

NUGGETS OF FIRE PROOF INVESTMENTS

**Financial Nuggets that will change your life
for the better!**

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HEART CONDITION

Nugget 1

Investment in the Kingdom of Yahuwah is a heart issue. You must have a single heart, not a divided heart, to give properly, or profitably, into the Kingdom. You must have the eye of the tiger.

Yeshuwah taught in Matthew 6:19-24, “Do not store up for yourselves treasures on the earth, where moth and rust destroy, and where thieves break in and steal. ²⁰Instead, store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in and steal. ²¹**For where your treasure is, there will your heart be also.** ²²The eye is the lamp of the body. Therefore, if your eye is good, the whole body is filled with light. ²³But if your eye is wicked, your whole body is full of darkness. Therefore, if the light that is in you is actually darkness, how great is that darkness! ²⁴No one can serve two masters, for either he will hate the one and love the other, or else he will be devoted to one and despise the other. **You cannot serve Yahuwah and avarice.**”

Yeshuwah states plainly that you cannot serve Yahuwah and your wealth. Your heart must be singly focused on building and investing in the Kingdom of Yahuwah.

So, how do you lay up treasures in Heaven? Heaven is in the Spirit realm. How do we transfer financial investment from this earthly realm into the spiritual realm? Do not miss this, for this is a foundational key to making fire proof investments into Yahuwah’s Kingdom.

One way is to give to poor people who cannot pay you back anything in this life. When you throw a party, invite the poor, the disabled, the widow, orphan, and homeless. You have just invested into your financial future in the Kingdom of Heaven. Yeshuwah taught in Luke 14:12-14, “. . . When you give a dinner or a banquet, do not invite your

friends or your brothers or your relatives or your rich neighbors, as they may also invite you in return, and you will be repaid. ¹³But when you give a banquet, invite the poor, the crippled, the lame, and the blind, ¹⁴and **you will be blessed, because they cannot repay you.** For you will be repaid in the resurrection of the just.” You will be resurrected into the eternal spiritual realm, where you will receive your Reward Of Inheritance (R.O.I.) in the Kingdom.

Yeshuwah also taught us through this true story in Luke 18:18-25, “A certain ruler asked him, saying, “Good teacher, what must I do to inherit eternal life?” ¹⁹Yeshuwah said to him, “Why do you call me good? No one is good, except One, Yahuwah. ²⁰You know the commandments, do not commit adultery, do not murder, do not steal, do not testify falsely, honor your father and mother.” ²¹The ruler said, “All these things I have obeyed from the time I was a youth.” ²²When Yeshuwah heard that, he said to him, “One thing you still lack. **You must sell all that you have and distribute it to the poor, and you will have treasure in Heaven,** and come follow me.” ²³But when the ruler heard these things, he became extremely sad, for he was very rich. ²⁴Then Yeshuwah, seeing him become very sad, said, “How difficult it is for those who are rich to enter the Kingdom of Yahuwah! ²⁵For it is easier for a camel to go through a needle’s eye, than for a rich person to enter the Kingdom of Yahuwah.””

The other way is to give to ministers or ministries that are doing Yahuwah’s work on this earth, preaching the Gospel and making disciples of Yeshuwah. Mark 12:41-44, “Then Yeshuwah sat down across from an offering box in the temple area; he was watching people as they dropped their money into the box. Many rich people put in large amounts of money. ⁴²Then a poor widow came and put in two brass coins, worth about a penny. ⁴³And he called his disciples and said to them, “Truly, I say to you, this poor widow has put in more than all of them who contributed to the offering box. ⁴⁴For all of them gave out of their abundance. **But this widow, out of her poverty, put in all of the money which she had to live on.**””

The rich gave 1/10 or 1/100 of a percent of what they had, but this poor woman gave 100% of what she had. We owe Yahuwah at least 10%, as a tithe, but you are free to give up to 100% of what you have.

OTHER REFERENCES: Luke 19:12-26

SOWING AND REAPING

Nugget 2

Isaiah 55:11, “so also my (Yahuwah’s) word will be what goes from my mouth: It will not return to me useless, but it will accomplish that which I wish, and it will succeed in that for which I sent it.”

Genesis 1:3, “The Almighty said, “Let there be light,” and there was light.”

Yahuwah is giving us a hint as to one of the fundamental, or foundational, principles of the Kingdom. SOWING AND REAPING. Yahuwah sows His Word and expects a harvest of souls from what He teaches. This principle carries over into the financial realm. Galatians 6:7, “Do not be deceived. Yahuwah is not mocked, for whatever a person plants, that he will also harvest.” If you invest in the business world, you should expect to reap a return on your investment (worldly R.O.I.). If you invest in the Kingdom of Yahuwah, you should expect the Reward Of Inheritance (Messianic R.O.I.).

You can sow time, talents, effort, physical goods, kindnesses, love, and charity to the less fortunate, and expect a reward as your inheritance in the Kingdom of Heaven, if you invest yourself for His purposes. The same principle applies in the realm of money. You invest money into Yahuwah’s Kingdom and expect a reward from Him, which may not arrive until Yeshuwah returns to earth!!

Revelation 22:12, “Look! I am (Yeshuwah is) coming soon. My reward is with me, to pay back each one according to what he has done.”

Luke 6:38, “Give, and it will be given to you. A generous amount, pressed down, shaken together and spilling over, will pour into your lap. For with the measure you use, it will be measured back to you.”

2 Corinthians 9:6-7, “The point is this: The one who sows sparingly will also reap sparingly, and the one who sows for the purpose of a blessing will also reap a blessing. ⁷Let each one give as he has planned in his heart. Let him not give out of sorrow or compulsion. For Yahuwah loves a cheerful giver.”

Giving is our privilege, it’s our opportunity for investment in the Kingdom.

MULTIPLICATION

Nugget 3

Matthew 13:8, “Other seeds fell on good soil and produced grain, some one hundred times as much, some sixty, and some thirty.”

Matthew 13:23, “What was sown on the good soil, this is the person who hears the word of Yahuwah and obeys it. He bears fruit and makes a crop, yielding one hundred times as much as was planted, some sixty, and some thirty times as much.”

In Yeshuwah’s teaching the parable of the sower, He reveals that our harvest is based on multiplication, not addition. Yeshuwah is teaching about how to multiply disciples by sowing the Word, but it is the condition of the ground or heart in which you sow that determines the multiplied result that is your harvest.

A hundredfold harvest is a 10,000% increase!! A sixtyfold harvest is a 6,000% increase!! A thirtyfold harvest is a 3,000% increase!! You won’t find those kinds of returns in this world’s system.

We saw at the first Messianic Pentecost that Yahuwah added 3,000 souls into the congregation, but Yeshuwah’s teaching shows that He now intends for us to multiply souls into His congregation. Duplicative discipleship is built on multiplication. 2 Timothy 2:2, “And the things you heard from me among many witnesses, entrust them to faithful people, who will be able to teach others also.” Focus our investment in the Kingdom on duplicative multi-generational discipleship.

This principle of multiplication also works in making financial fire proof investments into Yahuwah’s Kingdom. The better the ministry (i.e. their heart for Yahuwah) into which you invest, the better your Reward of Inheritance (R.O.I.) will be. The more destitute your recipients are, like the poor, lame, blind, widows, and orphans, the greater your harvest will be!!

OTHER REFERENCES: Matthew 19:29; Mark 4:8, 20; Luke 8:8; 2 Cor 9:10

OBEDIENCE

Nugget 4

Genesis 26:1-5; 12-14, “Now a famine happened in the land, besides the first famine that had been in the days of Abraham. Isaac went to Abimelech, king of the Philistines at Gerar. ²Now Yahuwah appeared to him and said, “Do not go down to Egypt; live in the land that I tell you to live in. ³Stay in this very land, and I will be with you and will bless you; for to you and to your descendants, I will give all these lands, and I will fulfill the oath that I swore to Abraham your father. ⁴I will multiply your descendants like the stars of heaven, and will give to your descendants all these lands. Through your descendants all the ethno-linguistic nations of the earth will be blessed. ⁵I will do this, because Abraham obeyed my voice and kept my instructions, my commandments, my statutes, and my Torah.” . . . ¹²Isaac planted crops in that land and reaped in the same year a hundredfold, because Yahuwah blessed him. ¹³The man became rich, and grew more and more, until he became very great. ¹⁴He had many sheep and cattle, and a large household. The Philistines envied him.”

This nugget involves obedience without regard to your circumstances! Notice Isaac was experiencing a famine in the land. Yahuwah told him to stay in that land. Isaac obeyed Yahuwah and planted his fields. Isaac received a hundredfold, or 10,000%, increase in his harvest during a famine year!! Yahuwah rewards obedience. There is no replacement for obedience. There is no way around obedience. There are no shortcuts, only the straight narrow road. There are no excuses for not obeying Yahuwah, irregardless of your circumstances.

SABBATH CYCLES

Nugget 5

The Kingdom of Yahuwah and all of creation are built on Yahuwah's Laws, His Torah.

Let's look at the Torah first to see one of Yahuwah's Laws for making Fire Proof Investments. Exodus 23:10-11, "For six years, you will **sow** seed on your land and **gather** in its produce. ¹¹But in the seventh year, you will leave it unplowed and fallow, so that the poor among your people may eat. What they leave, the wild animals will eat. You will do the same with your vineyards and olive orchards."

We find here in Exodus 23, Yahuwah's Law of Sowing and Reaping. Yahuwah and Yeshuwah often teach through agricultural examples. This is a universal law that applies in every area of life. You sow love, you will reap love. You sow clothing to the homeless, you will always be receiving clothing. You sow money, you will reap money.

I want to make a side note that in the Hebrew you see something in verse 10, not seen in the English. Following the word sow and the word gather is the Hebrew letters Aleph/Tav, or in the Greek, Alpha/Omega. It is Strong's word number 853, never translated into English, but it demonstrates that this law is a covenant law signed off on and ratified by Yeshuwah Himself, our Aleph/Tav, our First and Last, our Alpha and Omega!! As you read the Old Testament, look for Strong's # 853, the Aleph/Tav, it is literally Yeshuwah's initials in the Tanakh!

Also, notice another principle displayed in these verses, work or sow for six, then rest for one. Sow and reap for 6 years, then let your land rest for 1 year. Sow and reap for 6 days, then rest on the Sabbath! The Sabbath cycle is built into this Law of Sowing and Reaping. In fact the Sabbath cycle is an integral part of this law. You cannot separate these two laws. According to this passage, sowing and reaping works

only in conjunction with the Sabbath cycle. If nothing else, the Sabbath is Yahuwah's time management system for His people. Observing the Sabbath laws causes the law of sowing and reaping to bring Yahuwah's blessing into your life. If you pervert, or break, the Sabbath law, don't expect the sowing and reaping law to work for you.

OTHER REFERENCES: Lev. 25:1-22; 2 Cor 9:10; Galatians 6:7

MEASURE

Nugget 6

Luke 6:38, “Give, and it will be given to you. A generous amount, pressed down, shaken together and spilling over, will pour into your lap. For with the measure you use, it will be measured back to you.”

