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This edition is dedicated to

· my mother
who inculcated in me my love for God & Mary
· my immediate family
wife, Fatima & darling daughter, Elizabeth
· my close family & relations
Daddy & Benny, Mummy-Lily, Cecil & Orien, Bibianna &
Francis, Kennedy & Monica, Louis & Agnes, Edna &
Blaise, Tony & Sherly, Anthony & Argentine, Steve &
Bridie, Maggie, Bosco, Agnes, Kavita, Katy, Ivan, Oliver . . .
& their families. And children - Anaida, Andrea, Ansley,
Jilian, Lilian, Luanna, Sheldon, Valley, Danny, Dwain

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LESSONS CHRISTIANS CAN LEARN FROM MUSLIMS

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**Money will buy a bed, but not sleep;
Books but not brains;
Food but not appetite;
Finery but not beauty;
House but not a home;
Medicine but not health;
Luxuries but not culture;
Amusement but not happiness;
Religion but not salvation**

- Zig Ziglar

LIVING PROOF

You would have possibly picked up this booklet, attracted by the outside. But I am sorry to disappoint you - never judge a book by the cover! There are no get-rich-quick magical formulas, nor are there any sermons for prodigals, in it. In your hands, I believe is the key, not just to material wealth & blessings, but more importantly to a close relationship with God - Abba-father, brother - Jesus & the Holy Spirit, our helper. A bonding not just for this life, but also salvation, eternally thereafter.

This booklet is directed to the common Christian. One who like me struggles daily with issues like business, charity, money, ethics, stress, work, debt . . . while at the same time, wanting to live a good Christian life. **It comes from a man, who once owed lakhs of rupees. I mean many lakhs!**

And for whom these loans were only a tiny part of my problem in life. Until, at the height of it all, I believe the Holy Spirit lead me to read Malachi on tithing & other issues that turned me round.

Praise the Lord!

For the present, let us crudely describe tithing as giving 10% of your income to God's work. Let me assure you it works! Don't just accept what I say - I challenge you to try it out. Taste & see that the Lord is good. Clinching on to this last straw that I had found, I decided to check out tithing & giving to God, in the manner His Word wanted me to. After all, it would be I, who would gain & that too, at a point in my life, when only divine assistance could work. I had tried all human help possible.

Lo behold! No sooner had some time passed & I was faithfully tithing, when within a matter of months, my problems eased out. **Now, when the end is at sight.** The abundance of blessings was so great that, I had not experienced such goodness, in the last 40 years of my life. To the Lord goes all credit, from a small grateful heart.

When I started seeking what tithing or giving to God was all about, to my surprise, I found both ignorance & wisdom on the subject. I had expected the religious to at least know about it, even if they did not widely practice it. But NO!

In fact, most Christians I met had little idea of what I was talking about. Through my reading I found out that the Bible has much to say about money, wealth, blessings, etc. One estimate on the internet put it at **2350 references on such matters** in God's word.

- Real Experience

Among the people I met, during these troublesome days were **those who had money & wouldn't help** or utilize it properly. I also encountered many who were in the same boat as I was – steeped in loans or going through severe financial crises. A number of the so-called religious advised me to 'pray', even though they themselves could do something about the state I was in. I did not expect money for nothing from such people, but I certainly looked for concern & understanding. If nothing else, I expected them, **at least not to gossip** about my state, since I believed, we were all part of the same God's family. After all don't we sing hymns to this effect at mass or in prayer meetings? Sadly, I was disappointed.

I prayed, I praised. In everything, I gave thanks. I worked harder than ever. **So did the others around me too. It was just not easy. It was tough. But, looking back today, if you ask me one thing that helped me most, I would willing put it as, tithing & giving to God's work** – alms, sacrifices & offerings. The secret to my recovery, which I thought would help, if shared with others. Tithing though, is

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not just for those in trouble, but rather for each & every Christian – Catholic or whichever denomination, you may belong to. Or state you are now in.

I wondered - How do I do I share my testimony with many? I had a God-given talent for journalism, which I could use, rather than bury it. Thus, came to be born this booklet, you have in your hand. Christians, whom I knew only too well, would also need the 'gospel truth', to even try out what I was proposing. So I decided to just **let scripture do the talking**, with 'yours truly', only linking up the passages & quotations together. I decided to string different major & related passages from the Bible, on the subject of tithing & giving to God.

I had to be very choosy, since the Bible had more than enough of what I was looking for. Wonder why, we don't go to the Bible for things, such as these ?

A proper study would take long & there were people out there, who needed to tithe ASAP – as soon as possible – and be blessed ! Further, few would bother to read volumes or even log on to the internet. So here we are.

A fast food version of my sketchy readings on giving to God. Not my words, but verses straight from the Bible. The **Catholic Good News version - the only one I had.**

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I am sure this booklet will go a big way in bringing God's choicest blessings to you & those whom you share this booklet with. I assure you of my prayers, that you may experience the joy that comes from intimately knowing the Lord, besides of course, a special request to the Almighty to meet your material needs & prosper you, according to His will.

DID YOU KNOW THAT . . . Priests also need to tithe ?

GIVE GOD HIS DUE

As Christians, we know that **we have to give something** to the church & charity. And most of us do so too. However, **where we fail** is that we don't do it in the manner God wants us to or commands us to. In fact, the Bible has clear instructions of exactly how much we should give & for what purpose. Very often, those who don't tithe, are either unaware of it or say that it is part of the old testament or Law of Moses.

All Scripture is inspired by God & is useful for teaching the truth, rebuking error, correcting faults & giving instruction for right living, so that the person who serves God may be fully qualified & equipped to do every kind of good deed.

- 2 Timothy 3 : 16 - 17

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Jesus Himself says –

* Do not think that I have come to do away with the Law of Moses & the teachings of the prophets. I have not come to do away with them, but to make their teachings come true. Remember that as long as heaven & earth last, **not the least point, not the smallest detail of the Law will be done away** with – not until the end of all things.

So then, **whoever disobeys even the least important** of the commandments & teaches others to do the same, will be the least in the Kingdom of heaven. . .

I tell you, then, that you will be able to enter the Kingdom of heaven only if you are more faithful than the teachers of the Law & the Pharisees in doing what God requires.

- Matthew 5 : 17 - 20

The Old Testament is almost two-third of the whole Bible. The passages above show how ALL scripture is from God & how Jesus came to fulfill the Law - not do away with it, as he says. So we need to look at the Bible, as a whole. One cannot only accept the 10 commandments from the Old Testament. Nor can one just take the Psalms of David or accept Abraham, as our father in faith & leave the rest out. The Bible is one book, with both Old & New Testaments, to be taken & observed carefully together.

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- God uses people to get you

A story is told of a woman who had faith God would help her out in trouble. One day, a flood hit the village she lived in. The authorities evacuated all, but this devout woman decided to stay where she was & refused help. When the water covered her house, she went & sat on the roof, while praying to God to save her. Some more authorities came & requested her to accept help, since there was no sign of the flood receding.

But she remained stubborn, climbing instead on to a tree, from where she thought God would save her. Finally, the flood submerged the whole village - the woman drowned. After her death, she was furious when she met God. She wanted to know, why He had not worked a miracle & helped her. **All God had to say was, He had sent many people to rescue her, but she refused their assistance. And neither did she help herself either.**

Let this not happen with you. At times **God uses people** to get His message across to you. **But, most often we have with us the Bible, His written word** – He commands, speaks & pleads to you through it. Let us pay heed to His voice, as revealed in the scriptures. Having said this much, we can move on to see what the word of God tells us about tithing & giving to His work.

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- Give God more than tips

When in an average city church on Sunday, the collection box is passed round, one mostly notices Rs.10 denomination notes, with many still lesser, including coins. **Assuming that most Sunday church-goers have an income of minimum Rs.4000 per month, he ought to contribute at least Rs.400 according to the law of tithes.** But all the person does is put in a measly Rs.40 or **1/100 of his income.** That will be the case, IF the person contributes Rs.10 every week regularly. Think about it – we regularly pay our taxes, even if it turns out to be 40% because, or else we would **run into trouble with the law of man. But what about God's law?** Do we take God's word so lightly, since we feel He cannot punish us or that He is far away & it is still time till we become old & die!

The very same person would give more than Rs.10 to the waiter or steward in a restaurant, ask the rickshaw driver to keep the change, buy a daily bottle of drink, spend on packs of cigarettes, snacks, tea . . . but not give to his God, who loves him & has given him so much, in the first place. If you are such a person, take heart, **I was comparatively much worse than you.** Until I saw how foolish I was & I accepted that it was not just a spiritually right decision to tithe, but it was a wise one too – solely in my interest. It benefitted others & me too.

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- God V/s Money

Very often Jesus' statement, while giving the Sermon on the Mount is quoted, when one discusses money, which is

* No one can be slave of two masters; he will hate one & love the other; he will be loyal to one & despise the other. You cannot serve both God & money.

- Matthew 6 : 24

The sense in which the word 'money' is used above is not merely the physical or literal sense, as we see if we read just the next verse. **Jesus goes on to describe things that people use the money for – food, drink, clothes . . . and how we sometimes make money a god** & get obsessed with such things. The reference here is to the powerful evil that money symbolizes, when it is placed before or in comparison to God. Of course, between God & money, God comes first. Our loyalty must lie with Him, more than money or anything else.

Thus money is not the source of evil, but the LOVE OF MONEY is & when compared with that of God, is undesirable. **Like knowledge & power, money is also used by God to bring about His Kingdom on earth.** A little further on, Jesus continues –

* Your Father in heaven **knows that you need all these things.** Instead be concerned, above everything else

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with the Kingdom of God & with what He requires of you, and **The will provide you with all these other things.** So do not worry about tomorrow . . .

