

Building Wealth through Spiritual Health

FINALLY! AN HONEST DISCUSSION ON WHAT
GOD SAYS ABOUT MONEY

2nd Edition



Danny Freeman

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Table of Contents

Acknowledgements	i
Disclosures	ii
Preface	iii

Part I - Wealth Building

1	True Wealth Building	3
2	Spiritual Disobedience and Its Results	17
3	Spiritual Obedience and Its Rewards	34
4	The Role of Financial Wealth in Your Life	38

Part II - Nuts & Bolts, Tips & Tools

5	The Financial Plan	55
6	Debt Management	72
7	Investing	96
8	Smart Ways To Save For College	123
9	Securing A Worry-Free Retirement	133
10	The Real Deal on Real Estate	156

Part III - Pathways to Success

11	Have You Worked Your Garden?	182
12	The WOW Factor	185
13	Managing the Wealth-Building Process	210
14	Final Thoughts	225
	Referenced Scripture	235
	Bible Outline	247
	Index	271



True Wealth Building

WHAT IS WEALTH? Wealth is defined as an abundance of valuable material possessions or resources. Money, in addition to being a medium of exchange, is defined as a store of wealth. It is no wonder that many people think of the accumulation of financial assets and the many things that it can buy when they think about wealth. But is that what wealth is really about?

How often have we heard someone refer to another person as “having a wealth of knowledge”? Or, how frequently have we heard the old saying, “if you have your health, you have everything”? How about this one: “That person has a heart of gold.” Surely a person with a heart made of gold would be worth a lot of money. Then it really gets confusing because we are frequently told that the best things in life are free!

When I sit down with people and talk to them about what they want out of life, they usually start listing things like a bigger home, a good education for their children, or early retirement. But, when they talk about what makes life satisfying, most people mention such things as love from their family and friends, good health, and being able to help others. Interestingly, financial wealth is not required to achieve any of these.

Whenever I meet someone who feels that they have achieved many of the things previously listed for having a satisfying life, they simply describe their achievements as being “blessed.” Financial wealth only serves as a tool to help you experience or enhance the things in life that really matter. It should never be the end goal.

What does it really mean to be blessed? The Bible gives us the answers in the fifth chapter of the Book of Matthew. Jesus had been

Building Wealth through Spiritual Health

teaching, preaching, and healing the sick throughout the land. Word of His wonders was spreading like wildfire, and a great multitude of people began to follow Him. In Matthew 5:1–12 it is commonly believed that at this point, it is not only the twelve disciples that He is about to address, but everyone in the multitude that desired to learn from Him. Verses 1 through 12 read as follows:

- 1 And seeing the multitudes, He went up into a mountain: and when he was set, his disciples came unto him:
- 2 And he opened his mouth, and taught them, saying,
- 3 Blessed are the poor in spirit: for theirs is the kingdom of heaven.
- 4 Blessed are they that mourn: for they shall be comforted.
- 5 Blessed are the meek: for they shall inherit the earth.
- 6 Blessed are they which do hunger and thirst after righteousness: for they shall be filled.
- 7 Blessed are the merciful: for they shall obtain mercy.
- 8 Blessed are the pure in heart: for they shall see GOD.
- 9 Blessed are the peacemakers: for they shall be called the children of GOD.
- 10 Blessed are they which are persecuted for righteousness' sake: for theirs is the kingdom of heaven.
- 11 Blessed are ye, when men shall revile you, and persecute you, and shall say all manner of evil against you falsely, for my sake.
- 12 Rejoice, and be exceeding glad: for great is your reward in heaven: for so persecuted they the prophets which were before you.

Verses 3–12 are often referred to as the Beatitudes. Let's discuss each one of the blessings in more detail:

Blessed are the poor in spirit: for theirs is the kingdom of heaven. Everything you have or could ever want is dependent upon GOD's grace and mercy. By humbling yourself before Him, you essentially become a poor soul, begging at the gates of Heaven. It is this state of being "poor in spirit" that should make you hunger for the Word of GOD. Just as the hunger of a starving man can only be satisfied with the taste of food, your starving spirit can only be satisfied with the Word of GOD. Continue to satisfy your spiritual

hunger with the Word of GOD, and the Kingdom of Heaven will belong to you.

