## **Biblical Finances**



So many people, myself included, have struggled with their finances. There is so much contradicting advice about finances and business floating around these days, a lot of it can actually be harmful and get us into bad debt that is difficult to get out of again. A lot of modern financial advice is also contrary to Biblical instruction.

I decided to take a look at what the Scriptures say about money matters in order for my family and I to be able to work better with our own finances.

As usual, let's start with the Torah.

And YAHUAH Elohim commanded the man, saying, "Eat of every tree of the garden, but do not eat of the tree of the knowledge of good and evil, for in the day that you eat of it you shall certainly die." Genesis 2:16-17

From the very beginning, the Father provided for His children, and this has never changed!

*Who provides food for the raven, when its young ones cry to Ěl, and wander about without food?* Job 38:41

A rhetorical question, especially considering the passage from the New Testament that we will read later.

"If you do lend silver to any of My people, the poor among you, you are not to be like one that lends on interest to him. Do not lay interest on him." Exodus 22:25

"At the end of every seven years you make a release of debts. And this is the word of the release: Every creditor is to release what he has loaned to his neighbour, he does not require it of his neighbour or his brother, because it is called the release of YAHUAH. Of a foreigner you could require it, but your hand is to release whatever is owed by your brother. Only, there should be no poor among you. For YAHUAH does greatly bless you in the land which YAHUAH your Elohim is giving you to possess as an inheritance, only if you diligently obey the voice of YAHUAH your Elohim, to guard to do all these commands which I am commanding you today. For YAHUAH your Elohim shall bless you as He promised you. And you shall lend to many nations, but you shall not borrow. And you shall rule over many nations, but they do not rule over you. When there is a poor man with you, one of your brothers, within any of the gates in your land which YAHUAH your Elohim is giving you, do not harden your heart nor shut your hand from your poor brother, for you shall certainly open your hand to him and certainly lend him enough for his need, whatever he needs. Be on guard lest there be a thought of Beliya'al in your heart, saying, 'The seventh year, the year of release, is near,' and your eye is evil against your poor brother and you give him naught. And he shall cry out to YAHUAH against you, and it shall be a sin in you. You shall certainly give to him, and your heart should not be grieved when you give to him, because for this reason YAHUAH your Elohim does bless you in all your works and in all to which you put your hand. Because the poor one does not cease from the land. Therefore I am commanding you, saying, 'You shall certainly open your hand to your brother, to your poor and to your needy one, in your land.' " Deuteronomy 15:1-11

We are always to help fellow believers in Messiah who are in need. This verse specifically says "one of your brothers, within any of the gates in your land", not just absolutely anyone. Although the Good Samaritan story does infer that we are to help others outside of our faith as well.

If any believer owes us money, their debts are to be forgiven every 7<sup>th</sup> year.

And we are to look after one another's needs as a community.

"Do not lend at interest to your brother, interest of silver, interest of food, or interest of whatever is lent at interest. To a foreigner you lend at interest, but to your brother you do not lend at interest, so that YAHUAH your Elohim might bless you in all that you put your hand to in the land which you are entering to possess." Deuteronomy 23:19-20

Our first thought when loaning money to others is to charge them interest. Even when I was a teen, certain members of my family would charge me interest to "learn how the world works". The Torah is clear that we should not charge fellow believers any interest, although we can charge "foreigners" or unbelievers interest.

"YAHUAH opens to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. And you shall lend to many nations, but you do not borrow." Deuteronomy 28:12

In keeping Torah and faith in Messiah, we are promised the blessing of being so well provided for that we will be able to loan our provisions to others of the world who are outside of YAHUAH's people of Yashar'el, earning interest that will bless us further.

This is not prosperity gospel, but a generational blessing for obedience. Although many of us still need to work through generational curses on our finances because of our ancestor's action, or perhaps even learn the lesson of trusting YAHUAH daily for what we need. But we are truly always provided for!

"YAHUAH makes poor and makes rich, He brings low and lifts up. He raises the poor from the dust, He lifts the needy from the dunghill, to sit with princes, and make them inherit a throne of esteem. For the supports of the earth belong to YAHUAH, and He has set the world upon them." 1 Samuel 2:7-8

Our heavenly Father is able to lift us out of the dust and our poverty, and deliver us into our blessings and His esteem.

