

# CHAPTER THREE

## Generational Wealth and the Family Unit

*“For a child will be born to us, a son will be given to us; and the government will rest on His shoulders; and His name will be called Wonderful Counselor, Mighty God, Eternal Father, Prince of Peace.”*  
Isaiah 9:6

### MASTER PRINCIPLE #3

**All lasting wealth comes through the family unit and is built generationally.**

**A**LMIGHTY & SONS (& DAUGHTERS) is a family operation. Why? Because God is a family man. He works through the family and is connected to the structure of the family. We are born again into a relationship with

Him as our Father, and with fellow Christians as brothers and sisters who are being apprenticed into co-running the family business. That apprenticeship is about responsibility, stewardship, and “buying in” to God’s work and people. When properly growing, we are growing in love, which means growing in commitment to our Father, His Creation, and what He is doing. I love God for what Christ “saved me from,” but I love Him even more for what He “saved me into.” He saved me into His family (relationships) and business (opportunity to use all my God-ordained gifts and motivation to their fullest). To be in love with my Father without a focused goal, would result in a peculiar kind of emptiness.

### Use It or Lose It

Jesus announced a major spiritual law, which we will deal with in more detail in chapter nine, on how increase and prosperity work in His Kingdom: “For whoever has, to him shall more be given, and he shall have an abundance; but whoever does not have, even what he has shall be taken away from him” (Matt. 13:12). This principle establishes this truth: Those who care for what they have been given get more, and those who misuse what they have, lose it. That is roughly

what we mean when we say, "Use it or lose it." A lot of slang is based on Bible truths. What are we to use? We use our "wealth," which all of us have, and our "riches," which all of us have in varying measures. So what is the difference between "wealth" and "riches," and why do I assert that all lasting wealth comes through the family unit and is built generationally?

### **A Quick Look at Wealth and Riches**

While "wealth" and "riches" will be discussed in greater detail in the next chapter, we have to introduce the issue now since their linkage to the family unit and generational strategic planning is inseparable. In order to make an important distinction, I am using others' definition of "riches" as *perishable assets* which Christ warned us not to improperly focus upon as the primary goal of our labors.<sup>1</sup> Riches can be initially gained with or without ethics and morals. "Wealth," on the other hand, is primarily achieved through the skills, spiritual knowledge, and character developed in obeying God's ways of approaching resource management. Riches are something we have; wealth is something we are. Our job is to put our hearts into what is a treasure to God, which is the wealth He has for us in Christ. Then we properly let the riches that God chooses to give us take their appointed course in our lives according to our calling. Wealth will pass through death, but riches will not.<sup>2</sup>

There are five major areas of biblically definable wealth: (1) relational peace with God, (2) relationships God has given you, (3) revelational wealth, (4) time, and (5) material contentment. All these attributes of wealth are to be carefully studied and taught from parents to children and generation to generation. It is the work of the family business to build wealth across the generations. All good parents seek to do so. ALMIGHTY & SONS is an eternally expanding enterprise because God is multiplying His vision and "work project" across the generations of man, and through time.<sup>3</sup>

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<sup>1</sup> Matt. 6:20

<sup>2</sup> 1 Cor. 3:9-15; Matt. 6:19-20

<sup>3</sup> Isa. 9:7

## **The Basic Wealth-Generating Unit in Scripture Is the Family**

*“And I will bless those who bless you, and the one who curses you I will curse. And in you all the families of the earth shall be blessed.”* Gen. 12:3

*“It is you who are the sons of the prophets, and of the covenant which God made with your fathers, saying to Abraham, ‘And in your seed all the families of the earth shall be blessed.’”* Acts 3:25

God’s blessing pipeline is the family unit; that is why the warfare around our families is often so severe. If you weaken or destroy the family, you cut the pipeline of wealth, and usually the next generation starts in the hole, not “even.” The poverty of America’s inner cities is a living example of this tragedy. Our spiritual family line, humanly speaking, begins with father Abraham.<sup>4</sup> The Jews rightly understood the centrality of being in Abraham’s line in relation to salvation.<sup>5</sup> God told Abraham that stewarding his family and its wealth, by governing righteously, was central to his being able to walk through life in God’s covenant promises:

