

Solving Financial Problems

by Gary Carpenter

"Dear Gary, Will God really help me solve my financial problems?" In one form or another, this is one of the most commonly asked questions that I receive. When I respond with *"Yes He will,"* the next question is always, *"How will He help me?"*

People today are under tremendous financial pressure. Most of the people who ask these questions are God loving, hard-working, decent people who are doing all they know to do in order to live their lives pleasing unto the Lord. Yet with all their best efforts and faithful giving, financial difficulties seem to come, and they can find no solution. From the pulpits where they attend Church, they are normally taught "formulas" as being the way that God delivers His people from financial problems. These formulas, no matter how eloquently stated, usually boil down to: "Give more of your finances to God if you want Him to bless you financially."

I certainly believe in giving of our finances unto the Lord, but is that all there is to receiving His help regarding specific financial problems? The vast majority of the people who write in with this question are already faithful givers into the Lord's work. Let's take a look at a specific financial difficulty that arose in Peter's life and see if the Lord's help came in a different form than the standard formula given to believers today ... "Give more."

Mat 17:24-27 **And when they were come to Capernaum, they that received tribute money came to Peter, and said, Doth not your master pay tribute? He saith, Yes. And when he was come into the house, Jesus prevented him, saying, What thinkest thou, Simon? of whom do the kings of the earth take custom or tribute? of their own children, or of strangers? Peter saith unto him, Of strangers. Jesus saith unto him, Then are the children free. Notwithstanding, lest we should offend them, go thou to the sea, and cast an hook, and take up the fish that first cometh up; and when thou hast opened his mouth, thou shalt find a piece of money: that take, and give unto them for me and thee.**

This "tribute" is commonly called the Temple Tax, or Poll tax. Under the Law of Moses, it was required that every Israelite male twenty years old or more pay this tax for the maintenance of the Temple. You can read about this tax in Exodus 30:11-16. The tax was the same for everybody, both rich and poor, and amounted to half a shekel for each male. According to the footnote in the New American Standard Bible, this amounted to roughly two days wages. Not a large tax amount, but an amount that had to be paid, nonetheless.

As we go through this example of how the Lord resolved this financial problem, please keep your thinking in the present tense. Peter's tax bill is due! He needs money to pay for it. When people write in asking me if the Lord will help them with their financial difficulties, it is because they have bills that are due (or past due) and they need money to pay them.

"Gary, will the Lord help me?" Well, what the Lord does for one, He will do for all. He is no respecter of persons. If we find that He helped Peter solve his financial problem, then we have every reason to expect that He will help us solve our financial problems today.

SPECIFIC INSTRUCTIONS

Notice the precise, detailed, specific instructions that the Lord gave Peter to solve this financial difficulty:

... *"Go thou to the sea, and cast an hook, and take up the fish that first cometh up; and when thou hast opened his mouth, thou shalt find a piece of money: that take, and give unto them for me and thee. (Mat 17:27)*

It is just as important to pay close attention to what the Lord did NOT say as to what He DID say. Notice that Jesus did NOT say ... "In order to get God's blessing on this situation, go to the Temple and give a larger offering." Peter, having been raised a Jew, was no doubt already a giver. The problem was not with his "giving." Had that been the root of the problem, then surely Jesus would have said so. He did not!

What Peter needed was exactly what the Lord Jesus gave him ... wisdom in the form of specific instructions telling Peter what needed to be done in order to resolve the problem. At this point I have to say it again, "What the Lord did for Peter, He will also do for you!"

Everyone would agree that "going fishing" to solve a tax problem sounds like a very unusual instruction for anyone to act on. You will find that the Lord's instructions very often fly in the face of "natural" human wisdom. But notice that this instruction was very much within the scope of Peter's ability to do. After all, Peter had spent his life as a fisherman. The Lord did not ask him to do something that he could not do. The only thing required of Peter was obedience to the instructions he received from the Lord, unusual or not.

Most people would agree that if the Lord would give them the answers to the following questions, their financial difficulties would be solved. Those questions are:

1. What to do.
2. How to do it.
3. Where to do it.
4. When to do it.

The Lord's specific instructions to Peter included all of these things. Notice:

1. What to do - "Go Fishing."
2. How to do it - "Cast In A Hook" (rather than a net, the common practice).
3. Where to do it - "The Sea" (not a river).
4. When to do it - "Go" (the Greek tense indicates "now").

