contentment is a great gain. There are other avenues pastors can make money other than dipping hands into Church coffers. These can be through book publishing, consulting, investing or personal businesses that will not hinder their assignment (tent-making).

In Matt 23, Jesus rebuked the Scribes and the Pharisees for their hypocrisy. He saw them meticulously paying their tithes in the temple. After they had given their tithes, they carried this air of godliness, walking piously and believing they were righteous because of their offerings alone. Jesus knew them as the same people who used their positions to extort money from others. They oppressed the poor and widows. They were unjust in their dealings with people. They showed no mercy and had zero faith

in God. They used worldly wisdom, which is basically deception and helped themselves unjustly. Jesus said to them: *"Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone"* (Matt.23:23). Jesus never used the word "woe" carelessly. "Woe unto you" is a denunciation to show the virility of what lies at the end of the road for going against God's Word and counsel. Jesus said that paying your tithes is weighty, but justice, mercy and faith are weightier before God. You are required to do the weightier matters without leaving the weighty matters undone. You are to do both before you can be seen as godly by God. It is not the size of your tithes and offerings that move God but the quality of your Christian character. God rejects the man who gave little or much from what he acquired from acts of wickedness and corruption. In contrast, God accepts the Christian who gave much or little from what he earned righteously. You cannot be godly based on your tithes and offerings alone. At the same time, you cannot truly love God outside your finances.

"Woe unto you, scribes and Pharisees, hypocrites! for ye make clean the outside of the cup and of the platter, but within they are full of extortion and excess. Thou blind Pharisee, cleanse first that which is within the cup and platter, that the outside of them may be clean also" (Matt 23:25, 26). God does not reckon with our show-offs. He looks at the heart of men. God will only

accept that man whose heart is right before Him. It is possible to win the accolades of men and harvest woes from God. The end is near. It is time to sit up and put things right. The judgement of Church leaders who encourage their followers to continue in unrighteousness for financial gains will be severe. If Church leaders refuse to collect tithes and offerings from corrupt Church members, they may change their hearts. The moment a Church leader shares in the proceeds of corruption from a Church member or politician, he loses his right to correct that Church member or politician. They are now partners in crime. Gain is not godliness!

Everyone shall be tested and tempted with the love of money. No matter your calling, vocation or profession, you shall be tried with the love of money. *"But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows"* (1 Tim.6:9, 10). Every believer will face the decision to make “good” money through acts of unrighteousness or stand for their faith in God through contentment. No one shall escape this test and trial. It shall repeatedly come and in many forms. *"But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness. Fight the good fight of faith, lay hold on eternal life, whereunto thou art also called, and hast professed a good profession before many witnesses"* (1 Tim.6:11, 12). When (not if) the

Tempter shall come, may we find courage in the Word of God to stand our ground. Godliness with contentment is a great gain. It won't be long; our pilgrimage shall be over on this earth. God can bless a righteous man with much more earthly riches than whatever a wicked man can acquire through acts of corruption and wickedness. God is a God of purpose. Every believer is already blessed in Christ. Money in itself does not satisfy. It is the spirit of contentment that brings satisfaction in either much or little.

Christians whose object (priority) in life is to make money at all cost soon become blinded by the love of money. Such people easily fall into temptations and snares. A snare is a trap for catching birds or animals. When animals fall into snares, they remain in pain until their destruction comes. They fall into many foolish and hurtful lusts which drown men in destruction and perdition. The love of money is the root of all evil. A believer will err from the faith if possessed with the love of money. The scriptures cannot be broken. He will pierce himself through with many sorrows. A man destroying himself! That is what the love of money does to those obsessed with it. They may have so much money and results, but they are trapped. They usually lose their peace with God as they are involved in a rat race. There is nothing like enjoying that peace that comes from a life that is pleasing to God. No amount of money can buy it. Godliness with contentment is great gain. What shall it profit a man who gains the whole world and losses his soul? If you have bought the lies that gain is godliness, make a turnaround today.

CHAPTER TWELVE: WHAT SHOULD WE PREACH?

"Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you alway, even unto the end of the world. Amen" (Matt. 28:19-20)

"And he said unto them, Go ye into all the world, and preach the gospel to every creature." (Mark 16:15)

The job description of the Church is unambiguous. Jesus asked His disciples to go into the world and preach the gospel, teaching them to observe all he has commanded (make disciples). The gospel is the glad tidings of redemption for man and a call to fellowship with God through Christ. The gospel is the personality of Christ and His finished work on the cross for the redemption of man. Therefore, the gospel is a person who is Jesus Christ. Our message should be Christ-centred. We are required to preach Christ to the world and teach Christ to believers. The gospel is not about how to make all the money in this world. The gospel is not a set of rules and doctrines but **the person of Jesus Christ**. The gospel is not performance but

teaching and replicating Christ to the world. The gospel is not a business empire but the Father's business of winning and preserving souls. The gospel is not a strategy. It is the person of Christ. If you teach Christ and exemplify the character of Christ, you are preaching the gospel.

"But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name" (John 1:12). Those whom He gave the right to become children of God are those who received a personality. The personality is Jesus Christ. Those who received doctrines, rituals, standards or rules have not necessarily received Him. When a believer comes to God through Christ, he receives Christ into his heart, or we say he has given his life to Christ. That means the new believer has accepted the personality of Christ into his personality (life). As he learns more about Christ, his life begins to reflect the character of Christ. If, after giving his life to Christ, all he is taught is how to make money or kill his enemies, his life will not reflect the character of Christ. Our report card is all over the place, with many Church people behaving like they never met Christ. This is why preachers should preach gospel-centered messages. We can preach Christ from any book of the Bible. *"And beginning at Moses and all the prophets, he expounded unto them in all the scriptures the things concerning himself" (Luke 24:27).* After the resurrection, Jesus appeared to two disciples on the road to Emmaus and beginning from Moses, He explained the Scripture to them about Himself. Philip also preached Jesus to the Ethiopian eunuch from the book of

Isaiah. *"Then Philip opened his mouth, and began at the same scripture, and preached unto him Jesus"* (Acts 8:35). The message of the Church to the world and believers is Jesus!