"Bring all the tithes into the storehouse, and let there be food in My house. And please prove Me in this," said YAHUAH of hosts, "whether I do not open for you the windows of the heavens, and shall pour out for you boundless blessing! And I shall rebuke the devourer for you, so that it does not destroy the fruit of your ground, nor does the vine fail to bear fruit for you in the field," said YAHUAH of hosts. And all nations shall call you blessed, for you shall be a land of delight," said YAHUAH of hosts." Malachi 3:10-12

The Most High is faithful and true in keeping His promises to the people who are faithful to Him. We should give freely of our tithes and what we have to help our brothers and sisters in need, and Yah will provide all our needs and protect all that is ours. We should never forget that everything we have is His.

Kaph Young lions have lacked and been hungry; but those who seek YAHUAH lack not any good matter. Psalm 34:10

If we seek after the Father first and foremost, He will provide anything we need.

*Tet Better is the little of the righteous one, than the riches of many wrongdoers. For the arms of the wrongdoers are broken, but YAHUAH sustains the righteous.* Psalms 37:16-17

Even if we don't have much physically, in money, land or goods, what little we have is worth more in our Father's eyes than all the money of the unbelievers. It doesn't always feel that way to us, especially if we are struggling, because we see it from the perspective of not always having anything to spare and struggling through every day, but He has reasons for everything in our lives, and He will use our season of little to our own good.

For He has satisfied a longing being, and has filled the hungry being with goodness. Psalm 107:9

The eyes of all look to You expectantly, And You are giving them their food in its season, opening Your hand and satisfying the desire of all that live. Psalm 145:15-16

The Most High will always satisfy us, spiritually, emotionally and physically.

*Esteem YAHUAH with your goods, and with the first-fruits of all your increase; then your storehouses shall be filled with plenty, and your vats overflow with new wine.* Proverbs 3:9

We are to put aside our first fruits or the first part of our income or harvest to give to those in need, since there is no longer a Levitical priesthood to support. In doing so, we are honouring YAHUAH. This does not mean giving 10% of our income to a megachurch in order to make a pastor even richer. While most people tithing to these organizations feel like they are doing the right thing, it is not really what tithing means.

*Poor is he who works with a lazy hand, but the hand of the hard worker makes rich.* Proverbs 10:4

Laziness is definitely not the road to prosperity and blessings! Laziness will stunt personal and financial growth. I have met people that say they rely on blessings and Yah's provision to such an extent that they do nothing to further or improve their life situations; they just wait around for provision to fall into their hands.

Our Father expects us to do our part, to work diligently, to try our best in our situation. If we are lazy He will not just give and give. Laziness very often leads to sin. Healthy productivity and striving to do our humanly best is what He would like to see.

There are so many people in my generation and those younger than me that have never been taught to work hard and do their best. We were rewarded in school just for being there and participating, not for our hard work anymore. So we have moved from the striving of generations before to a worldwide generational mindset of "I don't need to try, I will receive anyway". This is very much anti-biblical thinking.

## *Wealth from vanity diminishes, but he who gathers by hand increases.* Proverbs 13:11

This verse is saying that wealth gained dishonestly will be lost, but those who strive to work hard and save honestly will cause their wealth to grow.

This speaks again to laziness and also other dishonest means of growing wealth. The wealth that is made dishonestly is never truly owned, but will slip away. Whereas those of us who put in our time and effort will be rewarded by YAHUAH.

Who does find a capable wife? For she is worth far more than rubies. The heart of her husband shall trust her, and he has no lack of gain. She shall do him good, and not evil, all the days of her life. She shall seek wool and flax, and *with delight she works with her hands*. She shall be as the ships of Tarshish, She brings in her food from afar. She also rises while it is still night, and provides food for her household, and what is lawfull for her girls. She shall consider a field and buy it; from her profits she shall plant a vineyard. She shall gird herself with strength, and strengthen her arms. She shall taste when her gain is good; her lamp does not go out by night. She shall stretch out her hands to the distaff, and her hand shall hold the spindle. She shall extend her hand to the poor, and she shall reach out her hands to the needy. She is not afraid of snow for her household, for all her household is dressed in scarlet. She shall make tapestry for herself; she is dressed in fine linen and purple. Her husband is known in the gates, when he sits among the elders of the land. She shall make fine linen and sell them, and shall give girdles for the merchants. Strength and splendour are her garments, and she rejoices in time to come. She shall open her mouth with wisdom, and on her tongue is the Torah of loving-commitment. She watches over the ways of her household, and does not eat the bread of idleness. *Her children shall rise up and call her blessed; her husband too, and he praises* her: "Many daughters have done nobly, but you have risen over them all." Loveliness is deceptive and prettiness is vain, a woman who fears YAHUAH is to be praised. Give her of the fruit of her hands, and let her works praise her in the gates. Proverbs 31:10-31

