

A NEW WAVE OF REVIVAL



In
Your
Finances

DEMOS SHAKARIAN

**A NEW WAVE
OF REVIVAL...**



**IN YOUR
FINANCES!**

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A NEW WAVE OF REVIVAL

IN YOUR FINANCES!

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DEMOS SHAKARIAN

My Dear Partner,

Many of the more popular messages on "Christian finances" today sometimes seem to contain confusing, even contradictory teachings. I believe there is increasingly widespread misinformation in the Body of Christ concerning God's intent for our prosperity.

In this booklet, it is my desire to share with you the things God has shown me, through His Word, on the area of finances. Many of these revelations will drastically differ from much of what is being taught about finances today! I only ask that when you experience an area that seems to contradict the "popular" beliefs about finances, please seek God in prayer, and study His Word, for your answers.

That's what I did, and this little booklet is the result. My only desire is for you to know ALL God has and desires for you ... **AND THAT INCLUDES YOUR FINANCES!**

We serve God with our minds, we serve God with our bodies, and we can serve God faithfully in our finances.

But we do not serve a FORMULA God.

There is no place in scripture where it says, "Give a dime and get a dollar", but that's what is being taught.

Scripture does not say, "You must give money to get money", but that concept is being taught.

When it came time to pay taxes, Jesus sent the apostles out to catch a fish, and the tax money was in the belly of that fish. You see, God is not limited by how He brings funds into your life. To simply state that you must "plant money seeds" to receive money is not consistent with how the ministry of Jesus functioned.

Beloved, I pray this little booklet will open your heart so that the Holy Spirit can reveal to you the loving nature of our God, and help you understand His principles for a balanced and proper walk in the area of Christian finances.

In His Endtime Service,

Demos

P.S. When you complete this booklet, please write and share with me how this book on finances has touched your heart. God bless you.

SECTION ONE

GOD'S PROMISES DEPEND UPON RELATIONSHIP!

When you desire to buy a particular brand of gum, you simply walk up to a vending machine, put in your 45 cents, and pull the lever.

Presto, you have gum.

The formula for getting gum from a vending machine is very simple: if you put 45 cents into a slot, then pull the proper lever, you will receive gum. Beloved, that's the way it works with vending machines...

-- but that's not the way it works with God!

Our precious Heavenly Father is not some magical vending machine in the sky Who is patiently waiting to pour out His blessings upon all of us who discover His secret formula for financial success.

God makes many marvelous financial promises in scripture for those who give to His purpose, but none of these promises will ever be fulfilled when they are taken out of the context of RELATIONSHIP.

The first thing God requires from anyone who serves Him is relationship.

"Jesus said unto him, Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind.

"This is the first and great commandment."

Matthew 22: 37,38

Beloved, you can pay your tithes and give your offerings faithfully for fifty years, but if you are not in a prayerful, holy relationship with your God, then do not expect God to pour out an heavenly blessing in return for your giving!

Unlike the cold steel vending machine, God demands more than the fulfillment of a few simple steps; He demands relationship.

"But that on the good ground are they, which in an honest and good heart, having heard the word, keep it, and bring forth fruit with patience."

Luke 8:15

Giving, without relationship with God, will not produce abundant financial fruits in your finances.

That statement is so vital to your understanding that I want to repeat it again: Giving, without relationship with God, will not produce abundant financial fruits in your finances.

Even if you follow all the famous formulas touted by the "prosperity" preachers -- even if you tithe, even if you give generous offerings -- that's not enough!

If your heart is not in union with God's heart, if your life is not in relationship with God's Law, then you are foolishly planting financial fruit on non-productive ground.

"For whosoever shall be ashamed of me and my words, of him shall the Son of man be ashamed, when he shall come in his own glory, and in his Father's, and of the holy angels."

Luke 9:26

God looks at your heart. No simple biblical formula on giving will ever result in prosperity unless your heart is pure.

"Therefore, if thou bring thy gift to the altar, and there rememberest that thy brother hath aught against thee;

"Leave there thy gift before the altar, and go thy way; first be reconciled to thy brother, and then come and offer thy gift."