This Scripture shows us that giving is based on percentages, the higher the percentage given, the greater your reward in the Kingdom. Yeshuwah demonstrated this principle with that poor widow, Mark 12:41-44, “Then Yeshuwah sat down across from an offering box in the temple area; he was watching people as they dropped their money into the box. Many rich people put in large amounts of money. ⁴²Then a poor widow came and put in two brass coins, worth about a penny. ⁴³And he called his disciples and said to them, “Truly, I say to you, this poor widow has put in more than all of them who contributed to the offering box. ⁴⁴For all of them gave out of their abundance. But this widow, out of her poverty, put in all of the money which she had to live on.””

Yeshuwah praised this woman for giving 100% of her wealth. Can you imagine her reward in the Kingdom? But also notice that the Scriptures do not say that the poor widow went and borrowed money to give to Yahuwah! She gave what she had on hand, not what she did not have. What if the wealthier people gave 1% or even 10% of their wealth? Their reward in the Kingdom of Yahuwah would be great!!

TRANSFERRING INTO THE KINGDOM

Nugget 7

Galatians 6:6-8, “The one who is taught the word must share all good things with the one who teaches. ⁷Do not be deceived. Yahuwah is not mocked, for whatever a person plants, that he will also harvest. ⁸For he who plants seed to his own sinful nature, from the sinful nature will gather in destruction. The one who plants seed to the Ruach, from the Ruach will gather in eternal life.”

Earlier we touched briefly on transferring our wealth into our spiritual future. How do we do that? Paul shows us here that we do this by sowing to the Ruach. Sowing into good ministries, and by taking care of the poor, homeless, lame, orphan, and widows.

But, we don't just sow money into our spiritual future, we also sow the Word with the intention that it will bear fruit for eternal life to the hearer and to us. Matthew 13:18-23, “Listen then to the parable of the farmer who sowed his seed. ¹⁹He who sows is the preacher. The seed is the word of Yahuwah. When anyone hears the word of Yahuwah but does not understand it, the evil one comes and snatches away what has been sown in his heart. This is the seed that was sown beside the road. ²⁰What was sown on rocky ground is the person who hears the word of Yahuwah and immediately receives it with joy, ²¹yet he has no root in himself, and he endures for a while. When tribulation or persecution arises because of the word, he quickly falls away. ²²What was sown among the thornbushes, this is the person who hears the word of Yahuwah, but the worry of the world and the deceitfulness of wealth choke the word of Yahuwah, and it becomes unfruitful. ²³What was sown on the good soil, this is the person who hears the word of Yahuwah and obeys it. He bears fruit and makes a crop, yielding one

hundred times as much as was planted, some sixty, and some thirty times as much.”

OTHER REFERENCES: John 4:34-38; 2 Cor. 9:6-11

STEWARDSHIP

Nugget 8

Psalm 24:1, “The earth is Yahuwah’s, and its fullness, the globe, and all who live on it.”

This is another one of those foundational principles in the realm of finance. Ownership versus Stewardship. Yahuwah is the owner, we are just stewards, or asset managers. Stewardship is a faithfulness issue. We must be faithful with what our Master entrusts to our hands.

Yeshuwah taught this in the parable of the ten coins: Luke 19:11-27, “As they heard these things, he continued speaking and told a parable, because he was near to Jerusalem, and they thought that the Kingdom of Yahuwah was about to appear immediately. ¹²He said therefore, “A certain nobleman went into a far country to receive for himself a kingdom and then to return. ¹³He called ten of his servants, and gave them 10 coins and said to them, ‘Conduct business until I come back.’ ¹⁴But his citizens hated him and sent a delegation after him, saying, ‘We will not have this man rule over us.’ ¹⁵It happened when he came back again, having received the kingdom, he commanded the servants to whom he had given the money to be called to him, that he might know what profit they had made by doing business. ¹⁶The first came before him, saying, ‘Lord, your coin has made 10 coins more.’ ¹⁷The nobleman said to him, ‘Well done, good servant. Because you were faithful in very little, you will have authority over ten cities.’ ¹⁸The second came, saying, ‘Your coin, lord, has made 5 coins.’ ¹⁹The nobleman said to him, ‘You take charge over five cities.’ ²⁰And another came, saying, ‘Lord, here’s your coin, which I kept safely in a cloth, ²¹for I was afraid of you, because you are a severe man. You take up that which you did not lay down, and reap that which you did not sow.’ ²²The nobleman said to him, ‘By your own words I will judge you, you wicked servant. You knew that I am a severe man, taking up that which I did not lay down, and reaping that which I did not sow. ²³Then why did you not put my money in the

bank, so that when I returned I would have collected it with interest?’
²⁴The nobleman said to them that stood by, ‘Take away from him the coin, and give it to him that has the 10 coins.’ ²⁵They said to him, ‘Lord, he has 10 coins.’ ²⁶“I say to you, that everyone who has will be given more, but from him that has not, even that which he has will be taken away. ²⁷But these enemies of mine, those who did not want me to reign over them, bring them here and kill them before me.””

TITHE

Nugget 9

Malachi 3:10-12, “Bring the full tithes into the savings bank, so that there may be food in my temple (during the pilgrimage feasts, Deut. 14:22-29; 16:16-17; 28:12), and test me now in this,” says Yahuwah of the heavenly armed forces, “If I do not open to you the windows of heaven and pour out a blessing on you, until there is no more room for it all. ¹¹I will speak against those who destroy your crops, so that they do not destroy the harvest of your land. Your vines in the fields will not lose their fruit,” says Yahuwah of the heavenly armed forces. ¹²“All the ethno-linguistic nations will call you blessed, for you will be a land of delight,” says Yahuwah of the heavenly armed forces.”

The biblical tithe is ten percent (10%). The tithe was a statute for the landowner, farmer, rancher, or business owner. **The lowly wage earner was never required to pay a tithe. A wage earner makes no profit, so has no increase to tithe upon.** So let’s say, as some believe and teach, the Law was done away with. If that is true, then the tithe was also done away with. Do the prosperity preachers ever consider that? But praise Yah, the Law was not, is not, and never will be done away with. If you study the tithe in the Old Testament, you will discover that tithing was around long before the Law was given at Mt. Sinai. Tithing is an eternal precept of Yahuwah, not just a law of Moses.

Today, Yeshuwah wants us to give as much as we want to give. No limits, except do not borrow, or go into debt, to give. 2 Corinthians 9:6-15, “The point is this: The one who sows sparingly will also reap sparingly, and the one who sows for the purpose of a blessing will also reap a blessing. ⁷Let each one give as he has planned in his heart. Let him not give out of sorrow or compulsion. For Yahuwah loves a cheerful giver. ⁸And Yahuwah is able to make every blessing multiply for you, so that always, in all things, you may have all you need. This will be so that you may multiply every good deed. ⁹As it is written: “He has distributed his riches and given them to the poor. His

righteousness lasts forever.” ¹⁰He who supplies seed to the farmer who sows and bread for food, will also supply and multiply your seed for sowing. He will increase the harvest of your righteousness. ¹¹You will be enriched in every way, so you can be generous. This will bring about thanksgiving to Yahuwah through us. ¹²For carrying out this service not only meets the needs of the believers, it also multiplies into many acts of thanksgiving to Yahuwah. ¹³Because of your being tested and proved by this service, you will also glorify Yahuwah by obedience to your confession of the gospel of Messiah. You will also glorify Yahuwah by the generosity of your gift to them and to everyone. ¹⁴They long for you, and they are praying for you. They do this because of the very great grace of Yahuwah that is on you. ¹⁵May thanks be to Yahuwah for his inexpressible gift!”

So, let’s blow the lid off that 10% limitation tithe. We owe Yeshuwah everything, 100%!! We love Him with every fiber of our being, so let’s give a token back to Him through a worthy ministry. He loved us enough to die for us, so the least we can do is die to our selfish self and give as free people should! Bless His holy Name forever! Partner with us, folks. We’re going forward and upward in the Kingdom, and we would love to go with you into all the world. Let’s give our all for Yeshuwah! Freely you have received, freely give. Matthew 10:8b, “By grace you have received, by grace you must give.”

ACCOUNT

Nugget 10

Philippians 4:15-18, “And you know, you Philippians, that in the beginning of the gospel, when I left Macedonia, no congregation supported me in the matter of giving and receiving except you only. ¹⁶Even when I was in Thessalonica, you sent help for my needs more than once. ¹⁷It is not that I seek the gift. Instead, I seek the fruit that increases to your account. ¹⁸I have received all the things, and I have plenty. I have been filled. I have received from Epaphroditus the things from you. They are a sweet smelling aroma, an acceptable sacrifice pleasing to Yahuwah.”

Years ago, when I first read verse 17, it blew my mind to discover that Yahuwah keeps books on all humans! Did you think mankind invented the accounting industry? No, my friends, Yahuwah is the Master Accountant. Yahuwah invented accounting. He keeps a set of books on every one of us. His angels keep all kinds of records on all of us. There are no secrets in the Kingdom of Yahuwah.

Up until just a few years ago, I only knew of one way to account for my financial and other gifts into Yahuwah’s Kingdom. I was like everyone else, I wrote off my gifts, donations, and charitable contributions as an expense, literally posting my dollar amounts to an expense account in my personal finance software. Some believers even consider their donations into Yahuwah’s Kingdom as tax-deductible gifts and write them off on their taxes. Yahuwah showed me many years ago that this is incorrect thinking, worldly thinking, not Yahuwah-like thinking.

Our contributions into Yahuwah’s Kingdom should be reckoned as investments, FIRE PROOF INVESTMENTS, not as expenses. Whether or not you use personal finance software, or an app, or just a good old fashioned pencil and paper financial system, you should create a charitable contributions ASSET account. Your donations to your

church and other ministries is an investment in Yahuwah's eternal Kingdom. If you reckon your contributions as expenses instead of as investments, your kingdom Reward Of Inheritance (Col. 3:24) for that giving goes away from your life every year when you clear your expense accounts. Today, I encourage you to set up a charitable contributions investment asset account on your books of account. If you are not comfortable doing that yourself, ask your accounting professional, or tax person to help you. Just tell them you want to move your charitable giving from your P&L or Income Statement to your Balance Sheet. What a great opportunity to teach your accountant about Yahuwah's Kingdom ways! Yahuwah's Kingdom is permanent. Posting your giving to a permanent Kingdom Fire Proof Investment account is the way to give permanence to your giving. It will help you see your giving move from the temporal realm into the eternal spiritual realm of Yahuwah's Kingdom, where it multiplies into your future.

But guess what? Even if you give all your wealth into the Kingdom, and even if you win millions of souls for Yeshuwah, Yahuwah still owes you nothing in return, but Yeshuwah is going to reward you. Matthew 16:24-27, "Then Yeshuwah said to his disciples, "If anyone wants to follow me, he must deny himself, take up his cross, and follow me. ²⁵For whoever wants to save his life will destroy it, and whoever destroys his life for my sake will find it. ²⁶For what does it profit a person if he gains the whole world but forfeits his life? What can a person give in exchange for his life? ²⁷For the Almighty will come in the glory of his Father with his angels. Then he will reward everyone according to what he has done.'" Revelation 22:12, "Look! I am coming soon. My reward is with me, to pay back each one according to what he has done."

I do not say this because I seek a gift, but I seek the fruits of the gospel multiplying to you. Not because I desire a gift: but I desire fruit that may abound to your account.

References: Luke 16:2; Rom. 14:12. See also Isa. 40:10, 62:11; Mat. 5:12, 10:41-42; Mar. 9:41; Luke 6:35; 1 Cor. 3:8,14; 1 Cor. 9:17-18; Col. 3:24;

Rev. 11:18, 22:12.