I have included this passage once again because of the example set by the Proverbs 31 woman when it comes to hard work, shirking laziness, and the wise use of money. The passages I've highlighted point specifically to these attributes that we should all, both women and men, strive towards.

He who loves silver is not satisfied with silver; nor he who loves wealth, and increase. That too is futile. With the increase of goods, there is an increase of those consuming them. What advantage then is there to their owners, but to look on? Ecclesiastes 5:10-11

This verse really speaks to greediness and those who make an idol of their wealth and possessions. If you want to get richer and own more things just to hoard your wealth, or to impress others, no amount of riches or possessions will ever be enough.

Rather, if we have an abundance, we should be sharing it with those who do not, blessing others as we have been blessed!

For wisdom protects as silver protects, but the advantage of knowledge is that wisdom gives life to those who have it. Ecclesiastes 7:12

Wisdom from YAHUAH is worth far more than riches, because with wisdom we can always work hard to make more money, but if we are unwise we will only find ways to lose money.

As we will see in the next passage, King Solomon chose wisdom over riches and he was greatly rewarded by the Most High.

And Elohim said to Shelomoh, "Because this was in your heart, and you have not asked riches or wealth or esteem or the life of your enemies, nor have you asked long life, but have asked wisdom and knowledge for yourself, so as to rightly rule My people over whom I have set you up to reign, wisdom and knowledge are given to you. And riches and wealth and esteem I also give you, such as none of the sovereigns have had who have been before you, nor any after you have." 2 Chronicles 1:11-12

Now it's time to look at what Yahusha and the New Testament writers had to say on the topic of money, wealth and physical possessions:

"Beware of doing your kind deeds before men, in order to be seen by them. Otherwise you have no reward from your Father in the heavens. Thus, when you do a kind deed, do not sound a trumpet before you as the hypocrites do, in the congregations and in the streets, to be praised by men. Truly, I say to you, they have their reward. But when you do a kind deed, do not let your left hand know what your right hand is doing, so that your kind deed shall be in secret. And your Father who sees in secret shall Himself reward you openly." Matthew 6:1-4 Yahusha tells us that when we help others we shouldn't make a big deal about it or brag to others, but rather do it in secret, because our Father sees our kindness and faithfulness!

"Give us today our daily bread." Matthew 6:11

In the very prayer Yahusha gave us to pray to the Father every day, we are to ask him for His provision – not for a year, not for a month, but for each and every day!

We have lived according to this prayer for years. We often didn't know where our food would come from, but we trusted that YAHUAH would make sure that we always had what we needed.

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart shall be also." Matthew 6:19-21

Instead of relying on and trusting physical possessions and wealth, we should rather trust YAHUAH to build up our characters and humble us, in order to "lay up our treasures in heaven". Physical possessions can be stolen, damaged or lost. They cannot be relied upon. But we can rely on YAHUAH, and we can draw closer to Him by living in gratitude and faith, and by relying on Him to prune us into who He wants us to be – that is where our true treasure lies!

No one is able to serve two masters, for either he shall hate the one and love the other, or else he shall cleave to the one and despise the other. You are not able to serve Elohim and mammon. Matthew 6:24

All those who rely on money don't rely on the Father for what they need. Money and the increase of money become all consuming. Money becomes an idol, a false elohim, rather than a tool that YAHUAH can use to provide for His people.

"Do not worry then, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For all these the nations seek for. And your heavenly Father knows that you need all these. But seek first the reign of Elohim, and His righteousness, and all these shall be added to you." Matthew 6:31-33

Our Messiah tells us that His Father who looks after nature and all the wild things so well, and that He loves us even more than them! We will be looked after in all ways, we need only seek Him out and He will remain our provider!

