

# Teaching *from* Zion

Netivyah Bible Instruction Ministry  
Jerusalem, Israel

ISSUE 33 JULY 2015 / TAMMUZ 5775

"...for out of Zion shall come forth Torah  
and the word of the Lord from  
Jerusalem." —Isaiah 2:3



## Biblical Economics

INSIDE OUR NEW SPACE | THE DANGERS OF MATERIALISM | ECONOMIC GROWTH PANGS



# Biblical Economics

Producing, Saving, Spending, and Giving  
 JAMIE COHEN . . . . . 4

The Dangers of Materialism  
 BOAZ MICHAEL . . . . . 8

Economic Growth Pangs  
 MORDECHAI WISEMAN . . . . . 11

Order, Order You shall Pursue  
 ARIK PELED . . . . . 13

The Offering  
 YEHUDA BAHANA . . . . . 15

The Apostle Paul and Money  
 JOSEPH SHULAM . . . . . 18

Covenant Promises for Business  
 JIMMY MCCLINTOCK . . . . . 22

Budgeting for Beginners  
 MARKUS VON KAENEL . . . . . 17

Mixed Multitude  
 SOLOMON INTRATER . . . . . 25

## Teaching from Zion

ISSUE 33 JULY 2015 / TAMMUZ 5775

**Published by Netivyah Bible Instruction  
 Ministry, Jerusalem, Israel**

Layout: Anne Mandell

The articles printed in this issue of *Teaching from Zion* are the sole responsibility of their authors. Feel free to contact us at [tfz@netivyah.org.il](mailto:tfz@netivyah.org.il) or by mail at PO Box 8043, Jerusalem 91080, ISRAEL.

**More Information**

**Website:** [www.netivyah.org](http://www.netivyah.org)

**Youtube:** [www.youtube.com/netivyahisrael](http://www.youtube.com/netivyahisrael)



[www.facebook.com/netivyah](http://www.facebook.com/netivyah)

**About Netivyah**

Netivyah in Hebrew means “the Way of the Lord.” “The Way” was one of the names by which the early community of believers was known in the Brit Chadashah (New Testament). Paul says: “... According to the Way which they call ‘sectarian,’ I do serve the God of our fathers, believing everything that is accordance with the Torah, and that is written in the Prophets” (Acts 24:14). As followers of “the Way,” we believe in the God of Israel, the God of Avraham, Yitzchak, and Ya’akov. We try to be faithful to God’s law (the Torah) and to the rest of Scripture—the Prophets and the Writings. We believe that the Messiah promised in God’s word is Yeshua (Jesus), the one who “saves His people from their sins” (Matthew 1:21).

**About the Cover**

Yeshua cleanses the Temple of money-changers (Matthew 21:12; Mark 11:15; John 2:14–15).  
 Artwork: Erin Zofef

# News from Netivyah



**T**ime does not fly. It has been nearly two years since we started to remodel our building in downtown Jerusalem. At first it seemed everything was going very fast: destroying the old structure, digging into the bedrock and pouring the cement for the first to floor all went by quickly.

In the last several months it felt like very little was moving. The final stages including

electricity, bathrooms, kitchen, bookshelves and woodwork, are very expensive and time-consuming. Every installment had to be specially ordered. But, praise God, this too will pass: Netivyah and Roeh Israel Congregation have moved to the new building at 16 Mordechai Narkis Street.

I thank the Lord God of Israel for His mercy and goodness toward us. He has enabled us to establish the first Synagogue in Jerusalem honoring Messiah Yeshua as Rabbi and Savior. This inheritance in Zion will be a center for learning and worshipping God according to the same traditions and practices of the Jewish disciples of Yeshua in the first century.

The place of worship in the first century was called a synagogue, while the people were coined “ecclesia,” or “church.” If you don’t believe me please check the original Greek text of the New Testament and you will see that this was the case. There is no mention there of a place named “church”, only the disciples themselves were termed as such.

We would like to thank everyone who has prayed for this project to be completed and contributed financially. We bless all of you and pray that God would fulfill in your lives His promises to Abraham, Isaac, and Jacob. We are grateful for

every dollar and every prayer that you have invested in the physical and spiritual welfare of the Jewish disciples of Yeshua in Israel. It is our deep privilege to be your brothers and sisters and a part of God’s people joint together into ONE body of Messiah.

Stand for God and for His truth in His Word, with clear vision and the courage that is necessary. Stand firm without waver and compromise, without giving in to the post-modern disease of political correctness that has strained the mosquito and swallowed the camel. We are called to speak the truth in love, not turn deception into truth just to appease terrorists cower to Islamists beheading Christians, raping teenagers and demolishing ancient archaeological treasures. No, we are never to sacrifice truth at the expense of the victims.

Please keep praying for Israel and the whole Arab world that is now going through political and ethnic upheavals. Pray for us as well, here in the vanguard that is Jerusalem. We need your prayers to finish the work on the building and for the spiritual building in the lives of the people of our congregation.

God be with you and with us and with all of His children around the world,

Joseph Shulam

NETIVYAH BIBLE INSTRUCTION MINISTRY

# Producing, Spending, Saving and Giving



**I**t's been said that there are more verses in the Bible concerning money than any other subject. Certainly, the Bible says a great deal about money and economics. The gist of Biblical economics can be summarized through commandments and advice on producing, spending, saving and giving.

## **Producing**

As early as Deuteronomy, the Lord promises that it is He who gives the ability to produce wealth. What is wealth? Wealth is the abundance of valuable resources and material possessions. Just as God created the earth, He grants to humankind

the ability to create and produce things. While the Garden of Eden seemed to have everything, God's command was to go and subdue the rest of the earth. Thus, it meant going forth and producing valuable resources for the betterment of human kind. The issue is, for what ends do we seek to produce wealth. In Biblical economics we produce wealth to be able to spend and thus provide for ourselves, to save for our future and future generations and to give into God's kingdom. There is a natural balance to Biblical eco-

nomics, and we must strive to find the right balance as we juggle these competing ends. Most importantly, whatever we do, our goal should be to produce something that is beneficial to society. We should seek to avoid industries and occupations that lead to addictions, societal destruction and waste.

## Spending

Modern societies emphasize materialism. Materialism has led to extraordinary waste and debt. As an example, in the United States in the 1950s the average house size was approximately 1,200 square feet. Last year, the average new home size in the U.S. was 2,600 square feet, and this was to provide space for families smaller than in the 1950s. No wonder housing prices escalated until the financial recession of 2008. Consider all the additional space that must be heated, cooled and furnished. This is just one example of rampant materialism.

Think about the pressure to purchase the newest device, the newest and hottest car, accumulate the most things. But again, for what purpose? Excess spending drives people to overwork and crowds out the other needs for money, such as saving and giving. Hear King Solomon in Ecclesiastes: “As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them” (5:11). “Moreover, when God gives any man wealth and possessions, and enable him to enjoy them, to accept his lot and be happy in his work—this is a gift from God” (5:19). We should strive to limit spending to real needs and to balance our time to enjoy God, family and friends.

## Saving

Proverbs says, “a good man leaves an inheritance for his children’s children” (13:22). That’s quite a challenge! But saving money is not difficult and is very rewarding when started early. When chil-

*“Moreover, when God gives any man wealth and possessions, and enable him to enjoy them, to accept his lot and be happy in his work—this is a gift from God.”*

dren are given an allowance, they should be taught to set aside 10 percent for future spending. When children practice principles of savings at an early age and continue it throughout life, the outcome is enormous. Not only are they self-constraining spending (a very good habit), but they are protecting themselves, their families and their future. And, they are very likely fulfilling the Biblical mandate above. Of course, when saving, the big questions are where do you save or invest your money. If your employer offers a matching thrift savings plan, then definitely take advantage of the maximum amount matched by the employer. Regardless, one should save for both retirement and large purchases. The idea of debt financed purchasing only came into vogue about 50 years ago and has led to disastrous consequences for millions of people who find themselves overloaded with debt.

