

Essential Values Concerning

FINANCES

## 2 Timothy 3:16-17 (NKJV)

<sup>16</sup>“**All Scripture** is given by inspiration of God and **is profitable** for doctrine, for reproof, for correction, for instruction **in righteousness.**”



## 2 Timothy 3:16-17 (NKJV)

<sup>17</sup>“That the man of God may be **complete, thoroughly equipped** for every good work.”



### 3 John 1:2-4 *(KJV)*

2“Beloved, I wish above all things that thou prosper and be in health, even as **thy soul prospereth.**”



### 3 John 1:2-4 *(KJV)*

3“For I rejoiced greatly, when the brethren came and testified of the Truth that is in thee, even as thou walkest in the Truth.”



### **3 John 1:2-4** *(KJV)*

4“I have no greater joy than to hear that my children walk in Truth.”



- **True prosperity** is wholeness in our entire spirit, soul and body.
- True prosperity is **wholeness** in every area of our lives.

## Psalm 1:2-3 *(NLT)*

<sup>2</sup>“But they delight in the law of the Lord,  
meditating on it day and night.”





## Psalm 1:2-3 *(NLT)*

<sup>3</sup>“They are like trees planted along the riverbank, **bearing fruit each season.** Their leaves never wither, and **they prosper in all they do.**”



- God's perspective of prosperity is **wholeness** and **fruitfulness** in every area of our lives.
- Because His Life and His Presence is in us.

- In this series we are covering:
  - Some obvious things
  - Some misconceptions
  - Some profound Truths
  - Some practical wisdom

- The Treasures of Your Heart
- The Value of Giving
- The Value of Believing
- The Value of Stewardship
- The Value of Work

## 2. The Value of Giving

- Tithing
- Offerings
- Alms

# MALACHI

*Message on Returning Back to God*

- **Book of Malachi:**
  - **CH 1:** Return to Me in your **faith**
  - **CH 2:** Return to Me in your **families**
  - **CH 3:** Return to Me in your **finances**
  - **CH 4:** Is God returning back to us

GOD IS NOT

CURSING US



## Galatians 3:13 *(KJV)*

<sup>13</sup>“Christ has redeemed us from the **curse** of the law, having become a **curse** for us (for it is written, ‘Cursed is everyone who hangs on a tree’).”



## 2 Corinthians 5:21 *(KJV)*

21“For He made Him Who knew no sin **to be sin for us**, that we might become the righteousness of God in Him.”



# RIGHTEOUSNESS IS OUR FOUNDATION!

All Scripture is given by God and is profitable to indoctrinate, reprove, correct and train us **in this righteousness.**

*2 Timothy 3:16-17*

## Malachi 3:6 *(KJV)*

6““For I am the Lord, **I do not change**:  
Therefore you are not consumed, O sons  
of Jacob.””



God says,

**“I change not!”**

THESE PASSAGES OF SCRIPTURE  
MUST BE UNDERSTOOD  
IN THE LIGHT OF  
HIS TRUE NATURE!

THE GOD OF THE  
OLD COVENANT  
**IS THE SAME GOD**  
OF THE  
NEW COVENANT

IF YOU DO NOT HAVE  
A PROPER REVELATION OF GOD  
YOU WILL

**MISUNDERSTAND  
THE MESSAGE**



WE MUST KNOW

THE TRUE

NATURE OF GOD

**WE NEED  
A FRESH REVELATION  
OF THE  
GOODNESS OF GOD!**

- God is...
  - ...a Giver
  - ...not greedy
  - ...not selfish

**NOT MAD AT YOU!**

**BECAUSE YOU WITHHOLD  
YOUR TITHE**

- God is not after your finances...

**GOD IS AFTER  
YOUR HEART!**

## Malachi 3:6 *(KJV)*

6““For I am the Lord, **I do not change:**  
Therefore you are not consumed, O sons  
of Jacob.””



## Malachi 3:7 (KJV)

7““Yet from the days of your fathers **you have gone away from My ordinances and have not kept them.** Return to Me and I will return to you,’ says the Lord of hosts, ‘But you said, **“In what way shall we return.”**””



## Malachi 3:8 (KJV)

8“Will a man **rob God**? Yet you have robbed Me! But you say, “In what way have we robbed you?” In tithes and offerings.””



