The Simple Answers... To Life's Most Important Questions. Bible Correspondence Course Lesson 17

What God Says About Money

Many religious people think God hates money; that He hates the rich. They believe God loves only the poor. They claim the Bible calls money the root of all evil! Many will even take pride in their poverty. To such people it is a sin to have money!

On the other hand, just as many believe that having great amounts of money is proof that God is pleased with you. "Send your money to me," many evangelists exclaim, "and if you haven't any money, borrow some and send that to me; then God will pour you out a tremendous blessing; after all, look what He's done for me!" To such men and those who follow them, it is a sin to be poor!

So who is right – or is neither view correct? Is money a blessing or a curse – a sign of obedience, or a sign of greed? Or is it something else altogether? You will be shocked to learn how God *really* feels about money, when you stop and ask Him yourself!

LESSON 17: WHAT GOD SAYS ABOUT MONEY

If the televangelists are right and more money is a direct sign of more favor from God, then why was Jesus poor? **Matthew 8:20**. Why didn't Peter have any money? **Acts 3:6**. Whom has God chosen, the rich? **James 2:5**. So is it really a sin to be poor?

On the other hand, if God hates money, why does He say "The blessing of the LORD, it maketh rich, and he addeth no sorrow with it"? (Proverbs 10:22). If God's blessing makes you rich, how can it be a sin to be wealthy?

These questions will be answered in this lesson. The way the world handles money is almost completely wrong; but that doesn't mean money and wealth and comfort are wrong too. After all... isn't God rich?

Who owns the stars? **Deuteronomy 10:14**. Who owns the Earth? **Exodus 9:29**. What about the wealth on the Earth? **Psalms 24:1**. (Read this in several translations to understand it properly.) Who owns all the gold and silver? **Haggai 2:8**. And all the animals? **Psalms 50:10-11**. And the people on the Earth as well? **Ezekiel 18:4**. Does EVERYTHING belong to God? **Job 41:11**.

We do not own the Earth, we do not own our cattle, our homes, our money. God owns it all. He created it, He was here first, and it all belongs to Him. But He has set man in charge of the Earth which He created (**Psalms 8:4-8**), and all the things on it. But that doesn't change the fact that God still owns it, and we live here BY PERMISSION, not by right.

What job did God give man upon placing him in the garden? **Genesis 2:15**. And to perform that job, did He give man authority? **Genesis 1:28**. Did God give man ALL of the wealth, or did He reserve some portion for Himself? **Leviticus 27:30**.

You might say that we are God's sharecroppers. Because although God gave man all this Earth, and all this cattle and wealth to have dominion over, He has one simple requirement – a tithe of all the wealth His Earth produces. A sort of yearly dividend that goes back to the owner. That is the rent God charges us in exchange for giving us this beautiful place to live and allowing us to enjoy the wealth it provides. One tithe belongs God. But what is a tithe?

TITHING

The Hebrew and Greek words translated *tithe* in the Bible mean literally "a tenth". The English word "tithe" is an archaic word which also means simply "a tenth". So when you read "tithe" in the Bible, you should mentally replace it with the word "tenth" to properly understand it.

What percentage is a "tithe"? **Leviticus 27:32**. Did Paul say that tithing was COMMANDED? **Hebrews 7:5**. What was the tithe used for? **Numbers 18:21**. [Be sure to read this verse in the YLT to understand it better!] Did Jesus condemn tithing? **Matthew 23:23**, **Luke 11:42**.

Notice, Jesus did *not* condemn tithing! He condemned making a big show of tithing diligently **while ignoring "judgment, mercy, and faith"**. Jesus said they should have done those things *AND also tithed!* But to tithe faithfully while stealing, to tithe while oppressing the poor, to tithe while breaking the law in far more important areas is POINTLESS; not only pointless, but actually offensive to God!

That is why this is lesson 17, and not lesson 1 or 3; anyone who talks about money before they talk about adultery is not a minister of God. They've shown you what is important to them, "for out of the abundance of the heart the mouth speaketh" (Matthew 12:34).

As shown above, God reserved 1/10th of all the income for the year as His own – our rent payment to Him. Now remember, all the money we make, all the land we own, belongs to Him. It isn't ours. He allows us to use it *on the condition* that we pay our rent. Like any rental, if we pay our rent we have a right to use the land we rented. But the moment we are late with our payment, it becomes the landlord's property once more and using it is stealing.

So regardless of how much money we have in our bank accounts, it is illegal to use any of it until we pay the rent on our money – until we "buy" it from God by tithing. And if we do not give God ten percent of all our profit, God says we are stealing from Him. See for yourself: **Malachi 3:8-10**. Those are strong words – God calls people who don't pay tithes *thieves!* He considers not tithing to be breaking commandment #8!

People speak of "my tithe this", and "my tithe that". But the tithe you give is not yours. **It never** was yours. You were merely holding it for God, but **it is not** your tithe. It is not your contribution to God. It is God's rightful possession. And until you give a tithe to God – a full 10% – none of your money is yours!

ABRAHAM THE TITHE PAYER

In Galatians 3:17, Paul gives us a principle that what didn't come into existence with Moses, couldn't be destroyed when Moses' covenant was abolished. He shows that since the covenant of faith was

made with Abraham 430 years before Moses, then the abolition of the covenant of Moses cannot affect the covenant God made with Abraham.

That same principle holds true with tithing. Yes, Moses taught tithing – but was he the first person to tithe? **Genesis 14:18-20**. (Note that Abram was the name of Abraham until God changed it.) So Abraham gave tithes to this Melchizedek, who was the high priest of God. Not because the covenant of Moses required it – Moses wouldn't be born for 350 years – but because the covenant of Abraham required it! The covenant of faith that Paul taught us to follow!

As you should remember from Lesson 13, this Melchizedek was none other than the Being who became Jesus Christ. Paul talks a lot more about Him in **Hebrews 7**, which you'll study a bit later. But for now, it's enough to know that Jesus received tithes from Abraham, who was "the friend of God" (**James 2:23**).

ANOTHER REASON TO TITHE

But there is another solid reason to tithe, and that is because you inherited a debt. You should remember from Lesson 11 that anyone who accepts the true gospel becomes an adopted Israelite, regardless of their biological heritage.

Well, that means you are now a brother to the Jew; to the Levite; to the Danite; to all the other tribes. It also means you are a descendant of Abraham, and can legally call him father. Well, grandfather. Great-great-great-gran..... well, you know. That means you are also a child of Isaac and of Jacob.

