



## Financial Strategies that Work

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### Simple Strategies that Work

How would you like some simple financial strategies that are practically guaranteed to help your situation? I want to pass on to you for free the three best things I learned along the way. And trust me, there's no link to some exclusive offer. I don't want your money! I just want to help someone out there learn wonderful things to make their life better. And please don't think I'm claiming to be a financial guru. This isn't about mastering the markets. It's about the way the Lord mastered me in regard to money--and what a difference that made.

When I started out as a young entrepreneur, I really had no financial strategy. Even calling myself a businessman seems too highfalutin. I was a hippie carpenter who hired a couple of guys like myself to help me make the signs and furniture I was designing. My only strategy was to work hard and fast, and try to pay the bills on time. Within two years, we had a 7000-square foot building for a "factory" that included a large furniture



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showroom on the front end, 7 or 8 employees, several vehicles, a home we were buying, and a lot of headaches.

## Timberworks: My Dream Job

Sounds like success, right? Beyond this, I had dreams of putting a “Timberworks” outlet in every mall in the Southeast. Hand-made, solid wood furniture was all the rage in the late 70s to early 80s. We were riding a wave. The trouble was I didn’t know the Lord, the stress was driving me crazy, and I was wedded to the bottom line. My first wife, a new Christian convert, secretly believed that the Lord would have to burn the business down or break both my legs to get my attention. (Go here if you’d like a free read about demons and deliverance. It’s the conversion chapter from “[Rescued from Hell](#)” posted at our website.)

Jesus didn’t have to kick the door down. Unknown to my wife June, I was more than ready to make the leap into new life. Like the lead in Jerry McGuire, when Jesus came knocking, He “had me at hello.” I not only threw the door of my heart wide open, I invited Him to run the business, too. That’s where this story begins—with a regular guy coming suddenly into the presence of an extraordinary God, and wanting to go for broke in following Him! At one point, I thought I might actually end up broke, but that never happened.

## Look through My Eyes

This an “instructional testimony” intended to take you on a journey with me through key revelations that radically changed me—and my finances—from the inside out. I’ve divided it into three main lessons that I believe the Lord desires us to learn (if we are willing).

- 1) Our Secret Weapon
- 2) Taking Care of Business
- 3) Becoming a Giver



## Lesson One: Our Secret Weapon

The very first lesson He gave me on business was on our secret weapon, the tithe. June and I were sitting in church on the second Sunday of my Christian life filled with anticipation, when the minister began explaining the tithe. I had never even heard that



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word before! The truth is that I was Biblically illiterate. But I knew it. I was all ears and wanted desperately to hear from God about how to straighten out my life. Fortunately, the message (from Malachi) that day was clear: The tithe was a full 10% and it belonged to the Lord. Return it to Him and the Lord promised to open the windows of heaven with blessings in return.

When the service was over, I turned to June and said, "We've got to start tithing, but since we didn't know about it sooner, we missed last week and this. Let's go back, tithe on both weeks, and stay current from here on out." That was October 1982. To this day, I have never not tithed. Everything that comes in, even gifts, gets tithed. What captured my attention as a businessman was the offer I heard the Lord making that day. For a mere 10% of the take, the Almighty God was offering to become my business partner, financial advisor and secret salesman (provider). All that for only ten percent? It was a sweet deal. I took Him up on it, "hired" Him right on the spot, and have never looked back.

### Tested by the Tithe

Now, I see the tithe in deeper, more spiritual terms. The Lord says that ten percent belongs to Him. We are not being generous or noble in "giving" it to Him. He is testing us with money to see if we will be honest. If we keep any part of the tithe for ourselves, we are "robbing" Him. Do you remember how Joseph put money into his brothers' saddle bags? He was testing them—to see if he could trust them. The tithe is just like that. We say we love God more than anything. But if we won't even give back to Him what belongs to Him, what is that saying about our "love"?

Of course, tithing tests us even if we are committed to it, just like anything else. Make up your mind to be patient and you will be tested, right? Probably, at the first traffic line you come to. Make up your mind to tithe and the trials show up, too. The fascinating thing about the tithe is that it is the only place in scripture where the Lord invites us to test Him. Right there in Malachi the Lord is saying (in so many words), "Come on! Check Me out. You can bet on Me. I promise I'll come through for you. Do this and keep your eyes open. Watch how I pass the test!"



I can tell you that through thick and thin we have tithed and the Lord has never failed to keep us afloat. Sometimes, we took on water and were close to sinking, but always the Lord pulled us through and we came out on the other side with lessons learned and stability regained. Best of all is the freedom from worry and care that has been taking place on the inside. I'm convinced that because I was tithing the Lord worked a miracle in me.



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## A Miracle of Transformation

As a self-made businessman, I naturally felt that the weight of my company rested on me. Most of the time that burden was quietly crushing me; at other times I was positively frantic. As time went on, however, I realized that I was not alone with the responsibility. My silent Partner was more than holding up His end. Within a year, I shifted from being someone who perpetually thought about money, not out of love, but out of worry. I became someone who hardly ever thinks about money and never worries about it. It's called "resting" while the Lord works—at ease in the hammock. That alone was worth the ten percent!