"I marvel that you are turning away so soon from Him who called you in the grace of Christ, to a different gospel, which is not another, but there are some who trouble you and want to pervert the gospel of Christ" (Gal. 1:6-7). You are being removed from Him when you add any message, ritual, performance, ethic, standard, rule or behaviour to the gospel. You are turning away from Christ. The gospel is the personality of Jesus Christ. "A different gospel" looks like the gospel of Christ, but because it is not about the personality of Christ, it is a turning away from Christ. We should not turn away from Christ and still think we are preaching the gospel of Christ. It is easy to deviate a little from Christ and miss it without being aware until we have gone far away from Christ. The gospel is a person, and the person is Jesus Christ.

The main thrust or the priority of our preaching should be to make Christ known. Paul said if he were to choose only one thing, it would be to know Christ. *"That I may know him, and the power of his resurrection, and the fellowship of his sufferings, being made conformable unto his death"* (Phil. 3:10). The essence of the gospel is to make Christ known to the world. In Christ, all things are held together (Col 1:17). Outside Christ, all things are scattered. My one thing is to know Him. What is your one thing? What is the one thing in your local

assembly? What do you eat? Is it man-made doctrines, rituals, human ideology/philosophy or Christ?

"Then Jesus said unto them, Verily, verily, I say unto you, Except ye eat the flesh of the Son of man, and drink his blood, ye have no life in you. Whoso eateth my flesh, and drinketh my blood, hath eternal life; and I will raise him up at the last day. For my flesh is meat indeed, and my blood is drink indeed. He that eateth my flesh, and drinketh my blood, dwelleth in me, and I in him. As the living Father hath sent me, and I live by the Father: so he that eateth me, even he shall live by me. This is that bread which came down from heaven: not as your fathers did eat manna, and are dead: he that eateth of this bread shall live for ever" (John 6:53-58).

The communion table is a symbol. What do you eat and drink? What do they serve where you go to eat? If you are a Servant/Server, what do you serve those who come to eat? If your menu is not Christ, you have no life in you. All you have in you is religion. If Christ is your menu, you have eternal life, and He will raise you up on the last day. Christ is food indeed (My flesh is meat indeed. My blood is drink indeed). He who eats Christ lives in Christ, and Christ lives in him (he gradually becomes like Christ). He, who eats Christ, will live by Christ. You are what you eat. How do you live? Do you live according to the principles of God's Word (Christ), or do you live according to earthly wisdom? He who eats Christ shall live forever. Is eternity in your view? When we preach and teach Christ, that is the gospel!

"For the Jews require a sign, and the Greeks seek after wisdom: But we preach Christ crucified, unto the Jews a stumblingblock, and unto the Greeks foolishness; But unto them which are called, both Jews and Greeks, Christ the power of God, and the wisdom of God. Because the foolishness of God is wiser than men; and the weakness of God is stronger than men" (1 Cor. 1:22-24).

Sometimes, gospel ministers are caught in between two opinions. They either preach miracles to please the "Jews" or wisdom to satisfy the "Greeks". The "Jews" stands for the religious lower/middle-class people while the "Greeks" stands for the high class and highly educated folks. Because of poverty and the inability to afford quality medical care, the "Jews" want miracles. The "Greeks" can afford quality medical care and easily put food on their tables, so they are not particular about miracles. They want witty sayings that make sense and motivational speaking for success. Some preachers specialise in preaching miracles, signs and wonders, while others specialise in preaching success, wisdom or general motivational speaking. Paul refused to bow to the pressure of the Jews or the Greeks of his day. He preached Christ crucified! *"But we preach Christ crucified"*. Paul's preaching became a stumbling block to the Jews and foolishness to the Greeks. But for those who are called (who seek Christ), Paul's preaching became the power of God and the wisdom of God. What this means is that the Jews and the Greeks were simply lost. They could not make anything out of what Paul was preaching. The Jews and Greeks whose hearts

sought Christ received miracles and godly wisdom from Paul's preaching. I love The Message version of this passage:

"While Jews clamor for miraculous demonstrations and Greeks go in for philosophical wisdom, we go right on proclaiming Christ, the Crucified. Jews treat this like an anti-miracle—and Greeks pass it off as absurd. But to us who are personally called by God himself—both Jews and Greeks—Christ is God's ultimate miracle and wisdom all wrapped up in one. Human wisdom is so cheap, so impotent, next to the seeming absurdity of God. Human strength can't begin to compete with God's "weakness."

We should preach Christ. He is the good news. Preaching Christ helps believers to grow in love and compassion. These are the characters of Christ. A believer cannot learn Christ continuously and honestly and grow to be a liar, a cheat or a thief. It is what people hear all the time that fills their hearts. As a man thinks in his heart, so he is. Preaching Christ is the responsibility of the Church. Business schools can teach success and business. The Church is the place to learn Christ and grow in faith. The gospel is a person, and the person is Jesus Christ.

Gospel ministers are required to be God-pleasers instead of being men-pleasers. *"For do I now persuade men, or God? or do I seek to please men? for if I yet pleased men, I should not be the servant of Christ"* (Gal 1:10). A particular General Overseer in Nigeria advised some upcoming Church leaders who submit to his leadership about how to make it big in ministry. He told

them they could not be called into ministry and be poor. They should look for what the people need and give it to them. This way, the people's finances will flow to them and their ministry. He said God had given him his own, and his ministry is prosperous. They should go and ask God for their own. In other words, all the spiritual jingoism and "special" revelations of this man of God are aimed at the pockets of his Church members. He was sincere to his sons in ministry and set them loose to go and create their special revelations to amaze people, bring the crowd and become stupendously rich. There will be great surprises in heaven because God sees the hearts of men. Ministry work is not about demand and supply. The fact that people love deception does not mean a man of God should deceive them. Ministry is a calling, an assignment.

"But as we were allowed of God to be put in trust with the gospel, even so we speak; not as pleasing men, but God, which trieth our hearts. For neither at any time used we flattering words, as ye know, nor a cloke of covetousness; God is witness: Nor of men sought we glory, neither of you, nor yet of others, when we might have been burdensome, as the apostles of Christ" (1Thess. 2:4-6). A gospel minister is to preach the gospel not to please men but God. The temptation to become a man-pleaser is born out of greed and covetousness for financial gain. Godliness with contentment is a great gain. Are you preaching another gospel? Repent today. Tomorrow may be too late.