Blessed are they that mourn: for they shall be comforted. This is mourning for your own sins, your shortcomings, and the sins and shortcomings of the world. You mourn because, in spite of all that GOD has done for you, you still seem to fall short of His expectations from time to time. It is this mourning that helps you to develop humility and compassion. It is this mourning for which you will be comforted.

Where will you find comfort? From Him who is the Comforter. You will be comforted by the Holy Spirit. You will be comforted by the Word of GOD. As a true believer, GOD's love and comfort frees you from the worries of the world. This intimate relationship with GOD is your blessing.

Blessed are the meek: for they shall inherit the earth. When someone is referred to as being meek, we often consider him or her to be weak. But meekness is actually a sign of strength. Jesus could speak on this with authority because He was the perfect example of strength through meekness. As Jesus' ministry began to grow, He increasingly incurred the scorn, ridicule, harassment, and jealousy of the religious establishment. In fact, it is believed that He was in the area where the Sermon on the Mount was delivered because He was trying to temporarily get away from all of the daily headaches and hassles of his ministry.

Although He was relentlessly chastised, He continued to show patience and kindness to those who mistook His meekness for weakness. His willingness to submit Himself to the adversities of the world was actually a submission to the will of GOD. Therefore, meekness can be considered a gift from GOD because it helps you to endure. Jesus showed us that it could be used as an advantage.

The beauty of meekness is that others are ultimately drawn to it. They want to know how, in spite of everything that you've been through, you continue to remain calm. This blessing of meekness will often give you the opportunity to tell others of GOD's grace, mercy, comfort, and protection. It becomes a testimony of how having GOD in your life is a source of strength. It is this blessing that will allow you to inherit the earth.

When you inherit something, it usually means that there has been a transfer or sharing of ownership. It is written in Psalm 24:1 that "The earth *is* the LORD's, and the fulness thereof;..." When do

Building Wealth through Spiritual Health

the meek receive the inheritance? When they enter the Kingdom of Heaven to begin eternal life as promised by GOD. At that point, all that GOD has also belongs to you.

Blessed are they which do hunger and thirst after righteousness: for they shall be filled. When you thirst and hunger after righteousness, instead of worldly pleasures and material possessions, this is an enlightened pursuit of the righteousness of GOD. This is a righteousness that comes from the Gospel and the Holy Spirit. Because you genuinely seek it, you will be filled with this righteousness of GOD and all of its benefits, which are joy, peace, spiritual completeness, and contentment.

Blessed are the merciful: for they shall obtain mercy. This blessing addresses what forms the basis of your compassion for others. GOD has told us to love mercy. Not just receiving GOD's mercy, but showing mercy toward others: the poor, the afflicted, the unfortunate, and the needy. To be merciful will not only give you access to GOD's mercy here on earth, but more so in Heaven.

Blessed are the pure in heart: for they shall see GOD. Many have the outward appearance of a pure heart by their actions or words. Unfortunately, we sometimes discover that their motivations were anything but pure. It is difficult to know with certainty what is in the heart of our fellow man. Our hearts are stained by sin, and it is not within our power to permanently remove that stain. Only through the righteousness of Jesus Christ can our hearts be made pure. GOD knows and sees all. Those that are pure in heart are blessed and shall see GOD.

In this mortal life, we are only able to see GOD through the eyes of faith. This type of sight is achieved through spiritual vision. When we reach Heaven, we shall see Him face to face.

Blessed are the peacemakers, for they shall be called the children of GOD. GOD is the Author of peace (1 Corinthians 14:33). In our quest to live as He would have us to live, we should seek peace, not only for ourselves, but for others as well. In your lifetime, you will have many opportunities to promote peace: in your home, your neighborhood, your church, your job, your city, your country, or virtually anywhere in the world.

Blessed are they which are persecuted for righteousness' sake: for theirs is the kingdom of heaven. Diamonds are formed when carbon is crystallized under immense heat and pressure, deep in the earth's crust. If the carbon is heated too much, it will vaporize.