The good news of that is as a part of this family, you stand to inherit the tremendous blessings God gave these three men. For an idea of the physical part of these blessings, begin reading in **Genesis 28:10-13**. Now pay attention when God uses the word "seed", because that means God is speaking of Jacob's children – speaking of you. Now read **verses 13-15**.

These promises are tremendous; Jacob's seed – his offspring – would number like the sand of the sea. Millions, perhaps billions – maybe more. And these promises are that they would inherit the land far and wide in every direction – the same promises God made to Abraham and Isaac before. And now read how Jacob responded to God's promise: **verses 16-22**.

So Jacob took God's promise and made an additional deal; that if God would be with him and bless him, then Jacob would give God *a tenth of all the blessings God would give him!* Get that! All that God had promised, the land, the wealth, the offspring *and the wealth God would give that offspring* – of ALL that blessing, Jacob vowed to give a tenth to God! In effect, Jacob made God a 10% shareholder in all his actions, in exchange for God's blessing. A very good deal for Jacob!

But Jacob did not live to see these promises fulfilled! He didn't live to see ALL of what was promised by God, so he *couldn't* have tithed upon all of it! Because those blessings were promised to HIS SEED! It was his CHILDREN who would inherit those magnificent blessings, and so it is HIS CHILDREN who are obligated to give God *a tenth of all!*

The true story of these blessings through history, the remarkable way they've been fulfilled and who has inherited them must wait for another lesson. For now we will confine ourselves to the spiritual aspect; your father Jacob obligated himself *and his children* – you – to give a tenth of all the wealth God gives them back to God.

When you are adopted into the family of Jacob – the house of Israel – you are adopted into its wealth *and into its debts*. And one of its debts is to give God a tenth of all the wealth He gives you. Even in this world, if you don't give a shareholder his rightful 10% of your company's earnings, you will go to jail; what do you suppose will happen to someone who cheats God out of His 10%?

DOES GOD REALLY NEED MONEY?

It has been established that God owns, free and clear, the Earth and everything that is in it. So why does God need us to give Him back a tiny fraction of that wealth? There are two reasons; first the physical reason, then later I'll show the spiritual reason.

This tenth that Abraham, Jacob, and Moses and the Israelites gave God didn't get whisked off to heaven. God gave it back to someone else, to His employees, to help them do the job He gave them to do. In the time of Abraham, His ministers were led by Melchizedek. We know almost nothing about that period, but it is clear that whatever true gospel was being spread was done by Him. He received the tithes before Moses.

But after Moses came along, God set up the Levitical priesthood and called them His people (**Numbers 3:12**). What were they supposed to do for Him? **Numbers 3:5-10**. These Levites, the entire tribe, were appointed priests to help Aaron with the maintenance, moving, sacrificing and teaching of the temple. In short, to spread the gospel under Moses. This priesthood tribe belonged to God, and He rewarded them differently than the other tribes (**Numbers 18:24**).

The other tribes received a piece of land to be passed down from generation to generation as their inheritance. But the Levites didn't get land, they were given instead 1/10th of all the increase (net production, profit) in Israel. And that tenth was to be of the very best quality (**Numbers 18:12-13**). This tenth belonged to God already, and God explicitly gave it to the Levites. It was His to give, after all.

This tenth was to be used for the operating of the temple, the salaries of the priests, and the spreading of the gospel. Considering the priesthood was only 1/13th of the tribes, but they received the best 1/10th of the product of the nation, theirs was the best inheritance.

What was the job of Levi (the tribe of Levi)? **Malachi 2:4-7**. And in exchange for Levi's service, what did he receive? **Numbers 18:30-31**. And has that principle changed today? **1 Corinthians 9:13-14**. So who is the priesthood today? **1 Peter 2:5, 9**.

The church today is the priesthood. And the job of the priesthood, then as now, was to teach the law of God. This, properly done, is more than a full time job (**Luke 10:2**). And then as now, it takes money to spread the gospel. And so God gave the priesthood a tenth of all the proceeds in Israel to pay for it.

But when Levi stopped doing the job God gave him to do – when the Levites no longer taught the gospel as they should have, when they corrupted God's teachings... God fired them. He took back His tithe, and abolished the Levitical priesthood. So who should receive it now? That's where **Hebrews 7** comes in, and we'll get to that in a moment.

NEW TESTAMENT TITHING

Most people realize that tithing exists, and many churches, realizing the money-making opportunities inherent in this idea... encourage it, to say the least. But others teach that, like all laws and obligations,

it was "done away in Christ", and today we "give gifts of love", but are not required to do so by any law. They cite scriptures like **2 Corinthians 9:7**. So now you need to see if that's what the Bible says or not.

As usual, people turn to the works of Paul to confuse the issue. Also as usual, it's in the immediate context that the confusion is resolved. The first key passage is in **1 Corinthians 9:1**, so turn there and read along.

He was being wrongly condemned for taking money from the Corinthians, and he was defending his actions here. He first establishes that he has the same right to being called an apostle as Peter and the others (verses 2-3).

Then in **verses 4-6**, he asks rhetorical questions, the point of which is that he had the right *not* to work for a living, and instead to be supported by the church. And not only to be supported himself, but also to support a wife, sister, or other apostles with him like Cephas (Peter) did, all at the church's expense.

In verses 7-10 he shows that since the ox has a God-given right to eat of the things he works for, therefore the ministry has the same right to live at the expense of the people they teach. He compares it to a war tax, where nations tax their subjects to go to war; only here God taxes the church to pay for warring against the sins of this world.

In **verse 11**, he makes his conclusion; that if he planted spiritual things with them, it is only fair if he reaps their physical things. And they are by far getting the better end of the deal, trading physical food for spiritual food. Money for wisdom. Bread for truth (**Proverbs 3:13-15**).

Now with that background, having read that context, NOW we continue reading into the part people always read, while they skip the first part; in **verse 12** he says that although he had a RIGHT to collect tithes from them, he hadn't done so. Does this mean that tithing is abolished in the New Testament? Think about it! He proved clearly that he had the *right* to take tithes from them, did he then turn around and contradict himself?

Reading on, in **verses 13-14** he again proves those who preach the gospel should make their money from the gospel, just as the Levites earned their living through the work in the temple. Then in **verse 15** he says he didn't take advantage of this right, nor did he teach them about it, lest they accuse him of false motives (and yet, as **verse 3** said, they accused him anyway!).