CHAPTER THIRTEEN: TAKE UP YOUR CROSS AND FOLLOW ME

"And when he was gone forth into the way, there came one running, and kneeled to him, and asked him, Good Master, what shall I do that I may inherit eternal life? And Jesus said unto him, Why callest thou me good? There is none good but one, that is, God. Thou knowest the commandments, Do not commit adultery, Do not kill, Do not steal, Do not bear false witness, Defraud not, Honour thy father and mother. And he answered and said unto him, Master, all these have I observed from my youth. Then Jesus beholding him loved him, and said unto him, One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up the cross, and follow me. And he was sad at that saying, and went away grieved: for he had great possessions." (Mark 10:17-22)

Jesus gave the rich young ruler a great opportunity which he missed because his heart was tied to his riches. He came to Jesus and asked for what he might do to have eternal life. Jesus told him to keep the commandments. He responded that he had observed the commandments from his youth. Then Jesus looked at him, loved him and gave him a great offer: *"One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up*

the cross, and follow me". Jesus told this rich man to sell all he had, give to the poor that he may have treasures in heaven, and take his cross and follow Him. The man became very sad and went away grieved because he had great possessions. The demand was too much to bear; therefore, he rejected the offer.

Peter, James and John left all to follow Jesus. At Jesus' word, they made a great catch but left their fishing business to follow Jesus. *"And when they had brought their ships to land, they forsook all, and followed him"* (Luke 5:11). Matthew was a tax collector. When Jesus called him, he left all the money, carried his cross and followed Jesus. *"And as Jesus passed forth from thence, he saw a man, named Matthew, sitting at the receipt of custom: and he saith unto him, Follow me. And he arose, and followed him."* (Matt. 9:9). Jesus also extended his love and call to this rich man. He should sell all his possessions, give the money to the poor, take his cross and follow Jesus. The rich young ruler weighed the options. He dearly wanted what Jesus offered but could not pay the price. He wanted to keep his comfort and was not ready to carry any cross. He became very sad and grieved as he slowly walked away. His riches became his undoing. He was to become one of Jesus' disciples. He was about to enter into an extraordinary destiny. Jesus offered him a place in God's plan for man's redemption. He was offered something worth much more in value than any quantity of gold. Jesus opened a great door for him but he refused to enter and be a soldier of Christ.

The rich young ruler was protective of his status and wealth. How could he sell his great possessions and give to poor people who contributed nothing to his acquisition of wealth? How could he stay without his riches and honour to start suffering with Jesus as a disciple? How could he lower his standard of living and start moving from one city to the other, preaching the gospel? All his thoughts were about himself. He knew what the cross signified. He came face to face with his cross but refused to carry it because he could not deny himself. He loved God and wanted to inherit eternal life, but not as much as he loved his riches and position. He went away saddened and grieved. After he left, Jesus looked around and said: "*How hardly shall they that have riches enter into the kingdom of God!*" His disciples were astonished at his words, and then he said again: "*Children, how hard is it for them that trust in riches to enter into the kingdom of God!*" The problem is not riches but putting trust in riches. Peter wanted to know what would happen to them, leaving all to follow Jesus. Jesus answered him with words of assurances that those who left all to follow made the best choice. "*And Jesus answered and said, Verily I say unto you, There is no man that hath left house, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my sake, and the gospel's, But he shall receive an hundredfold now in this time, houses, and brethren, and sisters, and mothers, and children, and lands, with persecutions; and in the world to come eternal life*" (Mark 10:29, 30). Those who left all to follow Jesus shall receive a hundredfold now in this life and the world to come eternal life. They will suffer persecution but gain much more in

the long run than those who refuse to forsake all. *"For whosoever will save his life shall lose it; but whosoever shall lose his life for my sake and the gospel's, the same shall save it. For what shall it profit a man, if he shall gain the whole world, and lose his own soul?"* (Mark 8:35, 36)

The cross is a symbol of death. It is death to self, ambition, desires and comfort. Carrying your cross is not putting on with sicknesses but giving up your comfort to make others comfortable. The cross is the device of crucifixion or execution. Condemned criminals were made to carry their cross to the place where they were crucified under the cruel supervision of the Roman soldiers. The cross is a symbol of shame and ridicule. Jesus carried His cross, was crucified and rose into exaltation, glory and honour. God gave Him a name that is above every other name. Our sins were nailed on the cross with Him. We died in Him and rose together with him.

The rich young ruler failed to carry his cross and reign with Christ. Today, we do not even know his name like we know Peter, James, John, Matthew, Paul and the rest of the early Apostles. He lost his portion in the place reserved for the early Apostles in heaven. *"And Jesus said unto them, Verily I say unto you, That ye which have followed me, in the regeneration when the Son of man shall sit in the throne of his glory, ye also shall sit upon twelve thrones, judging the twelve tribes of Israel"* (Matt. 19:28). He also missed the persecutions and martyrdom they had to suffer. (It is a great honour to suffer persecutions for the sake of the gospel). How many believers today have lost

their place in the schemes of God to pursue financial prosperity and the accumulation of great possessions? Those who left all never lack anything. *"And he said unto them, When I sent you without purse, and scrip, and shoes, lacked ye any thing? And they said, Nothing"* (Luke 22:35).

How to carry your cross and follow Jesus

"Then said Jesus unto his disciples, If any man will come after me, let him deny himself, and take up his cross, and follow me. For whosoever will save his life shall lose it: and whosoever will lose his life for my sake shall find it. For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" (Matt 16:24-26)

There is a difference between a convert and a disciple. When someone gives his life to Christ and becomes born again, he is not yet a disciple. He is just a convert. A convert is like a newborn baby who does not yet know his left from his right. A convert needs to be fed with the milk of God's Word and be groomed into being a disciple. Discipleship is a higher calling, and it takes a process and time to become one. There is no cost for being a convert because Jesus paid it all on the cross. However, there are costs for discipleship. Jesus said if anyone would come after Him, which means if anyone would be His disciple, *"let him deny himself and take up his cross and follow me"*.

Self-denial & Denial of self

“Self-denial” is letting go of what you desire for the sake of a cause that will benefit others. Self-denial is the willingness to forsake possessions or status for the gospel's sake. It is dropping your desires for that of Christ. It is the willingness to deny yourself of what you could have had in order to walk in holiness and please God. Jesus informed His disciples that to follow Him is to pick up a new destiny. Self-denial is to bring personal discomfort upon oneself for others to be comforted. That is an example of what Jesus did to save us. He denied Himself of his position in heaven to come to this earth and offered Himself as the propitiation for our sins.

However, before a person can deny certain things for the sake of the Gospel, he must have, first of all, denied himself. He must deny who he is as a person and renounce or say no to himself. Jesus made Himself of no reputation before He could offer to die for man. That is 'Denial of Self'.