Matthew 5:23,24

Notice the priority. Get your life in order FIRST, then come back and give to the Father.

Here's another misconception: being a rich Christian must mean that God is favoring your life.

That's not completely true.

Certainly God can give wealth to those He knows will make good stewards, but wealth in and of itself is not a sign you are a good Christian.

God is not impressed with your wealth. He created everything on the face of this earth, and He has no particular respect or admiration for those who manage to accumulate a greater portion of His wealth than most.

God only looks at your heart and determines your "richness" or "poorness" from your relationship with HIM!

When a rich man was troubled about where to store all of his wealth, God answered:

"But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?"

"So is he that layeth up treasure for himself, and is not rich toward God."

Luke 12: 20,21

When Jesus left this earth, there was nothing in any of the apostles' writings that talked about the great fortunes He left behind, yet the things ...

"...which Jesus did, the which, if they should be written every one, I suppose that even the world itself could not contain the books that should be written. Amen."

John 21: 25

Today, there are actually "prosperity teachers" who claim that Jesus was indeed wealthy, and since He was the "pattern son", then we too should strive to be wealthy.

How do they document this?

Well, after all, they say, Jesus did have a cloak the soldiers desired (so it must have been well made and costly). He had a treasurer in His ministry; He let precious oils be poured over His head and feet (instead of selling the oil and giving the money to the poor); and He had rich ladies who were patrons of His ministry.

From these flimsy examples, these misguided teachers conclude: "Jesus was not against luxuries and wealth, and He desires for you to have luxuries and wealth too."

Nonsense.

Jesus is not interested in your wealth...

-- He is only interested in HOW YOU USE IT!

Any Bible scholar knows the story of the servants and the talents. The good servant was rewarded not because he made his Lord rich, but because he was faithful, and USED the talents the master gave him.

"And he said unto him, Well thou good servant: because thou hast been faithful in very little, have thou authority over ten cities."

Luke 19:17

When Jesus "...sat over against the treasury, and beheld how the people cast money into the treasury" (Mark 12:41), He noticed a poor widow as she threw in her two mites. When He witnessed this, He called to His disciples and said,

"Verily I say unto you, that this poor widow hath cast more in, than all they which have cast into the treasury.

Tor all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living."

Mark 12: 43,44

Jesus was not impressed with the SIZE of her gift, He was impressed with the SIZE of her heart -- her willingness to give ALL for the work of the Lord.

Before we can begin to discuss how God's Grace can change your finances, you must examine your own heart to determine if you PUT GOD FIRST in every area of your life.

He comes before any attempts to reap rewards in your finances.

He comes before any job or hobby.

He comes before the Sunday afternoon football game or the latest edition of "Time" magazine. In my own life, He had to come before my prospering dairy business.

God must be first in your life, then all other things will follow from that relationship.

"I am the Lord thy God, which have brought thee out of the land of Egypt, out of the house of bondage.

"Thou shalt have no other gods before me."

Exodus 20: 2,3

If you want your finances to improve, and if you truly desire to be about God's work of reaching lost souls through the financial enablement He will bestow upon your life, then repent now of any wrong emphasis in your life, and prayerfully ask God to put your heart into His Divine Order.

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

Matthew 6: 33

THE NEXT PRIORITY

Once you have asked God to purify your own heart, and have acknowledged that HE is definitely the FIRST priority in your life, you must then begin to understand His next priority:

"And the second is like unto it, Thou shalt love thy neighbour as thyself.

"On these two commandments hang all the law and the prophets."

Matthew 22:39,40

If I asked most FGBMFI members how they spend their money, I'm sure I'd get answers something like this:

"Demos, there just isn't much money left to spend after I make my house payment, my two car payments, my credit card payments, my utility payments, and pay the tuition for my daughter going to college."

Now, do not misunderstand me.

There's nothing wrong with having a house, nice cars, and sending your young daughter to college. But our payment priorities do reflect how quick we are to meet our own needs first.

Jesus commanded us to give our neighbors a position "as thyself".