If it cools too quickly, it becomes graphite. Diamonds are precious stones because of this rare combination of heating, cooling, and pressure. Christians who seek righteousness are diamonds in the rough.

The world will place massive pressure on you to conform to its ways. When you walk in the path of righteousness, this pressure will only increase because your dedication to a life of righteousness serves to illuminate the ways of the ungodly. Things may get a little hot for you sometimes. Don't worry, because they will eventually cool off. Keep the faith and your value as a spiritual diamond will be realized. You will be rewarded.

What is wealth? My definition of wealth is enjoying all that GOD's blessings afford us through our faithfulness to His Word and commandments. When you are blessed, you feel fortunate. You feel that you have more than you need. When you have more than you need, you are wealthy. The more blessings you have, the wealthier you are. Jesus is telling us in His Sermon on the Mount how to build true wealth. The Beatitudes are a form of spiritual mountain climbing. It is this form of exercise that gives us a healthy spirit. With a healthy spirit, we can discover our true reward when we get to Heaven.

Why Bother?

You may be saying, "If this is true, then what's the point in learning about financial planning and investment strategies?" The reason you need to know these things is because we now live in a world that is dependent upon money. It takes cold hard cash to make things happen in this world. If you want to feed the hungry, it takes money. If you want to help the poor, it takes money. GOD uses us as channels to help ourselves and to help others. When you've been blessed financially, you need to know and understand good financial concepts and investment strategies so that you can take what GOD has given you and make it into more. Doing so will allow Him to use you to better help yourself while having a greater capacity to help others. This learning is part of your task in being a good steward.

There are certain laws that GOD has put in place to govern our existence on this earth. For example, we all eventually learn and understand the law of gravity. When we jump into the air, the force

Building Wealth through Spiritual Health

of gravity pulls us back down to earth. That's why we know we shouldn't jump off tall buildings. Doing so would cause us great injury or harm. We also understand the laws of physics, where an object of lesser density cannot pass through an object of greater density. That's why we don't try to run through brick walls. Doing so would cause us great injury or harm.

Just as GOD created the laws of gravity and physics, He also created the laws of finance. Unfortunately, some of us act like the laws of finance are from another universe. One of the basic laws of finance is that you should not spend more than you earn. Many of us know that doing so can cause great injury or harm to our personal finances. But some of us violate this basic law of finance almost every day. Just as we understand the laws of gravity and physics, we should take the time to learn and understand the laws of finance. They represent the natural way that GOD means for things to occur.

GOD is a GOD of nature, meaning He often interacts with us through the occurrence of natural as well as supernatural events. Some may call it luck or fate, but it is really the Hand of GOD. There are far too many Christians who think that when they are having problems, particularly financial problems, GOD is going to just magically make them disappear. While He certainly has the power to do that, He rarely does so because it would make faith too easy. If we haven't handled our personal finances as we should, we must ultimately be prepared to suffer the consequences. As we work through our financial problems, there are always lessons to be learned because it is one of the many ways that GOD speaks to us.

Financial crises can teach you many things. First and foremost, they can teach you humility. There is nothing like having a car repossessed, or a house foreclosed on to knock you down a few rungs on the social ladder. Financial crises can be very embarrassing as well. Perhaps that is why we fight so hard to avoid them. Humility allows us to have a closer relationship with GOD.

The duration of a financial crisis can teach you patience. It teaches you how to wait on GOD. Maybe the result is not what you wanted, but in many cases it is just what you needed. Tough financial times can teach you that you can make it with much less than you previously thought. It teaches you to be thankful to GOD for what He has already given you. A financial crisis can be an opportunity to separate yourself from the things that get in the way of serving GOD.

The best lessons learned are usually the ones that are the hardest. Educating yourself about sound financial concepts will help you put those lessons learned to the best use.