“Self” actually is an “Occupant” inside of a man. “Self” exerts authority inside of a man. Until “Self” is dead at the cross, this man cannot deny any pleasures of life to serve Christ. A man who prides himself in his wealth or position cannot serve anyone under him until he is dead to his “Self”.

Therefore, anyone who wants to follow Jesus must deny himself. Jesus said: *"So likewise, whosoever he be of you that forsaketh not all that he hath, he cannot be my disciple"* (Luke

14:33). Those who love their riches, positions and desires more than they love God cannot become disciples of Jesus Christ. Some converts will not grow to become disciples of Christ because they are lovers of themselves. Such believers disqualify themselves from being disciples of Jesus. *"This know also, that in the last days perilous times shall come. For men shall be lovers of their own selves, covetous, boasters, proud, blasphemers, disobedient to parents, unthankful, unholy, Without natural affection, trucebreakers, false accusers, incontinent, fierce, despisers of those that are good, Traitors, heady, highminded, lovers of pleasures more than lovers of God; Having a form of godliness, but denying the power thereof: from such turn away"* (2 Tim 3:1-5).

Many have had to deny themselves of their chosen careers to go on foreign missions and do the will of God for their lives. Many disciples of Jesus in the marketplace have walked away from great financial 'breakthroughs' because they cannot partake in fraud or sharp practices. Some are using their finances to sponsor the preaching of the gospel and care for the needy instead of living in luxury. Self-denial is a requirement, condition and term for discipleship.

Let him take up his cross

Jesus requires His disciples to take up their cross. A disciple's cross is his assignment for the kingdom. Jesus took up His cross, which led Him to Golgotha, fulfilling His mission as the Lamb of God. He offered himself as a sacrifice for our sin. That was

the assignment of Jesus. When He was tired and collapsed under the weight of his cross, God sent a helper to help Him. He followed His cross and eventually carried it to its destination where they crucified Him. Jesus carried His cross to the end and fulfilled His assignment. They mocked him, jeered at him and spat on him. None of the things he suffered made Him abandon His cross. He endured and carried it to the end. Every disciple of Jesus has his cross to bear. Therefore, to be a disciple of Jesus, you must deny yourself and take up your cross. Do not carry someone else's cross. Let Jesus show you your cross and be ready to carry it to the end. Your cross may require you to eventually give up your life for the cause of the Gospel, or it may not. Whatever your cross requires, Jesus said you must carry it.

A cross-less believer cannot be a disciple of Christ. What are you living for as a follower of Christ? You cannot follow Jesus and live for money, position and honour. God may bless you with all these things, but those are not the things you should be living for as a disciple of Jesus. There must be a cross you are carrying. Something you are doing for God with all the things He has blessed you. There must be a burden laid upon your heart by the Lord. You must deny yourself some level of comfort to bring comfort to others. When God gives you the strength of finances, use it to carry your cross. Whichever area of strength the Lord has given you, be it talents, position, knowledge or spiritual gifts, it is to carry your cross and follow the Lord. Surely, you will be tempted to use your God-given

grace for self-aggrandisement. Do not go with the Tempter. You need a lot of self-denial. Carry your cross and follow Jesus to the end.

You must take up your cross daily. "And he said to *them* all, If any *man* will come after me, let him deny himself, and take up his cross daily, and follow me" (Luke 9:23). Do not abandon your cross at any time. Carry it daily, dutifully and faithfully. If you are tired or confused, return to God's presence and receive strength. Jesus needed a helper on the way to Golgotha, and God sent Him a helper. If you need help too, God will send helpers your way.

Let him follow me

You must follow Jesus as you deny yourself and carry your cross. You cannot carry your cross and go in a different direction from the path of Jesus. The path of Jesus is the path of holiness and righteousness. That is why those who walk in wickedness, immorality and unrighteousness are not disciples of Jesus. They may have big titles and ecclesiastical positions; it does not matter anything. They may have a small or big congregation with small or great structures, but it still does not matter. All those kinds of things do not move heaven. Jesus said to be a disciple; you must deny yourself, carry your cross and follow Him. A disciple of Jesus must be a follower of Jesus in words and deeds.

Do not look back

"And Jesus said unto him, No man, having put his hand to the plough, and looking back, is fit for the kingdom of God." (Luke 9:62)

Do not look back. Anyone who puts his hands on the plough and looks back is not fit for the kingdom of God. If a farmer looks back while making ridges with his plough, they will wobble. The job will not be well done. Jesus said such a follower is disqualified and cannot be a true disciple. Do not look back, no matter what is calling for your attention to distract you. Put your focus on Jesus and keep following till the end of your days.

Be of good cheer

"These things I have spoken unto you, that in me ye might have peace. In the world ye shall have tribulation: but be of good cheer; I have overcome the world" (John 16:33).

Disciples of Jesus do not get offended at God when they have to go through trials and tribulations. Jesus said, *"you shall have tribulation: but be of good cheer; I have overcome the world."* Tribulation and trials shall come, but be of good cheer and keep following. Be committed to Jesus and follow Him to the end. That is the mark of true disciples of Jesus Christ.

CHAPTER FOURTEEN: LETTER TO OFFENDED BELIEVERS

26th May 2017

Precious Believer,

Have you been offended and your spirit wounded? Have you been preyed upon, abused, maltreated or scammed by those you believed represented God? Have you been asked to give to get and got nothing? Have you been sexually molested by a 'man of God'? Do you feel used and dumped? Have you been disappointed by Church leaders who also practice occultism? Have you stopped going to Church because of offence? Whatever the situation, please know that God loves you. God loves you so much that He gave His Son to die in your place.

On behalf of the body of Christ, I want to apologise and say we are sorry. Even if those who offended you are not repentant, God has sent me to apologise to you on their behalf and of the body of Christ. Please, we are very sorry.

Satan is not happy at your redemption. So, he sowed tares in the Church and lured many Church leaders to do things that would cause offences and discouragement. Satan wants more and more believers to get offended and leave the faith. These are all orchestrated from the kingdom of darkness, so do not fall into the trap.

You have now seen that God does not approve of those errors and sins which cause offences. If you have returned to your old ways, please make a u-turn today and come back home in Jesus' name. Have eternity in view.

Now you know the truth and should be able to stand on your feet. Let no man prey upon you and never fall for their tricks again. God loves you and is waiting to receive you back into the fold. Pray and ask God for direction as you return to Church. Look for a place where it is only about Jesus. The gospel is a person, and the person is Jesus Christ. Never you join in worshipping man again. Keep searching and keep looking until you find one. God always have His people in reserve who have not bowed their knees to Baal. They are there if you will search for them.