Jesus told us not to worry about our provision in the Sermon on the Mount. He noted that everyone on earth worries about practical things which in our culture require money. He assured us that our Heavenly Father knows this and provides for us more splendidly than He does for the birds of the air (which daily sings His praises). How will we ever learn this, if we don't step out in faith to see if it is true? There is more to freedom from financial worry than tithing, but if we are too worried to take that step, how will we ever take the others? And this is a step guaranteed to succeed. So, please, if you are not tithing, do yourself a favor and put Him to the test. He is sure to pass it.

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# 2

## Lesson Two: Taking Care of Business

As good as the tithe is, it isn't a silver bullet. It's like grace. God's grace is good, in fact, it's terrific, but you can't play the fool and have a good life. Neither can you mishandle money and expect the Lord to wave a magic wand over it all, just because you are tithing. He may, especially if He sees that rare quality of childlike faith which always seems to tip His Hand. But don't bet on it. I once heard the pastor of a very large church announce to his people that he was no longer going to pray for anyone's financial situation, if they were spending more than they were earning. My heart leapt in agreement.

Learning to manage your money is essential, but here's the catch: This always means learning to manage you. Just as we cannot control our tongue, if our heart is unsubmitted to the Lord, so, too, we cannot control our spending, if we aren't yielded to Him. Jesus said categorically that we will either "love" Him or love the "unrighteous" Mammon (Matthew 6:24). There is no middle ground. Put Him first in everything, and



everything else will fall into place (Matthew 6:33). Secretly put your love of money (and what it can get you) first, and chaos is guaranteed. The Lord calls it being "cursed with a curse" (see Malachi).

### What's in Your ~~Wallet~~Heart?

The tricky part is that we don't always know what it is that our heart is holding as it's treasure. We think that our heart is treasuring Him because of the place He holds in us on a good Sunday, but the truth is that all the rest of the week reveals the reality. This came home to me in spades as a new Christian. As I mentioned earlier, my wife and I began tithing immediately, so we had that part in place. I also loved the Lord tremendously, so I seemed to have that part in place as well. We even tithed on the business and witnessed to everyone who came in through the doors.

The reality, however, was that my days at Timberworks were stress-filled and panic-driven. Like a greyhound racer I was always chasing the rabbit of "getting caught up" and never catching it. Unbelievably, the bottom line started slipping further away. In only a few months after my conversion, we had gone over ten thousand into the hole. For our small business, back in the early 1980s that was a stupendous amount of money. Out of desperation I chose confrontation. I told June, "Take over for now. I'm going back to the house and I'm going to let the Lord know EXACTLY what I think of how He's been running the business ever since we turned it over to Him!"



### Surprised by Grace

When I got home, I hit the floor, pounded it and cried out to God, fearing how the Father would react. Before I fully voiced my complaint, however, a massive wave of peace engulfed me. I heard the Father saying, "Son, you are trying hard, but you're striving. There's no trust in Me. That's why there's no peace. Every financial blessing is pouring through your hands like water through a sieve. And since you will never have more at any time than I want you to have, why not settle down, display some confidence in Me, and be faithful with what you do have." (It's been over 30 years, so I'm paraphrasing, having forgotten the exact wording.)

Until this moment the words "trust" and "surrender" had never been in my vocabulary. I'm not sure I had ever really felt them before, outside of childhood. Now, they became my focal point. I heard myself telling the Lord, "Everything I did at the business was out of the flesh, because I wasn't trusting and letting You lead me. Throw it ALL into the fire. I don't want anyone my life has touched to remain stained by my stress and striving. From now on, everything I do will be out of trust in You, or I won't be doing it at all." I



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meant it. From that day forward, I went back into my business with two prayers that I made every morning: “Lord, let me lose the business, but not Your peace. Let me fail at the work, but not at the loving.”

## A Winning Strategy

Can you imagine the owner of a business, especially one near bankruptcy, praying that prayer? I not only meant it, I began living it. All day long, if I felt the peace slipping away, I ran to the Lord to find out if it was because I wasn't trusting Him, or because I wasn't working on the project He wanted me working on. Trust AND obey like the old hymn says. However, you really can't obey the leadings of His Spirit, if you're not trusting Jesus as your leader, so it all comes back to staying as fully surrendered as you can (with His help).

Each day the sword of bankruptcy hung over us. I budgeted and tracked income and expenses—these things you absolutely must do if you want to get out of the hole and stay out. Even so, the main thing I was doing was managing me. The business had gotten out of control, because I was living out from under His control. I learned how to listen when the Spirit whispered. Step by step He redirected my entire way of running the business I had created. In fact, I was no longer running—chasing the bottom line. I was walking with the Prince of Peace, chasing closeness with Him all day long.