When you are squarely in God's will, then you will find yourself starting to be as responsive, as caring about the needs of others around you as you are to your own family.

One simple nun probably understands and practices this biblical principle better than most of us ever will. Mother Theresa has spent her life taking care of her "neighbors" in need; she now has hospitals and care homes in fifty-two different cities. Her sisters have ministered to patients with leprosy and AIDS, the outcasts of society. The financial needs of these humble nuns have been met -- and not through the "planting of financial seeds". God has sent them money in unusual ways -- for example, through a special Nobel peace prize -- because He sees their hearts!

You see, God not only commands us to love our neighbor, He goes even further than that! Here's perhaps the toughest task, the true challenge, the absolute acid test of our day to day Christianity:

"But I say unto you, Love your enemies, bless them that curse you, do good to them that hate you, and pray for them which despitefully use you, and persecute you;

"That ye may be the children of your Father which is in heaven: for he maketh his sun to rise on the evil and on the good, and sendeth rain on the just and on the unjust.

"For if ye love them which love you, what reward have ye? do not even the publicans the same?"

Matthew 5:44-46

Obedient relationship with God.

That's the key to your prayer life, your spiritual growth, and your financial freedom in God's heavenly plan. Jesus clearly stated that He expects relationship with you, and expects you to care about and have relationship with others -- BEFORE He releases the promises of His Word into your life.

"If ye abide in me, and my words abide in you, ye shall ask what ye will, and it shall be done unto you."

John 15:7

SECTION TWO

YOUR BREAK- THROUGH, GOD'S BLESSING

A few decades ago, most Christians believed that to be spiritual, one needed to be poor. Today, that attitude has changed. Now many Christians believe that if you are wealthy, then you are simply receiving the abundant blessings God has waiting for His Children.

Neither teaching is correct.

Many poor people ARE spiritual, and many rich people ARE Children of God. But I find no concrete evidence in scripture that clearly shows God prefers us either way. Rich or poor, He looks at our heart, and cares only about how we handle our circumstances and our relationships with others.

Let me say this another way.

The richest man on the face of this earth and the poorest man on the face of this earth could both occupy the same place of honor in heaven. Wealth, or lack of wealth, will not carry one bit of weight in the final judgment!

Now, let me clear up a few simple misconceptions about money.

Misconception Number One:

Being poor is somehow "Godly".

Scripture states over and over again that God does indeed want to provide for our needs, and has a marvelous inheritance for us as His Children:

"According as his divine power hath given unto us all things that pertain unto life and godliness, through the knowledge of him that hath called us to glory and virtue:"

2 Peter 1 :3

Poverty will not change your inner man, or in any way make you more godly. If your inner man serves Jesus Christ, then you are a godly man. Poverty has nothing to do with it!

Misconception Number Two:

Wealth indicates a person is "Godly".

Being rich has its own set of problems. Jesus never comes right out and commands us not to have earthly wealth, but He does warn about the priorities of our heart:

"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."

Matthew 6: 19-21

Just as poverty is no indication of our relationship with God, so too wealth offers no proof of a godly life. Again, only the inner man, and the motives of the inner heart can reflect our true relationship with our God.

Misconception Number Three:

There is something "evil" about money and finances.

Money is not evil. This false concept comes from a common misquote of one specific scripture. The actual scripture reads:

"For the LOVE of money is the root of all evil:"

1 Timothy 6:10a

You see, once again it is a matter of the heart, a matter of priority, a matter of relationship. In fact, here is a statement that might shock many of you: God GAVE US THE POWER to get wealth!

That's right. It is clearly stated in scripture.

"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."

Deuteronomy 8:18a

Prosperity, like money, is neither good nor bad. Money and wealth have no feelings, but simply assume the heart of their users.

\$100 in the hands of a drug addict will become "bad money", used to buy drugs.

The same \$100 in the hands of a saint can become "good money", used to help finance an outreach for lost souls.

God DID give us the power to get wealth, and He DOES care how we use that power. If we use it only to satisfy our own selfish ends, then we are misusing our stewardship, and are not honoring God.