Our Father is waiting to have you back. Please do not keep Him waiting.

With much of Jesus' love,

Oluremi Oluyale

Remi Oluyale

CHAPTER FIFTEEN: WHY YOU NEED A CHURCH

"For as the body is one, and hath many members, and all the members of that one body, being many, are one body: so also is Christ. For by one Spirit are we all baptized into one body, whether we be Jews or Gentiles, whether we be bond or free; and have been all made to drink into one Spirit." (1 Cor. 12:12, 13)

We are the body of Christ and the Church of Christ. The Church is not just a building; we are the Church. The Church is everywhere we gather together in the name of Jesus, offline or online. The Church of Christ is universal, just as the body of Christ is one. Even though we are many, we are one body. Christ is the head of the Church, and we are His body. We have all drank into the same Spirit. No geographical or racial boundary. We are one in the Lord.

I will build my Church

"And I say also unto thee, That thou art Peter, and upon this rock I will build my Church; and the gates of hell shall not prevail against it." (Matt. 16:18)

The gates of hell cannot prevail against the Church of Christ, which is his body. No matter how hell tries, it shall surely fail. We are His building and the work of His hands. We are his workmanship. *"For we are his workmanship, created in Christ*

Jesus unto good works, which God hath before ordained that we should walk in them" (Eph. 2:10).

We are to show forth his good works. When you attend Church services, God builds you up. Something positive happens to your spirit. You eat from the table of the Lord. You must make yourself available for God to perfect his work in your life. That is one good reason why you need to have a Church you attend regularly.

We are commanded to assemble

"Not forsaking the assembling of ourselves together, as the manner of some is; but exhorting one another: and so much the more, as ye see the day approaching." (Heb. 10:25)

As the body of Christ, we have been commanded to gather together in communal worship. Herein lies the power of the Church. We should not forsake the assembling of ourselves together as the manner of some is. Some believers did not attend communal worship meetings even in the early Church. Paul said it is a necessary thing to do as we see the day approaching. What is the meaning of that? 'As we see the day approaching' means that the end is near, and believers who do not join in the assembling of believers may miss out in the end. That is not to say that believers who do not attend Church services will go to hell, but that it is easier for those who do not attend to fall back into the world and miss heaven.

We are born into a family

In nature, children are born into families. The parents take on the responsibility to care for and nurture their babies. Babies cannot fend for themselves. They need adults to care for and protect them. Babies cannot be left to themselves and grow. When a person is born again, they are born into God's family. The family of God is the body of Christ, the Church. That is where the new believer can be nourished and cared for to grow spiritually and be strong. God has no alternative arrangement to his Church. Even as the believer grows and matures in spiritual matters, he still needs the Church family for growth, care and affection. Every believer must identify with a local Church where he is a member and known. We all need the corporate anointing to grow, be loved and do ministry.

Communal Worship

There is nothing comparable to communal worship. Great things happen when believers gather to lift holy hands in worship and praise. Our power is tremendous when we gather together. The Holy Ghost comes down in a mighty way and works among us. The weak receive strength, the sick heal, the oppressed are set free, and those bound are loosed. Individually we can worship God and have a wonderful experience, but nothing can compare to communal worship of the King of kings and the Lord of lords.

Iron sharpens iron

"Iron sharpeneth iron; so a man sharpeneth the countenance of his friend." (Prov. 27:17)

When we gather together in communal worship, we sharpen ourselves as iron sharpens iron. We all have different spiritual gifts and abilities which can benefit all. No matter how often you have read a passage, when someone comes up to expound the same Scriptures, you will still find something new that will add to your understanding. God's Word is new every morning; great is your faithfulness, O Lord. Sharing the Word brings great insights.

The Church environment

The environmental anointing is a great deal. The Church environment depicts the presence of God. As we start to worship, the presence of God comes down, and miracles happen. Being in the Church helps us to concentrate on worship, sharing the Word, and prayer. No Christian can grow spiritually by himself. Listening to messages on podcasts, the internet, T.V., C.D.s or reading Christian magazines and books are excellent when used to complement Church attendance. God wants us to gather together in a Church environment. Believers in places where the gospel is restricted still find a way of having communal worship in underground Churches. This is to underscore the importance of communal worship. That is where we find love, warmth and courage. A bunch of broomsticks is tough to break compared to a piece of broomstick.

Sharing and caring

We can easily be cared for and loved when we are members of a local Church. Anytime we have good things happening in our lives, there will be people around to rejoice with us. When we have to grieve, there will be shoulders to lean on. When we are together, we rejoice, cry, sorrow and sing together. That is how we strengthen one another and keep the fire aglow. It is difficult to do physical caring and sharing over the Television.

Ministry

We are saved to serve. Church membership gives us the opportunity for ministry. We are not saved for ourselves alone. We are needed in the Church to be a blessing and help others to grow through sharing and answering questions. We can be an encouragement to someone. The bridge is out! We need to join others to warn those who are speeding into destruction. Church membership is the right platform for us to be of service to God. Some need encouragement and comfort. We can join service groups and be sent out for outreaches to witness Christ to the lost in prisons, hospitals, etc. The opportunities are limitless for us to serve and help hurting people. When we come together as a community, we can do much more than act as individuals.

Team Spirit

The Church is a place we can learn to work as a team and develop our potential and gifts. We are stronger together. We also develop leadership abilities as we serve in certain capacities.

Jesus worshipped in the synagogue

"And he came to Nazareth, where he had been brought up: and, as his custom was, he went into the synagogue on the sabbath day, and stood up for to read. And there was delivered unto him the book of the prophet Esaias. And when he had opened the book, he found the place where it was written ..." (Luke 4:16, 17)

Our Lord Jesus Christ showed us an example by making it his custom to attend communal worship in the synagogue. That particular synagogue was his local Church. They knew him there. When he came to Nazareth, he visited the synagogue. They asked him to read the book of Isaiah and deliver the sermon of the day. They would not have handed the service to him if they did not know him. Every believer should have a local assembly where they are well known. Being lost in the crowd in a Church is not advisable. Join a gender, service or cell group and be known by members of the group. Participate in Church/group activities and make yourself available to serve in one capacity or the other.

