

## THE KEY TO INDEPENDENT WEALTH

Several years ago, I was drawn to take a closer look at the parable of the unjust steward, and from that study came a revelation that has literally changed my life in dramatic ways. Let me give you the context first.

At the time I took a closer look at this parable, my husband and I were just coming out of a severe financial trial. We had looked at bankruptcy options, but we both just couldn't do it. We felt that we created our mess, and we needed to clean it up. I'm not saying that anyone who files for bankruptcy is wrong or morally deficient at all. I understand the tremendous pressure and hopelessness that comes from such financial conditions. And for some of you, you found yourself in that situation through no fault of your own. For us, we created the debt, and we were going to pay it off.

I had contacted all our credit card providers seeking some help on reducing interest using the hardship provision but we didn't even make enough money to qualify for that! We had already missed two months of payments on two cards. We had sold a car to get one caught up but were still falling behind. I had also started losing my hair due to stress. I didn't know that was why until later. It was falling out in handfuls. We didn't know for sure if we'd have enough money to eat, but each time God was faithful, and we never went without food. In fact, we had hundreds show up out of nowhere taped to our front door in an envelope!

It was also around this time that God gave me my online course idea, Genius Communication. He let me know that the wealth generated by this idea would help fund an Apostolic Training Center that would equip and send marketplace apostles all over the world to minister before kings. I knew that in order to fulfill this mission, I'd have to deal with the emotional and personality constraints that led to our financial predicament and learn how wealth works. This began a journey that has been absolutely incredible and has been the content for most of what I've taught in this section.

After we made the decision to just bite the bullet and pay our debt, I felt led to understand the Parable of the Unjust Steward. I'm going to read that parable here and then take you on the exact journey I took that uncovered the one revelation that turned everything around.

### **Luke 16:1–3** ESV

<sup>1</sup> He also said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. <sup>2</sup> And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.'<sup>3</sup> And the manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg.

A manager is “one who is in charge of running a household.” The position usually involved monetary matters. The word “charges” is *diaballo* in the Greek and only used here. It means “to accuse falsely,” which brings another idea to the context in that the manager appears to have been falsely accused not justly accused of wasting his possessions or “spending foolishly and to no purpose.”

#### **Luke 16:1 TPT**

<sup>1</sup> Jesus taught his disciples using this story:

**“There was once a very rich man who hired a manager to run his business and oversee all his wealth. But soon a rumor spread that the manager was wasting his master’s money.**

Unfortunately, the master dismissed him without an investigation but was still demanding an audit. The manager saw he was in quite a predicament. He didn’t want to engage in hard manual labor, and he was too ashamed to beg. So he came up with a plan.

#### **Luke 16:4–7 ESV**

<sup>4</sup> I have decided what to do, so that when I am removed from management, people may receive me into their houses.’ <sup>5</sup> So, summoning his master’s debtors one by one, he said to the first, ‘How much do you owe my master?’ <sup>6</sup> He said, ‘A hundred measures of oil.’ He said to him, ‘Take your bill, and sit down quickly and write fifty.’ <sup>7</sup> Then he said to another, ‘And how much do you owe?’ He said, ‘A hundred measures of wheat.’ He said to him, ‘Take your bill, and write eighty.’

He basically reduced the debt owed to his master creating security and friends with his debtors. Let’s read it in *The Passion* just to see the amount he “saved” them.

#### **Luke 16:6–7 TPT**

<sup>6</sup> One debtor owed twenty thousand dollars, so he said to him, ‘Let me see your bill. Pay me now and we’ll settle for twenty percent less.’ The clever manager scratched out the original amount owed and reduced it by twenty percent. And to another who owed two hundred thousand dollars, he said, ‘Pay me now and we’ll reduce your bill by fifty percent.’ And the clever manager scratched out the original amount owed and reduced it by half.

By the way, helping others reduce their amount of debt as a living is solving a huge problem and will pay handsomely.

#### **Luke 16:8–9 ESV**

<sup>8</sup> The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than

the sons of light. <sup>9</sup> And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

Commended means something like this, “You are remarkable for having done such a clever thing.” Even if the word “accused” means falsely accused, by the time the steward is done, he’s collected debts that weren’t his and made friends making him a “dishonest steward.” And his master couldn’t help but commend him for his genius plan. And he’s now set for life.

#### **Luke 16:8 TPT**

**<sup>8</sup> “Even though his master was defrauded, when he found out about the shrewd way this manager had feathered his own nest, he congratulated the clever scoundrel for what he’d done to lay up for his future needs.”**

Jesus continued, **“Remember this: The sons of darkness are more shrewd than the sons of light in their interactions with others.**

This statement by the Lord is almost offensive and what led me to dig even more into what He was saying. First, it’s not complementary that the sons of darkness are more shrewd than us. And second, how is being shrewd a good thing?

