You work hard, but never get really ahead, the carrot is just out of your reach. Or you try to help someone close, facing financial hardships, and your charity seems to make matters worse! If so, this short study is just for you.

Some time ago words from Deuteronomy 8:18 kept coming into my spirit. As I meditated on them, “God gives thee power to get wealth!”, (KJV), I felt God encouraging me to study this verse to unlock what he was teaching me. I was thrilled in what I discovered and I am sure you will be too.

Deuteronomy 8:18 But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.

In this verse we see an amazing declaration of God’s purpose in wealth creation. Our part is to remember that it is the “Lord thy God!” who makes this wonderful promise. When we acknowledge him as “Lord”, he opens the windows of heaven for us and blesses us in so many ways. So, let us look further to find the answers we so desperately need.

“….It is he that giveth thee the power to get wealth!”

Wealth is not a sin! Let me state that again; wealth is not a sin. God would not give us wealth if it were.

Let me digress for a moment to share some thoughts about wealth and then we will return to the meaning of this verse and how I feel it applies to our Christian walk and especially to missions.

¹All Scripture quotations are from King James Version
The Bible has many references to wealth.

Psalms 24:1 The earth is the LORD’S, and the fullness thereof; the world, and they that dwell therein. 2 For he hath founded it upon the seas, and established it upon the floods (Psalms 24:1).

He causeth the grass to grow for the cattle, and herb for the service of man: that he may bring forth food out of the earth…

24 O LORD, how manifold are thy works! in wisdom hast thou made them all: the earth is full of thy riches (Psalms 104:14).

Moreover the profit of the earth is for all: the king himself is served by the field (Ecclesiastes 5:9).

These are just a few of the verses which speak of wealth and where it comes from. Yes, the earth is full of the Lord’s riches, they belong to God, yet they are here for us.

George Gilder wrote a book in 1981 titled “Wealth and Poverty”* In his preface he said his intention was to write a book titled “The Pursuit of Poverty” He states that in researching for this book, “…the most important lesson I learned was the inadequacy of any theory of poverty that did not embody a theory of wealth.” So, he changed the title to “Wealth and Poverty”.

Gilder’s purpose in writing the book was to expose the destructive nature of the welfare system in America and ultimately the theme of his book became “….the need to extend to the poor the freedoms and opportunities, the value of family and faith, that are indispensable to all wealth and progress.” This was written over 30 years ago and now we live in a nation where over 90 million adults are not working! Alarmingly, 2011 census bureau data showed that there are about 1.07 people getting some form of means-tested government benefit for every 1 person working full-time year round! This certainly is unsustainable and a tragic squandering of human potential!

So, where does wealth come from? How is it created?

*Wealth and Poverty, By George Gilder, Regnery Publishing 1981
Traditionally, we thought of wealth coming from natural resources such as soil, sun, water, oil, gas, minerals, and our forests, etc. This is true to an extent, but it is not the complete picture. Wealth has other origins that are not as obvious. We only need to look at Japan and Taiwan to realize that wealth can be created where few natural resources exist. This is because wealth also resides in ideas and attitudes! Yes, wealth resides in resources, but not all resource rich peoples are wealthy in the real sense of the word. For example, the Arab states, which are rich in one resource — oil, are dependent on others for ideas, attitudes, inventions, technology, etc. Most of their wealth or money leaves their countries to be invested in countries where real wealth creation is actually occurring.

**Faith and imagination** are the most important capital goods in our western economies and in any economy! Wealth is more a product of mind, faith, imagination and spirit than of resources. Economists that have studied the economic miracle of the USA, found that families of zero wealth built this country. That is an amazing statement. For example, in 1982, they found that unincorporated businesses in the USA had gained over 500 billion dollars in net value just since WWII! What is more amazing, is that most of these enterprises were started by households with zero assets! These businesses represented new wealth totaling six times more than all our largest corporations combined at that date! How can this be? **Faith, family and hard work!** This combination cannot be underestimated.