- Matthew 6 : 32 - 34

Jesus did not say we have to do without 'all these 'things' or that God wanted to deprive us of them. Rather, the Father knows our needs & will supply them, He said. **The only condition being, we bother ourselves with the Kingdom & what God requires of us.** Money or material benefits comes later & will be given to us, if we do so.

There is nothing bad or evil, about money or riches. Rather, if used well, **it can prove to be a lethal weapon in the armour against Satan – to defeat negative forces & meet genuine need.** You have been given this blessing in some form or the other. Recognize your true wealth, which may not be only money. And use it to be a blessing to many around you, who may be in bondage & need it.

Chasing money or giving undue importance to it, only leads to sin, greed, tension, tiredness, frustration ...

THE FINAL JUDGEMENT

When the Son of Man comes as King & all the angels are with him, he will sit on his royal throne, and the people of all the nations will gather before him. Then he will divide them into 2 groups, just as a shepherd separates the sheep from the goats.

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He will put the righteous people on his right & the others on his left. Then the King will say to the people on his right, ' Come you that are blessed by my Father ! Come & possess the kingdom which has been prepared for you ever since the creation of the world. I was hungry & you fed me, thirsty & you gave me a drink; I was a stranger & you received me in your homes, naked & you clothed me; I was sick & you took care of me, in prison & you visited me '.

The righteous will then answer him, ' When Lord did we ever see you . . . ? The king will reply, I tell you, whenever you did this to the least important of these brothers of mine, you did it for me !'. Then he will say to those on his left, ' Away from me, you that are under God's curse ! Away to the eternal fire, which has been prepared for the Devil & his angels !

- **Matthew 25 : 31 - 41**

STEPHEN'S STORY

Once upon a time, there lived a young man called Stephen, whom God had blessed well with talents & education. Though otherwise not very religious, Stephen was a regular Sunday mass-goer & also helped others whenever he could. He used God's gifts to work hard & soon rose to become, a prosperous businessman. God also blessed Stephen with a wife & daughter, besides a **wonderful extended family**, complete with a bungalow, car, etc. Business was doing well & the family too.

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And they all lived happily until one-day disaster struck. It did not come as a jolt or like sudden lightning; but rather crept in quietly. It came in silently, at an hour Stephen least expected. **But, when trouble came, it didn't just hit at his pocket, it took other tolls too.** It began with a crash in business. Debts began to pile up, until the interest on loans went haywire. The bankers & creditors were at the door. Even those who were paid their interest on time became a nuisance, asking for the principal back. **But could one blame them ?** The house would have to be auctioned & the family would have to stay on rent. But that was the least of Stephen's problems.

Along with the financial loss, came sickness, mental tension & helplessness, for the very weight of the burden was too much to bear. Stress made Stephen a nervous wreck. His relations with family members reached the lowest ever. Nobody said much, as they all wondered what was happening. **Some said it was black magic, others said it was the new house that they had brought. And still others said they were paying for their sins or that of their ancestors.**

Stephen could do little & became a recluse – quiet, who wanted to be left alone. He put all the resources he had at his disposal to use. He worked harder; he tried all his contacts & even approached those whom he had at some point helped.

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But it was of no use. The situation only got worse. **The only reason Stephen wouldn't commit suicide was that he was a God fearing man. He couldn't do much, other than wait for the inevitable (even if was death, some way or the other) to happen.**

No one could stop the worst from happening to Stephen – no one other than Stephen's God, whom he always prayed fervently to & also fought with, seeking answers – Why ? I knew Stephen well. In fact, very well. Yes - because, I am he ! Yes – that's my middle name.

Only I know what I went through those days. The trauma, anxiety & stress was unbearable. I could not sleep at night & nor could I eat well. Health began to deteriorate & I was tired of living. I was fed-up of meeting people & dodging creditors. I was convinced I had no friend – at least none of them could be seen near-by, as I fought my battles. Phone calls only led to arguments, so I avoided them, as I avoided people. **I had nothing to say to anybody. I wanted to be left alone, until the end would somehow finally catch up with me. I hated people, as I felt I had been used by them, when they need me.**

No one would ever believe this was I. After all I was supposed to be a super-sponsor. A guy who had money & was

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moved generously to help many worthy causes. A reputed community leader, who donated much. **My contribution to the church was well appreciated. And here was I – down & out. It would not be surprising, if someday, people heard, I were no more.** At night, I would get sleep only when I was tired & exhausted. I would wake-up within a few hours, afraid of what would happen next. **I would spend the day, trying best to organize myself & my affairs, so that my family would bear as little of the brunt after me.**

I was tired of living, until late one night, while I was praying as Job, a thought struck me – Why not read the Bible? It would help to take my mind of such desperate thoughts. **A priest-friend had advised me to always pray to the Holy Spirit, before reading the Bible. I remembered that & had yet another heart to heart conversation, with God that night. I begged of the Holy Spirit to speak to me through the Bible.** I had heard charismatics & believers say God speaks to man, but I had not earlier experienced it. So I prayed to the Holy Spirit to enlighten me through the Bible & whatever I could understand of the passage, I would be drawn to.

After this prayer, I took up my Catholic Good News Bible, hoping I would get a simple passage, as with my state of mind, I would not be able to grasp something complex like, a chapter from Revelations, for instance! As I reached for the

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Bible & looked at what I believed the Lord had lead me to, I was bewildered. The book was MALACHI – one of the many, I not heard of before. But because, I had prayed so much just a little while earlier, for an answer & because of the desperate situation, I was in, I decided to read it right in the middle of the night & take a lesson from it. Malachi shook me & hit me hard.

Malachi is the story of how & why God punishes Israel, either for not tithing or not doing so properly. I did not know much about the subject, but I certainly knew that I had never been any where the 10% mark. I had not thought of giving as much, when money was easily available. My priorities were different. I had not thought so much of God, when I had more than enough. Of course, I donated well to God's work, but the amount was a pittance compared to how much I needed to. And it was as & when I felt like donating.

I thought of my meetings with prominent politicians & businessmen. How I had tried to buy their favour, with gifts & expenses, because they would prove useful. Here was God, who had already blessed me, given me a life, family & possessions, many are not privileged to have. And I had not stopped to even give Him, at least enough time, not to mention my money & talents.

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I couldn't stop myself from crying that night, as I begged for forgiveness. His love enveloped me. I could feel His warm comfort, as tears rolled down, unceasingly. I was determined to change. Even, if I did not have much time or money left. I wanted my God to know that I was at least grateful. As a concrete sign, of my giving God the first place in my life, I gave most of whatever little money I had. I promised to tithe regularly, thereafter.

Lo! Behold! Everything changed dramatically. It took months, but the change was such that I had never experienced in the last almost 40 years – not just with regard to finances, but in all those areas, I had given up on. People who had earlier refused me, agreed to help. Those who were clamoring for money were prepared to wait. Interest rates on loans came down drastically & business began to look up. Within months, we performed much better than we had ever done before. And with much lesser staff & overheads ! In fact, God gave us enough to continue tithing faithfully & regularly.

This was only a tiny area of Stephen's life that God touched, when he began tithing & giving God, what anyway was the LORD's right. The most important area of blessing was that of my relationship with God. He made my family rally round me, express concern & pray for me. They advised me to go to Divine Retreat Centre, Potta-

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Muringoor, Kerala, in the thick of all my troubles, trusting only in Him, to take care of them. I did just that, knowing well that He was in charge & I needn't fear. The retreat experience was unbelievably great & renewed my spirit. I will write more about this in another booklet !

On my return, I remembered the words of my God-mother, as she prayed over me on a birthday, when I had enough money to party around. She gave me a small present, which didn't matter, since her presence very much did. And as she prayed, she said words to the effect of what Peter had to the handicapped man –

* Peter said, 'I have no money at all, but I give you what I have: in the name of Jesus Christ of Nazareth, I order you to get up & walk!' Then he took him by his right hand & helped him up.

- Acts 3 : 5 - 7

I felt like that man, who with power of God could walk. Then on, I never felt God leaving me for a moment. He met all my needs & drew me closer. Some things did happen like miracles, overnight. Unexpectedly those who owed us paid up. Doors were opened & showers of blessings poured, with great gusto. Loans began to get regularized, until the end – zero debt – is almost near. Relations with family & friends couldn't have been better. My relatives who stood by me were happier & gave glory to God too. As did my well-wishers, who played a role, as I believe God prompted them to.

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Healing came to the family. But again more importantly, my God held me close to His side & put me back on my feet. He gave me courage & strength. He put songs of praise on my lips & filled my heart up with deep gratitude. This spirit of thanksgiving was not restricted only to me & others around, but enveloped all those who heard about it. And all this happened, I believe, BECAUSE, I GAVE & CONTINUE TO GIVE, IN A MANNER THAT IS PLEASING TO HIM, not in a way my mood tells me to or as & how I feel the need to.

That's Stephen's Story. It can be yours too, if you are in such a situation, as I was. If God has already blessed you, put His blessings to proper use & He will reward you. Read on for promises that are in store for you.

My friend, do not let God teach you the hard way. He doesn't want to, but sometimes certainly has to, if He is not to lose you to the Devil. The way I was going, it wouldn't be long before I might have ended up as the prodigal son, with no one to turn to. I believe God reaches out to us & it is very easy for Him to do so. Or else He is not God.

It would seem that my lifestyle & involvement in politics could have probably led me away from God. Please do not misunderstand me again, a comfortable lifestyle is desirable & politics with ethics is good. Perhaps, since, I would have made compromises, God decided to punish me & call me back to Himself. Rather than watch

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me go astray. Looking at it from this angle, as I do so now, I praise God for my trials & sufferings of over a year.

Finally, another thing that helped me, was SINGING GOD'S PRAISES or WORSHIPPING IN SONG, which I would strongly recommend, as a daily dose to keep you close to Him.

