

HE THAT BELIEVES!

Pastor Bankie Olusina

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Dr D. B Olusina

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INTRODUCTION

I believe in God Father Almighty, Creator of heaven and earth

And in Jesus Christ His only Son, our Lord

Who was conceived of the Holy Spirit

Born of the Virgin Mary

Suffered under Pontius Pilate

Was crucified, died and was buried.

He descended into Hell

On the third day He rose again from the dead

He ascended into heaven

He is seated on the right hand of God

From there He shall come to judge the living and the dead.

Is reciting this Apostles' Creed and possibly answering an 'altar call' what makes one a believer? Let us see.

CHAPTER 1

ALL HAVE FAITH

We all believe something; life cannot be lived any other way except by faith. Those who say that seeing is believing are only engaging in self deception. Most of the thing that they live by they never saw before believing; rather, most times, they believed and then saw.

They use public transportation by faith. They do not know the driver but yet they entrust their safety into the hands of this total stranger.

See, this is just they way life is; we believe without seeing.

You were not aware of anything when you were born; though you were physically present you were not really there, yet you accept that the person you call your mother gave birth to you. How do you know? You were told, and you accepted it without seeing it.

I remember once while I was still a very young man in my early days in the College of Medicine, University of Benin, one older student, who was a classmate, decided to make a mockery of my faith. He asked whether I believed that God created me and I affirmed so. He then told me not to let anyone deceive me, that no

God created me and that I was created by an arrangement between my Dad and Mum. He wanted me to forget the idea of God being my creator.

In response, I required of him to tell me why he was sure that his own mother really gave birth to him. I reminded him that he had no proof of that fact but that he was only relying on what he was told. I told him to realize that he could have been deceived. My faith was just as ridiculous as his.

That shut him up.

Friends, life is lived by faith. You hear something from someone and you accept it as fact. That is what is also called believing. Faith is a part of every human being; usually you believe first, then you see.

We buy appliances with precious money because the manufacturers claim they can do something. We simply take their words for it. Most of us have never driven our cars beyond 140 km/h, yet we believe that it can get up to 240km/h just because the maker indicated that it can.

One will buy a beautiful and expensive wristwatch with a lot of money and yet jump into a pool with it just because 'water resistant' is written on it.

These are all examples of believing.

See, most of us have never seen ozone; we don't know what it

looks like, how it behaves and what it really does. Yet we are all busy and adjusting our lives in such a manner as to conserve our *precious* ozone layer. Why? Someone told us that it is there, that it is affecting our lives, and that it is fast depleting. We have never seen it, yet we believe it.

Life is all about faith, you see. Someone sees something, or knows something; the rest of us may never see it but we all claim to know it because we have accepted what that someone told us as true. We simply believed.

Take doctors for example; they are honoured next to God. Experience will show you that to most people the words of priests and prophets are inferior to that of a doctor. For example, most Catholics practice contraception that is not approved by the church and its priests because the doctors say it is okay. If a doctor comes up tomorrow and declare their method dangerous, they will stop immediately; a thing that the preaching of the priest could not do. Men and women will strip naked at the command of a doctor, male or female.

If the doctor says that someone's favourite food is bad for him, he stops eating it. If the same doctor gave him poison to drink, he will drink it. If he dies as a consequence, he will die likely believing that the doctor did his best and that the rest was not his fault. This is faith in the doctor. It affects your actions.

To further explain this faith in the doctor, let me tell a story.

While I was yet a medical student, one day I explained something to a friend of mine. This was during the dictatorial regime of Mohammadu Buhari and Tunde Idiagbon, then Generals in the Nigerian Army, in which many political activists were imprisoned. One of the human right activists, when he came out of detention, said that the toilets in the facilities were so bad that he and his friends avoided using them. To prevent the need to use the toilets, he had eaten mostly biscuits.

Now, I was explaining the logic behind the man's action to this friend of mine who was a student of economics. I explained to him that refined foods like biscuits are usually near completely digested and absorbed into the system since they have very little fibre content. I contrasted this to the normal everyday African foods that the men would have had to eat which would have required more bowel movements, being higher in fibre content.

Well, I think he misunderstood me.

Days passed and I noticed that this chap was always eating biscuits and not the kind of foods that we all ate. I was curious (the previous discussion was not in my mind at all) and so I asked him what this craze about biscuits was all about. I was absolutely flummoxed when he replied that he was only making use of what I said. What was it? He said that I had explained that biscuits were better than normal food. Of course, I never said that; I couldn't possibly have said it, as I knew that low fibre diets are not so good

for the human alimentary tract. But, he misunderstood me.

You can see that my friend accepted my word despite the fact that what he understood from what I said was in opposition to common sense. He felt that I should know, being a medical student.

I have told the story to show you how what we believe dictates the way we live. It is clear that what we believe is more important than what we can see and that men tend to believe the person who is judged as the expert in that area. It is clear that it is not true that seeing is believing.

We trust scientists, so when they say that the ozone lay is thinning out, we believe it though not having seen it nor even being remotely aware of what ozone is.

As I mentioned earlier, we trust doctors a lot. They easily ban people from their favourite meals and activities. A doctor tells a man that his heart is bad and that even physical relations with his wife could kill him. No matter how well he feels, bye-bye all acts of marriage with Mrs. The doctor says that you are hypertensive and that salt is not good for you. That is it; bye-bye tasty food. Not having seen, yet you believe!