YAHUWAH IS OUR SOURCE

Nugget 11

John 3:27 “John (the Immerser) replied, “A man cannot receive anything, unless it has been given to him from Heaven.”

James 1:16-18 “Do not be deceived, my beloved brothers. ¹⁷Every good gift and every perfect gift is from above. It comes down from the Father of lights. With him there is no changing or shadow because of turning (like the Vernal Equinox). ¹⁸Yahuwah chose to give us birth by the word of truth, so that we would be a kind of firstfruits of all the things that he created.”

Genesis 22:13-14, “Abraham looked up and behold, behind him was a ram caught in the bushes by his horns. Abraham went and took the ram and offered him up as a burnt offering instead of his son. ¹⁴So Abraham called that place, “Yahuwah will Provide” (Yahuwah-Yireh), and it is said to this day, “On Mount Yahuwah it will be provided.”” (the evidence of Hebrews 11:1 that will be SEEN).

We just have to put our faith in Yahuwah, put our trust in Him as our Source, just like Father Abraham did, the wonderful father of our faith!! Everything we have comes from Yahuwah as our Great Provider, by faith we will see His blessing manifested in our lives before our eyes.

Right now, Yahuwah has prompted me to share with you my revelation of FAITH, a revelation received from Yahuwah in 1998.

FAITH - THE LAW OF THE CATALYST

As revealed to Gene W. Benjamin II

Hebrews 11:1, “Now faith is the catalyst of things that are confidently expected. It is the evidence of events that are still not seen.”

While meditating this Scripture on Resurrection S-nday evening, April 12, 1998, I wanted to know what faith really is. I was thinking of faith in relation to when I turn on a light switch, expecting and knowing the light will come on the instant (*NOW faith is*, this I understood) I flip the light switch. Faith is not the light bulb, or the light itself (*the EVIDENCE of things not seen*, this I understood), or the power that produces the light that is flowing in the wires all the time. It's not the light switch or the power plant down town. It's not the wires either. Faith is not me, or me walking over to the light switch, or even the action of flipping the switch. The expecting is hope (*of things HOPED for*, this I understood), the knowing is belief. It's *the SUBSTANCE* part that I DO NOT UNDERSTAND!! Oh Yahuwah, WHAT is FAITH? Words started coming up out of my spirit, words like action, will, and then my knower that I know, that I know that I know spirit settled on the word CATALYST. That's it! I knew that I knew that was it! I grabbed my Webster's Dictionary to see what a catalyst was:

catalyst 1: a SUBSTANCE [emphasis mine!] (as an enzyme) that initiates a chemical reaction and enables it to proceed under different conditions (as at a lower temperature) than otherwise possible 2: an agent that induces catalysis; *broadly*: one that provokes significant change

Faith is a catalyst! It's an initiator, a provoker, an inducing agent that allows us to act under different conditions than plain old natural carnal humans. It's what motivates us to step into the realm of the divine, out of the natural and into the supernatural! Yahuwah is the power that saves and the power that heals. Faith is the catalyst that causes us to choose with our own free will to believe Yahuwah's Word enough to take Him at His Word and therefore to act on His Word.

Faith sparks us to choose to lay hands on the sick and see them recover. Faith induces us to choose to receive financial blessing from Yahuwah through humans. Faith initiates our willpower to choose to trust Yahuwah for salvation in the first place. Faith kindles that fire in our bones to preach Yahuwah's Word expecting results like what Yeshuwah produced!

Faith works with my will, never overriding it, to cause me to act in line, in union, in harmony with Yahuwah, His Word, and His will for my life. I have tried for years to figure out with my mind what faith is. Hebrews 4:12 states, "For the word of Yahuwah is living and active and sharper than any two-edged sword. It pierces even to the division of soul from spirit, and joints from marrow. It is able to know the heart's thoughts and intentions." Understanding of Yahuwah's Word comes only by revelation through his Ruach Kodesh. You can read and study and teach the Word of Yahuwah out of your soul and never have a spirit understanding of what it is saying or what it really means in the Kingdom of Yahuwah. Thank you Yeshuwah for your precious Word of life, my living thirst-quenching water!

Faith is what stimulates that boldness of spirit in healing evangelists to do whatever Yahuwah tells them to do to an infirm individual to see them made whole; like when Yeshuwah spat in the dirt to make muddy eye patches for the blind man. Faith is what releases Ruach Ha'Kodesh in us to boldly rebuke Satan off of and out of people. Faith incites us to choose to speak the Words Yahuwah gives us for people.

Faith is what energizes us to choose to connect our spirit with Ruach Ha'Kodesh of Yahuwah to see His power flow through us to others. Like electricity, the power of Yahuwah is always flowing and is always available. But you will never see the light until faith stimulates you to choose to flip the light switch ON! You could pray and ask Yahuwah to turn on the light, but He won't do it. He's given that authority to you as a human. You could try commanding the light to come on, but it won't work. You could call the electric power company and beg and plead with them to send you more power so your light will come on. They won't and it won't. You already have more than enough power flowing to power up the light bulb! You could ask someone else to turn on the light for you. That might work if they believe in light

switches, and that there really is power flowing through the wires. Or you could just stir yourself up in your most set-apart faith (Jude 20) and reach out and touch Yahuwah Almighty and let His power flow through you to light up your life!

Now you know what Paul meant when he said in Romans 10:17, “So faith comes from hearing and hearing by the spoken word of Yahuwah.” You make faith more powerful, stimulating if you will, and stronger by hearing Yahuwah’s Word spoken and preached. You want a more potent instigator faith! You want a provoking faith, a stirring up faith. The apostles desired growth in their faith when they asked Yeshuwah in Luke 17:5b to, “Increase our faith.” The word they used for increase is Strong’s number 4369, which means to place additionally, lay beside, annex, repeat. They thought they could add on more faith to the faith they already had; like faith + faith = double faith. They apparently did not understand the principle that Paul taught later in Romans 12:3, that every man had been dealt the measure of faith. Again, the problem with their faith was not volume or quantity but quality, as Yeshuwah instructed them in Luke 17:6 with the correct teaching that faith is like a grain of mustard seed. The size of the seed is not the issue, it’s the fact that it’s a pure seed, a pure CATALYST, that will stimulate the birth of a mustard plant. Yeshuwah states that a pure faith, unmixed with doubt or unbelief, might incite you to, “...say to this mulberry tree, ‘Be uprooted, and be planted in the sea,’ and it would obey you.” It will obey the command spoken with a pure doubtless faith. Man has been given a finite amount of perfectly pure faith as determined by Yahuwah, but it is enough to do all that He commands us in His Word to do on this earth. Yeshuwah, of course, has an infinite amount of faith, because He is Yahuwah and has the Ruach of Yahuwah without measure as stated in John 3:34. He also has absolutely pure faith. When Yeshuwah speaks His faith, even nonexistent things listen and become existent things, lumps of clay become sentient beings. Faith is substance that causes significant changes to occur.

Divine faith will stimulate you to make wise choices that will lead to divine actions that fulfill Yahuwah’s perfect will in your life. Now you can understand how fear is the opposite of faith. Fear is a negative catalyst. Fear will cause you to make unwise choices that will lead to

devilish actions whereby you will never fulfill Yahuwah's will for your life.

Parable of the Talents

Nugget 12

Matthew 25:14-30, “For it is like when a man was about to go into another country. He called his own servants and **gave over** to them his wealth in gold. ¹⁵To one of them he **gave** 5 gold coins (talents), to another he **gave** 2 gold coins, and to yet another he **gave** 1 gold coin. **Each one received** an amount according to his own ability, and that man went on his journey. ¹⁶The one who received the 5 gold coins went at once and invested them and made another 5 coins. ¹⁷Likewise, the one who had received 2 gold coins made another 2 coins. ¹⁸But the servant who had received 1 gold coin went away, dug a hole in the ground, and hid his master’s money. ¹⁹Now after a long time, the master of those servants came back and settled accounts with them. ²⁰The servant who had received 5 gold coins came, and he brought another 5 coins. He said, ‘Master, you gave me 5 gold coins. See, I have made 5 coins more.’ ²¹His master said to him, **‘Well done, good and faithful servant! You have been faithful over a few things. I will put you in charge over many things. Enter into the joy of your master.’** ²²The servant who had received 2 gold coins came and said, ‘Master, you gave me 2 gold coins. See, I have made 2 more.’ ²³His master said to him, ‘Well done, good and faithful servant! You have been faithful over a few things. I will put you in charge over many things. Enter into the joy of your master.’ ²⁴Then the servant who had received 1 gold coin came and said, ‘Master, I know that you are a strict man. You reap where you did not sow, and you harvest where you did not scatter. ²⁵I was afraid, so I went away and hid your gold coin in the ground. See, you have here what belongs to you.’ ²⁶But his master answered and said to him, ‘You wicked and lazy servant, you knew that I reap where I have not sowed and harvest where I have not scattered. ²⁷Therefore, you should have deposited my money with the bankers, and at my coming, I would have received back my own gold with interest. ²⁸Therefore, take away the coin from him and give it to the servant who has 10 gold coins. ²⁹For to everyone who possesses, more will be given, even more abundantly. But from anyone who does

not possess anything, even what he does have will be taken away.

³⁰Throw the worthless servant into the outer darkness, where there will be weeping and grinding of teeth.”

The Man, or Master, in this parable is of course representing Yeshuwah, the One who has gone on a long journey, but will be back soon. A talent is a weight of money. He gave his servants each **a sum of money, a weight of silver or gold**, to do business with, invest with, while he is gone. It is a test of each servant's faithfulness.

Well, a couple weeks ago I had prayed for an answer to a real life issue that I've been helping someone with. Does Yeshuwah approve of credit, or living a lifestyle of debt or credit? Does the Kingdom of Yahuwah operate on cash or credit? No matter what I taught this person, they had resisted changing their spending habits, continuing to buy with credit cards and carry credit card debt. I desperately needed an answer. The other day, Sept. 17, 2017, Yahuwah just dropped the answer into my spirit. He just revealed this parable to me.

Notice the Man just gave his wealth to his servants. He gave them cash and they just received cash from his hand. He did not instruct them to go to a bank or loan shark, or to a paycheck cashing company to take out a loan in their name or his name. **The Kingdom's economy runs on cash, it is not a debt or credit based economy like we live with in this world's system.**

We all know what Proverbs 22:7 teaches, “Rich people rule over poor people, and **one who borrows is a servant to the one who lends.**”

Notice that the worthless servant had a bad attitude of presumption, a sinful wicked attitude of arrogance and pride. He presumed to know his master's character. It proved to be a fatal mistake for him. We must humble ourselves before our Master, Yeshuwah. **We must not presume to know His character or our own future. We must not presume upon His grace or mercy. We must seek to humbly obey him and please him with a contrite and meek heart.** Micah taught us this in Micah 6:8, “He has told you, man, what is good, and what Yahuwah

requires from you: Act justly, love kindness, and walk humbly with your Divine One.”

Believers are not to live in debt or on credit. We don't know if we'll have money tomorrow to pay a debt or to pay off a creditor. We don't even know if we're going to be alive tomorrow. We must learn to live within our means today, on a cash only based lifestyle. **Yeshuwah wants us working for him, not for a banker or creditor or loan shark. If you can't live on your income, learn new job skills so you can make more money. Learn to sell something legal that people will buy. Ask Yeshuwah, He will show you what to do.**

We all must learn to be faithful with a little, before the King will entrust much to us. This is a teaching about faithfulness. Luke 16:10, “He who is faithful in very little is also faithful in much, and he who is unrighteous in very little is also unrighteous in much.” Can Yeshuwah trust us? He wants to. He keeps testing His children with unrighteous money. Have you passed His test? Be faithful today with what He has given into your hand and you will enter into His joy!!