We Love Our Stuff

Although many of us think of ourselves as good people and living as GOD would have us live, it is our affinity for material things that tends to get us in trouble. In the 4th and 5th chapters of the Book of Acts (Acts of the Apostles), Peter and John had been speaking to a multitude of people, much to the dismay of the Sadducees. The Sadducees were a materialistic Jewish sect that did not believe in the oral Law of Moses, only the written Law. They also did not believe in heaven, angels, or spirits. To no surprise, they did not believe Jesus to be the Messiah, and they conspired to have Him arrested. Although they threatened Peter and John to make them stop preaching, it was to no avail. Peter and John were perceived to be uneducated and ordinary. In spite of this, the people were still amazed at their ability to preach the Word, and recognized them as being companions of Jesus. Later, as they more boldly proclaimed the Word of GOD, a wonderful thing happened:

Acts 4:32–35

- 32 And the multitude of them that believed were of one heart and of one soul: neither said any *of them* that ought of the things which he possessed was his own; but they had all things common.
- 33 And with great power gave the apostles witness of the resurrection of the LORD Jesus: and great grace was upon them all.
- 34 Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold,
- 35 And laid *them* down at the apostles' feet: and distribution was made unto every man according as he had need.

As usual, there was a bad banana in the bunch. In fact, there were two and their names were Ananias and his wife, Sapphira. Ananias and Sapphira were obviously moved, as were others, to sell

Building Wealth through Spiritual Health

their possessions for the common good of the group. But after conferring with each other, they decided to hold back some of the proceeds just in case this group sharing thing didn't work out as they thought it would. So, unlike everyone else, Ananias laid the partial proceeds from the sale of the land at the apostles' feet. But, Peter knew that Ananias was holding back and he confronted him. How did Peter know? Remember, the Holy Spirit was among them all. The Holy Spirit is GOD, and the Holy Spirit is a discerner of the truth. Peter asked Ananias, "Why hath Satan filled thine heart to lie to the Holy Ghost, and to keep back *part* of the price of the land?... thou hast not lied unto men, but to GOD!" (Acts 5:3-4). After Ananias heard those words, he dropped dead. When everyone in the gathering heard about what had happened, they became very afraid.

Now sometime later, Sapphira came in and she had not heard what had happened. Giving her a chance to own up to what she had done, Peter confronted her and asked whether the land was sold for the price indicated by Ananias. Sapphira, trying to make sure she had her story straight, said, "Yes, that was the price." Again, Peter chastised Sapphira and said to her "How is it that ye have agreed together to tempt the Spirit of the LORD? behold, the feet of them which have buried thy husband *are* at the door, and shall carry thee out." Immediately she fell down at his feet and died (Acts 5:7-10).

Ananias and Sapphira met their untimely demise because they were not complete in their faith. They failed to realize that everything they thought they owned already belonged to GOD. Somehow, they felt they needed to hold on to some of the proceeds. Maybe they had their eye on a new camel. But for some reason, what they thought their wealth could buy was worth more to them than what GOD said He would provide. It was this inability to separate themselves from financial wealth that ultimately cost them their true reward.

Our personal wealth means more to some of us than we are sometimes willing to admit. We treat people right. We try to live by GOD's commandments, but we love our "stuff." Consider another story in the Book of Matthew, Chapter 19, verses 16-24:

- 16 And, behold, one came and said unto him, Good Master, what good thing shall I do, that I may have eternal life?
- 17 And he said unto him, Why callest thou me good?

- there is none good but one, that is, GOD: but if thou wilt enter into life, keep the commandments.*
- 18 He saith unto him, Which? Jesus said, Thou shalt do no murder, Thou shalt not commit adultery, Thou shalt not steal, Thou shalt not bear false witness,
- 19 Honour thy father and thy mother: and, Thou shalt love *thy* neighbour as thyself.
- 20 The young man saith unto him, All these things have I kept from my youth up: what lack I yet?
- 21 Jesus said unto him, If thou wilt be perfect, go *and* sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come *and* follow me.
- 22 But when the young man heard that saying, he went away sorrowful: for he had great possessions.
- 23 Then said Jesus unto his disciples, Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven.
- 24 And again I say unto 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 GOD. ...