There is an on going war against cholesterol. Eating eggs is now supposed to be a risky venture. Most of the problems in Africa and other third world nations are not at all related to the atherosclerosis supposedly caused by this 'evil' cholesterol, yet

many people are running like crazy from the things that are not even chasing them by avoiding anything that they suppose contains cholesterol.

Friends, it is a matter of faith. It controls your life.

It is interesting to point out that with all the knowledge they have acquired, doctors and scientists are very often wrong. Follow the weather forecasts and you will see what I am saying. Yet we trust them and so continuing believing them. A thing is good today, then tomorrow we are told it is bad because the result of a new research is out. There was a time that doctors used to remove blood from people who are in shock, that is, circulatory collapse; now, they put more blood into them. Yet we keep on believing them even though we are being tossed to and fro by every wind of their doctrines.

It is a matter of trust.

How I wish we would trust the word of God so, the God who does not make mistakes.

Sometime ago a friend and colleague of mine told me that that he killed someone. I knew he was not a murderer, so I asked him how he performed the feat. He is a specialist physician. He described to me how a man came to him with a simple complaint of feeling 'kind of' unwell. Though the man was ill he did not really look so bad. However, after a thorough physical examination and some investigations, he concluded that the man had cancer of the liver

and had to tell him as much.

At the next clinic visit, he told the man what had been found out and how he really may not have so much more time to live, as this was incurable. Now, bear in mind that this man was very active and probably came from work. He told me that as he spoke, the fellow's countenance dropped and he began to sweat profusely.

After that day, he saw the man the following week; by this time he was looking very sick. He had lost weight suddenly and had become jaundiced. That same month, in which the diagnosis was made, he died.

Judging by his speed of deterioration following his diagnosis, his doctor, my friend, felt that this man had died mainly because he told him that he had cancer and was going to die. He felt responsible for the death.

This man had faith in the doctor; he believed what he was told and it happened to him according to his faith.

There was a programme I saw on television once in which an experienced doctor was telling something that happened and which changed the way he practiced medicine for ever. There was a particular patient of his who he diagnosed as having a kind of fatal illness and, of course, he informed him. This patient deteriorated as he had predicted, and died as everyone expected. The problem was that when an autopsy was conducted, there was nothing serious that was found wrong in the man; he most

certainly didn't have the disease the doctor had diagnosed. He had died simply because he was told that he was going to die.

This doctor said that ever since that case, he reordered his practice to ensure that he always gave hope to people. He stopped telling people they were going to die but he would rather tell them what the chances of their living is, no matter how slim. He learned to focus on that good side for their sakes.

So you see that we all live by faith and not really by sight. We hear a report from someone we trust who claims to have seen and we build our actions and decisions upon that report.

If we can accept the word of God so, it will deliver to us what it promises.

CHAPTER 2

WHO IS A BELIEVER?

If we say that it an integral part of the human race to walk by faith, who then can be called a believer?

The answer is very simple – the believer believes something that others are not believing!

The words of Jesus in Mark 11:22 tell us something.

"Have faith in God."

For him to tell us to have faith in God shows that it is possible to have faith in many other things and other people apart from God. For this cause it was necessary for the Lord Jesus to tell His listeners to have faith in God.

People have faith in all kinds of things and people. Most have faith in the doctor, as we have seen in the previous chapter.

The faith of over a billion people on this earth is in *Allah* and Mohammed his prophet, and so they call themselves believers and everyone else infidels.

Many have faith in philosophers and in scientists, so they believe in evolution even though there is no scientific proof that there is

something so called. They just don't want to believe in creation.

Many have faith in a person, a fellow human being, and will do whatever is possible to please that person just because they believe that all the good that they may ever want can only come from him.

A lot believe only in themselves. I met a man once who said boldly that he does not believe in God but believes only in himself. I felt sorry for him as he was nothing but an ignorant man in my opinion.

Communism tried to place the faith of people in the efforts of humans and we all witnessed the fall of it.

When the Lord Jesus was questioned concerning how He got results when He cursed the tree, His answer was simple: "Take your faith away from all the other things that you hitherto had faith in, and place that faith in God."

It follows first that a believer has placed in faith in God. But if I say that I am a Christian and a believer, what exactly do I believe that qualify me to be so called; we know that many people also believe in God!

Now, we expect that a believer is one who believes in Jesus, that He came down in the flesh, died and rose again on the third day just as is quite well described by the Apostles' Creed, which a lot of churches recite.

I met a man once who I was to begin working for and he wanted to know what I believed; he first told me what he believed. Most of what he said to me then were mainly the contents of this Apostles' creed. I agreed with him that I also believed most of what he believed, and that was supposed to mean that I was a believer. But is this what really makes one a believer? I believe there is more; I believe that our limited view of who a believer should be is what has made us think that to accept the contents of this creed is what makes someone a believer.

Many have felt that once you have answered an altar call and 'given your life to Christ,' then you are a believer. No, I believe that there is far more than a moment of accepting and reciting an *improved* version of the Apostle's creed (which is usually much shorter) in this our altar calls and the subsequent counselling.

To know whom a real Christian believer is, we first have to know what the Bible describes faith as.