WEALTH IN BIBLICAL TIMES

When God created the world, He did not create money. He created wealth. Man made money for his use & Satan to control man soon abused it. This is the sad truth today, where money, as we know it is used to exploit, control & enslave man, rather than facilitate the plan of God to usher in His Kingdom. In Biblical times too, there were rich men & women of God. But they did not attach much importance to money, as we do today. David, a King might equal any of our present day rulers & Abraham could well be a rich business tycoon of our times.

When God chose to bless his favourites, he blessed them with not just material wealth, but also good health, children, cattle, crops, etc. God also made them contented, as we see in the above two cases. God's favourites included prophets, who were not blessed much financially, but whom He protected & spoke to regularly.

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Solomon was blessed with wisdom, which he used to get wealth. Don't you think such favour from God could be more important than worldly riches?

God always wishes us well & desires the proper use of His gifts to us. The scriptures often use terms as 'prosperity', 'wealth', 'abundance', 'blessing', 'success', 'power', 'riches', 'talents' etc. to refer to money & finance. God, as revealed in the Bible, wants you to succeed in all aspects of your life – bodily, mentally & spiritually – and He gives us a number of promises & instructions - in His word - how to achieve this. Christ, himself says - I have come to give you life, and life in all its abundance.

The Elder praising a church leader, Gaius because of his help to his fellow-Christians writes in a letter –

* My dear friend, I pray that everything may go well with you & that you may be in good health – as I know you are well in spirit.

- 3 John : 2

And yet today, the only thing that matters is how much money you have or get. Our understanding of blessings in this booklet will thus not be restricted to cash or gold or precious goods, but rather to the favour of God in our lives, though this would include material wealth.

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TITHES - THE OLD TESTAMENT

God expecting a gift / something from man is seen right since creation, when He expected Adam & Eve, not to eat the forbidden fruit. Adam & Eve were thus, it would seem trained by God to give His due to Him. They in turn would have taught their children – Cain & Able, who also brought in their offerings. Thus we see giving to God existed, ever since man & women came into being. The fixed percentage came in as tithe, in the very first book of Genesis, with Abraham offering a tenth to Melchizedek, the then high priest of God.

The word tithe literally means a tenth & has since then been used repeatedly in the Bible. Since, it is a "compulsory offering", we need to pay careful attention to it. Let us look at some Old Testament quotes –

* And Melchizedek, who was king of Salem and also a priest of the Most High God, brought bread & wine to Abram, blessed him & said, ' May the Most High God, who made heaven & earth bless Abram. May the Most High God, who gave you victory over your enemies be praised ! ' And Abram gave Melchizedek, a tenth of all the loot that he had recovered.

- Genesis : 18 - 20

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Jacob, the grandson of Abraham had to leave his father, Isaac & run away from his brother Esau, since he had cheated him. On the way at Bethel, Jacob made a vow to the Lord, as described below:

* If you will be with me & protect me on the journey, I am making & give me food & clothing; and if I return safely to my father's house, then you will be my God. This memorial stone which I have set up will be the place where you are worshipped, and I will give you a tenth of everything you give me.

- Genesis 28 : 20 - 22

He gives his testimony 20 years later, as mentioned in the following passage –

* Then Jacob prayed, ' God of my grandfather Abraham & God of my father Isaac, hear me ! You told me, Lord, to go back to my land & to my relatives, and you would make everything go well for me. I am not worth all the kindness & faithfulness that you have show me, your servant. I crossed the Jordan with nothing but a walking-stick, and now I have come back with these two groups. . .

- Genesis 32 : 9 - 10

Jacob tithed as he promised & God blessed him with plenty, as He did to Abraham & Isaac. The tithe or a tenth of one's income or earnings, in fact, of everything God blessed one with, belonged to God. There was no doubt about it & it was expected to be followed strictly.

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Scripture repeatedly writes about it –

* **One-tenth of all the produce** of the land, whether grain or fruit, belongs to the Lord / **one out of every ten** domestic animals belongs to the Lord / These are the commands that the Lord gave Moses on Mount Sinai . . .

- **Leviticus 27 : 30 / 32 / 34**

* Set aside a tithe – **the tenth of all** that your field produces each year.

- **Deuteronomy 14 : 22**

There are a number of quotations in the old testament that speak of the tithe, again as below –

* Honour the Lord by making Him an offering of the best of all that your land produces. **If you do, your barns will be filled with grain, and you will have too much wine to be able to store it all.**

- **Proverbs 3 : 9 - 10**

* **One-tenth of all the produce** of the land, whether grain or fruit, belongs to the Lord . . . When the animals are counted, every tenth one belongs to the Lord. The owner may not arrange the animals so that the poor animals are chosen, and he may not make any substitutions.

If he does substitute one animal for another, then both animals will belong to the Lord . . . These are the commands that the Lord gave Moses . . .

- **Leviticus 27 : 30 - 34**

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* Do not neglect the Levites (priests) who live in your towns; they have no property of their own. At the end of every third year bring the tithe of all your crops & store it in your towns. **This food is for the Levites (priests), since they own no property,** and for the foreigners, orphans and widows who live in your towns. They are to come & get all they need. Do this & the Lord your God will bless you in everything you do.

- **Deuteronomy 14 : 27 - 29**

* The Lord said, ' I have given to the Levites (priests) every tithe that the people of Israel present to me. This is in payment for their service in taking care of the Tent of My presence. The Lord commanded Moses to say to the Levites (priests) : '**When you receive from the Israelites the tithe that the Lord gives you as your possession, you must present a tenth of it, as a special contribution** to the Lord.

This special contribution will be considered as the equivalent of the offering which the farmer makes of new corn & new wine. . . Give it from the best that you receive.

- **Numbers 19 : 21 / 25 / 29**

* **Set aside a tithe – a tenth of all** that your fields produce each year. Then go to the one place where the Lord your God has chosen to be worshiped; and there in His presence, eat the tithes of your corn, wine and olive oil, and the first born of your cattle & sheep. **Do this so that you may**

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learn to honour the Lord your God always. If the place of worship is too far from your home for you to carry there the tithe of the produce that the Lord has blessed you with, then do this : Sell your produce & take the money with you to the one place of worship. Spend it on whatever you want – beef, lamb, wine, beer – and there in the presence of the Lord your God, you & your families are to eat & enjoy yourselves.

- **Deuteronomy 14 : 22 - 26**

* I have obeyed You, O Lord; **I have done everything You commanded concerning the tithe.** Look down from your holy place in heaven & bless Your people Israel; bless also the rich & fertile land that You have given us, as you promised our ancestors.

- **Deuteronomy 26 : 14 - 15**

DID YOU KNOW THAT . . .

God wants us to always come with a gift

SPECIAL OBSERVATIONS

These scriptures & many others in the Bible, lead us to safely conclude –

- 1) God calls for the **first & the best** – In fact, if one tried to deny Him this, the person was to **forfeit both**, the

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offering & whatever else was sought to be substituted for it.

- 2) God calls for **little more than 10%** – The part over the tithe of 10% was to be consumed, along with the family & a portion also set aside for fellow Christian workers, deserving, etc.
- 3) God calls for **special provision for priests** – Those working for God's Kingdom need to be treated in a very special way. These include missionaries, ministers, lay workers, pastors, etc.
- 4) God calls **His priests to tithe** also – This group was not exempt from tithes & were to do so, like the others. Thus they would be considered by others, as an integral part of the community.
- 5) God call us to **support the needy** – These are those people who can not do much to help themselves, like the homeless, hungry, thirsty, widows, orphans, poor. . .
- 6) **God calls us to celebrate** – When we give, God calls us to enjoy ourselves, with the family, with Him before us & in our midst.
- 7) God calls us to **ask for blessings** – After meeting the requirements of tithing, God wants to meet the good desires of our hearts & commands us to ask for his favour. Ask & you will receive, as Jesus says, Believe you have received it & you will.

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3 STEPS TO RECIEVE

1) Go to place where you are alone & praise God for all that He is doing in your life. The Good & whatever you may think is not so good. Speak to Him as a Father, who can do all things for you, His child.

2) Beg for forgiveness & truly forgive anyone who may have hurt you. This is important - only if you forgive, you will draw God closer to you. Read His word - The Bible daily, for God will speak to you through it.

3) Ask God in the name of Jesus, His son, whom He cannot refuse for the Holy Spirit, who will work all things out in your life. Do not speak anything wrong about he Holy Spirit or judge His work

TITHES - THE NEW TESTAMENT

It is not just the Old Testament that talks of the tithe. Even the 3 wise men or kings paid their respects to Jesus by giving him gifts, acknowledging his Kingship. In fact Jesus refers to the tithe, when he draws the Pharisees attention to it & asks one to practice the tithe, as these quotes show. –

*** You give to God a tenth even of the seasoning herbs, such as mint, dill and cumin, but you neglect to obey**

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the really important teachings of the Law, such as justice & mercy & honesty. **These you should practice**, without neglecting the others.

- Matthew 23 : 23

* So Jesus said to them, 'Well then, pay to the Emperor what belongs to the Emperor and **pay to God what belongs to God**'.

- Matthew 22 : 21

What belongs to God more than, what He has repeatedly talked about in His Word – the Bible. Nothing belongs to God more than the tithe, which He himself commanded. As Jesus himself says in the earlier passage, you should not neglect to give to God your tithes & also practice the other important teachings of the Law.

- Giving to Jesus – the eternal high priest

Thus, the tithe (10% of your money) is compulsorily given to God, which He in turn gives to His priests. Jesus has often been compared to the high priest of the Old Testament, particularly, Melchizedek. We also believe Abraham to be our father in faith & so we should have no hesitation in tithing, as he did or as Jesus called for.

In those days, the high priest & Levites received the tithes, as Abraham gave to Melchizedek. Today, priests &

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God's workers, accept tithes given by us, on behalf of our very own high priest, Jesus. He then takes it himself to God, the Most High, as an acceptable sacrifice. **Scriptures compare Jesus to Melchizedek, a priest known not to have died & who accepted the tithe.**

* Christ did not take upon himself the honour of being a high priest, instead **God said to him**, ' . . . you will be a priest for ever, in **the priestly order of Melchizedek**.

