

SEMBRADOS
EN BUENA TIERRA

Learning and applying
**THE SECRET TO HEALTHY
FINANCES**

By Heriberto and Elsa Hermosillo

SEMBRADOS

EN BUENA TIERRA

To all our **semillosos** that had the patience to wait until God finished His project. We thank each and every one of you the bottom of our heart in hope that this material will edify your lives and the lives of many others.

Heriberto and Elsa Hermosillo

SEMBRADOS

EN BUENA TIERRA

INDEX

1. Learning to honor God	8
2. Tithes and offerings	10
3. The secret for a long life	12
4. Greed vs. contentment	14
5. Say NO to debts	16
6. Diligent hands bring wealth	18
7. Principles of good management	20

SEMBRADOS

EN BUENA TIERRA

Introduction

Welcome to the series:

The Secret to Healthy Finances

In the next weeks, we will study the biblical principles that will help us to have a healthy economy and that will allow us to establish God's kingdom in our lives and in our families.

1. Learning to honor God

“Ascribe to the Lord the glory due to his name. Bring an offering and come before him; worship the Lord in the splendor of his holiness.” 1 Chronicles 16:29

Malachi 1:6-8, 13-14

6 “A son honors his father, and a servant his master. If I am a father, where is the honor due me? If I am a master, where is the respect due me?” says the Lord Almighty. “It is you, O priests, who show contempt for my name. “But you ask, ‘How have we shown contempt for your name?’

7 “You place defiled food on my altar. “But you ask, ‘How have we defiled you?’ “By saying that the Lord’s table is contemptible.

8 When you bring blind animals for sacrifice, is that not wrong? When you sacrifice crippled or diseased animals, is that not wrong? Try offering them to your governor! Would he be pleased with you? Would he accept you?” says the Lord Almighty.

13 And you say, ‘What a burden!’ and you sniff at it contemptuously,” says the Lord Almighty.

“When you bring injured, crippled or diseased animals and offer them as sacrifices, would I accept them from your hands?” says the Lord.

14 Cursed is the cheat who has an acceptable male in his flock and

We will start this series by understanding what the word **honor** means; this is the first thing we need to learn in order to have healthy finances. In the Bible we can find two words, one in Hebrew and one in Greek, which translate into the English word “honor”.

The Hebrew word for **honor** is **kabod**

#3519 Strong Dictionary= give worth, cherish.

The Greek word for **honor** is the word **timnao**

#5091 Strong Dictionary = give value, revere, worship.

This word is used in the following verse:

“That all may honor the Son just as they honor the Father. He who does not honor the Son does not honor the Father, who sent him.” John 5:23

Let’s study some passages that explain how to honor God and the benefits of doing so.

Malachi 1:6-8, 13-14

In this passage Malachi rebuked the priests who had committed three faults:

- They did not honor God
- They did not respect God
- They showed contempt for His name

Each one of us needs to honor God for what He has done for us, being grateful for His Son’s sacrifice. One way to show our appreciation for Jesus’ sacrifice on the cross and God’s value in our life is not to give “what we have left over”, because this is offensive to Him and is not an acceptable “offering”. In the Old Testament, offering an unwanted leftover was against the law (**Mal. 1:8, Deut. 15:21**), and the Bible tells us that it brings curse into our lives (**Mal. 1:14**).

Malachi 3:7-12

In this passage, we can see how the people had turned away from God, had robbed from the tithes and offerings, and that all this had brought curse over their lives.

The Lord demands that we bring our tithes into His temple, so that there may be food in His house. In return, he offers priceless rewards because of His infinite mercy:

- I will throw open the floodgates of heaven
- I will pour out so much blessing that you will not have room enough for it
- I will prevent pests from devouring your crops
- All the nations will call you blessed
- For yours will be a delightful land

Bringing tithes into the storehouse is a result of a grateful heart, which allows us to freely honor God correctly, admitting that every good and perfect gift is from above.

Verse to memorize:

“For where your treasure is, there your heart will be also.” Mathew 6:21

Questions for discussion:

1. How did the priests show disrespect towards God according to Malachi 1:6-7?

2. What are the results of NOT respecting God? (Mal. 1:14)

vows to give it, but then sacrifices a blemished animal to the Lord. For I am a great king,” says the Lord Almighty, “and my name is to be feared among the nations.”

Malachi 3:7-12

7 Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you,” says the Lord

Almighty. “But you ask, ‘How are we to return?’