CHAPTER 3

WHAT FAITH IS

Now faith is the substance of things hoped for, the evidence of things not seen. Heb 11:1 KJV

Of course we know that the faith being spoken of here is faith in God. We know that it was by it that God judged the people as righteous.

Here we see faith described in two distinct forms. It is,

1. The substance (or solid base and evidence) of what one has as a hope, and,
2. The evidence (or assurance) of things not visible to the eyes but which one is persuaded are real.

Please note that though these two definitions do have situations of overlap in meaning, they are distinct in their applications. They may appear but they are not two different ways of saying the same thing.

See, if you are a student of the word, you will discover that God ordained spiritual things on two levels. There is often the *general* level, and also the *specific* level. The general would apply to everyone, while the specific applies to just one person or group of persons, usually at a particular season. As an example, God has a

general will:

For this is the will of God, your sanctification; that is, that you abstain from sexual immorality; that each of you know how to possess his own vessel in sanctification and honor. 1 Thess 4:3-4

It is clear that this applies to everyone.

However, we know that there is a specific will written for each one of us. God has a book written specifically for each person.

*Thine eyes have seen my unformed substance;
And in Thy book they were all written,
The days that were ordained for me,
When as yet there was not one of them. Ps 139:16*

*Before I formed you in the womb I knew you,
And before you were born I consecrated you;
I have appointed you a prophet to the nations. Jer 1:5*

What applied to Jeremiah here in being called a prophet according to the will of God for him does not apply to everyone; we are not all prophets. But it is true that everyone has his or her own book written before God in heaven.

In this same light, there is a general faith, and there is the specific faith. These result accordingly in a general righteousness and a general hope, and also a specific righteousness and specific hope. Spiritual things are in these two levels.

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When faith is defined as the evidence of the things not seen, It is being looked at on the general level.

Please remember that faith is to accept a report as a fact and to live and walk according to the fact. Also remember that faith in God means that the report that you have chosen to believe is the word of God. Just as people believe the words of the doctor and live accordingly, you also take the report of word of God as a very present fact and live life according to it.

You accept the written covenant of God ratified by the blood of Jesus as true and current. These are as recorded in the Law, the Prophets, Psalms, the Gospels and the Epistles. All the books of the Bible contain this written word of God. Unlike Thomas who wanted to see first before believing, you believe the report of those who said they saw and, just as the Lord Jesus promised, you will be blessed for it. Faith to you has become, therefore, the conviction of things not seen. This is general faith and is demanded of everybody.

This is the reason why we are convinced that Abraham lived, despite the fact that, as I read in an edition of the National Geographic, some people are claiming that there is no scientific evidence that he lived. We accept the accounts of Jesus testifying to his life.

We are convinced that he had a son in his old age by divine action.

We are convinced of God's dealing with Israel, with the likes of

Job, Jacob, David and many more people.

We know, by faith, that Jesus was born of a virgin, having been conceived by the Holy Spirit. This is the testimony of the written word.

We know that He went about doing good and healing all that were oppressed of the devil.

We know that He gave up His life for our sins.

We know that His body was broken.

We know that He bled and He died.

We believe that He did not die for His own sin but for the sins of the world.

We know that He was the Lamb of God that took away the sins of the whole world.

We have come to believe that by His stripes we have been healed.

We know that He rose up on the third day, having achieved the forgiveness of sin for all mankind.

We know that He is alive today in His resurrected flesh, His glorified body and that death no longer has any power over him.

We are sure, by faith, that all He did He did for us; we were united with Him in His death and also in His resurrection. We know that we were raised together with Him and so are seated together with Him in heavenly places on the right hand of the Father, far above

all satanic forces.

We know that He is coming back again to rule over the whole earth; to judge the living and the dead.

We know all these things though we did not witness them happen. It is by faith that we know them. Our faith is therefore the conviction of these things we did not see before accepting them as facts.

Faith is... the conviction of things not seen.

Why we believe these things

There must be a reason why we are accepting as true the things that we have not seen and are building our lives on them. Oh yes there is. The reason is because we have what Paul called the oracles of God, which was committed to the nation of Israel. It is the record of the Word of God concerning the things that He would do and which He did. They are found in the Law, the Prophets and Psalms. It is what we now call the Old Testament.

"These are My words which I spoke to you while I was still with you, that all things which are written about Me in the Law of Moses and the Prophets and the Psalms must be fulfilled." Luke 24:44

We know they were fulfilled just as Jesus said; we know this because of the record of those who witnessed the happenings.

You are witnesses of these things. Luke 24:48

We believe the reports of these witnesses that are recorded in what we call the New Testament. We believe them without seeing. This was the very thing that Thomas refused to do. He heard from those who saw, but demanded to see before believing. The Lord so explained for us to know that the man will be blessed who will just believe the reports of those who saw.

*I do not ask on behalf of these alone, but for those also who believe in Me **through their word**. John 17:20*

*"Because you have seen Me, have you believed? Blessed are they who did not see, and yet believed."
John 20:29*

Our faith is the conviction of the things that we do not see. Everyone who claims to be a Christian must believe all these things. Accepting them produces a general righteousness in the life of the one believing.

For I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes... For in it the righteousness of God is revealed from faith to faith..." Rom 1:16-17

The question still remains as to whether accepting these historical accounts by the word of the disciples is the reason why we can call one a believer.