- Hebrews 5 : 6

* On our behalf, Jesus has gone in there before us, and has become a high priest forever in **the priestly order of Melchizedek**.

- Hebrews 6 : 20

* In the case of the priests, **the tenth is collected** by one who men who die; **but as for Melchizedek, the tenth was collected** by one who lives . . . (Jesus)

- Hebrews 7 : 8

* And so **Abraham is the spiritual father** of all who believe in God and are accepted as righteous by Him . . . For **Abraham is the spiritual father** of us all . . .

- Romans 4 : 11 / 16

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Thus, when we give our tithes, we do not give to priests, causes, ministries, etc. we give to God Himself, through Jesus our high priest, who in turn gives it to His work or His earthly priests. We have seen so far that tithing runs throughout the Bible, right from the time of Abraham, to Jesus & the days of the early Christians. When we give, we are honouring Jesus, as the eternal high priest, with our tithes.

THE RIGHT ATTITUDE

We have well established that tithing is scriptural. However, giving because one has to or out of fear of God, is not the right way to go about it. One needs to experience God's love & love him first, before tithing.

- My money is the true me

Most of us get money from our work or business. It is the result of our toil, effort & many times sweat or blood too. **We spend most of our time trying to get money. Hence, when we give of our money to God, we are essentially, giving of ourselves.** The Bible also teaches us that pleasing to God is a 'contrite & broken spirit', 'your bodies as living sacrifices', as Paul writes –

* So then, my brothers, because of God's mercy to us, I appeal to you : Offer yourselves as a living sacrifice to God, dedicated to His service & pleasing to Him. This is the true worship that you should offer.

- Romans 12 : 1

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WE – our minds, bodies, talents, money & material possessions are thus to be offered today not as 'burnt or blood offerings', but as a living sacrifice, in service to God – pleasing to Him, who blesses us & shares His most intimate relationship with us.

So our offerings are only meant to be a sign of the deep relationship we share with our Lord. The amount really doesn't matter. Our giving expresses our heart's deepest desire to give back a tiny portion of what we have received & of what is His anyway, in the first place. We should offer not because God has commanded it, but because we feel moved to share our resources & in doing so, feel fulfilled in our relationship as part of God's family.

My money reflects me in a big way - my time, my talents, my possessions, my lifestyle, my inheritance, etc. Think about it. My money speaks a lot about the real me - my body, my mind, my work, my rest, my skills, my qualifications, my relationships, my achievements, the attitudes people have towards me...

When I invest money or deal with it, I am investing a good part of myself. How I relate to money affects most other areas of my life - most importantly, it determines my relationship with the Lord. **I would say that, if the attitude is not right, it's better not to tithe. Give your money to God.**

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only if you have first given yourself to Him. God will help you do this, if you start. For you will not get the desired results or benefits of tithing, if one does so with the wrong attitude.

- Give through grace & in faith

It is only the Lord who can make you give. If you are reading this booklet, it is because you have been led by the Holy Spirit to do so. If you start tithing, it will be only through the grace of God & in faith. Giving does not have only a worldly side, where we meet material needs of those who receive our gifts & offerings. It has a spiritual aspect too, where giving is a result of the grace of God, as Paul writes –

* Our brothers, we want you to know what God's grace has accomplished in the churches in Macedonia. They have been severely tested by the troubles they went through; but their joy was so great, that **they were extremely generous in their giving, even though they were very poor.** I can assure you that they gave as much as they could, and even more than they could. Of their own free will, they begged us & pleaded for the privilege of having a part in helping God's people . . .

First they gave themselves to the Lord; and then by God's will, they gave themselves to us as well . . . You who are so rich in all you have . . . , we want you to be generous also

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in this service of love . . . by showing how eager others are to help, I am trying to find out, how real your own love is . . . If you are eager to give, **God will accept your gift on the basis of what you have to give,** not on the basis of what you haven't.

- 2 Corinthians 8 : 1 – 7 / 12

In the days of the early church, the disciples encouraged a kind of positive competition in giving. It was never the amount that mattered, giving was promoted, because of what it did to the giver – it built the person up in faith & love. As is said, that God so loved the world that He gave His beloved son & in the same spirit Jesus asks us to give, because we love him. Jesus Himself gave us his body & blood, besides sending us God, the Holy Spirit, who lives with us. God, the Holy Spirit gives us gifts & fruits, as is the divine law. The covenant we now have is a superior one of grace, compared to the old one, followed in the Old Testament, as the Bible tells us –

* It is written, not with ink, but with the Spirit of the living God, and not on stone tablets, but on human hearts.

- 2 Corinthians 3 : 3

* God gave the Law through Moses, but grace & truth came through Jesus Christ.

- John 1 : 17

Giving is a grace & like all graces, it comes from God. It helps you to start giving & keep giving. Graces

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come only by faith & love of God. As the scripture says –

* For the mouth speaks what the heart is full of. A good person brings good things out of his treasure of good things . . .

- Matthew 12 : 34 - 35

* For it is by God's grace that you have been saved, through faith. It is not the result of your own efforts, but God's gift, so that no one can boast about it.

- Ephesians 2 : 8 - 9

And because it is a grace, the benefits of giving, last forever. Paul quotes scripture once again –

* As scripture says, 'He gives generously to the needy; his kindness lasts forever'

- 2 Corinthians 9 : 9

* As for us, our hope is that God will put us right with Him, and this is what we wait for by the power of God's Spirit working through our faith. For when we are in union with Christ Jesus . . . what matters is faith that works through love.

- Galatians 5 : 5 - 6

So your giving is a one time offering from you, but it creates a ripple that lasts forever, as a result of a transformation that God makes through His grace. So not only do we receive provision in this world, but are insured in our life after death too – forever.

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Love in Action – most important

The Bible repeatedly emphasizes that doing good without love is useless. As we see below, the emphasis has always been on love in action.

* I may be able to speak the languages of men & even of angels, but if I have no love, my speech is no more than a noisy gong or a clanging bell. I may have the gift of inspired preaching; I may have all knowledge & understand all secrets; I may have all the faith needed to move mountains – but if I have no love, I am nothing. I may give away everything I have, and even give up my body to be burnt . . . but if I have no love, this does me no good.

- 1 Corinthians 13 : 1 - 3

* For God loved the world so much that He gave His only son . . .

- John 3 : 16

* If God is for us, who can be against us ? Certainly not a God, who did not even keep back His own Son, but offered him up for us all ! **He gave us His Son – will He not also freely give us all things** . . . Who then can separate us from the love of Christ? Can trouble do it, or hardship, or persecution, or hunger, or poverty, or danger, or death? . . .

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For I am certain that **nothing can separate us from His love**; neither death nor life, neither angels nor other heavenly rulers or powers, neither the present nor the future, neither the world above nor the world below – there is nothing in all creation that will ever be able to separate us from the love of God, which is ours through Christ Jesus, our Lord.

- Romans 8 : 31 – 39

*** So then, as the body without the spirit is dead, so also faith without actions is dead.**

- James 2 : 26

* If a rich person sees his brother in need, yet closes his heart against his brother, how can he claim that he loves God ? My children, our love should not be just words & talk; it must be true love, which shows itself in action.

- 1 John 3 : 17 - 18

Often, we are guilty of not loving even our own. We at times, give where it helps us or where we feel like. We may also give to non-Christian charity, out of pity. God has blessed us in order to first, give to His work, people & kingdom. If all God's people's basic needs are met, only then can we give the surplus elsewhere. We need to be like good keepers of His wealth, rather than its owner. For after, we die we are to give an account of how we used our money, talents . . . that God gave us.

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WHAT EXACTLY IS TITHING ?

Tithing is not merely giving a donation. It is much more than that. God instituted it for what it does & not because he wanted to collect money.

WHEN YOU TITHE, YOU . . .

*** - Honour God**

* Honour the Lord by making Him an offering from the best of all that your land produces. If you do, your barns will be filled with grain, and you will have too much wine to be able to store it all

- Proverbs 3 : 9 - 10

In biblical days, grain & wine was currency, with much value. And barns were what we might call storehouses or safe vaults for storage. The above verse says that if we gave God of the first & the best, He would bless us so much, that we would not be able to contain His blessings. **There are many such passages, which promise God's blessings to those who honour Him and His displeasure is also expressed, towards those who don't.**

*** - Worship God**

God gives detailed instructions, as to how He is to be worshiped. And an offering is as vital a part of His worship, as praise & thanksgiving is. For instance, God says –

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* In the month of Abib, the month in which you left Egypt, celebrate the Festival of Unleavened Bread, in the way I commanded you . . . **Never come to worship me without bringing an offering.**

- Exodus 23 : 15

God's people were required never to appear before Him empty-handed. Everyone had to bring something for Him, as He had commanded. There are many quotes, where God's people were urged to do so –

*** Praise the Lord's glorious name; bring an offering and come into His temple.**

- Psalm 96 : 8

It is clear that an offering is an important part of worship. Thus, with an offering in hand, one can come into the presence of the Most High God, as He requires us to. And with an offering, one can rightfully give him praise & honour for what He is & what he has done. It proves that God & not money is your God. It proves money no longer controls you. It does not dominate your thinking nor does it enslave you. When you tithe you -

*** - Get it recorded forever**

The Bible also tells us that God keeps a track of our offerings & keeps an eye on how His people give. An example is found in the book of Numbers, where the 12

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leaders of the tribes of Israel brought their offerings for 12 days. Each leader made the same type offering & yet it is repeatedly recorded, each individually, in the order of which it was made & including the name of the leader of each tribe. Further, the totals of all the offerings are also mentioned as –

- 12 silver bowls & 12 silver basins, weighing a total of 27.6 Kgs.
- 12 gold dishes, weighing a total of 1.32 Kgs filled with incense.
- 12 bulls, 12 rams & 12 one-year old lambs, together with the grain-offerings that go with them for the burnt-offerings.
- 12 goats for the sin-offerings.
- 24 bulls, 60 rams, 60 goats, 60 one-year old lambs for the fellowship-offerings.