But, if we use our wealth to "establish his covenant", then our money can glorify God and save countless souls from the eternal fires of hell.

Now that you understand that it is God who gives us the POWER to get wealth, I'd like to share with you some of the key biblical principles God has shown me which will enable your finances to increase.

FIVE STEPS TOWARDS GODLY FINANCES

STEP ONE ... Work hard.

"Brother Demos," you might say, "that's not a biblical principle, that's common sense. Why are you stating the obvious?"

Because to some modern day Christians, working hard is not a criteria for financial blessing. Many believe that if they just stay in their homes and pray, "Oh Lord, send a financial blessing to get me out of this mess," that they have done all they need to do to "claim" God's financial abundance.

But that's not what God's Word says:

"I went by the field of the slothful, and by the vineyard of the man void of understanding;

"And, lo, it was all grown over with thorns, and nettles had covered the face thereof, and the stone wall thereof was broken down."

Proverbs 24:30,31

You see, God does not bless the slothful. If anything, God encourages us to work hard, and to do so without constant supervision:

"Go to the ant, thou sluggard; consider her ways, and be wise:

"Which having no guide, overseer, or ruler,

"Provideth her meat in the summer, and gathereth her food in the harvest."

Proverbs 6:6-8

Most Christians I know work hard, and are able to work without close supervision. But I felt led to state "the obvious" here to counteract some of the false teachings currently in the Body of Christ.

You must work to eat, and you are expected by God to provide for your family. The Bible places a high priority on this:

"But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel."

I Timothy 5:8

STEP TWO ... Be liberal to others.

This seems like a very strange statement.

How can you accumulate increasing finances if you are liberal to those around you? This Godly principle often confounds the thinkers of our world, but it is directly in line with scripture:

"There is (he) that scattereth, and yet increaseth; and there is (he) that withholdeth more than is fitting, but it tendeth to poverty.

"The liberal soul shall be made fat, and he that watereth shall be watered also himself."

Proverbs 11:24,25

Management consultants are just now discovering the truth of this biblical principle. They are advising employers to implement profit sharing plans that benefit the employees. When Danbury Plumbing Supply Co., in Danbury, Conn., implemented a 15% "mini-bonus" pool for employees, productivity and company profits soared. Now their sales per employee are about \$400,000, twice the industry average. Danbury Plumbing "scattered" their income to the employees, yet their profit "increaseth".

Have you ever worked for a company that paid below the norm for the industry? What happened? Because they "withholdeth more than is fitting", they probably "tendeth to poverty".

We must FIRST be liberal with our finances before God will release a liberal flow back to us. That's why Full Gospel Business Men's Fellowship has flourished over the last three decades. We care deeply about the needs of others, and have willingly given to bring the lost souls in the world to Jesus Christ!

"Give (first), 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 measure (stingy or liberal) it shall be measured to you again."

Luke 6:38

STEP THREE ... Put your finances into good, worthwhile projects that can bless others.

When you liberally put your finances into good ground (such as in your tithes, offerings, and projects to help improve the lives of others), then God can better bless your giving.

The Living Bible, in 2 Corinthians 9: 6, 7a, and 10, discusses both the importance of being liberal, and the necessity to work in union with the Spirit of God so you can reap a financial increase:

"But remember this - if you give little, you will get little.

"A farmer who plants just a few seeds will get only a small crop, but if he plants much, he will reap much.

"Every one must make up his own mind as to how much he should give.

"For God, who gives seed to the farmer to plant, and later on, good crops to harvest and eat, will give you more and more seed to plant, and make it grow so that you can give away more and more fruit from your harvest."

The Gospel of Jesus Christ is other centered.

If you desire to increase your financial holdings only for your own personal gain, with no intention of helping those around you, then God cannot honor your heart, and will not multiply your finances.

Have you ever noticed how well the world understands this biblical concept?

Think about the commercials you watch on any night of TV viewing. They are all oriented towards YOU and YOUR NEEDS. They promise to meet your need to feel better, to look better, to smell better, to eat better, or to improve your ways of just having fun. They are extremely other-orientated in their pitch, and people buy their products.

