

MORE Faith & Faith

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Hi Partners and Friends

We wish each of you a very Merry Christmas and a Blessed and Happy New Year.

We pray for you regularly and trust the Lord is continually ordering and directing your steps. We have been expecting this to be a year of the Greater for each of us. As we lay hold of it by faith and take the steps required as the Holy Spirit reveals them to us we will experience it.

We are excited about starting our church, Arise Family Church, in Calgary this past July. We have taken another step in fulfilling our God given assignment and we have some updates for you at the end of this issue of the F2F.

We appreciate and thank you for your prayers and love and declare that by the grace of God 2015 will be our best year yet. As we work together with Him it will be so. Hallelujah!

We love you & God Bless
Jeff & Audrey



Proclaiming the Word of Faith unto Soteria - Rom. 10:8-13

More About The 90

I finished off in the last issue stating we - the Body of Christ in general have found ourselves focusing on the spiritual part of biblical economics - our tithes and offerings and missing the natural part. We are lacking in knowledge of business and investments and therefore hinder any dramatic financial increase in our lives. The natural part is our putting our money to work *for us* and not just working *for it*. As we increase our financial knowledge and literacy God is able to lead us into money making or creative ideas, concepts, insights, wisdom, knowledge and understanding to bring financial and income increase into our lives. Thereby we are able to be a greater blessing to others.

As I was reading Prov 3:9-10

Honor the LORD with your possessions, And with the firstfruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine.

I began to see these principles at work here. Verse 9 talks about our honoring (glorifying and promoting) God with our 90% and with the 10% of our increase. Then by the Holy Spirit our barns and vats would experience supernatural increase.

This supernatural increase did not happen on its own and by itself. Farming and crops were the businesses of the day. For most people farming was their business, their work and not just a job. Their crops didn't harvest themselves and jump in the barn or storage places. Neither did the grapes squish themselves and fill up bottles on the shelf so the grape juice could be enjoyed whenever someone was thirsty.

Work was still required to experience this plenty and the overflow. Thomas Edison said "The reason so many people miss opportunities, is because they come dressed in work clothes."

Jerry Savelle said "Some people pray for opportunity and just plan to sit there until it happens." They give their tithes and offerings and then sit back and wait for God to fill their storage places and cause overflow in their lives.

Jerry also shares about his "son-in-law who years ago saw an ad in a newspaper for a broken video arcade game, like PAC-MAN. Well, he bought it, repaired it, and sold it for a profit. He realized there was a

demand for these old arcade games and he began buying more and selling them. It became a business for him.”

“He eventually became the number one arcade game distributor in the region, and it all started with an opportunity. He could have said, “I don’t want to have to work on it, God just give it to me. I don’t want to have to move and fix these heavy arcade games.” That’s why so many people don’t prosper. It’s because when God sends an opportunity, it doesn’t come in the form they want it.”

You see work was still required. The Blessing of God, His anointing of increase will cause what we put our hands to to prosper.

As we honor the Lord with our tithes and offerings He will provide opportunities for us - things to put our hands to and places for our feet to tread so He can increase and give wealth to us. ---Deut 11:24, 28:1-14, Joshua 1:3, Prov 3:9-10.

The farmer brought his tithe (the best as the firstfruits) and a portion of the 90 to the Lord. He also separated a percentage to plant as seed so he could have a harvest for God to increase.

He still had to sow his seed and harvest his crops and gather in the grapes. He still had to separate the grain from the stocks and stomp (or however they did it) the grapes to get the juice. Put the grain in the storage barns and the grape juice in the bottles. But it was God who gave the increase.

They honored God with their tithes and offerings and released their faith in Him based on His Word for increase in their business and work. They expected their crops to be bigger and better and if need be creative ideas in planting and tending their crops. As they walked with God and obeyed Him and continued their work God increased them so their barns were filled with plenty and their vats overflowed with grape juice.

It is also still true for us today. We walk with Him and obey and honor Him with our tithes and offerings and trust Him for opportunities to sow/invest in order for our income to increase. Looking to Him for ideas, concept and insights in which He can supernaturally increase our income as we work the idea, business, investment that He has directed us into.

I mentioned last issue that I would take us into *Robert Kiyosaki's* “Cashflow Quadrant” and share about the slow side and the fast side of the quadrant. Money can increase slowly or quickly based on which quadrant or quadrants we function and operate in.

Robert Kiyosaki in his books “Rich Dad, Poor Dad” and “Cashflow Quadrant” talks about the necessity to increase our financial education in order to increase financially. His Cashflow Quadrant is illustrated like this -



- E mployee
- S mall business (self-employed)
- B ig business
- I nvestor

The E & S side of the CQ is the slower side of the quadrant because it is the side where we work for money or trade our time for money. No work or time traded = no money or pay. Also there is no leverage. What do I mean by that - well we make 100% of our money from 1 person’s efforts or work (for example our own). We may earn a very large income but when we go on vacation there is no money coming in so we then must go back to work. This is also the highest taxed side of the quadrant. These are the results of very little financial education or literacy.