How many of us would have a difficult time selling all of our possessions to gain our heavenly treasure? Would we hold a portion back, like Ananias and Sapphira? Or, would we simply grieve as we sold our possessions and begrudgingly handed them over? Remember, you have control over anything that you can walk away from. What you cannot walk away from has control over you.

The problem with wealth when defined purely in financial terms is that it can become a form of worship. With financial wealth comes power. When you are not spiritually healthy, you run the risk of putting your trust in the power of that kind of wealth. If you allow financial wealth to occupy a place of prominence in your life, you open the door for Satan to use it as a device that may lead you to make sinful choices.

If you have been financially blessed in your life, it would be silly for me to suggest that you should want to give it up. There aren't many people who would want to go from a state of financial prosperity to one of poverty. However, if the circumstances of life lead you to a situation where your financial resources may lessen or even completely disappear, then you must be willing to accept that

Building Wealth through Spiritual Health

as part of GOD's will, or a result of your own disobedience.

Be Thankful

As humans, what do we really need to survive? When you think about it, the list is fairly short:

- Food
- Air
- Shelter
- Water
- Clothing
- Love

Some of us will struggle every day just to have our basic needs met. Others will never worry about meeting their basic needs at any point in their lives. Life is so short and so precious. Although there may be other things that trouble you in your life, you should be thankful for every day that air fills your lungs because the next day is not promised to anyone.

Unfortunately, many of us take the basic needs of life for granted. We expect to have those needs met. When that happens, we begin to confuse wants with needs. We think that we “need” a new car. We think that we “need” a bigger house. We think that we “need” new clothing, although we have unworn clothing in the closet with the tags still attached. In many cases, these are all wants, not needs.

Confusing your wants with your needs can lead you to make poor choices. It can cause you to spend your money on something that you really can't afford. It can lead to jealousy and covetousness, or what we used to call “trying to keep up with the Joneses.”

I don't believe that there is anything fundamentally wrong with wanting more than what you already have. The key is to learn how to wait on GOD to bless you for it. Many years ago, I would often talk of the things that I wanted to achieve and acquire in life. There would be times when I would become frustrated because I was not achieving or acquiring those things as quickly as I thought I should. However, it took me a while to realize that three things must occur for those things to happen. First, it must be part of GOD's will for me. Next, I must be complete in my faith and obedience to GOD. Finally, I must do whatever is physically and mentally required of me to make it happen. If I never achieve or receive the things that I want in life, and I am satisfied that the three things listed above did occur, then I will not be disappointed. Why? Because GOD has told

me that He will take care of my needs. Also, I know that my true reward is not on this earth, but in Heaven.

Consider what Paul wrote in Philippians 4:11–13:

- 11 Not that I speak in respect of want: for I have learned, in whatsoever state I am, *therewith* to be content.
- 12 I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need.
- 13 I can do all things through Christ which strengtheneth me.

In these Scriptures, the Apostle Paul is telling the Philippians how he has learned to accept whatever his state of being is at that time. This letter was written when Paul was in prison. In verse 12, he tells them he has had hard times before, but he has also had times when he prospered. He knows what it is like to have had a seven-course meal, and he knows what it is like to be starving and in need. Nevertheless, in verse 13 he proclaims he knows how to handle himself because he can do all things through Christ. His faith and trust in GOD gives him the power to prosper as well as the strength to endure bad times. Paul was just plain thankful.

We should learn to be like Paul and be thankful for what we have. This concept is further addressed by the Apostle Paul in 1 Timothy 6:6–8:

- 6 But godliness with contentment is great gain.
- 7 For we brought nothing into *this* world, *and it is* certain we can carry nothing out.
- 8 And having food and raiment let us be therewith content.

If you can live life on this earth as GOD would have you to and be content with your current state of being, you will have acquired the greatest treasure of all. Verse 7 reminds us that we came here with nothing, and we leave the same way because we all know that when you die, you can't take it with you. Finally, Paul tells us in verse 8 that if we have food and clothing, we have all that we need, so we should be satisfied.

I have found that once you shake yourself of the need to acquire

Building Wealth through Spiritual Health

things because of worldly influences, then it won't matter whether you have a penny in your pocket or a million dollars. You will praise GOD just the same because you are simply happy for whatever He has blessed you with. Any feelings of necessity over and above the basics of life may be a sign of spiritual sickness.