This is still true in the USA today. One only needs to look at the many refugees and immigrant families here that have accumulated wealth in an unprecedented manner in less than a generation. Again, we see the power of “**Faith, family and hard work.**” Most of these families and individuals came here with nothing. For example, in 1979, our family sponsored two young girls from Laos, to join our family. They were in refugee camps in Thailand. It was amazing to see how they have prospered in such a short time. We remember so well, meeting them at the airport arrival gate, each with just a small bag of belongings. They now support the ministry of FARMS International. This proves that the gap between poverty and wealth can be closed quickly by the assets of **FAITH, FAMILY and WORK!**

I work in the development field, specifically with poor Christians in many parts of the world and this concept of faith and imagination plays a crucial
role in wealth creation for the poor. I have also learned that we must empower those we work with, with the opportunity and system of belief for them to flourish! The only dependable route from poverty is always, “Faith, family and work.” This is a simple formula, it is based on the original plan God had for the family. The family is the basic unit of society and forms the only real foundation for it. That is why FARMS International works with families.

Hard work, strong marriages and families, plus faith creates wealth. The opposite is also true. The breakdown of families is leading many children and women into poverty in our country. Poverty, often results from the breakdown of the traditional family, which we see accelerating at a rapid pace today. Gilder in “Wealth and Poverty” stated the fact that fathers work on average 50% harder than single men do! Sociologists call their higher earnings the “Marriage Premium”. So, when the family breaks down, the power and the incentive to create wealth diminishes and our whole society suffers.

Scripture is clear on this very point when it states, “.... But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel (1 Timothy 5:8). (Worse than an unbeliever!)

Christianity is the foundation of our western work ethic!

I serve as the executive director for FARMS International, Inc. This ministry is devoted to helping Christian families work and give their way out of poverty in places of great need around the world. We do this by setting up volunteer national committees to administer a revolving loan program for income generation. We provide the loan funds for this interest free program and have seen repeatedly that strong, faith filled families can come out of poverty.

In contrast, most poor societies are also fatalistic societies. Nearly all religions are also fatalistic. Those living and trapped in those systems normally have
little hope for the future. However, faith by its very nature looks to the future, and true Christians by their character are filled with hope.

Experience teaches us that faith is necessary to create wealth. It keeps one going, it sustains the spirit of work and enterprise against the setbacks and frustrations that are inevitable in this fallen world. Christian faith adds a completely new dimension to this equation of wealth creation. Nevertheless, there is more to consider in this study of wealth creation! Let us read again the scripture in Deuteronomy 8, that is the basis for this study.

18 But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.

As we uncover the Hebrew meaning of the words translated power and wealth, we expand our understanding tremendously. For example, power as it is used in this verse means literally, vigor, and figuratively it means capacity or the means.

Power = Vigor + the capacity or the means to do something

I like the word “vigor”. As a biologist, we used the term to explain the increased growth potential of a hybrid cross. Here God gives us vigor to create wealth! This is a gift from God, but we must appropriate it! By faith we can expect this gift. We can believe that God will give us vigor to “get” or create wealth, beyond what we could accomplish on our own.

Now let us look at “wealth” as it is used in this text. The root meaning in the original language for “Wealth” is a force, whether of means or other resources.

Wealth = a Force, whether of means or other resources

With this in mind, read again Deuteronomy 8: 17,18. It begins with the haughty and disastrous attitude of God’s people.

17 And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. 18 But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.
Again, wealth is a force; but a force for what purpose? The answer is clear: “that he may establish his covenant.” This is God’s plan and method to bring many sons and daughters into his kingdom! Look at how many times these verses refer to God! I think we get the point. This is God’s work not ours! This is God’s ultimate purpose in wealth creation.

So clearly God gives us “vigor” to create wealth, which is a “force” used to establish his covenant. A quick overview will bring his purpose into focus.

Now the LORD had said unto Abram, Get thee out of thy country, and from thy kindred, and from thy father’s house, unto a land that I will shew thee: 2 And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing: 3 And I will bless them that bless thee, and curse him that curseth thee: and in thee shall all families of the earth be blessed (Genesis 12: 1-3).

This promise was repeated in Genesis 18.

18 Seeing that Abraham shall surely become a great and mighty nation, and all the nations of the earth shall be blessed in him? 19 For I know him, that he will command his children and his household after him, and they shall keep the way of the LORD, to do justice and judgment; that the LORD may bring upon Abraham that which he hath spoken of him.

