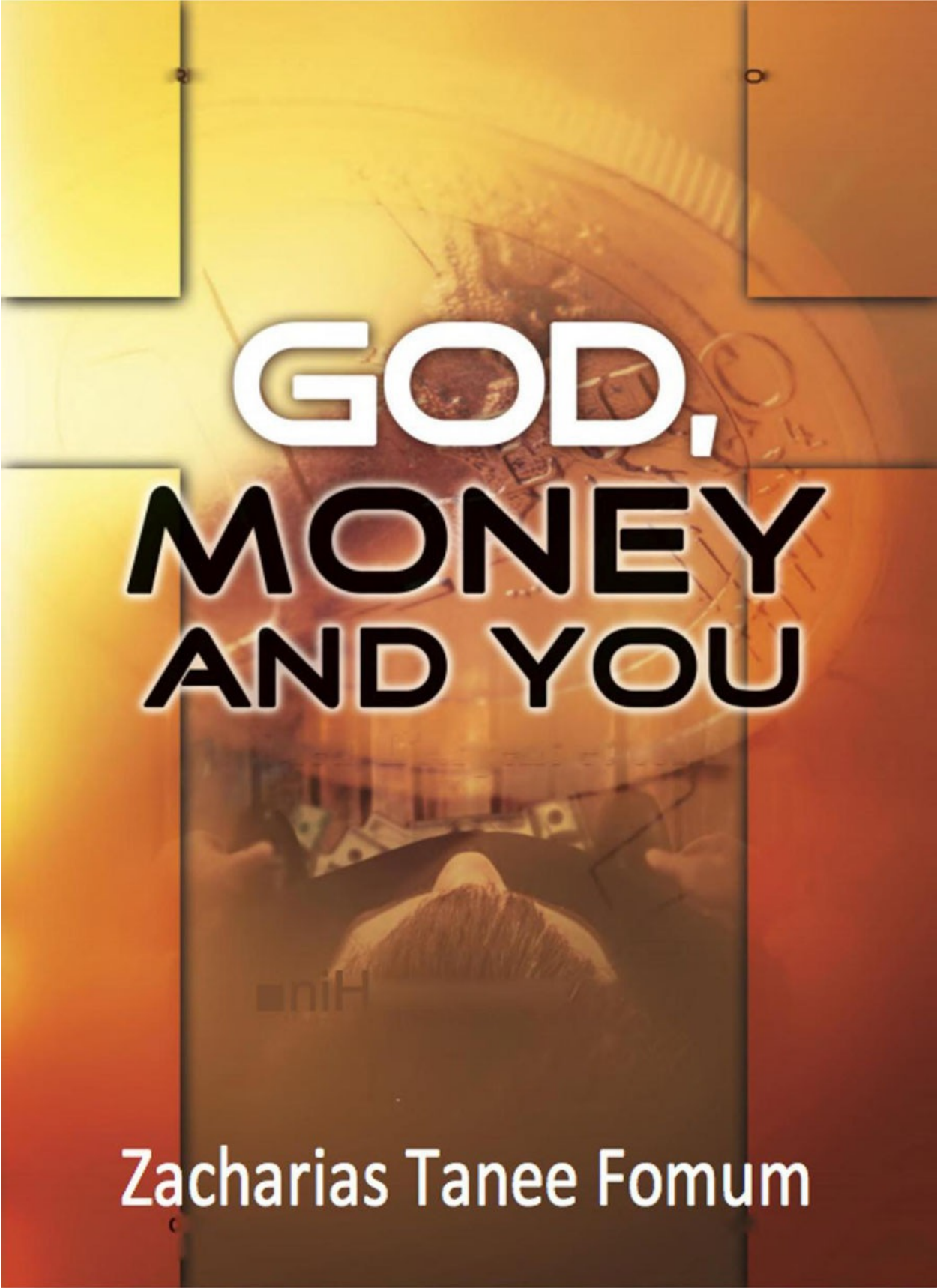
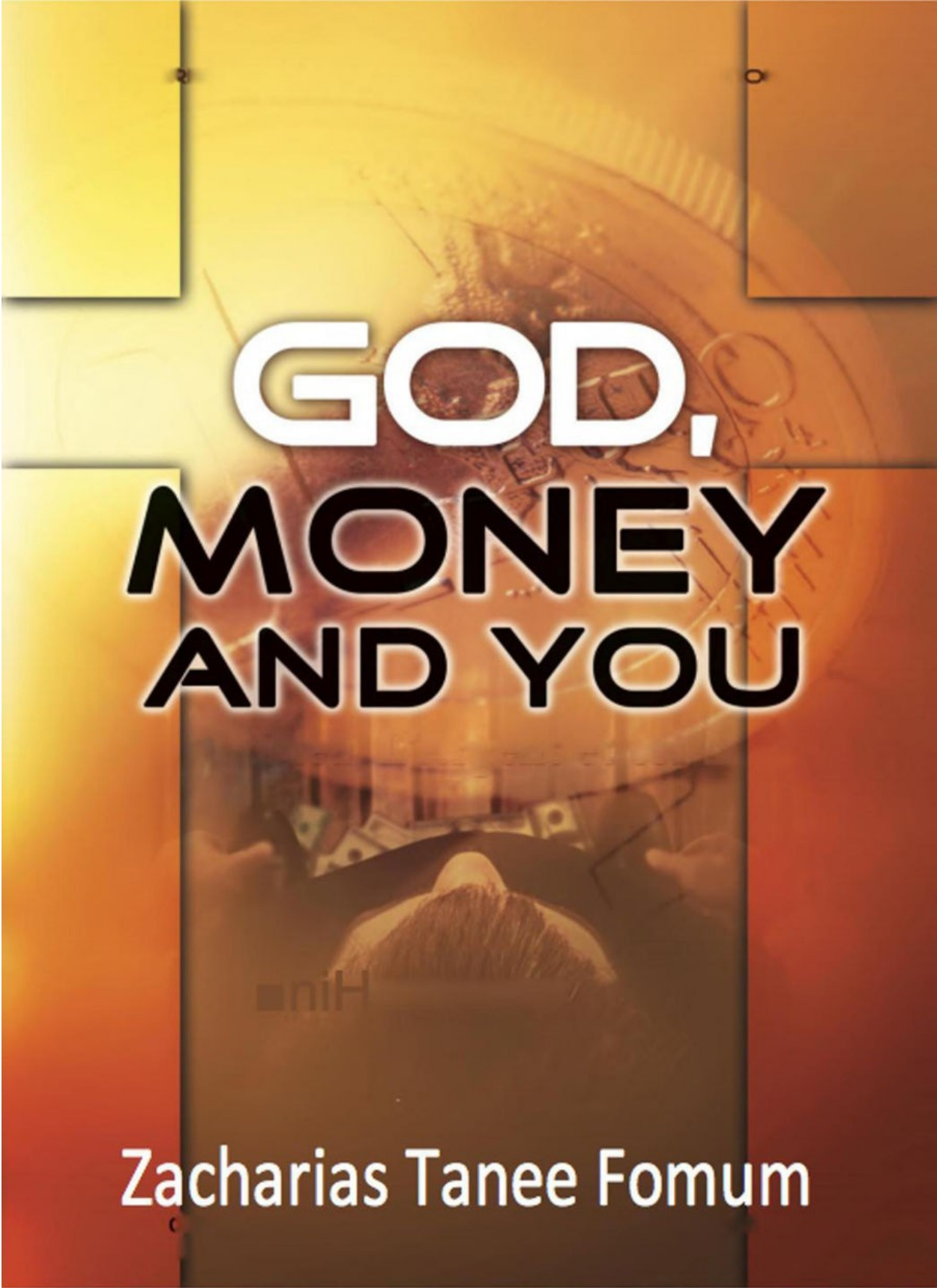




GOD, MONEY AND YOU

Zacharias Tanee Fomum



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Written by Zacharias Tanee Fomum.