I accept that a person who believes all these is a believer; but is

that fellow a relevant believer in today's world. Is he able to affect this generation by that faith alone? Please notice that righteousness is by faith and the faith is not a flat level; there are different levels to that faith. It follows therefore that that there must be different levels to the righteousness. The injunction to us in the word of God is that we must continue to progress in whatever it is that we are walking in. If we stop making progress, it follows automatically that we are falling away (2 Peter 3:17-18)

You will agree therefore that this general level of faith is not enough to define a standing and up-to-date believer who is not falling away from the faith.

It will be good to note at this point that this kind of faith was not the one that Abraham had that caused the Lord to declare him as righteous. To him a general level of faith would have been to believe that God made the heavens and the earth; to accept that God is the judge of all mankind and that He once destroyed the whole earth by a flood and saved Noah and his family by an ark. We know he believed all these and yet was not declared righteous as a consequence. What was it then that he believed that caused him to be declared righteous?

You have given me no children, so one of my servants will have to be my heir."

Then the LORD said to him, "No, your servant will not be your heir, for you will have a son of your own to

inherit everything I am giving you." Then the LORD brought Abram outside beneath the night sky and told him, "Look up into the heavens and count the stars if you can. Your descendants will be like that-- too many to count!" And Abram believed the LORD, and the LORD declared him righteous because of his faith. Gen 15:3-6 NLT

What Abraham believed that caused God to accept him as righteous was a word that had a direct application to his then present life and situation. It was not a word for everyone; rather it was a word that applied to him, to his current situation; a word that changed his outlook to life; a word that caused even his name to change.

Please understand that it was not a word concerning something that happened in the past that he believed though he did not see it happen, like the creation of the earth; rather it was a word that was describing something that had not yet happened but that would surely happen. It is was a word that changed his expectation of things that would come upon him. His faith in that word is the second level of faith, *the substance of things hoped for (or expectation)*.

Recall that the first level of faith is that which has to do with essentially historical events that one did not witness by himself but has to rely on the testimony of others to know. But when a

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word comes to you describing what is yet to happen; a thing that affects you personally; accepting it is the second and higher level of faith, and this produces that type of righteousness that Abram also got.

At this point we need to take a detour and look at the word 'hope' so that we can understand these things very well.

CHAPTER 4

WHAT HOPE IS

If you have read a lot of books especially on faith and related subjects, you will discover that hope as a word have been taught to be a weak, impotent and not so desirable thing. Hope is said to be an invitation for failure. I have read a book where a section was titled ‘the failure of the hoper.’ There is a book I have with me as I am writing this in which hope is described as an enemy of faith. According to the author, “hope is always future, it is a hindrance to faith.”

The above represents the opinion of most teachers of faith that I have read or heard when they speak on the subject of hope.

If you observe closely, you will see that the hope that they are thus presenting is not the one that is used in the Bible. What is presented is the common English usage of the word. The way it is used commonly is actually to describe a wish or a desire. It also describes what someone has perceived as a need. It says nothing about the assurance of its happening. For example, if you meet a friend of yours after an interview for a job and you ask him if he thinks that he will succeed in getting the job, his reply is likely to be, “I hope so.” You will agree with me that all that is being

expressed is a wish or a desire for an outcome. What we hear most times when the word hope is used is thus nothing more than the desires of a person. It is what the person wants.

Now, that is not the correct meaning of the word hope, especially as it is used in the Bible. The correct use of the word is to indicate a confident *expectation*.

A hope is not something that you want, desire, or wish for; rather it is something that you know will happen. It is something that you have strong reasons to expect its occurrence. Unlike the common hope, this hope says something about the assurance of the thing happening. Your positive or negative desire for the thing is not what makes it a hope; it is a hope only because you have come to an awareness of the fact that the thing will soon come. It is an expectation that is based on sound reasoning.

Nelson's Bible Dictionary and Vine's Expository Dictionary of Biblical Words (Thomas Nelson Publishers) both describe hope as a confident expectancy or confident expectation. That is the sense with which it is used in the Bible. It is not used to describe anybody's wish.

Let us see an example or two.

If I dress up to leave my home to go visiting, but as soon as I leave my gate I notice that the clouds are gathering and a strong wind is beginning to blow. Immediately I begin to expect rain to soon fall; in effect I now have a hope of rain. I probably do not want the rain

to fall because I was planning to have a stroll, but I still expect the rain because I have very strong reasons to.

It is important that I point out again that the confidence of the expectation always has a reason or reasons. Hope is not a stubborn expectation arising from the delusions of a desiring heart. I have had encounters with people who simply boldly declare that something will happen or another will not; when you ask them why they think so, they have no other reason apart from the fact that *they think* so. I remember once being in my car with a friend. I remarked to him that I thought that the belt of my alternator in the engine was about to cut. We were to go somewhere in the car. He answered that I should not worry, that the thing would not give. I asked him why he was sure and he replied that I should not worry that it will not cut. Have you seen it? No. Have you heard the noise it is making? No. Did you pray about it? No. Did the Lord tell you anything about it? No. Then why on earth should I relax, believing that this thing will not spoil?

What my friend was expressing was not at all hope (and, of course, it was not faith).

Hope always has evidence. This is why I believe that hope is best described *as a firm expectation that is based on evidence*. You cannot have a firm expectation without evidence. You can have a wish, you can have a desire, you can have a need, you can even have a delusion; you can have all these without any evidence. But

to have a hope, there must be evidence.