As to investing, one should hire an investment or financial manager to assist. Normally, investors spread their investments among limited risky to stable investments to take advantages of growth but to protect themselves against serious losses. Stock investments in stable and growing companies historically have proven the most worthwhile and secure investments. Watch out for get rich quick schemes or “it’s too good to be true” opportunities. “The plans of the diligent lead to profit as surely as haste leads to poverty” (Proverbs 21:5).

## Giving

I prefer the concept of giving over tithing. Tithing is a technical term from

the Bible that relate to support for the priesthood and the government of ancient Israel. However, the principle of the tithe is helpful in understanding giving. In the Mosaic law the tithe, ( $\frac{1}{10}$ ) of one’s production, belongs to the Lord. Similarly, we can be guided by the idea of returning  $\frac{1}{10}$  of our income to the Lord’s work or charity. Giving and charity are highly honored by the Bible. “One man gives freely, yet gains more; another withholds unduly but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed” (Proverbs 11:24–25). “Give, and it will be given to you. A good measure, pressed down, *shaken* together and running over, will be poured into your lap. For with the measure you use, it will be measured to you” (Luke 6:38).

Naturally, many local congregations encourage their members to “tithe” or to give the full  $\frac{1}{10}$  to the local congregation. While it’s important to significantly support the local congregation, there is no Biblical mandate to give your entire gift to the local expression. There are many worthy ministries and charities that desperately need support. Seek the Lord and do your homework before giving.

More and more, economics seems to drive modern society. But the Bible laid down a proven path for financial security and success. He who follows the Biblical precepts will be rewarded. He who ignores them does so at his own peril. ■

---

► Jamie Cohen is former Rabbi, Tikvat Israel Congregation (Virginia), and Partner, Cohen, Pex, Brosh Law Offices (Israel).

# Netivyah's Building Project

We are happy to share photos of our new building



*So I answered them, and said to them, 'The God of heaven Himself will prosper us; therefore we His servants will arise and build ...'*  
(Nehemiah 2:20)





PHOTOS

**1** The exterior of the new building; **2** Inside hallway with beautiful tile work; **3** Joseph Shulam installs the mezuzah; **4** Bringing the Torah scroll into the new synagogue; **5** David Stern at dedication ceremony; **6** Some friends; **7** The childrens' playroom; **8** Our new kitchen.



# The Dangers of Materialism

In today's world we are inundated daily with the spirit of consumerism. From billboards to magazine ads to TV commercials, we receive a constant flood of voices that tell us, "You need this, and you need it now!" This very quickly leads us down the road of materialism and greed. We begin to lust for perishable things, and eventually we give less and less away for the sake of the kingdom of heaven. How often do we let temporary things—things which have no long-term or sometimes even short-term value—control our lives? Most of us struggle deeply with the idolatry of mammon.

## The Idolatry of Mammon

You shall have no other gods before me ... You shall not bow down to them or serve them, for I the LORD your God am a jealous God. (Exodus 20:3–5)

The children of Israel were to place nothing before the One who is not only the greatest of all but the source of everything that has ever existed. The Master picked up on this idea in his words about mammon. In Luke 16:13 he states,

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.

"Money" here is the Hebrew word *mammon* (מַמּוֹן), which has been preserved transliterated in the Greek text. It is most commonly used to refer to material



possessions. Yeshua echoes the Torah in his warning to us not to have any other masters before HaShem.

Scholars have speculated as to the background of this passage in Luke; some have suggested that it reflects the language we find in rabbinic literature that talks about the halachic implications of being a “half slave.”<sup>1</sup> The real-life half slave would be either half free and half a slave, or he would actually be the slave of two different masters. To say the least, such a situation would pose many difficult problems; a half slave really couldn’t serve two masters fully.

Another parallel background to this saying of Yeshua’s can be found in *Midrash Ruth* (3:14):

Rabbi Shimon said: “... ‘And the slave is free from his master’ (Job 3:19). Man, while he lives, is the slave of two Masters: the slave of his Creator and the slave of his inclination. When he does the will of his Creator, he angers his inclination, and when he does the will of his inclination, he angers his Creator. When he dies, he is freed, a slave from his Master.”

The background of this midrash is the unusual spelling of the word “formed” in Genesis 2:7: “The LORD God formed [*vayitzer*, וייצר] the man.” This is the only place in the entire Torah in which the Hebrew word for “formed”

(*vayitzer*) is spelled with a double *yod* (י). The sages thought that God was trying to teach something special here, so they decided that each *yod* stood for something that every man was subjected to. The first *yod* was for *yetzer* (“inclination,” יצר), which denotes our desires, and the second stood for *yotzer* (יוצר), which means “Creator,” that is, God himself. Everyone struggles their entire life between two priorities—God’s and their own.

The Master tells us that we cannot serve material things, which include our own carnal desires, and at the same time serve HaShem. Rather we must strive to serve only HaShem.

## The Love of Money

The love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. (1 Timothy 6:10)

It is often taught that money is the root of all evil, but a careful reading of the passage reveals that it is the love of money that is the problem and not wealth in itself. Oftentimes we long to obtain things that we can never possess. As C.S. Lewis states: “Of unattainable longings sour is the fruit.”<sup>2</sup> This longing desire can cause us to do unthinkable things. But what if we possessed such a fervency for the things of God?

Lack of giving has become a real problem in the Church today. Craig Blomberg, who has devoted an entire book called *Neither Poverty nor Riches* to correcting the materialism in the Church, writes:

It is arguable that materialism is the single biggest competitor with authentic Christianity for the hearts and souls of millions in our world today, including many in the visible church.<sup>3</sup>



KOPITINPHOTO/ISTOCK.COM

*It is not money that is evil. After all, many individuals throughout the Bible were blessed with abundance from God himself. Rather, it is the love of money and the misuse of our possessions and wealth that gets us into trouble.*

Bloomberg brings out the fact that for many years Christians in the West adhered to the Wesleyan principle of “Gain all you can, save all you can, give all you can.” Yet sadly, after World War II things changed dramatically. Bloomberg writes,

Following the Second World War, however, North American and Western European countries experienced unprecedented rates of economic growth and affluence. The decades of the 1950s and the 1960s would sow the seeds of a considerable shift in thinking and practice with respect to material possessions. Whereas many who lived through the Great Depression and two world wars were sympathetic to Wesley’s approach, patterns of both saving and giving began to erode.<sup>4</sup>

People love their money, and enjoy spending it on temporary things. Yet this does not pass over the watchful eye of our Father who is in heaven. The Master warns his followers in Luke 16:15,

You are those who justify yourselves before men, but God knows your hearts. For what is exalted among men is an abomination in the sight of God.

## Blessed to Be a Blessing

Yet to say that God does not bless his people materially for their good is wrong as well. From the very begin-

ning of Israel’s calling as a nation, God promised that he would bless them both spiritually and physically. However, we learn that this blessing was given so that they could in turn be a blessing to others:

I will make of you a great nation, and I will bless you and make your name great, so that you will be a blessing. I will bless those who bless you, and him who dishonors you I will curse, and in you all the families of the earth shall be blessed. (Genesis 12:2–3)

It is blessed to be a blessing to others. In fact, God blessed each one of the patriarchs with a substantial amount of wealth:

The LORD has greatly blessed my master [Abraham], and he has become great. He has given him flocks and herds, silver and gold, male servants and female servants, camels and donkeys. (Genesis 24:35)

Isaac sowed in that land and reaped in the same year a hundredfold. The LORD blessed him, and the man became rich, and gained more and more until he became very wealthy. (Genesis 26:12–13)

[Jacob] increased greatly and had large flocks, female servants and male servants, and camels and donkeys. (Genesis 30:43)

HaShem desired to bless Israel, and He even did so as they left Egypt by causing the Egyptians to be favorable toward them so that they gave Israel their silver and gold:

The people of Israel had also done as Moses told them, for they had asked the Egyptians for silver and gold jewelry and for clothing. And the LORD had given the people favor in the sight of the Egyptians, so that they let them have what they asked. Thus they plundered the Egyptians. (Exodus 12:35–36)

But nowhere do we see an example of wealth becoming evil more quickly than in the affair of the golden calf. The very finery with which HaShem had blessed Israel from Egypt was now used to create an idolatrous calf.