Many of us have the archaic definition of shrewd in mind, which meant “malicious, bad, and shrewish.” It’s comes from a word that meant “to curse.” But let me give you today’s definition and the Bible’s. It means “astute or sharp in practical matters.” It’s solving problems in such a way that it’s almost like a work of art, which I’m sure is what the master was amazed by.

In the Greek, shrewd, here, means “pertaining to understanding resulting from insight and wisdom.” It’s being “prudent, sensible, and practically wise in relationships with others.”

#### **Ecclesiastes 2:26 ESV**

<sup>26</sup> 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.

There’s so much in this verse, but let’s focus in on the words “wisdom” and “knowledge.” Wisdom is SHREWDNESS. Knowledge is CUNNING. Cunning is “skillful or expert” and is another word with a bad connotation. It originally means “to know.” Here’s what’s crazy. One definition of shrewd was “artful,” and one definition of cunning is “artfully shrewd.”

The main idea of cunning is “to know by seeing.” It’s a prognosticator who can forecast or predict the future and then positions himself or herself to take advantage of the future when it arrives. It’s closely tied to prophesying. This is

amazing because we have Holy Spirit who knows the future and always gives us an advantage to practical matters like wealth and relationships. Unfortunately, we have taken a religious view of these things and allowed the sons of darkness to be more shrewd. **The main thing is that being shrewd is an attribute of wisdom and being cunning is an attribute of knowledge.**

#### **Luke 16:9 ESV**

<sup>9</sup> And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

This verse is even more offensive! MAKE FRIENDS WITH MONEY?!! What?! It goes deeper than what is appears. Let's look at the Passion and then I'll show you how to do this very thing.

#### **Luke 16:9 TPT**

<sup>9</sup> **It is important that you use the wealth of this world to demonstrate your friendship with God by winning friends and blessing others. Then, when this world fails and falls apart, your generosity will provide you with an eternal reward.**

Basically Jesus is saying to use your wealth and possessions generously to bless others and those you've helped will welcome you with arms opened wide once you pass from this life to the next. In fact, how generous you are is a reflection of a heart faithful to God and qualifies you for true riches.

#### **Luke 16:10–13 ESV**

<sup>10</sup> "One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. <sup>11</sup> If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? <sup>12</sup> And if you have not been faithful in that which is another's, who will give you that which is your own? <sup>13</sup> No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."

Ok, so after all of that study, I then was like HOW do I do this? How do I use wealth to make friends, do it shrewdly, and keep my heart devoted to God as wealth increases because know that the "spirit of mammon" is a very real demonic force that seeks to seduce one away through the "love of money." Let me be very frank: It is very fun generating wealth. It's an exciting game that requires strategy and intelligence. On the other hand, giving can almost seem "boring" and even a waste. Let me explain.

If you're like me, you've probably been a tither and even give above and beyond the tithe. But have you really seen a return on investment of the tithing and giving you've done, which has probably dominantly gone to churches and para-churches? I didn't.

You might immediately respond that we shouldn't expect a return when we give! Giving should be from a generous heart not a heart that expects a return. First, that's a dumb idea and statement. If you plant seed, you get a harvest. It's an earthly law and a kingdom law. On top of that, Father gave His Son for us because He's generous and He expects a return on His investment. David asked what would go to the man who killed Goliath while also recognizing the enemy's defiance to God. So let's lay aside that religious idea and be real. You sow. You reap. Any good business person knows that a Return on Investment is crucial to continue investing!

After reading the parable and pondering the "how" for a few minutes, Holy Spirit whispered, "Read [2 Corinthians 9](#)." Let me give you the context. Paul was collecting an offering for the saints in Jerusalem based on the prophetic word of a coming famine. He had been bragging about the Corinthians to the people of Macedonia in order to stir their generosity, and he didn't want to be embarrassed if the Corinthians failed to be generous! He found it "necessary to urge the brothers to go on ahead to you and arrange in advance for the gift you have promised, so that it may be ready as a willing gift, not as an exaction." So the context of the verses we're going to review is the gathering of a financial gift for the saints in Jerusalem.

### **2 Corinthians 9:6–15 ESV**

<sup>6</sup> The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. <sup>7</sup> Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. <sup>8</sup> And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. <sup>9</sup> As it is written,

"He has distributed freely, he has given to the poor;

his righteousness endures forever."