The hope is only as good as the evidence that generated the expectation.

There is an order I am trying to bring out here, and that is the fact that the evidence always precedes the hope. Since hope is not at all a desire and does not depend on the desire of a person, it is easy to understand why the evidence must always precede the hope. Please notice very carefully that it is the evidence that generates the expectation, which we call hope. If I see a glass falling, I expect it to break. If I see a full plate of food being served me, then I have a hope, or expectation, of being full shortly. My hope in both situations was generated, not by my need or desires, but by what I observed.

Again, it is important we point out that hope is also not dependent upon the recognition of a need; hope is something that you are expecting because you have proof that it is coming.

Remember the example I gave above about the rain that was threatening to disturb my walk. Note that I did not have rain on my mind before I noticed the tell tale signs of its coming. Those signs produced an expectation all the same, and that is what hope is.

TWO KINDS OF HOPE

From the standpoint of the Scriptures, there are generally two

kinds of hope that a person can have. There is a hope that is based upon the physical circumstances that we see and can relate with, and it is with this that most people live and plan their lives.

If you gain admission into the university to study medicine and you are progressing in your course, then you have an expectation that one day soon you will become a doctor. It is hope based on what you can see.

A man with acute appendicitis who has a very good surgeon looking after him and who can afford all the treatment needed has an expectation of soon recovery. Again, it is hope based upon physical evidence.

A man, like Abraham, who is very old and with a wife that is past menopause stops expecting to have a child if they had not one up till this time. No wonder Abraham went to God and told Him his own expectation for his life.

And Abram said, "O Lord GOD, what wilt Thou give me, since I am childless, and the heir of my house is Eliezer of Damascus?" Gen 15:2

He did not go to ask for a child; he was simply stating an inevitable conclusion based upon what he could see around him. That is also expectation based on physical evidence. He was an old man and, the Bible testifies that,

Now Abraham and Sarah were old and well stricken

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in age; and it ceased to be with Sarah after the manner of women. Gen 18:11 KJV

Many people have an expectation of success and it is based upon the money they have laid up. Or, it may be the connection they have. Many have their success expectations based on the skills they have, the profession they have studied in the university or even upon the condition of the environment in which they live. These are all hopes based upon physical things.

Remember that a hope is only as good as the evidence upon which it is based. Take for example the matter of hopes of success that we see here. We know that those who have such hopes are likely to be disappointed, because it is written that,

*I have observed something else in this world of ours.
The fastest runner doesn't always win the race, and
the strongest warrior doesn't always win the battle.
The wise are often poor, and the skillful are not
necessarily wealthy. And those who are educated
don't always lead successful lives. Eccl 9:11 NLT*

We also know that all flesh is not better than grass and the goodliness thereof are just like the flowers of the field, that the flower does fade as the grass also withers.

THE SECOND TYPE

The second type of hope is one that is sure; it is the one that rules

over all. It does not disappoint because the evidence upon which it is based is one that cannot fail. It is the kind of evidence that all other things change for it's sake. It is the evidence that has never been known to fail because it lacks the ability to do so.

This hope is therefore sure; it is reliable. No one that waits for this type of hope will ever have regrets. It is the hope that is based upon the word of God. This is the hope that the Bible talks about when it is speaking about hope.

*Now faith is the assurance of things **hoped** for, the conviction of things not seen.*

This verse of the Bible is describing the source of hope that a believer should have. It is saying that my expectation is not based upon the things that are around but upon the evidence of the word of God.

The hope that the Bible is describing is that which a man or woman has but which is not explained according to the circumstances or according to common reasoning. This is the hope that Abraham had which changed his name from Abram. Here was a man that was old and the wife had passed the age of childbearing saying that he was a father of many nations. He must have been crazy or he knew something that most other people still do not know.

What he knew that other people did not know was the word of God. When you hold unto that word, you are said to be in faith.

What that means is that you have chosen to accept the word of God as tangible evidence, just as common people hold unto the evidence of the things they can see.

This new evidence produces for you a new expectation, a new hope.

You can easily understand therefore that we have often misunderstood this verse of the scriptures when we say faith *gives* substance to our hope, as if hope was their but deficient and needing someone to give it substance. No, it is not correct to say so. It does not give substance to hope; rather, it *is* the substance of hope. Faith is what *produces* hope.

It is just like a house being built; faith is the foundation while hope is the structure that rests upon the foundation. The foundation must necessarily be laid before the house is built. In a like manner, there is no hope until there is faith.

This is the order: First, the evidence (which is the word of God); then faith to receive the word; then hope, which is a natural consequence of any evidence.

When we misunderstood this hope, we thought that when a person has 'hope', he or she should then go to the word of God to find scriptures to support what is being asked for and then to begin to confess it. We thought that the fellow would by that be *giving* substance to the hope. For that reason we became lawyers with God and scriptural gymnasts. We twisted fantastic things out

of the scriptures just to support what we are asking for; we thought we were 'arguing our cases' with God. The error was that we began with a desire rather than a discovery. It is just like building a house and then trying to lay its foundation afterwards.

Listen, true hope begins with a discovery rather than a desire. The discovery is that of what the word of God is saying about your circumstance, about your situation.

We need to get this very clear: Hope is a good thing; it is not at all a thing for failures. It is a thing that is produced as a consequence of the faith that takes the word of God as real evidence. The life of Abraham is just perfect to use to reiterate this point.