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PREFACE



THIS BOOK, God, Money, And You, by Prof Fomum expose, through personal experience and from ample living testimonies, the horror that debts bring upon a child of God and his progeny and presents the pathway to total deliverance. There are 700 references in the Bible about money, making it one of the few subjects in the scriptures that receive such concern. The Bible is a textbook on money. If your heart is not correct about money, it will be correct on nothing else.

There is a close relationship between God's principles of world finances and walking with Him. Normally when a person enters into debts, there is financial poverty, followed by spiritual dryness. Debt causes leakage into a man's spiritual System and weakens the man in everything so that he lacks ascending power. It paralyzes his faith.

Quoting from an American preacher, he notes that when a man takes a loan, he has entered the worst curse possible. Unless the whole church gathers to deliver him, he may never be delivered, because his heart has gone, to evil. He said if you paid his loan today, tomorrow he will be in debt because he is now ruled by a spirit that blinds him and holds him prisoner.

The one who gives loans curses the person to whom he gives the loan.

World Conquest for Christ starts with self-conquest. A man has not conquered coins, and he wants to conquer a city? It is a joke. A man who cannot be liberated from the love of money cannot lead a nation into victory over the love of money.

May the Lord, through this book, meet you at your point of greatest need.

Chapter 1

THE NEED FOR AN INTIMATE WALK WITH GOD



“SHOUT IT ALOUD, DO not hold back. Raise your voice like a trumpet. Declare to my people their rebellion and to the house of Jacob their sins. For day after day they seek me out; they seem eager to know my ways, as if they were a nation that does what is right and has not forsaken the commands of its God. They ask me for just decisions and seem eager for God to come near them. ‘Why have we fasted,’ they say, ‘and you have not seen it? Why have we humbled ourselves, and you have not noticed?’ “Yet on the day of your fasting, you do as you please and exploit all your workers. Your fasting ends in quarrelling and strife, and in striking each other with wicked fists. You cannot fast as you do today and expect your voice to be heard on high. Is this the kind of fast I have chosen, only a day for a man to humble himself? Is it only for bowing one’s head like a reed and for lying on sackcloth and ashes? Is that what you call a fast, a day acceptable to the Lord? “Is not this the type of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? Is it not to share your food with the hungry and to provide the poor wanderer with shelter - when you see the naked, to clothe him, and not to turn away from your own flesh and blood? Then your light will break forth like the dawn, and your healing will quickly appear; then your righteousness will go before you, and the glory of the Lord will be your rear guard. Then you will call, and the Lord will answer; you will cry for help, and he will say: Here am I.” “If you do away with the yoke of oppression, with the pointing finger and malicious talk, and if you spend yourselves on behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday. The Lord will guide you always; he will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden, like a spring whose waters never fail. Your people will rebuild the ancient ruins and will raise up the age-old foundations; you will be called Repairer of Broken Walls, Restorer of Streets with Dwellings.” “If you keep your feet from breaking the Sabbath and from doing as you please on my holy day, if you call the Sabbath a delight and the Lord’s holy day honourable, and if you honour it by not going your own way and not doing as you please or speaking idle words, then you will find your joy in the Lord, and I will cause you to ride on the heights of the land and to feast on the inheritance of your father Jacob” The mouth of the Lord has spoken” (Isaiah 58:1-14).

“Surely the arm of the Lord is not too short to save, nor his ear too dull to hear. But your iniquities have separated you from your God; your sins have hidden his face from you, so that he will not hear. For your hands are stained with blood, your fingers with guilt. Your lips have spoken lies, and your tongue mutters wicked things. No one calls for justice; no one pleads his case with integrity. They rely on empty arguments and speak lies; they conceive trouble and give birth to evil. They hatch the eggs of vipers and spin a spider’s web. Whoever eats their eggs will die, and when one is broken, an adder is hatched. Their cobwebs are useless for clothing; they cannot cover themselves with what they make, their deeds are evil deeds, and acts of violence are in their hands. Their feet rush into sin; they are swift to shed innocent blood, their thoughts are evil thoughts; ruin and destruction mark their ways. The way of peace they do not know; there is no justice in their paths. They have turned them into crooked roads; no one who walks in them will know peace. So justice is far from us, and righteousness does not reach us. We look for light, but all is darkness; for brightness, but we walk in deep shadows. Like the blind we grope along the wall, feeling our way like men without eyes. At midday we stumble as if it were twilight; among the strong, we are like the dead. We all growl like bears; we moan mournfully like doves. We look for justice, but find none; for deliverance, but it is far away. For our offences are many in your sight, and our sins testify against us. Our offences are ever with us, and we acknowledge our iniquities: rebellion and treachery against the Lord, turning our backs on our God, fomenting oppression and revolt, uttering lies our hearts have conceived. So justice is driven back, and righteousness stands at a distance; truth has stumbled in the streets, honesty cannot enter. Truth is nowhere to be found, and whoever shuns evil becomes a prey. The Lord looked and was displeased that there was no justice. He saw that there was no-one; he was appalled that there was no-one to intervene; so his own arm worked salvation for him, and his own righteousness sustained him. He put on righteousness as his breastplate, and the helmet of salvation on his head; he put on the garments of vengeance and wrapped himself in zeal as in a cloak. According to what they have done, so will he repay wrath to his enemies and retribution to his foes; he will repay the islands their due. From the west, men will fear the name of the Lord, and from the rising of the sun, they will revere his glory. For he will come like a pent-up flood that the breath of the Lord drives along. “The Redeemer will come to Zion, to those in Jacob who repent of their sins,” declares the Lord. “As for me, this is my covenant with them,” says the Lord. “My Spirit, who is on you, and my words that I have put in your mouth will not depart from your mouth, or from the mouths of your children, or from the mouths of their descendants from this time on and forever,” says the Lord’

(Isaiah 59:1-21).

The Need For Repentance

There comes a time, in the Christian life when someone no longer know godly sorrow. He may no longer be in the faith. The Lord might have left him. He can now announce his sins as if they are the sins of a goat.

Godly sorrow is evidence that the Spirit of God is still working in a man. When it is absent, it talks of a very advanced state of depravity.

Sin is a destroyer. When a man goes for years with the same sin, it is likely evident that;

Either he was never converted or

God has abandoned him.

Therefore, the person can hide his sin and go on normally;

Preaching,

Praying, and

doing all the other things

because he and God have parted company.

The mark of a true convert is fright and fear each time there is sin committed. But just to keep on sinning, no longer troubled, could indicate that inside, it is now night. Just like night came upon Judas when he went out in his march to go and sell Jesus (John 13:30).

If you hide your sin, God will leave you and demons will seduce you to tell you that you are still a believer. Like Samson, you may not know that the Spirit of God has left you. You may no longer feel guilty. That is the pathway back to the lake of fire.

I am now reading a book about a believer who was taken by the Lord for a visit to hell seven times, so that she may write what is there. There are many people there who spoke in tongues actively, in Pentecostal churches. They once believed but then, they went back to their vomit. Now they are burning in hell. Keep your sins, hide them. Pretend about them. You too will be there.

When there is no more

fear of sin,

Hatred of sin,

Sorrow for sin,

Repentance from sin,

Restitution made

Restoration sought and received

then a man has left the living God.

In Matthew chapter six, verse twenty-two and twenty-three we read, “The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!” When your conscience has been darkened, so that the light in you is dark, how great is the darkness! In great darkness, people go about with sin, and are no longer troubled. The sin that they dealt with radically in the past, they now treat with ease. They have become another person completely. The sin that troubled them in the past, they commit it now and they are not troubled. I want to tell all such that they are lost. If you are one such, I want to tell you that you are lost.

The Bible says - outside are the dogs - a man who has returned to the sin he had forsaken. Men who could not even tolerate immorality in their thoughts now abound in immorality. They have denied the narrow way. They have denied the one who died to save them. They are in the church acting, leading local churches - but they are the agents of Satan because they have left the Christ. There is no touch between the living God and them again. The darkness is great. They justify the things they once condemned with all their might. Their strength has become utter weakness.