Regarding "How," the Lord gave Peter very detailed, step by step instructions:

1. Take the "first" fish that cometh up.
2. Open its mouth.
3. You will find the money there.
4. Pay the tax bill with the money.

Precise, detailed, step by step, easy to follow instructions. This is the kind of leadership that is available to all born again children of the Living God if we can ever learn to forsake "formulas" for "relationship" with the Lord.

FROM FORMULA TO RELATIONSHIP

On December 20, 1996 the Lord said to me: *"I am going to change the Church's mentality regarding Kingdom Finances from formula to relationship."*

Was Peter's relationship with Jesus important to his receiving this detailed leadership to resolve the financial difficulty? Of course! Peter had an ongoing, daily relationship with Jesus Christ. There was daily fellowship between the two of them. Peter received these instructions directly from the mouth of Jesus Christ Himself! This wisdom was not recorded somewhere in a book, not even the Bible. Peter got this wisdom directly through his relationship and daily fellowship with the Lord. That is precisely how the Lord intends for us to receive our counsel from Him also.

At this point you might say, *"But Gary, Peter had the advantage of being able to go right up to Jesus in person and speak with Him. Jesus isn't physically on the earth today. I can't ask questions like Peter did and expect to hear His answer."* Well, who in the world ever told you that? That sounds as though you believe that when Jesus ascended into heaven He left us as orphans, having no leadership, and left to fend for ourselves in a world of darkness. That is exactly contrary to what Jesus said:

John 14:18 I will not leave you comfortless: I will come to you.

The Greek word translated "comfortless" in that verse is: orphanos, or-fan-os'; of uncert. affin.; bereaved ("orphan"), i.e. parentless:--comfortless, fatherless. [Strong's]
WE ARE NOT ORPHANS! WE ARE NOT PARENTLESS! WE ARE NOT FATHERLESS!

The very same Jesus Christ who gave Peter that precise, detailed leadership is alive and well today. His counsel is just as available to us as it was to Peter. The difference is, we receive His counsel through our time spent in fellowship with the Holy Spirit. Look at the two verses just prior to John 14:18:

John 14:16-17 And I will pray the Father, and he shall give you another Comforter, that he may abide with you for ever; Even the Spirit of truth; whom the world cannot receive, because it seeth him not, neither knoweth him: but ye know him; for he dwelleth with you, and shall be in you.

Although Jesus is not physically present with us today on the earth, the Comforter, the Spirit of Truth, the Holy Spirit has been sent to bring leadership and counsel directly from the mind of Christ to us at all times. In fact, Jesus was so confident that we would always have access to His wisdom and counsel through the Holy Spirit that He told Peter and all the disciples:

John 16:7 Nevertheless I tell you the truth; It is expedient [BETTER] for you that I go away: for if I go not away, the Comforter will not come unto you; but if I depart, I will send Him unto you.

Jesus said that it would be "better" for us after He went away. Not worse! Better! In the context of this lesson, you might wonder how it could possibly be better for Peter after Jesus departed. After all, Peter had been able to get detailed instruction directly from Jesus Christ in order to solve his financial problem while Jesus was on the earth. How could it possibly be "better" for Peter in the future after Jesus left?

Simple! In order to obtain instructions from Jesus Christ during His earthly ministry, you had to go to His geographical location at the time. If you were in Nazareth, and Jesus was in Capernaum, you would have to physically travel to Capernaum to obtain His counsel. But the Holy Spirit is with each of us constantly, in all geographical locations, at all times! We have the "mind of Christ" available to us at all times through communion and fellowship with the Holy Spirit.

1 Cor 2:12-14 Now we have received, not the spirit of the world, but the spirit which is of God; that we might know the things that are freely given to us of God. Which things also we speak, not in the words which man's wisdom teacheth, but which the Holy Ghost teacheth; comparing spiritual things with spiritual. But the natural man receiveth not the things of the Spirit of God: for they are foolishness unto him: neither can he know them, because they are spiritually discerned..