The dangers of materialism are all around us, and the Master urges us to be on guard lest we end up trying to serve two masters. It is not money that is evil. After all, many individuals throughout the Bible were blessed with abundance from God himself. Rather, it is the love of money and the misuse of our possessions and wealth that gets us into trouble. This is why the Torah contains so many lessons and instructions guarding against a spirit of materialism. ■

## Endnotes

- 1 Samuel Tobias Lachs, *A Rabbinic Commentary on the New Testament: The Gospels of Matthew, Mark and Luke* (Hoboken, NJ: KTAV, 1987), 129–130.
- 2 Wayne Martindale and Jerry Root, *The Quotable Lewis* (Carol Stream, IL: Tyndale, 1990), 118.
- 3 Craig L. Bloomberg, *Neither Poverty nor Riches: A Biblical Theology of Possessions* (Leicester, England: InterVarsity Press, 1999), 132.
- 4 Bloomberg, *Neither Poverty nor Riches*, 21.

► Boaz Michael is the Founder and Director of First Fruits of Zion. Boaz lives in Jerusalem with his wife and three of his children.

# Economic Growth Pangs

For the sake of the house of the Lord our God, I will seek your prosperity.” (Psalm 122:9)

**W**hen we hear the term “marketplace,” what comes to mind? Many believers treat anything related to commerce as secular and temporal at best, and therefore the opposite of a “spiritual lifestyle” which is solely focused on “treasures in heaven.” This perspective misses God’s original intent for mankind.

## Meaningful Marketplace

I would like to define the marketplace in a broad and meaningful manner, going beyond just business or where we go to work. Rather, it is a creative community where people exchange their talents, time and energy for resources. It is the framework in which human beings interact, trading value and creating mutual blessing. It is the place where we are meant to bear fruit through relationship. It is part of God’s original order—it is the Garden of Eden, our creative playground, our home, our domain. Therefore this sphere is inherently good and sacred.

God created us to enjoy intimate spiritual love and friendship. We are called to glorify our Father by expressing His gifts within us. This brings joy to His heart: giving us life and love, and as the recipients of this love, He is able to bring forth new things in and through us. When the Body is joined together in God, we are a holy and divine family. It is a community with God at the center, in the midst of the Garden.

Within this Kingdom marketplace, we express our creativity and richness; we develop and grow in the image of God, according to the uniqueness of our very being. How magnificent is His Kingdom!

## Vocation as Redemption

In Genesis 3, we read that God established three redemptive works as a consequence of the Fall. These redemptive works allow us to participate in God’s restoration of the created order. Each produces life, but due to the Fall also come at a price of difficulty and suffering.

The first is God’s sovereign work in the redemptive sacrifice of Messiah—dealing with sin, death and the enemy. By the blood of Messiah, He has paid the ultimate price to buy back His own Kingdom and sanctify it.

The second is man’s assignment—the marketplace “Garden” is redeemed through our stewardship. It is the ongoing and disciplined process of living out the purpose which we have been given. As it is written, “by the sweat of your brow you will eat your food” (v19). So, each of us is expected to do our part to expand God’s Kingdom. Therefore our daily work is part of the redemptive process.



Hutzot shopping mall in Ashkelon

## Vision for the Messianic Community

Within Israel the Messianic Community is just growing out of its embryonic state. We are 15 to 20 years behind general society in terms of economic ability. We are still in our “birthing” stage and in need of support and guidance.

So it seems God is choosing the Body of Messiah worldwide to supply resources and encouragement so that their Israeli brothers and sisters can stand firm, holding onto His promises until the doors of opportunity swing open. Israeli believers in business—whether Jewish or Arab, Western or Middle Eastern, prosperous or disadvantaged—must learn to count on God’s faithfulness to open doors that appear to be closed.

The Firstfruits Center for Economic Advancement partners with other organizations to create projects which promote economic development and opportunity for local believers. The Israel Business Forum, our annual flagship international conference, serves to give business-minded believers from abroad a way to network and team up with the Israeli Messianic business community. International delegates tour the Land and meet dozens of Israeli companies and start-ups, prominent venture capitalists and senior government officials.

This relationally-driven investment process leads to its own gratifying ripple effect: by stimulating business growth among local entrepreneurs and companies via coaching networking, lending and investment, we help build a sustainable core of business activity which will impact the country, just as the country impacts the world. And this cooperation is an investment in Israel’s spiritual “startup community” destined to guide the nation to ultimate restoration as God’s holy people. ■

► Mordechai Wiseman is Chairman of Israel Firstfruits Center for Economic Advancement.

The third work is a partnership of creative-life between God and Man to bring forth new life through intimacy and relationship. “I will greatly increase your pains in childbearing; with pain you will give birth to children” (v16). We bear the image of God, therefore bringing life into the world should be a very natural act. However because of sin, giving birth is often associated with a long, difficult and painful process. To use the metaphor of a pregnant woman, we are uncomfortable and stretched in many directions, so we may question Him and say: “God is this really you?” Yet despite the pain, this process ultimately brings forth new things—and new life.

God has put something unique inside of each one of us, something that is necessary and an essential part of His purposes. And so the marketplace becomes the context where God brings forth new life from within us—a journey where these things are walked out and worked out—where the fullness of our various gifts becomes manifest and bears fruit.

### Israel the Start-up Nation

So, how does all this link to Israel?

God has chosen Israel as His “vessel” for bringing forth His new life, His Kingdom, His light. As a “giving nation” we have been severely pruned during

our national “winter”, but once again are blossoming and bearing fruit.

The Bible indicates that a great prosperity is going to rest on Israel at some point—and we already see the firstfruits of it. The nation is not only an historical miracle, but an economic phenomenon. The first 60 years of Israel’s existence as a modern state have been characterized by unprecedented development and growth. This process continues today as Israel serves as an international hub for innovation, entrepreneurship and investments.

Israeli creativity has produced a record-breaking lineup of must-have technologies, from microchips and mobile apps to waste-water reclamation and advanced medical equipment. The reality of being a small country with few natural resources and limited markets—coupled with a culture of survival and innovation—have made Israel a leading entrepreneurial state.

From a spiritual perspective, Israel’s business success is not merely the fruit of human ingenuity. It flows from certain promises made by the God of Israel to His people thousands of years ago. Believers with business experience are quick to discern the spiritual layers in Israel’s rise to global market leadership. And this spectacular growth continues despite the threats of isolation and boycotts, only by God’s grace.

# Order, Order You Shall Pursue

**M**any of those among us, families and children, are afflicted continually by financial difficulty, finding themselves in endless financial disorder. Many are stricken by debt and excessive spending. Situations like these influence our personal lives, relationships, marriage, children, emotions and spiritual health, but without the proper tools, skills and knowledge for domestic financial planning we will not be able to manage our own resources.