HOPE VS HOPE

(as it is written, "A father of many nations have I made you") in the sight of Him whom he believed, even God, who gives life to the dead and calls into being that which does not exist. In hope against hope he believed, in order that he might become a father of many nations, according to that which had been spoken, "So shall your descendants be." And without becoming weak in faith he contemplated his own body, now as good as dead since he was about a hundred years old, and the deadness of Sarah's womb; yet, with respect to the promise of God, he did not waver in unbelief, but grew strong in faith, giving

glory to God. Rom 4:17-20

We all know the story of Abram, who God called and promised to bless, together with his wife Sarai. As we mentioned earlier, a time came when he considered the state of his own body that it was as good as dead because of his age concerning the matter of child bearing, and that was the case with his wife's womb. Based upon the physical evidence, he came to an expectation that he could no longer have a child. This was Hope Number One – a hope based entirely upon physical evidence.

What wilt thou give me, seeing I go childless, and the steward of my house is this Eliezer of Damascus? Gen 15:2KJV

Hope Number One is that I will depart from this earth childless and Eliezer, a servant, will inherit all that I have.

Now, at this point God came forth with another word saying,

"This man will not be your heir; but one who shall come forth from your own body, he shall be your heir."

And He took him outside and said,

"Now look toward the heavens, and count the stars, if you are able to count them." And He said to him, "So shall your descendants be." Then he believed in the LORD... Gen 15:4-6

This word of the Lord was a new piece of evidence to Abram. This word annulled the heir-ship of Eliezer and declared that there will indeed be a child born to Abram. As a result of the decision in his heart to believe the word of God, it created in him a new hope – Hope Number Two.

Hope Number Two says that one born out of my body will be my heir and no longer the servant in my house. This was the new hope that came up against the former hope. This is what is meant when it was written that *in hope against hope he believed*. There were two hopes, based on different evidences; the second hope overcame the first one. He, sort of, took away the first to establish the second.

CHAPTER 5

THE SECOND LEVEL OF FAITH

Having understood that it is faith that gives birth to hope, we can now examine the second level of faith. (Remember that the first level of faith is the general one, the one that accepts things that have already happened as the truth and that builds current life on this truth. It is the one that helps us to accept the historical facts, like the death and resurrection of the Lord Jesus, written in the Bible).

Now, this is the second level.

Faith is the substance of things hoped for.

Abraham was declared righteous when he believed the word of God that changed his expectation in life. This word had a direct relationship to his situation. His faith was not at all something that had no relevance to his current life; it was real, it had an answer to his situation.

The second level of faith is that which you have in the word of God that has something to do with the outcome of current situations in your life and around you. The Apostles' Creed that you believe is not enough to carry you through this life; you must believe

something that is relevant to your current situation. If you are a real believer, then what you believe *must* have a direct relevance to your current situations.

It is amazing how you see people who call themselves believers live; the angels must be ashamed of how they talk. They live and talk as if they believe nothing different from the next person.

We all easily talk of our faith, as long as it has nothing to do with our current circumstances. We easily recite the Apostle's Creed; we easily speak in tongues, we can pray for missionaries in distant countries. It is all so easy as long as we do not have to tackle the challenges of life with our faith. This is why it seems like the only way to tell a believer from one who is not is when people talk about the *things not seen*; after all, it is only talk, and talk, they say, is cheap.

He can tell you that he believes in Jesus but not in Mohammed, but when it is time to talk about the government or the situation of the economy, he may as well be a Muslim, for his speech does not in any way reflect his faith. This is not supposed to be so. A real believer should be known not only in the things that he believes that are matters of history, but also in the things that he believes that are matters both of today and of tomorrow—what are the expected outcomes tomorrow of the matters of today.

One thing that pains me everyday in current day Nigeria is the way believers respond to the matters of government and the

economy. On these matters, you will find it hard to tell who is a believer and who is not; the reason is that the man who claims to be a believer does not have any expectation from the Lord concerning the matters of the day. They complain like the Muslim, criticize like the idol worshipper, and yet go to church on Sunday to thank God for sending His Son Jesus Christ. You hear believers explaining why it is good to run away from Nigeria at this time; all their explanations border on need for comfort and assurance of tomorrow. As they speak, I lament in my heart that this fellow calls himself a believer.

Listen to me, the conviction of things not seen does very little to affect your everyday life.

Let me point out a very vital difference between faith as the substances of things hoped for and faith as the conviction of things not seen. The fact is that your faith does not change those things that have already happened, which you did not see but believe. They have already happened. However, the things hoped for will *only* happen as a result of the expectant faith with which you are creating them. Your faith decides whether they will happen or will not.

This is why believers are sick like the world. It is the reason why poverty, marital disharmony, divorces, failures of all kinds and many other negative things are almost as common in the church as they are in the world. The church has no hope because the

people believe nothing. We have limited our faith to a creed, which is only good enough for us to get a visa and a flight ticket to heaven. That kind of faith does very little on the earth.

The first level of faith is good in bringing you close to God.

Anyone who wants to come to him must believe that there is a God and that he rewards those who sincerely seek him. Heb 11:6 NLT

Once you have come to God, your coming must have an impact in your life and in your generation. This is the implication of the faith that knows that He is a *rewarder* of those who seek Him earnestly.