...since Abraham will surely become a great and mighty nation, and in him all the nations of the earth will be blessed. For I have chosen him, in order that he may command his children and his household after him to keep the way of the Lord by doing righteousness and justice; in order that the Lord may bring upon Abraham what He has spoken about him. *Gen. 18:18-19*

Please note the little phrase, “in order that.” In other words, if Abraham blew it at home, there went the pipeline of wealth to the nations. Talk about family pressure!

Family government at home produces wealth, and that wealth of skills, talent, and stewardship flows from the front doors of the homes like small trickles of little streams and eventually becomes collective rivers for the nations to bathe in. Put another way, if wealth is not

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<sup>4</sup> Rom. 4:16

<sup>5</sup> Matt. 3:9

coming from the family units, then neither Washington, D.C., Tokyo, or Bonn can produce it.

Our children are a stewardship, a heritage, and an inheritance from the Lord.<sup>6</sup> God requires us to pass on our wealth to them and to raise them in the faith as we teach them the truths and moral wealth-creating principles of scripture.<sup>7</sup>

If you want to know why we're excited about the concepts of this book, it's because we love our children and the idea of restoring godly stewardship, not only in our own families but across each nation and around the world. It is an essential part of the inheritance we hope to leave them. That's the deepest motivation we have to spread these concepts. We're looking ahead to the children's good.

### **One Way to Tell If You Love Your Children: What Is Their Inheritance?**

In His high priestly prayer in John 17, Jesus exemplified the attitude of relational stewardship which God wants to instill in each of His children. Christ reported back to God on how He had managed the people and affairs the Father had sent Him to oversee. As we've seen already, He acknowledged that everything He had come from and ultimately belonged to the Father (verses 7-10). He confirmed that He had carefully preserved and built up that inheritance (verses 12-14). Then He prayed that, upon His departure from them, the Father would continue to preserve them, to sanctify and build them up, and to multiply them (verses 15-21).

These three elements—receiving an inheritance, preserving and building that inheritance, and passing that inheritance on to future generations—form the backbone of a biblical understanding of faithful stewardship of wealth and responsibilities, whether physical or spiritual. It begins with the humble acknowledgment that whatever we start with, we owe to others and ultimately to God.<sup>8</sup> It rises to the challenge of multiplying what we receive, not for our own

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<sup>6</sup> Psa. 127

<sup>7</sup> Deut. 6:6-9

<sup>8</sup> 1 Cor. 4:7

consumption, but for the glory of God and the service of others.<sup>9</sup> It climaxes in our passing on to coming generations the fruit of our labors, in accordance with Proverbs 13:22: “A good man leaves an inheritance to his children’s children...”

John Maynard Keynes, our economic system’s father, was no family man. He was a homosexual, and he didn’t think about children. Keynes’ immorality totally shaped his fiscal and monetary theories. Once, when he was asked what would be the long-run effect of his tax-and-spend and inflationary policies, he replied lightheartedly, “In the long-run, we’re all dead.”

Everybody tittered and said, “Heavy existential thinker here!!”

Now, fifty years later, people are beginning to say, “Hey, the long-run is here, and now what are we going to do? Why should we be the ones who are dead because Keynes and his single generational thinking promoted the eating up of tomorrow’s assets today?”

If you don’t love your children, your economics will tend to be debt based and consumption based. Then, like any good Keynesian economist, you will pile up debt and shove it down the road. If you love your children, you won’t do that, because the Bible says parents ought to leave equity, not debt, for their children to inherit.<sup>10</sup> The person or society that piles up debt is acting with hate toward their children.