## Guided by Inner Peace

What an incredible shift! Previously, I had treasured the peace of Christ, but not enough to put it first in my heart. Now, I was letting His peace guide me like Mary's little lamb—sure to follow wherever it led. In three months, we came out of the hole without having to let any employees go. Instead of charging supplies all over town, I was paying out of ready cash. To top it off, I was working half the hours and drawing the same income as before.

Our financial recovery was nothing short of miraculous. I learned how to steward what God was providing—this is as essential as the tithe. More essential than either, I learned how to manage me by putting myself squarely under His management.



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# 3

## Lesson Three: Becoming a Giver

Right from the beginning, as I've described, the Lord put two things in place: tithing (our secret weapon) and taking care of business (managing the money and managing me). These worked so well that it was years before I discovered the missing piece! Not that the Lord wasn't working on me to take the next step. It's just that I thought I had a good hand and was sitting pat.

In truth, I held fast to the idea that the Lord always got His ten percent up front—to the penny (I was legalistic about it)—but the other 90 percent was mine. All mine. Do you see a potential problem with this? I didn't. Tithing and budgeting always left us with enough to pay the bills, even after we sold Timberworks, became "poor" missionaries and ever poorer seminarians. We always had enough (sometimes, just barely). Best of all, we never had any worries about money.

### Good Can Become Better

You need to know that I was happy living within our means. I wasn't in it for the money. I'm in it to gain Christ. I even told the Lord at the outset that I knew He promised material rewards for tithing, but that I would be more than happy to have spiritual rewards instead. Years later, at a time when our budget stretched thin, I went back to Him saying, "You remember that rash thing I said about not wanting the material blessing? Please cancel that! We sure need them now." He opened Malachi's window. Never again have we found ourselves so squeezed for money. I take it from this (and from many texts) that the Lord is serious about wanting to bless us materially and that He delights in doing so—IF we put Him first.



Putting Him first showed up in a strange way. He wanted to get to my wallet ahead of me. Moved upon by the Spirit while at a conference, I said to the Lord, "I want You to be free to reach into my wallet anytime You desire for whatever purpose." Less than an hour later, I was in a church service. The Lord said, "Put that 20-dollar bill (the one you've been hoarding) into the plate." I said, "Lord, that's my only 20. You're leaving me 5 to get home on." There was no use arguing. I had taken my first step into "offerings."

### Understanding Offerings



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In my reading of scripture, offerings begin where the tithe leaves off. The reason is obvious. If we don't return the tithe to the Lord, we are "robbing" Him of that ten percent. It flat-out doesn't belong to us. Only what we give in excess of that ten percent can be considered a genuine donation—an offering from what is ours. I know this intimately. I was tithing for years, but rarely making offerings. All of that changed when my first wife died.

There's nothing like facing death to make you exquisitely aware of life. With the one I treasured suddenly, unexpectedly in heaven, what was left of our relationship were memories and the things we had accumulated. I would have given every *thing* for the chance to make more memories. I couldn't do that so I looked to the Lord. Jesus says that we should use the "unrighteous" mammon to make friends. I finally caught on that money and things (mammon) were very useful in terms of making friends for eternity. I started looking at money as nothing and eternal friendships as everything—not perfectly, but from a perspective I had never experienced before.



### Let the River Flow!

Slowly over time, I began opening my wallet to the Lord's reach—with real enjoyment. It's fun to give at the Spirit's leading, if you're in the right mood. "Using the unrighteous mammon" became a running joke between me and the Lord. He put people and situations in front of me that my heart just couldn't say no to and stretched me even further. I have often heard people say that "you can't out give God." The way I had been going, I might have said amen, but only by faith. Now, I know that statement is true at a depth level. Our Father is the giver of every good gift and He wants us to know the joy of becoming like Him.

Let me hasten to say that I NEVER engage in such offerings over the web. I'm only telling you these things because I want the same freedom for everyone. How are you going to know how to master your finances *the right way*, if someone doesn't tell you what works? On the web, I am committed to giving teachings away for free and we do a ton of that. But offerings from my second wife and I are strictly limited to the people or ministries that the Lord brings directly across our path in our home town. If you need money, I can't help you with that—other than passing these lessons along. But these lessons are what brought me out of financial mishap, misery and worry. ***Put these lessons to work!***

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## The River of Blessing

God is looking for people who are willing to be channels of His blessing. First, He tests us with the tithe to see if we are honest and trustworthy. Then, He teaches us how to manage Mammon and ourselves. Ultimately, He wants to help us become givers. Under His leadership, the giving isn't seed scattered to the four winds, it is an investment in eternity planted in obedience at His specific direction. If you open the gates and get with the program, He sees a player on the field. Naturally, He's going to want to keep the river of blessing flowing. So, as we give, He gives. And there is no limit to how good the giving can get!



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Through Forerunners4Him Steve Evans has been showing how we can be saved for heaven and teaching the way to live a Spirit filled life on earth. Go now to receive a completely free primer, [Getting to Heaven](#) and/or an introduction to [Living in the Spirit](#) at our website.



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