After that, he changes the subject and doesn't really get back to it in this book. However, in his next letter to the Corinthians he talks about money again. Remember, he's had a few months or years to think about his actions and see the results, and "by their fruits ye shall know them" (Matthew 7:20).

So did Paul have second thoughts about taking tithes from the Corinthians? **2 Corinthians 11:7**. What does he say he did to other churches? **Verse 8**. Did he take tithes from someone else? **Verse 9**. Does Paul believe he did the right thing by not taking money from them? **2 Corinthians 12:13**.

Get that! Paul begs the Corinthians "forgive me this wrong"! He HURT them by not taking money from them! And he ROBBED other churches by taking tithes from them so he could preach to the Corinthians for free. And although he intends to continue not charging the Corinthians (verse 14), he knows it will only cause them to love him even less (verse 15).

Now there is one other main passage where Paul talks about money, which is often abused – because it isn't talking about tithing at all! Start reading in **2 Corinthians 9:1**. Now what does that say, to set up the subject Paul is about to talk about? "The ministering of the saints". *Unlike* **1 Corinthians 9** and **2 Corinthians 11-12**, this money is not for Paul's use! This is not a tithe, and it is not to pay for spreading the gospel! It is for taking care of saints – the rest of the church!

Now keep reading; up to **verse 5**, he talks about how proud he is of them, and how he knows they will give generously to the saints. Then in **verses 6-9** he talks about the good of giving, and how God will repay gifts given *to the poor*. Get that in **verse 9**! It is the POOR who are going to receive this gift, *not the pastors!*

Verse 12 makes it absolutely clear what this is to be used for; it "supplieth the want of the saints". Then conclude with **verses 13-15**, but read them in something other than the KJV, which mangles them pretty badly.

This entire chapter is about gathering a *free will offering* for the poor saints; and since it is a free will offering, by definition you are free to give however much you want! Which is what **verse 7** says! But it is *not* talking about giving however much you want as a *tithe*. Because a tithe is a TENTH. No more, no less. You can't give more or less than a TENTH and have it be a TITHE! Anything over that is an *offering – and anything under that is stealing*!

A CHANGE IN THE LAW

Tithing was the subject of a bitter struggle in the first century, because it involved something that carnal people care very much about: money! For over a thousand years 10% of all income had gone to Jerusalem to the Temple. After Christianity became popular, people began to stop doing that and gave it to the apostles instead, which meant a huge loss of revenue for Jerusalem. Naturally, Jerusalem didn't like this.

So when Paul wrote a letter to the Hebrews, tithing was one of the key subjects he addressed. Most of the book is spent explaining that Jesus is greater than Moses (**Hebrews 3:1-4**). And that Jesus now holds the office of Melchizedek, high priest of God, which you learned in Lesson 13. And one reason Paul went to such lengths to prove that Jesus was greater was to show who deserved to receive the tithe.

Start reading **Hebrews 6:20-7:2**. As you already read, Abraham paid tithes to Jesus. Not to the Levitical priesthood but to the Christian priesthood. **Verses 3-4** tell us that Jesus is a permanent, perpetual high priest, and even Abraham gave Him tithes – implying that we should too. **Verse 5** shows that Levi had a right to take tithes from the other tribes according to the commandment of God. Notice those words, "commandment" and "law". Tithing was not optional! It was a LAW.

Verses 6-8 repeat that Melchizedek received tithes from Abraham, proving once again that Melchizedek was greater than Abraham. But in **verses 9-10** he finally makes his point; that if Abraham paid tithes to Melchizedek, then so, in a sense, did Abraham's children. Thus while all the children of Israel paid tithes to Levi, Levi himself paid tithes to Melchizedek – clearly establishing that Melchizedek is greater *and has first right to the tithes!*

Verse 11 says that the priesthood changed; under Moses, God worked through the Levitical priesthood. But it wasn't having the desired results, so God *changed* the priesthood to a new priesthood; not

another priest descended from Aaron, but a priest who was eternal and incorruptible – Jesus. This priesthood was not of the rank of Levi, but of the rank of Melchizedek.

Finally **verse 12**, a much misunderstood verse, makes sense *because we have read the context!* What law has Paul been discussing? What commandment has been the topic of this chapter? Stealing? Idols? What "law" is this that changed? Read **verse 5** again – the law of TITHING!

That law HAD to change when the priesthood changed, because if Levi was no longer the priest, then Levi no longer had a right to take *God's tithe* from the people! Notice the law was not *abolished* when the priesthood changed, the law was CHANGED, so those who were the new priesthood of God should receive the tithes of God!

The rest of the chapter just repeats that Jesus is our high priest and all things that pertained to the original priesthood now apply to Jesus; thus if the original high priest (Aaron) had a right to take tithes from the people, so the new high priest (Jesus) has a right to take tithes of the people, just as Jesus did as Melchizedek before Levi was born.

And just as Aaron didn't personally collect the tithes but instead had the priests whom God had given him collect them for him, so Jesus doesn't personally collect the tithes but has the ministers whom God has given Him collect them for Him.

SUB-TITHE

As mentioned above, Levi's inheritance was the tithes from the other tribes (**Numbers 18:20-24**). As such, this was Levi's sole income, and thus God considered it "increase". Therefore, God commanded Levi to tithe on the tithes (**verses 25-32**). Thus, 10% of the nation's profit went to the Levites/Church. Then of that 10% a "sub-tithe" was divided, with 90% going to the Levites/Ministry and their families for living expenses, and 10% for to the actual temple to be eaten by the priests on duty and the maintenance of the temple.

These verses confuse some people, but it is clear that they speak strictly of the Levites tithing in the same way as the other tribes tithed their corn and wine. So 9% of the national product of Israel went to Levites, and 1% went to the temple; still quite a bit of money when you consider how many people that serviced. That's the break-down on how God spent the tithe in the Old Testament.

THE SPIRITUAL REASON

I said earlier there are two reasons why God collects tithe. First, obviously, is that the money is used to support the ministry, the teaching of the gospel, and the various things required to make all that happen – travel, office supplies, study materials, and so on. But secondly, and more importantly to you, is that tithing is an act of faith.