It is easy to worry about where our next meal or pair of shoes is coming from, especially in the Western mindset we have been raised in! But look to nature,

and to the indigenous tribes that still live all over the world – they have no sense of lack, they trust they will have what they need every day.

We should give our worries over to our Father who loves us, and trust in Him daily for provision!

"And that sown among the thorns is he who hears the word, and the worry of this age and the deceit of riches choke the word, and it becomes fruitless." Matthew 13:22

In the parable of the sower, Yahusha speaks about the seeds that land among the thorns. This is the faith in YAHUAH that isn't worked on or strengthened in the believer, and the day to day worries that a person deals with hides the memory of YAHUAH's faith.

It is easy to let worry about money, food or gas prices take over our minds, and that is why it is important to have a practice of gratitude, acknowledging all the ways our Father provides for us, and also all the ways He has provided for His people throughout Scripture.

Reading passages like the Exodus, where the people of Yashar'el were given manna, quails and water in the wilderness for 40 years, how droughts were ended because of obedience and faith, how a widow and her son never ran out of grain and oil – this is how we drown out the worries of the world!

"Again, the reign of the heavens is like treasure hidden in a field, which a man having found it, hid, and for joy over it he goes and sells all that he has and buys that field. Again, the reign of the heavens is like a man, a merchant, seeking fine pearls, who, when he had found one pearl of great price, went and sold all that he had and bought it." Matthew 13:44-46

In this passage, Yahusha is telling us, and those listening to His sermon, that His Father's kingdom is the most precious thing that has been and will ever be! Those who understand its worth will give up all the riches in the world for it.

The young man said to Him, "All these I have watched over from my youth, what do I still lack?"

Yahusha said to him, "If you wish to be perfect, go, sell what you have and give to the poor, and you shall have treasure in heaven. And come, follow Me."

And when the young man heard the word, he went away sad, because he had many possessions.

And Yahusha said to His taught ones, "Truly, I say to you that it is hard for a rich man to enter into the reign of the heavens. And again I say to you, it is

easier for a camel to go through the eye of a needle than for a rich man to enter into the reign of Elohim." Matthew 19:20-24

Like I mentioned in a previous article, this passage isn't necessarily about money, but whenever something is so precious to us that we wouldn't give it up to follow Yahusha, it is an idol and it will keep us out of the kingdom of YAHUAH.

Money and goods should never be that important! Because of the young man's love of what he owned in life, he couldn't give it away, not even for Yahusha or to ensure his place in the Father's kingdom.

And Yahusha went into the Set-apart Place of Elohim and drove out all those buying and selling in the Set-apart Place, and overturned the tables of the moneychangers and the seats of those who sold doves. And He said to them, "It has been written, 'My House shall be called a house of prayer,' but you have made it a 'den of robbers.'" Matthew 21:12-13

The people in Yahusha's time decided that opening a market at the temple was a good idea, using the temple to have a large amount of people see their wares. This was abominable to Yahusha and His reaction should be ours if we see the same thing.

So many churches these days have book stores, coffee shops and more in the church building – what would Yahusha's reaction be if He were to walk into that church? I reckon he would overturn some tables and shelves there too!

These leaders of these churches put their love of money above the purpose of sharing Scripture to people.

And whatever you ask in prayer, believing, you shall receive. Matthew 21:22

A promise that, if we prayer and trust in YAHUAH's faithfulness, He will give us what we need!

And sitting opposite the treasury He saw how the people put copper into the treasury. And many rich ones put in much. And a poor widow came and threw in two small copper coins, which amount to a cent. And calling near His taught ones He said to them, "Truly, I say to you that this poor widow has put in more than all those putting into the treasury, for they all put in out of their excess, but she out of her poverty put in all that she had, her entire livelihood." Mark 12:41-44

The lesson here is that those who are rich can afford to give so much often end up giving only a very small portion of what they could give rather than giving so much more as they can afford it. But those who are truly generous and loving will give a much larger portion of what they have. Yahusha wants us to be the latter person. It doesn't hurt those who have a lot to give a lot, and that is what we should really do. The Father will provide to those who give a lot or all of what they have.

And tax collectors also came to be immersed, and said to him, "Teacher, what shall we do?"

And he said to them, "Collect no more than what is appointed for you."