This parable is also a *Yeshuwah Advent 2.0* teaching. The Master has gone on a long journey, to prepare a home for you, but in verse 19 He comes back to settle accounts with His servants. That is an accounting or computing term Yeshuwah uses in verse 19. Are your accounts in order today, so that when Yeshuwah comes back, that you will be able to stand before him in joy and not shame? I've been reconciling accounts for folks for over 40 years. I pray your accounts are reconciled to Yeshuwah. He is the Ultimate Auditor. Are you ready for Yeshuwah's Kingdom audit of your life? I hope so. Turn your life and your money over to Yeshuwah today, do not delay, time is really short. The Auditor of life is coming back soon, maybe this weekend as many believe, but even if He doesn't show up this weekend, He is coming back to settle accounts. It's time to clean up your books of account.

So, if we don't see you in the rapture this weekend, we'll see you in the Resurrection/Rapture in about 7 more years!! Keep looking up!!

DEBT - # 4855, 4859

Nugget 13

The Ruach just showed me this morning that **debt is Satan's counterfeit prosperity**. In reality, it is bondage, which Yahuwah would never put on anyone.

Romans 13:7-8, "Pay to everyone what is owed to them: tax to whom tax is due; toll to whom toll is due; respect to whom respect is due; honor to whom honor is due. ⁸Owe no one anything, except to love one another. For he who loves his neighbor has fulfilled the Torah." If you are in debt, pay your way back out, let Yahuwah bless you to pay it off, expect a miracle. Follow Yahuwah's principles of financial success. Sow your financial seed into good ministries, like ours!! And expect a hundredfold return on your planting. Pray over your giving and expect Yahuwah to increase you.

Proverbs 22:7, "Rich people rule over poor people, and one who borrows is a servant to the one who lends." By taking out bank loans or using credit cards, we end up serving the international banksters. **In this verse, the Hebrew word for borrow and lend is the same Hebrew word! Talk about a play on words.** They are opposite ends of the same sharp stick. The rich man has the money to loan out, the poor man always needs money, that's why they get hooked into taking loans or succumb to the temptation of using credit cards. The real need to is to grow up and follow Yahuwah's Word and Ways. Sow some of your income into a good ministry, like ours!! Expect Yahuwah to return to you an over abundance, pressed down, shaken together, and running over!

Psalms 37:21, "The wicked person borrows but does not repay, but the righteous person is generous and gives." Never take out a loan without the good, moral intention to pay it back. DO NOT use a credit card if you have no intention of paying it back, that is wickedness. You will curse yourself and bring Yahuwah's judgment upon yourself. Debt

is not the sin. The sin is lust, covetousness, and greed, where you are trying to live beyond your means, trying to impress your neighbors, friends, family, and business associates.

Matthew 6:24, “No one can serve two masters, for either he will hate the one and love the other, or else he will be devoted to one and despise the other. **You cannot serve Yahuwah and avarice.**” Avarice, treasure, riches, personified or deified and opposed to Yahuwah. Folks, this is a boundary Scripture, choose ye today whom ye will serve, as for me and my house, we will serve Yahuwah. This is an absolute truth, you CANNOT serve avarice and Yahuwah at the same time. It’s one or the other. Make up your mind whom you will serve. My suggestion, grow up and follow Yahuwah, the Giver of life eternal. It is always better to let Yahuwah bless you and prosper you in his own time and will.

Ecclesiastes 5:5, “It is better not to make a vow than to make one that you do not carry out.” If you contract to pay back a loan, do it. If you promise, fulfill your promise. If you make an agreement to accept money from a lender, make sure you pay it back. That should be your full and whole-hearted intention. If you don’t think you’ll be able to pay it back, refuse to take the money!! Grow a backbone and just say no to loans of any kind!

Proverbs 21:5, “The plans of the diligent lead only to prosperity, but **everyone who acts too quickly comes only to poverty.**” Think before borrowing or using the credit card. Do you really need the item, or is it really just another want? **The quick way out is not always the righteous way out. Impulse buying will get you into trouble.** Be filled with the Ruach and do not fulfill the lust of the flesh. Self-control is one of the fruits of Ruach Ha’Kodesh.

Proverbs 13:11, “Wealth dwindles away when there is too much vanity, but the one who makes money by working with his hands will make his money grow.” Here’s the English Brenton Septuagint: “**Wealth gotten hastily with iniquity is diminished: but he that gathers for himself with godliness shall be increased. The righteous is merciful, and lends.**” Compound interest is one way to grow wealth, another way is to donate into the Kingdom. **Giving into the Kingdom of**

Yahuwah is how you guarantee your financial future. I believe our ministry is a good ground ministry, try us out and trust Yahuwah to return a hundredfold harvest back to you! Pray over your giving.

Deuteronomy 15:6, “For Yahuwah your Divine One will bless you, as he promised you; you will lend to many ethno-linguistic nations, but you will not borrow (take a pledge from them); you will rule over many ethno-linguistic nations, but they will not rule over you.” Borrow is the same word as lend in the Hebrew, # 5670. This verse may be saying to lend without taking anything as a pledge of repayment or witness to the transaction. In other words, just give away the money or item to the ethno-linguistic nations!! We are to become the pawn shop owners of this planet, but we are not to take people’s goods as a pledge that they’ll pay us back. Just give them the money they need and let them keep their pledge!! Own the pawn shop, but take no property to stock your shelves, only have a full safe full of Yahuwah’s money to give away! This is truly walking in Yahuwah’s blessing. Be a banker that gives money away. Be a loan shark that gives money away. Be a pawn shop owner that gives money away. That is what this verse is saying. Only a person blessed by Yahuwah will be able to fulfill this verse.

Proverbs 17:18, “**A man having no sense makes binding promises and becomes responsible for his neighbor’s debts.**” In other words, do not co-sign other people’s loans or promissory notes. Do not become surety or guarantor of other people’s debt. It is a fool’s folly.

Deuteronomy 28:12, “Yahuwah will open to you his storehouse of the heavens to give the rain for your land at the right time, and to bless all the work of your hand; you will lend to many ethno-linguistic nations, but you will not borrow.” This blessing is contrasted with the want, lack, and poverty shown in Deut. 28:44, which causes one to borrow, especially at interest. (Deut. 28:44, “He will lend to you, but you will not lend to him; he will be the head, and you will be the tail.”) Again, the word lend and borrow are the same in the Hebrew, but it’s word # 3867. In other words, give to others without any obligation on their part of having to pay it back!! **Freely give! No obligation, no pledge, no witness, no record of the transaction, no accounting!!** The angels are doing Yahuwah’s accounting of your finances in heaven.

Proverbs 22:26-27, “Do not be one who strikes hands in making a pledge, or who puts up security for debts. ²⁷If you lack the means to pay, what could stop someone from taking away your bed from under you?” Do not co-sign loans for friends or family!! Debt here means a loan with interest, or usury. As we’ve already said, do not become surety or responsible for other people’s loans or financial obligations.

Proverbs 11:15, “Whoever guarantees a loan for a foreigner will surely suffer harm, but the one who hates giving a pledge in that kind of promise is safe.”

Deuteronomy 15:1-2, “At the end of every seven years, you must cancel debts. ²This is the manner of the release: Every creditor will cancel that which he has lent to his neighbor; he will not demand it from his neighbor or his brother, because Yahuwah’s cancellation of debts has been proclaimed.” Release the debt, drop the exaction of repayment. This is the theme of the seventh year, the Shemitah! Every nation on earth needs this law on the books, at the national, state, and local level.

Proverbs 6:6-8, “Look at the ant, you lazy person, consider her ways and be wise. ⁷It has no commander, officer, or ruler, ⁸yet it prepares its food in the summer and during the harvest it stores up what it will eat.” Sow and reap, prepare and harvest. There is no harvest without preparing the soil, sowing the seed, and cultivating the field, i.e. pulling the weeds, etc. We cultivate by praying over our gifts and sowing. Sow, pray, and trust Yahuwah with the harvest. It’s all supernatural.

Proverbs 27:12, “A prudent man sees trouble and hides himself, but the naive people go on and suffer because of it.” This means to foresee into the future of the path you’re on. Learn to watch, discern, and pray about everything. One of the greatest shortcomings of humans is that they cannot see or comprehend the consequences of their decisions or actions. Slow down, think about what you are contemplating doing, act wisely and ask yourself questions about the results of your decision or action.

Proverbs 27:23-24, “Be sure you know the condition of your flocks and be concerned about your herds, ²⁴**for wealth is not forever.** Does a crown endure for all generations?” Be a good steward of what Yahuwah gives you. He is the Owner, we are the servants. Pay attention to your business and to Yahuwah’s business. No guarantee that you will keep your wealth, so sow your financial seed wisely.

1 Corinthians 16:2, “On the first of Shavuot (Omer day 1), each of you is to put something aside and store it up as you are able. Do this so that there will be no collections when I come.” SAVINGS. Save up for future needs. Save up cash, so you won’t have to borrow or use credit cards in the future. Yahuwah’s economy is a cash-based economy. Deal with it, live with it. Honor Him and His Way.

Psalms 112:5, “It goes well for the man who deals graciously and lends money, who conducts his affairs with good judgment.” This good man will be blessed as he extends grace and favor to his fellow man. Learn to be a giver.

Ecclesiastes 5:10, “Anyone who loves silver will not be satisfied with silver, and anyone who loves wealth always wants more. This, too, is vapor.” The love of money or wealth will get you into trouble. How do wealthy people get more? Many borrow or use credit cards!! Listen to other meanings of that word for wealth: noise, tumult, crowd, disquietude, roar, murmur, sound. That does not sound like a peaceful life to me.

Hebrews 13:5, “Let your conduct be free from the love of money. Be content with the things you have, for Yahuwah himself has said, “I will never leave you, nor will I forsake you.”” Contentment in Yahuwah is great gain. I’ll take peace, wellness, and wholeness, or shalom, any day over the love of wealth.

Matthew 6:31-33, “Therefore, do not be anxious and say, ‘What will we eat?’ or, ‘What will we drink?’ or, ‘What clothes will we wear?’ ³²For the ethno-linguistic nations search for these things, and your heavenly Father knows that you need them. ³³But seek first the Kingdom of Yahuwah and his righteousness, and all these things will be given to you.” Don’t worry, you can’t change anything by worrying. Let go and

let Yahuwah have control of your life. He'll take good care of you.
TRUST Yahuwah with your life.

Philippians 4:11-13, "I am not saying this because I am in need. For I have learned to be content in all circumstances. ¹²I know what it is to be poor, and I also know what it is to have plenty. In every way and in all things I have learned the secret of how to be well-fed or to be hungry, and how to have an abundance or to be in need. ¹³I can do all things through him who strengthens me." Relax, you're in good hands. Be content and walk humbly with your Creator, whether you are rich or poor. Life does not consist of what you possess. Life is a lot more than stuff.

Exodus 22:14, "If a man borrows any animal from his neighbor, and the animal is injured or dies without the owner being with it, the other man must surely make restitution." You break it, you buy it. If you mess up or destroy other's property, make it right.

