

## **INTRODUCTION TO PART V: DEVELOPING WISDOM FOR WEALTH (e<sup>2</sup>)**

***I, wisdom, dwell with prudence, and find out knowledge and discretion ...That I may cause those who love me to inherit wealth, That I may fill their treasuries. (Proverbs 8:12&21).***

I grew up on a farm, and as a young boy I learned the basics of farming by observing the older, experienced men as they went about their daily duties. As I grew older and started to attend public school, I was given a few simple farm chores to perform. Later I began to drive the farm trucks and tractors during the planting and harvesting of the crops. By the time I was sixteen years old, I could accomplish most of the tasks required to operate the farm with some degree of competence.

Unlike the farmer who teaches his son or daughter how to plant and harvest a crop in the agricultural environment, most urban fathers have failed to teach their sons and daughters how to plant and harvest a financial crop in the urban environment. Your father didn't teach you, because his father didn't teach him. For the most part, we have turned the job of teaching our children over to the public school system, and they have done little to prepare this generation for the realities of the urban financial environment.

The prosperity message taught in many churches is good; but it doesn't go far enough. In fact, it leaves many with the impression that the giving of tithes and offerings is some type of magic, get-rich scheme which replaces the need to study, develop skill and work hard. Have you ever heard a sermon on saving a portion of the harvest (the paycheck) for seed? Have you ever heard a sermon on the necessity of sowing seed (investing) in order that God might have something to bless, something He can cause to increase? Perhaps most importantly, have you ever heard a sermon which taught that it is just as important for a Christian man or woman to become financially literate and develop the business skills necessary to compete in the twenty-first century market place as it was for the Jewish farmer of the Old Testament to learn how to plant and harvest his crop or tend to his herd in biblical times?

The creation of wealth in the free enterprise system requires some start up capital (the seed) and the knowledge of how to use that capital to bring increase (understanding how to plant the seed and harvest the crop); but the elixir which turns these ingredients into wealth is ***faith!***

In Part V of *Business by the Spirit*, you will be exposed to some basic financial principles such as the reading and development of a financial statement; the importance of sacrificing present pleasures in order to obtain the seed required to produce a future financial harvest; the negative effect that consumer debt has on the creation of wealth; a no-risk investment that pays 18-20 percent interest; and the two basic types of investments that are available to you to build wealth and bring increase in your life. In addition, you will learn that traditionally investors have built wealth by being ***owners***, not lenders; you will learn how to avoid investments that sound too good to be true, as well as the importance of doing your financial homework before you invest your hard earned money in the marketplace.