## The Roots

There is no doubt that financial problems create great tension, which is a heavy and often unnecessary price to pay for stability of family and community. It is also a no-brainer that any form of assistance failing to reach deep down and deal with the root is just putting out fires, as we say in Hebrew. Extinguishing fires means merely responding to existing problems instead of wise preventive action. When you deal with the symptoms you are in effect celebrating the problems, not solving them.

Financial problems are generally a symptom of a deeper problem that needs to be dealt with at the root. This is a responsibility bestowed upon us in the eyes of God. We have to teach and educate our people to live in balance and measure with finances (expenses versus income, reducing expenses and increasing income). They must progress towards financial independence, economic stability based upon good values and righteous principles from the Scriptures.

A lengthy process, responsible and properly calculated, will lead to financial solutions and a respectable lifestyle. As the good books says, “those who sow in tears will reap with joy” (Psalm 126:5) and whoever is faithful with little, God will bestow with much” (Matthew 25:21).



## Health and Finances

The first stage of healthy financial planning is putting order to it all. Order is the key. Order, order, order. Making lists of your expenses and various income allows us to perceive our finances realistically: pure numbers, actual facts. Brace yourself, prepare to be surprised. You are likely to discover behavior patterns and habits that need serious fixing.

A genuine revision of your money-handling is a matter of repentance! Repentant financial revision may require hired professional assistance. This is nothing to be ashamed of, nor is it a

*If we take responsibility, we will build our house on the rock so that our family can withstand harsh circumstances and intense pressure.*

---

waste of time and money. Through professional counsel and sincere willingness we can lift up our heads, relearn the basics and find the path to new life and blessing.

Victory must be set before our eyes, and not only victory for ourselves but for others as well. Gaze forward to financial balance and health, dignity and blessing. All you need is motivation and the energy to work on yourself, a spirit of cooperation, transparency and accountability. In short, be practical and responsible in order to bring order to our finances and ultimately live better. Not only that, your personal example and testimony for constructive administration of finances also improves the people and the community around you.

## **Shalom in the Home**

Young families in particular are in need of financial planning. Finances carry utmost importance in the success of a marriage. Financial difficulty threatens the system of cooperative living, in the present and in the future. To neglect such issues is dangerous for love and marriage.

When romance between a man and a woman reaches the heavens they feel they could overcome anything and everything. However, when the honeymoon is over and they find themselves thrust in daily routine, things change. Reality has a sobering effect on dreams and wonder. Therefore we must sit down, think and plan.

You have now become one body, not just physically but financially! You need to agree upon economic decisions to have similar expectations, for the sake

of living together and anticipating practical consequences. In fact, some married couples are stuck with economic consequences from their separate pasts, which is a bad way to start, on the left foot, as we say in Hebrew.

Strong economic foundations bring vital balance and stability in a marriage or in any other form of community. This has nothing to do with greed, quite the contrary: disciplined financial behavior is both modest and economically beneficial. As such, we should be devoting much emphasis on this in counseling and preparation for the future.

## **Building on the Rock**

We are responsible for ourselves. It is we that must build our own homes. No one will do this for us, in our place. If we take responsibility, we will build our house on the rock so that our family can withstand harsh circumstances and intense pressure, like strong winds striking our house.

Building a house naturally requires many stages of planning. If we are to imagine a house, we sketch it and create a plan for it. We try to anticipate any problems or challenges ahead of time, to prevent damage and mistakes later on. We plan the infrastructure, foundations, walls, operative process, budget and more. How much more then, should we plan ahead with our own household and permanent relationships?

Look truthfully in each others eyes and ask if the things you desire now are appropriate considering your financial situation. Don't accuse your spouse, but engage and inspect. Talk about it, express yourselves, share and ask. Don't

procrastinate confrontation, it is much better to reach early realizations and then build properly, together.

## **An Exhortation**

Good management is orderly administration. Husband and wife both need to know how much is spent compared to the amount earned. Follow-up is critical, so learn to control your finances. Don't let money lead you. It will pressure you on unless you gain control. We are supposed to rule and use our money, not vice versa.

A traditional Jewish saying roughly translates; the end of an action lies in the initial thought process. This phrase is meaningful and relevant to financial planning. Do not commit to purchasing a single thing before thinking it through and calculating ahead of time whether you will be able to pay for it! Procrastinate, rather, with the luxuries.

Don't lose control with credit cards. In general, it is not wise to purchase things in numerous payments. Pay attention to bank papers. Never let your account balance fall into overdraft. If you have debts to pay, make it a priority to pay them off as soon as possible instead of constantly living in a state of debt (a mortgage is an exception). Strive to be financially independent. Work and provide for your own needs. Be responsible with the money in your hands. Don't spend too much. Think about the future. Set goals and find the way to fulfill them.

God wants to give us abundant life, full of his blessings (John 10:10). The high cost of living in Israel makes it difficult to get by, but God has given us wonderful tools. If we use them we will be able to overcome financial challenges and enjoy blessing and abundance in every sphere of life, and we can then bless those around us as a productive testimony to society. **■**

---

► Arik Peled is a certified Family Financial Advisor in Israel.

# The Offering

**W**e hear the word offering and think about money, which is just the simplest way to do it these days. The easiest thing is to let others do the holy work, the work that we would like to be part of. Contributing money releases us from that religious obligation.

What can be done by me, a simple man, for the Kingdom? Every man can give and contribute. Every man has strengths, given by God, things that strengthen others. Sometimes we think that a contribution must be heroic, but truthfully, it might be a seed you sow, a drop that becomes a river.

A man contributes what he can, small to unspiritual eyes with narrow vision. Every thought that becomes an action influences the world. Sometimes others follow suit. A good word, a joyous deed, encouraging the sick and needy, speaking to the lonely one; all these are contributions.

One should give in according to the response of his heart. If giving doesn't come naturally, or easily, then it is unlikely to be consistent. It is not about what your country can do for you, but what you can do for your country? For society, community, family? What would you give, that also brings pleasure to your own heart?

God asked for a contribution from the people to build the Mishkan. The people gave what they had to take part and feel part of the work. Giving gives one a sense of purpose, of meaning. We can feel this too. Any good deed is good for the self. In this way, the Scripture is fulfilled: "And they made for me a Temple and I dwelt in their midst" (Exodus 25:8).

An old tale tells us that the Temple was built upon generosity and love. There were two brothers working in the field they inherited. One had a family and the other had none. Each took an equal share of the harvest, but in the night they secretly went to give some of their own to the other. The single brother thought, my brother has a family and he must feed his wife and children, while I am able to live modestly with less. He needs it more than me. The married brother thought, I have children who will care for me when I am old, but my brother has no family to take care of him. He needs it more than me.

Every morning they woke and were surprised to discover their stash stayed whole despite what they had given away. Every night they continued to give secretly, until one night they caught one another with a sack of grain. They immediately dropped it and embraced. This is where the Temple was built.

## Gold and Silver

In Exodus it is written, "And this is the offering you shall take of them; gold and silver and brass, blue and purple and scarlet and fine linen ..." (25:3-4). Why did the children of Israel give such valuable materials, when God is not in need of money and the praise of man? Why does God request the contribution? The answer lies in our freedom of will.

The day God created the earth He gave us free will to choose between good and evil. This ability is given to no other species. So is the life of mankind. That same day God also prohibited them to eat from the tree of knowledge, another choice.

I imagine in the beginning God anticipated we would choose good and not evil, without clear commandments and written ordinances of Torah, but the Genesis stories show us how men fail to live morally. Cain killed Abel and God accused him of murder, without a clear previous commandment as with

Adam. Human nature was supposed to function morally.

The generation of the Flood behaved contrary to divine creation. They were unacceptable to God. When He saw them, He saw evil and destroyed them. God mourned and then moved on (Genesis 6:5). Cain, the people of the Flood and Sodom were extremists, abusing their nature by choice, desecrating the image of God.