Will God tell you on that day, “Go and serve the one you served on earth?” Are you that man going to hell, Who once knew, served and was too radical for the living God? Now you are in the total grip of Satan, and you are sinking further and further. You are sinking further and further. Are you such a man? Do you want to own up? Do you want to cry out for help before the fatal crossing, when it is no longer possible to repent?

Those who preach the truths you once preached; you now call them

exaggeration. You say God is a God of love. Satan has now taken over completely. The darkness in you has become great. The darkness started in one area, now it is moving into other areas. You are just nothing in increasing domains. Even unbelievers are shocked.

You may want to lay hold on God this day and cry out. You can do so. There is our book True Repentance, I charge you before the living God to get a copy and to read it urgently. Read it many, many times. If you read it crying out to God, there may still be a way out for you.

You may perish; this may be your final opportunity. The ball is in your court. I got a letter from a brother. He believed and carried out very, very costly restitution. The restitution took him to police custody, and he had problems everywhere. He even got London University to change his certificates, because of the false dates. It was a battle. Now he is in backsliding for fourteen years. After all that, he is lost. There is no stage at which a man cannot turn his back to God and go back to the bottomless pit.

There are the acts of repentance by someone in darkness, and he may even carry out some restitution, but the man is yet in darkness. Nothing can happen to him; not even one bit of change.

The Holy Spirit: The Spirit Of Repentance - I

Until the Holy Spirit breaks into the darkness of a man's heart, nothing can happen to it. When God has left a man, he can commit a sin and be wounded, but he will commit it again. This is because suffering and torture do not lead to deliverance.

Look at debts, for example; there are people who have been punished by debts forward and backwards, grounded and brought to nought. But, they must go back into another debt after a short time. That is part of the evidence that it is all darkness now. The anguish does not lead the person to hate it. He hates it while the punishment is heavy. But he will get back.

Look at the resolutions of a fornicator, or an adulterer while the consequences are heavy on him. But afterwards he will get back.

A man can be in sin, carrying out human repentance. Even unbelievers do repent. They hate the sin because they are confronted with the evidences. They battle to calm the conscience, but there is no salvation in that. It is when the Holy Spirit breaks in - and I want to tell you brother, go and sin deliberately, He may never break in. After that, your whole life might be human repentance, without God. Therefore, the totality of your person does not rise in total hatred of the sin. You continue to see how you can sin and not be caught because God has given you up. The whole of your being is not violently opposed to the sin. It is now a human affair. The Dove has withdrawn. You are lost. And only a fool can take for granted that the Dove will break in any time he wants.

There was a sovereignty when He broke in. You cannot take Him for granted. Anyone who commits sin knowingly, saying that he can repent is doomed.

Deliberate Sin

In Numbers 15:30-31 we read, “But anyone who sins defiantly, whether native-born or an alien, blasphemes the Lord, and that person must be cut off from his people. Because he has despised the Lord’s word and broken his commands, that person must surely be cut off; his guilt remains on him”, Yes, it has to do with deliberate committing of sin.

Listen, to sin knowingly is to blaspheme the Lord. If you sin knowingly, you blaspheme the Lord. You must be cut off. When the Holy Spirit comes, He makes you see sin for what it is and He gives you power to hate it and to abandon it. You have despised the Lord's word. You have broken His command. You must be cut off. Your guilt remains on you, and the scriptures cannot be broken. If you do this, the Dove that brings the light will not come through again. That is why you will repent about the same sin today and sin again because the light has been withdrawn.

The Holy Spirit: The Spirit Of Repentance - II

When the Holy Spirit comes, He does not only make sin dark. He does not only make you see sin. He gives you the power to hate it. When the Holy Spirit comes, He makes you see sin for what it is and He gives you power to hate it and to abandon it. But when you have shut your heart to the Holy Spirit, by deliberately sinning, the logos of the word can make you see your sin. The word preached can make you see your sin, but the power to make you hate it and the power to make you liberate yourself is absent, that is why in your head you see that it is wrong, but in your heart you are gripped. You love it. You love that which you know is terrible for you.

That breaking in of the Holy Spirit cannot be manipulated. He is not at man's command. The New Testament writers understood it.

The Sin Of Lying

“Ananias sold the land, brought part of the money, and pretended that it was the whole. “Then Peter said, ‘Ananias, how is it that Satan has so filled your heart

that you have lied to the Holy Spirit and have kept for yourself some of the money you received for the land? Didn't it belong to you before it was sold? And after it was sold, wasn't the money at your disposal? What made you think of doing such a thing? You have not lied to men, but to God" (Acts 5:3-4).

Every lie, is a lie to the Holy Spirit.

Every deceit is deceit to the Holy Spirit

Every falsehood is falsehood to the Holy Spirit

Every hypocrisy is hypocrisy to the Holy Spirit

Every dishonesty is dishonesty to the Holy Spirit

Every guile is guile to the Holy Spirit

Every dissimulation is dissimulation to the Holy Spirit

Every exaggeration is exaggeration to the Holy Spirit

Every pretence is pretence to the Holy Spirit

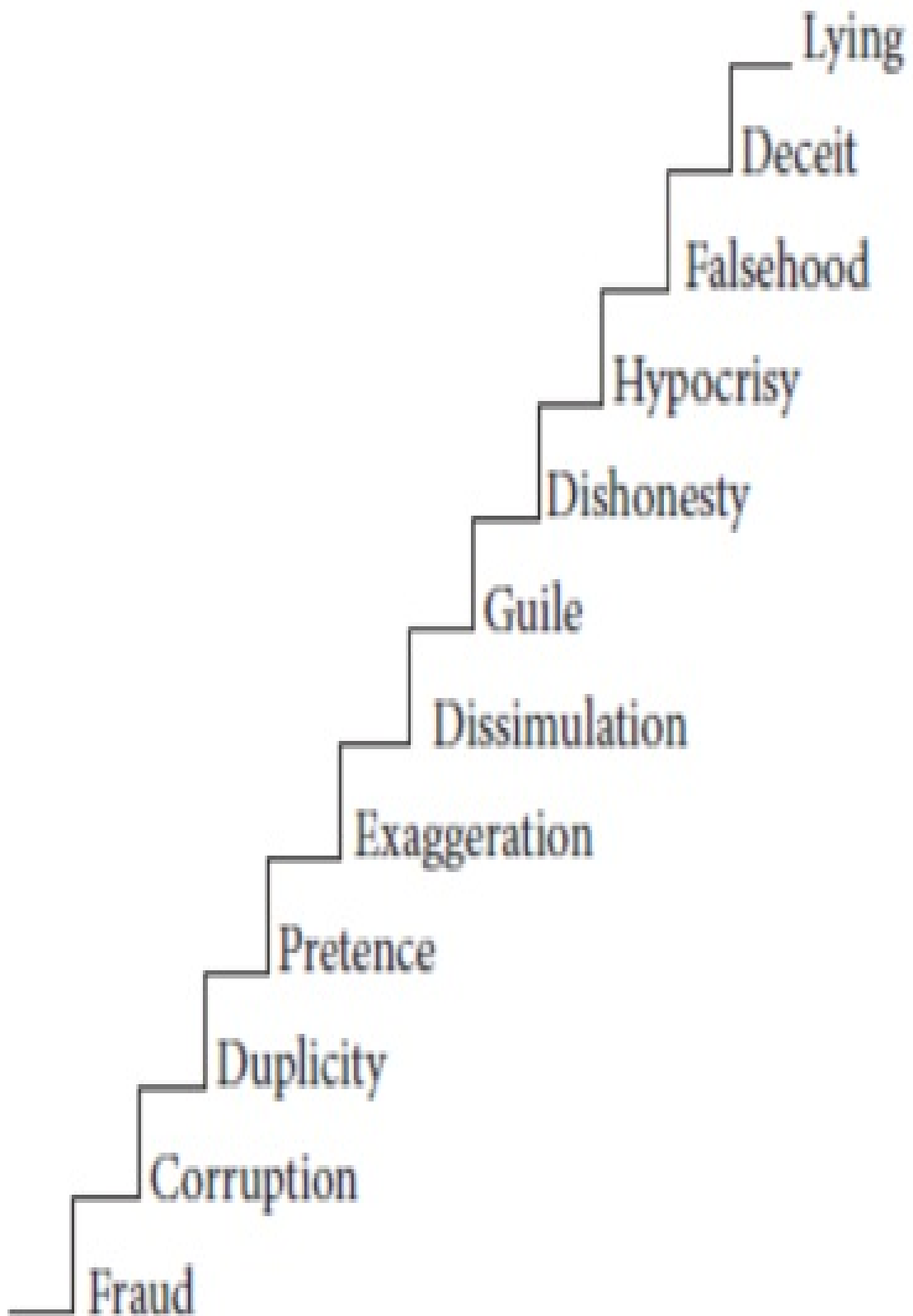
Every deceit is deceit to the Holy Spirit

