**Joseph School of Financial Discipline**

* **School of Financial Discipline**

May 4,5-2019, Chennai, Wishall

* Financial Discipline

Session 1

Introduction

* God gave earth with all its riches to man to subdue and rule!
* **“God blessed these humans by saying to them, "Be fruitful, multiply, fill the earth, and subdue it! Be masters over the fish in the ocean, the birds that fly, and every living thing that crawls on the earth!"** Gen 1:28
* Earth divided into continents
* **“When the Most High gave nations as their inheritance, when he separated the human race, he set boundaries for the people according to the number of the children of God.” Deu 32:8**
* Men progressed in acquiring skills , invented tools and equipped themselves for survival and sustenance on this earth.
* They explored the land
* Made new inventions & became rich
* Divided the land and wealth of the earth among themselves & their descendants.
* Organized themselves as villages, towns, districts, States, countries, continents etc.,
* Appointed leaders over them to protect their borders, and to see to the welfare of the people.
* **Men explored the richness of the earth!**
* As years went by, as civilization progresses, human beings realized out how rich the earth, (the land, the nature, the sky and the ocean is which God has created!
* They started cultivating the land and began rearing animals. The barter system which they practised gave way to monetary system. Those who prospered and possessed more lands or animals, were called rich.

**Gen 13:2  Abram was very rich in livestock, in silver, and in gold.**

**2 Ch 18:1  Now Jehoshaphat had riches and honor in abundance**

* **Various meanings of wealth?**

The word “wealth” has different connotations. For different people it means different things. For certain people, it means

Money

Knowledge

Health their hard Labour

Their Children and descendants.

Assets they have (land, property, buildings, institutions they have)

Character, principles people hold

Relationship with God.

For that they are willing to sacrifice

* **The greatest Wealth of God – Jesus**
* The greatest wealth of Father = His Son
* In Jesus Father handed over all His wealth to the world
* Jesus inside of Him and walking with Him is the greatest wealth a human being can possess in this world.
* This is the wealth Adam was given free. Even though he lost it, God restored this wealth through His Son Jesus Christ.
* **Need of the school of Financial discipline?**
* Anybody who chooses Jesus Christ is the wealthiest man is this world.
* **“And my God will fully supply your every need according to his glorious riches in the Messiah Jesus”.** Ph 4:19
* But today, many even the so called Christians, prefer the gifts (finance, assets, promotion etc) which Jesus Christ give, than Jesus Himself.
* Thus they err and fall into many temptations. Hence the need of this school, Financial Discipline.
* **Disciplinary rules for acquiring & spending wealth**

**Disciplinary rules regulates human life in society.**

**We, as Indians, bound by Indian Constitution.**

**While travelling on road, bound by traffic rules and signals.**

**Students studying are bound by - rules and regulations of the institutions they study.**

**For every organization, institution, company, firm, it has its own disciplinary rules and regulations. When they are violated, the subject is punished and even dismissed from the company depending upon the gravity of the rule.**

**Is there any discipline for acquiring wealth and finance for human beings while living on earth?**

* **Yes. There are.**
* **One among the In 10 commandments**
* Exo 20:17  “You shall not covet your neighbor’s house. You shall not covet your neighbor’s wife, nor his male servant, nor his female servant, nor his ox, nor his donkey, nor anything that is your neighbor’s.”
* Exo 3:22  But every woman shall ask of her neighbor, and of her who visits her house, jewels of silver, jewels of gold, and clothing; and you shall put them on your sons, and on your daughters. You shall plunder the Egyptians.”
* **Laws for Finance – Secular & spiritual**
* TN Chief Minister (late) convicted & arrested for amassing wealth.
* Many Govt officials …..
* Bible is the Constitution the Lord God has given for every human being living on earth. It explicitly spells the code of conduct & behaviour of an individual in all areas, also in the pursuit of wealth.
* Bible - solution to all the problems in this world.
* Make a spread sheet of all the disciplinary laws regarding Finance = You will get the solution for all the problems existing in this world.
* **Every Nation – its own laws for Finance**
* Every nation has principles and laws
* Ways and means of making money,
* spending money,
* investing it,
* making profit ,
* attracting foreigners to invest not curtailing the freedom of sons of the soil etc.
* But who will be able to predict or foretell the reasons of financial crisis in a country?
* Bible does that. God governs the financial system of the world.
* **God’s punishment drought & scarcity of water**

**"I also have scheduled food shortages for you in all of your cities, and lack of bread in all of your settlements, but you haven't returned to me," declares the LORD. but you have not returned to me," declares the LORD.**

**"I overthrew your cities, as God overthrew Sodom and Gomorrah. You've become like a burning ember, snatched from the fire, but you have not returned to me," declares the LORD.  prepare to be summoned to your God, Israel!" Am 4:6-12**

* **Yahweh controlled the financial system of Israel ……**
* Here Yahweh claims that He who gives all the good things for human beings, sent the following evils to Israel.
* sent famine,
* stopped rain
* caused scarcity of drinking water,
* affliction of blight and fungus
* sent locust swarms to devour the crops
* sent plagues
* killed the choicest young men
* killed horses &
* Sent d summon to meet Him finally.
* In the above list there is loss of wealth, health, and even life.
* **God is in control of the finance of..**
* IMF.. (International monetary fund)
* World Bank …
* The nations….
* Your country…
* Your State….
* Your City….
* Your village….
* Your company…
* Your family….
* **Problems of the World – result of violating God’s financial rules**