And again in Genesis 22: 15-18

15 And the angel of the LORD called unto Abraham out of heaven the second time, 16 And said, By myself have I sworn, saith the LORD, for because thou hast done this thing, and hast not witheld thy son, thine only son: 17 That in blessing I will bless thee, and in multiplying I will multiply thy seed as the stars of the heaven, and as the sand which is upon the sea shore; and thy seed shall possess the gate of his enemies; 18 And in thy seed shall all the nations of the earth be blessed; because thou hast obeyed my voice.

“All nations, All families” This is the essence of the covenant! All the nations and families of the earth shall be blessed in Abraham’s seed, which we know to be Christ Jesus! This, in our time means that the gospel, the good
news, shall be published in all nations; and I might add here, **this takes money!**

In Malachi 1:11 God declares his covenant promise again.

> For from the rising of the sun even unto the going down of the same my name shall be great among the Gentiles; and in every place incense shall be offered unto my name, and a pure offering: for my name shall be great among the heathen, saith the LORD of hosts.

As we well know, this covenant is still in effect today, and God is still in the business of establishing his covenant among the lost of this world. The New Testament restates his promises.

Jesus declared in Matthew 26:28 “**For this is my blood of the new testament (covenant), which is shed for many for the remission of sins.**”

And in Matthew 24:14 Jesus assured us, “**And this gospel of the kingdom shall be preached in all the world for a witness unto all nations; and then shall the end come.**”

The writer of the book of Hebrews, chapter 13, also declared,

> 20 Now the God of peace, that brought again from the dead our Lord Jesus, that great shepherd of the sheep, through the blood of the everlasting covenant, 21 Make you perfect in every good work to do his will, working in you that which is wellpleasing in his sight, through Jesus Christ; to whom be glory for ever and ever. Amen.

In the beginning of this study I mentioned that God had a purpose in giving us power to get wealth, it should be his purpose that propels us. Naturally, most of us strive for wealth, we work hard, and we literally sweat as we struggle to push back the curse on this earth.

Nevertheless, is our purpose, our target clear? Is it defined? It must be, to realize the blessings of God. If our purpose is not clear or if it is not aligned with God’s purpose, the miraculous is missing!

> “God giveth thee the power to get wealth” ---but primarily for the purpose of plowing it back into building his Kingdom to establish his covenant. This must be central to our endeavor, not just a spin-off, or a hope! It must be purposeful! This must be our purpose and the purpose of those we disciple, **because this is when the miraculous occurs.** This truth is so vital to any discipleship or
missionary work that it must not be overlooked. The Lordship of Jesus begins here! Money is always a heart issue.

The ministry of FARMS International, Inc., is all about helping the poor work and give their way out of poverty. We have learned a great deal over the past 50 years. We listen to the poor. Too often missionaries do not listen to them. They often think they know what is best. All too often they fail and fail miserably and the poor stay poor and dependent. Solomon wrote in Ecclesiastes: 9:16, “Then said I, Wisdom is better than strength: nevertheless the poor man’s wisdom is despised, and his words are not heard.”

What role do the poor play in establishing God’s covenant; or better yet, what role do we let them play? These are crucial questions that we must answer.

We must understand that God gives the poor the power to get wealth, just as he gives us, with the same purpose; to establish his covenant. If we catch a vision for this, we will see the miraculous! God’s blessings will be evident in the lives of the poor; They will become a blessing!

At FARMS International, Inc., our bottom line is establishing God’s covenant! And we have found a key that is so obvious that it is embarrassing that more Christians and especially those that minister to the poor, do not understand or see this key. Truly, God uses simple truths to confound the wise!

A key component of our micro-enterprise development program is the tithing of those helped, to their church, out of their project profits! This is a requirement for every loan recipient. At first, this does not sound very exciting. It may even sound a bit legalistic. It may seem a little frightening and lacking compassion. You might say, “These are poor people, right? Won’t tithing only make them poorer?” That is a valid question.
Before we answer this, let us look at this a little deeper. For starters, the earth is under a curse! In Genesis 3 we find a very sad and far reaching pronouncement by God:

17 And unto Adam he said, Because thou hast hearkened unto the voice of thy wife, and hast eaten of the tree, of which I commanded thee, saying, Thou shalt not eat of it: cursed is the ground for thy sake; in sorrow shalt thou eat of it all the days of thy life; 18 Thorns also and thistles shall it bring forth to thee; and thou shalt eat the herb of the field; 19 In the sweat of thy face shalt thou eat bread, till thou return unto the ground; for out of it wast thou taken: for dust thou art, and unto dust shalt thou return.