This principle is emphasized in Deuteronomy, “Behold I have given before you life and good, death and evil, and you shall choose life” (30:15). This is the essence of human existence. Out of struggles in our soul the mind is conscious of good and evil, of what is required and the notion to walk in the way of the living.

Gold and silver are coveted. It is not easy to part with money. They struggled with the primordial tension between good and evil deep inside. The heart is worth much more than gold and silver.

This is what God asked for, and upon which His dwelling-place was built. You must surrender your heart to the Father in Heaven, in order to build it.

“Speak to the children of Israel, and take an offering to Me, from each man whose heart moves him ...” (Exodus 25:2). The children of Israel indeed built with open hearts. We read later that they contributed, through the offering. They gave so much that Moses literally had to stop them from continuing to give (Exodus 36:5-6).

The offering is a great thing. It opens the heart. We contribute and in return feel belonging. Scripture shows that the enterprise in the desert was the collective work of the hearts of the people. The message is clear. Simplicity of giving amounts to greatness. Zoe

## Romance

The season in the desert, was like a honeymoon between God and Israel. It was then that the relationship was fresh, en-

thusiastic and fruitful. They were alone without hindrances. The building of the Mishkan was done heartily, in simplicity. The problems started later.

Young married couples typically lack the resources to purchase a permanent home and so they will rent a small apartment, simple and inexpensive. They typically wander about renting, switching residences, settling for less. However, these are days of blissful love and romance, as a man and woman establish their home in each other’s heart.

Later on, when love becomes routine, our bodies need more space. The place of residence needs to grow and we seek superficial excitement from material things, jewelry and vacations. The external things, once insignificant, become more valuable.

Jeremiah likens the relationship between God and Israel to that of a man and a woman. The desert was the honeymoon. The LORD’s bride is the people. The people followed God in the desert, and He praises her: “I remember the kindness of your youth, your love as a bride, walking after me in the desert, in an un-sown land” (Jeremiah 2:2).

When we were young in our faith we loved God passionately, anywhere and everywhere. Now we need corporate services and sound systems, charismatic preaching and comfortable circumstances. All just to open our hearts to God. In the past we loved God with simplicity, as in the desert.

When giving is greater it reflects the magnitude of our love. God so loved the world that He gave His only beloved Son. An offering is an opportunity to contribute from our lives. It reflects love and piety. We help others, encouraging and raising up. Giving actually lifts our own spirit, and even forms our identity.

“Cast your bread on the water, for after many days you will find it ...” (Ecclesiastes 11:1) 



EGGIB21/BIGSTOCK.COM

# Budgeting for Beginners

BY MARKUS VON KAENEL



**W**hat is a budget? A budget is a written plan regarding what you intend to purchase, or what you have to pay monthly. At the end of the month, you compare the budget against the actual expenses.

The art of making a monthly budget is based on a balance between your regular income from work and various payments. You must not spend more than you actually have.

One is generally aware of expected money coming in to the bank account from employer or insurance, yet often hardly aware of the amount of money being spent. We really should manage our finances.

Let's get started with a notebook and list the money used. Working with a computerized spreadsheet is also feasible. Write categories such as rent, phone and internet, taxes, insurance, health care, transportation, food and leisure.

When you anticipate special expenses, for example birthdays, wedding or bar-mitzvah celebration, create a special separate account. This helps not only for organization but also to reduce credit.

After every expense, when you come home from shopping, write down the amount and description! Be punctual with this. Keep all bills and receipts in a file with the notebook for reference and verification.

At the end of the month, make a total of the costs of your lifestyle and compare with income. Have you exceeded your financial limits? Check for unnecessary items and make a point to refrain from them.

Control of one's household budget should be a daily routine, like praying and studying the Bible. The *Diakonia* (char-

ity) in the Acts of the Apostles perhaps not only distributed food and other items, but also included accounting for the money being spent by the ministry.

If you are able to generate a higher income than monthly expenses, it is recommended to create a savings account, to allocate spare money for unexpected costs and future needs. If you have fallen in debt to your credit card, introduce measures of personal austerity until you pay everything back.

In fact, it is better not to use a credit card to pay for daily needs and extra expenses. Seeing the money run out of your hands as you pay for things will help to be more cautious with expenses. Minimize your credit card use and the limit of credit on the card.

If you go shopping with cash instead of a credit card, it will ensure you do not spend more than you rationally planned to spend, whether you are purchasing books, food, clothing, furniture or accessories.

You can always save money by eating at home or packing a sandwich instead of going to a restaurant. This is a habit worth adopting in your life, to save money and take pleasure in simple fellowship.

Standing-orders for all regular expenses (rent, electricity, municipal tax, health insurance, communication) will automatically charge your bank account and save time and mishaps.

Check the interest rates on your bank accounts. Sometimes you may refrain altogether from a credit option. It is imperative to pay off debts instead of holding cash, as the bank will be unfriendly and take high interest if they are not repaid! ■

# The Apostle Paul and Money

**M**oney is always a touchy subject. When I think about money and wealth I think of the very sharp words of Yeshua regarding the rich. On the other hand, I myself enjoy living comfortable and having quality possessions, food and clothing, without counting every penny when I go shopping. People don't normally think about the Bible when they think about money.

The Bible is not a book about religion, rather for abundant life written by the designer and maker of all things both visible and invisible in our universe. It is surprising how much of the instructions and wisdom in the Bible is dedicated to wealth and wealthy people, as is the depth of God's care for the poor and weak in society. The Word of God is saturated with instructions and economic principles that instruct and teach us about money, wealth and prosperity.

God provides for every living being —everything belongs to Him: “The eyes of all look expectantly to you, and you give them their food in due season. You open your hand and satisfy the desire of every living thing. The LORD is righteous in all His ways, gracious in all His works” (Psalms 145:15–17). God gives life and food and everything to all of us. The illusion that we are “self-made men” is nothing more than deception. None of us are able to add one day to our life or grow one additional hair on our head.

In this article it is my desire to touch cursively on this major issue of money, but more specifically concentrating on the good Apostle Paul and his attitude and instructions about money and giving. Why am I concentrating on Paul and his teaching on money? The reason is simple! When people think of the Apostle Paul they think of these high and lofty spiritual teachings, but Paul was a Jewish lawyer and a Rabbi. He described himself as a devout Jew and Pharisee. In fact, he was a very practical person and actually spoke much about money and giving with very specific instructions and principles. These I want to explore in this article.

## **Purpose-Driven Financing**

Paul wrote most of his letters to the churches with at least one of the objectives being raising funds. Most people whom I teach this point enter into a slight shock when they hear this statement. They would like to think that Paul wrote the letters for pure theological and spiritual reasons and there is no money involved. However, Paul was actually commissioned by the apostles and elders of Jerusalem to go among the Gentiles and raise money for the saints in Jerusalem, and this is what the good Apostle actually did.

Here is an example from Paul's letters in which he addresses the issue of fund raising and contributions: “For it pleased those from Macedonia and Achaia to make a certain contribution for the poor among the saints who are in Jerusalem. It pleased them indeed, and they are their debtors. For if the Gentiles have been partakers of their spiritual things, their duty is also to minister to them in material things. Therefore, when I have performed this and have sealed to them this fruit, I shall go by way of you to Spain” (Romans 15:26–28).

This is one of Paul's strongest statements involving money and contribu-



Ruins of ancient Corinth – Paul wrote to the Corinthians about money.

tion and the raising of support for the “saints who are in Jerusalem.” In the statement, Paul brings a case study showing what others have already done. The brothers in Macedonia and Achaia already made a certain contribution.