- Numbers 7 : 10 - 88

*** - Draw Jesus' attention to you**

It would seem that such details of offerings can be found only to emphasize that our offerings to God, never go unnoticed. **So important are offerings to God that, He has**

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them described in His word – The Bible. To give you another instance that shows even Jesus watches how we give –

*** As Jesus sat near the temple treasury, he watched the people as they dropped in their money.** Many rich men dropped in a lot of money; then a poor widow came along and dropped in 2 little copper coins, worth about a penny. He called his disciples together & said to them, ' I tell you that this poor widow put more in the offering box than all the others. For the others put in what they had to spare of their riches; but she, **poor as she is, put in all she had – she gave all she had to live on'**.

- Mark 12 : 41 - 44

While on earth, Jesus thought it was important to watch how people were giving & to teach his disciples a lesson from it. He appreciates the widow giving 100% of what she has & makes her an example for the disciples to follow. Don't you think that even today - Jesus looks at our giving – who gives, how much is given & the attitude with which is given. The last being the most important.

*** - Help God provide for His priests**

* The man who is being taught the Christian message should share all the good things he has with his teacher.

- Galatians 6 : 6

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* The Levites shall have no permanent property in Israel, because I have given to them, as their possession the tithe, which the Israelites present to me as a special contribution.

- Numbers 18 : 24

*** But it was very good of you to help me in my troubles. You Philippians, know very well that when I left Macedonia in the early days of preaching the Good News, you were the only church to help me; you were the only ones who shared my profits & losses. More than once when I needed help in Thessalonica, you sent it to me. It is not just that I just want to receive gifts, rather I want to see profits added to your account.** Here then is my receipt of everything, you have given me . . .

They are like a sweet-smelling offering to God, a sacrifice, which is acceptable & pleasing to Him. And with all his abundant wealth, through Christ Jesus, my God will supply all your needs.

- Philippians 4 : 14 - 20

As we have seen in the passage above, our tithes are profits added to our account kept by God. We help fulfill the command of Christ, to go out to the end of the world & preach the Good News. Even, if we can't physically go ourselves, we can fulfill the Great Commission to take the Gospel to the ends of the earth, by sending others out, on our behalf.

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*** - Partake in special tasks required by God**

Often our tithes may be used for a special project, that God may command us to undertake, like he did in the days of Moses. And the people gave so freely that they had to be told to stop !

* Everyone who wished to do so brought an offering to the Lord for making the Tent of the Lord's presence . . . both men & women, brought decorative pins, earrings, rings, necklaces, all kinds of gold jewellery & dedicated them to the Lord . . .

Then the skilled men . . . reported to Moses 'The people are bringing more than is needed for the work, which the Lord commanded to be done'. So Moses sent a command that no one is to make any further contribution . . . What had already been brought was more than enough to finish all the work.

- Exodus 35 / 36 : 21 / 3

Hence, we have seen that there used to be an eagerness to give to God. The Israelites in fact gave much more than 10% to Him and enjoyed doing so, too. The same with the early church. The churches built around the world & the spread of Christianity, is concrete proof of this.

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Today we often crib when it comes to giving for God's work. Of course there are some genuine reasons, why having money; we find it difficult to give. An important one, for instance may be - non receipt of proper accounts. But then there are so many places & other ways to give to God's work.

You can encourage Christian bookshops, support missions or centers, where you are kept informed of how your money is being used. **The proper thing however is to support the local church first & only then extend your giving.**

Finally, give to other charities, only after you have given well to Christian services & those who are preaching God's word & bringing forth His kingdom.

GOD'S GIVERS

We are a group of Christian activists & need VOLUNTEERS to work in the Lord's Vineyard. It is our mission to live in the world like other normal human beings & influence it with the Gospel Values, in our own very small way. We make all the mistakes, as you do & have similar weaknesses, as you have – But we are repeatedly rising from our falls & move forward to our heavenly goal.

- Joe Dias

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BLESSINGS & CURSES

Throughout scriptures, God speaks of the consequences of not listening to His commands & describes the blessings promised for those who listen to His voice. Similarly, we will experience God's generosity, when we walk in His way - His prosperity, when we give. A clear warning & condemnation is also given, when we don't. Below are some passages from Malachi that moved me.

* You like your ancestors before you have turned away from my laws & have not kept them. Turn back to me & I will turn back to you. But you ask, 'What must we do to turn back to you ?' I ask you, is it right for a person to cheat God ? Of course not, yet you are cheating me.

'How?' you ask. In the matter of tithes & offerings. A curse is on all of you because the whole nation is cheating me. Bring the full amount of tithes to the Temple, so that there will be plenty of food there.

- Malachi 3 : 7 - 10

It would seem that the entire church is guilty of this sin of robbing God. Very often, we might not be guilty of robbing our fellows, but aren't we guilty of robbing God, in case of our tithes & offerings ? But, there is certainly a way out – From now on, bring the full amount of what is rightfully due to the Lord, for He promises –

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* Put me to the test & you will see that I will open the windows of heaven & pour out on you in abundance all kinds of good things. I will not let insects destroy your crops & your grapevines will be loaded with grapes. Then the people of all nations will call you happy, because your land will be a good place to live in.

- Malachi 3 : 10 - 12

* Then the people, who feared the Lord, spoke to one another and the Lord listened & heard what they said. In His presence, there was written down in a book, a record of those who feared the Lord & respected Him. 'They will be my people,' says the Lord Almighty. 'On the day when I act, they will be my very own. **I will be merciful to them, as a father is merciful to the son who serves him.** Once again, my people will see the difference between what happens to the righteous & to the wicked; to the person who serves me & the person who does not.

- Malachi 3 : 16 - 18

HOW YOU CAN HELP

You can help us by lifting this burden that we have. Money is the least important thing we need. We need you to work for the Lord's Kingdom by volunteering to be a LINK, between us & God's people around you – to make the Good News more real for us all. Get in touch

- Joe Dias

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THE LORD DOES NOT BLESS, WHEN...

* The Lord Almighty said to Haggai, ' These people say that this is not the right time to rebuild the Temple . . . My people , **why should you be living in well built houses, while my Temple lies in ruins ?** Don't you see what is happening to you ? You have sown much corn, but have harvested very little. You have food to eat, but not enough to make you full. You have wine to drink, but not enough to make you drunk on ! You have clothing, but not enough to keep you warm. **And the working man cannot earn enough to live on.** Can't you see why this has happened ? Now go up into the hills, get timber, and rebuild the Temple; then I will be pleased & will be worshipped, as I should be.

You hoped for large harvests, but they turned out to be small. And when you brought the harvest home, I blew it away / spoil it. **Why did I do that ? Because my Temple lies in ruins, while everyone of you is busy working on his own house.**

That is why there is no rain and nothing can grow. I have brought drought on the land – on its hills, cornfields, vineyards & olive orchards – on every crop the ground produces, on men & animals, on everything you try to grow.

- Haggai 1 : 2 - 11

So it is not that there are no consequences of our not tithing & giving. Some time it takes years for God to

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act – In my case, it took decades, before He punished me. It is not that our God is only a punishing God. The book of Malachi, in fact begins with, **The Lord says to His people, 'I have always loved you'**.

God is like a father, who sometime denies his child, a gift, because the time is not right or because the gift may not be good for the child. **God thus some times punishes his children to train them or to protect them from going astray.**

GIVE MORE - RECEIVE MORE

We cannot afford not to give, for only if we give, we will receive. Further, it is from what you receive that you give back as tithe. So God arranges for you to pay Him & once you start giving to Him, it is God who begins competing with Himself!

* And God who supplies seed to sow & bread to eat, will also supply you with all the seed you need & will make it grow & produce a rich harvest from your generosity. **He will always make you rich enough to be generous at all times, so that many will thank God for your gifts which they receive.**

For this service you perform not only meets the needs of God's people, but also produces an outpouring of

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gratitude to God . . . **And so with deep affection they will pray for you because of the extraordinary grace God has shown to you.** Let us thank God for this priceless gift!

- 2 Corinthians 9 : 10 - 15

* Give to others & God will give to you. Indeed, you will receive a full measure, a generous helping poured into your hands – all that you can hold. The measure you use for others, is the one God will use for you

- Luke 6 : 38

Start & decide how much you want to receive. The Lord provides, as we see below –

* And God who supplies seed to sow and bread to eat will also supply you with all the seed you need and will make it grow and produce a rich harvest from your generosity.

- 2 Corinthians 9 : 10

The results are guaranteed in that God will provide you with increased wealth & food. Your generosity will ensure that God gives you much, much more, that you will continue to give heartily & increase your giving. He will ensure that you have more money, not just for your tithes, but for your alms & offerings too. And for your good works of mercy & charity – as His word says...

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* And God is able to give you more than you need, so that you will always have all that you need for yourselves & more than enough for every good cause.

- 2 Corinthians 9 : 8

* Some people spend their money freely & still grow richer. **Others are cautious & yet grow poorer.** Be generous & you will be prosperous. Help others & you will be helped.

- Proverbs 11 : 24 - 25

* **Command those who are rich in the things of this life** not to be proud, but to place their hope, not in such an uncertain thing as riches, but in God who generously gives us everything for our enjoyment. Command them to do good, to be rich in good works, to be generous & ready to share with others.

In this way, they will store up for themselves a treasure which will be a solid foundation, for the future. And then they will be able to win the life, which is true life.