The things that are not seen are the foundation on which the things hoped for are built. For example we know that *because He lives* (things not seen), we **shall** live also (hope).

We need to know that everything that happened as a result of the death of Jesus and His resurrection are foundations for the things that we are going to experience in this life. Please remember that I pointed out that though your faith or lack of it does not in any way affect the things that are not seen, they do affect the things hoped for. You must put your faith into action so as to make the good things promised come to reality in your life. These good things were promised because of those things that happened, which our faith does not change, like the death of Jesus Christ.

Now, we can answer that question which has been before us for a

while now—Who is really a believer?

A believer is one who has believed in the things that are not seen (historical things), and as a furtherance of this faith, has a specific thing that he or she is believing that God will do in this present day life or in the near future.

A believer is one who interprets all the events of his current day life in the light of those things that are written in the word of God (the things not seen) and so have an expectation, a hope.

A believer is not a man of a general creed, but is one that has a personal creed that speaks about the things that currently are and how they will turn out in the light of the promises of God.

A believer is expecting the Lord to give her a child even when the doctor thinks otherwise. She does not stop at believing that God gave Hannah a child many years ago only. She is eagerly expecting the God of Sarah to do it again in her life.

A believer believes that God took David from the back sides of the wilderness where he was tending sheep and made him king over Israel. Further than that however, he knows that the same God is still doing that sort of business and so is set to take him also to a great place in life. He knows that there is no obstacle that is great enough to stop the Lord from doing it. It is not just what He did for David, but what He *will* do today in my life.

See, you cannot persuade a true believer that the physical things

that are around are too big as obstacles that he cannot surmount. He does not need human connections, nor does he need a robust human ancestry. All he hopes in is the effectual working power of God, which is set even now to move on his behalf.

Please permit me to make the following statements:

One who has the Apostles' Creed but has no personal expectation is not a believer.

One who believes that Jesus died and rose but does not know that he, the Child of God, has therefore passed from death to life is not a believer.

One who still fears what the world fears is not a believer.

One afraid of death is not a believer.

The fellow who thinks that prosperity is in looking for greener pastures is not a believer.

Friends, look through the list of the heroes of faith in Hebrews Chapter 11, you will discover that almost all of them were people who held unto the word of God concerning something that He was going to do at their lives and future. Their faith was not primarily in the things that He did in the past. It takes very little to believe that God did something in the past (like creating Jupiter); real faith is when you believe that there is something that He is about to do in your current day life.

Yes, God gave Hannah a child. Okay, but that is of the things not

seen. He *will* give mine to me. That is the substance of a hope that you have developed. You are hereby called righteous. You shall yet bear your own.

Isaac sowed in the land of famine and in the same year reaped a hundredfold. That is faith in something not seen; it happened a long time ago. I need to go to a fertile ground before I can succeed! That is a failure of faith; you have not considered the testimony of Isaac. If you did, you would know that God can do it also in your life *today*.

Listen to me, the people who were called heroes grabbed hold of a present thing from the Lord; they trusted Him for something that He would do even when it appeared like the circumstances are not favourable. When Abraham believed that the Lord would raise Isaac from the dead, he had never heard of it being done anywhere, but in the light of the promise of God, he understood that God would have to raise him up from the dead. This is faith as *the substance of things hoped for*. No wonder God got so excited about him.

Those who have taught that faith is present tense are very right; but they should not have been so much concerned about contrasting it with the future tense as they should have been in pulling people out of the past one.

The believer has faith for something that is NOW!

CHAPTER 6

WHAT DO YOU BELIEVE?

Everyday you will face situations, and what will mark you out as a believer is what you say about those situations.

A believer is one who has accepted the assessment of God concerning the situation that he or she is facing. A believer does not take decisions about anything before he has discovered what the word of God has to say about it. He does not just judge because of what is happening around. He does not judge like the gentiles do. He judges using the information supplied by the word of God as the supreme factor. For example, when the hearts of men fail them by reason of the things that they are beholding and the calamities that are coming upon the earth, he looks up and rejoices because the Lord has said those kinds of happenings show that his redemption is near (Luke 21:26-28). He does not just change his job because there is a better paying one to be grasped. He assesses situations with spiritual matters in mind.

There is something that I experience very often. You have a discussion with someone about issues of life and when they give you their reasons for taking the decisions they are taking, you do not hear one single consideration of the counsel of God. I had one

of such discussions recently with a brother who had just made a major decision that would affect his life. As he spoke to me, I was feeling very sorry in my heart; all the reasons he gave were nothing more than economic consideration. In this place, the country is better, you can get a better job, you can save money easier, you can afford more of the good things of life. In this other place, you are not sure of what the future will hold, what about your children. It was all about the fear of tomorrow, what he shall eat, what he shall drink, and wherewith shall he be clothed. (I believe you know what I am talking about, and you are probably guilty too). It is a very common thing. It is a very normal thing if it is happening in the world, among those who do not claim to be Christians. The problem is when those who claim to be children of God behave in a like manner.

This was what Jesus warned about.

"And do not seek what you shall eat, and what you shall drink, and do not keep worrying. For all these things the nations of the world eagerly seek; but your Father knows that you need these things. But seek for His kingdom, and these things shall be added to you. "
Luke 12:29-31

Note that He recognised that it is supposed to be a feature of being a gentile. As for the children of God, however, it is simply living below the glory. If you behave thus, you are simply not a believer.