Deuteronomy 28:1, "If you listen carefully to the voice of Yahuwah your Divine One, so as to keep all his commandments that I am commanding you today, Yahuwah your Divine One will set you above all the other ethno-linguistic nations of the earth." It is better to be above than beneath. We want to be the head not the tail. We want to be the lender, not the borrower. You do not want to be the servant of international bankers.

1 Timothy 6:10, "For the love of money is a root of all evil. Some people who desire it have been misled away from the faith and have pierced themselves with much grief." Loving money will lead you away from loving Yahuwah and Yeshuwah. Loving money can cause you to lose your soul. What are you willing to do for money? Can you be bought? Can you be tempted with money? A mature believer is not tempted by money.

Luke 14:28, "For which of you, who desires to build a tower, does not first sit down and count the cost to calculate if he has what he needs to complete it?" Having it means you've raised the capital, not borrowed, or used credit cards, you've saved for it. This thought is concluded in verse 33, "So therefore, any one of you who does not give

up all that he has cannot be my disciple.” **You don’t own debt, it owns you.** You usually can’t give up debt, it can keep you from following Yeshuwah. You become an indentured servant to the lender.

Proverbs 13:22, “A good person leaves an inheritance for his grandchildren, but a sinner’s wealth is stored up for the righteous person.” This is a different form of wealth, it means strength, ability, force, army, might. **All the financial power that sinners possess today is reserved for us, the righteous.** We’ll get it all someday. **We inherit the kingdom,** not the sinners.

Matthew 5:42, “**Give to anyone who asks you, and do not turn away from anyone who wishes to borrow from you.**” Here, the giving and borrowing are two different words. Give freely from yourself. The borrower here is taking out a loan with interest, hopefully not with usury. Usury is an exorbitant amount of interest, like you find with credit cards and payday loans. They should be outlawed. Learn to be a gracious giver. Notice that if someone is coming to you to borrow, then you have saved up to have some capital available to lend, or give away.

Romans 6:23, “For the wages of sin are death, but the free gift of Yahuwah is eternal life in Messiah Yeshuwah our Lord.” With our sinful wealth all we’ve earned is death. Without Yahuwah’s gift of eternal life, it doesn’t matter whether or not we’re rich or have earned any wages of any kind in this world. It’s all for naught without Yeshuwah. By sinning you earn wages, which when paid, is death. Instead, repent of your sin and work for Yahuwah, His reward is much greater, it’s life forevermore!! You make the choice, do you want to work for the worldly, devilish Return On Investment or do you want to be a believer who works toward Yeshuwah’s Reward Of Inheritance? One ROI is Satan’s counterfeit prosperity, one ROI is Yahuwah’s eternal reward. Pick one. Choose life.

TO ASK, TO BORROW

Nugget 14

I came across a quote from a Christian website, www.crosswalk.com, accessed Nov. 4, 2017, teaching about debt and the Christian: “*That it is a sin to be in debt.* Like mentioned above, it is not God’s best for us, but the Bible does not say that it is a sin.

There are no instances in the Bible where God provides through a loan. He provided for His people in many ways but loans were not one of them. That is something to think about next time you get tempted to reach for the credit card.”

I have never heard anyone say that there is no instance in the Bible of Yahuwah providing through a loan, so I meditated on that statement as I went to sleep the other night. Within seconds, Ruach Ha’Kodesh reminded me of the story of Elisha and the Widow’s oil in 2 Kings 4:1-7, “Now the wife of one of the sons of the prophets came crying to Elisha, saying, “Your servant my husband is dead, and you know that your servant feared Yahuwah. Now the creditor has come to take my two children to be his slaves.” ²So Elisha said to her, “What can I do for you? Tell me what do you have in the house?” She said, “Your servant has nothing in the house, except a pot of oil.” ³Then Elisha said, “Go out to **ask** for jars from your neighbors, empty jars. Ask for as many as possible. ⁴Then you must go inside and shut the door behind you and your sons, and pour oil into all those jars; set aside the jars that are full.” ⁵So she left Elisha and shut the door behind her and her sons. They brought the jars to her, and she filled them with oil. ⁶When the vessels were full, she said to her son, “Bring me another jar.” But he said to her, “There are no more jars.” Then the oil stopped flowing. ⁷Then she came and told the man of the Almighty. He said, “Go, sell the oil; pay your debt, and live with your sons on the rest.””

The ask in verse 3, Strong’s # 7592, means: Original: שאל שאל
- Transliteration: Sha’al

- Phonetic: shaw-al'

- Definition:

1. to ask, enquire, borrow, beg

a. (Qal)

1. to ask, ask for

2. to ask (as a favour), borrow

3. to enquire, enquire of

4. to enquire of, consult (of deity, oracle)

5. to seek

So, we see that this word sha'al means to ask, inquire, request, borrow, seek. It is used many times for believers to seek Yahuwah. He wants us to ask Him, not the devil, or try to ask of dead people, or spirits. **It does not mean to borrow with the intent to return. It means to ask for, request something.** Think of the children of Israel at the Exodus, they borrowed from their Egyptian neighbors, thus plundering them. They had no intention of giving the stuff back later. This word just means to ask or request, not really borrow as we understand the word borrow to mean, with the intent to return to the owner later. The Hebrew wording of this passage seems to indicate that the widow's sons were to ask for empty jars that were not being used by their neighbors any longer, maybe old jars lying around in storage, no longer useful to the owner of the jar.

The widow inquired of the prophet of Yahuwah. She followed his instructions and was blessed to be able to pay off her debt. Elisha never condemned her for being in debt.

Yahuwah knows his children will get into debt. It's not ideal, it's not a sin either. That's why he made a way out every seven years, in the year of the Shemithah. Cancellation of all debts. It was a national law for Israel. Unfortunately, we greedy Americans have never implemented this great law in America, to our shame and detriment. Someone needs to ask the President for this law, demand this law, to be added to our national commerce laws.

We are not to loan to fellow believers and charge them interest. We also are not to take out loans, if at all possible. Luke 6:35, “But divinely selflessly love your enemies and do good to them. Lend expecting nothing in return and your reward will be great, and you will be children of the Most High, for he himself is kind toward unthankful and evil people.” Yeshuwah means for us to give to everyone, expecting not to get paid back. That’s a Kingdom loan. A gift. But there is no command in Scripture to go into debt in order to obtain cash to give away.

Financial Obedience

Nugget 15

Luke 16:10-13, “He who is faithful in very little is also faithful in much, and he who is unrighteous in very little is also unrighteous in much. ¹¹If you have not been faithful in using unrighteous money, who will trust you with true wealth? ¹²And **if you have not been faithful in using other people’s money, who will give you money of your own?** ¹³No servant can serve two masters, for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve Yahuwah and avarice.”

Another way of stating the above principle is that you cannot do the right thing the wrong way, it is still sin. Think of it like this: Yahuwah wants children to fill the earth, but he doesn’t want you making babies outside of marriage between a man and a woman. Making babies by fornication is like doing the right thing the wrong way. Yahuwah does not want you to sin by fornicating to fill the earth with his children, which is His will and one of his goals. Fornication is a perversion of Yahuwah’s gift of sex. It is sin, rebellion, and defiance against Yahuwah. Doing what appears to be the right thing the wrong way is still sin.

Exodus 30:11-16 lays out the census or Temple offering teaching, “Yahuwah spoke to Moses and said, ¹²“When you take a census of the Israelites, then each person must give a ransom for his life to Yahuwah. You must do this after you count them, so that there will be no plague among them when you count them. ¹³Everyone who is counted in the census is to pay half a shekel of silver, according to the weight of the shekel of the sanctuary, a shekel is the same as twenty gerahs. This half a shekel of silver will be an offering to me, Yahuwah. ¹⁴Everyone who is counted, from twenty years old and up, must give this offering to Yahuwah. ¹⁵When the people give this offering to Yahuwah to make atonement for their lives, the rich must not give

more than half a shekel, and the poor must not give less. ¹⁶You must receive this atonement money from the Israelites and you must allocate it to the work of the tent of meeting (or Temple). It must be a reminder to the Israelites before Yahuwah, to make atonement for your lives.””

This Torah portion is what Yeshuwah was referring to in Matthew 17:24-27, “When they had come to Capernaum, the men who collected the half-shekel offering came to Peter and said, “Your teacher did not pay the half-shekel offering.” ²⁵He said, “Truly.” But when Peter went into the house, Yeshuwah spoke to him first and said, “What do you think, Simon? The kings on earth, from whom do they receive tax or tribute? From their own sons or from foreigners?” ²⁶When Peter said, “From foreigners,” Yeshuwah said to him, “Then the sons are exempt from paying. ²⁷But so that we do not cause the offering collectors to sin, go to the Sea, throw in a hook, and draw in the fish that comes up first. When you have opened its mouth, you will find a shekel. Take it and give it to the offering collectors for me and you.””

Now, I want to ask you some questions:

Did Yeshuwah tell Peter to go to the First Regional Bank of Capernaum to borrow the money? No, he did not.

Did Yeshuwah tell Peter to use a First Regional Bank of Capernaum credit card to pay the offering? No, he did not.

Did Yeshuwah tell Peter to run over to the local payday loan/check cashing business to get a quick loan to pay the offering? No, he did not.

Would Peter have been obedient if he had gone to the bankers for a loan or used his credit card to pay the offering? No, he would not have been.

Did Yeshuwah PROVIDE Peter the CASH to pay their offering? Yes, he did!

Did Yeshuwah or Peter really owe the Temple half-shekel offering? In reference to the Torah half-shekel offering teaching, yes, because they were Israelites. In reference to secular civil taxes or tribute, yes, they would have owed taxes or tribute, since they were not sons of the

Roman Emperor. In reference to the Kingdom of Yahuwah, no, the sons of the King are exempt.

Will we owe a Temple offering during the Millennial reign of Yeshuwah? I don't know. Maybe, if there is a Millennial Temple that needs financial support. Are you a son of the King? It will be up to Yeshuwah, our King.

Can a piece of money really atone for our lives? No.

Was Yeshuwah's blood offering sufficient atonement for our lives for all eternity? Yes, absolutely!

Should you ever use a credit card? Only in an emergency and pay it off on your next payday.

Is Yahuwah your provider? Yes, yes He is!!

MANAGE YOUR MONEY

Nugget 16

Yahuwah owns everything, we don't own anything. Psalm 24:1-2, "The earth is Yahuwah's, and its fullness, the globe, and all who live on it."²For he has founded it upon the seas and established it on the rivers." Colossians 1:16, "For by him all things were created, those in the heavens and those on the earth, the visible and the invisible things. Whether thrones or dominions or governments or authorities, all things were **created** by him and **for him**." We are on this planet to serve our Master Yeshuwah. We are to be good stewards of our own lives, and of everything we own. We are simply managers of his earth and its resources. Our good stewardship glorifies Yeshuwah.

Be content with what you have and stop coveting what others have. Hebrews 13:5, "Let your conduct **be free from the love of money.** **Be content** with the things you have, for Yahuwah himself has said, "I will never leave you, nor will I forsake you." 1 Timothy 6:7-8, "For we have brought nothing into the world. Neither are we able to take out anything. ⁸Instead, let us **be satisfied with food and clothing.**" We think we need a lot more than food and clothing. Adam and Eve only needed food, Yahuwah's glory was their covering before the fall. I believe our basic needs are food, clothing, shelter, and transportation. Some would put healthcare before transportation, but I believe that if you eat according to the Torah, you won't need very much healthcare. And, after all, Yeshuwah is our perfect Doctor, fully capable of healing you and keeping you in divine health and divine life. Trust him.

