Giving
A) Giving in proportion to your income, will result in financial increase, Proverbs 3:9, 10.
B) Give to the poor, Proverbs 22:8, 16, 22-23; Proverbs 28:27.
C) Practise giving and work hard so you will be able to do so, Proverbs 21:25, 26.
D) Use gifts wisely, not for an immoral intent;
   1) Bribery perverts justice, Proverbs 17:23.
   2) Gifts open the recipient to the giver, Proverbs 18:16.

The Effects of Sin on Finances
A) Stinginess produces poverty, Proverbs 28:22.
B) Greed produces dissension, Proverbs 28:25.
C) Robbing your family members produces destruction, Proverbs 28:24.
D) Wealth gained by immoral means brings trouble and eventually dissipates;
   Proverbs 15:6; Proverbs 10:2; Proverbs 11:18

Third Party Relationships
A) Debt: The borrower is servant to the lender, Proverbs 22:7.
C) Third Party Guarantees are unwise and often result in personal loss, Proverbs 11:15.

"But you shalt remember YHWH your Elohim:
for it is He that gives you the power to get wealth,
that He may establish His covenant which He swore
unto your fathers, as it is this day."
Devarim 18:18

True Principles of Wealth
by Baruch Ben Daniel
Principles of Wealth

**BUSINESS**

**Planning**
A) Practise using your foresight and making plans to avoid dangers and losses, Proverbs 22:3.
B) Take the necessary time to plan ahead -hastiness leads to poverty, Proverbs 21:5.
C) Plan your work and work your plan -the plans of the diligent lead to profit, Proverbs 21:5.
D) Follow through on your ideas - don't just talk about it, Proverbs 14:23.

**Personal Work Habits**
A) Be diligent in your work, Proverbs 13:4.
B) Guard against patterns of laziness, Proverbs 24:30-34; 26:13-16.
C) Work hard - leads to profit, Proverbs 14:23.
D) Invest your time and efforts in working your land, not in chasing fantasies, Proverbs 12:11.
E) Increase your skill level, Proverbs 22:29.

**Business Ethics and Communication**
A) Be honest and fair in your dealings - give fair value for the money, Proverbs 20:10.
B) Do not tell lies, Proverbs 23:23.
C) Guard your reputation: it is more important than money, Proverbs 22:1.
D) Your communication has a direct effect on your financial position, Proverbs 12:14; 8:20.
E) Your integrity is worth more than wealth, Proverbs 28:6.

**Asset Management**
A) Value your possessions, Proverbs 12:27.
B) Pay attention to your means of getting income, Proverbs 27:23-27.
C) Put your efforts into developing your own skills, assets, and source of income, Proverbs 12:11.

**Spending and Saving**
A) Build income producing assets before making discretionary personal expenditures, Proverbs 24:27.
C) Practise saving more than you spend, Proverbs 21:20.
D) Expect wealth to grow slowly in small increments not quickly or in large amounts.
   2) Haste to get money leads to poverty, Proverbs 21:5.
   3) Avoid chasing fantasies (get rich quick schemes), Proverbs 12:11.

2. Must prove yourself trustworthy with money before you will be entrusted with true riches, Luke 16:11.
3. Parable of the talents - wise use of money is a requirement, Matthew 25:14-29.

**PERSONAL ATTITUDES TOWARDS MONEY**

**Money must not be your ultimate value**
A) Keep free from the love of money, Hebrews 13:5,6.
B) The love of money is a root of evil, 1 Timothy 6:10.
C) Do not store treasures on earth, Matthew 6:19-21.
F) The person who loves money never has enough of it, Ecclesiastes 5:10.

**Learn to be Content**
A) Be content with what you have, Hebrews 13:5,6.
B) Be content with having enough to meet your basic needs, 1 Timothy 6:6-8.
C) Seek a balance between poverty and wealth; - an amount appropriate for your needs and circumstances, Proverbs 30:7-9.

**Pursue Spiritual Qualities - Not the acquiring of money**
A) Do not make the pursuit of money or things your goal.
   1) Flee from the love of and pursuit of money, 1 Timothy 6:11.
   2) Don't worry about your finances, Matthew 6:25-32.
   3) Don't desire to get rich, 1 Timothy 6:9-10; Proverbs 23:4-5; 28:20.
B) Pursue the development of Righteous character and the advancement of Mashiyach's purposes.
   2) Pursue righteousness, holiness, faith, love, endurance, and gentleness, 1 Timothy 6:11.
   3) Seek to acquire instruction, knowledge, and wisdom rather than money, Proverbs 8:10, 11.

**Trust YHWH for your financial needs**
A) YHWH knows our financial needs, Matthew 6:25-32.
B) YHWH, a loving father, likes to give good gifts to us, His children if we ask Him, Matthew 7:7-11.
C) YHWH is the source of wealth, 1 Samuel 2:7.
D) We can and should pray for the provision of our needs, Proverbs 30:8; Matt. 7:7-11; Matt. 6.
E) Trusting in YHWH will result in prosperity—trying to get money for ourselves will produce dissension. Proverbs 28:25.

**Enjoy but do not trust in your wealth**
A) Wealth is not wrong in itself, but should not form the basis for personal confidence and self esteem 1 Timothy 6:17; Proverbs 11:28.
B) Wealth is a blessing from YHWH and we should be grateful for it, Proverbs 15:6; 10:22; 14:24.
C) Wealth should be enjoyed as a gift from YHWH who wants us to enjoy it, 1 Timothy 6:10, 11.
D) A person who trusts in wealth & bases his life on it will not be able to truly enjoy it, Ecc 5:10-19.
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