Every duplicity is duplicity to the Holy Spirit

Every corruption is corruption to the Holy Spirit

Every fraud is against the Holy Spirit.

We may spell out the sin of lying as below:



DO ANY OF THESE, AND you have lied to the Holy Spirit. You have lied to the Holy Spirit.

A man lies because Satan has filled his heart. A lie comes from a Satan-filled heart. The lie is a confession of a Satan-filled heart. It is the final thing before death. And, Ananias died.

A man lies to say, “This is the end. The take-over by Satan is complete.” May God grant this to sink to the depth of your heart. When a lie comes from a man’s lips, he is saying, “I am finished inside. Satan has taken over completely.”

The One who has the truth is on the throne. The Spirit of truth dwells in his Spirit. When a man allows a lie into his heart, the Spirit of light is cut off. By the trick of Satan, believers lie, deceive, practise hypocrisy and all these things, as if they did nothing serious. They come out of a heart that is full of sin.

When a man lies, I repeat, he has lied to the Holy Spirit. He has lied to God. When a man lies, he is offering a sacrifice of lies to God the Holy Spirit and to God the Father. What else is left? Lies are final. The lying man says; “This is the last step of things. This is the full stop.”

I have seen businesses that were blessed of God. Then some falsehood was practised and God walked out of them. I have seen finances that were blessed. Then the man lied and the judgement of God came, and nothing could save the situation again. When a man lies he is saying this is the last step. From there everything grinds like Egyptian carts in the Red Sea. Death moves in, and it is the end.

Did you die because you lied? Are your finances dead because you lied? Is your marriage dead because you lied? Did you find that when a lie came in that was the end? Did you part company with God many years, say fifteen years ago? You know that years ago, you and God parted company. Own up to it.

Chapter 2

OWE NO ONE ANYTHING ...



BELOW ARE A NUMBER of testimonies of people who owned up to what debts and falsehood in financial matters have done to them. Read them and be taught.

First Testimony

I parted company with God in 1987, God had blessed me through a job with the Air Force, I was trained in plane mechanics, after which I trained to move to flying planes. I held this desire at heart, sharing it with no one,

I can remember that one Tuesday evening I went to the Leaders' Teaching Meeting and while the teacher was ministering he said, "A man whom God calls to be pastor - how can you become a pilot?" It all frightened me. From that time I began to fight in my heart. But then I still wanted to be pilot. Then I went into it and there began my fall.

I abandoned the church, and many other things which I cannot say here came in. That was my fall. I wanted to be like the others. I wanted to be pilot. From then on, I turned in rounds. I forsook God, I went to work in another town and there, I tried to join the brethren of that town, but to no avail.

Until four years ago, and through an evangelistic campaign held by Brother Emmanuel Bayiha in Garoua, when I returned to the assembly. But I tried to explain things to the person who was my disciple-maker - my spiritual adviser. He prescribed a book I was to read - which I read.

Before then I went to the village and there the Lord spoke to me. I went to the church assembly in the village and a prophecy came out. The woman who was prophesying did not know my life, and I had explained to no-one that I had changed assemblies. The Lord was asking that I should go to my former assembly, to repent, because He had given me all, the Holy Spirit, etc. He had wanted that through me the world may see His glory, but I disappointed Him. So I had to go back to where I had fallen. It is then at that precise moment that I decided to come and see my first disciple-maker. Presently I am working at it hoping were it possible, for the Lord to forgive and restore me.

When I parted with God, my job of plane mechanics also stopped. I worked only for a while and I abandoned it. Everything stopped both professionally and spiritually. Just everything is lost and I need help to effectively come back to the Lord.

You can find that there can be activity when that deep union with God is finished. A clear sense of direction is finished. Is that your case also? You are going around, but it is no longer the same, you do many things; you fast, give to God, preach but you are dead inside. Is that you?

Second Testimony

I believed in the Lord Jesus fifteen years ago. As a young convert, the Lord would talk to me as an individual. The Lord spoke to me four times. How did he talk to me? He spoke to me through His word. He would clearly lead me to a chapter of the Bible, and I would read. As a young convert, I was afraid because I was coming out of the Catholic System where many people said the Bible was dangerous. But I could read it generally while expecting precise indications. I was afraid. The first time was in 1989, because I had believed in 1988. The Lord spoke to me in Deuteronomy 15. From the word go I had financial problems. He spoke to me precisely from that chapter.

At the time I was very zealous; I read ten chapters of my Bible every day. Sometimes I got to reading my Bible three times the same year. In that year, the Lord spoke to me thrice. He again gave me precise indications, asking me to read Isaiah 52. I can assure you, every time I received those instructions, I was frightened. I could spend two days without reading the Bible. I would ask whether I would understand and then I would ask Why this voice? It is only afterwards that I would take courage and read. But then afterwards, I learnt that it was a curse for me to treat the word in that manner.

The third time the Lord asked me to take the Book of the Ephesians and to read, from chapter one to six. The last instruction was in 1996 when the Lord was asking me to read Psalm 105. As the years stretched on, when I found myself in problems, I remembered that the Lord had asked me to read a book. Coming to this passage I found that I had parted with God a long time before...”

You can well realise that brother is not in anguish. It takes anguish for there to be repentance. The person is in anguish because God has left him. There is no such sense of anguish in the words above. He is far from repentant.

Third Testimony

I believed in Maroua, North of Cameroon, in 1989. I spent three years there in the Lord, and in very good conditions. When I was transferred to Yaounde in 1991, I worshipped in one assembly in the home of Brother Emmanuel Bayiha's mother. It was in 1995 during a prayer night, that I was rebuked a good part of the night because I had lied in the financial management on the salary of a brother who lived in another town (Kousseri).

I had used his money, which was a money transfer of 100.000 francs CFA. But then I sent him only 50.000 francs CFA, and he faced difficulties in his family. I could not send him the 100.000 francs CFA. Only in the month that followed could I send him another cheque of 50.000 francs CFA. While Brother Emmanuel was visiting in the Extreme North this brother told him things as they were. I was Brother Emmanuel's disciple and prayed with him constantly. So then, in this prayer night, he rebuked me all night long. And, he was right. I was so ashamed. But inside I told myself that I was rebuked more than was required. I became cold.

When I went back home in the morning, I took a diabolical decision to remain at home because I was ashamed. Leaving from there, I spent ten years of backsliding. This Brother Emmanuel was cousins with me and I had never hated him. He sent news through my wife who had also believed. She went on in the faith for all those ten years, without backsliding. He said he would come and look for me. But it was not him I fled from. It was fleeing from the Lord's face. Many brothers prayed for me. Others visited asking that I come back, but I was unable to.