Can you see a causal connection between abortion and debt financing? They spring from the same spirit. When the United States, if God helps us, terminates abortion on demand, then corporate debt/equity structures will begin to change as well, because they’re causally linked. The hatred of children, coupled with a willingness to kill them for our convenience or to pile up future debt upon them for the sake of our immediate consumption, causes both abortion and debt-leveraged financing.

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<sup>9</sup> Psa. 90:16-17

<sup>10</sup> 2 Cor. 12:14

You cannot separate ethical issues from economic issues, “For where your treasure is, there your heart will be also.”<sup>11</sup> Our economic choices reflect our hearts’ values. If we act with hate toward our children, it’ll show up in our finances.

### **We Must Learn to Build Multi-Generationally**

Lasting wealth is multi-generational, and it’s oriented toward the long-run, not the short-run. Remember, God is the God of Abraham, Isaac, and Jacob. That’s the three generation principle. As a general rule, whatever God builds endures at least three generations. And as a rule, it takes at least three generations for a major character trait to be implanted, or replaced, in a family.

My great-grandfather once cut a winter’s worth of wood, stacked it up next to the barn and deserted the family for twenty-five years. When he came back, he gave a British gold sovereign to my grandmother, who passed it on to my dad, who finally gave it to me. I had the coin made into a ring because it means so much to me. It reminds me that the curse I saw operating through my great-grandfather also had its effect on my grandfather and my father. The curse of desertion that brought such great harm to their families ends in *my* generation. I am determined to leave a lasting inheritance to my children’s children, and the ring on my finger is my reminder. My prayer now is that God will permit me to build, through my children and grandchildren, three generations of family stewardship that will contribute mightily to the growth of the Kingdom of the God of Abraham, Isaac, and Jacob.

The curse of poverty is single generational wealth. It is selfishness versus heritage. It is consumption versus savings. Inheritance tax and anti-family practices produce poverty. Some years ago I was told that Japanese corporate executives had bought large blocks of land in the Amazon rain forest. Why? Not primarily for profit, but to save the environment for their children! Whatever the actual long-range realities of this situation turn out to be, the intent of these executives was

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<sup>11</sup>Matt. 6:21

right, and when we learned of this it sent us into mourning. Why are the Japanese acting as stewards of God's creation instead of Christian businessmen and women? How do you witness to a heathen who loves his children like that? The Japanese look at us as a "Christian nation" and say, "Thanks, but no thanks. We're not interested in that; we've got more going than you do."

We must change the perspective of our families, businesses, communities, and nations to long-range thinking. Saving and investment, not consumption and debt, must drive our economy.

Godly families pass on the skills of stewardship and character as the primary guarantee of success: They don't emphasize things or money. Any man who wants his successful business to remain successful for generations to come, and to stay in the hands of the family, must train up his children to take over that business. They must understand the spirit that brings success: a long-run vision, care for people and relationship building, and an overall understanding that they are stewards accountable to God for how they handle everything He gives them.

We have no idea how much we're going to leave to our children. We hope that, if Christ tarries, God will allow us to leave them something. But do you want to know what we really care about? We don't care much about leaving them things. We care about leaving them character skills, because someone with character skills can acquire all the things he needs. But someone who has "things" without character skills can't even hold onto those things, much less acquire more. More importantly, all the things we pass on, and all the things our children acquire because of their character skills, will be burned up in the fire. Only the character skills will pass through to eternity.

Many think that you have to inherit riches to be wealthy. Wrong! According to George Gilder, "The vast majority of American's fortunes are dissipated within two generations." Why? "When the money is actually passed on, [much of it] ends up among large numbers of prodigal sons and daughters...The receipt of a legacy, it turns out,

often erodes the qualities of entrepreneurship that are needed to perpetuate it.”<sup>12</sup>

The mistake many rich people make is neglecting to teach their children to be wealthy. So, when the children inherit the money, they waste it, spending it foolishly or investing in fools' projects.

The pattern of Jesus' high priestly prayer is the key to avoiding that waste: first cultivate wise stewardship in ourselves, and then (through example, precept, and practice) cultivate it in our children. No one can achieve godly, mature character without being responsible for the wise and faithful stewardship of private property.