Seek first His Kingdom, and submit your requests to Him. Matthew 6:33, "But seek first the kingdom of Yahuwah and his righteousness and all these things will be given to you." Proverbs 19:21, "Many are the plans in a person's heart, but it is the purpose of Yahuwah that will stand." We are here to fulfill Yahuwah's will and plan, not ours. Philippians 4:6, "Do not be anxious about anything. Instead, in everything by prayer and requests, with thanksgiving, let your

requests be made known to Yahuwah.” Trusting prayer. Believe him. Lean on him.

Let’s get our life in the proper order: **GIVE** (build up your eternal fireproof investment portfolio), **GROW** (it’s OK to invest in your earthly financial portfolio), **OWE** (pay your debts and owed taxes), **LIVE** (pay your living expenses).

GIVE: Luke 6:38, “Give, and it will be given to you. A generous amount, pressed down, shaken together and spilling over, will pour into your lap. For with the measure you use, it will be measured back to you.” Yahuwah measures with percentages. Give the largest percentage of your income that you can give into good faithful kingdom ministries.

GROW: There are many good financial planner individuals, companies, and financial ministries out there. Find a good one to help you invest. Look for Crown Financial Ministries, or Ron Blue. There’s a short list on www.masteryourmoney.com.

OWE: Pay your way out of debt as soon as possible. Time is running out. Pay all taxes you owe. Be smart, don’t pay taxes you don’t owe. Romans 13:6-7, “Because of this, you pay taxes also. For (lawful) authorities are servants of Yahuwah, who attend to this very thing continually. ⁷Pay to everyone what is owed to them: **tax to whom tax is due**; toll to whom toll is due; respect to whom respect is due; honor to whom honor is due.” Matthew 22:16-22, “Then they sent to him their disciples, together with the Herodians. They said to Yeshuwah, “Teacher, we know that you are truthful, and that you teach Yahuwah’s Way in truth. You care for no one’s opinion, and you do not show partiality between people. ¹⁷So tell us, what do you think? Is it lawful to pay taxes to Caesar or not?” ¹⁸But Yeshuwah understood their wickedness and said, “Why are you testing me, you hypocrites? ¹⁹Show me the coin for the tax.” Then they brought a silver coin to him. ²⁰Yeshuwah said to them, “Whose image and name are these?” ²¹They said to him, “Caesar’s.” Then Yeshuwah said to them, “Then give to Caesar the things that are Caesar’s, and to Yahuwah the things that are Yahuwah’s.” ²²When they heard it, they marveled. Then they left

him and went away.” Proverbs 22:7, “Rich people rule over poor people and one who borrows is a servant to the one who lends.” Being in debt is not a sin, but often, our sins of coveteousness, materialism, and idolatry cause us to get into unnecessary debt. Coveteousness is sin, Exodus 20:17, “You must not covet your neighbor’s house; you must not covet your neighbor’s wife, his male servant, his female servant, his ox, his donkey, or anything that belongs to your neighbor.” Love of money is sin, 1 Timothy 6:10, “For **the love of money is a root of all of evil**. Some people who desire it have been misled away from the faith and have pierced themselves with much grief.” You will have a better chance of getting out of debt when you get out of sin first.

LIVE: Try to live free from materialism or consumerism. First, put your money into Yahuwah’s kingdom, then invest in this world, then pay your debts and taxes, then live on what’s left. Yahuwah promised to take care of your needs, not all your wants and lusts. Get your priorities in the right order and live for your Creator and Savior, Yeshuwah.

So, do you have a life plan and financial plan to get you to the end of time? Psalm 146:1-10, “Praise Yah. Praise Yahuwah, O my soul. ²I give praise to Yahuwah with all my life; I will sing praises to my Divine One as long as I exist. ³Do not put your trust in princes or in mankind, in whom there is no salvation. ⁴When a person’s life’s breath stops, he returns to the ground; **on that day his plans end**. ⁵Blessed is he who has the Mighty One of Jacob for his help, whose hope is in Yahuwah his Divine One. ⁶Yahuwah made heaven and earth, the sea, and all that is in them; he observes trustworthiness forever. ⁷He executes justice for the oppressed and gives food to the hungry. Yahuwah frees the prisoners; ⁸Yahuwah opens the eyes of the blind; Yahuwah raises up those who are bowed down; Yahuwah loves the righteous people. ⁹Yahuwah protects the sojourning foreigners in the land; he lifts up the fatherless and widow, but he opposes the wicked. ¹⁰Yahuwah will reign forever, your Divine One, Zion, for all generations. Praise Yah.”

Yahuwah owns your finances and you. Let Him help you sort out your life and finances today. Give your life to Yeshuwah now, before it’s too late.

Heal Thy Financial Heart Disease

Nugget 17

Matthew 19:16-26, “Behold, a man came to Yeshuwah and said, “Good Teacher, **what good thing must I do that I may have eternal life?**”¹⁷Yeshuwah said to him, “Why do you ask me about what is good? Only One is good, Yahuwah, but **if you want to enter into life, keep and uphold the commandments.**”¹⁸The man said to him, “Which commandments?” Yeshuwah said, “Do not murder, do not commit adultery, do not steal, do not bear false witness,¹⁹honor your father and your mother, and love your neighbor as yourself.”²⁰The young man said to him, “**All these things I have obeyed** from my childhood. What do I still need?”²¹Yeshuwah said to him, “**If you wish to be completely mature, go, sell what you have, and give to the poor, and you will have treasure in the heavens; and come, follow me.**”²²But when the young man heard what Yeshuwah said, he went away sorrowful, for **he had many possessions.**²³Yeshuwah said to his disciples, “Truly, I say to you, it is difficult for a rich man to enter the Kingdom of Heaven.²⁴Again I say to you, it is easier for a camel to go through the eye of a needle than for a rich man to enter into the kingdom of Yahuwah.”²⁵When the disciples heard it, they were very astonished and asked, “Who then can save us?”²⁶Yeshuwah looked at them and said, “With people this is impossible, but with Yahuwah all things are possible.””

So, did you catch the rich young man’s financial health, or heart, condition? Yep, that’s it, **financial heart disease.** His financial arteries were blocked up, and **he was unwilling to open his financial hand** and allow his financial blood to flow again. This man was financially sick. His financial life had an obstruction, but because he was rich, he neglected it, or he didn’t even notice it. It appears he

had a Chronic Total Occlusion (CTO). He had sticky fingers and a stingy heart. His heart was attached to his stuff. He did not own his junk, his junk owned him. He truly believed he owned his own property. He had no clue that he was actually only a steward of Yahuwah's possessions.

Yeshuwah gave him a simple prescription to heal his financial heart obstruction. Literally, Yeshuwah offered this man a financial coronary artery bypass, just exactly what the man needed to heal his financial heart disease. All he had to do was have a giant yard sale and **give all the proceeds to his poor neighbors, the homeless, the widows, and the orphans**. Notice that in verse 20 he claims to have obeyed the commandment to love Yahuwah and his neighbor as himself. But apparently he did not, nor had he truly loved Yahuwah or his neighbors. Notice also that Yeshuwah told him to give to the poor, not to his local synagogue or favorite 501c3 charity. This man was self-righteous in his own eyes, but he was not righteous in his spirit. He was not righteous in the Court of Heaven. Yeshuwah showed this young man a simple correction to the course of his life, but he refused to follow the Master's instructions, His Torah. Therefore, he missed out on becoming Yeshuwah's disciple.

This young man's riches had deceived him. Yeshuwah had warned of the deceitfulness of riches in Matthew 13:22, "What was sown among the thornbushes, this is the person who hears the word of Yahuwah, but the worry of the world **and the deceitfulness of wealth** choke the word, and it becomes unfruitful." And in Mark 4:19, "but the cares of the world, **the deceitfulness of riches**, and the desires of other things enter in and choke the word, and it becomes unfruitful." And in Luke 8:14, "The seeds that fell among the thorns are people who hear the word, but as they go on their way, **they are choked by the cares and riches and pleasures of this life**, and their fruit does not mature." If this Hebrew man never repented of his financial heart obstruction, he died with his fists clenched around his bags full of money, then he probably went straight to hell. This is one heart disease that Yeshuwah was willing to heal, but this man was unwilling to obey Doctor Yeshuwah; he did not have the faith to be healed. He very likely died in his sin. Friends, **we need to have a slippery grip on our wealth**. Allow

the Father to bless you with wealth on one hand, but freely let the wealth go out from your life with your other hand, as He tells you to let it go. Do not allow your heart to attach itself to your stuff as it passes through your life. It's not your property anyway. Your life is not about you; it's about what Yeshuwah wants to do in you and through you. You need a heart free of attachments for his will to be done in and through you.

This young man did not mix his obedience with faith in Yahuwah. He did not mix his faith with obedience to Yeshuwah. He may have suffered with his financial heart disease for the rest of his life and died a worldly wealthy, but spiritually bankrupt old man. Yeshuwah wants us to understand that we own nothing but are only stewards of his gifts, talents, and property. He also wants us to understand that he means for us to instantly obey when he tells us what to do to fix ourselves. No time delay between command and obedience. **Zero percent ownership, zero time delay. Delayed obedience is disobedience from a rebellious heart. We are 100% stewards, Yahuwah is 100% Owner. Facing this reality is the only way this universe works properly. The rich young ruler thought he owned his goods, but his stuff actually owned him. That misunderstanding may have cost him his eternal salvation. Don't let it cost you yours.**

NOT BELOW ZERO

Nugget 18

Proverbs 22:7, “Rich people rule over poor people, and one who borrows is a servant to the one who lends.” This is a statement of fact, but you are under no obligation to make yourself a servant to bankers, lenders, or loan sharks. Paul taught in 1 Corinthians 7:23, “You have been bought with a price, so do not become slaves of people.”

In Luke 15:11-32, Yeshuwah tells us the parable of the Prodigal Son. Verse 12 states, “and the younger of them said to his father, ‘Father, give me the portion of the wealth that falls to me.’ So he divided his property between them.” The father evenly split his wealth, all his wealth, between his two beloved sons. This is verified in verse 31, “The father said to him, ‘Son, you are always with me, and all that is mine is yours.” The father had given up ownership of all of his assets to his two sons. But notice something, the father only gave up 100% of his assets, or his wealth. He did not go to the local banker and borrow any more money to give to his younger son to waste. The father took his personal wealth to zero, but not to below zero. He did not go into debt to support his prodigal son’s wasteful lifestyle. All people need to let that soak into their spirit.

In Luke 18:18-30, we read a real-life historical story of the rich young ruler. This young man was a commandment keeping Hebrew from his youth. This young man really wanted to inherit eternal life, that was his highest priority question to Yeshuwah. Now let’s read Yeshuwah’s response to him in verse 22, “One thing you still lack. You must sell all that you have and distribute it to the poor, and you will have treasure in the heavens, and come follow me.” Notice the rich ruler’s response to Yeshuwah’s answer, verse 23, “But when the ruler heard these things, he became extremely sad, for he was very rich.” He became extremely sad, because he was extremely rich. Why did the rich young

ruler not give up all his wealth and follow Yeshuwah? Because he had a stingy, selfish, greedy, covetous hard heart! He was his own idol!