8 “Will a man rob God? Yet you rob me. “But you ask, ‘How do we rob you?’ “In tithes and offerings.

9 You are under a curse- the whole nation of you- because you are robbing me.

10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. 11 I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit,” says the Lord Almighty.

12 “Then all the nations will call you blessed, for yours will be a delightful land,” says the Lord Almighty.

2. Tithes and Offerings

“Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.” Prov. 3:9-10

Genesis 14:18-20

18 Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, and he blessed Abram, saying, “Blessed be Abram by God Most High, Creator of heaven and earth.
20 And blessed be God Most High, who delivered your enemies into your hand.”

Hebrews 7:1-10

1 This Melchizedek was king of Salem and priest of God Most High. He met Abraham returning from the defeat of the kings and blessed him,
2 and Abraham gave him a tenth of everything. First, his name means “king of righteousness”; then also, “king of Salem” means “king of peace.”
3 Without father or mother, without genealogy, without beginning of days or end of life, like the Son of God he remains a priest forever.
4 just think how great he was: Even the patriarch Abraham gave him a tenth of the plunder!
5 Now the law requires the descendants of Levi who become priests to collect a tenth from the people- that is, their brothers- even though their brothers are descended from

In the previous section, we learned the importance of honoring God. A specific and practical way in which we must honor God is through our tithes and offerings.

The word **offering** throughout the Old and New Testament gives us the idea of **“offering a tribute to God as an acknowledgement of what we have received from His hand”**. The word offering represents different concepts in giving, such as tithing, giving our firstfruits, giving to the poor, etc.

In this section we will understand what tithes and offerings are:

Tithes

Tithing is God’s commandment to His children. It consists in putting aside at least 10% of all our income.

The origin of tithing is traced back all the way to **Genesis 14:18-20**, much before the Law was created. It is not solely limited to the Old Testament, however; it is also a privilege that we can read about in **Hebrews 7:1-10**.

Tithing is applied in all our wealth and firstfruits (**Prov. 3:9**). This means that it applies to the fruit of our labor, what is earned from selling something, etc. Tithing does not only apply to our finances, but also to time, resources, and talents that God has given us.

Tithes should be used to sustain the Lord’s house and the workers who sow to establish God’s work. (**Mal. 3:10, 1 Cor. 9:7-11, Fil. 4:17, Gal. 6:6**).

What are the benefits of tithing?

- Credit to our account (**Fil. 4:17**)
- Provision, abundant blessing, protection over our possessions (**Prov. 3:10, Mal. 3:10-11**)
- Joy (**Prov. 3:10**)

Pastors must be the ones to administer tithes, as the Bible says in **2 Corinthians 8:19-21**, according to the church’s needs. The pastors, in turn, will give account of their administration unto God.

Offerings and giving to the poor

Just because we tithe does not mean that we should not help the needy or a brother in need, not only with material things but also with the spiritual gifts we possess (**1 John 3:17-18, Luke 11:41-42**).

We must not confuse tithes and offerings; both have a different purpose and doing one does not exempt us from the privilege of doing the other.

Offerings and giving to the poor are gifts, given in addition to tithing, which we have the privilege of sharing with those who are in need.

Verse to memorize:

“Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.” Prov. 3:9-10

Questions for discussion

1. What priority must tithing have in my finances?

2. Is tithing a commandment that comes from the law?

Abraham

6 This man, however, did not trace his descent from Levi, yet he collected a tenth from Abraham and blessed him who had the promises.

7 And without doubt the lesser person is blessed by the greater.

8 In the one case, the tenth is collected by men who die; but in the other case, by him who is declared to be living.

9 One might even say that Levi, who collects the tenth, paid the tenth through Abraham,

10 because when Melchizedek met Abraham, Levi was still in the body of his ancestor.

Philippians 4:17

17 Not that I am looking for a gift, but I am looking for what may be credited to your account.

1 John 3:17-18

17 If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?

18 Dear children, let us not love with words or tongue but with actions and in truth.

Malachi 3:10

10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

3. The secret for a long life

“Honor your father and your mother, as the Lord your God has commanded you, so that you may live long and that it may go well with you in the land the Lord your God is giving you.” Deut. 5:16

Marc 7:9-13

9 And he said to them: “You have a fine way of setting aside the commands of God in order to observe your own traditions!

10 For Moses said, ‘Honor your father and your mother,’ and, ‘Anyone who curses his father or mother must be put to death.

