

FRUIT OF THE SPIRIT

love,
joy,
peace,
patience,
kindness,
goodness,
faithfulness,
gentleness,
and self-control



Financial Fruit of the Spirit

**Meditate on the implications for
your financial life**

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... meditating on the implications for your financial life ...

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Introduction

This has been a great summer for fruit! This past summer, dry and hot has been good to the fruit growers, producing a bumper harvest and low prices for good quality fruit! Love it!

A mentor of mine always said that the quality of a Christian's life is not his education, gifting or talents; not even his Bible knowledge. It is the quality of the fruit of his life. Jesus talked about a good tree bringing good fruit and a bad tree bad fruit. "You will recognize them by their fruits. Are grapes gathered from thornbushes, or figs from thistles? So, every healthy tree bears good fruit, but the diseased tree bears bad fruit." (Matthew 7:16,17)

A fruit generally consists of three parts. The stem, the seeds and the fruit flesh.

The life from the tree flows through the stem, reproducing what is in the tree. So, if we are attached to the tree of life, which is Jesus himself, we bring forth fruit which corresponds to His life. The fleshy part of the fruit is good to eat, and sustains life, giving necessary nutrients to others. Then the fruit develops seeds which can be sown again to multiply the life of the tree.

I was thinking, what fruit am I bearing in my financial life? Managing money well, in accordance with what God wants, can be a struggle and tough; but it doesn't need to be!

Being financially fruitful means to keep connected to the life of Christ, as the fruit is connected to the tree. It means to use our money for the good life, as we and others 'enjoy' our money as we would enjoy eating a juicy apple. Lastly, it means 'sowing the seeds' of our money, investing in others and in the Kingdom of God to multiply what we have been given.

The apostle Paul described nine characteristics of spiritual life which brings forth spiritual fruit, and this applies well to my money management.

"The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control." (Galatians 5:22)

Love means to use money to build up meaningful relationships. Joy is thanking God that he knows what I need and will provide all I need. Peace is learning to be

content in whatever circumstances I find myself. Patience means to be think twice before buying something and saving slowly to build up assets. Kindness is helping the poor and excellent in good deeds. Goodness is being morally upright and honest in all my financial dealings. Faithfulness is learning to use money in a way which honors God and his purposes for my finances. Gentleness is a humility and meekness which is not boastful or proud. Self-control is being disciplined in spending, saving and giving.

When fruit with these characteristics, grown by the Spirit in us, is eaten - it tastes really good! Such fruit contains seeds which will be multiplied to grow again.

What really excites me is that fruit does not have to sweat or work hard at all these things. All fruit needs to do is remained attached to the right tree, accept the dynamic life which is coming out of the tree and allow itself to grow and be enjoyed. The kind of fruit which comes out of a 'Jesus Tree' will almost automatically bear all these nine characteristics.

In contrast to this, fruit coming out of a 'Me Tree' will not taste nice at all. Paul describes this also. "Now the works of the flesh are evident: sexual immorality, impurity, sensuality, idolatry, sorcery, enmity, strife, jealousy, fits of anger, rivalries, dissensions, divisions, envy, drunkenness, orgies, and things like these. I warn you, as I warned you

before, that those who do such things will not inherit the kingdom of God.” (Galatians 5:19-21)

Meditate on how money, used selfishly, is involved in these aspects of financial fruitfulness.

Fr the next nine chapters, we will look at how the life of Christ can work this out His financial fruitfulness in your life! Enjoy the fruit!

1: Love

Money is like love. It slowly and painfully destroys the one who withholds it and enriches the other who uses it for the good of his/her neighbour. Financial fruitfulness comes from using our money to love others. To love is to give. If you choose money over love, you will always be poor. We need to love people and use money instead of loving money and using people! Someone quipped, “you can use money to buy a dog, but only love will make it wag its tail!”

The Greek word which is used for love is ‘agape,’ which carries the meaning of sacrificial giving. We give, not out of any duty or compulsion, but because we love God. Giving is the logical reaction to the fact that God loved us first and gave us the most precious gift of all. Salvation through the sacrifice of Jesus.

‘Agape’ love is not really an emotion, but more a devotion. Not a feeling but a conscious choice; a commitment to willingly sacrifice for love of Gods’ work

amongst the people He created and whom He loves - believers or not!

Then, to use our money to love our neighbour as ourselves? Who is our neighbour? Jesus answered this question in the parable of the 'Good Samaritan.' Our neighbour is one we come across in our daily life who needs help. The Samaritan took time out from his business, helped the one who had been attacked, took him to an inn, paid for his care and even gave the hotelier a kind of 'blank cheque' for whatever the man needed! He used his resources to demonstrate love. Love can be costly! (Read Luke 10:29-27)

During the many times I have spoken to people about money, one of the most occurring questions I get asked is about the Biblical tithe. Should I give 10% to the Lord's work? My answer is no. You should be giving 100% to the Lord so that He can use any or all of the resources under my management in any way he likes and as much as He likes. Only when the commitment to release all of what you control to God has been made will you be in the right place to give at least 10% to God's work in this world. I ask people I teach; "Who do you think was the most financially free person talked about in the New Testament. I think Jesus Himself told us when he described how a poor widow out two slam copper coins into the offering in the Temple. "She out of her poverty put in all she had to live on." (Read Luke 21:1-4)

Love is a matter of the heart, which in a Biblical sense is the centre and seat of all spiritual life, the fountain of our thoughts, passions and desires. Money has a strong connection to our hearts, because our heart follows our money. Jesus said, “For where your treasure is, there your heart will be also. (Matthew 6:21) If we apply our money to God’s work, then that’s where our heart will be - with God. A very strong motivation to grow spiritually is to give to God’s work - our heart follows our money! If you want a heart for the lost - give to evangelistic movements. If you want a heart for the church - support your local congregation financially.