**When we violate the rules of Yahweh, it brings heavy loss of wealth and lives.**

**All the problems of the world today,**

**hunger, famine, poverty, sickness, war, tsunami, floods, wild animals, fire, earth quakes,**

**can be traced back to violation of a particular law or laws put forward by God in Bible.**

**Whether it is of any individual, of a particular nation or of the whole the world, no doubt it is due to the violation of a law in the Bible.**

**Violation of the financial discipline of Bible brings disasters of nature.**

**Yahweh, Father of Jesus Christ and ours - put forward explicit conditions for human beings in Bible for earning wealth, storing it up, methods of spending it, and the correlation in making money and spending it.**

* **Financial discipline covers all areas**

Covers all areas like

One’s personal life, family, institutions

Govts, companies, natural resources etc.

God appointed Joseph as a finance Minister to Pharaoh. Since he followed God’s instructions, Egypt became the supplier of food for the whole world.

Children of God need to consult God in everything, selecting a career, planning your finance etc.

* **Some general rules of financial discipline of the Lord**

God gives wealth

  a man to whom God gives wealth, riches, and honor, so that he lacks none of his heart's desires—but God does not give him the capability to enjoy them. Instead, a stranger consumes them. This is pointless and a grievous affliction. Ecc 6:2

Wealth hoarded harmful

I have observed a painful tragedy on earth: Wealth hoarded by its owner harms him, Ecc 5:13

* **God’s rich treasury**

God makes people poor or rich

1 Sa 2:7  The LORD makes people poor and he makes people rich, he brings them low, and he also exalts them.

Sinners -Gathering & Collecting money-

Ecc 2:26  For to the one who pleases him God has given wisdom and knowledge and joy, but to the sinner he has given the business of gathering and collecting, only to give to one who pleases God. This also is vanity and a striving after wind.

**Wealth is a fortress for rich to hide**

Pro 10:15  The rich hide within the fortress that is their wealth, but the poor are dismayed due to their poverty.

Wealth & Poverty

Pro 13:7  One person pretends to be wealthy, but has nothing; another pretends to be poor, yet is rich.

The poor lives a blameless life

Pro 28:6  It's better to be poor and live a blameless life than to be rich but crooked in one's lifestyle.

**Rich man wise in his own eyes:**

Pro 28:11  The rich man may be wise in his own opinion; but a discerning, poor man sees through him.

Those who are in a hurry to get riches will be punished

Pro 28:20  The faithful man will prosper with blessings, but whoever is in a hurry to get rich will not escape punishment.

Excess wealth of the rich will not allow him to rest.

Ecc 5:12  Sweet is the sleep of a working man, whether he eats a little or a lot, but the excess wealth of the rich will not allow him to rest.

**Rich food**

Isa 30:23  He will also provide rain for your seed that you sow in the ground, and the food that comes from the ground will be rich and abundant. At that time, your cattle will graze in broad meadows.

**Don’t spend money on what is not bread**

Isa 55:2  Why spend your money on what is not bread, and your labor on what does not satisfy? Listen carefully to me, and eat what is good, and let your soul delight itself in rich food.

Do not become rich with treachery.

Jer 5:27  'Like a cage full of birds, so their houses are filled with treachery. This is how they have become prominent and rich.

**Jesus although poor got a tomb with the rich**

Isa 53:9  Then they made his grave with the wicked, and with rich people in his death, although he had committed no violence, nor was there any deceit in his mouth.“

The rich should not boast in their riches

Jer 9:23  This is what the LORD says: "The wise man is not to boast in his wisdom; the strong man is not to boast in his strength; and the rich man is not to boast in his riches.

**Rich people are filled with violence, lies and deceit**

Mic 6:12  Her rich people are filled with violence, and her inhabitants tell lies—their tongues speak deceitfully!

Shepherds became rich by selling the sheep

Zec 11:5  Their buyers slaughter them without being punished, continuing to sell them as they say, 'Bless the LORD!' and 'I'm rich!' Meanwhile, their shepherds show them no compassion

God sends the rich away empty:

Luk 1:53  He filled hungry people with good things and sent rich people away with nothing.

**Miseries will overtake the rich**

Jas 5:1  Now listen, you rich people! Cry and moan over the miseries that are overtaking you.

Riches will topple people into temptation

1Tim 6:9  But people who want to get rich keep toppling into temptation and are trapped by many stupid and harmful desires that plunge them into destruction and ruin.

Worldly riches make people miserable, pitiable, poor, blind & naked

Rev 3:17  You say, "I am rich. I have become wealthy. I don't need anything." Yet you don't realize that you are miserable, pitiful, poor, blind, and naked.

* **Exercise**
* Ecc 2:26  For God gives wisdom, and knowledge, and joy to a man who is good in His sight. But to the sinner He gives labor, to gather and to heap up, that he may give to him who is good before God. This also is vanity and vexation of spirit.
* Write the example of a person in your acquaintance or relation, who was given the labour to gather & heap up money but could not enjoy it.
* Write in detail how the above verse is applicable to him.