11 But you say that if a man says to his father or mother: ‘Whatever help you might otherwise have received from me is Corban’ (that is, a gift devoted to God),

12 then you no longer let him do anything for his father or mother.

13 Thus you nullify the word of God by your tradition that you have handed down. And you do many things like that.”

One of the biggest worries humans have had throughout time is finding a way to live longer. Humans feel this way because God put in their hearts the concept of eternity, and even though we know that this body is mortal, we hope to live eternally. That is why we have not stopped looking for ways to increase our days on Earth.

In **Proverbs 3:10**, we learn about the benefits of honoring God, which we have already studied:

- Your barns will be filled to overflowing (**provision**)
- Your vats will brim over with new wine (**joy**)

Here are two more benefits:

“Honor your father and your mother, as the Lord your God has commanded you, so that you may live long and that it may go well with you in the land the Lord your God is giving you.” Deuteronomy 5:16

Let’s analyze how this principle should be applied by studying the passage in Mark 7:9-13. Here, Jesus explains to us where our parents fit in to the concept of giving offerings (tributes, honor).

We must honor our parents in all the stages of our life and in different ways:

- Acknowledgement and verbal gratitude
- Economic support
- Attention

When we are children or young adults and we still depend from our parents economically, we owe them our acknowledgement and verbal gratitude.

Once we are adults and we begin to obtain economic resources, we must not forget to include our parents in our budget and must also never forget what they cherish most—our gratitude and verbal acknowledgement.

Honoring our parents is unconditional, and does not depend on whether they have accomplished their function as parents or if they need economic help. Honoring them is to our own benefit.

Verse to memorize:

“Honor your father and your mother, as the Lord your God has commanded you, so that you may live long and that it may go well with you in the land the Lord your God is giving you.” Deuteronomy 5:16

Proverbs 3:10

10 then your barns will be filled to overflowing, and your vats will brim over with new wine.

Questions for discussion:

1. What are the benefits that God offers in exchange of honoring my parents?

2. Explain several ways in which you can honor your parents.

4. Greed vs. contentment

“Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him.” 1 John 2:15

Proverbs 1:17-19

17 How useless to spread a net in full view of all the birds!

18 These men lie in wait for their own blood; they waylay only themselves!

19 Such is the end of all who go after ill-gotten gain; it takes away the lives of those who get it.

1 John 2:15-17

15 Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him.

16 For everything in the world – the cravings of sinful man, the lust of his eyes and the boasting of what he has and does – comes not from the Father but from the world.

17 The world and its desires pass away, but the man who does the will of God lives forever.

Greed is one of the sins that can destroy our lives, because it is like a net that traps our souls, taking away the lives of those who become ensnared in it (**Prov. 1:17-19**).

Greed is the first of our enemies that will prevent us from having healthy finances.

What is greed?

Greed is the unmeasured desire of getting something that I should not have according to my present circumstances, for example:

- Other people’s belongings
- Social status out of my reach
- Material things out of my present reality
- Anything that interferes with my relationship with God

“Do not love the world...” 1 John 2:15-17

In verse 15, the apostle John exhorts us to not love the world or its system. We are spiritual beings and we must feed the spirit and not worry about things that are temporal. God must have the most important place in our hearts through our personal relationship with Him. If our heart is somewhere else instead of with God, that is where our treasure will be and we will continue worrying about having worldly things (**Mathew 6:21**).

In verse 16, we see the three things this world offers: the cravings of sinful man, the lust of his eyes and the boasting of what he has and does. These things may bring anxiety into our lives and destroy our relationship with our Father.

It is not a sin to have money or a high social status; the problem comes when it becomes a priority in our lives. When we have a relationship with God, we first seek His kingdom and then God provides whatever we need to do His will and complete the purpose that He has for our lives (**Mathew 6:33**).

In verse 17, we see that what this world has to offer will bring anxiety into our lives, to the point where we live for the things of the world. But this world will pass away, and if we truly understand this and seek to do God’s will, we will gain that which is eternal.

The antidote to greed is knowing God’s purpose for my life in this world.

Verse to memorize:

“Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. For everything in the world – the cravings of sinful man, the lust of his eyes and the boasting of what he has and does - comes not from the Father but from the world. The world and its desires pass away, but the man who does the will of God lives forever.”