If you want a strong marriage, love your partner by planning and managing your finances, in prayer, together.

The dimensions of love are described in 1 Corinthians 13:4-7. These have a lot to do with money.

- *Love is patient.* We can learn not to make impulsive buying decisions or to enter into debt, but wait and save for what we want to purchase

- *Love is kind.* I can be generous and freely give my time, treasure and talents.

- *Love does not envy.* I can be happy for what another has been able to buy and can be content and thankful for what I have.

- *Love does not boast or is arrogant.* I can meditate on the fact that all I have in my possession has been given by God out of His grace.

- *Love does not insist on its own way, it is not irritable or resentful.* I can learn how to manage my money God's way. He is in control and gives us whatever I need, in His time.
- *Love does not rejoice at wrongdoing but rejoices with the truth.* I need to be honest and truthful in all my financial dealings and reporting.
- *Love bears all things, believes all things, hopes all things, endures all things.* When we believe we do not own anything but hold what we have in trust, then we can trust God and be thankful in any circumstances we find ourselves in.

The Beatles sang, "Money Can't Buy Me Love" ... true, but giving can make you rich. "One person gives freely, yet gains even more; another withholds unduly, but comes to poverty." (Proverbs 11:24) Rich in God, rich in good deeds, rich in love!

2: Joy

“Don’t worry, be happy!” This catchy song by Bobby McFerrin, released in the 1980’s, still tings in our ears today. It suggests a simple remedy for troubling times, but we all realise it’s just not that easy. Happiness as described by the Merriam-Webster dictionary is “an emotion evoked by well-being, success, or good fortune or by the prospect of possessing what one desires.” The problem lies in the fact that life happens, circumstances change, problems crop up, people don’t do what we want them to do.

Happiness is dependent on circumstances being right.

Joy is different. Theopedia describes it more convincingly as “a state of mind and an orientation of the heart. It is a settled state of contentment, confidence and hope.” Biblical joy is choosing to respond to external circumstances with inner contentment and satisfaction, because we know that God will use these experiences to accomplish His work in and through our lives.

One of the most challenging Christian concepts was described by Jesus' brother. "My brethren, count it all joy, when you fall into various trials, knowing that the testing of your faith produces patience" (James 1:2,3)

We can respond to life's trials with genuine joy if we know that the Lord has a purpose for why He would allow those difficult times of suffering and trials. In this passage, the purpose for trials was to produce patience or endurance (the ability to hold up under a trial) in our lives.

Knowing that our loving Heavenly Father is doing something specific in our lives and that He is doing what is best for us helps us respond with genuine joy. Life's trials are certainly not fun, but we can react to those painful situations with joy if we understand that God is demonstrating His love for us through those circumstances.

Joy is a choice based on being content regardless of circumstances. Understanding what encourages joy in your life can help you cultivate it and build up your resources for when circumstances are difficult.

The spiritual fruit called Joy enables us to be content and gives thanks in whatever economic circumstances in which we find ourselves. Paul, writing not from the London Savoy hotel but from a Roman dungeon understood this. "Rejoice in the Lord always. I will say it again: Rejoice!" (Philippians 4:4) To Greek believers he wrote, "Rejoice always, pray without ceasing, give thanks in all circumstances; for this is the will of God in Christ Jesus for you. Do not quench the Spirit." (1 Thessalonians 5:8)

The Spirit of God in us, produces this joy, if only we will allow Him to work in us. Henri Nouwen said, “Joy does not simply happen to us. We have to choose joy and keep choosing it every day.”

Giving thanks to God in whatever circumstances we find ourselves opens a door for Him to work. One of my favourite verses is Psalm 50:23. “But giving thanks is a sacrifice that truly honours me. If you keep to my path, I will reveal to you the salvation of God.”(NLT)

Today, I read in the UK paper, ‘Mail Online’ this headline. “Generation who learnt to count their blessings in Second World War austerity are happier than their children.” According to [research published in 2017](#), people living in 1957 were happier than today. This found that although in 1957 life expectancies were lower, Gross Domestic Product (GDP) was lower, more hours were worked in a typical week and few households had central heating and less than half owned a television, levels of public happiness were at a height never reached again in the British post-War period. Researchers found no connection between economic growth and the state of human happiness in the long run.