The enemy easily attacks lone rangers

The Christian journey is full of temptations and trials. Often, brethren have to join hands with a member to fight spiritual warfare. The lion is a master hunter. Lions like to attack buffalos because a buffalo is a lot of meat for the pride to feed. However, lions have a problem with buffalos because they move

in great numbers. Therefore, lions patiently wait until they can identify anyone detached from the herd before they launch their attack. Satan is fond of using this same strategy to attack Christians. That is one of the reasons it pays to be in a family where we can easily stand up for one another. Do not be separated from the 'herd'. Like a roaring lion, the devil lurks around, seeking whom to devour.

Natural habitat

The Church is the natural habitat for Christians. You cannot become a Christian and not feel like assembling with fellow believers. Something is wrong when you no longer want to be identified with any Church. If you have a justifiable reason to leave your present Church, you should prayerfully look for another Church to attend. Staying at home during service and believing you can manage is not the right way. Any believer who stays away from Church for an extended period can easily go back from following the Lord. No offence should make a believer turn back from following the Lord. Heaven is our focus.

Accountability

As members of the same local Church, we become accountable to one another. If a member goes wrong in a certain way, he can be questioned by the Church or his service group and be encouraged to amend his ways. Sometimes, Church members who want to stick to their sinful ways do withdraw from their local Church so that people will stop bothering them. They do

not want to be accountable to anyone. That is not good enough, as lone rangers are easy prey to the enemy. The grace to be accountable to others is a vital structure that helps believers to grow in the faith and not easily fall as preys into the traps of the devil. We want to remain in the "herd", so we do not want to do anything that is not consistent with the values of the "herd".

CHAPTER SIXTEEN: REDEDICATION

Now is the time for rededication. Have you been offended and stopped attending any Church, for that matter? Now that you have travelled on this journey with me, it is time to let go and let God! It is time to go to the Lord in prayers and sort things out with God. Let the offences go. Forgive those who offended you, ask God for forgiveness for your getting offended and rededicate your life to Him now. Please pray now to rededicate your life to Christ and make up your mind to return to the fold. God bless you. You are welcome back!

Are you offended but in the confusion of not knowing what to do? You have been tagging along in your local Church even though your heart has departed. No matter what has offended you, you can let it go. You cannot truly serve the Lord with offences in your heart. Do you need to forgive somebody? Go ahead and forgive, do not bear grudges. Bring the fire back. Allow the Holy Spirit to have His way in your heart. If you are no longer comfortable in your local Church, prayerfully search for another Church where you can freely serve your God. Do not lose your confidence in God. Pray now and sort things out with your father. Ask God for direction. He will lead you in the path of righteousness for his name's sake.

For those outside the faith who are yet to commit their lives to Christ, this is your opportunity to settle your quarrel with God. How far can you run from His presence? Anywhere you can run

to, He is there. Despite all the excesses in the body of Christ, God still loves His Church. He will build and perfect His Church. At the end of everything, where would you be? If you are ready to commit your life to Christ, say these prayers after me:

"Thank you Lord for your Word. I know I am a sinner and that I cannot help myself. Thank you for sending your Son to die on the cross for me. I repent from my sins and ask that you forgive me Lord. Cleanse me with the blood of Jesus. I surrender my life to you from today. In Jesus' name I pray. Amen".

Now that you have said the salvation prayer, you need to find a local Church where you can belong and grow in the spirit. You need to learn the rudiments of the Christian faith and join God's family in winning others who are lost.

To the men of God and Christians who are causing offences, please repent now. Turn a new leaf. God understands if you have been brought up in the faith that way. Now that you have the information, you have to make up your mind and amend your ways. To him, who knows what is right and refuses to do it, to him, it is a sin. Why not set a time apart to seek the face of God in prayers and meditation about all these things? Everyman will give an account of himself to God. *"For it is written, As I live, saith the Lord, every knee shall bow to me, and every tongue shall confess to God. So then every one of us shall give account of himself to God. Let us not therefore judge one*

another any more: but judge this rather, that no man put a stumblingblock or an occasion to fall in his brother's way" (Rom 14:11-13). Do not put a stumbling block or an occasion to fall in your brother's way. If you have been wrongly tutored, you can change your attitude when you know the truth.

Jesus said woe to those who cause offences to those who believe in him. *"But whoso shall offend one of these little ones which believe in me, it were better for him that a millstone were hanged about his neck, and that he were drowned in the depth of the sea. Woe unto the world because of offences! for it must needs be that offences come; but woe to that man by whom the offence cometh!"* (Matt.18:6, 7). If those who cause offences to God's children through their lifestyle and leadership refuse to repent and amend their ways, it would be better for them for a millstone to be hanged on their neck and drowned in the sea. The judgement will be so severe and heavy for them to bear. Therefore men of God repent now. God bless you as you do.

Finally, to those men of God and believers who are treading the path of righteousness, please keep it up. Time will tell. God will distinguish between those who serve God and those who serve Him not. *"And they shall be mine, saith the LORD of hosts, in that day when I make up my jewels; and I will spare them, as a man spareth his own Son that serveth him. Then shall ye return, and discern between the righteous and the wicked, between him that serveth God and him that serveth him not"* (Mal. 3:17, 18). A book of remembrance shall be open for those who fear the name of the Lord. The Lord will spare them and take care of

them. Be encouraged to do more for God. Everything we do is on record as God is watching us. "*And Jesus said unto him, No man, having put his hand to the plough, and looking back, is fit for the kingdom of God*" (Luke 9:62). You have laid your hands on the plough, do not look back. God will strengthen you and reward your labour of love. Amen.

POSTSCRIPT

Here is the presentation of Martin Luther's ninety-five thesis:

“Out of love for the truth and the desire to bring it to light, the following propositions will be discussed at Wittenberg, under the presidency of the Reverend Father Martin Luther, Master of Arts and of Sacred Theology, and Lecturer in Ordinary on the same at that place. Wherefore he requests that those who are unable to be present and debate orally with us, may do so by letter.

In the Name our Lord Jesus Christ. Amen.

1. Our Lord and Master Jesus Christ, when He said Poenitentiam agite, willed that the whole life of believers should be repentance.
2. This word cannot be understood to mean sacramental penance, i.e., confession and satisfaction, which is administered by the priests.
3. Yet it means not inward repentance only; nay, there is no inward repentance which does not outwardly work divers mortifications of the flesh.
4. The penalty [of sin], therefore, continues so long as hatred of self continues; for this is the true inward repentance, and continues until our entrance into the kingdom of heaven.