On the contrary the B & I side of the CQ is a faster side of the quadrant because we are making our money work for us. The right side of the CQ has leverage - meaning we make 1% from the efforts of 100 people (or 2% or 10% from 50 or 200 people.) Our earning power is increased because we are using the power of leverage. For example we can continue to make money even while on vacation or a mission trip. How? Well our employees keep working or our investments keep working on our behalf regardless of what we are doing and we continue to earn or increase financially. This is the result of being financially literate and excited about continually learning more. Also this is the least taxed side of the quadrant.

For example a Doctor that operates on the E/I side is trading time for above average money but still has to work to get paid. A few ways that they can add the B/I side of the CQ to their life is by owning their own building and renting space to other Doctor’s or companies that have services that are complimentary or by writing and selling books or adding other services to help people.

I am not saying everyone needs to own a business to financially increase. Joseph functioned on the E side and prospered because he kept being promoted until he was running things. How? He became valuable to his bosses and they increased him. He understood the B/I side of the quadrant and as the one in charge of Potiphar’s house or

business he was a wise leader of people and wisely bought, sold and invested his master's money - he was financially literate thus he was rewarded handsomely.

If we enjoy earning on the left side and are not interested or led to own a big business then we need to increase our knowledge and understanding in the area of investing. We must get our money working for us and not just our working for our money. This includes multiple streams of income. You can write a book or a song or invent something. Buy property and rent it or buy stocks and bonds. Whatever the area, we must gain more wisdom and knowledge in that area so we are confident and sure of what we are doing. The Lord has graced each of us to be a blessing and increase in influence.

Jesus tells us in Luke 19:12-23 that we are to "*Occupy till I come*" and the word translated *occupy* means to buy, sell, trade and the NKJV uses the word business. This is operating on the right side of the Cashflow Quadrant. Jesus is sharing a parable about how we are to live and operate till He returns. He said this nobleman called 10 servants and gave them 10 Minas. A mina is worth about 3 months salary, so they each were given 30 months or 2.5 years worth of salary and instructed to occupy, buy, sell, trade and do business and increase it till he came back. We are not told how short or long that time period was that he was gone but when he returned one of the servants had doubled his money to where he now had 5 years' worth of salary and another increased his money by 50%. To both guys Jesus said the nobleman replied "well done, good servant; because you were faithful in a very little, I give you authority" and increased their sphere of influence - their value in the market place. But the guy who disobeyed and didn't occupy but buried the money was rebuked by the nobleman and was told the least he could have done was invest it in his bank to earn interest.

In 2 Kings 4:7 a woman who was in debt started an oil business. The creditors were coming to take her two sons from her in order to settle the debt and she went to the prophet to find out what to do. He had her take what she had, a jar of oil and let God use it. He had her get as many jars and buckets as she could and then she was to start pouring into them. As they got to the last jar the oil multiplication ceased. She asked the prophet what she was to do now and he told her to sell some and pay off her debt and then to live off the rest - she was now in the oil business.

Peter, James and John were business owners. The bible is full of business owners who prospered because they did things God's way.

Look at the Jews wherever they are - even if they are run out of a country and have to leave everything behind it doesn't take too long before they are financially well off and have increased their influence. How and why? They are doers of the Word and understand God's financial plan and start businesses to be a blessing and service to others. Remember certificates of appreciation follow value. Your income is based on your value in the market place. We are very valuable to God, our family and friends and that is not what I am talking about here - I am talking about the market place. We can be very valuable to those who love us and not very valuable in the market place. So the good news is we can increase our value in the market place thereby increasing our income and enjoy more certificates of appreciation. There are those who make \$10/hr and then there are others who are making \$5000/hr. The difference is their value to the market place, their boss or their customers.

Jesus' ministry was a business that employed 12 and one was the treasurer. Another 70 worked for him going into each city ahead of Him advertising and getting the people ready for Jesus' meetings.

I asked my wife and we thought of all the rich people we know and all of them are operating on the B/I side of the quadrant. All of them have their money working for them and are in business and/or are investing. I look at my "Spiritual Fathers" in the faith - those who have mentored me over the last 30 years - they all believe in prosperity and are doers of the Word and their ministries are businesses that are serving people all over the world - as God said in Gal 3:8-9 *"those who are of faith are blessed with faithful, believing Abraham and in you shall all nations be blessed."*

In closing I do want to reiterate that I am talking about income and our financially increasing month after month and year after year. I am not talking about our praying about a need and releasing our faith in God to supply that need. We have all had Him provide for us and meet our needs. Israel in Egypt lived in poverty and in the wilderness they had their needs met but God's plan and will was for them to go into, live in and enjoy the Promised Land - the land of more than enough. His plan has not changed for us either - He wants us to leave the wilderness of just enough and move into the promised land of more than enough.