But look again at verse 22 and take a hold of what Yeshuwah taught regarding wealth. It's OK to sell ALL you have, 100% of your assets, and give the proceeds to the poor, but Yeshuwah did not instruct us to use credit cards, bank loans, loan shark loans, advance paycheck loans, etc., to give more than 100% of our wealth to the poor. Yeshuwah did not command a rich man to give more than 100% of his assets, or wealth, to the poor, but giving all you own, and then following Yeshuwah in discipleship, is a righteous thing to do. Yeshuwah did not instruct this rich young ruler to run to the bank and borrow more than he owned, or whip out his credit card, in order to give to the poor, even though giving to the poor is a great investment into the Kingdom of Yahuwah. Apparently, that rich young ruler didn't want to give anything to the poor. Does that sound like any rich folks you know? And didn't Yeshuwah say that giving to the poor is really giving to Him? Yes, he did, Mat. 25:40 and 45.

Let's look briefly at the early first Messianic congregation in Acts 2:44-45, "All who believed were together and had all things in common, ⁴⁵and they sold their property and possessions and distributed them to all, according to the needs anyone had."

Take note of the fact that there is no indication in these verses that any believer went to their banker and borrowed money in order to meet the needs of the early poor congregants. We see clearly though, that it was and is perfectly acceptable to sell your property and possessions down to zero ownership in order to meet people's needs. But just don't go below zero. Yeshuwah does not want to harm one of his sheep in order to take care of another of his sheep. He does not want you to be burdened and enslaved to debt and bankers in order to do his will of caring for the poor, needy, homeless, orphans, or widows. Yeshuwah wants you to be a cheerful giver, not a beat down oppressed giver!

In Acts 3:1-8, we see a true historical story of Peter and John going to the Temple to pray around 3 p.m., the time for daily Hebrew prayers. A man lame from birth was there begging for alms from everyone going

into the Temple. Now remember, Peter and John were fairly wealthy from their joint fishing business. In verse 5, the lame man was expecting money from them, because they looked wealthy to him. But Peter didn't have any cash on him that day, but he was full of Ruach Ha'Kodesh and healed the man instead. Did Peter lie to the man about not having any cash in hand at that time? No, Peter was a brutally honest disciple of Yeshuwah. Would any amount of money have solved the lame man's true problem? I don't believe so. He needed healing. He received healing.

Peter and John had learned many financial lessons from Yeshuwah. Neither one of them turned from the lame begger and ran to their bank to borrow some cash to give to this poor lame man at the Temple. Apparently, they had already given away or sold everything but the clothes on their backs. Peter and John already knew the principle that they can willfully give all they have to the poor, but they should not borrow more than they own to give to the poor. That day at the Temple, they were poor in cash but rich in Ruach, so **they gave what they had, not what they did not have.**

Another example comes from Paul's writing to the Corinthians about the congregation's giving to the congregation in Jerusalem. I encourage you to read all of 2 Corinthians 8 and 9. 2 Corinthians 8:3, "For I bear witness that they voluntarily gave as much as they were able, and even beyond what they were able." We want to stretch and grow our hearts in generous giving into the realm of miraculous supernatural giving, **trusting Yahuwah to give us more than we normally have, so we can give beyond our normal means!** 8:12, **"For if you are eager to do this deed, it is a good and acceptable thing. It must be based on what a person has (not above 100%), not on what he does not have (do not give over 100% to go below zero or into debt)."** Trust Yahuwah to give you an extra 10%, 20%, 90%, or 1,000% to add to what you already have, so you can give more than you could normally give. 8:15, "It is as it is written: "The one with much did not have anything left over (gave 100%), and the one who had little did not have any lack (this person was topped up to meet 100% of his need)."" Paul was teaching generosity and fairness in giving and receiving, even supernatural giving. It is a great test of our love for Yeshuwah. Paul balances out verse 3 with verses 12 and 15. Again,

read the entire context of 2 Corinthians 8 and 9. Verse 13, Yahuwah does not want you to be burdened so someone else's burden can be entirely lifted. Let's move toward generosity, fairness, equity, and supernatural living. Breaking one commandment in order to fulfill another commandment is not The Way.

Our final example comes from Acts 4:34-37, "There was no person among them who lacked anything, for all who owned title to lands or houses sold them and brought the money from the things that were sold (not more than 100%)³⁵ and laid it at the apostles' feet. And distribution was made to each believer, according as any one had need (to top them up to meet 100% of their need).³⁶ Joseph, a Levite, a citizen of Cyprus, was given the name Barnabas by the apostles, that is, being translated, "Son of Encouragement."³⁷ Having a field, he sold it and brought the money (not more than 100%) and laid it at the apostles' feet." Barnabas gave all he had but not more than all he had. He did not go into debt to lift up his brethren. He reduced his assets by one field in order to help meet many people's needs. That was a righteous deed.

Yeshuwah stated in Mark 8:35, "For whoever wants to save his life will destroy it, and whoever destroys his life for my sake and for the gospel, will save it." Now we know this means it's OK to destroy our life down to zero but not below zero. You do not have to go into debt to help people out. You should not presume on the future by using credit or debt to help someone out. Again, you don't break one commandment in order to keep some other commandment.

CASTING LOTS

Or, In Modern Lingo, Buying Lotto Tickets

Nugget 19

In Leviticus 16, Moses discusses Torah for the Day of Atonement, or Yom Kippur. Leviticus 16:8, “Then Aaron must **cast lots** for the two goats, one lot for Yahuwah, and the other lot for the departing goat.” It appears the Hebrews cast lots or drew straws, or had a mechanism for helping them determine Yahuwah’s will as to which goat lived and which goat was sacrificed. Casting the lot was a decision making tool in the day. It may have been two different colored pebbles, one light and one dark colored. Aaron may have held them behind his back and switched them between his two hands, then he may have had one of his sons pick a hand. That hand would determine which goat was sacrificed to Yahuwah. Some procedure like that was used.

King David carried this priestly tradition forward, as seen in 1 Chronicles 24:31, where David was creating the priestly divisions for service in the Tabernacle and future Temple.

It was a way to make a determine between one thing or another. Or, as Joshua did Gilgal in Joshua 14-17 and from Shiloh in Joshua 18 and 19, he cast lots to apportion the land of Canaan out to the tribes of Israel. It seems the Israelites used lots to help determine Yahuwah’s will. Ezekiel also speaks of dividing up the land of Israel by lot in Eze. 45 and 48. In Joshua 21 they used the lot to pick cities for the Levites to own and occupy.

Nehemiah used lots to determine who would bring wood into the Temple. Nehemiah 10:34, “The priests, the Levites, and the people **cast lots** for the wood offering. **The lots would select which of our families would bring wood into the temple of our Divine One at the appointed times each year, to be burned on the altar of Yahuwah our Divine One, as it is written in the Torah.**” Casting lots was a selection process that allowed Yahuwah’s will to be done.

Psalm 22:18 is the famous Messianic prophecy talking about determining who would get Yeshuwah's precious seamless tunic. The soldiers used casting lots to decide who would get Yeshuwah's tunic, so it would not have to be torn in pieces. See Matthew 27:35 and John 19:24 for the fulfillment of this prophecy.

In Proverbs, we see another method of casting lots, but also how the Hebrews understood the significance of it. Proverbs 16:33, "The lots are thrown into the lap, but the decision is from Yahuwah." The Hebrew mind believed that Yahuwah worked through their use of casting lots to reveal his divine will to them.

The Apostles used casting lots to replace Judas Iscariot after the resurrection of Yeshuwah in Acts 1:26, "They cast lots for them; and the lot fell to Matthias, and he was numbered with the eleven apostles." In that Way, Yahuwah determined who the replacement 12th Apostle would be.

Casting lots was and is a way to recognize the sovereignty of Yahuwah in our lives, our history, and our destinies. The biblical casting of lots should not be confused with our modern understanding of gambling, or with gambling addictions. Buying a lotto ticket is not a sin if you have the disposable income to buy one. In fact, if you pray about your purchase of a scratch ticket or lotto ticket(s), Yahuwah can and will tell you which scratch ticket to buy or which numbers to play. Just understand that the final outcome is in Yahuwah's hands, not yours, as Proverbs 16:33 states.

But if you take money that should be given to Yahuwah's work, or used to buy groceries or pay your rent or mortgage for your family, then you have an addiction and need deliverance. It is never right to financially abuse your family to fulfill your lusts, covetousness, or addictions. Misuse of your family finances is just another form of abuse. If you are in that situation, you need prayer and deliverance, which Yahuwah and Yeshuwah are happy to help you with. Sins can be overcome if you are willing to deal with your sinful self. Study your Bible and learn Yahuwah's Ways of handling finances. He gives us our

abilities to make money, let him teach you how to use and invest your money.

Be a righteous Mordecai, not the evil Haman who cast lots to destroy the Jews in Esther's day. Read the whole book of Esther, but take special note of Esther 3:7 and 9:24ff. Casting lots is just a tool, which can be used for good or for evil. It is the same with money, it is just a tool, but it can be used for good purposes or for evil purposes. Let Yahuwah help you determine which is which each time you think about buying something. Your walk with him will grow deeper and you will begin to understand the knowledge of good and evil. Yahuwah is sovereign and wants to be sovereign over your finances, so let him be Yahuwah in your life. He owns you and your money anyway, so learn to be a good steward of your whole life, including your finances.

Be A Good Samaritan

Nugget 20

Leviticus 19:18, “Do not take vengeance or hold any grudge against any of your people, but instead love your neighbor as yourself. I am Yahuwah.”

Leviticus 19:34, “The sojourning foreigner who lives with you must be to you like the native-born Israelite who lives among you, and you must love him as yourself, because you were foreigners in the land of Egypt. I am Yahuwah your Divine One.”

Deuteronomy 10:18-19, “He executes justice for the fatherless and widow, and he shows love for the sojourning foreigner by giving him food and clothing. ¹⁹Therefore, love the sojourning foreigner; for you were foreigners in the land of Egypt.”

Matthew 22:39, “And a second commandment is like it, ‘Divinely selflessly love your neighbor as yourself.’”

Proverbs 19:17, “**Whoever is kind to the poor lends to Yahuwah, and he will repay him for what he has done.**”

In Luke 10:25-37, we read the parable of the Good Samaritan. Verses 35-37 end the parable with, “³⁵The next day, he took out two silver coins and gave them to the innkeeper and said, ‘Take care of him and **whatever extra you spend, when I return, I will repay you.**’ ³⁶Which of these three, do you think, was a neighbor to him who fell among the robbers?” ³⁷The teacher said, “The one who showed mercy to him.” **Yeshuwah said to him, “Go and do the same.”**”

I have been wrestling with these Scriptures for the last 3 months. We’ve had a family emergency that has strapped our finances, no,

demolished our finances and put us in debt. I've scoured the Set-apart Scriptures to see if there is ever a limit to my obligations when taking care of sick, poor, and needy humans. I really wanted to know what the written word has to say on this matter. I know we are to love our neighbor as ourselves. That is so easy to read and even easy to preach and teach, **but I'm finding it almost impossible to live out in the real world**. Is my heart too attached to our finances? Do I have too tight a grip on our cash outflow? Ouch, that is always a possibility. Father, forgive me for wanting to hold onto even a tiny amount of our finances, especially if someone else needs help.