We believe God wants to raise up Christian dynasties, families who teach their children from one generation to the next and build a snowball of wealth to use for God's Kingdom. But that will only happen as God's people learn, by the disciplined practice of managing private property, to be good stewards.

Riches gained quickly are soon lost.<sup>13</sup> Why? Because if you gain too many riches too quickly, you won't have the skills to manage them. That's why those who get rich quickly rarely stay rich for long. Accumulating riches is not based on how fast you get it. It's based on the ability to manage what you get responsibly. That's why gambling and get-rich-quick schemes never do anybody any good in the long-run. It's why all the quick money-raising ideas church leaders come up with to finance their ministries, and the lotteries that more and more states are using to shore up their finances, will never work in the long-run. ALMIGHTY & SONS doesn't work that way.

Remember when the Israelites took the Promised Land? Moses said, “And the Lord your God will clear away these nations before you little by little; you will not be able to put an end to them quickly, lest the wild beasts grow too numerous for you.”<sup>14</sup> The principle is simple: Don't take more than you can manage.

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<sup>12</sup> George Gilder, *Wealth and Poverty* (New York: Bantam Books, 1981) pp. 76,74

<sup>13</sup> Prov. 20:21

<sup>14</sup> Deut. 7:22

Investing in relationships is the key to wealth since it promotes covenantal responses (self-government) rather than short-run consumption. Christ's last act before His death was to arrange for the care of His family.<sup>15</sup> What a wonderful example for all of us to follow!

### **Economic Prosperity Is Based on the Family Unit**

A nation's economic prosperity is based upon its view of and care for the family unit. Good family law is good economic policy for a nation for a legion of reasons. We can only touch on a few of them in an introductory study like this. Suffice it to say, since the wealth generating skills within the family unit determine a nation's collective wealth and riches, laws or policies that are anti-family/anti-biblical are also economically suicidal. Cripple the family, and you destroy the national economy.

Divorce, illegitimacy policies, abortion, pornography, and materialism show up directly in a nation's savings rate, debt-equity structures, civic and corporate debt, and nonreplenishable resource consumption. The best barometer of the United States' economic health is not the Dow Jones industrial average or the unemployment rate. It is the rate of improvement or regression of the state of the family, and that is a spiritual and moral affair. Economics is about family. Its root word "oikos" literally means "household management."

### **As the Family Goes, So Goes the Nation**

If the culture within a nation is single generational in its view of life, that attitude will clearly show up economically in a, "let's spend it now" attitude, rather than planning to lay up for our Isaacs and Jacobs of the second and third generations. The same is true for business. Selfishness produces low savings rates, both personal and corporate. Dividends will also tend to be high, and profits earmarked for research and development and future market share will be inadequate. Abortion

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<sup>15</sup>John 19:26-27

rates will be high. It will be legal, due to a “convenience” orientation which prevents us from seeing our children as “arrows” we shoot across time into the future. All of these anti-family attitudes have economically shown up in the United States.

United States savings rates in relation to gross domestic product are the lowest in the industrialized world, at this point about one-third of Japan's, and the over emphasis on corporate dividends has made future market-share policies a joke. Add to this tax policies that refuse to adequately encourage investment capital through appropriate investment tax credits, and you have a national policy reflecting selfish parents (or lawmakers) which can only severely penalize future generations. When fathers and mothers no longer think of long-term wealth accumulation and think only of short-term consumption, the curse begins to flow economically, and it is already flowing in this nation. When men are obsessed with pornography, which sets up absurd physical comparisons between eighteen-year-old beauties and moms with stretch marks on their stomachs, adultery and a loss of generational sacrifice is inevitable.