Joy does not come from economic success. Joy has its springs deep down inside, and that spring never runs dry, no matter what happens. Only Jesus gives that joy. He had joy, singing its music within, even under the shadow of the cross. “... and let us run with perseverance the race marked

out for us, fixing our eyes on Jesus, the pioneer and perfecter of faith. For the joy set before him he endured the cross, scorning its shame ..." (Hebrews 12:2.3)

Choose joy and allow the Spirit to flow, no matter in which economic conditions you are. It has little to do with the circumstances of our lives and everything to do with the focus of our lives.

3: Peace

So, what does financial peace mean to you? For many it means having a plan to control your expenses, not living from month to month, having a savings account with enough set aside to meet emergency expenses. It means being free from debt and being able to meet mortgage payments or rent.

Well, this is all true and forms the basic disciplines for financial peace, but this is not the spiritual financial fruit which the Holy Spirit produces in us. This is more the last part of the fruit of the spirit, the 9th called ‘self-control.’

The apostle Paul wrote about the fruit of the Spirit in Galatians 5 in Greek and we should note the meaning of the word peace in the Greek in which he wrote. That is the word Greek: ‘*eirēnē*,’ which stems from ‘*eirō*,’ meaning to join, to tie together into a whole, a wholeness in which all essential parts are joined together. The picture of ‘*eirene*’ is reflected in our modern expression "*having it all together.*"

Everything is in place and as it ought to be. When things are disjointed, there is lack of harmony and well-being. When they are joined together, there is both.

In the Greek used by ordinary people of Paul's days, '*eirene*'...had two interesting usages. It was used of the serenity which a county enjoyed under the just and beneficent government of a good emperor; and it was used of the good order of a town or village. Villages had an official who was called the superintendent of the village's '*eirene*,' the keeper of the public peace.

'Eirene' is the Greek equivalent to 'shalom', which again means wholeness, all the parts working together in perfect harmony, like a symphony orchestra in which many very different instruments, with different sounds, played in different ways, complement one another to produce a beautiful piece of music which no single instrument could ever achieve.

The first two essential parts to be joined together and produce financial fruitfulness of peace are, of course, myself and God. I can have all the self-control and discipline in my finances and live off a well-defined financial plan, but if it is not God's plan, then I am missing '*eirene*' - God's peace. The ultimate peace is being reconciled to God and living in obedience to Him.

Very deliberately, Paul opens most of his letters to believers with the words 'grace and peace.' Grace must come before peace, and grace is a gift, an unmerited favour.

Peace is given, not earned. Jesus told his disciples, “Peace I leave with you; my peace I give you. I do not give to you as the world gives. Do not let your hearts be troubled and do not be afraid.” (John 14:27)

So, are you constantly evaluating your financial life in the light of what God has to say about it? Are you following God’s direction for your finances?

The next part in forming our symphony orchestra of financial peace is played by our marriage partner. ‘A cord of three strands is not quickly broken.’ (Ecclesiastes 4:12) A condition for financial peace in a marriage is regular communication and transparency. There is nothing wrong with husbands and wives earning their own money, keeping separate accounts, and having spending priorities - but all of these must be discussed and agreed upon, in prayer with each other and with the Lord. Arguments about money is are well documented reasons for marriage breakdown. Accepting Gods standards for financial peace will strengthen your relationship.

The next part to play in our symphony orchestra is our neighbour. One of the quickest ways to destroy trust is not paying what we promise. Paying our bills on time builds trust, not meeting our obligations in full and on time brings unwanted ‘social distancing.’ The Bible is clear - “The wicked borrows but does not pay back, but the righteous is generous and gives.” (Psalm 37:21) Financial peace comes from loving your neighbour and giving hat is due.

Enemies

When I was a small boy, growing up at the seaside, I loved to collect whelks and mussels. A whelk is a very small creature which has an appendage that works like a small drill, with which it can bore a small hole in the top of a mussel's shell. Through this very small hole a whelk can devour an entire mussel or even an oyster, sucking it out little by little until the mussel has all been devoured. Something very small can destroy your financial peace.

The Greek philosopher Petrarch described the five great enemies of peace - greed, ambition, envy, anger and pride - all having financial meanings. What is stealing your financial peace?

I could easily add to that list - anxiety - which is very common in our economy today. Worrying about money steals financial peace. The most common problems I hear are "Do I have enough?" "Will I ever have enough." Being able to determine 'enough' for me and my family, with the responsibilities I have, will bring financial peace. More never satisfies, it only brings more to manage.

Anselm Grün is a Benedictine monk and leader of a large business in southern Germany. In his 2015 book "Of Greed and Desire," he argues that the attitude of never having enough leads to a very unrestful behaviour, 'a nomadic existence' and continual dissatisfaction. "When we desire possessions, we are looking for rest which we never find

because we ultimately discover that the possessions are possessing us and lead us into more needs.”

Accepting the “grace and peace” as a gift from our Lord will produce financial peace, not matter what the circumstances.

“You keep him in perfect peace whose mind is stayed on you, because he trusts in you. Trust in the LORD forever, for the LORD GOD is an everlasting rock.” (Is 26:3,4)

4: Patience

The fourth description of the fruit which the Holy Spirit produces in our lives is ‘patience.’ This is a very important aspect of financial fruitfulness. You get a chicken by slowly hatching an egg, not smashing it! Patience can be bitter- but the fruit is sweet!