When all of a sudden I learnt that Brother Emmanuel had died by accident, I was shaken. I was completely discouraged and I took the decision to come back to the Lord. I was completely saddened. I could hardly take it. I told myself-I have abandoned the Lord for years but was not stricken. Why then brother Emmanuel? That is the point at which the Lord touched me much. When I saw his corpse in the mortuary, I decided from that day to come back to the Lord.

When a campaign in Damas was launched, I took a twenty-four hour fast. I went there. When the preacher, Brother Zacharias preached, he invited people to come up to the stage. I went up to repent, and that time the fear of the Lord took entire hold of me. I repented. Now, I am working day and night, so as not to fall in Satan's trap, falling backward. I have lost too much.

I took a look back at how I was zealous in the first days, but during those ten years, I came to nothing. I encountered too many problems in my professional life, not to talk of the spiritual, because I was already dead. But by the grace of God, I repented, was restored to the church and now I work day and night, trying to catch up by the power of the Lord.”

Fourth Testimony

My problem dates back six years ago. I am presently a hawker at the Mokolo Market in Yaounde. Around 1996, I used to meet with the wife of a brother, Bro. N. P. at the Mokolo market. She always met me there as I was selling. One day, out of love, she called me. She called me by name and asked why I sold only little articles. Can't you sell something bigger or larger? I simply told her I did not have money. Had I money, I would have done better. I was already a believer at this time.

Before I believed, I had two stores, one in Yaounde and the other in my village. Two years afterwards, the two stores collapsed, and the Lord helped me to recognise that it was because everything was built on falsehood. I was very happy that the stores collapsed. It meant I was free.

Mme N. then asked if they could help me with money to do something better. I said, yes, and she contacted her husband. The husband called me one day and asked whether if he gave me 50.000 francs CFA I could start off with it once more. He required that I give him 80.000 francs CFA. in three months. I accepted. I knew that I was able to pay him back the 80.000 francs CFA in three months without problems. I took the 50.000 francs CFA without informing my disciple-maker. I immediately left for Bamenda to buy goods and returned as soon.

Before that time, we struggled on with my wife and my disciple-maker knew everything. I gave him accounts in everything. But he knew nothing of what I had done in taking this loan. I did everything and went back a second time to Bamenda. I gave no accounts to Brother N. P. either. He however knew about the first stock of goods I had brought from Bamenda. I told him I could sell them within three months. But that was a lie. I knew I could sell them within two to three weeks. I knew that in three months I could make four to five trips.

I carried out all those trips without informing Brother N. P. and my disciple-maker, only ensuring that I give his 80.000 francs CFA in three months. After three months, with all these lies told to Brother N P., the failure to give accounts to my disciple maker as before (when I had nothing) I found out that I had little or nothing to sell.

Then Brother N. P. came and told me he was waiting for me. I told him to wait, I was going to come the week that followed. I told him the goods were still there. That is how lying went on. He became troubled and wrote me a serious letter.

We had been together in the same Christian Centre and the letter required that I never greet him again. I never knew how I could stay with him in the same Christian Centre without ever greeting him. I went and showed the letter to my disciple-maker. He was surprised.

They managed to arrange matters with the help of another elder. Things did not work, I had little or nothing to sell.

Then another sister, also out of love, called me. She told me, "Brother, take this 50.000 francs and manage with it. You give it back to me in one month's time." I never told my disciple-maker again. After one month, I discovered that I was having nothing and we were suffering in the house.

I started lying to this sister, that things were moving very well. She called me when the month was getting to an end. She told me, that if my business was doing fine, I could continue with the money and give it to her later. But, I never told her that the business was not moving. I was left with virtually nothing. One day she came and held me so that we should go to the police. It was a Sunday, so she told me I was not to go to church that day. She too never went to church that day. She said the pastor would come for us there at the police station. But then the pastor never knew about it. I lied and I was troubled inside me. But I continued like that.

The last lie which I told with which everything else scattered was the case of the unbelieving husband of a sister in Christ. This man called me and gave me electronic watches. These amounted to about 350.000 francs CFA. He told me, I know that you are a pastor. Take these watches. They cost 350.000 francs CFA. But we shall not write that sum in the receipts, so that the custom or the police should not disturb you". I told him I could not do such. But then he prevailed over me and wrote down about 150.000 francs CFA.

When I sold the watches, I gave him 150.000 francs CFA. I suffered before I could give him the rest of the money. I cried out to God so that this man who was not a believer should not know anything about what was going on. He knew that I was still selling the watches, but I was only struggling left and right to pay back his money. I knew that I had sinned terribly, I was guilty.

All this happened while I lived in those debts. I have only struggled and struggled. Sometimes it seems as though things will work, but soon I find myself in total darkness. When I want to fast, especially a long fast, a voice asks me, "Of what use is it?" I know I am not doing what I used to do in the first six years in the Lord. I know that I am paralysed.

I went to one sister, begging her to help me come out of these debts. She accepted to help me. But when she took her salary, it was stolen immediately. The money was stolen just when she was about to call for me.

I know that on my own I cannot come out. I have begged these brethren. I have repented to them, but things have not really changed. I confessed my lies to them, but it has not changed. I know that I am just struggling.

Every time I want to do something for God or to commit myself, it is just as if I am lying.

The following is what I told this brother - your repentance is superficial. You have not confronted your sin. Your battle is with the consequences. You sinned by going into debts. You cursed God's power to supply and you have not repented of that sin against God.

When a man curses God by going into debts, he has not touched supplies. He has touched the Supplier. For ten years after that he will be in trouble, in ten different ways.

Fifth Testimony

In 1993 it came to my mind to create an enterprise. I called it La Nouritrea du Cameroun. But I did not have the money with which to launch this enterprise. I was working and had a monthly salary. I had talked it out with my disciple-maker, but I had lied from the word go. I was already making calculations based on the ages of our children at the time. I was telling myself, the eldest of them at that age was supposed to be in Form one or two. I was projecting the years, and

that motivated the fact that I could take a loan from the bank, launch a business, and produce more money.

But actually, I already had an enterprise already erected. Feasibility studies proved that it was going to work profitably. Brother Jean Pierre told me he took no debts and that I had to follow suit. I was relatively younger and we were committed in the spiritual battles of evangelism, the planting of churches and the Lord moved much through me.

We also had intercession meetings in town with Brother Joseph Besong. There he told me not to take a loan. He even gave me reasons to explain why I did not have to take a loan. I did not have to enter into debts. He spoke from his own experience. But I resisted without much argument

Brother Jean-Pierre had introduced me at the time to Brother Zach and Brother Zach asked me a question - Must you absolutely have this money? He asked me to give him my reasons for wanting the money, I gave them and he noted that what I spoke was too much in the conditional. He said there were too many “ifs” in my reasoning. God, he told me, was not tied to logic. This was the third obstacle which I jumped over.

Then I went to the bank where I had filed in my request for a loan. The dossier was studied and I was attributed one or two millions. For me, I said there were family problems, but the bulk of my motivation was to launch that enterprise. When I had to go and sign the loan, God did something once more, I alone understood it.

Brother Jean-Pierre did not have to be in the bank at that time. His account was not in that bank. But at the moment when I went to sign, Brother Jean-Pierre came into the bank. When I saw him enter I cast down my head. I understood

that certainly the Lord was after me. On the spot I did not tell him that I had signed the loan. It is only at home, in his place, after I had signed, and my account was credited that I told him — Brother, I have finally taken the loan.

We had to go and plant a church on the road to Akonolinga. He sent me to go ahead of him. He spent some time and he was supposed to follow me there. I came back to report to him that all was well. Both of us then went down to hold the evangelistic campaign in order to plant the said house church. But the performance was not as before. When we came back to Yaounde, Brother blamed me. He told me I was the cause of our failure. I took the matter otherwise, that is, negatively.

I already had problems with God. God used to talk to me. I felt him. God was evident. He was involved in my life. I do not know how to explain some of those things. I did things, I was active, but inside of me I knew that something was wrong. I cried out to God; I cried out.