Broken families and the resulting unstable work force are inevitable in a society that believes it has a right to no-fault divorce. Ultimately, when people are motivated by selfishness, they destroy cooperation and create poverty. They lose their lives spending them only on themselves.<sup>16</sup> Absenteeism, ascending health care costs, and a general lack of product quality is the result. More than anything else, economics is about people's motivations and generational choices. Sadly, long-lasting fruit, in a day of maximized, short-run dividends, is almost unthinkable in contemporary America. Americans, having lost their Christian base, no longer think about wealth in the long-run. Everything is short-run. We always attempt to maximize short-run returns, even when the long-run consequences are disastrous. But Jesus says, “By this is My Father glorified, that you bear much fruit”—fruit that remains.<sup>17</sup>

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<sup>16</sup> Matt. 10:39

<sup>17</sup> John 15:8, 16

## **The Christian Message of Free Enterprise Is Essential**

Our failures are in both the public and the private sectors. In the public sector, burgeoning government debt bespeaks the short-run mentality, ignoring the mounting interest costs that rob the government of the funds it needs to perform vital services. The short-run mentality also drives government giveaway programs, whether to the poor (welfare, food stamps, subsidized housing, etc.) or to the rich and middle class (big business bailouts, “free” education, pork barrel spending, commodity price subsidies, trade protectionism, etc.). All such measures are shortsighted, designed to relieve short-term distress with a price tag of long-term slavery.

That’s why we have to multiply this message. The Lions Club doesn’t have the moral fuel to promote private property and family based economic policies. It doesn’t have the understanding. The Kiwanis Club doesn’t. The Chamber of Commerce doesn’t. They all say private property and free enterprise are good. Why? They don’t know. Maybe because they make people rich. But if the last twenty or thirty years have taught us anything, they’ve taught us that being rich doesn’t necessarily mean being either happy or virtuous.

So why are private property and free enterprise good? Because giving people things to steward helps them become mature. It sets them free from the prisons of poverty and tyranny and single generation thinking. It forces people to steward things and grow up, and to think of the consequences of their choices on their posterity. It’s that simple.

Nehemiah, in a time of great crisis, reached down into the souls of the men to find their ultimate motivation and resolve. He knew where to find it. Do we?

When I saw their fear, I rose and spoke to the nobles, the officials, and the rest of the people: “Do not be afraid of them; remember the Lord who is great and awesome, and fight for your brothers, your sons, your daughters, your wives, and your houses.” *Neh. 4:14*

I cannot leave this section without making a related comment relative to family economics and private property. God has given land to only two institutions: nations (Acts 17:26) and families (Lev. chapter 25; Lev. 27:24). When Israel entered the Promised Land, God didn't give the civil government one inch of land. He distributed all of it to families. He ensured that it would stay with families by enacting the Jubilee law which limited the duration of land sales to fifty years, after which land had to revert to the original family owners.

In contrast, the federal government is the largest single landowner in the United States, but no verse of scripture authorizes civil government to own land. Eminent domain is not a right or a pillar of society, but an exception to the rule. The rule is private property owners may use their land and all their property as they please, as long as they don't harm other people.<sup>18</sup>

Unfortunately, the modern state seems determined to undermine the very lessons of stewardship necessary to produce mature people. Whether by unjustly taxing away hard-earned wealth and inheritance, or by giving people wealth to consume without accountability, it is eroding both the right and the responsibility of private property, and thereby undermining the important connection between private property and stewardship.

If we want our children and grandchildren to learn good stewardship, we must meet and overcome that challenge.

### **Generational Thinking Requires Us to Think Strategically**

God is a strategic thinker. His revelation of this fact came to me in the summer of 1987 and changed my life and ministry. Let me share with you how that change began.

Sitting in the back yard at lunch I was tired and discouraged. I had spoken to possibly thirty thousand people already that year, but I realized that speaking to people and helping to change people are not

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<sup>18</sup> Matt. 20:15; Acts 5:4

always the same thing. “God,” I said, “You’ve got to show me another way; I refuse to become simply a Christian entertainer.”

The Lord answered, “Dennis, I want you to begin to relate to Me as an investment banker.”

“What?” I asked.