Thorns and thistles still plague us; we still eat by the sweat of our face! The curse is real. Some of us are far removed from farming, but the curse is still very real.

As a biologist I find the curse fascinating. We make advances in agriculture, but with every advance there is a cost, sometimes a hidden one! We may ride in air-conditioned, GPS guided tractors, but the sweat is still very real. The chemicals we use to increase our crops or to kill the thorns and thistles pollute the soil and the water; they kill the bees that pollinate our crops. Chemical fertilizers increase yields, but eventually destroys soil structure and we are forced to use ever-larger tractors to plow the hardpan soil. At great cost, we develop new varieties that resist disease and produce more per acre, all this takes great sweat! GMO crops and animals are a new part of the story; a hope to avert the curse. But little by little we see the real costs as these new foods assault our bodies with yet unknown consequences.

But wait! God said that he gives us power to get wealth! Let’s look again at Malachi 1:11 “...my name shall be great among the Gentiles; and in every place incense shall be offered unto my name, and a pure offering: for my name shall be great among the heathen, saith the LORD of hosts.”
Malachi is being used of God to chide his people. They have completely lost sight of God’s call and purpose for them as a nation——to establish his covenant! They are living for themselves and proud of being self-made! The book of Malachi is a sad commentary on a people that have strayed far from the purposes of God, yet God has a way for them to get back on track if they are willing.

Let us read parts of Malachi 3.

7 ...ye are gone away from mine ordinances, and have not kept them. Return unto me, and I will return unto you, saith the LORD of hosts. But ye said, Wherein shall we return?

8 Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. 9 Ye are cursed with a curse: for ye have robbed me, even this whole nation.

10 Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. 11 And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts. 12 And all nations shall call you blessed: for ye shall be a delightsome land, saith the LORD of hosts.

Yes! A cure for the curse! A tithe! A tithe to God’s house, to establish his covenant. They were bewildered, why were they being cursed as a people! Then God gives them the answer, “…ye have robbed me.” The solution is for the sons of Jacob to bring “…all the tithes into the storehouse, that there may be meat in mine house…” A very simple solution.

Should we expect the poor to tithe?

Now let’s get back to the poor. Can we expect the poor to tithe? A better question is, “Why would we not expect the poor to tithe?” It is God’s prescription for blessing. Otherwise they stay under a curse. They must give their way out of poverty. God’s plan is fair, it is always equitable.
Deuteronomy 15:17 says, “Every man shall give as he is able, according to the blessing of the LORD thy God which he hath given thee.” This is revolutionary thinking in missions and development, yet it is clearly God’s prescription for blessing.

Yes, supplying the needs of a family is a powerful inducement to work hard and to get wealth, but even more so is the effect of getting wealth to establish God’s covenant. This brings real dignity to the poor of the body of Christ! They are working with God to establish his covenant. This is truly liberating.

Yes, God will open the windows of heaven and pour out a blessing. This is what we all need in our lives and it is desperately needed in the lives of those we minister to here in the USA or anywhere in this world.

When we have this goal and we give the poor opportunity to carry out this vision, real mission takes place. The poor are not invited to be the mere recipients of charity and development, or even evangelism, but they themselves become partners with God by working and praying, imagining and venturing towards the full realization of the promises of God. Yes, human dignity must be a criterion for our entire ministry. This simple truth truly sets the captive free.

Dignity comes when life has a purpose and there is no higher purpose than that of establishing God’s covenant on this earth; *winning family, neighbors, fellow countrymen, and others to Christ.* We have seen this over and over again through the ministry of FARMS International. That is why we describe this ministry with the words, “Doing Good That Is Good!”.

Yes, God will give us and those we minister to the power to get wealth, but we must never forget why!

In Jesus,

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