Being patient is not easy in our modern culture, which says; “I want it, and I want it now!” We live in a Culture of *now*. We’re constantly bombarded by messages trying to convince us to buy *now*, to spend *now*, to have what we want *this very moment*. Nobody preaches patience.

I remember the Spielberg movie starring Tom Cruise, “The Minority report” which painted a disturbing picture of the future. One of the future changes was to be highly personalised advertising. Whenever you entered a shopping centre, or shop of any kind, eye-retina scans would identify you. And then every sign, every screen, and every sales placard would call you by name, show you all the products you have purchased or considered in the past,

and showcase all the new, similar products for you in your preferred colour, shape, and size. Sounded incredible at the time. Not now. Just log on to Amazon or Facebook and products which you were previously looking at suddenly appear for you - other products of people with a similar viewing history turn up too. And we are just at the beginning of big data influencing our lives and advising us what to buy.

Outcomes of decisions

There are two outcomes to the decisions you make in life: gratification or regret. Of course, the only way you know the results of your decisions is by viewing them in hindsight or retrospect. Can you sacrifice gratification and pleasure in the present to instead experience it in more abundance in the future? You might have thought before that if you can only go back in the past and know *then* what you know *now*, you might have done things differently. That's called regret. Or are you absolutely happy with who you are now; despite the mistakes and hardships you've gone through? That is known as gratification.

Delayed gratification

Delayed gratification, or deferred gratification, is the resistance to the temptation of an immediate pleasure in the hope of obtaining a valuable and long-lasting reward in the long-term. It means putting off buying what we want now so that we can perhaps get something else, something better, later on. This is an absolutely essential discipline for financial fruitfulness.

In a classic psychology experiment from the 1970s, a psychologist named Walter Mischel placed a treat in front of children and offered them a choice. They could either enjoy the marshmallow now or wait a brief period of time in order to get two.

When the experimenter left the room, many of the kids immediately ate the treat, but some of the kids were able to put off the urge to enjoy the treat now and wait for the reward of getting two delicious goodies later on. [Watch this very funny video.](#)

What Mischel discovered was that the kids who were able to delay gratification had a number of advantages later on over the kids who simply could not wait. The children who had waited for the treat performed better academically years later than kids that ate the treat right away. Those who delayed their gratification also displayed fewer behavioural problems and later were much more successful in life.

The Holy Spirit can produce self-control in your life which will enable you to forego something today in order to get something better in the future.

Patience reveals our faith in God.

Patience reveals our faith in God's timing, omnipotence, and love. Although most people consider patience to be a passive waiting or gentle tolerance, most of the Greek words translated "patience" in the New Testament are active, robust words. Consider, for example, Hebrews 12:1:

“Therefore since we also are surrounded with so great a cloud of witnesses, let us lay aside every weight and the sin which so easily besets us, and let us run with patience the race that is set before us.” The word translated “patience” in this verse means “endurance.”

A Christian runs the race patiently by persevering through difficulties. In the Bible, patience is persevering towards a goal, enduring trials, or expectantly waiting for a promise to be fulfilled.

Patience does not develop overnight. God’s power and goodness are crucial to the development of patience. Colossians 1:11 tells us that we are strengthened by Him to “great endurance and patience,” while James 1:3-4 encourages us to know that trials are His way of perfecting our patience.

Benefits of patience

- Patience will help keep you out of debt as you learn to wait and save before making a major purchase.
- Patience will help you to grow your money as you learn to save and then invest your money.
- Patience teaches you discipline. I use the 30-day waiting list. Any major purchase goes on this list for prayer, further research for anything better or an evaluation if I really need it.
- Patience allows us to seize future opportunities. If you are willing to save, then if something really interesting comes up, you will be able to grasp hold of the opportunity.

· Patience helps you discover what's really important. By nature, I am impulsive - but by waiting, I can evaluate if what I want to buy is really important when seeking the priorities of the Kingdom. (Matthew 6:33)

Patience is waiting on the Lord

The Lord wants us to enjoy an abundant life, but this takes the fruit of the Spirit to make it possible! "I believe that I shall look upon the goodness of the LORD in the land of the living!

Wait for the LORD; be strong, and let your heart take courage; wait for the LORD!" (Psalm 27:14)

Waiting on the Lord opens a door for His proactivity in my life. "From of old no one has heard or perceived by the ear, no eye has seen a God besides you, who acts for those who wait for him." (Isaiah 64:4)

5: Kindness

The fifth aspect of the (financial-) fruitfulness which is evidence of the work of the Holy Spirit in our lives is ‘kindness.’

Kindness is the sincere and voluntary use of one’s time, talent, and resources to better your own life, the lives of others, and the world around you through genuine acts of love, compassion, generosity, and service.

Kindness is – and always will be – one of the most beautiful and powerful forces for good that exists in the entire world. Why? It’s because kindness is a way love is expressed, a reason love multiplies, and an example of what is possible when love is prioritized.