These brothers were happy to do so because they understood that they are debtors to the saints who are in Jerusalem. It is difficult to understand why Christians in Europe are debtors to the “poor saints in Jerusalem.” Paul actually gives it a clear explanation. The concept behind this command of Paul to the church in Rome and in fact to all the churches in Asia Minor, Greece, and Rome, is that they need to contribute to Jerusalem because: “For if the Gentiles have been partakers of their spiritual things, their duty is also to minister to them in material things.”

Every collection of funds in the New Testament is connected with this collection that Paul is doing and his return to Jerusalem was specific for the Feast of Pentecost (First Fruits) to bring this collection from among the Gentiles to Jerusalem. He states this very clear when he is arrested in the Temple and declares what he was doing in the Temple: “Now after many years I came to bring alms

and offerings to my nation ...” (Acts 24:17).

It is important to notice that Paul does not say here that he is bringing these “alms” to the “church in Jerusalem,” but rather he is bringing the alms collected “to my nation ...” Paul’s collection is for the “nation,” the people of Jerusalem, and not specifically for the church. It might be that we should re-examine Paul’s use of the word “saints” as it is used in Romans 15:26, referring to a specific group of people in Jerusalem. This article is of course not dealing with that issue and therefore I am just mentioning here the challenge of a better understanding of Paul’s attitude toward all of Israel.

In 2 Corinthians chapters 8 and 9 Paul states his main instruction concerning money. Some of the undergirding Torah principles behind his teaching are found in Deuteronomy 15:7–8, “If there is among you a poor man of your brethren, within any of the gates in your land which the LORD your God is giving you, you shall not harden your heart nor shut your hand from your poor brother, but you shall open your hand wide to him and willingly lend him sufficient for his need, whatever he needs.”

This is the key principle, by making a direct command that a community of God’s children is obligated to take care of the poor, it is written: “you shall open your hand wide to him and willingly led him sufficient for his need, whatever he needs.” The continuation gives the reason behind the instruction: “because for this thing the LORD your God will bless you in all your works and in all to which you put your hand.”

It is evident from these examples Paul did not shy to discuss money and contributions with the churches that he established and had connection with, it is clear also from these texts that some of the contributions were collected for Jerusalem and some, such as the gifts he received from the church in Philippi were for his personal use. We learn that it is legitimate and acceptable to support an evangelist and a minister of God’s Word, and even to provide for a minister’s needs. The principle that Paul brings from the Torah he quotes in his instructions to his disciple Timothy: “For it is written in the Law (Torah) of Moses, “You shall not muzzle an ox while it treads out the grain.” And, “The worker is worthy of his wages” (1 Timothy 5:18).

*We must remember that God sees into our hearts and for God the few coins of the widow are much more than the thousand dinars of the rich Pharisee (Luke 21:2).*

## **Altruistic Financial Offerings**

“Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come. And when I come, whomever you approve by your letters I will send to bear your gift to Jerusalem. But if it is fitting that I go also, they will go with me” (1 Corinthians 16:1–4).

Paul commands the church in Corinth to make the collection and put it in the “treasury” so that he does not have to run after each member. The collection is not mentioned here as a “tithe” but as “each one has purposed” meaning planned to give, or as the Torah puts it: “Then everyone came whose heart was stirred, and everyone whose spirit was willing, and they brought the LORD’S offering for the work of the tabernacle of meeting ...” (Exodus 35:21).

Paul is referring here to the collection that he is bringing to Jerusalem together with seven non-Jewish disciples that are accompanying him to Jerusalem. It is that same collection about which Paul wrote to the church in Rome, and also in his second letter to the church in Corinth.

“Therefore I thought it necessary to exhort the brethren to go to you ahead of time, and prepare your generous gift beforehand, which you had previously promised, that it may be ready as a matter of generosity and not as a grudging obligation. But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap

bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have abundance for every good work. As it is written: “He has dispersed abroad, He has given to the poor; His righteousness endures forever” (2 Corinthians 9:5–9).

The concept of Torah and New Testament is giving and contributing from the “purpose of your heart.” This is a measure of generosity toward man and also devotion to God. Taking care of widows and orphans is one of the main social challenges that all the prophets speak about and pronounce as a measure of social justice and faithfulness toward God.

Out of this concept the Apostle Paul makes a law of seed and harvest, measure for measure: What you sow in the field will determine what you reap in the harvest time. At times this concept has been misused, turned into a gambling slot-machine transaction. You put a quarter in and expect to get one hundred quarters back, all based on a misinterpretation of Luke 6:38, “Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.”

This of course is the principle of measure for measure (מידה כנגד מידה). It works in both directions, for blessings and also for curses and punishment in return for evil deeds. Often it depends on the attitude and motive of people giving and contributing. If the gifts and contributions are not out of pure

and honest intent, the effect would be negative. We must remember that God sees into our hearts and for God the few coins of the widow are much more than the thousand dinars of the rich Pharisee (Luke 21:2).

The important principle here is that the value of money in the Kingdom of God is not the nominal value printed on the paper bill, silver coin or gold, but the value relative to who is doing the giving and the purpose of the gift. Yeshua also spoke of giving the wrong way: “Take heed that you do not do your charitable deeds before men, to be seen by them. Otherwise you have no reward from your Father in heaven” (Matthew 6:1).

The Apostle Paul writes to the church in Philippi and commends them for their giving: “Not that I speak in regard to need, for I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me. Nevertheless you have done well that you shared in my distress. Now you Philippians know also that in the beginning of the gospel, when I departed from Macedonia, no church shared with me concerning giving and receiving but you only.

For even in Thessalonica you sent aid once and again for my necessities. Not that I seek the gift, but I seek the fruit that abounds to your account. Indeed I have all and abound. I am full, having received from Epaphroditus the things sent from you, a sweet-smelling aroma, an acceptable sacrifice, well pleasing to God. And my God shall supply all your need according to His riches in glory by Christ Jesus. Now to our God and Father be glory forever and ever. Amen.” (Philippians 4:11–20)

*Continued on page 24*

# Open your hand.

Help us support Israelis who fall between the cracks.

*You shall give to him freely, and your heart shall not be grudging when you give to him, because for this the LORD your God will bless you in all your work and in all that you undertake. For there will never cease to be poor in the land. Therefore I command you, "You shall open wide your hand to your brother, to the needy and to the poor, in your land."*

—DEUTERONOMY 15:10–11 ESV

Over the years our soup kitchen has turned into an efficient method of voucher distribution. We work closely with the Jerusalem municipal welfare offices and social workers, who refer us to the most needy families in the city. We are able to help hundreds to meet their daily needs and in doing so we also reach many local believers, who are always close to our heart. Thank you!



Donate today.

[www.netivyah.org/about/humanitarian-aid/](http://www.netivyah.org/about/humanitarian-aid/)

# Covenant Promises for Business

For most of us money is a necessity of life. Discussing money, wealth and business should be natural for believers since these are a major part of our covenant heritage. I encourage hard work and small business because the potential they have for a person to change their world are limitless. Whether it is getting promotions and raises or starting a one person business or employing many. The rewards include more financial freedom and more flexibility with time, which allows a person to devote themselves to things which are personally important. Extra time and money are life changing.

I want to share some practical ways to think about money, wealth and business based on my personal understanding of the Bible. For brevity I will only reference a few texts but the theme runs throughout the Bible. I do hope that what you read will give you confidence in yourself and help strengthen your faith.

## Rewards and Faithfulness

For me, living for God results in great spiritual rewards such as love, peace, joy, happiness and contentment to name a few, and there are great parallel physical rewards too. An example of this principle is Deuteronomy 28:1-2,

Now it shall come to pass, if you diligently obey the voice of the LORD your God, to observe carefully all His commandments which I command you today, that the LORD your God will set you high above all nations of the earth. And all these blessings shall come upon you and overtake you, because you obey the voice of the LORD your God.