According to God, what is your best investment? **Matthew 6:19-20**. Why is it important? **Verse 21**. What does God compare the gospel to? **Matthew 13:44-46**. When you see the truth, what should you do? **Proverbs 23:23**. Which is better – understanding or money? **Proverbs 16:16**. Does God make some people choose between the two? **Matthew 19:21**. Must you be willing to forsake EVERYTHING (not just 10%) to be a true disciple of Christ? **Luke 14:33**.

See, tithing requires you to "put your money where your mouth is". It's easy to scream "I love Jesus!" at the top of your lungs. It costs you nothing. It also means nothing. Millions of people say it every

day, then go right out and do the exact opposite of what Jesus said. What matters is what you do, and what matters most is what you do with what is really important to you. And few things are more important to most people than money, so what you do with that is a good indication of what really is in your heart.

Think about it; if you give a beggar a scrap from your plate after you're full, it doesn't mean much. It just means he happened to be closer than the trash can. However, if you give him your last meal when your family is starving, well, now that means a lot. Giving God money when you have lots to give doesn't mean much – Jesus said so in **Luke 21:1-4**.

There are lots of people who think "well, I just can't afford to tithe!" – and those people need to tithe more than anyone else! They can't afford NOT to tithe! Because not tithing is probably why they are poor in the first place! See for yourself:

How does God say to get blessed with wealth? **Proverbs 3:9-10**. Do many people steal from God? **Malachi 3:8**. Does stealing from God bring with it a curse? **Verse 9**. What happens if you repent and stop stealing from God? **Verses 10-12**.

Here is advice from God to all those in financial troubles: **Haggai 1:5-7**. Does that describe you? Does it seem like you put your money in a bag filled with holes? Keep reading in **verses 9-11**. Why did He do that? Why is God "blowing" on your earnings? Because His house – His church – is in ruins and you're worrying about your own problems and ignoring your responsibilities to Him!

Some others say "well I can't tithe while I'm in debt". Ok... you have two debts. You owe a mortgage on your house to the bank, and you owe a mortgage on your life, your money, and the Earth itself to God. One debt to is to a banker who loaned you money that wasn't his to begin with, and one debt is to God who created the money AND the banker AND you. Which debtor do YOU think should take priority?? Whose debt should be paid FIRST? (Matthew 6:33).

You're behind on your spiritual rent-payments! You're stealing from God, and so you are under a divine CURSE because you are behind on your rent! You can't afford to tithe? You're taking money that you have no right to – using money that you haven't earned, that belongs to someone else – and you WONDER why you have financial worries??

God rewards those who diligently tithe. He makes it up many times over, often in the most dramatic ways. The widow's mite meant more to Jesus than the thousands put in by the rich men. It's not about the amount, or how much you have, it's about your obedience and your faith. Tithing is an act of faith.

You have to TRUST God to make it up to you. TRUST God to take care of you. You have to step out on a limb and INVEST in that treasure in heaven, and see if there is a God or not – God commands you to TEST HIM, and SEE what sort of an investment He is! (Malachi 3:10).

I have tested Him, and so have many others, and no matter how much I gave, I always got more back; and since I began tithing diligently, I've turned my financial life around and so will you.

OTHER TITHES

What we've been discussing is called, for lack of a better word, first tithe. The first tenth of your income goes to God. But there are also two other tithes, called for convenience second and third tithe.

These are used for, respectively, the feasts and the poor. Second tithe is talked about primarily in **Deuteronomy 14** starting in **verse 22**, so start reading there.

Remember the first tithe was all for the priests; no one but a Levite could eat it (Leviticus 27:30 and 22:10). But here it speaks of a tithe saying YOU are to eat your tithe. This cannot be the same tenth, nor any portion of it, for that tenth has been spent already on the priesthood.

It's gone! It can't be eaten twice! But notice in **verse 23** what God says this is for – eating in the place "where God shall place His name", i.e., at the feasts. **Verse 24** shows that to eat this tithe you must TRAVEL!

Verses 25-26 gives specific instructions on what to do with this tithe; it is to be used to rejoice! It is to be spent on whatever your heart lusts after, fine wine, meats, cheeses, whatever you can't afford the rest of the year is to be eaten at the feasts.

Now look at **Deuteronomy 12:17-18** which has specific commands about when and how to eat this tithe; you cannot eat it at home. You must travel to eat it, which is yet another proof that you cannot keep the feasts at home. **Deuteronomy 16** was studied in connection with the feasts in the last two lessons, but now look at it in connection with second tithe; read **verses 10-17**.

These feasts are a time for rejoicing. After the previous lessons, you no doubt wondered "How can I travel three times a year for the feasts? I can't afford that!" – but you can if you save a second tithe as God commands. Like the first tithe, it is an act of faith. Like the first tithe, God will provide your needs. And like the first tithe, you have to trust Him to do so.

If you truly trust God, you can look on this as a paid vacation. God promises to make up for any lack, and this second ten percent you set aside provides you with about 3 weeks of time with other people of God from around the world who gather, like you, to celebrate the feasts. Like tithing, the feasts themselves are an act of faith too, and some wonder "but what about my job? I'll be fired!"

There again, ask yourself if God can replace your job? If not, maybe you need to find a better God. I know many people who left for the feast not knowing if they'd have a job when they got home, but they went because God commanded it and that was all that mattered to them!

Without exception they either had their job still waiting for them, or found a better job when they got home. But they had to step out on faith for that to happen. It wasn't easy. They couldn't stay home and solve the problem first and THEN go, they had to make a choice to follow God first and let Him pick up the pieces. And He always did.

THIRD TITHE

This is the last one, and this one doesn't apply to us today. Not because the command changed, but because God gave us a clear exception. The command is given in **Deuteronomy 14:28-29**, with a parallel command in **Deuteronomy 26:12**. This isn't the same as the second tithe because this is for the Levite, the stranger, the poor, etc. Not for you to use for "whatsoever your heart lusteth after".

Also, it is to be eaten "within your gates", while eating second tithe is *explicitly* forbidden "within your gates". So this is a different tithe. Also, this isn't a yearly tithe, but a tithe given every third year. Amos refers to this tithe indirectly in **Amos 4:4**.

This command does not apply to us today because we don't need it. In **Deuteronomy 15:4**, immediately after describing third tithe and other poor-related commands, God makes an exception. First He says the third tithe is to care for the poor; then a bit later adds "except when there shall be no poor among you; for the LORD shall greatly bless thee".