Unwittingly, they are applying the biblical principles that command us to care about our neighbor.

STEP FOUR ...Recognize your enemy, and your authority over him.

Nothing makes the devil happier than to see poverty in the Body of Christ! If you are just "able to make it", if you are "barely able to pay your own bills", then how will you have any money left to invest in the fields of God?

Your finances, like your prayer life, your marriage, your job, and your spiritual growth -- must be dedicated to God, and covered with the same spiritual principles you apply to these other areas.

You know you have POWER over Satan for deliverance, you know you have POWER over Satan in your marriage, you know you have POWER over Satan in your spiritual growth, and now you know you must have POWER over Satan in your finances.

"Behold, I give unto you power to tread on serpents and scorpions, and over all the power of the enemy: and nothing shall by any means hurt you."

Luke 10:19

You have the POWER to conquer the devil's desire to keep you in bondage to your finances!

"Forasmuch then as the children are partakers of flesh and blood, he also himself like wise took part of the same ; that through death he might destroy him that had the power of death, ... the devil."

Hebrews 2:14

And again.

"Submit yourselves therefore to God (relationship), resist the devil, and he will flee from you."

James 4:7

And again.

"Nay in all things we are more than conquerors through Him that loved us."

Romans 8:37

Recognize that Satan is your enemy.

Your bank is not the problem. Interest rates are not the problem. Your boss is not the problem. Your finances are simply another area where you must wage aggressive spiritual warfare if you desire to break the bondage of Satan over your checkbook!

STEP FIVE ... Recognize that God wants you to receive.

The ministry of the apostles depended partly upon the generous hearts of Christians in each city for their food, lodging, and necessities. Today, God wants to empower His people with enough financial ability to continue bringing the Gospel of Jesus Christ to the world. In these days of television, satellite transmissions, and microwave, a fisherman's net and a few loaves of bread will not bring the Gospel to five billion people.

Resources are necessary and vital; God wants His people ready to receive ... so they can give a portion of their gain back into the work of the Endtime harvest!

"God is able to make it up to you by giving you everything you need and more, so that there will not only be enough for your own needs, but plenty left over to give joyfully to others."

2 Corinthians 9:8 TLB

I've heard so many misguided Christians say, "When I give to God, I do not expect anything in return."

You should. God gave to YOU, expecting to receive. He gave His Son, expecting to receive more sons. He gave His Holy Spirit, expecting you to receive POWER and PEACE to better witness to others. And, He wants you to give ... expecting to receive MORE funds so that you can give even more to His precious works.

God needs faithful stewards, holy people He can count on. He already owns the cattle on a thousand hills. Now, He's looking for righteous stewards to properly distribute and direct that wealth to the needs of others. If you desire to be one of those faithful stewards, then give, expecting to receive, so you can "give joyfully to others".

SECTION THREE

KNOW YOUR HEART

When your heart and your financial desires line up with God's word, then He can begin to enrich your life for HIS Glory!

"Truly I say to you, whoever says to cast into the sea, and does not doubt in his heart, but believes that what he says is going to happen, it shall be granted him.

"Therefore I say to you, all things for which you pray, and ask, believe that you have received them, and they shall be granted you."

Mark 11:23-24 (NASB)

For your business to succeed, for your job to bless you abundantly in financial gain, begin with proper prayer, the proper heart, and THEN ask God to grant the desired finances you need, pledging to use a portion of what He returns for His Glory.

"But seek first His kingdom and His righteousness, and all these things shall be added to you."

Matthew 6:33

"All these things" can include financial blessings IF that is your desire, and IF God deems your heart is ready to receive, and is prepared to function in good stewardship.

It is not enough to pray, "Oh Heavenly Father, bless this business deal I'm making." This prayer leaves no room for seeking God. It simply tells God you have already decided on the deal, you have set it into motion, and now, as a final precaution, you are asking Him to bless it.