- Robbed God of what?
  - Tithes and Offerings (v 8)
  - Supernatural provision (v 10)
  - Rebuking the devourer (v 11)
  - God protecting our treasures
  - All the nations will call you blessed (v 12)



**GRACE IS NOT  
AUTOMATIC!  
WE MUST  
TRUST HIM!**

## Ephesians 2:8 *(NKJV)*

8“For by grace you have been saved through **faith**, and that not of yourselves; it is the gift of God.”



## Romans 1:16 *(KJV)*

<sup>16</sup>“For I am not ashamed of the Gospel of Christ: for **it is the power of God unto salvation** for everyone who believeth; to the Jew first, and also to the Greek.”



CHRIST'S GOSPEL IS THE  
POWER OF GOD UNTO  
**SALVATION!**  
TO EVERYONE WHO  
BELIEVES

**THE JUST**  
**WILL LIVE BY**  
**HIS FAITH!**

**WHEN I GIVE  
BY FAITH  
I EXPECT GRACE  
IN MY LIFE!**

**WHEN I GIVE  
BY FAITH  
I EXPECT INCREASE  
IN MY LIFE!**

## Luke 6:38 (NKJV)

<sup>38</sup>“**Give**, and it **shall** 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.”





**IF WE BELIEVE GOD**

**WE CAN**

**TRUST**

**WHAT HE SAYS?**

**IF WE BELIEVE GOD**

**WE WILL**

**HONOR**

**HIS WORD?**

- God is not after your finances...

**GOD IS AFTER  
YOUR HEART!**

## Malachi 3:9 *(KJV)*

9““You **are** cursed with a curse, for you have robbed Me, even this whole nation.””



- NOTICE IT DOES **NOT** say:
  - “If you don’t tithe and give offerings **God will curse you.**”
  - That would be a **misrepresentation** of God

- God is...
  - ...a Giver
  - ...not greedy
  - ...not selfish

**NOT MAD AT YOU!**

**BECAUSE YOU WITHHOLD  
YOUR TITHE**

GOD IS NOT

CURSING US

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MUST BE UNDERSTOOD  
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IF YOU DO NOT HAVE  
A PROPER REVELATION OF GOD  
YOU WILL

**MISUNDERSTAND  
THE MESSAGE**

God says,

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THE GOD OF THE  
OLD COVENANT  
**IS THE SAME GOD**  
OF THE  
NEW COVENANT

WE MUST KNOW

THE TRUE

NATURE OF GOD

**WE NEED  
A FRESH REVELATION  
OF THE  
GOODNESS OF GOD!**

- (EXAMPLE) Under an Umbrella:
  - I am **protected / provided for**
  - I am **unaffected** by the rain
  - Although it is still raining
  - But **the moment I remove the umbrella**
    - God is not the one getting me wet
    - I **chose** to come out from the provision and protection of the umbrella



WE ARE CURSED WHEN WE OPERATE

UNDER THE  
WORLD'S  
ECONOMY

THAT IS STILL CURSED FROM THE FALL

WITHOUT CHRIST  
THE WORLD IS LIVING

**UNDER A  
CURSE**

(THE EFFECTS OF SIN)

## Jeremiah 17:5-8 *(NKJV)*

<sup>5</sup>“Thus says the Lord, ‘**Cursed** is the man **who trusts in man and makes flesh his strength**, whose heart departs from the Lord.’”



## Jeremiah 17:5-8 *(NKJV)*

6““For he shall be like a shrub in the desert, and shall not see when good comes, but shall inhabit the parched places in the wilderness, in a salt land not inhabited.””



## Jeremiah 17:5-8 *(NKJV)*

7“Blessed is the man who trusts in the Lord, and whose hope the Lord is.”



## Jeremiah 17:5-8 *(NKJV)*

8““For he shall be like a tree planted by the waters, which spreads out its roots by the river, and will not fear when heat comes; but its leaf will be green, and will not be anxious in the year of drought, **nor will cease from yielding fruit.**””



## Jeremiah 17:9 *(NKJV)*

9 “The heart is deceitful above all things,  
and desperately wicked; who can know  
it?”