“I want you to put as much time and planning into the projects you want Me to bless as you would if you took them to a worldly banker. If you took most of your projects to a worldly banker, he’d laugh you out of the office if you didn’t come with perk charts, if you couldn’t demonstrate that you had the management skill and ability to return his investment. Don’t bring Me plans on which you haven’t even done the same research you would do if you were going to a worldly banker for backing.”

Who but a businessman could relate to that? Say that to pastors, and they’ll think you’ve lost your marbles! How many Christian leaders relate to God as an investment banker? Yet that simple word changed my life. It taught me that God wants us to demonstrate good stewardship by wise, strategic planning. Why? Because strategic planning produces wealth and lasting increase, and those are things God wants to share with us.

God is a long-range planner who thinks from the end to the beginning. His family business was perfectly planned before He created a single molecule of this Earth.<sup>19</sup> The closer we get to God, the more we think the way He does, generationally and strategically.<sup>20</sup>

### **Strategic Thinking: The Art of the True Leader**

Under God’s grace, prosperity and success are fruits of strategic planning and obedience, not the goal. Strategic planning requires that we be oriented to the future generation on these three issues:

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<sup>19</sup> Psa. 139:16; Isa. 46:10; Eph. 1:4; 2 Tim. 1:9; Rev. 13, 17:8

<sup>20</sup> Out of this change in my life, I did a seminar tape series called “Strategic Thinking.” We have sold more of these tapes than any others to leaders.

1. What is God's overall work for my generation so my life work can fit into it?
2. What is my calling, and how does it relate to the destiny of my children?
3. What wealth and riches (resource base) has God entrusted to me to multiply and pass on into godly hands?

As you can tell, these are not simple questions, and they require an investment of *time and prayer* to be properly handled. True strategic thinkers become problem solvers relative to the future.

Many investors think foreseeing the future is a deep mystery. In reality, it rests on seeing the present through Christ-oriented eyes. Specifically, it rests on identifying people and businesses with a heart of servanthood. Why? Because God promises to exalt humble, service-oriented people.<sup>21</sup>

One of the first principles of a successful business is Henry Kaiser's old dictum, "Find a need and fill it." Whoever meets people's needs will prosper. God wants to raise up Christian men and women with servants' hearts and the foresight to know where to invest what God has given them. Where does wealth naturally gravitate? Toward servants. We'll make this point again. Strategic thinkers see where people's true needs are going and execute plans to meet them there with what they need.

God is also looking for Christian business and professional people who can promote self-government, proprietorship, and teamwork: people like the late Sam Walton of Wal-Mart Stores.

Part of being self-governing in business is being strongly capitalized, not leveraged. Why? Because "the rich rule over the poor, and the borrower is servant to the lender."<sup>22</sup> When hard times come, companies that have financed their growth internally are much healthier than companies that are leveraged up to their eyeballs. A lot of people

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<sup>21</sup> Phil. 2:5-11; 1 Peter 5:6

<sup>22</sup> Prov. 22:7 (KJV)

got rich in the Great Depression because they had never borrowed. Many get rich through any downturn if they follow biblical principles and stick with them.

### **Five Categories of Wealth Stewardship We Should Teach Our Children**

When you look to see what God has put into your hand, and what He intends you to steward for His Kingdom, keep in mind five categories of wealth that He might put there.

1) **Real wealth begins with a biblical perspective on life.**

No matter how much money you have, if you don't see reality according to God's Word, you are poor. Relational peace with God brings freedom from debilitating sin and envy. How many rich people do you know who are debilitated by alcoholism, drugs, lust, or greed? They're not wealthy. They may be rich, but they're not wealthy. Wealth begins in personal peace with God.

2) **Real wealth includes relationship.**

What resources do you have in your natural family? What resources do you have in your spiritual yoke partners, those with whom you have fellowship in God? What resources do you have in your friends and your community? Nothing is more tragic than the man whose only friend is his wallet: He is a man who will go to his grave lonely, isolated, or perhaps feared, but neither loved nor respected. Building, nurturing, and cherishing relationships with other people is part of real wealth, and it is an essential part of building up ALMIGHTY & SONS.

