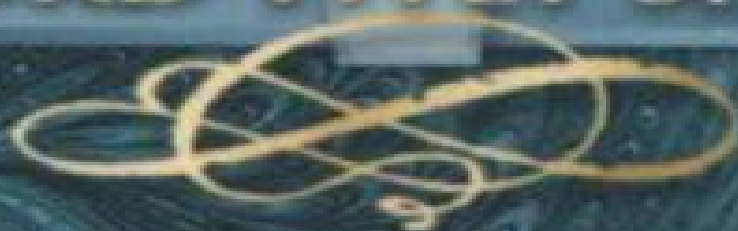


A WORD FITLY SPOKEN



# MONEY TALKS

*John Avanzini*

**Money Talks**  
***It Will Tell on You***  
by  
John Avanzini

## Money Talks

### *It Will Tell on You*

Have you ever noticed that many people become uncomfortable when the pastor talks about money? Everyone is happy as long as he talks about grace, mercy, faith, or love. However, when the subject turns to money, some become extremely quiet, while others just tune out what he is saying.

I asked the Lord, "Why is it that your children react so negatively when the preacher talks about money?"

The Lord's answer startled me. He said, "John, it's because *their money will tell on them*."

I asked, "What do you mean, Lord?"

He said, "Everyone at church is supposed to love me. However, you will never know who really loves me until you spend about thirty minutes looking through their checkbooks from the last few years. Only then will you know who they really love the most."

What you just read may surprise you, but the following verse should make it clear.

**... where your treasure is, there will your heart be also.**

### **Matthew 6:21**

Notice our Lord doesn't say where your heart is, your treasure will be. He says where your treasure is, your heart will be. In other words, your heart (or your interest) will follow your treasure.

If you put your treasure in a motor boat, your heart will follow it to the open sea. If you put it in a motor home, your heart will be on the open road. However, if you regularly put your treasure into the things of God, your heart will always be with Him.

Many years ago, as a little girl at a Baptist youth camp, my wife accepted Christ. I accepted Him several years later.

Over the past several decades, we have faithfully served the Lord. Now here's the question. Do we serve Him because we are such wonderful people, or is it because over the years we have kept our treasure invested in Him and His work?

From day one of our new birth, we each committed to tithe and give generous offerings. How thankful we are that we had the spiritual discernment to trust God's Word and put our finances into His work. We simply believed God's promise that wherever we put our treasure, our hearts would follow.

### **Misunderstanding About Money**

The majority of the Church misunderstands what the Word of God teaches about money. They make the mistake of thinking money is evil. We have all heard people try to argue against the biblical message of abundance by saying, "But the Bible says money is the root of all evil."

The Bible doesn't say money is the root of all evil. It says the *love of money* is the root of all evil.

**For the love of money is the root of all evil...**

### **1 Timothy 6:10**

God is not against your having money. He just doesn't want money to have you. God never wants money to rule your life. If you start to love money, it will not be long before it becomes your master, making it impossible for you to properly serve God.

**No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon [money].**

### **Matthew 6:24 Money Takes on Your Personality**

The truth is that money is neither good nor bad. It simply amplifies what is in the heart of the one who controls it. For example, evil people will spend their money on evil things, while good people will spend their money on good things. There isn't any such thing as *good money* or *bad money*. Instead, there are good people with money and evil people with money. Your money never decides how you will spend it. It buys and accomplishes whatever you decide.

If a gambler or a prostitute were to give an offering to the Church, well-meaning people might say, "The church shouldn't receive gambling money," or "God wouldn't be pleased if we received prostitution money." They don't realize that when money comes into the control of a man or woman of God, it stops doing what its previous owner wanted it to do. Once it transfers to an obedient child of God, it starts feeding the hungry, clothing the naked, and preaching the gospel. It begins to accomplish God's purpose. A righteous person's money exalts the things of God and destroys the works of the devil.

A number of years ago, a millionaire racetrack owner gave Oral Roberts University a large sum of money. Strange as it may seem, there were a number of good people who decided to stop supporting the university because

of that gift. They felt the university had done something contrary to the Word of God by receiving *racetrack money*.