I love to read this, “All these blessings shall come upon you and overtake you.” I imagine them chasing me down. Who wouldn’t get excited! Yes, we can expect blessings in this world as a result of living for God. As Believers, when we dedicate ourselves to living Godly lives it results in establishing His covenant with us. It is circular logic; we do what He asks and He does what He promised, so we continue to do what He asks and He continues to do what He promised. If we ever stop, the process reverses and blessings turn to curses, God forbid.

It would be a terrible mistake to think we serve God for reward. We serve God out of faithfulness and gratitude for what He has done for us by bringing salvation to us as individuals and the world through the Messiah. If I had to admit to serving him for rewards they would be the spiritual rewards I mentioned above and the relationship with Him. Anything we reap in this world are bonuses.

Any rewards we experience in this world are in direct fulfillment of His covenant promises. We did not give Him a list of what we want, instead He told us what to expect in return for being faithful and obedient. One of the more interesting and misunderstood rewards is

also another example of circular logic. Deut 8:18,

And you shall remember the Lord your God, for *it is* He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as *it is* this day.

Think about this for just a moment. Does it really say that God gives us the power (ability) to get wealth? It is that He may establish His covenant which He promised. We did not ask, but He promised. And what does the covenant promise?

## A Wonderful List

In the text of Deuteronomy 28 I see an abundance of potential business and wealth building opportunities, all compliments of God's covenant promises to us:

- *The LORD your God will set you high above all nations of the earth. And all these blessings shall come upon you and overtake you, because you obey the voice of the LORD your God.*

Sometimes when we pray for guidance and direction God gives us ideas. We should act upon them.

- *Blessed shall you be in the city, and blessed shall you be in the country.*

Wherever I choose to live or work I will find blessings there, but I have to do something. Work and business opportunities to consider are limitless.

- *Blessed shall be the fruit of your body, the produce of your ground and the increase of your herds, the increase of your cattle and the offspring of your flocks.*

Having or adopting children, planting a garden or becoming a farmer, raising an animal or two or a hundred. There are limitless

*Any rewards we experience in this world are in direct fulfillment of His covenant promises. We did not give Him a list of what we want, instead He told us what to expect in return for being faithful and obedient.*

opportunities promised to be blessings. Be fruitful and multiply.

- *Blessed shall be your basket and your kneading bowl.*

More good news, we will have an abundance for our personal and family needs.

- *Blessed shall you be when you come in, and blessed shall you be when you go out.*

Nothing is more important than peace in home and community. A good name is better than wealth.

- *The Lord will cause your enemies who rise against you to be defeated before your face; they shall come out against you one way and flee before you seven ways.*

May you never have enemies! If someone doesn't like us for who or what we are we can't fix it, but we can pray for God to change their heart and nullify their negative spiritual assaults.

- *The Lord will command the blessing on you in your storehouses and in all to which you set your hand, and giving you.*

To need storehouses you must have more than what's in your pocket. If I am blessed in everything I set my hand to do I will need storehouses to hold the goods I have to sell in the future.

- *The LORD will establish you as a holy people to Himself, just as He has sworn to you, if you keep the commandments of the LORD your God and walk in His ways. Then all peoples of the earth shall see*

*that you are called by the name of the LORD, and they shall be afraid of you.*

We have to be faithful to our calling and live for Him. He will establish our public position.

- *And the Lord will grant you plenty of goods, in the fruit of your body, in the increase of your livestock, and in the produce of your ground, in the land of which the Lord swore to your fathers to give you.*

You will be blessed in your family, in any area of work or business you choose, you just have to choose and work hard and smart at it. Such increase is the result of a firm establishment.

- *The Lord will open to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand.*

I bask in the imagery. Knowing the wicked labor in vain but the faithful have these promises that even nature will be for us gives me confidence and peace.

- *You shall lend to many nations, but you shall not borrow.*

You can't lend what you don't have. It takes more to be able to lend at this level.

- *And the LORD will make you the head and not the tail; you shall be above only, and not be beneath.*

God Himself will bring this about when we work hard, live righteously and learn from experiences.

- *If you heed the commandments of the LORD your God, which I command you today, and are careful to observe them. So you shall not turn aside from any of the words which I command you this day, to the right or the left, to go after other gods to serve them.*

If we never turn from faithfulness to God, He will never turn from being faithful to us.

## Obligations and Relativity

It might be a surprise to learn God's promises contain all the spiritual rewards in heavenly places but also many earthly blessings including wealth and endless business opportunities for you to succeed in. You might not want to be an entrepreneur, you may choose to increase your value at work or turn a hobby into a source of extra income. You should consider all, there are endless possibilities for success.

You may ask why this is important. We are instructed in the Torah that obedience to God includes being a blessing to all mankind, but especially to the less fortunate and needy. I assume this is one

reason why His covenant promises include blessings of money and wealth. How else could we fulfill our obligations to be a blessing? It takes money, wealth and businesses to feed the poor, help Holocaust survivors, lone soldiers, orphans, widows, the homeless and the poor among us along with an endless list of other needs.

It takes money to fund hard working ministries which teach and inspire while doing a multitude of other spiritual works. It also takes money to do things for yourself and your family over and above providing the necessities of food, clothing and shelter. That is why God chose to establish His covenant with us by giving us blessing of money, wealth (things of value) and business opportunities so we could be a blessing. Some might think we are working only for blessings, the opposite is true. We work hard to live up to our obligation to God's covenant, believing He will bless us.

In wealth and success, what is great for one may be little for another. They are relative to each of us and we should never compare ourselves naively. God promises peace and joy for each of us.

With that let me close with this,

*Pirke Avot 4:1*, "Ben (the son of) Zoma said: Who is wise? He who learns from all people, as it is said: 'From all those who taught me I gained understanding' (Psalm 119:99). Who is strong? He who conquers his evil inclination, as it is said: 'Better is one slow to anger than a strong man, and one who rules over his spirit than a conqueror of a city' (Proverbs 16:32). Who is rich? He who is satisfied with his lot, as it is said: 'When you eat the toil of your hands you are fortunate and it is good for you' (Psalms 128:2). 'You are fortunate'—in this world; 'and it is good for you'—in the World to Come. Who is honored? He who honors others, as it is said: 'For those who honor Me will I honor, and those who scorn Me will be degraded' (1 Samuel 2:30)."

May God gives us more faith and confidence in His Word and may we all be satisfied with what God has given us. Most importantly our eternal salvation. ❏

---

*"Paul and Money" continued from page 19*

## In Summary

These principles of giving to a church or a synagogue, or any charity, are true today as they were when penned by the Apostle nearly two thousand years ago. It would be well for us all to take heed of them and act accordingly, because there is blessing and curse when we give financially. Throughout the Bible, contribution of silver, gold, or money, has been a measure of faithfulness and devotion to God and to His Kingdom.

The most important part of this giving has always been in free gifts that people give as they have purposed in their heart. The words of the Apostle Paul in 2 Corinthians 7 are the formula

of what makes the financial aspect of relationship to God and Kingdom effective: "So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver." Like any biblical commandment, if it comes from the heart it goes into the heart of God and comes back enriched in eternal and temporal reward.

The God of Israel who created the world and all that is in it does not need silver or gold, not even buildings or temples. Paul spoke in Athens, on top of the Areopagus: "Therefore, since we are the offspring of God, we ought not to think that the Divine Nature is like gold or silver or stone, something shaped by art

and man's devising. Truly, these times of ignorance God overlooked, but now commands all men everywhere to repent, because He has appointed a day on which He will judge the world in righteousness by the Man whom He has ordained. He has given assurance of this to all by raising Him from the dead" (Acts 17:29–31).