It was also around that moment when Brother Zach was teaching against debts, on his return from the U.S.A. But, unfortunately I was already in debts. I can remember he gave me the book True Repentance during a prayer meeting, asking that I read it seven times. But even with that I did not read through the seven times. The problem persisted so much so that I know a separation from God when I compare things in my relationship with Him at that time. I see that things are totally different and that I have only forced on.

I took a retreat. I had to lock myself up, isolated, out of town. While I was praying, it must have been the second or third day, God visited me. A scene which ended up in showing me more things.

During the retreat I had a dream, in which I saw a person whom I recognised.

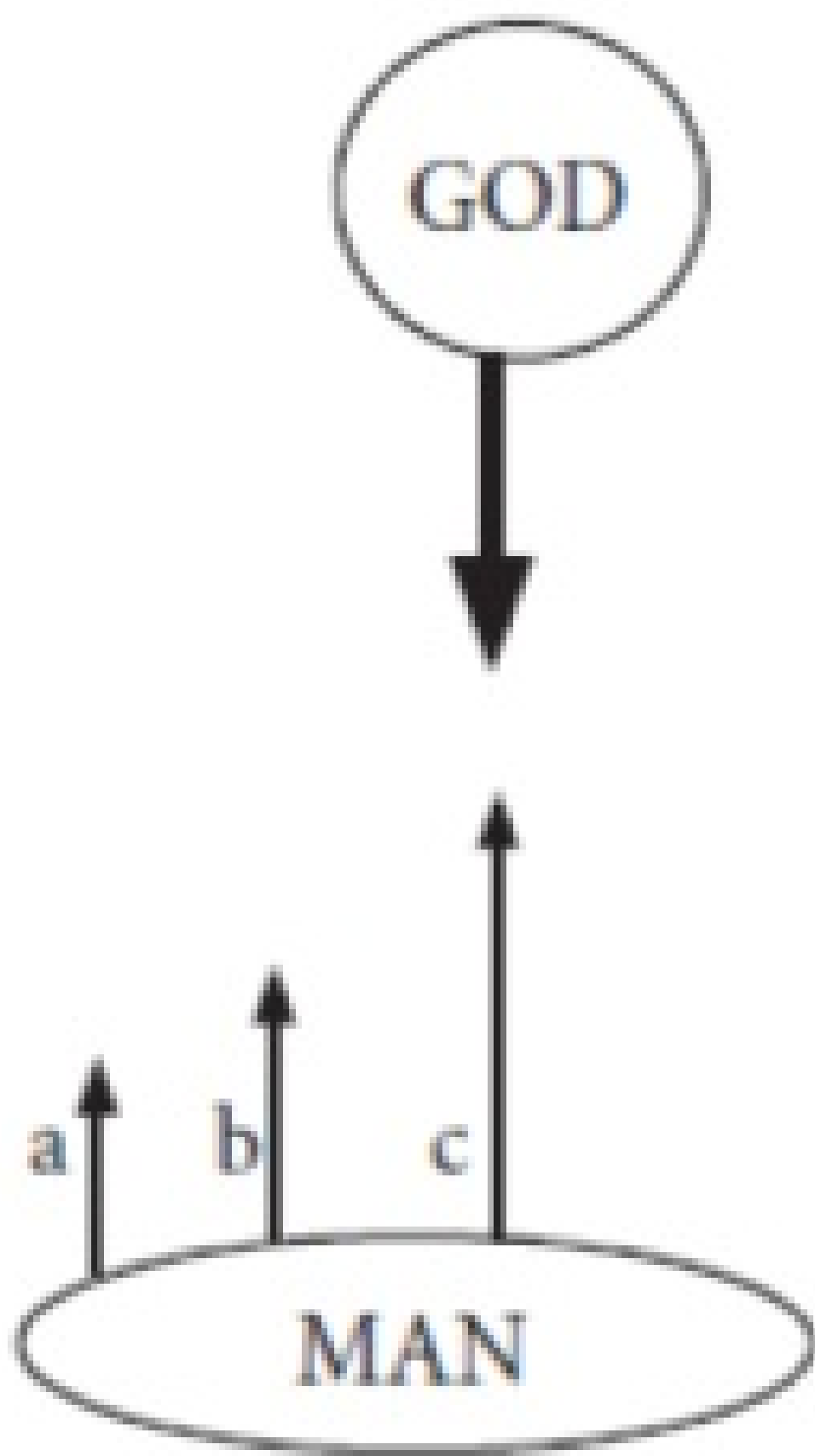
He came to say he was feeling ill at ease. I quickly helped him. Coming out from there the person found himself in a stream. I had seen before (in 1993/4) this same person draw me into water. It was as though to be baptised.

Actually, in the dream, the person was Brother Zach. But I did not share it with him. Then I concluded that only over a period of ten years for a sin like the one I committed may the Lord visited me to get me out of the situation.

I want to say that I have suffered a lot. Even in my ministry, I have suffered things. The call of God to me did not take off well. All along I have only forced on. Until this day, I can only say, that I need one thing - first of all , to be restored to God's heart, in relation to the evil I had done. I think that this is my need.

I ought to have confessed this sin earlier on. In 1997, I confessed, was prayed for and offered the book I talked about. But things remained the same, I need real liberation for a take-off. It is as if I were bound.

This is what I told this brother - Your repentance is superficial. Let me illustrate with the diagram below:



FROM THE DIAGRAM ABOVE, look at where God is. The man below is at levels a, b, and c of the ascent towards God. He has gone nowhere. Brother, you do not know godly sorrow. You are looking at your ministry and seeing what you have lost. You are analysing your life and seeing what you have lost. But there is no godly sorrow. What you are carrying out is the work of man. There is no work of the Holy Spirit.

In the process of repentance, the first indication that the Holy Spirit has moved in is that there is godly sorrow. The Holy Spirit steps down and carries man so that his repentance is at a godly level. The Holy Spirit comes down and converts the repentance of man to true repentance, and carries it to the divine level.

Sixth Testimony

My son had to go and study abroad and we had no money at hand. My younger brother wanted to take a loan for us, but I said we will handle our problems ourselves. And so my wife asked for a loan and we had to get the money in the next two weeks. But when we went to the bank, the bank told us that it was going to take about one and a half months for the money to be available in our account. With that, I just knew that the Lord was resisting me.

Then I dictated a letter which my wife wrote down, saying that we did no longer need a loan. We signed the letter rejecting the loan, because it will no longer help us at the time it will come. So I sought other ways with my younger brothers to solve the problem of my son. The bank stamped our letter acknowledging receipt of it.

Later on, we were surprised, at the end of the month when I went to take my

wife's salary, I realised that there was one million plus in the account. So I asked the bank where the money came from. They said it was the loan we asked for. I asked them why - Had I not instructed that the loan should be cancelled? Why did you bring it in? They told me that a procedure had been set to make the money available to me and that it will take another procedure for the loan to be cancelled. It is two months since then and the loan is still in her account. We have not touched it.

I had to write another letter, a second one, attaching a photocopy of the first telling the bank that the loan had to be stopped. I am making the confession because the sin has already been committed. Though we have not withdrawn the money, but the sin has been committed and to understand that the consequences of this sin will be on me, my wife and my children, is frightening. That is why I am making the confession to plead that you should join to pray for me so that I should be forgiven from this sin.

I am very sorry for having committed it. I had landed property which I did everything to sell, but I had no one to buy it. I beg to be forgiven.

The following is what I told this brother:

Of course, this is nonsense. Brother has not repented. First of all there is an accursed worship of diplomas. People think that they must send their children to school at the expense of their walk with God. Let it be.

When a man has God and also his children's education and decides to reject God in order to educate his children. Let me not say what that does to his children.

In this case it was only that the money was not positioned in time. It is not that he has sinned against God. If the money were there in time, there will be no problem. He will not be cancelling the debt.