## Jeremiah 17:10 *(NKJV)*

<sup>10</sup>“I, the Lord search the heart, I **test** the mind, even to give every man according to his ways, according to the **fruit** of his doings.”





- We live in a world of darkness that is laboring under the **curse of the Fall**
- The entire planet is **groaning and laboring w/ birth pangs** waiting for the manifestation of the sons of God.

- All creation is groaning under the Fall that Adam subjected it to.
  - Romans 8:19-23

- Therefore, **WHEN** I am not...
  - ...**Trusting** God w/ my finances...
  - ...**Acting** by faith w/ my finances...
  - ...**Yielding** the first fruits of my finances...

**I AM CURSED**

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## Jeremiah 17:7 *(NKJV)*

7“**Blessed** is the man who trusts in the Lord, and whose hope the Lord is.”



- When I come out from God's umbrella of blessing, provision and protection...

**I AM OPERATING  
UNDER THE CURSE**

- When I am trusting anyone or anything besides the Lord...

**I AM OPERATING  
UNDER THE CURSE**

GOD IS NOT

CURSING US



He did not say,

**“I will curse you.”**

He said,

**“You are cursed”**

WE HAVE BEEN DELIVERED FROM THE

**POWER OF  
DARKNESS**

BUT NOT THE

**PRESENCE OF  
DARKNESS**

**DARKNESS IS  
ALL AROUND US**

**WE ARE  
THE LIGHT  
OF THE WORLD**

**TITHING BY FAITH  
CONNECTS US TO  
GOD'S GRACE  
IN THE MIDST OF A  
FALLEN WORLD**

**WE ARE BLESSED  
TO BE A BLESSING!  
TO ESTABLISH  
HIS COVENANT!!**

## Genesis 4:1-12 *(NKJV)*

<sup>1</sup>“Now Adam knew Eve his wife, and she conceived and bore Cain, and said, ‘I have acquired a man from the Lord.’”



## Genesis 4:1-12 *(NKJV)*

<sup>2</sup>“Then she bore again, this time his brother Abel. Now Abel was a **keeper of sheep**, but Cain was a **tiller of the ground.**”



## Genesis 4:1-12 *(NKJV)*

<sup>3</sup>“And in the process of time it came to pass that Cain brought an offering of the **fruit** of the ground to the Lord.”





## Genesis 4:1-12 *(NKJV)*

<sup>4</sup>“Abel also brought of the **firstborn** of his flock and of their fat. And the Lord respected Abel and his offering.”



## Genesis 4:1-12 *(NKJV)*

<sup>5</sup>“But He did not respect Cain and his offering. And Cain was very angry, and his countenance fell.”



## Genesis 4:1-12 *(NKJV)*

6“So the Lord said to Cain, ‘Why are you angry? And why has your countenance fallen?’”



## Genesis 4:1-12 *(NKJV)*

7““If you do well, will you not be accepted? And if you do not well sin lies at the door. And its desire is for you, **but you should rule over it.**””



## Genesis 4:1-12 *(NKJV)*

<sup>8</sup>“Now Cain talked with Abel his brother, and it came to pass, when they were in the field, that Cain rose up against Abel his brother and killed him.”



## Genesis 4:1-12 *(NKJV)*

<sup>9</sup>“Then the Lord said to Cain, ‘Where is Abel your brother?’ He said, ‘I do not know. Am I my brother’s keeper?’”



## Genesis 4:1-12 *(NKJV)*

<sup>10</sup>“And He said. ‘What have you done?  
The voice of **your brother’s blood cries  
out to Me FROM THE GROUND.**”



## Genesis 4:1-12 (NKJV)

<sup>11</sup>“So now **you are cursed from the earth**, which has opened its mouth to receive your brother’s blood from your hand.”





## Genesis 4:1-12 (NKJV)

<sup>12</sup>“When you till the ground, it shall no longer yield its strength to you. A fugitive and a vagabond you shall be on the earth.”



- **Cain:**

- Was a **farmer** *(v 2)*

- His heart was filled w/ **greed** *(Jude)*

- Sin lied at the door it desired to have him

- Sin escalated: He **murdered** his brother

## Romans 14:23 (NKJV)

23“...whatever is not from faith **is sin.**”



## Genesis 4:7 (NKJV)

7“If you do well, will you not be accepted? And if you do not well **sin lies at the door**. And its desire is for you, but you should rule over it.”