I will end with a prayer the Jewish people declare on different occasions that is a motto and a paradigm for me personally, and the basis of the theological restoration concept: "Blessed are You, Lord our God, King of the Universe, who has given us life, and sustained us and brought us to this time." ❏

# Mixed Multitude

**T**he time of Passover is always a special time. However, the days leading up to Pentecost are particularly and personally meaningful. It is a time of spiritual expectation and renewal. But as I gather thoughts reflecting on the flight of the Israelites from Ancient Egypt and I think about the ages to come, the idea of empires falling with their economies rings in my mind.

Recently I watched a popular underground film named the Four Horsemen. The apocalyptic terminology is of course intended to touch apocalyptic sentiments deep within our system. Whether or not the details are true, the message is clear and felt by millennials in the West: Is our civilization a stable place? Is it worth spending decades laboring to save money? In other words, why invest in anything if the market and society at large might fall to pieces. So, we try to live for pleasure or for a sense of purpose in the present state of things.

In Exodus 12:35–36 the text reads, “And the children of Israel acted according to the word of Moses and borrowed from the Egyptians articles of silver and articles of gold and garments. And the LORD granted the favor of the people in the eyes of Egypt; and they borrowed and plundered Egypt.”

How interesting that God grants favor for exploitation. Can He be blamed, knowing that Egypt would soon crash? Is there a correlation between favor and plunder? I suppose investors and bankers identify with this maneuver! But why on earth would the Egyptians remove the gold and silver from their quarters and simply hand them over to the fleeing mixed multitude of dissidents? Were they themselves investing, salvaging by last resort?

When we read the New Testament and especially the Acts of the Apostles regarding what otherwise is coined the first church of Jerusalem, there is a subtle linkage to the Exodus episode. Chapter 2 reads, “Now all who believed were together, and had all things in common, and sold their possessions and goods, and



Hebrews leaving Egypt, Dura Europos synagogue

divided them among all, as anyone had need. So continuing daily with one accord in the temple, and breaking bread from house to house, they ate their food with gladness and simplicity of heart, praising God and having favor with all the people ...” (44–47a NKJV).

This sounds all lovely and inspiring, almost like a kibbutz back in the day. Notice the text points at the favor they had with the people. Then chapter 4 reads, “Now the multitude of those who believed were of one heart and one soul; neither did anyone say that any of the things he possessed was his own, but they had all things in common ... Nor was there anyone among them who lacked; for all who were possessors of lands or houses sold them, and brought

# *Will the Kingdom of God manifest on earth through the Congregation of Israel or through the collective body of Messianic Jewish Evangelicals in Israel?*

the proceeds of the things that were sold, and laid them at the apostles' feet; and they distributed to each as anyone had need" (32–35).

I have cut out and connected passages that seem to me quite similar in the events they record and the impression they project. When comparing both to the Exodus I find a few elements in common, namely their favor, attributed to God obviously, towards the greater population and surrounding society.

Another interesting element is 'the multitude' (Acts 4:32), comparable to "the mixed multitude" in the book of Exodus on several occasions describing the rather haphazard group of people on the bandwagon leaving Egypt. These early Jewish Christians had formed the sorts of a mixed multitude. Lastly, the issue of money is worthy of attention.

Indeed, here it is not the outsiders loaning their wealth, but members of the multitude. What we have is a fresh apocalyptic-minded messianic club selling their significant belongings and laying them at the feet of the leaders.

## **Investing in the Apocalypse**

The act of selling all your assets urgently and then investing the funds entirely into a new ideological movement is a radical maneuver. If I was living in continental Europe before the second World War, it would have been wise to sell everything without further ado, and leave. That is an example of an extreme financial maneuver, but in context a sensible, smart and responsible investment, considering the severe situation.

Another relevant example from our lives is the IDF Chief of Staff on the

brink of the Second Lebanese War in 2006 selling all his stocks on the Israeli market. Somehow the public discovered the transaction and was upset. The General looked bad, not just because of his poor leadership image but because of the discouragement; indicating his expectation that our economy and infrastructure might collapse.

When the apostles gathered the assets sacrificed by those simple God-fearing men and women, it was all based upon a sincere conviction that the state of the world will soon be transformed. The context of this cosmological revolution naturally was in the vision of the Jesus' messianic second coming, as King and Lord. All things would be made new, a new creation. Old things pass and new things come to being.

In the first chapter of Acts, Jesus ascends in front of their eyes. The men and women watching are left in shock. But the two figures in white say to them, "This Jesus, taken up to the heavens from you, thus he will come in the manner you watched him go into the heavens ..." (v. 11). This implies indefinitely they would live to see Jesus descend back from the clouds to them to reign: within their lifetime, with their own eyes.

The only problem with this episode is that Jesus didn't return when they expected him to. They anticipated his return from the heavens very soon indeed. Accordingly, they sold all their belongings to fund the organization of the apostles. Unfortunately but quite naturally from a financial perspective, that first glorious Jewish Christian church of Jerusalem went bankrupt quicker than

you can say apocalyptic eschatology.

We see already in the book of Acts, what with Paul collecting donations from the West to support the now economically dependent apostolic mission. Today Messianic Jews around the world, and especially in Israel, are not independent economically. In that aspect I concede, Messianic Jews in Israel are modern descendants of the early apostles, continuing the financial legacy.

Many Christians give to Messianic Jewish ministries in Israel. Many more Christians pour into Christian Zionist functions, funding mainstream Jewish-Israeli institutions such as schools and humanitarian aid. From a religious perspective, these are investments. Nobody here is naive, no one is compulsively giving away the wages they labored to earn. Rather, after much thinking and praying, believers invest where they feel the Kingdom of God will flourish.

Will the Kingdom of God manifest on earth through the Congregation of Israel (Jewish nation, State of Israel, Synagogue) or through the collective body of Messianic Jewish Evangelicals in Israel? Will Israel prevail as an establishment, or stumble before the apocalypse? These are real considerations, though I have simplified and contrasted the two.

Maimonides did not believe that tribulation produces enlightenment, though the New Testament seems to encourage the notion of revelation in the midst of suffering.

My prayer is that Israel would indeed flourish despite the times. Whatever happens in the East and in the West, may those who put their trust in the God of Israel and all His children and faithful chosen ones be protected from plagues and darkness, from the smoke and the rubble of empires falling. And in the midst of weakness may we then learn to reach out as a light to the nations, to the four corners of the earth lifting up those who mourn, building them again. May the Kingdom of God be forever strong in Jerusalem, Amen. ☑

# Connect with Netivyah!

There's a lot more to Netivyah than meets the eye—the *Teaching from Zion* magazine is only one of our outreach and humanitarian ministries. We invite you to connect with, and contribute to, the other branches of our ministry.



## Congregation

Roeh Israel, "Shepherd of Israel," is a Messianic Jewish Congregation in Jerusalem. The congregation is made up of followers of Yeshua, both Jews and non-Jews, who worship together in a traditional synagogue environment.

## Humanitarian Aid

There are many families in Israel, even entire sections of the population, who fall between the cracks. Without charities and organizations like Netivyah they would not be able to put food on the table.

## Publications

Publishing is one of Netivyah Bible Instruction Ministry's top priorities, as we see education as being central to our existence. Visit our website for previous issues of *Teaching from Zion*, as well as a selection of our books.

## Radio Station

*Kol Ha'Yeshuah* ("The Voice of Salvation") is the Hebrew partner of "Trans World Radio" worldwide gospel radio network. Our goal is to present the Good News to our Hebrew speaking audience within the context of the Jewish and Hebrew culture in which the gospel originated.

[www.netivyah.org](http://www.netivyah.org)



## Netivyah Bible Instruction Ministry

---

PO BOX 8043, JERUSALEM 91080, ISRAEL  
Tel. 972-2-6231019 [www.netivyah.org](http://www.netivyah.org)