5. The pope does not intend to remit, and cannot remit any penalties other than those which he has imposed either by his own authority or by that of the Canons.
6. The pope cannot remit any guilt, except by declaring that it has been remitted by God and by assenting to God's remission; though, to be sure, he may grant remission in cases reserved to his judgement. If his right to grant remission in such cases were despised, the guilt would remain entirely unforgiven.
7. God remits guilt to no one whom He does not, at the same time, humble in all things and bring into subjection to His vicar, the priest.
8. The penitential canons are imposed only on the living, and, according to them, nothing should be imposed on the dying.
9. Therefore the Holy Spirit in the Pope is kind to us, because in his decrees he always makes exception of the article of death and of necessity.
10. Ignorant and wicked are the doings of those priests who, in the case of the dying, reserve canonical penances for purgatory.
11. This changing of the canonical penalty to the penalty of purgatory is quite evidently one of the tares that were sown while the bishops slept.
12. In former times the canonical penalties were imposed not after, but before absolution, as tests of true contrition.

13. The dying are freed by death from all penalties; they are already dead to canonical rules, and have a right to be released from them.

14. The imperfect health [of soul], that is to say, the imperfect love, of the dying brings with it, of necessity, great fear; and the smaller the love, the greater is the fear.

15. This fear and horror is sufficient of itself alone (to say nothing of other things) to constitute the penalty of purgatory, since it is very near to the horror of despair.

16. Hell, purgatory, and heaven seem to differ as do despair, almost-despair, and the assurance of safety.

17. With souls in purgatory it seems necessary that horror should grow less and love increase.

18. It seems unproved, either by reason or Scripture, that they are outside the state of merit, that is to say, of increasing love.

19. Again, it seems unproved that they, or at least that all of them, are certain or assured of their own blessedness, though we may be quite certain of it.

20. Therefore by "full remission of all penalties" the Pope means not actually "of all," but only of those imposed by himself.

21. Therefore those preachers of indulgences are in error, who say that by the Pope's indulgences a man is freed from every penalty, and saved;

22. Whereas he remits to souls in purgatory no penalty which, according to the canons, they would have had to pay in this life.

23. If it is at all possible to grant to any one the remission of all penalties whatsoever, it is certain that this remission can be granted only to the most perfect, that is, to the very fewest.

24. It must needs be, therefore, that the greater part of the people are deceived by that indiscriminate and high-sounding promise of release from penalty.

25. The power which the Pope has, in a general way, over purgatory, is just like the power which any bishop or curate has, in a special way, within his own diocese or parish.

26. The pope does well when he grants remission to souls [in purgatory], not by the power of the keys (which he does not possess), but by way of intercession.

27. They preach men who say that so soon as the penny jingles into the money-box, the soul flies out [of purgatory].

28. It is certain that when the penny jingles into the money-box, gain and avarice can be increased, but the result of the intercession of the Church is in the power of God alone.

29. Who knows whether all the souls in purgatory wish to be bought out of it, as in the legend of Sts. Severinus and Paschal.

30. No one is sure that his own contrition is sincere; much less that he has attained full remission.

31. Rare as is the man that is truly penitent, so rare is also the man who truly buys indulgences, i.e., such men are most rare.

32. They will be condemned eternally, together with their teachers, who believe themselves sure of their salvation because they have letters of pardon.

33. Men must be on their guard against those who say that the Pope's pardons are that inestimable gift of God by which man is reconciled to Him;

34. For these "graces of pardon" concern only the penalties of sacramental satisfaction, and these are appointed by man.

35. They preach no Christian doctrine who teach that contrition is not necessary in those who intend to buy souls out of purgatory or to buy confessionalia.

36. Every truly repentant Christian has a right to full remission of penalty and guilt, even without letters of pardon.

37. Every true Christian, whether living or dead, has part in all the blessings of Christ and the Church; and this is granted him by God, even without letters of pardon.

38. Nevertheless, the remission and participation [in the blessings of the Church] which are granted by the Pope are in no way to be despised, for they are, as I have said, the declaration of divine remission.

39. It is most difficult, even for the very keenest theologians, at one and the same time to commend to the people the abundance of pardons and [the need of] true contrition.

40. True contrition seeks and loves penalties, but liberal pardons only relax penalties and cause them to be hated, or at least, furnish an occasion [for hating them].

41. Apostolic pardons are to be preached with caution, lest the people may falsely think them preferable to other good works of love.

42. Christians are to be taught that the Pope does not intend the buying of pardons to be compared in any way to works of mercy.

43. Christians are to be taught that he who gives to the poor or lends to the needy does a better work than buying pardons;

44. Because love grows by works of love, and man becomes better; but by pardons man does not grow better, only more free from penalty.

45. Christians are to be taught that he who sees a man in need, and passes him by, and gives [his money] for pardons, purchases not the indulgences of the pope, but the indignation of God.

46. Christians are to be taught that unless they have more than they need, they are bound to keep back what is necessary for their own families, and by no means to squander it on pardons.

47. Christians are to be taught that the buying of pardons is a matter of free will, and not of commandment.

48. Christians are to be taught that the Pope, in granting pardons, needs, and therefore desires, their devout prayer for him more than the money they bring.

49. Christians are to be taught that the Pope's pardons are useful, if they do not put their trust in them; but altogether harmful, if through them they lose their fear of God.

50. Christians are to be taught that if the pope knew the exactions of the pardon-preachers, he would rather that St. Peter's Church should go to ashes, than that it should be built up with the skin, flesh and bones of his sheep.

51. Christians are to be taught that it would be the Pope's wish, as it is his duty, to give of his own money to very many of those from whom certain hawkers of pardons cajole money, even though the Church of St. Peter might have to be sold.

52. The assurance of salvation by letters of pardon is vain, even though the commissary, nay, even though the Pope himself, were to stake his soul upon it.

53. They are enemies of Christ and of the Pope, who bid the Word of God be altogether silent in some Churches, in order that pardons may be preached in others.

54. Injury is done the Word of God when, in the same sermon, an equal or a longer time is spent on pardons than on this Word.

55. It must be the intention of the Pope that if pardons, which are a very small thing, are celebrated with one bell, with single processions and ceremonies, then the Gospel, which is the very greatest thing, should be preached with a hundred bells, a hundred processions, a hundred ceremonies.

56. The "treasures of the Church," out of which the pope grants indulgences, are not sufficiently named or known among the people of Christ.

57. That they are not temporal treasures is certainly evident, for many of the vendors do not pour out such treasures so easily, but only gather them.