LEADERSHIP BY RELATIONSHIP AND FELLOWSHIP

The last two words of 1 Cor 2:14 is the crux of the problem for most believers. The "things of the Spirit of God ... are spiritually discerned." Most people want to find God's answers already "formulated" for them in a book or a teaching series. Although you can learn many good "general principles" that way, it is highly unlikely that you are going to find the Lord's specific instructions for you as an individual by those methods. If you want to hear specific instructions from your Lord, YOU need to spend time in fellowship with Him YOURSELF!

Let me give you an example from my own life. When the Lord called me into full time ministry, He gave me these instructions:

"Take up no offerings from these people. Sell no tapes. Mail everything freely and do not even put in a return envelope. Never let a human being know of any needs that you have. I am your Source! If you will precisely obey these instructions of Mine I will

speak to the hearts of the people I choose to support both you and the needs of the ministry."

I have no idea if He has ever given these same instructions to anybody else or not. That is none of my business. What matters is, this is what He told "me," Gary Carpenter, to do. These instructions made no sense to my natural mind at all. Sue and I were both full time in the ministry, meaning, we had no secular income whatsoever. We only had ten dollars and a twenty year old tape recorder at the time. We had no idea how we were going to be able to offer the tapes freely and pay the postage. For that matter, we didn't know how we would be able to even pay for such simple things as our utility bills.

I sometimes picture in my mind the scene of Peter walking toward the Sea of Galilee with a fishing rod slung over his shoulder after receiving Jesus' instructions. I can't help but think that similar thoughts had to be going through his mind, "In all my years as a fisherman on this Sea, I have never once caught a fish that had money in its mouth. This sure seems like a strange thing to do. I never heard of anybody getting their tax bill paid this way, but this is what Jesus told me to do, so I am going to do it."

In the same way, Sue and I have been very careful over these years to precisely obey what the Lord told us to do. We have never yet sold a tape. We give them freely to all that request them. They are mailed postage paid. Even when we minister at various Churches around the land, we leave it completely up to the local Pastor as to whether or not he chooses to take up an offering for the ministry. We never take up one for ourselves, neither do we demand that they do so. We never include return envelopes in with the tape mailings. We never send out "appeal letters" letting others know what our needs are. [I am not against doing any of these things. Again, this is what the Lord told "me" to do. He did not tell me to impose these instructions on others. I am only giving this an example of a person receiving specific instructions from the Lord].

Before long, we are mailing a minimum of four tapes a month freely to over 860 families world-wide. That number continued to increase every month. Now the big question: Has the Lord been faithful to do His part? POSITIVELY, YES! He continues to speak to the hearts of the people whom He chooses to supply our needs and the needs of the ministry. The ministry pays cash for everything and remains debt free. Personally, Sue and I have never been better off financially. It is a wonderful life to simply hear and obey the instructions that come from the mind of Christ through time spent in fellowship with the Comforter who has been sent to us ... the Holy Spirit!

The point of this example is: Do you think I would have ever heard those instructions without spending time in fellowship with the Lord through worship and prayer? Absolutely not! I didn't get those instructions out of some book at the local Christian bookstore. I "spiritually discerned" them ... I "heard" them in my spirit as I spent time in fellowship with HIM! Our Lord Jesus Christ is alive. He is still "speaking in heaven." The Comforter has come to bring His instructions to each of us who will spend time in fellowship with Him. We are admonished not to ignore Him who speaks from heaven nor to reject His counsel. If we "hear and obey" it will be well with us. If we refuse to

hear or choose not to obey, then we have no choice but to walk in the darkness of the world's way of doing things.

Heb 12:25 See that ye refuse not him that speaketh. For if they escaped not who refused him that spake on earth, much more shall not we escape, if we turn away from him that speaketh from Heaven.

Today is the first day of the rest of your life. You can begin developing a deeper relationship with the Lord Jesus Christ through fellowship by time spent in worship and prayer today. Why wait until tomorrow? Tomorrow will be just as busy as today! Change your priorities. Begin putting your "time with Him" first place in your life. He has given each of us spiritual "ears to hear" His voice. But our ability to "hear Him" is developed through time spent "with Him." Jesus said:

John 10:27 My sheep hear My voice, and I know them, and they follow Me.

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