I am sure you have experienced many acts of kindness. I found one story from Thailand which was exceptional. Thailand’s third-largest mobile phone operator, called

‘True Move’ came u with a very moving account in a 3-minute commercial which made its way across the globe.

Here it is - be prepared for an emotional encounter!

The Holy Spirit produces kindness in us because it is an attribute of God Himself. “Or do you show contempt for the riches of his kindness, forbearance and patience, not realizing that God’s kindness is intended to lead you to repentance?” ([Romans 2:4](#))

Kindness is a choice. A choice to choose giving instead of keeping. Kindness involves choice because there are many alternatives to kindness that will tempt us through life – including doing nothing (apathy) and putting myself first (selfishness).

Circumstances may test us. People may try us. News may trouble us. Yet, despite these obstacles, we each have the beautiful ability to actively *choose* to be kind.

In addition, kindness involves choice because there are so many different ways to *be* kind.

Kindness in marriage

The psychologist, Dr. John Gottmann studied thousands of couples to find out what makes marriage work. The [results of his study](#) showed that lasting relationships come down to—you guessed it—kindness and generosity. Tthe lesson from the research is clear: If you want to have a stable, healthy relationship, exercise kindness early and often.

There are many reasons why relationships fail, but if you look at what drives the deterioration of many relationships, it's often a breakdown of kindness.

Biblical example

One of the most beautiful illustrations of the choice to be kind human kindness is King David's treatment of Mephibosheth in [2 Samuel 9](#). Scripture records David's question -- "Is there yet anyone left of the house of Saul, that I may show him **kindness** for Jonathan's sake?" David's desire was to show "the kindness of God" to King Saul's family because of his covenant with Saul's son, Jonathan. The young man chosen was Mephibosheth, Jonathan's son, who "was lame in both feet." If David had acted normally, he would have condemned Mephibosheth who belonged to a condemned family. Instead, David acted on the basis of **kindness**, seeking out Mephibosheth, who appeared before the King, terrified. David assured him "Do not fear, for I will show you kindness for the sake of your father Jonathan, and I will restore to you all the land of Saul your father, and you shall eat at my table always." (2 Samuel 9:7)

The Bible also says that kindness is a way God uses to overcome difficult times. The apostle Paul went through some really tough challenges. In 2 Corinthians 6:6, he describes "in afflictions, hardships, calamities, beatings, imprisonments, riots, labours, sleepless nights, hunger." In all of this he could carry on serving people, he maintained,

“by purity, knowledge, patience, *kindness*, the Holy Spirit, genuine love.”

Kindness has a cost to it. It means giving to the other what we want to keep for ourselves - but that is love in action, sacrificial love, which fulfils the second of Jesus' great commandments - to love your neighbour as yourself. A great question to ask is, “If I were in his or her shoes, what would I like him or her to do for me?”

Being kind

Kindness involves not just being disciplined and doing nice things but becoming kind, as a lifestyle.

Left to our own, we would more readily show kindness to family and friends, or even to those from whom we want something. Biblical kindness produced by the Holy Spirit gives to those who cannot give in return, who could do nothing for us, but who need God's love.

Demonstrating kindness is keeping our eyes open to people in need, and our spiritual hearts open to the prompting of the Spirit to help someone and share our resources.

Biblical kindness looks like Jesus who gave all so that we could be free to become all we can be. As He lives His life through us, kindness becomes intentional, a habit, a lifestyle, a continual practice.

6: Goodness

The sixth aspect of the (financial-) fruitfulness which is evidence of the work of the Holy Spirit in our lives is ‘goodness.’

“...And God saw everything that he had made, and behold, it was very good.” (Genesis 1:31) During the creation, the Lord expressed his pleasure at the goodness of what He had brought into being. The Hebrew word used is ‘*tov*’ ... this is anything that produces, sustains and multiplies life. This is the purpose of creation and our purpose also - to bring forth goodness. His fundamental goodness forms the fundament of our lives and can create life from even the darkest of moments.

Our Jewish friends often wish us well, saying ‘*mazzeltov!*’ In secular terms this means ‘good luck’, but the original meaning of ‘*mazzel*’ is ‘dripping down.’ They are actually saying, “may the goodness of God drip down onto you.”

When a rich, young leader came to Jesus to inquire about the conditions for eternal life, he addressed Jesus as “Good Master.” Quite a normal way of addressing a respected teacher, you would say. Jesus replied, however, “Why do you call me good? No one is good except God alone.” (Luke 18:19) Jesus immediately sets the standard for goodness. The rich, young ruler argued his claim by saying how well he had kept the commandments, but actually ran straight into a brick wall. He was proud at keeping some commandments, but failed to realise he had violated the second - ‘you shall have no other gods but Me.’ In fact, mammon was his god and money his greatest problem.

The only way to live ‘good’ is to allow the only One who is good to create this goodness in you, through His Spirit. As the Holy Spirit works in our lives, our character changes, and the goodness produced will help life to flourish. Goodness is not a quality we can manufacture on our own. James 1:17 says, "Every good thing given, and every perfect gift is from above, coming down from the Father of lights." This certainly includes a life characterized by goodness. In letting the Holy Spirit control us, we are blessed with the fruit of goodness. As others see our good works, they will praise our Father in heaven. (Matthew 5:16).