- 1 Timothy 6 : 17 - 19

FOR FREE MATERIAL -

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GOD – OUR LOVING FATHER

One finds it difficult to give. And a fixed percentage seems out of question ! But not if you love, your God. If you love a human – parents, family, friend, mate . . . you would go to great extents to do something for that person. But when it come to God, are we different ? A god, who loved us so much, that He gave His son for us, so that we may not be doomed, but have eternal life.

A story is told of a **very rich father** who made his sons & daughters work most of the time, while other children in the locality played & idled away time. This rich father was asked, ' why do you need to raise any more money, that you are making your children work so much & enjoy just a little. The rich father replied, 'I am not making them work to raise better/more money, but to raise good/better children! God loves us as a father loves his child.

A father desires his children to be the best & very much like him. **He is keen to equip his children, so that they can enjoy life, once they are strong. He wants to protect them from future harm. He gives them the maximum of that, which is good for them as children.** For which father would give his children a knife or fire, when the child asks for it? Or which father would give the child an ice-cream, when the child has fever or had not yet eaten food. God, our father is no different, as we see in the scripture below.

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* When the Lord corrects you, my son, pay close attention & take it as a warning. **The Lord corrects those He loves, as a father corrects a son of whom he is proud.** Happy is the man who becomes wise – who gains understanding.

There is more profit in it than there is in silver; it is worth more to you than gold. Wisdom is more valuable than jewels; nothing you could want can compare with it. **Wisdom offers you long life, as well as wealth & honour. Wisdom can make your life pleasant & lead you safely through it.**

- Proverbs 3 : 11 - 17

Have you forgotten the encouraging words which God speaks to you as His daughters or sons?

* The Bible tells us –

· My son pay attention when the Lord corrects you, and do not be discouraged when He rebukes you. **Because the Lord corrects everyone He loves, and punishes everyone He accepts as a son. Endure what you suffer as being a father's punishment; your suffering shows that God is treating you as His sons. Was there ever a son who was not punished by his father?** If you are not punished, as all His sons are, it means you are not real sons, but bastards.

- In the case of our human fathers, they punished us & we respected them. How much more, then, should we submit to our spiritual Father & live!

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Our human fathers punished us for a short time, as it seemed right to them; but God does it for our own good, so that we may share His holiness.

- When we are punished, it seems to us at the time, something to be sad, not glad. Later, however, those who have been disciplined by such punishment reap the peaceful reward of a righteous life.
- Lift up your tired hands, then, and strengthen your trembling knees ! **Keep walking on straight paths, so that the lame foot may not be disabled, but instead be healed.** Try to be at peace with everyone, and try to live a holy life, because no one will see the Lord without it.

- Hebrews 12 : 5 - 14

- Praise the Lord, my soul ! All my being, praise His holy name ! Praise the Lord, my soul, and do not forget how kind He is. He forgives all my sins & heals all my disease. **He keeps me from the grave & blesses me with love & mercy.** He fills my life with good things, so that I stay young & strong like an eagle . . .
- The Lord is merciful & loving, slow to become angry & full of constant love. He does not keep on rebuking; He is not angry forever. He does

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not punish us as we deserve or repay us according to our sins & wrongs. **As high as the sky is above the earth, so great is His love for those who honour Him.**

- As far as the east is from the west, so far does He remove our sins from us. As a father is kind to his children, so the Lord is kind to those who honour Him. **He knows what we are made of; He remembers we are dust.**

- Psalms 103 : 1 - 14

So my dear friend, let us tithe or give to God, as a sign of our loving Him back. His word promises us & we will experience His love, once we give in love. We need to give Him, not so much of our money, but of ourselves. **The money that we give the Lord, as tithes or sacrifices is only a symbol of our willingness to offer ourselves.** It is a sign of our acceptance of God, as Father & a display of our gladness for the privilege of having such a father. Doesn't it feel great to be a child of a big, great, wonderful, glorious, marvelous . . . GOD!

Do we then, now have any hesitation in giving to Him, obeying Him, walking in His paths, talking about our Father . . . and knowing that we are human, He gives us His mercy & forgiveness, while wanting us to be more like Him. He gives us His Holy Spirit, who helps us along the way, while comforting us – if only we stop to listen to His voice.

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RIDDLE ME ?

God, is known as Yahweh or Jehova; while Jesus is known as Yeshua. What is the Holy Spirit called ?

HOW DO I TITHE

Getting started ? Where ? How much ? and other questions. Here is what Paul tells about collecting money –

* Now concerning what you wrote about the money to be raised to help God's people . . . Every Sunday each of you must put aside some money, in proportion to what he has earned, and save it up, so that there will be no need to collect money, when I come.

- 1 Corinthians 16 : 1 - 2

From the above passage, we can observe, Paul wanted giving in the church to be –

- Regular – every Sunday, the first day.
- Personal – each one needs to do it.
- Planned – purposefully set aside.
- Available – saved for the Lord.

The Bible says 'bring' the tithe to God's 'storehouse' or 'Temple' and so we first need to collect our money from tithing & get it to the local church. We

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need to bring it ourselves & offer it, as if we were personally giving it to Jesus. The first claim to your tithe is the local church or the nearest place from where you receive Christian instruction.

Once this is done or if there is more than enough to support your local church, you might know of priests / parishes far away, ministries, services, missions or centers, TV channels, etc. engaged in spreading the Good News elsewhere. These would also qualify for your tithe.

- Check the pitfalls –

* Remember that **the person who sows few seeds will have a small crop; the one who sows many seeds will have a large crop.** Each one should give, then, as he has decided, not with regret or out of a sense of duty; for God loves the one who gives gladly.

- 2 Corinthians 9 : 6 - 7

* And God is able to give you more than you need, so that you will always have all that you need for yourselves & more than enough for every good cause.

- 2 Corinthians 9 : 8

Yes. The less you give – the less you receive. God loves a cheerful giver. In the above passage, Paul talks of a farmer sowing seeds, as an example of Christians giving to God & His Kingdom. **Let us observe the farmer carefully, to**

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learn several lessons & ensure our giving, reaps a good harvest. A person may not receive even after giving, because he may not have followed the basics of farming. After the attitude is right, we need to check on things like the amount & quality of seed, as it will determine the harvest, we receive.

- Pray – **Give only after praying**, as a farmer would before sowing. After that it's in the Lord's hand.
- Soil – Are the leaders - where you are planting your seed - **devout, hard working & accountable** Christians.
- Quantity – **Are we sowing enough for a bountiful harvest.** Or is it, that we are sowing less & expecting a great harvest.
- Quality – **The seed & the soil need to be checked,** whether it is fertile or rocky.
- Anointed – **Plant carefully, where God's favour lies.** Gifts & fruits will be seen, if this is so & the Holy Spirit's active presence will be evident.
- Check – **Watch if the Evil One is affecting its growth.** Weeds can crop up any time during the course of your giving.
- Expect – **Await fruits,** which again will be seen if the seed & tending is right.
- Extravagance – **Do not spend excessively,** where there is no need. A genuine cause is always just

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round the corner for your tithes.

- Avoid - **Impulsive, emotional & one time giving is not right.** Give in small regular intervals, thus enabling you to cross check.
- Plant Evenly – **Do not plant much seed in one place** & leave the entire field empty.
- Care – **Continue to do whatever is possible** for the growth of the seeds you planted.
- Limits – **Do not over deprive yourself & loved ones, when giving. After the 10% tithe, you & your family comes next. The Bible speaks strongly against self & family neglect.**
- Ethics – **Are the methods used** for collecting & administrating funds in line with scripture.
- Increase – Natural growth is expected, when you increase your tithes. It is generally advisable, to increase giving gradually & not in bursts.

A farmer, who does not keep the above in mind, while sowing is bound to fail & receive a disappointing harvest. Imagine what would happen, if the farmer planted all seed in one place & forgot about it. Therefore, like the farmer, plant carefully, get involved in God's work, check for disease, be accountable & collect fruits.

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- EXERCISE

Only a very tiny percentage or negligible portion of the Church, tithes faithfully. Ask yourself these questions about yourself & the church you go to & know exactly, how much in line with God's word are you –

- How much do you contribute ?
- How many don't contribute at all?
- How often /regularly do you contribute?
- How many contribute (amount/regular) like you?
- Do you have percentage of income, when you give?
- How many Christians do you know, who tithe or give?
- Is there any discussion in Church, as to how much to give?
- Are you interested in knowing how your giving / tithe is used?

The above are just a few guidelines for you which may be adapted to suit your particular situation. Pray over your giving & the Lord will guide you. Avoid repeating the mistakes you make, as you learn, for the Holy Spirit will prompt you on this too.

**Special God Bless to -
Faye & Tony, Drophy & Jumbo, Charlayne & Merwyn**

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OTHER GIVING

- Alms & Offerings

The tithe was not the only way of giving in the Bible & in the New Testament, we are often called to compete or excel in our giving. The Bible tells us –

* There you are to offer your sacrifices that are to be burnt & your other sacrifices, your tithes & your offerings, the gifts that you promised to the Lord, your freewill offerings, and the first-born of your cattle & sheep.

- Deuteronomy 12 : 6

The Lord also made other requirements, such as every 7 years all debts were forgiven & special rules governed harvesting, so that the poor could gather food. Thus we see that we have besides tithes, gifts, burnt & other sacrifices, freewill offerings & other offerings, the first-borns . .

Our alms / charities to the poor & needy, mentioned by Jesus & the writers of the New Testament, is yet another from of giving –

* Do not be afraid, little flock, for your Father is pleased to give you the Kingdom. Sell all your belongings & give the money to the poor. Provide for yourselves purses that don't wear out, and save your riches in heaven, where,

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they will never decrease, because no thief can get to them & no moth can destroy them. For your heart will always be where your riches are.

- Luke 12 : 32 - 34

Jesus says something similar to the young rich man, emphasizing that worldly riches last only a lifetime, while money given to God or His work, makes us rich in heaven, where our wealth is never destroyed. We need to give to the poor, after we have given to God, for we will not be here, much longer. And later it will only be these riches, which we have accumulated up in heaven, that will help us.