This country (the USA), along with the European nations and most of their ex-colonies, has been greatly blessed by God. There are few if any truly poor people in them. With the welfare programs of these nations, no one really needs to go hungry.

People can choose to be poor, choose to waste their money on alcohol and cigarettes and choose to be lazy and do nothing rather than make something of themselves, and you have no obligation to feed and clothe such people, according to God's own command "if any would not work, neither should he eat" (2 Thessalonians 3:10); See also 1 Timothy 5:3-4 and 1 Timothy 5:16.

The bums you see with signs along the roadside saying "will work for food, God bless" might be making more money than you do (and try offering them work when you see them, and you'll see that they probably *won't* work for food – but that sign brings in more money than "need money for booze" does).

In the USA we are taxed, quite heavily, to provide for welfare programs; they care for the poor adequately, if not properly. The biblical third tithe was a national tax for Israel intended to provide for the sick, orphans, widows, and so on who truly were poor. In our nation, those people are cared for by other means and saving a third tithe is not necessary today. It may be again one day, but it isn't today.

WHERE TO SEND THE TITHE

You are probably thinking "this is where he 'guilts' me into giving him my money". And that is not what this lesson is about. I don't need your money, nor do I want it. I will accept money from you only if it is for your good, not for mine. God has provided ample for my needs and most of my wants besides, and He will continue to do so without your support.

If I wanted your money, I would have been talking about it in Lesson 1. This is in Lesson 17 because that is the importance I place upon this topic compared to the others you've studied. So I repeat, this lesson is not about getting your money. This lesson, like all the others, is about teaching you the commands of God so you can remove a curse that you didn't know you were under.

You *need* to give your tithe to God. It's for your own good. You NEED to pay the rent to your landlord so you can enjoy the things you have **legally**. But as long as God's tithe is in your house, being spent on your wants, it is bringing a curse down on you. **You need to get rid of it, so you can be blessed.** But to whom should you give it today?

You can't just give it to the poor or to a charity, because this isn't for the poor, this is for God and His gospel. On the other hand, giving it to the Catholic Church or any of the Churches they've infected with false Christianity is, in a very real sense, tithing to Satan. Helping him to spread a perverted gospel with money that is rightfully God's *cannot possibly* please God.

So you need to give it to whomever you believe is spreading the true gospel of God. To someone whom you believe represents God to the world. If that's me, you can send it to me at the address at the end of this lesson. But if it's not me, please send it somewhere else. I'll take it if you need to give it, much as I would help you fix a flat if you needed it, but I don't want it.

But if you do entrust me with God's tithe, it's because you believe I am spreading the gospel of God; because you believe that God trusts me to manage it. And it will be spent on whatever I believe best furthers that goal. If you don't support that, please do not send it to me.

CONCLUSION ON TITHING

The greatest key to wealth is tithing. God is the one who "giveth thee power to get wealth" (**Deuteronomy 8:18**). So it stands to reason that pleasing Him is the most important factor in obtaining wealth, and the primary command He gave regarding money is tithing; 10% to the Church, 10% set aside to make sure you can afford to travel for the Holy Day seasons.

This is not 10% of your gross, but of your net; that is, it is a tithe on the INCREASE of your income, not on your total earnings. If you have cows, you tithe on your new calves this year – not on all the cows you own. If you have chickens, you tithe on your eggs and your new chicks, not on your chickens. If you grow corn, you deduct the seed you planted, the fertilizer you bought, and the tractor you repaired, from the money made in your harvest.

The responsibility to determine the amount of the tithe to pay to God is yours and yours alone. You must decide, based on your own conscience before Him. If you cheat Him, your conscience knows it, and your faith will suffer. If you deal honorably with Him your conscience knows that too, and so does He.

Like with modern taxes, living expenses are not decutible, but business expenses are. Just remember that when you tithe, **you're giving God back His own money**, **not giving Him your money**; make sure He gets all that is His.

PART 2: PHYSICAL LAWS OF WEALTH

Many of you reading this are in severe financial trouble. Nearly everyone in this country is in some form of debt, paying off mortgages, credit cards, and loans. The way out of that is quite simple; God's blessing will change it, it is true. But a good portion of that blessing is the *understanding* of how you can fix the problem yourself!

Tithing came first because if you do it right, even if you don't do these other things you're about to learn, you'll still be better off; on the other hand, even if you do all of them right and don't tithe, you still won't be able to get ahead because God will "blow" on your earnings and it will seem like your money goes into a bag full of holes (**Haggai 1**).

Tithing is a spiritual law; it doesn't have a direct effect on your income, but an indirect one; by tithing, you please God and so He blesses you with more money. But now we are going to discuss a few of the physical laws of wealth.

These laws are analogous to gravity. Stepping off a roof is stupid, and the law of gravity will punish you for breaking it – for sinning against it. God doesn't have to punish you, the ground will. Using credit cards or buying lottery tickets are similar – they will punish you with poverty. They are sins against the laws of wealth, and as with most sins the punishment is automatic. God doesn't need to intervene to cause it.

How do you become rich? **1 Samuel 2:7**. What will the man who fears God receive? **Psalms 112:1-3**. How much money will a good man lay up in a lifetime? **Proverbs 13:22**. What is the gift of God?

Ecclesiastes 5:19. Can you be a rich man and also a disciple of God? Matthew 27:57. If you get rich, how did it happen? Deuteronomy 8:12, 17-18. Is money the root of all evil? 1 Timothy 6:10.

No! People love to misquote that scripture, but read it for yourself! *Money* isn't the root of all evil, as you've probably been taught. LOVE of money is! That is a big difference. All the greatest heroes in the Bible have been rich; Abraham, Isaac, Jacob, Joseph, Job, Daniel, David, Solomon; Noah too (where do you think the money to build that huge boat came from?).

It's true that not everyone God liked became rich, and we'll explain why later, but most of the more famous were. Regardless, it is obvious that simply *having* money doesn't make you a sinner. In fact, it might mean you're quite blessed. But why did Jesus make the statement He made in **Matthew 19:24**? Go back to the first rule of Bible study: READ THE CONTEXT! Keep reading – what does Jesus go on to say in **verse 26** – that it is IMPOSSIBLE for the rich to be saved? Or merely *difficult*?

The disciples then drew attention to the fact they had forsaken their families and possessions and became poor for His sake (verse 27). And what did Jesus say? Verses 28-30. Now remember the other key of Bible study, get ALL the verses that bear on a subject. So read the parallel version in Mark 10:23-30. Notice what Jesus says!