1 John 2:15-17

Questions for discussion:

1. Is it a sin to have money? Explain:

2. What results from living a greedy life according to 1 Timothy 6:10?

Mathew 6:21

21 For where your treasure is, there your heart will be also.

Mathew 6:33

33 But seek first his kingdom and his righteousness, and all these things will be given to you as well.

1Timothy 6:10

10 For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

5. Say NO to debts

“Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.” Romans 13:8

Deuteronomy 28:1-12

- 1 If you fully obey the Lord your God and carefully follow all his commands I give you today, the Lord your God will set you high above all the nations on earth.
- 2 All these blessings will come upon you and accompany you if you obey the Lord your God:
- 3 You will be blessed in the city and blessed in the country.
- 4 The fruit of your womb will be blessed, and the crops of your land and the young of your livestock – the calves of your herds and the lambs of your flocks.
- 5 Your basket and your kneading trough will be blessed
- 6 You will be blessed when you come in and blessed when you go out.
- 7 The Lord will grant that the enemies who rise up against you will be defeated before you. They will come at you from one direction but flee from you in seven.
- 8 The Lord will send a blessing on your barns and on everything you put your hand to. The Lord your God will bless you in the land he is giving you.
- 9 The Lord will establish you as his holy people, as he promised you on oath, if you keep the commands of the Lord your God and walk in his ways.
- 10 Then all the peoples on earth will see that you are called by the name of the Lord, and they will fear you.
- 11 The Lord will grant you abundant prosperity – in the fruit of your womb,

God’s desire for our finances is that they prosper, so that we can accomplish His purpose for our lives. Let’s study some passages from the Scripture that talk about this:

“Dear friend, I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well.” 3 John: 2

God wants to prosper His children so that they will not have the need of borrowing, because debts make us a slave of the person from whom we have borrowed.

Let’s see the blessings that God promises us if we obey Him in **Deuteronomy 28:1-12**.

The second enemy that robs us from having healthy finances is having **debts**.

Going into debts to obtain temporary belongings will make me work more and more in order to pay the debts, and I will not be able to enjoy the things that God wants to give to me in my relationship with Him and with my family.

But what happens when somebody asks us for money?

The Word of God warns us to think about some things before lending so that we might not have unnecessary problems later on:

- **“He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe.” Proverbs 11:15**
- **“My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, if you have been trapped by what you said, ensnared by the words of your mouth...free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.” Proverbs 6:1-5**
- **“He who increases his wealth by exorbitant interest amasses it for another, who will be kind to the poor.” Proverbs 28:8**
- **“You must not lend him money at interest or sell him food at a profit” Leviticus 25:37**
- **“A generous man will himself be blessed, for he shares his food with the poor.” Proverbs 22:9**

If you have an opportunity to help someone economically, consider giving as a gift instead of lending so that your heart may not be troubled.

Verse to memorize:

“Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.” Romans 13:8

Questions for discussion:

1. Is it God’s plan for His children to live in financial debt?

2. What is the debt in which God is pleased according to Romans 13:8?

3. Why does God not want us to borrow from somebody?

the young of your livestock and the crops of your ground – in the land he swore to your forefathers to give you.

12 The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none.

6. Diligent hands bring wealth

“Lazy hands make a man poor; but diligent hands bring wealth.” Proverbs 10:4

Proverbs 3:9-10

9 Honor the Lord with your wealth, with the firstfruits of all your crops;
10 then your barns will be filled to overflowing, and your vats will brim over with new wine.

Proverbs 10:4

4 Lazy hands make a man poor; but diligent hands bring wealth.

We have already learned the benefits of living according to the following Biblical principles:

- Honor the Lord with your wealth (**Prov. 3:9-10**)
 - Provision
 - Joy
- Honor your father and your mother (**Deut. 5:16**)
 - Long life
 - Well-being

Now, let's focus on the enemies that open up holes through which **we lose sight of God's provision**, which seeks to fulfill God's purpose in our lives. Two of the enemies that we already studied are:

- Greed (**1 John 2:15-17**)
- Debts (**Romans 13:8**)

The third enemy is laziness:

- Laziness (**Prov. 10:4**)

What is laziness?

Laziness is a disordered spirit; it is the opposite of discipline. A lazy person avoids devoted works and lacks the motivation to do things. He enjoys being comfortable and does not make an effort to do things; he is destined to poverty and need.

A true Son of God looks for order in his life, because God is a God of order. He tells us that there is wisdom in devoted work when it is motivated by a diligent spirit. We must avoid leaving things for later and do what we need to do when we need to do it. That way, we can be free from the fear of need or of not having enough.