WITHOUT FAITH IT IS  
**IMPOSSIBLE**  
TO PLEASES GOD

*Hebrews 11:6*

**THE JUST**  
**WILL LIVE BY**  
**HIS FAITH!**

- God is not after your finances...

**GOD IS AFTER  
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## Genesis 4:10 *(NKJV)*

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GOD DID NOT

CURSE

CAIN

THE EARTH  
CURSED  
CAIN

## Genesis 4:11 (NKJV)

11““So now **you are cursed** from the earth, which has opened its mouth to receive your brother’s blood from your hand.””



**THE EARTH**  
**RECEIVED**

**ABEL'S BLOOD**  
**THEREFORE...**

...THE EARTH

**REFUSED**

TO YIELD

ITS STRENGTH TO CAIN

## Genesis 4:13 *(NKJV)*

<sup>13</sup>“And Cain said to the Lord, ‘My punishment is greater than I can bear!’”





## Genesis 4:14 *(NKJV)*

14“Surely You have driven me out this day from **the face of the ground**; I shall be hidden from Your face; I shall be a fugitive and a vagabond on the earth, and it will happen that anyone who finds me will kill me.”



- Cain, **as a farmer** understood:
  - “I am permanently unemployed!”
  - “I will never be able to prosper!”
  - “I will always be a vagabond!”

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- When I come out from His umbrella of blessing, provision and protection...

**I AM OPERATING  
UNDER THE CURSE**

- When I am trusting anyone or anything besides the Lord...

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GOD IS NOT  
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**ANYTHING THAT IS  
NOT OF FAITH  
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He did not say,

**“I will curse you.”**

He said,

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**WITHOUT CHRIST  
THE WORLD IS LIVING**

**UNDER A  
CURSE**

**THE EFFECTS OF SIN**

THE EARTH  
CURSED  
CAIN

THE EARTH  
**REFUSED**  
TO YIELD  
ITS STRENGTH TO CAIN

But God...

**SHOWED HIM**

**MERCY**

God says,

**“I change not!”**



## Genesis 4:15 *(NKJV)*

<sup>15</sup>“And the Lord said to him, ‘Therefore, whoever kills Cain, vengeance shall be taken on him **sevenfold**.’ And the Lord set a **mark** on Cain, lest anyone finding him should kill him.”



## Genesis 4:16 *(NKJV)*

<sup>16</sup>“Then Cain went out from the presence of the Lord and dwelt in the land of Nod on the east of Eden.”



THE EARTH  
CURSED  
CAIN

THE EARTH  
**REFUSED**  
TO YIELD  
ITS STRENGTH TO CAIN

## 2 Chronicles 7:14 *(NKJV)*

14“If my people who are called by name will humble themselves, and pray and seek My face, and turn from their wicked ways, then will I hear from heaven, and will forgive their sins and **will heal their land.**”



**IN GOD  
WE TRUST**

- Many do not understand these spiritual principles.
  - Sin effects the Land (ground)
  - Sin effects the weather *(not your SUV)*
  - We reap what we sow

**THE EARTH WAS  
CREATED IN  
RIGHTEOUSNESS  
& HOLINESS**



**THE EARTH IS  
DESTINED TO  
WORK IN  
RIGHTEOUSNESS**

## Psalm 90:17 (NKJV)

<sup>17</sup>“And let the **beauty** of the Lord our God be upon us, and **establish** the work of our hands for us; **yes, establish** the work of our hands.”



## Romans 1:16-17 (KJV)

<sup>16</sup>“For I am not ashamed of the Gospel of Christ: for **it is the power of God unto salvation** for everyone who believeth; to the Jew first, and also to the Greek.”



## Romans 1:16-17 (KJV)

<sup>17</sup>“For therein is the righteousness of God revealed from faith to faith: as it is written, **‘The just shall live by faith.’**”



WITHOUT FAITH IT IS  
**IMPOSSIBLE**  
TO PLEASES GOD

*Hebrews 11:6*

**THE JUST**  
**WILL LIVE BY**  
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**ANYTHING THAT IS  
NOT OF FAITH  
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**UNRIGHTEOUSNESS  
WILL EFFECT THE YIELDING  
GOD HAS ORDAINED  
IN THE EARTH**



TITHING RESTS OUR TRUST  
IN THE KINGDOM OF GOD'S  
SUPERNATURAL ECONOMY OF  
**INCREASE**

**THE KINGDOM OF GOD  
IS A KINGDOM OF  
INCREASE!**

- Tithing is not about our performance...