There does not seem to be any clear commandment on going into debt to care for people you love. After all, how can you give more than you own to someone in need? America makes using credit way too easy and seemingly painless. Credit card debt is a trap that many have fallen into and continue to fall into, to this day. Many people go for the quick fix to try to solve what looks like a physical or medical or mental problem, but the real problem is spiritual, and that needs to be solved first.

But in reading and studying the parable of the Good Samaritan, **Yeshuwah wants us to understand that taking care of poor and needy people is lending to Yahuwah**. Yeshuwah hinted that he will pay us back when he returns. Yeshuwah always raised the bar of Torah to an ever higher level of commitment and understanding. But look closely at Luke 10:35. Yeshuwah did not tell the innkeeper to go to his bank and borrow money to care for the needy beat up man. **He simply asked the innkeeper to use some of the innkeeper's own money if it was necessary for the care of the half-dead traveler**. **The Good Samaritan was asking the innkeeper to trust him**, the Good Samaritan, that he would pay the innkeeper back for any extra expense that he incurred in caring for the beat up traveler. The innkeeper could have refused. You can refuse to spend your own money to help people. But why would a believer not want to get involved in ministering to the downtrodden poor people of our world? I don't think we can even begin to imagine the interest that Yahuwah pays to those who lend to him through giving to the poor. If the innkeeper had refused, the Good

Samaritan would have just given him 4-5 more silver coins for the care of that poor beat up soul.

I believe the moral of the story is to let our Good Samaritan help us take care of needy people, and learn to trust him more and more with our finances. We can never outgive our Master Yeshuwah. He promises to pay us back when he returns to earth. Your giving to poor, homeless, needy, widows, and orphans is earning you an eternal home with interest, or Return On Inheritance, in His Kingdom. Yahuwah will owe no man anything, he will pay us back with interest if necessary!

Job 41:11, “Who has first given anything to me (Yahuwah), in order that I should repay him? Whatever is under the whole sky is mine.”

1 Chronicles 29:14, “But who am I, and who are my people, that we should be able to offer so willingly these things? Indeed, all things come from you (Yahuwah), and we have simply given back to you what is yours.”

Romans 11:34-36, ““For who has known the mind of Yahuwah? Or who has become his advisor? ³⁵Or who has first given anything to Yahuwah, so it will be paid back to him?” ³⁶For from him, and through him, and to him, are all things. To him be the glory forever. Amein.”

Leviticus 25:35-37, “If your fellow countryman becomes poor, so that he can no longer provide for himself, then you must help him as you would help a sojourning foreigner or resident alien living among you. ³⁶Do not charge him interest or try to profit from him in any way, but honor your Divine One, so that your brother may keep living with you. ³⁷You must not give him a loan of money and charge interest nor sell him your food to earn a profit.”

2 Corinthians 8:12, “For if you are eager to do this deed, it is a good and acceptable thing. It must be based on what a person has, not on what he does not have.”

Romans 13:8-10, “Owe no one anything except to love one another. For he who loves his neighbor has fulfilled the Torah. ⁹For, “You will not commit adultery, you will not murder, you will not steal, you will not give false testimony, you will not covet,” and if there is any other commandment also, it is summed up in this sentence: “You will love your neighbor as yourself.” ¹⁰Love does not harm one’s neighbor. Therefore, divine selfless love is the fulfillment of the Torah.”

Move forward and be a good samaritan!

GOLD RULES OR THE GOLDEN RULE

Nugget 21

Matthew 7:12-14, “**Therefore, whatever things you want people to do to you, you should also do to them**, for this is the Torah and the prophets. ¹³Enter through the narrow gate. For wide is the gate and broad is the way that leads to destruction, and there are many people who go through it. ¹⁴But the gate is narrow and The Way is difficult that leads to life, and there are few who find it.”

Luke 6:27-36, “But I say to you who are listening, divinely selflessly love your enemies and do good to those who hate you. ²⁸Bless those who curse you and pray for those who mistreat you. ²⁹To him who strikes you on the one cheek, offer him also the other. If someone takes away your coat, do not withhold your shirt either. ³⁰**Give to everyone who asks you**. If someone takes away something that belongs to you, do not ask him to give it back to you. ³¹**As you want people to do to you, you should do the same to them**. ³²If you only love people who love you, what credit is that to you? For even sinners love those who love them. ³³If you do good only to people who do good to you, what credit is that to you? For even sinners do the same. ³⁴**If you only lend to people who you expect will pay you back, what credit is that to you?** Even sinners lend to sinners, to get back the same amount. ³⁵But divinely selflessly love your enemies and do good to them. **Lend expecting nothing in return**, and your reward will be great (Reward Of Inheritance; ROI), and you will be children of the Most High, for he himself is kind toward unthankful and evil people. ³⁶Be merciful, just as your Father is merciful.”

The two passages above describe the Golden Rule of doing unto others

what you would want them to do unto you. Immediately, a question pops into my mind. Would I want my own mother to go into debt to help her son or daughter or one of her grandchildren? I wish it was easy to answer, but apparently there are some folks who would wish this upon their own mother. I asked my wife, Marner, this same question, and she immediately exclaimed, “Yes, of course!” Wow, female perspective is definitely different from male perspective. I would not want to harm my own mother with debt just to try to keep me off the street. Personally, I believe that is an unbiblical expectation of others. I just don’t believe I have a right to demand that others go into debt just to help out me or anyone else in need. I continue to search the Scriptures to find a Torah instruction that tells us to go into debt to help others, or that it is OK to go into debt to help others. Debt is a curse, so why would anyone want to put that on one of their loved ones? Deuteronomy 28:43-45, “**The sojourning foreigner who is among you will rise up above you higher and higher; you yourself will come down lower and lower. ⁴⁴He will lend to you, but you will not lend to him; he will be the head, and you will be the tail. ⁴⁵All these curses will come on you** and will pursue and overtake you, until you are destroyed. This will happen, because you did not listen to the voice of Yahuwah your Divine One, so as to keep his commandments and his regulations that he commanded you.” Read all of Deuteronomy 28, for it also includes many blessings. Deuteronomy 28:12-14, “Yahuwah will open to you his storehouse of the heavens to give the rain for your land at the right time, and to bless all the work of your hand; **you will lend to many ethno-linguistic nations, but you will not borrow. ¹³Yahuwah will make you the head, and not the tail; you will be only above, and you will never be beneath,** if you listen to the commandments of Yahuwah your Divine One that I am commanding you today, so as to observe and to do them, ¹⁴and if you do not turn away from any of the words that I am commanding you today, to the right hand or to the left, so as to go after false deities to serve them.”

The Good Samaritan story taught us that everyone is our neighbor, and we are to take care of them as best we can. But does that mean I should harm myself, or go into debt to help out a neighbor? The Apostle Paul gives us some good advice in 2 Corinthians 8:12-14, “For

if you are eager to do this deed, it is a good and acceptable thing. **It must be based on what a person has, not on what he does not have.**
¹³For this task is not in order that others may be relieved, and you may be burdened. ¹⁴Instead, there should be fairness. Your abundance at the present time will supply what they need. This is also so that their abundance may supply your need, and so that there may be fairness.”
That word for burdened at the end of verse 13 is the same word for tribulation, Strong’s # G2347. Yahuwah does not want you to become oppressed or distressed by going into debt through a bank loan or credit card purchases in order to help out your neighbor. Paul just stated in verse 12 that our giving is based on what we have, not on what we don’t have. Bank loans and credit card balances are liabilities, not assets. They are a curse and a burden, or tribulation pressure, that we simply shouldn’t want and do not need.

Earlier in 2 Corinthians 8:9, Paul stated, “For you know the grace of our Lord Yeshuwah Messiah. Even though he was rich, **for your sakes he became poor**, so that through his poverty you might become rich.” Did you catch it? Even the King of kings, Yeshuwah ha’Mashiach, DID NOT go into debt to help out humanity. He made himself poor, which is what he taught during his earthly ministry, but he NEVER entered into debt to help humans out. He did not borrow from Heaven’s bank, he did not borrow from any earthly bank. Why not? Because Yeshuwah is NEVER in debt to anyone, not in the heavens, or on the earth!! Going into debt to do Kingdom work on earth is counter-intuitive and counter productive. It is foolish. Yeshuwah would never hurt one body part in order to heal another body part.

This is why I don’t believe in ministers asking people to use credit cards to make donations. Ministers don’t know their donors that well, or how well they control their finances. Just by the fact of using a credit card, you are presuming on Yahuwah and your future, assuming you will have cash flow in order to pay off a credit card. If you do not know how to handle credit cards and the debt they so easily entangle us in, I suggest you never use them. For those who cannot control their credit card spending, close those credit card accounts immediately.

Proverbs always has a good word for us. Here is a passage of a similar nature to our topic today: Proverbs 17:18, “A man having no sense makes binding promises and becomes responsible for his neighbor’s debts.” A person who has no sense or lacks common sense is a fool. Only a fool would become surety or become responsible for his neighbor’s debts. Mark 7:21-23, “For from within a person, out of the heart, proceed evil thoughts, adultery, sexual immorality, murder, ²²theft, coveting, wickedness, deceit, licentiousness, envy, slander, pride, and **folly (foolishness)**. ²³All these evils come from within, and they are what defile a person.”” Yeshuwah calls folly, or foolishness, or being a fool, evil. I didn’t write the Book, Yeshuwah did. Look up the definitions for these words. Another way of saying someone is a fool or acting foolish, is that they are stupid or acting stupidly, or making a stupid mistake. You can only give a believer so much good advice, then they must learn Yahuwah’s word for themselves and begin to make wise decisions and learn good judgment. Otherwise, shipwreck awaits the foolish.

Hebrews 13:5, “Let your conduct be free from the love of money. **Be content with the things you have**, for Yahuwah himself has said, “I will never leave you, nor will I forsake you.”” Lust or greed for money will do nothing but get you into trouble. **Trust Yahuwah to give you the cash flow to fulfill the Golden Rule. Be content to give out of what you have, not out of what you do not have.** Trust Yahuwah to give you the cash first, before you give, then you can give cheerfully and hilariously! It is not good or healthy to presume upon Yahuwah’s grace or your own future. Presumption in the realm of the Kingdom of Yahuwah is sin. Read one example of Israel’s presumption in Numbers 14:39 and following.

Acts 20:35, “In all things, I gave you an example of how **you should help the weak by working**, and of how you should remember the words of Lord Yeshuwah, words that he himself said: “**It is more blessed to give than to receive.**”” You can make money for giving away by working for money. This is what the whole business realm and employment realm is all about. This is the purpose of business and employment, make money for giving to those in need. It’s not about making you rich for you. It’s about a way for you to produce funds to

give into the Kingdom of Yahuwah! You are blessed when giving from what you have. It is not a blessing to give from stolen or borrowed funds.

Matthew 6:1-4, “Take heed that you do not do your acts of righteousness before people to be seen by them, or else you will have no reward from your Father who is in the heavens. ²So when you give alms, do not sound a trumpet before yourself as the hypocrites do in the synagogues and in the streets, so that they may have the praise of people. Truly, I say to you, they have received their reward. ³But when you give alms, do not let your left hand know what your right hand is doing, ⁴so that your gift may be given in secret. Then your Father who sees in secret will reward (Reward Of Inheritance; ROI) you.””
Hundred-fold giving is anonymous giving. Be blessed!