He didn't say that we must take a vow of poverty and abandon all worldly possessions so we can wander the world wearing nothing but cardboard signs saying "repent"! That wasn't what He said at all! He said *if* you leave a house, or property, or family members *FOR HIS SAKE or the gospel's*, you would receive ONE HUNDRED TIMES more! And when would you receive it? IN THIS LIFE! And IN ADDITION to that promise, also receive *everlasting life!*

That's a clear promise of wealth IN THIS LIFE. But only *after* you show yourself willing to give up what you already have if God requires it. Now let's answer the question, why did Jesus say it was easier for a camel to walk through the eye of a needle than for a rich man to be saved?

First, He didn't say it was impossible. He said it was very difficult. Back up and read the preceding verses to see why He said it this way (Mark 10:17-22). Here was a man who kept the commandments diligently. And he was willing to accept Jesus, calling Him "Good Master". And Jesus loved him! But He perceived this man lacked one thing. So He asked him to leave his riches and follow Him.

Now think about this! This man WAS rich. And Jesus loved Him **as a rich man!** But to be *perfect*, he had only one thing left to do: give up his possessions. Jesus said that *had he done that*, He would have been PERFECT, because that was the ONLY thing he had lacked!

Now if this man could have given up his riches then he, the camel, could have walked through the eye of that needle and been saved! But the man while willing to be obedient *up to a point*, wasn't willing to step out on faith and completely forsake his possessions and his old way of life *and everything in it* and trust God for EVERYTHING.

This rich young man couldn't walk through that "narrow gate" (Matthew 7:14) which leads to life WITH HIS POSSESSIONS. They wouldn't fit through it! A camel can't fit through the eye of a needle, either. To enter into life, he had to be willing to leave EVERYTHING behind and go through on his own. His mansion wouldn't fit through the gate. His pile of gold and closet full of nice clothes wouldn't fit. They'd easily fit through the wide gate that leads to destruction – but not through the narrow gate.

Back to Jesus' metaphor, the "camel" (rich man) had to shrink to the size of a grain of sand (humble himself, lose his possessions) to fit through the needle. With men, that might be impossible, but with God's help it was quite possible. But it required an ABSOLUTE commitment – something this man, for all his obedience, wouldn't do.

But once on the other side of that gate – once through that needle – he could have again begun accumulating possessions – the right way, this time – and would have received 100 times more than he had before. The men I mentioned before, Abraham, David, Joseph, they weren't born rich. They had to forsake all their possessions and be persecuted, often for decades, before God again blessed them with enormous wealth.

They were willing to leave their money behind and pass through the eye of that needle. And once through it, they truly *did* receive a hundred times over what they had lost. Do you have that kind of faith?

LOVE OF MONEY

God's purpose in this life isn't to make you rich. It is a blessing, and if it's at all possible, He will give you anything you want. But if you need to be poor to learn a lesson, God will make it happen in a heartbeat. Some of us never get that lesson down well enough to be trusted with riches... and that should be fine with us.

Does this mean that anyone who gains wealth is righteous? 1 Timothy 6:5. Is it a sin to be poor? Luke 6:20. Did Jesus become poor? 2 Corinthians 8:9. How should you treat the poor and the rich? James 2:1-9 (particularly verse 5). Should we care for the poor? Galatians 2:10. So should we give preference to the poor OVER the rich? Exodus 23:3. How should you judge between a poor man and a rich man? Leviticus 19:15.

It is just as wrong to hate the rich and take care of the poor as it is to forget the poor and love the rich. People are people. If a man sins, whether he is poor or rich, he is wrong and needs corrected. If a man does well, whether poor or rich he deserves praise (Romans 2:6-12).

So if it's not wrong to be poor, or rich, how should you avoid the sins associated with riches? **Psalms 62:10**. Should your goal be wealth? **Proverbs 23:4**. What should your goal be? **Matthew 6:33**. What will happen to those who put wealth first, God second? **Luke 12:16-21**. Why is it so important? **Luke 12:31-34**.

If your treasure is in heaven, you'll be compulsively checking your Bible, not your bank account. It's not wrong to have money. It's not even technically wrong to desire money. But that love of money LEADS to evil, it is the ROOT or CAUSE of evil, because it pulls your heart away from the things that matter and puts them on gold and silver, houses and cars, fine art and trinkets.

It's not wrong to appreciate the comfort the blessing of God brings. But if you have great treasures on Earth, your thoughts will likely be spent nurturing and saving them, not nurturing your faith and saving your conscience. Some men can put God first in spite of wealth, ease and comfort; most can't.

Read **Matthew 6:24**. Most Bibles read "you cannot serve God and mammon". "Mammon" is an archaic word which simply means "money". So this verse should read "you cannot serve God and money". God won't share your loyalty with your devotion to money. So if you come to the Truth with

great possessions, God will probably take them away from you – to see whom you truly serve, Him or your shiny baubles.

But once you leave them behind and learn what you need to learn, He will gladly replace them many times over. But first you must pass through the eye of that needle.

HOW NOT TO GET MONEY

Is how you get wealth important to God? **Proverbs 22:16**. What will happen to wealth acquired that way? **Proverbs 13:11**. What does greed do to you? **Proverbs 1:18-19**.

There are ways to make money, and we'll get to them later. But first, let's talk about ways not to make money. Some you already know; don't steal, don't lie, don't cheat people. You already know greed is bad and making money by oppressing the weak is wrong. But most people do it anyway, without even knowing it. For example, let's look at something *everyone* does that is wrong: usury.

"Usury" is from the Hebrew word *Neshek*, which is defined by Strong's Hebrew Lexicon as "Interest on a debt". So when you see the word "usury" in your Bible, replace it with the more modern word "interest" to understand what God meant.

Does God say we should, or should not, lend money to receive interest? **Exodus 22:25**. Does God compare usury to extortion, and say those who take interest have forgotten Him? **Ezekiel 22:12**. So what does God think of people who gain money through interest? **Proverbs 28:8**. So is it a surprise then, if you're struggling financially "in spite of" using an interest-bearing savings account? **Ezekiel 22:13**.

How does God feel about people who *don't* make interest on their loans and bank accounts? **Psalms 15:1-5**. Whom does God say executed true judgment (correctly chose right from wrong)? **Ezekiel 18:8**. And what will that person receive? **Verse 9**. But suppose his son does the exact opposite, and DOES take usury? **Verses 10-13**. And what if HE has a son who sees his father's mistakes and does *NOT* take interest on his money? **Verses 14-17**.