Instead, you need to be seeking God during every phase of every transaction. Your prayers should diligently seek God's will in the matter. You might pray, "Oh Heavenly Father, I pray this business deal is in YOUR will and will glorify You. If there is something I am not aware of that might make this matter not in your will, then Lord, I ask You to stop it. My ONLY desire is to stay in Your will in every business transaction I make. So please bless this transaction if YOU want it to prosper, and stop it if You don't. Lord, either way, I give you the Glory. Amen."

Before every major business decision I make, I seek God's guidance. When I was buying and selling real estate, there sometimes were four pieces of property for sale at a busy intersection. Rather than trust everything to my own ability, I'd do my homework, study the real estate reports, then seek God for the final answer. Even if three of the four properties were bad investments, God would always guide me to the ONE good investment on the four corners!

God knew my heart. He knew that a portion of my income would always go right back into HIS work in the FGBMFI. Part of the reason I've been able to serve as the founder/president of the fellowship all of these years without taking a salary is that God has blessed my real estate and dairy ventures -- not so Demos can have more, but so Demos can better serve Him in bringing lost souls to Jesus Christ.

"No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and Mammon."

Matthew 6:24 (NASB)

Notice the wording. You cannot "serve" God AND mammon. But, you CAN serve God THROUGH the mammon He gives to you!

God knows your heart.

If you are now in a difficult financial situation view it as a time of learning, like any other physical, emotional, or family problem you face in your life. Through the difficult experiences, God can better prepare us for the victories!

"Therefore, I ask you not to lose heart at my tribulations on your behalf, for they are your glory".

Ephesians 3:13 (NASB)

When the apostle Paul wrote this, he knew his "tribulations" were because he was stepping squarely on Satan's territory. And, in the end, he knew that as God's servant the victory would be his!

That's the heart we need to have today when we are bombarded by unpleasant circumstances. Interest rates cannot defeat you. Bank applications cannot defeat you. A cantankerous boss cannot defeat you. As you walk in God's will, your finances will begin to flourish.

"And we know that God causes ALL things to work together for good to those who love God, to those who are called according to His purpose".

Romans 8: 28 (NASB)

When you love God, and when you dedicate your finances to HIS purpose, then ALL things will work together for you, including your finances!

God knows your heart -- and he sees your actions. You may "say" the right things, pray the right prayer, but God can see beyond your words and your prayers into the inner most man.

And, He watches your actions.

"But whoever has the world's goods, and beholds his brother in need and closes his heart against him, how does the love of God abide in him?"

"Little children, let us not love with word or with tongue, but in deed and truth".

1 John 3: 17-18 (NASB)

The biblical goal of financial blessings is NOT selfish gain and worldly treasurers, but the ABILITY it gives us to take care of our own family, and to help meet the needs of others.

That's the reason God wants to enable us with adequate finances - - so we can help establish His covenant, which is spelled out in Genesis 12:2:

"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."

God blesses you.

Why?

So you can be a blessing to others! That's the covenant.

By now you have probably noticed that in this entire booklet on Godly finances I have not once entered into any long discussion on planting seeds, watering the seeds, planting in good ground, waiting for the harvest, then reaping. There have been VOLUMES written on this biblical process, and there is absolutely nothing I can add to it. There is a certain validity to the planting/reaping biblical principles, but far too much emphasis has been placed on the FORMULA OF FINANCIAL SUCCESS, using these steps as the God-given way to riches.

That's not a balanced approach to what God's word says!

This booklet has attempted to bring some balance into the current teachings on finances. Unless the priorities we've discussed here in terms of relationship and heart are part of your spiritual constitution, then forget the formula of tithes and offerings. It won't work in your life!

Nothing in God's financial plan unfolds without proper relationship and a true heart for His Glory!

"But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction.

For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang.

But flee from these things, you man of God; and pursue righteousness, godliness, faith, love, perseverance, and gentleness".

1 Timothy 6:9-11 (NASB)

Yes, God can bless your finances.

But first, He is looking for "righteousness, godliness, faith, love, perseverance, and gentleness." To reduce God's formula for financial success into a simple sowing/reaping cycle denies the reality of God's word.

It is MORE than sowing and reaping.

It is **relationship**.

It is **heart**.

It is our **Christian love, one to another**.