Now let me ask you a simple question. Do you really think this so called "racetrack money" turned Brother Roberts, the professors, and the members of the student body into gamblers? Do you really believe its influence started dragging them down to the racetrack each weekend? No, of course not!

People don't take on the personality of the money they receive; the money takes on their personality. Knowing Brother Roberts and the good people associated with the university, it is safe to say that every cent of that *racetrack money* went right into the work of the ministry —educating young people and preaching the gospel of Jesus Christ throughout the earth.

### **Your Money Is Your Life**

Many believers argue against prosperity because they don't really understand what money is. Once you know your money takes on your personality, it is easier to understand an even deeper truth—*your money is your life*.

Here is a simple illustration to prove it. After you work forty hours for your employer, he doesn't pay you out of the goodness of his heart. He pays you in exchange for that forty hours of your life. In other words, the amount of money you receive in your paycheck replaces the amount of your life you gave to your employer.

Think of it this way. You don't purchase an automobile with little slips of paper called "money." No, you actually buy it with your life —that is, the amount of your life you spend earning the money to pay for the automobile. The same thing is true with your house, your clothing, and everything else you purchase. It all comes through the exchange of your life for money.

When you fully understand that your money represents your life, offering time will become more significant to you. It will no longer be the collection of little slips of paper called "money." It will be a time when you, as a child of God, lay down your life in the form of money, so the world can know that Jesus is the Christ.

Money is a *spiritual subject*. Each time you place your tithe and offering into God's work, you are literally giving a portion of your life to God. Your life, in the form of money, has the ability to accomplish more for God than you ever thought possible.

### **Your Money Can Do More**

Scripture tells us that everyone in the Body of Christ has a sacred commission to preach the gospel to every creature on planet earth.

**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**

### **Matthew 28:19,20**

It would be impossible for you to fulfill this command as an individual. You can't personally go to every country and city of the world. However, if you can turn your life into enough surplus money, you can literally preach the gospel all over the planet. If you have enough money, you can fund a missionary journey to Africa, while you purchase Christian books and tapes for China, all from your hometown. You can fund a meeting in the Philippines, while you fly a missionary home across the Atlantic Ocean. If you have enough money, you can preach Christ through television, radio, and other Christian ministries twenty-four hours a day on every square foot of planet earth.

### **The Golden Rule of This World**

Most believers don't know it, but the world operates on the golden rule. They just say it a little differently than we do. The world says, "Whoever controls the gold, makes the rules." I want you to understand the truth in that statement. If Christians had control of the money of this world, every television and radio station would be a Christian station. In fact, every amusement park, restaurant, and shopping mall would be a Christian enterprise; and they would all bring great glory to our God.

The devil knows it's to his advantage to keep money away from you. To accomplish his plan, he has instituted the anti-prosperity doctrine that permeates so much of the Church. If he can keep the Church poor, he can keep us from reaching the world for Christ.

### **Nobody Listens to Poor People**

I have a friend who always says the devil is dumb. Personally, I don't think he is as dumb as he wants us to believe. In fact, I am convinced the devil studies the Bible. I believe he knows things about the Bible that many Christians don't understand. One thing the devil has learned from Scripture is that *nobody listens to poor people*. Most believers don't know this truth.

**This wisdom have I seen also under the sun, and it seemed great unto me:**

**There was a little city, and few men within it; and there came a great king against it, and besieged it, and built great bulwarks against it:**

**Now there was found in it a poor wise man, and he by his wisdom delivered the city; yet no man**

remembered that same poor man.

**Then said I, Wisdom is better than strength: nevertheless the poor man's wisdom is despised, and his words are not heard**

**Ecclesiastes 9:13-16**

The Bible states clearly that a poor man may be wise, but most of the time no one hears his wisdom.

Think about this. If a poor man came to your city this week to tell the truth, a few people would go to his meeting and listen to him. However, if a rich man came to your city to tell a lie, thousands would probably go to hear him.

The devil knows that as long as the Church walks in insufficiency, poverty, and debt, we will never gain the attention of the world's population. Your Bible says it is because *no one listens to poor people*.