Why does God hate usury – interest – so much? **Proverbs 22:7**. You belong to the bank as long as you owe it money. God forbade it in His nation for a reason, because when charging interest is legal, a few generations is all that is required for all property to be owned by banks, and the people to be virtual slaves to them – which is what society is today.

God intended for work to make money. Not for money to make money. True wealth comes from the Earth, comes from creating new things, building, inventing, teaching. But interest allows people who do nothing to become wealthy on the backs of the poor. Let me illustrate with an oversimplification.

Suppose a bank loans you money. This money doesn't belong to the bank, it was deposited there by another client. So it isn't theirs, but they loan it anyway. Suppose they loan you \$10,000 for a certain number of years at a certain interest rate. Now typically for such a loan, if you pay it back on time, it will cost you about double the cost of the loan to pay it back. So in exchange for \$10,000 now, you will be paying \$20,000 over the next decade or so, netting a neat profit of \$10,000 for a banker who did nothing but loan you money that wasn't even his in the first place.

Surely you can see that over time, the bank will wind up possessing all the money and real estate in the world because they make money on EVERY loan – usually more than all the other parties combined.

The bank makes more money off the sale of a house than all the contractors *put together*. All the people who actually WORKED to make that house, *combined*, make less than the banker who merely signed his name to loan you someone else's money! Does that seem right to you?

In this world, practically no one truly owns anything. They have a mortgage on their house (paying interest), they borrowed money to buy their car, they're still paying off college loans... not to mention credit cards, which charge not only interest, but interest on the interest.

Is it any wonder that the world is in financial crisis? When EVERYONE breaks this commandment against usury? This commandment condemns pawn shops and loans, treasury bonds, CDs (the money kind, not the music kind), 401k's, monetary funds of every sort. Money wasn't intended to make money without work. And people who make money without working for it will face God's wrath for doing so.

The full study of finance and the banking system is a long story, and far beyond the scope of this course. An excellent, entertaining and fun place to start your study is by reading the free booklet titled "I want the Earth – Plus 5%", available online (a quick Google search will find it). But the bottom line is that money was not intended to multiply itself. It's worth reading **Proverbs 13:11** again.

You might get rich in the stock market – but money gotten that way can disappear even faster. Things you build with the sweat of your brow, with real tangible work that produces something – that doesn't disappear the same way. It might get stolen, but it won't disappear.

And that includes office jobs, driving trucks, and waitresses just as well as farmers and contractors and teachers. Anything that produces something and adds to society is respectable work. Anything that sucks the life out of the innocent and bleeds the nation dry is not.

You can have your money in non-interest bearing accounts. The bank will look at you strange, yes. So tell them why. They'll probably look at you even stranger, but someone might learn something anyway. You might lose some money you'd otherwise make, yes. Go back and read the story of the camel and the needle again. Can God give you more to make up for it, or will you "go away sorrowful"?

THE STOCK MARKET

P.T. Barnum once said, "I can't cheat an honest man". Because an honest man isn't interested in getting something he didn't earn. People who gamble or play the lottery or try to get rich quick are *dishonest people*. They are hoping that a nickel in a slot machine will reward them with a jackpot full of thousands of dollars of *somebody else's money!*

What right do you have to the casino's money? Did you work for it? Did something you produce give you the right to take money from them? Do they owe you? No. But the lure of "free money" seduces many dishonest people to casinos every year, where they are systematically fleeced and sent home broke. You can't beat the house – and even if you did, it's the same as stealing from them. And an honest man could never lose money in a casino. Because he would never go.

Those thousands of people who lost their life savings to con men in Ponzi schemes were dishonest people. They were hoping that by giving someone a thousand dollars, he would give them back ten; why? What right do they have to that money? Even if they devise a slick numbers game to profit from the collapse of some foreign economy, somewhere, sometime, that money came from someone else,

and the loss of that money hurt them. Is that something you really believe Jesus – or a true Christian – would be any part of?

Let's say the collapse of the coffee market "earned" them \$5,000. So the price of coffee drops in Colombia, and thousands of people who barely have enough money to survive make even less, so you can buy a bigger TV. Or suppose you profited because the price of coffee went up dramatically – now thousands of people around the world are paying more for their coffee every day simply because you wanted a newer computer.

Somewhere, somehow, money you make in the stock market is taken from someone else against their will, to whom you give nothing in return – which is the definition of theft.

And so such people who invest in a pyramid scheme, chain letters (they're illegal now, but the principle is alive and well), those Nigerian royalty emails offering you 28 million dollars if you'll just help them smuggle it out of the country... people who fall for such scams are criminals. They want something from someone else that they have no right to. Once again I point back to **Proverbs 13:11**.

Honest people never fall for such scams because even if there WERE 28 million unclaimed dollars in Nigeria, they have no right to it therefore they don't want it. Therefore they are immune to such scams. They don't lose money in the stock market when it crashes because they weren't trying to steal from the wrong person at the wrong time. They don't waste their money at casinos, not because the odds are against them – though of course they are – but because they don't want the casino's money because they have no right to it.

Does this sound like the stock market to you? **Proverbs 11:26**. Sounds like playing the commodities market to me. Is it better to be a farmer, or get rich quick? **Proverbs 12:11**. The Bible describes the two ways of life pretty well in **Proverbs 11:23-25**. How does God say you should choose? **Proverbs 17:1**.

In God's financial way of life, what should you worry about? **Matthew 6:34**. Who feeds the poor? **Isaiah 41:17**. What do you REALLY need in life? **1 Timothy 6:7-9**. Is this "contentment" with food and a roof something you are born with? **Philippians 4:11-12**. What was Jesus' job advice? **Luke 3:14**. Should you talk about cars, money, houses, or the things someone else has (which is 90% of all "guy talk")? **Hebrews 13:5**.

Most people simply don't realize, or don't want to realize, how little they truly need. You need, in this order: water, food, clothes, and shelter. If you have an ample supply of those things, you never have to leave home again or do another day's work. Of course, you should want to work even then – remember the warning (which also has a symbolic, spiritual meaning, which I'll let you figure out for yourself) in **Luke 12:15-21**.