The word in Greek which Luke used to describe Jesus’s word for ‘good,’ and also which Paul used to describe our aspect of the fruit of the Spirit is ‘*agathos*.’ This goodness is not merely a virtue of character, but actions which

produce, sustain and multiply life - it is for the benefit of others.

‘Agathos’ was a word which was not used in everyday Greek, it is a special term coined by believers as a way to express a kind of goodness that was deeper than anything the world experiences.

Here are four ‘tests’ to see if my work is ‘good’- ‘tov’ or ‘agathos’

‘Agathos’ work is prepared for us by God. “For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.” (Ephesians 2:10) For this reason, living out ‘goodness’ always starts with prayer - asking God to show us which works He has prepared for us to carry out. These works will always reflect the uniqueness of our character and His purpose for our lives.

- Am I praying for revelation of what God has prepared for me to do?
- Am I praying about which financial goals should I set and how I should allocate the money I have under my control?

‘Agathos’ work is always excellent because it comes forth out of Gods ability to work in us and through us. It is said of Jesus, that the people were “astonished beyond measure, saying, ‘He has done all things well.’” (Mark 7:37)

- Does how I work reflect Gods excellence? Can people say of what I do - “well done, that’s great!”
- Is my financial administration in good order?

‘Agathos’ work has the right motive - to serve God first and foremost and then to love our neighbour.

- Are the decisions I take out of love for God and the people around me?
- Do I choose God and people above financial goals?

‘Agathos’ work is productive. This means to use the resources I have been given to produce something which people find useful for themselves.

- Is my work useful for people, or my employer or customers, to effectively achieve their goals?
- Am I using my money to help people flourish?

7: Faithfulness

The seventh aspect of the (financial-) fruitfulness which is evidence of the work of the Holy Spirit in our lives is ‘faithfulness.’

Faithful people seem hard to find, according to King Solomon. “Most men will proclaim every one his own goodness: but a faithful man who can find?” (Proverbs 20:6)

So, faithfulness amongst people is scarce, but not so with God.

The Bible word for faithful is ‘pistis’ which is considered to be one of God’s personal characteristics. He is a maker of promises, which He always keeps - even when we don’t! ‘*Pistos*’ is used in secular Greek for trustworthy, dependable, loyal. It is used to describe people who show themselves faithful in business transactions, or the discharge of official duties. That kind of man, or woman is worthy of trust and can be relied on.

Jesus told of three people who had to give account after receiving one, two and five talents respectively to do something with. (Matthew 25:14-30) One talent was about 6000 silver drachmas, and one drachma was an average daily wage. Quite a lot! For the two stewards who understood what they had to do and set to work, using the master's money, there was a nice reward. "Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master." The reward for good stewardship was more stewardship! More responsibility, more to manage - and even more, the joy of his master! The one who had received one talent was scared and lazy, and despised the trust given to him by the master. He was severely sentenced.

I have asked many people what they would like to hear once they have come to our Lord Jesus Christ. I almost unanimously hear "well done good and faithful servant". They want to know that Jesus is pleased with the life they led and what they did with the means with which they have been trusted. The Bible shows us in the parables of the kingdom that faithful stewards who faithfully use the resources of the Master, in His way, can expect that they will be partially rewarded in this life and in the next one, fully rewarded.

We talk a lot about trusting God, but I think the harder, reflective question is: can God trust me?

After telling a story (Luke 16:1-9) about a steward who was almost fired after being accused of wasting his master's possessions, Jesus gave His followers three areas in which they were to be financially faithful. He gave three lessons in financial faithfulness in the following verses 10-12.

“One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own?”

He gives us three word-pairs that help us to use money, without being used by it. The three word-pairs are: ‘Little - much;’ ‘false - real’ and ‘another's - ours.’

Faithfulness in little things is the supreme standard to which a good steward should adhere to. It is a prerequisite to be trusted with much! When giving assignments, either as a parent with our children or as a manager with our employees, we evaluate what they do with small tasks and if we find that they have been faithful with those, we know we can go on to trust them with more responsibility. Dishonesty in what we may consider small things, like cheating on expenses or taxes, has consequences in the extent to which God can trust us.

Secondly, Faithfulness in ‘unrighteous wealth’ is a prerequisite for what Jesus called ‘true riches.’ Money is not just paper or coin, but is subject to a power, which Jesus

unmasked and called ‘mammon.’ This power is in itself ‘unrighteous’ and will compete for our devotion. In verse 13, Jesus warns us that we cannot serve both God and mammon. We have to learn to manage this power. Firstly, by realising that it is a defeated power through Jesus. Secondly through prayerfully learning to use money God’s way. If we are faithful in using our money God’s way, then Jesus says he can trust us with ‘true riches.’ I believe this to mean a very intimate relationship with God, experiencing all He wants to trust us with, both now and eternally!