So our tithes & charities are, really insurance policies, we invest in, for times when we cannot do so – after we die. If we want to be close to God, then we need to 'invest' in Him & our hearts will be with Him & His works.

- Giving to Fellow Christians

Giving was a way of life & came naturally to the early Christians. The Bible records this as below –

* The group of believers was one in mind & heart. No one said that any of his belongings, was his own, but they all shared with one another, everything they had. With great power the apostles gave witness to the resurrection of the Lord Jesus & God poured rich blessings on them all.

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There was no one in the group who was in need. Those who owned fields or houses would sell them, bring the money received from the sale & hand it over to the apostles; and the money was distributed to each one according to his need.

- Acts 4 : 32 - 35

All through his days, Jesus spoke of the need to first care for his disciples & those who come in the name of the Lord. Then he also added the immediate & extended family; besides the poor, needy, hungry, thirsty, orphans, widows, prisoners, employees, etc. for our concern & caring. After Jesus, Paul & the apostles emphasized the same, along with the need to first pay attention to our fellow-Christians.

* I have shown you in all things that by working hard in this way, we must help the weak, remembering the words that the Lord Jesus himself said, 'There is more happiness in giving than in receiving'.

- Acts 20 : 35

Your offerings over & above the tithe is a voluntary sacrifice you make & is very pleasing to God. Scripture has a number of instances, where this kind of giving is encouraged. It means you love Him & honour Him, even more. There could be no better way to describe how good giving is, as when Jesus himself said –

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'whatsoever you do, to the least of these, you do it unto me'. Check out some of the passages below.

* If . . . there is a fellow-Israelite in need, then do not be selfish & refuse to help him out. Instead be generous & lend him as much as he needs. . . . If you refuse to make the loan, he will cry out to the Lord against you & you will be held guilty. Give him freely & unselfishly, and the Lord will bless you in everything you do. There will always be some Israelites who are poor & in need, and so I command you to be generous to them.

- Deuteronomy 15 : 7 - 11

* When you give to the poor, it is like lending to the Lord & the Lord will pay you back.

- Proverbs 19 : 17

* Give to the poor & you will never be in need. If you close your eyes to the poor, many people will curse you.

- Proverbs 28 : 27

* When someone asks you for something, give it to him; when someone wants to borrow something; lend it to him.

- Matthew 5 : 42

* Give to everyone who asks you for something and when someone takes what is yours, do not ask for it back.

- Luke 6 : 30

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* Make certain you do not perform your religious duties in public so that people will see what you do. If you do these things publicly, you will not have any reward from your Father in heaven. . .

*** But when you help a needy person, do it in such a way that even your closest friend will not know about it. Then it will be a private matter. And your Father, who sees what you do in private, will reward you.**

- Matthew 6 : 1 - 4

*** If you are eager to give, God will accept your gift on the basis of what you have to give, not on the basis of what you haven't.**

- 2 Corinthians 8 : 12

* Each one should give then, as he has decided, not with regret or out of a sense of duty; **for God loves the one who gives gladly.**

- 2 Corinthians 9 : 7

*** Happy are those who are concerned for the poor; the Lord will help them when they are in trouble. The Lord will protect them & preserve their lives; He will make them happy in the land;**

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*** He will not abandon them to the power of their enemies. The Lord will help them when they are sick & will restore them to health.**

- Psalm 42

The blessings in return for giving generously are many – help in trouble, protection, long life, happiness, prosperity, strength, health . . . Contact God's Givers for more info on this.

TITHING HELPS THE TITHER

Giving to God's work, certainly supports churches, priests, needy & the poor, besides others. But more importantly, it does a lot more for the Christian who does so. **Becoming a tither & remaining a faithful tither is like receiving a sacrament, since there are many graces that flow from it.**

- To begin with, **it opens your heart & frees your possessiveness**, while opening the windows of heaven.
- **It makes you more acceptable as a person**, in a world that teaches or demands one to be fast, aggressive & craving for more of material wealth.

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- **God teaches us to make do with less & be content**, rather than spend our lives chasing goods or collecting wealth that will not last or be useful after death. **For the only thing certain about life is death.**

- **We undertake so much effort, often without having the physical-emotional-spiritual energy to cope with it.** It is perhaps for these reasons that the Lord also often commanded periods of rest or regular intervals of relaxation with Him. One of these is 'keep the Sabbath holy' or a day of rest in the week.

- It would seem that tithing or giving, either does not come naturally, that God writes repeatedly about it. Or is something that is so very close to God's heart that He speaks so much about it, through His word, in the Bible.

- Giving to God is like telling your money where to go. Rather than asking where it went, after it's gone.

- Tithing helps you become a more organized, accountable & responsible person. A steward of God who plans & works for His Kingdom. A

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steward in whom God places His trust & on whom God relies to carry out His job on earth.

- Tithing makes you more humane & gets more out of life itself. It is psychologically more fulfilling. It helps one develop a better personality & creates a better balanced human being.
- It makes you less selfish & one who encourage growth of positive forces in the world **– until its time to meet your God – face to face – unless of course you don't believe in God!**

GOD & YOUR MONEY

God Rewards

The servant who had received 5,000 coins came in & handed over another 5,000 coins. 'You gave me 5,000 coins, sir,' he said. 'Look ! here are another 5,000 coins that I have earned '. 'Well done you good & faithful servant !' said his master. 'You have been faithful in managing small amounts, so I will put you in charge of large amounts. Come on in & share in my happiness !'

- Matthew 25 : 20 - 21

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God has a plan for your (HIS?) money – That is why He gave it to you. If He does not, He does not control a major part of you, which in turn affects other parts of your life. **God has a plan for your money & speaks about it in His word, just as He has done for other areas of your life – behaviour, relations, actions, morals...**

What is needed is a brain washing, since we often have wrong or confused ideas of many things in life. We are taught to generally believe that money is evil & therefore to shun money. However, the scripture teaches that the 'love of money' is the 'root of all evil'. Paul says –

* Let God transform you inwardly by a complete change of your mind. Then you will be able to know the will of God – what is good & pleasing to Him & is perfect.

- Romans 12 : 2

- Take 2 steps

We need to –

1. Change our old ways of thinking. Keep our mind open to change & let God change our minds towards His will.
2. Offer ourselves to Him – And what reflects our bodies & ourselves more clearly than the money, talents, property & possessions, we have. This is the material & worldly part of ourselves, given to us by God – which we need to give back to Him.

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The Bible repeatedly warns against making money our god – desperately desiring to be rich or lusting after wealth. **After giving ourselves to God, we need to change our lives according to His will, obey Him & walk in His way. Check out the following New Testament quotes –**

* You must put to death then, the earthly desires at work in you, such as sexual immorality, indecency, lust, evil passions and greed (for greed is a form of idolatry) or covetousness.

- Colossians 3 : 5

* But those who want to get rich, fall into temptation and are caught in the trap of many foolish & harmful desires, which pull them down to ruin & destruction. **For the love of money is a source of all kinds of evil. Some have been so eager to have it that they have wandered away from the faith & have broken their hearts with many sorrows.**

- 1 Timothy 6 : 9 - 10

In the first case, Paul places greed together with other undesirable things, such as lust & immorality. In the second case, he warns of the consequences of running after money, which violates the command of God – 'thou shall have no other god before me', as stated in Deuteronomy 5 : 7

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Churches & society do not accept people who live in sexual immorality, evil passions or indecency. But, are we aware of how many among us, are guilty of the sin of idolatry or making money, our god. How many do we know, who are guilty of greed, covetousness, sins of omission ? Do we know of many, who do not give God the first place in their lives ?

Aren't these serious sins that goes largely unnoticed & of which almost all are guilty of? How many of us are guilty of not doing good, when we can ? The way out is as Paul continues in the very next verse –

* But you man of God, avoid all these things. Strive for righteousness, godliness, faith, love, endurance (patience) and gentleness.

- 1 Timothy 6 : 11

By running away from these – greed, idolatry, covetousness . . . and breaking the hold money has over us, we can honour God in the manner we should. And enjoy life as an important member of God's family.

- Give it time

A farmer waits after he has planted. As the popular hymn goes – In His time, He will make all things beautiful. **Often, God does not take long. May be the time is not ripe or that we are impatient. We need to keep trusting that**

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God will find a way. I know in your case, He certainly will. His Word tells us so, as below –

* So let us not become tired of doing good; for if we do not give-up, the time will come when we will reap the harvest.

- Galatians 6 : 9

**- printed with no comment -
The Church in an Age of No Religion**

Secular Lives, Sacred Hearts

Clitheroe, England – On a chilly night, this pristine town voted to allow a former Christian church become a mosque. The narrow vote.... will put a mosque in an imposing stone Methodist church, since its congregation dwindled away 40 years ago. Britain may continue to regard itself as a Christian nation. But practicing Muslims are likely to outnumber church-attending Christians.... In one sign of the tensions, some of the church's windows have been smashed.

- New York Times, April 2007

ISLAMIC SHARIAH INVESTMENT

- an example for Indian Christians -

Maulana Burhanuddin of Markazul Ma'arif (Mumbai) offers religious guidance to a small group of financial consultants, who are showing the path of Islamic investment to the faithful.... India has the second largest population of Muslims, after

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Indonesia. Mainstream banks like HSBC, Standard Chartered, ABN Amro & Citibank offer Islamic banking.... Of the 4,800 odd companies listed on the BSE & NSE, there are about 800 that comply with the Shariah – Islamic law. Another consultant, Parsoli Corporation, regards 58% of BSE market cap and 84% of the Nifty as Shariah-compliant.

Maulana Burhanuddin says that Islam considers the aspect of social responsibility & economic justice so crucial to society, that the concept of zakat (charity) ranks among the five basic tenets of that the religion holds dear. Islamic investment consultants point out that it is also incumbent upon a Muslim to invest his money, in economic activity rather than allow it to lie idle.