And soldiers also asked him, saying, "And what shall we do?" And he said to them, "Do not intimidate anyone or accuse falsely, and be satisfied with your pay." Luke 3:14

For those who do receive money from others, for goods or for services, we should remember to not charge more than we need to, in order not to make it harder for others to get by financially. We should only ask for what we need to cover our own costs and time – what is fair. YAHUAH will provide the rest.

"Look at the ravens, for they neither sow nor reap, which have neither storehouse nor granary, and Elohim feeds them. How much more valuable are you than the birds?" Luke 12:24

Our throw-back to the verse from Job! YAHUAH our Elohim provides for them each day, and more so for us as well.

"Sell your possessions and give in kindness. Make yourselves purses which do not grow old, a treasure in the heavens that does not fail, where no thief does come near nor moth destroys. For where your treasure is, there your heart shall be also." Luke 12:33-34

I have reminded myself of this verse many times in my journey to simplification and minimalism. We have given away so much as a family, we try our best to bring into our home and keep only what we use and love. Whatever we don't need, we pass along to someone else that may need it.

I'd rather treasure our Father, what He has done and is still doing for us, and my loved ones, as well as the purification of my character, than 'things' in my life!

"For who of you, wishing to build a tower, does not sit down first and count the cost, whether he has enough to complete it? Otherwise, when he has laid the foundation, and is unable to finish it, all who see it begin to mock him, saying, 'This man began to build and was unable to finish." Luke 14:28-30

It is wise to always plan and give our plans to YAHUAH before acting. Budgeting, meal planning, goal lists and such things help us to 'count the cost' before we take action and spend our money.

"No servant is able to serve two masters, for either he shall hate the one and love the other, or else he shall cling to the one and despise the other. You are not able to serve Elohim and mammon."

And the Pharisees, who loved silver, also heard all this, and were sneering at Him, so He said to them, "You are those who declare yourselves righteous before men, but Elohim knows your hearts, because what is highly thought of among men is an abomination in the sight of Elohim." Luke 16:13-15

Those who love their money and things idolize them, as I've mentioned before. They might think themselves righteous, or be filled with pride because of their wealth, but any who puts their wealth before Elohim is judged accordingly.

For there was not anyone needy among them, for all who were possessors of lands or houses sold them, and brought the prices of what was sold, and laid them at the feet of the emissaries, and they distributed to each as anyone had need. Acts 4:34-35

The believers were always looked after by YAHUAH threw their community! It is an example to build our faith that we, too, will be looked after when we are in need – whether by our community or even through complete strangers. The Father always makes a way!

And Shim'on, seeing that through the laying on of the hands of the emissaries the Set-apart Spirit was given, he offered them money, saying, "Give me this authority too, so that anyone I lay hands on shall receive the Set-apart Spirit."

But Kepha said to him, "Let your silver perish with you, because you thought to buy the gift of Elohim through money! You have neither part nor lot in this matter, for your heart is not right before Elohim. Repent therefore of this evil of yours, and plead with Elohim to forgive you the intention of your heart." Acts 8:18-22

There is a place for money in life, but it cannot be used to buy gifts from the Father, or His favour. The Most High will not be bribed.

*Owe no one any matter except to love one another, for he who loves another has filled the Torah.* Romans 13:8

It is never wise to go into debt as far as can help it!

And Elohim is able to make all favour overflow toward you, that you, always having all you need in every way, have plenty for every good work. 2 Corinthians 9:8

And my Elohim shall fill all your need according to His riches in esteem by Messiah Yahusha. Philippians 4:19

Our heavenly Father knows what we need each day and will always provide for us!

For the love of silver is a root of all kinds of evil, for which some, by longing for it, have strayed from the belief, and pierced themselves through with many pains. But you, O man of Elohim, flee from all this, and pursue righteousness, reverence, belief, love, endurance, meekness. 1 Timothy 6:10-11

Some people believe that money is evil, but I don't follow that line of thinking. Money, of itself, is just a thing, a tool. But 'the love of money', idolatry is indeed evil, it breeds greed which can lead to so many more sins.

Rather we should live according to Torah, love YAHUAH and others, and seek His Wisdom, and live according to the Fruits of the Ruach.