3) **Real wealth includes understanding your destiny and place in God's work and functioning accordingly.**

Your skills, gifts, ministry, and spiritual growth are real wealth. This also includes the wisdom to avoid presumption and stay within your sphere.

We could do a six hour conference on business expansion based on the law of discovering your sphere

and staying inside it. Thousands of businessmen have done well in one sphere, gone into something else because it looked good and lost their shirts. Why? Because they didn't understand their boundaries. Only Christ has unlimited boundaries. The rest of us are circumscribed. Paul wrote, "We will not boast beyond our measure, but within the measure of the sphere which God apportioned to us..."<sup>23</sup> He refused to go outside his appointed sphere.

Do you believe that God has a purpose for everything He ordains? Of course. Did God ordain your business? If He didn't, you'd better find something else to do. But if He did, then He has a purpose for it. Have you ever spent time on your knees before God asking Him, "Why did you ordain my company?" If your business has a design, your job is to discover its design, find its sphere, and make sure that you do not expand outside it. Never mind all the conventional wisdom about vertical and horizontal integration. You need to find God's design for your business and stay inside it. God wants your business to do more than just create riches for you. He wants it to be a testimony in the Kingdom. You will need to learn the skills of strategic thinking to accomplish this. Find a mentor if you don't already have one. Pray them into your life.

4) **Real wealth includes good health, which means time to fulfill your destiny.**

It doesn't matter how good your ideas are, or how much treasure you have. If you don't have *time* to put them to work, you are bankrupt. The older we get, the more we understand the psalmist when he prays, "So teach us to number our days, that we may present to Thee a heart of wisdom."<sup>24</sup>

5) **Real wealth includes material contentment.**

In 1 Timothy 6:6-10, Paul acknowledges that we need sufficient possessions to carry out our calling. In some

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<sup>23</sup> 2 Cor. 10:13

<sup>24</sup> Psa. 90:12

cases this means mere food and covering (verse 8). In other cases, it may mean millions of dollars. In any case, if we have enough to carry out our calling, we should be content.

### **Your Calling Determines Your Need for Money**

Why do some people need more money than others? Because their calling requires it. The tragedy in Christianity is that Christians, to whom God has given money, usually do not use it for the sake of their calling. They seldom discern their calling, so they seldom apply the wealth God gives them, including riches, to that calling. We need to understand what our calling is, and our calling is intimately tied up with our resource base.

If you seem to be smitten with a huge bank account, don't count that just as God's personal blessing to be lavished on yourself. It's a clue regarding your calling. Ask the Lord, "Why do I have these resources, and what am I supposed to do with them?" Capital that is not directed to the call of God is one of the greatest snares anyone can ever touch. That's why Paul says,

Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.<sup>25</sup>

The Old Testament concludes with both a promise and the warning of a curse:

Remember the law of Moses My servant, even the statutes and ordinances which I commanded him in Horeb for all Israel. Behold, I am going

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<sup>25</sup> 1 Tim. 6:17-19

to send you Elijah the prophet before the coming of the great and terrible day of the Lord. And he will restore the hearts of the fathers to their children, and the hearts of the children to their fathers, lest I come and smite the land with a curse.

*Mal. 4:4-6*

How much clearer can it be said? Ministries which bridge and bind the generations of fathers' hearts to their children bring forth blessing. Single generational thinking produces a curse. We're now under that curse, and it must go. May God grant us the wisdom, and riches wisely spent, to blow that curse into Hell.

At some point in time, it would be helpful to discuss at length some of the significant differences between family-owned/family-run businesses and the large corporation model. While not saying that the corporate model is necessarily unbiblical, despite its successes it brings with it a host of potentially complicating challenges. Suffice it to say, there is a reason that the majority of business-related G.N.P. comes from smaller, tightly-held businesses.