The campaign (to promote Islamic investment), targeting the vast middle class, with increasing disposable income, but a conservative mindset – that is wary of transgressing religious guidelines. So while, the likes of Idafa Investments held workshops in Hyderabad & Mumbai, Parsoli Corp will travel to Srinagar, with the Maulana. Zafar Sareshwala, MD & CEO of Parsoli impresses the merits upon an audience, which often includes women - The present system of banking is only about 200 years, whereas Islam developed a full-fledged, foolproof system 1,400 years ago. The ban on paying & seeking interest in our religion, is to remove the disparities between the lender & borrower.

This is done to ensure that each person participates in economic activity by contributing what he can. Islam says that the

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risks & rewards of business be shared, as per one's contribution. So the lender puts in the capital, while the borrower contributes his skill. Should the business fail, the lender stands to lose his money, but the borrower also loses the skill, etc. he invested. So why should the lender have power over the borrower?

The aim is to bring the Muslim masses into the mainstream of the Indian economy, via the route of Islamic investment, says his brother, Uves Sareshwala, Jt MD of Parsoli. Along with the stocks of banks that charge interest, sectors like liquor, tobacco, gambling & certain forms of entertainment are prohibited under Islam. Companies can fall out of favour should it be discovered that they are following unethical business practices or polluting the environment, which is another negative by Islamic rules. Islam does not sanction song & dance, so film production houses would not make it as a Shariah compliant investment.

Ashraf Mohamedy, MD of Idafa cites the case of a popular afternoon paper in Mumbai, which had to be taken off the list because somebody pointed out that it carried "offensive" pictures on a daily basis. (remember, The Catholic Secular Forum's objections to Mid-Day mate, featuring on its regular page 3, a semi-nude model, bearing a cross on her panty, while playing with a chain that resembled the Rosary ? Mid-Day thereafter apologized, when threatened with action)

- Times of India, Mumbai, 20th May, 2007

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Shariah Infra Fund

India's first Shariah compliant infrastructure fund is on its way. The 2i Capital Group, which operates in India, UK & Mauritius, in a consortium with Oman-based Amwal Investment SAOC has launched a \$ 300 million offshore Shariah Compliant India Infrastructure Development Fund, registered with SEBI and based in Mauritius. "A lot of money is being allocated for India from the Middle-East. We are looking at tapping investors from the GCC (Gulf Co-operation Council) countries", said Vivek Sekhar, promoter of the 2i Capital Group.

- Economic Times, 13th June, 2007

Islamic Nations Meet to Usher Golden Age

Malaysia, Indonesia, Kuwait, UAE & Pakistan, challenged Islamic countries to work together to create a golden age to liberate Muslims from poverty, conflict & extremism. "We are now at the crossroads in our history as an ummah – Muslim community. Never in the history of the ummah have we faced such great odds", Malaysian PM, Abdullah Badawi told those attending the World Islamic Economic Forum. While the nations of the west (are these mistaken to be Christian?) bask in the glory of their global ascendancy, Muslim nations were largely consigned to what people term as The Third World, he said. The PM noted that 57 members of the Islamic Conference accounted for only 5 % of the world's gross domestic product (2005), despite comprising 21% of the global population.

Mr Abdullah Badawi said that Muslim nations must take bold measures, including investing in education (his country

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invested 8 % of GDP on education) and those taken by the UAE, which recently announced a \$ 10 Billion endowment fund for investments in education across Muslim nations. Indonesian President, Susilo Bambang Yudhoyono, who leads the world's most populous Muslim country said, Islamic nations can work "as a collective force" for their own development, because they currently supply 70 % of the world's energy requirements & 40 % of raw material exports globally.

"We in the Islamic ummah can achieve true solidarity among ourselves.... And reclaim the eminence that we enjoyed in the Golden Age of Islam", Yudhoyono said. He suggested Muslim countries remove trade barriers to boost business & encourage tourism. Kuwait's PM, Sheik Nasser AMAS said another challenge is to promote dialogue with the rest of the world, especially "to refute activities by a minority of Muslims, who do not represent the tolerance of Islam". Sheik Saud Bin SAQ, Crown Prince, Ras-Al-Khaimah, UAE said such efforts to improve ties was necessary, because "the Muslim world is not an island, it is part of the larger world".

Zahid Hamid, Pakistan's minister of privatization & investment, said that a widening ideological chasm between the west & the Islamic world had resulted in Muslims "paying the highest price, for being caught in the clash between extremism & modernization.

- Associated Press, KL, 28th May 2007

Muslim 'Moolah' to boost India growth

On September 11, 2001, the world changed for almost everybody in the planet. The case of Islamic investors was no different. But

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Indian industry sources engaged in promoting Islamic finance and investment expect an investment of at least one billion US dollars in Shariah-compliant Indian companies in the next one year. Shariah is the Islamic legal framework covering all aspects of lives of Muslims — private and public — including trade, commerce and business.

Keeping in view the immense opportunities of Islamic investment in India in future, Kotak Mahindra Mutual Fund has launched an Islamic fund worth \$300 million to enable Islamic investors to invest in Indian stocks in a shariah-compliant way. A few months ago, a Bangalore-based venture capital firm named '2iCapital' placed 250 million in an Islamic fund.

Kuwait-based Khaleej Finance and Investment also recently invested US \$250 million in shariah-compliant venture in India and Beary's Investments, a Middle-East investment group, made an investment of over US \$50 million in real estate in Bangalore just two months ago. This suggests that India is emerging as an investment destination for global Islamic investors.

According to Dr Shariq Nisar, an expert on Islamic investment and finance associated with Mumbai-based Idefa Investment Pvt Ltd, a stock brokerage firm adhering to Islamic economic norms, there is a clear switch of Islamic investors looking for alternate destinations owing to fear of freezing of their accounts in Europe and North America due to political and other developments in the last few years.

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As many as 180 Islamic Investment Funds, says Dr Nisar, have been floated since 9/11 and all of them are looking for investment out of Europe and North America. Another reason, says Nisar, for Islamic investors moving out of Europe and North America could be the low rate of returns in those countries where the GDP has registered a downfall in recent years.

According to a study conducted by Dr Nisar, a number of Shariah-compliant stocks in India are much higher than in Muslim countries put together, thus providing immense scope of parking money by Islamic investors. He claims that 61 per cent Indian companies are Shariah-compliant against 57 per cent in Malaysia, 51 per cent in Pakistan and a mere 6 per cent in Bahrain. Giving details, he says that 335 of 1,000 listed firms at National Stock Exchange and 237 out of 500 listed at Bombay Stock Exchange are Shariah-compliant.

"Surprisingly, the growth in market capitalisation of Shariah-compliant stocks was also found to be better than the rate of growth achieved by non-Shariah-compliant stocks," claims Dr Nisar, saying that "Islamic finance is fast becoming a great success story of modern times".

According to Uvesh Sareshwala, director of Parsoli Investment Corporation, an Ahmedabad-based stock brokerage firm that adheres to Islamic investment norms and also created India's first Islamic equity stock index, the Parsoli Islamic Equity Index, "Export earnings of Gulf countries have gone up and all of it can't be invested locally due to little economic activities in Arab countries.

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To that end, Parsoli has recently prepared an 8-minute film showcasing India's immense economic growth and its potential for investment. "Among other things, the film contains India's rising gross domestic product, capital market regulation rules, number of Shariah-compliant companies," says Sareshwala. Company's managing director Zafar Sareshwala toured European countries showing the film to Arab and Islamic investors with a view to mobilise them to invest their money in Indian ventures.

He says that scope of investment in real estate is limited but there is no limit of investment in stock market.

He said there were certain misgivings among certain quarters in India about the launching of Islamic fund as they felt it would go against the secular character of the country. "But to motivate Muslims to invest, we have to launch Islamic funds, conforming to Shariah norms," said Sareshwala.

With Islamic finance industry at its infancy in India, firms and institutions in Islamic investment are facing shortage of qualified Islamic religious scholars as also bankers. "To meet the needs of Islamic finance industry, three institutes offering education in Islamic finance and management have been set up recently in Kerala (Calicut), Hyderabad (Andhra Pradesh) and Bhubaneswar (Orissa), offering postgraduate diploma in Islamic banking and finance," says Dr Nisar.

"Even Indian Muslim investors have shown great interest in investing in Shariah-complaint stocks," said Sareshwala. While the local clientele of Parsoli is increasing at a rate of 10 to 20 per cent per month, Sareshwala hopes to achieve the strength of at least 20,000 in the next six months. Mumbai-based Idefa also

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claims a rise in the number of its clientele regularly. "There are more than 800 clientele with Idefa at present," said Idefa's Ubaid Chiprah.

An Ahmedabad-based investor Sufiyanbhai Ibrahimbhai Kothwala said : "I was attracted to investing in stocks after I came to know that most of the Indian companies are Sharia-compliant. Earlier, I never invested in stocks. I have now parked my money in several Shariah-complaint companies and am also motivating my business friends to put their surplus in Shariah complaint stocks rather than stashing them at home or in saving bank accounts."

He says: "Shariah-compliant stocks are 'halal' (permissible) under Islamic finance laws while non-Sharia compliant companies are 'haram' (prohibited)."

Another investor Usmanghani Lakhani, hailing from a business family, says a part of the family's income was being invested in Sharia-compliant stocks because while the income from it is 'halal', it also multiplies the money which would otherwise have just depreciated by keeping at home.

"With increasing awareness about capital market among local Muslims owing to educational growth among them, demand for Islamic investments has also gone up," says Sareshwala, adding that is why his company had opened its franchisee in Mumbai, Aurangabad, Nanded, Bangalore, Rajkot, Srinagar and at four places in Ahmedabad.....

**By Zeeshan Ahmed/Commodity Online, AHMEDABAD
Contact God's Givers for full Article**

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