Confidence in GOD

The key to building any type of wealth is confidence in GOD. You must be steadfast in your belief that GOD will provide you with things that you need and bless you with things that you want. All you have to do is ask and believe. We find guidance on this in James 1:5–7:

- 5 If any of you lack wisdom, let him ask of GOD, that giveth to all *men* liberally, and upbraideth not; and it shall be given him.
- 6 But let him ask in faith, nothing wavering. For he that wavereth is like a wave of the sea driven with the wind and tossed.
- 7 For let not that man think that he shall receive any thing of the LORD.

To build wealth, you need wisdom. If you feel that you lack wisdom, ask GOD for it and He will give it to you. He won't even scold you for asking. All you have to do is ask for wisdom, and He will give it to you, and give it generously. However, there is a catch: You must ask in faith and never waver in your faith. It is this unwavering faith that keeps you steady, giving you confidence. You believe that GOD is going to give you the wisdom to make good financial decisions. If your faith is not strong, you run the risk of making poor financial decisions because you are not sure what to do. This state of uncertainty is like a wave being tossed at sea by the wind. This is what James is talking about in verse 6. Then he makes it very clear in verse 7 that if you are not firm in your faith, there is one thing you can be sure of: You shall not receive anything of the LORD!

There are some people who believe that all you have to do is ask GOD for something, believe it, and poof! It's yours. I have often heard these same folks use the phrase "name it and claim it." Just

name what you want, claim it in Jesus' name, and it's yours. As justification for this point of view, they will often quote the part of a verse of Scripture that says, "you do not have, because you do not ask." These words are part of verse 2 in the fourth chapter of James. For a complete understanding of what the words really mean, let's look at James 4:1–3:

- 1 From whence *come* wars and fightings among you?
come they not hence, *even* of your lusts that war in
your members?
- 2 Ye lust, and have not: ye kill, and desire to have, and
cannot obtain: ye fight and war, yet ye have not,
because ye ask not.
- 3 Ye ask, and receive not, because ye ask amiss, that ye
may consume *it* upon your lusts.

In verse 1, James asks why we have wars. Why do we fight among ourselves? Isn't it because of our lusts or desires? Sure, we will give reasons or excuses as to why such actions are justified. But it often just boils down to the fact that someone wants something that belongs to someone else. In verse 2, he challenges us to consider the real reason why we do not have the things that we desire. There are things that you would love to have, but it seems that you can never make it happen. Others kill for the things they want, but still don't get them. The real reason you do not have is because you haven't asked GOD for it.

Now some of you may say that you pray to GOD and ask Him for things all the time, but with no results. If this is the case, then verse 3 may provide an answer as to why. You ask and don't receive because you ask for the wrong reasons. You ask GOD for things because of selfish desires. You ask GOD for things because of jealousy. It is these types of petitions to which GOD turns a deaf ear.

How can we be sure that GOD will hear us when we ask Him for things? The answer is in 1 John 5:14–15:

- 14 And this is the confidence that we have in him, that, if
we ask any thing according to his will, he heareth us:
- 15 And if we know that he hear us, whatsoever we ask, we
know that we have the petitions that we desired of him.

Building Wealth through Spiritual Health

There is only one thing that you can depend on in this world, and that is the will of GOD. If you ask for anything according to His will, you can be confident that He will hear you.

Confidence is based on trust. When you trust someone or something, you know that you can depend on it. Additionally, Psalm 118:8 tells us where we should place our trust:

It is better to trust in the LORD than to put confidence in man.

How ironic is it that on every piece of currency in the United States, you can find four words that should remind you where your real trust should be placed. What are those words? In GOD We Trust! When you trust in GOD, He becomes your confidence. Consider the following from Proverbs 3:26:

For the LORD shall be thy confidence, and shall keep thy foot from being taken.

When GOD is your confidence, He will keep you from being ensnared in the traps of sin. Learn to be confident in GOD and you will be successful in building both spiritual and financial wealth.