Anyway, water, food, clothes, shelter – anything else on top of that is a luxury. Sixteen-year-olds don't need their own new car. You don't need 200 DVDs. You don't need ESPN, big screen TVs, magazine subscriptions, ATVs, boats, movie rentals, theater tickets, hair salons, new clothes, weekend getaways, knick-knacks, all those exciting things in supermarket checkout aisles – you don't need any of that. The first physical key to wealth is this:

LIVE WITHIN YOUR MEANS

The very first thing you should do is destroy your credit cards. Cut them up. Nothing can make you broke faster than credit cards. Pay them off and leave them paid off. Read **Proverbs 22:7** again. Do

you want your soul to belong to the credit card company? As long as you owe them, they own you. Legally, fairly, with your consent. (1 Corinthians 7:23)

Pay in cash if you have money problems; it's amazing how much differently you perceive money when you watch the paper bills disappear, compared to watching digits count down on a debit card. And don't use ATMs unless you're sure it's free – most charge \$3-5 per transaction. That adds up when you do it several times a week.

Buy nothing new. Take stock of what you have and make it work. When you need something, absolutely have to have it – and I don't mean you have an uncomfortable chair or a hole in your sock – use Craigslist.com and Ebay.com and thrift stores. Driving a new car off the sales lot cuts the value in half. Literally. The same goes for everything new; most of the time, used works just as well and is half or even a quarter of the retail price.

I once lived out of a book bag while traveling for 2 months. That was ALL my possessions; clothes, food, toiletries. It weighed 15 pounds. I was quite happy. And I even splurged and had my laptop in there. And while that was more spartan than is really necessary, the point is you simply don't need as much as most people think. Remember: water, food, clothes, roof. Nothing else. Well, walls are nice in cold climates. But you know what I mean.

Don't let yourself make impulse buys; shiny gadgets in stores, last-minute items in the checkout line. Buy only what you need. And by "need" I mean only what is necessary for the four essentials, or else will pay for itself or increase in value (and be re-sellable!). Everything you buy should fall into one of those categories.

LOANS

Think about it this way: If God hasn't blessed you with the money to buy something, what gives you the right to borrow from someone else to have it? It still isn't yours. You're just borrowing it, and now you're a servant to someone else. Is it really worth that to you, so you can have <insert gizmo here>? You now owe the lender this money. You've added a new master between you and God just so you could have a 4-wheeler or a new video game system for the kids. What does God say about that? Romans 13:8. And what are you if some unforeseen thing happens and you can't repay? Psalms 37:21.

It may at times be necessary to borrow money to get out of the transition phase into your new life; but be very, very careful how you do it and know exactly where you will get the money to pay it back, and when. Borrowing money isn't a sin, per se, it's simply foolish. And with the blessing of God, it shouldn't be necessary.

SUMMARY AND CONCLUSION

In general, the more you obey God the more you should be blessed. But life is long, and there are many things to learn. And God will gladly make you poor for a decade to teach you a single spiritual lesson. If your sights are set on the right goal, you should gladly accept that.

God may make you rich and then poor a hundred times to make sure you truly learn how temporary and unimportant riches are. You can't simply look at someone and say, "God has blessed him, he must be righteous!" Because many of the most righteous men in history died penniless, including Jesus Himself, while many of the most vicious ogres died with millions.

On the other hand, if you obey God faithfully and follow the instructions He gave us on how to make money, how to take care of it, and how to do business, you'll find it hard NOT to make money. At the very least, God promises you'll always have enough (Matthew 6:25-34). What did David say after his long life? Psalms 37:25.

But managing money takes time and practice, and if you build your money from the ground up you understand its value; if someone hands you a million all at once, you can't possibly hang on to it because you don't know how. The same goes for borrowing money – it's all too easy to get in over your head because you got that money in a big lump, you didn't earn it penny by penny.

Learning to manage money is a very important skill because it combines many of the spiritual virtues – patience, decision-making, self-denial, and learning to be happy without "things". God needs you to learn those things so you can manage similar situations in your future as a king or priest; see **Luke 16:9-12**.

This matters because if you can't handle decisions about physical money properly, how can you handle spiritual currency? If you can't manage something that belongs to someone else, who would trust you with your own? But if you are faithful and diligent with how you handle money in this life, maybe God will one day commit to you the TRUE riches. It MATTERS that you learn and apply these lessons in your life.

Not for the sake of the money itself, but for the sake of the principles you must learn and apply to properly manage money. Early in this lesson I mentioned "the love of money" and that verse really sums up all God has to say about money; well, it does *if you read the context* (which no one ever does).

Start in **1 Timothy 6:5**. Reading it in another version, like BBE, helps make it clear. People were using Christianity to make money (ancient televangelists!), and Paul was condemning that, but adding (**verse 6**) that true faith with peace of mind is of great profit.

And peace of mind automatically follows true faith. Faith that God will feed you and your family if you do your part, faith that God will provide extra to make up for your tithes, faith that... well, what **verse 7** says. **Verse 8** has been quoted, but can't be read enough to our money-obsessed world.

Verse 9 starts to get to the point; it isn't a desire for comfort, a desire for nice things, it's a desire for *wealth*, for its own sake. Wanting money *just to be rich*. Just to have more stuff to show off to your neighbors. Such people are caught in a net very easily and sucked into the web of greed that entangles our world. Why? **Verse 10**.

Do you see how much more meaningful that verse is now? Now that you know the context, WHY Paul said it? All evil has its source in a love of money; but that doesn't make money wrong. But if your heart is FIXED on it, if you let it rule you, sway you, draw you away from "the Kingdom of God, and His righteousness"... then you will fail in this way of life.

The final word on how to be prosperous? It's about faith. It's about knowing you've done all God asked of you, that now it's His turn to do all He promised in return. And He will. He said it pretty clearly in **Deuteronomy 26:12-15**; read it and see what you need to say to God to make that happen.

NOTES

This work is completely non-denominational and is meant to fulfill Christ's great commission to "preach the gospel to every creature" (Mark 16:15). This publication is not to be sold; "freely ye have received, freely give" (Matthew 10:8).

The Bible tells us to PROVE ALL THINGS, and The Simple Answers encourages people to do just that. If you cannot PROVE what you believe, you have no right to believe it! Many of the things we print are shocking because they are different from what you've heard, but if something we say offends or upsets you, we hope you will take the time to set aside your preconceived ideas and PROVE your point from the Bible to see if you truly have been right all these years.

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