I cannot say that I forgive him because I will then be lying against my conscience. The man is not repentant. There is a god called children's education.

Then, the brother is the financial officer of the church. This brother wants to curse the whole church. He wants to bury the finances of the whole church.

Brother, you have no understanding of what God has called you to. To take the finances of the whole church and to bury them! When you curse God like that do you expect him to bless?

I cannot understand it, not one bit. I cannot understand you people, not one bit. I do not at all. When you were taking this loan what did you think about the church? Both of you - you and your wife sat down, thought about it and did it. It is not like something that overtook you people.

I have told another brother, head of a finance branch to leave the finances totally. He will never be back there again. He went into a loan.

Listen, brethren, we have one hundred and twenty three (123) missionaries in other countries. These men and their families will come to nought if we do not send them allowances. And, the man in charge decides to go into debt. That is to curse the whole work and to destroy it. That office is lost to him for ever.

The problem is that I am dealing with men who are sold to Satan. Director of Funds, decides to go into debts. I have also asked another financial officer to come and hand over the books to me, because he too is in debts. He can no longer be the director. If there is a living God, and the scriptures are true, then going into debts is cursing Him. I have taught this same thing since 1984 in our church. But you people have decided that Satan will be your lord. And none of you has come to tell me, I am misinterpreting the scriptures. Look at the blessing of debts. But you have hardened your hearts. I cannot understand. It is difficult to understand.

Listen, I do not understand. Would God go into debts? From whom will he borrow?

Ok, since you have a God of poverty, a God who cannot supply, who cannot bless, have him!

Chapter 3

THE CURSE OF DEBTS



LISTEN, I TALKED ABOUT the curse a man enters into when he enters into a debt. He is cursed. His wife is cursed. Their marriage is cursed, the wife backslides, his children backslide, or they turn away from God. The wife becomes hardened and aggressive. Then there are further financial loses. Even after the man is out of debts, for ten years he knows dryness. Spiritual things die in his hands. He begins to cultivate hunger for God but it cannot grow. He wants to cultivate hatred for sin but it cannot grow. He wants to seek to be filled with the Holy Spirit but it is as if it disappears in his hands. Inwardly there is discouragement. Everything seems to be pushing him to death. He even thinks about physical death. It is barrenness, barrenness, barrenness. He lifted his hand against the God of abundance and cursed Him before unbelievers and believers. He said, "This God cannot supply."

Because God is the God of abundance, when you rise up against the God of abundance, who even raises up orphans, and places them in abundance. When such an orphan, raised by the God of abundance, educated by the God of abundance, is given a standing by the God of abundance, turns against that God of abundance and goes into debts, all of heaven goes to war against him. It is too much.

When the God of abundance raises a man from nowhere, and when the person is established, he now curses that God by going into debt, just see how heaven will react.

When you were nothing, he supplied, until he established you and then you denied Him. Then you sold yourself to evil, by cursing the Hand that supplied your needs. What it says is that you have spat on His face.

Normally when a person enters into debts, there is financial poverty, followed by spiritual dryness. You fast, but it is all dry. You fast but God is far. You pray but

God is disturbed. You rejected Him as the God of material abundance. He will declare Himself as the God of spiritual poverty. May God give you an ear to hear.

The following is the prayer of some brethren praying for themselves after hearing this message:

Lord I pray that in your mercy, your Holy Spirit may pave a way into my heart so that I may hear your voice, Lord. I am the one You took from nothing raised and established, and I renounced You Lord, by plunging myself into debts. I am bound head to foot until today O God. I cry out to You that I may hear Your voice again, O Lord. And that Your voice may create in my heart, O Lord, contrition of heart so that I may repent, and cry to You for total liberation. I even cry for a hatred for debts so that I may never, never dare to betray You. O Lord I beg you, Amen.

Lord, it is my story that is being told, because You have taken me from nowhere. And when I was abused You showed me your faithfulness. You sustained and provided. But today I have turned against this Hand that blessed me. Added to it was the curse of this light and superficial repentance. Lord, I do not know where to begin, but I beg You, so that You may pity me because I turned against You. Lord, I want to know true and authentic repentance. Lord, I confess that it is not just a matter of saying I will pay back, I will retribute. O God, there are the consequences over ten years. Lord I just plead, have mercy upon me and grant me Your grace to truly repent, to truly repent. Lord I want to know the gift of repentance. I plead, Lord. Amen.

Father, You have taught that to sin deliberately is blasphemy, and that the blasphemer must pay for his sin. O God, I pray that You write in our hearts the fact that deliberate sin is - hatred against you. Entering into debts is deliberate sin. Father I know it for myself. I pray that You convict all of us. Convict all hearts O Father, about the fact that going into debts at this stage of our knowledge of You is ... It is true that we can do without debts. We can thrive without debts, because You provide. You are the one who provides. You are the one who provides. Father, grant us faith to believe You O Lord. Grant us faith to

believe You O Lord. Grant us faith to believe that Your ways are not our ways. Your ways are not our ways. Your thoughts are not our thoughts. O Father, soften the hearts, because we have sinned. Rend our hearts O Lord. You will not be striving with man unendingly. Father I pray, sow faith in our hearts. We believe that You are the God who provides and You are the God who provides without our blaspheming You. I pray in the name of the Lord Jesus Christ. Amen.

Father, we plead with You. You have warned us against debts and till date you continue to talk. We plead O God, circumcise our hearts to listen. We pray O God that resistance to this way of life may be overthrown. We pray O God, by the Holy Spirit, come to our aid, to change hearts, attitudes, to change the reasons that our wicked hearts have raised in order to take debts. We acknowledge that Your word has not been accepted. Lord, incline our hearts, incline our hearts. May we hear Your word, Your warning, so that we may not curse You and curse ourselves. In the name of the Lord Jesus. Amen.

Father, as I listen to Your word, my heart trembles, profoundly troubled, by the fact that the consequences of a sin may remain ten years afterwards, in the domain of debts. Lord, this too is the description of my life. I plead that You come to my aid; to our aid. Open our hearts unto repentance. I plead O Lord, come to my aid, to our aid and grant repentance.

Lord, we pray that at least as from today You give us a heart to understand, ears to hear. Lord, also grant us to take stock of the harm that violating Your word causes. Lord, I am a victim. Lord grant me to know godly sorrow. God, come to my help, our help. Father, I have seen blessings transformed into curses. Lord, have mercy.

Lord, I acknowledge that I have insulted You, the God of abundance, with this problem of debts. Now material and spiritual poverty have come in. But Lord, I want to know this repentance given by the Holy Spirit, which brings in change. O Lord, I pray, so that I may know change, so as to return to this intimacy with You which I once knew. Do not let me fall away. Lord visit us, so that we may repent and know change. Lead us to contrition, unto repentance. That I may give myself to You and accept You as the God of my abundance. Forgive me Lord for despising You. In the name of the Lord Jesus. Amen.

The One Who Gives Loans

The one who gives loans curses the person to whom he gives the loan, You heard what the other brother said about the debts in his business, about the 50.000 francs CFA that was given to him, and all the other loans. They only ruined him. Could N. P. not have given him 50.000 francs CFA? It would have made him rich today. But he cursed him and then he imputed an interest on the brother.

The Bible says that you do not take an interest from a brother. He charged him 60% in three months. If he were to examine, he will find that he too has suffered loss. He had enough money to give this other brother 50.000 francs CFA. But he gave it at 60% interest in three months!

How comes that you read the Bible but deny it? Then you expect that the Lord of the Book should bless. I do not understand.

God Is Against Loans

There are 700 references in the Bible about money. There are few subjects in the scriptures that receive such concern. The Bible is a text book on money. If your heart is not correct about money, it will be correct on nothing else. If you reject God's principles of world finances, it is not possible to walk with Him.

Even when people have taken loans ignorantly, God has judged them severely. Not to talk of hardened men who know what the word of God says and yet go into debts.