**Money Won't Guarantee Happiness**

Now don't misunderstand. I'm not saying money guarantees happiness. There are extremely wealthy people who are very unhappy. It's not uncommon to hear of rich folks committing suicide or needing the care of psychiatrists. Ulcers, rebellious children, and divorce are common among the richest people.

**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 Timothy 6:9,10**

Does that mean we should not seek to be rich? Absolutely not! The Bible tells us a person can be prosperous without experiencing all the sorrows that often accompany wealth.

**The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.**

**Proverbs 10:22**

One of the most significant characteristics of God's prosperity plan is that it does not include misery. You can have wealth while enjoying a wonderful spouse, fine children, and peace of mind. God's system of increase offers riches without sorrow if you follow His plan and keep your motives pure.

**Money and Motives**

Some people want money for the wrong reasons, so they try to disguise their true intentions for receiving it. They may give the appearance of funding God's programs, but no matter how carefully they cover their real purposes, God knows the truth. The Bible tells us that Jesus searches and discerns the heart of every believer.

**For the word of God is quick, and powerful, and sharper than any two-edged sword, piercing even to the dividing asunder of soul and spirit, and of the joints and marrow, and is a discerner of the thoughts and intents of the heart.**

**Hebrews 4:12**

This verse tells of an intense search that goes on inside every believer. The Word of God discerns the thoughts and motives of every believer, even to the most secret intentions of the soul and spirit. The context shows us this verse is not just speaking of the written Word of God. It goes much deeper. It speaks of the Lord Jesus Himself viewing our intentions, moment by moment, as you can see in the following verses.

**Neither is there any creature that is not manifest in *his* sight: but all things are naked and opened unto the eyes of him with whom we have to do.**

**Seeing then that we have a great high priest, that is passed into the heavens, Jesus the Son of God....**

**Hebrews 4:13,14**

The Gospel of John verifies our Lord's ability to discern our intentions.

**... Jesus did not commit himself unto them, because he knew all men,**

**And needed not that any should testify of man: for he knew what was in man.**

**John 2:24,25**

Your motive for receiving prosperity is the most important factor in God's decision to bless you. Before He will release wealth to you, your true purpose must go beyond just satisfying your own selfish desires. Hear the words of the great apostle and pastor of the first church at Jerusalem.

**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**

These words are so precise that no one should misunderstand. If your reason for having money is primarily for your own selfish purpose, God knows it. He knows the thoughts and intentions of your heart, and He will not fund wrong purposes. Remember, God has given you the power to get wealth for the specific purpose of funding the

covenant that He made with Abraham.

**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.**

**Deuteronomy 8:18**

Not only will your money tell on you, God knows your reason for wanting money. You must have an inner desire to accomplish God's plan over and above your own if you want to receive from Him.

**But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.**

**Matthew 6:33**

If you have pure motives, you are on the way to becoming a good steward.

**The Quality of Your Stewardship**

Most believers fail to understand that being a steward in the Kingdom of God does not depend upon your skill with finances as much as it depends upon your ability to be totally obedient in giving exactly what God tells you.

**For the kingdom of heaven is as a man traveling into a far country, who called his own servants, and delivered unto them his goods.**

**And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey.**

**Matthew 25:14,15**

In the above parable, one man received five talents, another received two, and the last man received one. These talents were actually measurements of money. We see this from verse 18.

**... he that had received one went and digged in the earth, and hid his lord's money.**

**Matthew 25:18**

Notice what the person with five talents did with the money. He didn't immediately buy a new car or a big house by the lake. No, he strictly obeyed his master's instructions by putting the money to work.

**... he that had received the five talents went and traded with the same, and made them other five talents.**

**Matthew 25:16**

When the master returned from his long journey, he called into account each of his stewards. Notice what he said to the man with five talents.

**... he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more.**

**His lord said unto him, *Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.***

The master rewarded his servant for being faithful and accomplishing his lord's purposes. The same thing holds true for you. When you faithfully obey God with the money He has entrusted to you, God will bless you with more money and responsibility, as well as many other things you desire.