Lastly, we are to be faithful in ‘that which is another’s,’ before God can trust us with money and possessions of our own. The Bible teaches clearly that all belongs to God - we do not own anything. We are raised to think that we are the owners of everything we have worked and earned for. The business belongs to me, my house, my car, my money. Jesus says, "No, it belongs to another!" In fact, we own nothing, we only have it to manage and utilise. Ownership means that we have access to use.

Realising that God owns everything, we can have access to all God has to give ... if only we can be faithful in using what he has already trusted us with, be it much or little.

8. Gentleness

The eighth description of the fruit which the Holy Spirit produces in our lives is ‘gentleness.’ The word the New Testament uses for gentleness is ‘*prautes*.’ An interesting point to note is in the origins of this word, which is derived from ‘*praus*’ which is the Greek word for meekness, which can be described as ‘gentle strength.’

The Spirit is powerful, and we are given access to that power. Gentleness, meekness—‘*prautes*’—is recognizing that we are not the source of that power, but the instrument of it. And as that instrument, we are under God’s control. We are not to wield that power without purpose. Gentleness is not the relinquishing of that power but bringing it under the authority of the Father.

It is the opposite of arrogance, which is the ‘unholy trinity’ of ‘I, me and myself’ exercising power independently and selfishly.

Vine's Expository Dictionary defines '*prautes*' as: an attitude toward God, submitting one's self to God, not resisting God, confident in God's presence, authority, and power. '*Prautes*' gives calmness of spirit from a mental focus which is not on self or prioritizing personal desires.... '*Prautes*' seeks and wants what the Creator of life desires. '*Prautes*' is being confident that God is in charge, and acceptance that God is in charge.

This word occurs in Greek literature to describe a horse that someone had broken and trained to submit to a bridle. It pictures strength under control, specifically the Holy Spirit's control. The evidence of this attitude is a deliberate placing of oneself under divine authority.

A friend of mine lives in Belfast and keeps donkeys as a hobby. Sometimes he earns some money by taking in a young, aggressive, thoroughbred racehorse which is tough to handle. He has a wonderful way of taming the horse. He brings the horse into the stable with a donkey and ties the bit in the horse's mouth with a short rope to the donkey. He leaves them overnight, and the next morning, the horse is as tame as a lamb! The donkey is so stubborn and strong-willed, that he will not allow the horse to move around. The horse's will is broken!

The way our own stubborn, prideful, independent will is broken is by getting into close connection with Jesus and responding to his wonderful invitation, "Come to me, all who labour and are heavy laden, and I will give you rest.

Take my yoke upon you, and learn from me, for I am gentle and lowly in heart, and you will find rest for your souls. For my yoke is easy, and my burden is light.” (Matthew 11:28)

We can be harnessed to Jesus with a yoke which, in contrast to an oxen yoke, is light and easy. Jesus produces in us that fruit of the Spirit ‘gentleness.’ This meekness is that unassuming inner spirit of mildness and gentleness which is the opposite of haughtiness, harshness and self-assertiveness. Jesus placed Himself completely under the control of His Father, setting aside all rights.

“Meekness” can only exist where great strength is under strict control! It describes a domesticated animal that has been carefully trained for its master’s purposes, or even the taming of wild beasts!

Meekness is ‘strength under control’ and this was clearly demonstrated by Jesus.

Meekness and weakness are not synonymous. Meekness says, "God, in this situation, You have a purpose. You're in control, sovereign, and ruling over everything."

Meekness is seeing everything as coming from God and accepting it without murmuring and without disputing, patiently submitting to any and every offense, without any desire for revenge or retribution!

Financial fruitfulness comes from submitting ourselves completely to the Lord and following the Biblical principles for managing our money and possessions. We need to stay

close to Jesus and take his yoke on us. If we are in a yoke with Jesus, and submissively follow the direction He wants to take us, He promises us financial peace and inner rest.

If one ox in a yoke with another does not stay in an equal pace with the other, it could easily break it's back. Partners in a yoke must follow the same direction and pull together. The yoke of Christ is His mission, "to serve and set people free." (Mark 10:45)

Managing our finances is a partnership with God. He has a part to play and I have a part to play. I can never, ever do what only He can do. He will also not do what I must do!

His part? To provide what we need, to give us directions, and to impart wisdom on how to use the resources well. My part? To get to know His directions, to faithfully implement Biblical principles, to be generous for God's work, serve others and enjoy all He gives us.

The financial fruit of gentleness, or meekness, is allowing the power of God Himself to flow through our lives to His glory and the benefit of others. Then in every situation, whether having plenty or being in need, we can cry out loud, together with Paul "I can do all things through Him who strengthens me!" (Philippians 4:19)

Gentleness or meekness is power under control. This will be the topic of blog #9 in this series.

9. Self-control

The ninth description of the fruit which the Holy Spirit produces in our lives is ‘self-control.’ The wise King Solomon wrote a useful illustration of the need for self-control. “A man without self-control is like a city broken into and left without walls.” (Proverbs 25:28)

In Solomon’s time, a city depended on strong fortifications and gates, with great walls surrounding it, to repel ravaging bands of guerillas or foreign armies. If the gates, or towers were broken down and the walls broken down, a city was totally exposed to any enemy that wished to plunder, pillage or conquer it. If a city did not invest sufficiently in its protection, it could easily be captured. A man without the power to rule his spirit is just as exposed and vulnerable as a defenceless city.