58. Nor are they the merits of Christ and the Saints, for even without the Pope, these always work grace for the inner man, and the cross, death, and hell for the outward man.

59. St. Lawrence said that the treasures of the Church were the Church's poor, but he spoke according to the usage of the word in his own time.

60. Without rashness we say that the keys of the Church, given by Christ's merit, are that treasure;

61. For it is clear that for the remission of penalties and of reserved cases, the power of the Pope is of itself sufficient.

62. The true treasure of the Church is the Most Holy Gospel of the glory and the grace of God.

63. But this treasure is naturally most odious, for it makes the first to be last.

64. On the other hand, the treasure of indulgences is naturally most acceptable, for it makes the last to be first.

65. Therefore the treasures of the Gospel are nets with which they formerly were wont to fish for men of riches.

66. The treasures of the indulgences are nets with which they now fish for the riches of men.

67. The indulgences which the preachers cry as the "greatest graces" are known to be truly such, in so far as they promote gain.

68. Yet they are in truth the very smallest graces compared with the grace of God and the piety of the Cross.

69. Bishops and curates are bound to admit the commissaries of apostolic pardons, with all reverence.

70. But still more are they bound to strain all their eyes and attend with all their ears, lest these men preach their own dreams instead of the commission of the pope.

71. He who speaks against the truth of apostolic pardons, let him be anathema and accursed!

72. But he who guards against the lust and license of the pardon-preachers, let him be blessed!

73. The pope justly thunders against those who, by any art, contrive the injury of the traffic in pardons.

74. But much more does he intend to thunder against those who use the pretext of pardons to contrive the injury of holy love and truth.

75. To think the papal pardons so great that they could absolve a man even if he had committed an impossible sin and violated the Mother of God -- this is madness.

76. We say, on the contrary, that the papal pardons are not able to remove the very least of venial sins, so far as its guilt is concerned.

77. It is said that even St. Peter, if he were now Pope, could not bestow greater graces; this is blasphemy against St. Peter and against the Pope.

78. We say, on the contrary, that even the present Pope, and any Pope at all, has greater graces at his disposal; to wit, the Gospel, powers, gifts of healing, etc., as it is written in I. Corinthians xii.

79. To say that the cross, emblazoned with the papal arms, which is set up [by the preachers of indulgences], is of equal worth with the Cross of Christ, is blasphemy.

80. The bishops, curates and theologians who allow such talk to be spread among the people, will have an account to render.

81. This unbridled preaching of pardons makes it no easy matter, even for learned men, to rescue the reverence due to the Pope from slander, or even from the shrewd questionings of the laity.

82. To wit: -- "Why does not the pope empty purgatory, for the sake of holy love and of the dire need of the souls that are there, if he redeems an infinite number of souls for the sake of miserable money with which to build a Church? The former reasons would be most just; the latter is most trivial."

83. Again: -- "Why are mortuary and anniversary masses for the dead continued, and why does he not return or permit the withdrawal of the endowments founded on their behalf, since it is wrong to pray for the redeemed?"

84. Again: -- "What is this new piety of God and the pope, that for money they allow a man who is impious and their enemy to buy out of purgatory the pious soul of a friend of God, and do not rather, because of that pious and beloved soul's own need, free it for pure love's sake?"

85. Again: -- "Why are the penitential canons long since in actual fact and through disuse abrogated and dead, now satisfied by the granting of indulgences, as though they were still alive and in force?"

86. Again: -- "Why does not the Pope, whose wealth is to-day greater than the riches of the richest, build just this one Church of St. Peter with his own money, rather than with the money of poor believers?"

87. Again: -- "What is it that the Pope remits, and what participation does he grant to those who, by perfect contrition, have a right to full remission and participation?"

88. Again: -- "What greater blessing could come to the Church than if the Pope were to do a hundred times a day what he now does once, and bestow on every believer these remissions and participations?"

89. "Since the Pope, by his pardons, seeks the salvation of souls rather than money, why does he suspend the indulgences and pardons granted heretofore, since these have equal efficacy?"

90. To repress these arguments and scruples of the laity by force alone, and not to resolve them by giving reasons, is to expose the Church and the pope to the ridicule of their enemies, and to make Christians unhappy.

91. If, therefore, pardons were preached according to the spirit and mind of the pope, all these doubts would be readily resolved; nay, they would not exist.

92. Away, then, with all those prophets who say to the people of Christ, "Peace, peace," and there is no peace!

93. Blessed be all those prophets who say to the people of Christ, "Cross, cross," and there is no cross!

94. Christians are to be exhorted that they be diligent in following Christ, their Head, through penalties, deaths, and hell;

95. And thus be confident of entering into heaven rather through many tribulations, than through the assurance of peace.”¹⁰

NOTES

1. Wikipedia: www.wikipedia.org/wiki/charles_ponzi
2. www.protestantreformationnhd.weekly.com/sales-of-indulgences.html
3. Questions and answers concerning indulgences:
www.law2umlcc.edu/faculty/projects/trials/luther/lutherindulgences.html
4. Roland H Bainton: “Here I Stand: A Life of Martin Luther”, Abingdon-Cokesbury Press, New York, Nashville
5. www.protestantreformationnhd.weekly.com/sales-of-indulgences.html
6. ditto
7. Roland H Bainton: “Here I Stand: A Life of Martin Luther”, Abingdon-Cokesbury Press, New York, Nashville
8. Protected.
9. www.thegospelcoalition.org/article/5-errors-of-the-prosperity-gospel
10. <http://www.iclnet.org/pub/resources/text/wittenberg/lutherweb/ninetyfive.html>

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ABOUT THE BOOK

Should we know the truth, or do we continue in error? How come that we have scams, fraud, immorality, and plain deceit in the Church today? How did we get here? What is really going on? Many are already done with church attendance. They now prefer to sit at home without having anything to do with church again.

For many, the hurt is deep. They are offended and have returned to their old ways. Some now prefer to fellowship alone with God through the electronic media.

This is something that breaks the heart of God. Are we truly making disciples of all nations or scaring people away from the Kingdom of God?

This book is written primarily for offended believers and for every Christian to know the truth about the excesses of the financial prosperity gospel.

In this book, you will learn....

The principles and ideologies of ponzi schemes.

The tricks, schemes, and deceit of the money gospel.

The correct interpretation of some Bible passages that are usually twisted to suit the financial prosperity message.

The true Gospel.

How to give offerings in Church.

How not to give offerings in Church, etc.

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