Charge those who are rich in this present age not to be high-minded, nor to trust in the uncertainty of riches, but in the living Elohim, who gives us richly all for enjoyment, to do good, to be rich in good works, to be generous, ready to share, storing up for themselves a good foundation for the time to come, so that they lay hold on everlasting life.1 Timothy 6:17-19

If we are blessed with an abundance in this life, we should gladly and openly share the blessing with others, especially those in need, rather than hoarding it for ourselves and making it an idol.

Let your way of life be without the love of silver, and be satisfied with what you have. For He Himself has said, "I shall never leave you nor forsake you," so that we boldly say, "YAHUAH is my helper, I shall not fear what man shall do to me." Hebrews 13:5-6

Being satisfied with our lot in life can really be a struggle, but looking to YAHUAH and His instructions can really help us to be happy and content with what we have.

Shepherd the flock of Elohim which is among you, serving as overseers, not by compulsion but voluntarily, not out of greed for filthy gain, but eagerly, neither as being masters over those entrusted to you, but being examples to the flock. 1 Peter 5:2-3

We should joyfully, willingly and humbly help and serve others! We shouldn't 'love our neighbour as our self' only out of a sense of obligation, but gladly and in love.

Come now, rich ones, weep, crying aloud over the hardships coming upon you! Your riches have rotted, and your garments have become moth-eaten. Your gold and silver have become rusty, and their rust shall be a witness against you and shall eat your flesh like fire. You have laid up treasure in the last days. See, the wages of the workmen who mowed your fields, which you kept back, cry out. And the cries of the reapers have reached the ears of YAHUAH of hosts. You have lived on the earth in pleasure and luxury, you have fattened your hearts, as in a day of slaughter. You have condemned, you have murdered the righteous – he does not resist you. James 5:1-6

Another warning to those who love their riches and wealth over their Creator and fellow humans. What they own in earth will mean nothing once they have died. They will stand empty handed before the Judge like everyone else, and will have to account for their greed and idolatry.

"Because you say, 'Rich I am, and I am made rich, and need none at all,' and do not know that you are wretched, and pitiable, and poor, and blind, and naked. I advise you to buy from Me gold refined in the fire, so that you become rich; and white garments, so that you become dressed, so that the shame of your nakedness might not be shown; and anoint your eyes with ointment, so that you see. As many as I love, I reprove and discipline. So be ardent and repent." Revelation 3:17-19

I had to take some time to think about this passage. It is beautiful and deep and it truly tugs on my heart!

We may think we are rich, our homes and storehouses full of earthly possessions. But though we may have a lot in this world, we cannot trust in worldly wealth.

Our treasure is in YAHUAH, our hope in Messiah Yahusha.

Our heavenly Father is an apt goldsmith, a silversmith. He is our potter. He shapes us and refines us throughout our lives, and this process of refinement, however difficult or painful, is what builds up our true treasures in His kingdom!

I have read that a silversmith knows his work is complete when he sees his reflection in his creation, and just so will YAHUAH's work in us be complete if we leave this earth reflecting Him and shining His light to all those who have known us. This is the true wealth I want to strive for all my life!

In conclusion, let's recap the most important points about finances from Scripture:

- YAHUAH is our provider, and we need never worry about the things we need in life as long as we put Him first in our lives.
- We are to help the needy in our community, fellow believers, and also others whom the Father may put on our hearts.
- We are to loan without interest if we do need to loan to our brothers and sisters, but forgive their debt on the 7<sup>th</sup> year if they are struggling to repay it (not that this means people should take advantage of this!).
- We are to work hard and not be lazy, we must do our best when it comes to our career or passion, or YAHUAH's calling in our lives the Hen will do the rest.
- We are to be wise with our money, plan carefully and not waste what He has given to us.
- We should not love our money, or be greedy or envious. The love of money is idolatry.
- We should put YAHUAH before anything else in life, be true to Him, and keep His commands, in order for Him to bless us and provide for our needs.
- We should be satisfied with His provision in our lives, no matter how small it may seem sometimes. We should be grateful and not feed a spirit of envy and lack.
- We must always remember to store up our treasure in heaven, the pruning and refining of our character, the Fruits of the Ruach we show, the love we have toward our Father and others, and our obedience to Torah. That is the wealth we can build for the kingdom and our place in it if we are faithful to endure to the end.