**... I will make thee ruler over many things....**

**Matthew 25:21**

When you are faithful to tithe, support missions, fund Christian television, and give wherever and whenever God directs, you can expect God to bless you abundantly. There is no limit to how much God will bless you financially. In essence, you can control your financial future by the quality of your stewardship.

The way you use the money God gives you will tell on you. It either tells of your faithfulness, or it tells of your disobedience.

**The Purpose of Prosperity**

God wants you to be financially prosperous. However, He wants to bless you for a specific purpose.

**Now the LORD had said unto Abram, Get thee out of thy country, and from thy kindred, and from thy father's house, unto a land that I will shew thee:**

**And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing:**

**And I will bless them that bless thee, and curse him that curseth thee: and in thee shall all families of the earth be blessed.**

**Genesis 12:1-3**

God wants you to *be a blessing*, but it is obvious that you must first *receive* blessings before you can *become* a blessing. It is only when you have financial blessings that you can be a financial blessing.

Remember that money is a resource to help you accomplish the will of God. Therefore, the more money you have, the more you will be able to accomplish for God on planet earth!

**Money Is an Important Subject**

I trust you are beginning to see that a biblical understanding of money is critical to the advancement and success

of your Christian life. Without it, you could very well miss an important part of God's personal desire for your life.

Since the Bible contains so many scriptures about how God's people should handle money, it stands to reason we should carefully study this subject. Remember, *all* Scripture is profitable for us to study and understand.

**All scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness.**

#### **2 Timothy 3:16**

The only way the Church will step into the full shower of God's financial blessings is to understand scriptural truth about money. Remember:

1. Money is neither good nor bad. It takes on the personality of its owner.
2. Your money represents your life.
3. Nobody listens to poor people.
4. God earnestly desires to bless His children financially.

God wants to bless you exceedingly, abundantly, above all you can ask or think (Ephesians 3:20). If you have not been faithful with your money, allow me to help you repent and recommit yourself and your money to God.

#### **Prayer of Confession and Commitment**

Pray the following prayer from your heart as you reestablish your stewardship today.

Dear Heavenly Father,

I come to you in the Name of Jesus Christ. I ask you to forgive me, because I have not been a faithful steward of the money you have given me. I thank you that when I confess my sin, according to 1 John 1:9, you are faithful and just to forgive me of my sin and cleanse me from all unrighteousness.

I realize that all blessings come from you. I commit this day to be faithful with my finances. The Bible says the tithe belongs to you, therefore I make a new commitment to be a tither. The Bible also says I should give generous offerings. Therefore, I commit to give generous offerings in the amounts and to the ministries you direct.

Heavenly Father, I thank you for the privilege of being your steward and sowing into your Kingdom. The Word of God says **"Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom..."** (Luke 6:38).

I believe your Word, and I know Luke 6:38 will come to pass in my life each time I give.

I confess before you and the host of heaven that from this day forward, I am a tither and a faithful giver. I will sow liberally into the Kingdom of God. Therefore, I will experience a supernatural harvest in every dimension of my life. Increase is mine! God's blessings are mine, because I am a faithful steward! I pray in Jesus' name. Amen!

#### **Getting Started**

You must answer a very important question when you enter God's system of abundance. Are you ready to start sowing financial seed today?

I remember when I was in Bible college. Patricia worked at A&W Root Beer as a curbside waitress to help pay my way through school. Although she made only fifty dollars a week, every single weekend we tithed five dollars and gave an offering of three dollars for world missions. It was generous giving for a couple with four children.

Here is the most important thing to understand. If Pat and I had not been faithful with the little we had, it would be impossible for us to be faithful with the abundance God entrusts to us today. Many people try to justify not giving today by saying they will start giving when God starts blessing them more. However, it is evident from the Scripture that if you cannot be faithful with the finances you have right now, you will not be faithful later if more money comes to you.

**He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.**

#### **Luke 16:10**

God is the God of now. He doesn't need perfect conditions to operate His promises. If you are unwilling to start today because of financial problems and shortages, your decision to wait will incapacitate you in the future. However, if you faithfully obey the Master with your tithes and offerings, you can expect promotion and supernatural increase to suddenly overtake you!

**... Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.**

#### **Matthew 25:21**