**TITHING IS ABOUT  
PUTTING OUR FAITH  
IN HIS GRACE**

**TITHING IS  
HONORING THE LORD  
WITH THE FIRST FRUITS  
OF OUR  
INCREASE!**

- When we are not under the **umbrella** of His grace...
- ...there is a 'dog-fight' to make a living in the **world's economy**.

- The world without Christ **is operating under the curse of the Fall**
- The curse of darkness **is** present around us everyday.

- We need God's hand (grace) **resting** on our finances
- When we do not tithe and give offerings we rob His grace from **resting** on our finances

## Malachi 3:10 *(KJV)*

<sup>10</sup>“Bring all the tithes into the **storehouse**, **that there may be food in My house**, and try Me now in this,’ says the Lord of hosts. ‘If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.’”





- The **Storehouse** is **the local church**:
  - Where we are fed
  - There should be spiritual food in this house due to our giving

- The **Question** was:
  - “How shall we return to the Lord?”
- The **Answer** was:
  - “Bring all the tithes into the storehouse...”
  - “...that there may be food in My house.”

## Haggai 1:2-6 (NKJV)

2“Thus speaks the Lord of hosts, saying:  
‘This people says, “The time has not  
come, the time that the Lord’s house  
should be built.”””



## Haggai 1:2-6 (NKJV)

<sup>3</sup>“Then the word of the Lord came by Haggai the prophet, saying,”



## Haggai 1:2-6 *(NKJV)*

4“Is it time for yourselves to dwell in your paneled houses, and this temple to lie in ruins?””



## Haggai 1:2-6 (NKJV)

<sup>5</sup>“Now therefore, thus says the Lord of hosts; ‘Consider your ways!’”



## Haggai 1:2-6 (NKJV)

6““You have sown much, and bring in little; you eat, but do not have enough; you drink, but you are not filled with drink; you clothe yourselves, but no one is warm, and he who earns wages, earns wages to put into **a bag with holes.**””



## Haggai 2:18-19 (NKJV)

18“Consider now **from this day forward** from the twenty-fourth day of the ninth month, **from the day the foundation of the Lord’s temple was laid**—consider it.”





## Haggai 2:18-19 *(NKJV)*

19““Is the seed still in the barn? As yet the vine, the fig tree, the pomegranate, and the olive tree have not yielded fruit. **But from this day I will bless you.**””



## Malachi 3:6-11 *(KJV)*

<sup>10</sup>“Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this,’ says the Lord of hosts. **‘If I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.’”**



## Malachi 3:6-11 *(KJV)*

<sup>11</sup>“And I will rebuke the devourer for your sakes, so that he will not **destroy the fruit of your ground**, nor shall the vine fail to bear fruit for you in the field,’ says the Lord of hosts.”



**TITHING IS A TEST  
OF OUR FAITH:**

**IS GOD**

**OUR SOURCE?**

**TEST ME?**  
**PROVE ME?**  
**ON THIS**

SEE IF I WON'T  
OPEN THE  
WINDOWS  
OF HEAVEN

SEE IF I WON'T  
REBUKE THE  
DEVOURER

- You can get **more blessing** by honoring the Lord w/ 10% and Him blessing your 90%
- Then you holding onto 100% and letting the devourer destroy the fruit of your ground.



- God will bless your 90% **more** than you can bless your 100%
- We must **unplug** from every religious teaching (including Malachi 3) and see:

**“THIS IS AWESOME”**

**GOD TESTED ABRAHAM:**

**ISAAC WAS**

**A TITHE**

**TO REAP  
MANY  
DESCENDANTS**

## Genesis 22:2 *(KJV)*

2“Then He said, ‘Take now your son, **your only son Isaac**, whom you love, and go to the land of Moriah, and offer him there as a burnt offering on one of the mountains of which I shall tell you.’”