Generally the poor and middle class have thought that the rich are greedy and selfish because they have lots of money, cars, houses, clothes, jewelry, and their own companies that charge people for their services. But Robert Kiyosaki's Rich Dad explained to him a different way of thinking about greed and selfishness. He said the richer the

rich are the more houses and apartments they could buy to help provide safe housing for many other families and the larger their companies grow the more people they can employ and customers they can serve. Whereas the poor and middle class buy one house to live in and work for the same company and do the same job with the same amount of effort more or less. Then they complain because they didn't get a raise the next year - as if the company owes them something more for just showing up and becoming no more valuable than the year before. You tell me who is greedy and selfish.

I pray you are encouraged to look at things differently and allow the Holy Spirit to bring other scriptures to your remembrance. The end time transfer of wealth will come to those who are occupying and not just sitting on the couch.

Finally I would like to share something I heard recently from Andy Andrews. In discussing one of his books (*The Noticer Returns*) with James Robison he brought up these three points:

1 - What if money was not a means of exchange and you could do anything you wanted to? If you didn't have to go to work but you could do whatever you wanted - the thing you dream and think about all the time. What would you do?

2 - What is its value to and for others?

3 - Prove it.

We love you and expect the best for each of you. His plan and will for each of us is bigger than us. So we need one another and need to allow Him to teach us to profit and lead us in the way we are to go.

He has filled the Book of Proverbs with instruction and encouragement to get wisdom, get understanding and get knowledge thus allowing Him to increase our capacity to occupy till He comes and we hear "well done good and faithful servant". May we be willing and obedient so we can enjoy the good of the land - the best of the best.

Audrey's Faith Tidbit

The Father's Love

God loves you. He knows who you are – He knew you were going to exist, He knows exactly where you are right now. He knows your heart, your mind, your strengths, your weaknesses. He knows what you are facing, He knows what you have already faced, He knows what you are going to face. You are here for a reason, for a purpose. You are not an accident. David said in Psalm 139:14 *"I will praise You, for I am fearfully and wonderfully made; Marvelous are Your works, And that my soul knows very well."* This applies to you as well, speak it over yourself "I am fearfully and wonderfully made. God loves me and God has an awesome plan for me." Verses 13 and 15 talks about God making David as a baby in his mother's womb and being made in secret, verse 16 talks about being a substance which is unformed. God made you and I in the same way. He knew us before anyone else did. He has a plan for us. Believe in Him, believe in the plan, believe He will use you to further His kingdom.

How many people need to know that they are loved? Jesus gave us a command – John 15:12 *"This is My commandment, that you love one another as I have loved you."* This scripture is talking to His followers – that as His disciples, as born again Christians, we are to love one another like He loves us. Do you know anyone who needs to know they are loved? The world will come to Jesus when they see us loving each other the way Jesus loved us. Learn to see people through God's eyes, through His heart. Ask Him to show you what He sees. We are not entitled to just see what we want to see or what we think we see as we only see in part. And whether we are looking at someone else or ourselves, we need to see as God sees! God did not reject us because of our faults, because of the sin in our lives, He chose us and He chose to redeem us!

Jesus gave His life for you and I so we would have life. If you are a born again Christian, you have encountered the love of God. You have had at least one experience with the love of God when you asked Jesus into your heart. But it doesn't stop there, you need to let God love you every day, let Him in everyday by His Word, by His Spirit and by faith. Some days you may not necessarily feel loved so you take it by faith. You can activate feeling loved by loving someone on purpose. Do something extra, go out of your way, be a blessing. Our feelings don't tell us how it is. God's Word tells us how it is and He said He loved you so much that He sent Jesus to die for you, so you could have everlasting life (John 3:16). This was action, not feelings. Applying God's Word will change you so that you will have His joy instead of struggling with inferior feelings. His joy is supernatural. He saved you through Jesus dying for you. He redeemed you from the curse when Jesus took the entire curse

upon Himself. Believe God's love for you, you are His child, His creation, He wanted you in His family, He wants you. Let Him in!

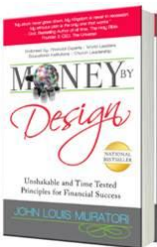


As an outreach of JLM we officially started our church - *Arise Family Church* - July 6th with 4 people and had a wonderful service. Audrey and I are excited to have stepped out and are doing this part of what the Lord has called us to do. The Lord let us know that the timing was now and He has given us the grace to travel and prepare for each Sunday service since then.



Our service is every Sunday morning from 10am to Noon. We pray at 10 and the service starts at about 10:45am.

We started at 12 week class on Oct 26 - Nov 30 and the last 6 sessions will run Jan 18/15 till the end of February. These classes are from 9:30am to 10:30am each Sunday morning and the course is called "Money by Design." You can find out more about the course by going to our website at www.jlmin.org. It is a course on money management and wealth creation by pastor John Muratori who was mentored by a Jewish rabbi when he was younger in ministry. So he has some wonderful and exciting information from the Word of God that generally the world and the church are not familiar with.



The middle of November we had 12 people at our service and we are all very excited about what the Lord has in store for us.

We had Guy Duinck with us for an evening service Nov 16th and will have Blaine Bartel with us Dec 7th for an evening service also.



We meet at the Deerfoot Inn in south east Calgary and have our banner and a display table set up outside our room which provides magazines free of charge to those walking by attending other events going on in the hotel at the same time.



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