<sup>10</sup> He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. <sup>11</sup> You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God. <sup>12</sup> For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God. <sup>13</sup> By their approval of this service, they will glorify God because of your submission that comes from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others, <sup>14</sup> while they long for you and pray for you, because of the surpassing grace of God upon you. <sup>15</sup> Thanks be to God for his inexpressible gift!

Verse 6 has been quoted a lot whenever it's time for the "offering" to be taken up in churches. But this giving actually has nothing to do with church offerings.

But let's extract a few key points and then I'll bring it home to whom God is targeting as the receiver, which is going to surprise you.

1. Verse 6 is a statement of fact meaning if you plant a little bit of seed, you'll get a very small harvest. If you sow a lot of seed, you will get a large crop. In order to sow bountifully, you sometimes have to sacrifice and sow more of your seed versus eating more of your seed. And it's not the amount either. The giving of the two mites was way more in the kingdom economy than all the wealth being dropped into the offering by the rich because it REQUIRED FAITH and was SACRIFICIAL.
2. You only give what you have decided in your heart, which implies that it's not God who is dictated the amount you give. You decided how much to give. I've done this too many times to count. I decided on an amount to give but only had half and within hours or days, the rest came in.
3. Deciding the amount beforehand removes reluctance and compulsion. Reluctance is "a state of unhappiness marked by regret" and compulsion is "opposed to willingness." I.e. you're no longer willing because your giving is now an obligation. This also reveals that feelings pressured and manipulated to give has no place in the kingdom. Never give under those conditions.
4. God loves a cheerful giver. The AMPLIFIED says, "...for God loves a cheerful giver [and delights in the one whose heart is in his gift]." God wants your entire heart in your gift where you absolutely love to give and you are cheerful or full of cheer.

With these conditions met, verse 8 tells us God's heart toward us. Let's read it now in The Passion:

## 2 Corinthians 9:8 TPT

<sup>8</sup> Yes, God is more than ready to overwhelm you with every form of grace, so that you will have more than enough of everything —every moment and in every way. He will make you overflow with abundance in every good thing you do.

The phrase "more than enough of everything" is amazing! Listen to this:

### The Passion Translation: New Testament

The Greek word Paul uses is autarkeia, and it is found in classical Greek as meaning "independently wealthy, needing nothing.

**This type of giving is the key to independent wealth.** But like I said, this type of giving is NOT referring to the church offering. After I started reading this passage, the Holy Spirit told me to look up the word "poor." I thought I already knew its meaning—beggarly, destitute, those unable to help themselves. I was astonished at what poor means here.

It means “to work for a living. Poor, but able to help oneself through his own labor or toil...contrast ptochos poor and helpless, dependent on alms such as a beggar.”

The type of giving Paul is describing that is the KEY to independent wealth is giving to one who is working for a living but needs a helping hand. The Passion reveals in verse 9 that giving to the poor is an act of trust in God. This giving, what I call the “working believer offering” is a sum of money that you give directly to a believer who is working for a living but needs a helping hand. What happens next is that you are supplied with even MORE seed to sow and bread for food. And this generosity is equivalent to righteousness, which opens up a door of prosperity that will continue to grow.

## **2 Corinthians 9:10–11 TPT**

<sup>10</sup> This generous God who supplies abundant seed for the farmer, *which becomes* bread for our meals, is even more extravagant toward you. First he supplies every need, plus more. Then he multiplies the seed *as you sow it*, so that the harvest of your generosity will grow. <sup>11</sup> You will be abundantly enriched in every way as you give generously on every occasion, for when we take your gifts to those in need, it causes many to give thanks to God.

The word “seed” and “supplies” is from the same root word. Listen to this:

### **The Passion Translation: New Testament**

The Greek word *epichorēgeo* is used in Greek literature for someone who pays all expenses for the drama/choir (production), plus more, providing income for those who take part. God is seen as the leader of the divine choir, orchestrating everything and providing all that is needed to bring forth the sounds of his glory on the earth.

This type of giving causes many to give thanks to God. When someone helps me out, I immediately focus my gratitude on the Lord because I know it was His idea.

This type of giving is the following:

1. It’s our priestly ministry.
2. It supplies what is lacking for God’s people, which is how the first-century *ekklesia* functioned.
3. It inspires an outpouring of praise and thanksgiving to God.
4. It causes others to give glory to God.
5. It’s proof of your loyal support and allegiance to the gospel of Jesus and your generous-hearted PARTNERSHIP with those in need.
6. They will affectionately remember you in their prayers.