I still say, because you have declared God poor, as the one who cannot provide, there is a material and spiritual dryness. You will look for spiritual wealth, look and look and never find. You abandoned the eternal for the temporary, the substance for the shadow. I do not know those who have violated this and not been judged, sometimes with accidents, sometimes with death, in all directions - God acted in severity. God seethed with his wrath.

When you tell Him, “You are the god who does not supply”, Ok. Yet when you were nothing, he brought you into His abundance. He was everything to you and He established you. Then you cursed Him, as not being able to supply. He has heard you and accepted what you have made Him into.

I was reading a book by an American preacher. Strangely enough it is written by an American. He said that when a man takes a loan, he has entered the worst curse possible. Unless the whole church gathers to deliver him, he may never be delivered, because his heart has gone, to evil. He said if you paid his loan today, tomorrow he will be in debt, because he is now ruled by a spirit that blinds him and holds him prisoner.

A brother used to come to our house every month. Then he did not come for eighteen months. There was a time, many years ago, when he was 400.000 francs CFA in debt. He had a spiritual future and an abundance of spiritual gifts. I went 400 kilometres and from my own money I gave him 400.000 francs CFA, so that he will not get into debts. Now he is 3.000.000 francs CFA in debts.

Those of you who have been blessed by your debts, come and testify.

What is World Conquest for Christ about, when the leaders are saying we are not conquered? A man has not conquered coins, and he wants to conquer a city? It is a joke. A man cannot be liberated from the love of money, but wants a nation

freed from the love of money. A debtor says, “I have sold my freedom to a human being or to a human System. I am not free.” How can such a person make others free?

A Final Word

In any case, I leave the debtor with God. It is not from me he borrowed. And, I did not write the scriptures. If you cannot believe God just for francs...

The tragedy about this matter is that a debt causes a leakage into a man’s spiritual System, and weakens the man in everything, so that he lacks ascending power. It paralyses his faith. The power

to dare,

to believe God,

to move far

is no longer there. The eagle is transformed into a chicken. It may be very fat, but it cannot fly. That thing called faith, that unusual capacity to fly with God

beyond logic,

beyond reason,

to lay hold on the impossible is punctured.

Long after he has paid his debt, the debtor is still another man. And just to see the bulk of believers in debt darkens the future of this nation. When the prophets who are supposed to prophecy financial abundance are cursing the nation with debts, is it the unbelievers who will now speak the word of faith?

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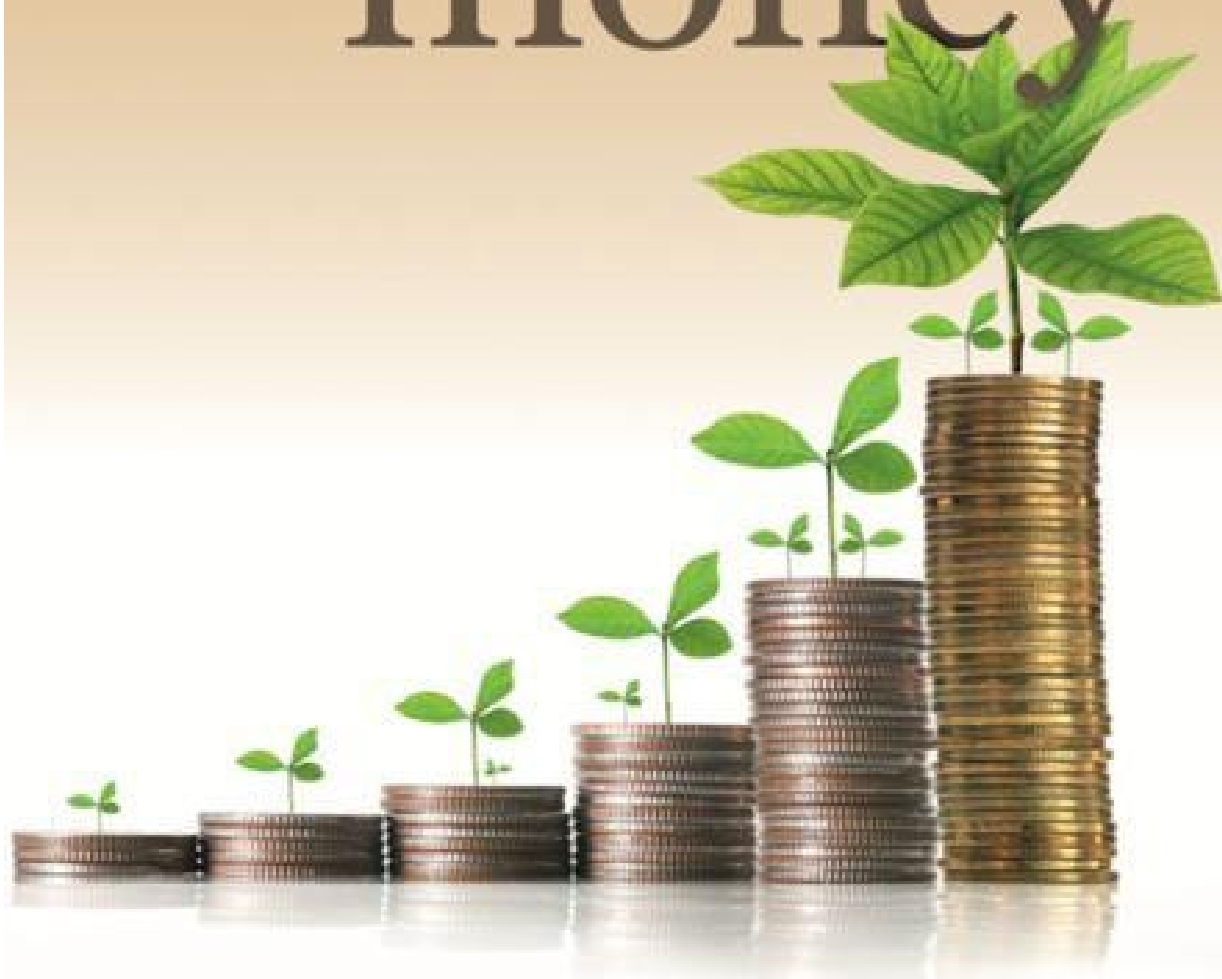
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All believers are carrying out banking. Some bank in earthly banks, others bank in their stomachs, others in clothes, cars, and the like, while some bank in heaven. The supreme challenge of our time is the effective presentation of Jesus Christ as Saviour and Lord and the building up of the church which is His Bride. This is a difficult and demanding task. If we are to achieve our objectives, then a wholehearted commitment is absolutely necessary. At conversion, God puts His Holy Spirit within us. This sealing of the believer with the Holy Spirit constitutes a mark of ownership. If our lives are consecrated to the Lord, then our property has to be consecrated as well. We cannot consecrate our lives and leave our property unconsecrated. If property is to become available for the Lord, it must be delivered from self: from that tyranny that wants to own it, control it and keep it for the use and worship of the self. Therefore, the Holy Spirit must sever our property from the world and from self. The world was not only judged. It was condemned. It has no future whatsoever. The believer cannot truly invest in this world. We send this book out with prayer that it should stir the hearts of those who belong to the Lord to acquire permanent riches by investing in the Lord and in His gospel here and now. Read it and let your life be transformed !

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About the Author

ZACHARIAS TANEE FOMUM is the bestselling author of more than 500 books with over 10 million copies in print. He founded Christian Missionary Fellowship International (CMFI), a missionary movement that has planted thousands of churches in more than 105 nations on all continents.

Zacharias was also a professor of Organic Chemistry with more than 160 publications in leading international journals. In 2005, his published scientific work was evaluated and found to be of high distinction, earning him the award of a Doctor of Science degree from the University of Durham, Great Britain.

Prof. Fomum was married to Prisca and their seven children are actively involved with missionary and church planting work across the globe.

His books and the millions of people he influenced in more than 40 years of Christian ministry continue to impact the world with the Gospel today!

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