Our Father wants us to know that He has already provided for the most important and essential things for our lives, now we need to have the will and make necessary effort for it to be used according to His will and His plan. If we do not pay attention, other things will steal our time without us noticing, and the opportunity will go by without us doing anything about it. Sluggishness will take control over our lives.

Let's observe the following verses that talk about laziness:

- **“...For this very reason, make every effort to add to your faith goodness; and to goodness, knowledge; and to knowledge, self-control; and to self-control perseverance; and to perseverance, godliness; and to godliness, brotherly kindness; and to brotherly kindness, love. For if you possess these qualities in increasing measure, they will keep you from being ineffective and unproductive in your knowledge of our Lord Jesus Christ.” 2 Peter 1:3-8**
- **“Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.” Proverbs 6:6-11**
- **“In the name of the Lord Jesus Christ, we command you, brothers, to keep away from every brother who is idle and does not live according to the teaching you received from us...” 2 Th. 3:6-15**
- **“The sluggard's craving will be the death of him, because his hands refuse to work.” Proverbs 21:25**

Verse to memorize:

“Lazy hands make a man poor; but diligent hands bring wealth.” Proverbs 10:4

Questions for discussion:

1. What attitude should a true son of God have toward work?

2. According to 2 Thessalonians 3:6-15, what is the attitude we should have towards a brother who does not want to work?

7. Principles of good management

“For everyone who has will be given more, and he will have abundance.

Whoever does not have, even what he has will be taken from him.” Mathew 25:29

Mathew 25:14-30

- 14 “Again, it will be like a man going on a journey who called his servants and entrusted his property to them.
- 15 To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.
- 16 The man who had received the five talents went at once and put his money to work and gained five more.
- 17 So also, the one with the two talents gained two more.
- 18 But the man who had received the one talent went off, dug a hole in the ground and hid his master’s money.
- 19 “After a long time the master of those servants returned and settled accounts with them.
- 20 The man who had received the five talents brought the other five. ‘Master’ he said, ‘you entrusted me with five talents. See, I have gained five more.’
- 21 “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’
- 22 “The man with the two talents also came. ‘Master,’ he said, ‘you entrusted me with two talents; see, I have gained two more.’
- 23 “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share

We have learned that God is behind everything that has been given unto us (**James 1:17**), and that He is the owner of everything that I possess, which has been given to me by Him (**Mathew 6:33**). This is not only so that I can enjoy his abundant provision, but also so I can have the joy of working with Him in establishing His kingdom.

Let’s analyze the responsibility we have as administrators of God’s goods.

Mathew 25:14-30

As His administrators, we need to identify the three things that God has given us:

- Resources
- Ability
- Time

God has given resources to each person, in other words, He has given certain abilities, circumstances, possessions, physical or intellectual characteristics, etc. according to the purpose that He has for our lives. God wants us to use all these resources to establish His kingdom in our lives and in the lives of the people around us.

In the same way, He has given us the ability to develop and use the resources given to us. This ability is a gift from God that we receive according to the purpose for which He wants to use our lives.

We need to learn to receive this gift with contentment, without comparing ourselves with other people, but instead focusing on the task that we have been commended to do.

God has given us sufficient time to achieve His purpose for our lives, making use of our ability and our resources.

God will settle accounts with us and ask us how we used our resources, ability, and time, and if we used them for the purpose for which He gave them to us.

Verse to memorize:

“For everyone who has will be given more, and he will have abundance. Whoever does not have, even what he has will be taken from him.” Mathew 25:29

Questions for discussion:

1. What did God use as a base when distributing wealth, according to Mathew 25:15?

2. What are the three things that God gives us to become His administrators according to Mathew 25:14-30?

3. What are the resources that God has given to you?

4. How can you use these resources so that God’s kingdom is established in your life and in the lives of people around you?

your master’s happiness!’

24 “Then the man who had received the one talent came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed.

25 So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.’

26 “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed?

27 Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

28 “Take the talent from him and give it to the one who has the ten talents.

29 For everyone who has will be given more, and he will have an abundance.

Whoever does not have, even what he has will be taken from him.

30 And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.

Credits

Concept and development:

Heriberto and Elsa Hermosillo

Writing:

Elsa Hermosillo

Translation:

Nora Vega / Hillary Klipp

Cover design:

Carlos Gonzalez

Graphic Design:

Rodrigo Galindo Breton

www.rgbdesign.com.mx

www.sembradosenbuenatierra.com

Phone: (956) 971-0724 / (899) 925-7104

E-mail: tfbeto@yahoo.com