## 2 Corinthians 9:15 TPT

<sup>15</sup> Praise God for his astonishing gift, which is far too great for words!

### **Giving to the working believer is God's astonishing gift to us!**

Let me give you an update on implementing this type of giving. As I stated, we were in dire financial straits. When I learned this principle, I immediately gathered up \$25 (which was like \$250 at the time) to give to a working believer. I have friends who own a business and told them my plan. We partnered on who to give to there (starting with believers) and then how I could do it anonymously.

I then wrote a note to the first person and signed it, "Cheerful Giver." I had it laying on the loveseat next to me when I found out that we were going to have another month of no money. It was a punch in the gut. But I had my plan and I knew God was faithful. I spent the next hour getting my soul back into faith and then delivered my working believer offering. From that point on, our entire financial condition changed.

I got a part-time job, my business flourished, my husband got a job, we moved into our dream home, paid off \$40k plus debt, paid off my car, and have made it to 1/5 of our goal to be in the one-percent financial bracket. Just this month (December 2020) I was able to give my largest offering so far.

Here's an interesting twist to that story. I had determined an amount to give but was balking at the amount by about \$50. It was ridiculous and stupid, actually. I had it. There was no reason to not want to give that extra \$50 and I had already decided. I paused and asked Holy Spirit to reveal why I was being reluctant. Once I saw what was going on, I was able to repent (change my thinking) and happily give the extra \$50.

This will always be a journey. Heart conditions will always crop up. Unbelief will occasionally try to rear its ugly head. But press through. Don't reduce your amount. Instead, reduce your unbelief. And here's the thing about unbelief—it's always rooted in a lie. Find the lie, replace it with truth, and remove the unbelief.

## CREATE YOUR BASKETS

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Here's a final key I discovered that will help you gather the wealth God empowers you to get from your sowing. It's also a big reason why we don't see a return of investment.

[Philippians 4:10–20](#) (ESV)

### **God's Provision**



**10** I rejoiced in the Lord greatly that now at length you have revived your concern for me. You were indeed concerned for me, but you had no opportunity. **11** Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. **12** I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. **13** I can do all things through him who strengthens me.

**14** Yet it was kind of you to share my trouble. **15** And you Philippians yourselves know that in the beginning of the gospel, when I left Macedonia, no church entered into partnership with me in giving and receiving, except you only. **16** Even in Thessalonica you sent me help for my needs once and again. **17** Not that I seek the gift, but I seek the fruit that increases to your credit. **18** I have received full payment, and more. I am well supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God. **19** And my God will supply every need of yours according to his riches in glory in Christ Jesus. **20** To our God and Father be glory forever and ever. Amen.

Once again, we have a passage where several verses are quoted often like, “I can do all things through him who strengthens me,” and “And my God will supply every need of yours according to his riches in glory in Christ Jesus.” But note that the context of these is provision and generosity. The reason God will supply all of the Philippians’ needs is BECAUSE they gave to Paul when he was unable to provide for his own needs due to incarceration. I want to hone in on verse 17.

#### **Philippians 4:17 ESV**

<sup>17</sup> Not that I seek the gift, but I seek the fruit that increases to your credit.

This was another example of Holy Spirit directing me to look up a specific word. In this case, it was “credit.” It’s translated “account” in other versions. I was stunned at what I discovered. The word “credit” is “logos” in the Greek. It’s the “Word, as uttered by a living voice.” We often say that logos is the written word and rhema is the spoken word. But I think to view both as the rhema quickening the logos to us in revelatory form! I.e. it’s taking the written word and decreeing it and speaking it in faith! So let’s read it with this meaning.

“Now that I seek the gift, but I seek the fruit that increases to your DECREE OF THE WORD.”

When I read this, I had a vision of an orchard and all of this rotting fruit lying on the ground under the fruit trees. The Holy Spirit told me that many believers that give are not capturing all of the fruit because they’ve not created baskets by DECREEING THE WORD. Decreeing the Word becomes your containers to gather the fruit of your giving.

#### **2 Peter 1:4 ESV**

<sup>4</sup> by which he has granted to us his precious and very great promises, so that through them you may become partakers of the divine nature, having escaped from the corruption that is in the world because of sinful desire.

The word promises is very interesting. It's epaggelma and means "to proclaim as a public decree." I.e. THE PROMISE IS IN YOUR DECREE! And it's through decreeing His promises that you share in His divine nature. **The promises of God are designed to take you body, soul, and spirit into greater and greater degrees of His nature!** But you have to decree them! It's not enough to give. You must create your baskets using decrees in order to gather the harvest, which also requires that you KNOW THE WORD!