Our own experience shows us that we are not capable, in ourselves, of controlling ourselves. Even the great apostle Paul honestly admitted “For I know that nothing good dwells in me, that is, in my flesh. For I have the desire to do what is right, but not the ability to carry it out. For I do not do the good I want, but the evil I do not want is what I keep on doing.” (Romans 7:18,19) That’s why self-control is a fruit of the Spirit and not the result of our own power of discipline.

The Spirit will produce in us the power to say no, the ability to carry out our promises and the means by which we can control our desires, subjecting them to the will of God. On the positive side, the Spirit will help us to control our talents, skills and gifting so that we can build wealth. “You shall remember the LORD your God, for it is he who gives you power to get wealth” (Deuteronomy 8:18a)

What are the ‘walls’ of the ‘city’ of my financial life? The wall around financial fruitfulness is formed by ‘living within your harvest.’ This means learning to live with what comes in, and being content with this. Living within your harvest is possible – it just isn’t popular. It conveys that we have boundaries and that we are willing to confine ourselves within the scope of these boundaries rather than pine for the alleged greener grass on the other side of the fence.

Contentment and simplicity are invaluable friends in this effort. Content yourself with what God sends your way and

live a simple life. Then God, honoured by your devotion, will in turn tend to both your margin and your harvest.

The Spending Plan

Practically, this means setting up a Spending Plan to manage the resources at our disposal. Such a Plan can be pictured as a pie with three main segments.

Firstly, planning the fixed spending items which are the same each month, such as your tithe, mortgage or rent payments, local taxes, subscriptions and energy bills. Then, figure out how much you will need for a buffer and for important future goals and purchases. Subtract these two amounts from your income and divide by four. That is how much you have to live on each week.

Such a plan should be set up together with God, in prayer. When we have this complete, it is like saying, “Lord, if you will provide what we have just agreed on, then that will be enough for me - for all my responsibilities and to do all you are asking me to do. I thank you, in advance, for your provision and I will be content with what you give me. If you should give me more, I will not spend that on myself and allow the ‘pie’ to get bigger, but I will use the excess to bless my family and extend your Kingdom!”

If I do not have a spending plan, a budget, and if I cannot say ‘this is enough’, then I will open myself up to all kinds of temptations to keep on spending. Outside pressure such as advertising and peer pressure and inside pressure such as greed of emotional insecurity

will tempt us to spend more on our lifestyle which is ever expanding and needs ever increasing financing! We need to say 'no' to these outside pressures with which the world is constantly tempting us to increase our spending. If I give into the world's standards, I will not be able to fulfil God's purpose for my life, be generous and reach my life goals.

Let's listen to two of my favourite writers.

Prof. Dr. Tomas Sedlacek, in his book, 'The Economics of Good and Evil' wrote,

"The more we have, the more we want. Why? Perhaps we thought that the more we have, the less we will need. We thought that consumption leads to saturation of our needs. But the opposite has proven to be true. The more we have, the more additional things we need. Every new satisfied want will beget a new one and will leave us wanting. For consumption is like a drug."

Anselm Grün wrote, in his book 'Of Desire and Greed,'

"The attitude of never having enough leads to a nomadic behaviour and continual dissatisfaction. The desire for possessions is really a desire for rest. But the paradox is that we never find rest because we are possessed by the desire for more."

Answering the question of "How Much Is Enough?" leads to peace, rest, satisfaction and contentment. The answer lies in a spending plan which allows us to live within our harvest.

About the Author



Peter Briscoe (1950), has been in International business all his life, first in industrial chemicals, then in consulting and coaching, and finally leading a space projects business. He is founding member of the International Association for the Advancement of Space Safety, Europartners - a European association of Christians in business, and the European Economic Summit. As a follower of Jesus, he has been especially interested in discovering, applying and teaching what the Bible has to say about business and finance. He is a founder of Compass - finances God's way in Europe. At home he is married for 50 years with Didie and have three married daughters and six grandchildren.

About Compass

Compass - finances God's way is a global, non-denominational movement teaching financial discipleship and generosity.

The purpose is to serve churches, businesses, ministries, schools and other organisations by providing biblically based solutions on handling money and possessions.

Compass' mission is to help people everywhere to learn, apply and teach Gods financial and business principles. We are looking for three major outcomes.

1. To know Christ more intimately as we trust and obey Him, experiencing Christ at work.
2. To become free from worry, fear, stress and anxiety and then be free to serve and love the Lord and our neighbours.
3. To contribute to fulfilling the Great Commission by passing on what we have learned to others and making 'financial disciples.'

Compass has developed a wide range of resources in a wide variety of formats, such as workshops, small group studies, e-books and online learning.

There are teaching resources for all ages, from small children through students to adults; with application to areas of life such as business, church, marriage and family.

To see our resources, please visit the web site at www.compass1.eu