## Genesis 22:12 *(KJV)*

<sup>12</sup>“And He said, ‘Do not lay your hand on the lad, or do anything to him; for now I know that you fear God, since you have not withheld **your only son**, from Me.’”



## Genesis 22:16 *(KJV)*

<sup>16</sup>“And said: ‘By Myself I have sworn,’ says the Lord, ‘BECAUSE you have done this thing, and have not withheld your son, **your only son.**’”



## Genesis 22:17 *(KJV)*

<sup>17</sup>“Blessing I will bless you, and multiplying I will multiply your **descendants** as the stars of the heaven and as the sand which is on the seashore; and your **descendants** shall possess the gate of your enemies.”



## Genesis 22:18 *(KJV)*

<sup>18</sup>“In your **seed** all the nations shall be blessed, BECAUSE you have obeyed My voice.”





**GOD TESTED JOSHUA:**

**JERICHO WAS**

**A TITHE**

**TO REAP  
THE SPOILS  
OF THE  
PROMISED LAND**

## Deuteronomy 20:14-15 (NKJV)

<sup>14</sup>“But the women, the little ones, the livestock, and all that is in the city, **all of its spoil, you shall plunder for yourself;** and you shall eat the enemies’ plunder which the Lord your God gives you.”



## Deuteronomy 20:14-15 *(NKJV)*

<sup>15</sup>“Thus you shall do to all the cities which are very far from you, which are not of the cities of these nations.”



## Joshua 6:17-19 *(KJV)*

<sup>17</sup>“Now the city shall be doomed by the Lord to destruction, it and all who are in it. Only Rahab the harlot shall live, she and all who are with her in the house, because she hid the messengers that we sent.”



## Joshua 6:17-19 *(KJV)*

<sup>18</sup>“And you, by all means abstained from the accursed things, lest you become accursed when you take the accursed things, and make the camp of Israel a curse, and trouble it.”



## Joshua 6:17-19 *(KJV)*

<sup>19</sup>“But all the silver and gold, and vessels of bronze and iron, **are consecrated to the Lord; they shall come into the treasury of the Lord.**”



## Joshua 8:2 *(NKJV)*

<sup>2</sup>“And you shall go to Ai and its king as you did to Jericho and its king. **Only its spoil and its cattle you shall take as booty for yourselves.** Lay an ambush for the city behind it.”





**GOD TESTED PHARAOH:**

**ISRAEL WAS**

**A TITHE**

TO REAP

ALL NATIONS

## Exodus 4:22-23 *(KJV)*

22“Then you shall say to Pharaoh, “Thus says the Lord: **‘Israel is My son, My firstborn.’””**”



## Exodus 4:22-23 (KJV)

<sup>23</sup>“So I say to you, **let My son go** that he may serve Me. But if you refuse to let him go, indeed I will kill your son, your firstborn.”



## Jeremiah 2:3 *(KJV)*

3“Israel was holiness to the Lord, **the firstfruits of His increase.** All that devour him will offend; disaster will come upon them, says the Lord.”



**JESUS WAS  
A TITHE**

TO REAP

THE WORLD

**TITHING IS  
MORE THAN MONEY  
TITHING IS A PRINCIPLE OF  
HIS KINGDOM**



TITHING IS US  
CONNECTING TO GOD AS  
**OUR SOURCE**  
AND HIM INCREASING  
OUR SEED

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ENGAGE w/ ME IN YOUR FINANCES  
I WILL REBUKE THE DESTROYER OF

THE FRUIT OF  
YOUR GROUND

**CONNECT ME TO YOUR TITHING**

**YOUR SEED**

**WILL MULTIPLY**

**TRUST ME**  
**NOTHING WILL FALL**

**BEFORE ITS TIME**

**I WILL REBUKE THE DEVOURER  
FROM STEALING YOUR**

**INVESTMENTS**



**I WILL REBUKE THE DEVOURER  
FROM DEVOURING**

**YOUR LAND**

## Malachi 3:12 (KJV)

12““And all nations will call you blessed, for you will be a delightful land,’ says the Lord of hosts.”



**WE ARE BLESSED  
TO BE A BLESSING!  
TO ESTABLISH  
HIS COVENANT!!**

### **3 John 1:4** *(KJV)*

4“I have no greater joy than to hear that my children walk in Truth.”



Essential Values Concerning

FINANCES