PRACTICAL LIFE

Many people, when they talk like this, claim they are being practical. To them, faith in God is just a matter of religion or observances. They are very faithful in going to church, they give in church, they go on evangelism and do all the good works befitting of a Christian, but they believe nothing from the word of God about their practical life. To them, you are being unreal if you do not let those considerations dictate how you plan. As far as they are concerned, you just have to think about tomorrow; you have to save up for it. But the Lord said, *“do not worry about tomorrow; rather, sell what you have laid up for tomorrow and give to the poor.”* He does not at all want us to concern ourselves with having security for tomorrow. As believers, we should leave tomorrow’s security in the hand of the Lord.

Let me point out that the word of God is as real as can be. The counsel of God is practical; it helps you make decisions that will turn out to be the best. It will cause you to prosper where other people are failing. When you finally succeed where they said failure was supposed to come, then they will call you lucky. No my friend, it is not luck but a demonstration of the fact that the word of God is practical.

The word of God will make you physically wealthy; it will give you the comfort and peace of mind that will help you enjoy what He has given to you. God is not trying to get you to be poor for life and

so suffer 'for the sake of the kingdom.' No, He is saying that, for you, His way is the sure way to abundance and His path will lead you to the breakthrough that will be far above what you could ever have dreamt of.

Again I say, there is a counsel of God for every situation. The word of God, applied to any issue of life, will cause a physical success. It is not just religion. Let these two following verses soak into your heart.

"For I know the plans that I have for you," declares the LORD, "plans for welfare and not for calamity to give you a future and a hope. Jer 29:11

"If only you had paid attention to My commandments! Then your well-being would have been like a river, And your righteousness like the waves of the sea. Isa 48:18

God is telling you that he knows more about life than you can possibly ever can and what He is telling you is the best thing that you can know about the situation.

When Isaac obeyed the word of God and sowed in that land, a thing that was not reasonable in the eye of the average person, the result was clear. Yet notice that the land was dry when he did.

Now Isaac sowed in that land, and reaped in the same year a hundredfold. And the LORD blessed him, and

the man became rich, and continued to grow richer until he became very wealthy; for he had possessions of flocks and herds and a great household, so that the Philistines envied him. Gen 26:12-14

What God is telling us to do will often appear foolish in the eye of the worldly wise. Thank God for it. That is just what is marking you out as a believer.

Every major decision I make in this life is checked out with the written word of God. My decision to ask my wife's hand in marriage was checked out with the word of God. Many people had their own opinion. To many well-meaning people, the fact that we are from different ethnic groups was not good. There was even a man of God who said to my mum that he would never allow any of his children to marry from that area. He had his reasons, but that was not the word of God. As far as I knew, the commandment of God was to know no person after the flesh. As far as I know from the word of God, there are only three ethnic divisions of men: the Jews, the Gentiles, and the Church of God (1 Cor 10:32). This is why Paul said that *if any person be in Christ, He or she had become a new species of person; all the old things have passed away, and new characteristics are now declared by God*. As far as I knew, a 'Church of God' cannot be described either as a Jew, or a gentile; how much more as an ethnic division of gentiles.

I only spoke according to this word and according to the

testimony of God. The testimony of God says that this lady and I are really from the same tribe or ethnic group. In the eyes of God we are the same. Yet there are 'believers' who are still respecting the cast system of their cultures, calling one person low class, an outcast or unclean. What do they believe? Nothing!

See, the word of God is practical. It will help you make the decisions that will be best both for you and for pleasing the Lord. What you conclude based on the word of God will ever be the best. The word of God is the real wisdom that will cause you to overcome in all issues of life. This was what Paul was telling Timothy.

*...thou hast known the holy scriptures, which are able
to make thee wise unto salvation... 2 Tim 3:15 KJV*

Note that the wisdom produces salvation. Salvation means to overcome, to be well, to be healed, to be prosperous.

When I was to make a decision on where to settle down after my marriage and after concluding my specialist training, that word was also my practical guide.

Because of the frequent ethnic tensions in Nigeria, settling where I now live seemed unreasonable and many well-meaning people tried to explain it to me. They felt it was safer to be 'among your people.' All I kept thinking of was Joseph in the land of Egypt. Among his people, Joseph was sold into slavery. In a foreign land he was made a king. When God was set to change Abraham's life,

the first thing He did was to take him away from among his own people.

See, if God lifts you, you are lifted. The place of God's appointment is more important than the place of apparent good and prosperity.

No wonder I am not at all interested in emigrating to a 'better' country, a thing that's very popular among my generation. I am not at all afraid of the future. I don't know what the future holds but I know who holds the future. I know the plans He has towards me, plans for good and not for evil, to give me a future and ensure that my hope does not fail. He is watching over His word to perform it. I am here by divine commandment, and until He says otherwise, here I shall be.

Security and prosperity are not in any place; they are only in the place where God has ordained you to be. Every migration, for a believer, must be with a sense of divine purpose, and must never be because the grass is greener somewhere else. It is nothing but a delusion to think that you will do better in a better place. Do not bother to put your faith in physical things; they often disappoint. It is the hope that is created by faith in God that will never fail.

*All flesh is grass, and all its loveliness is like the flower
of the field.*

The grass withers, the flower fades,

When the breath of the LORD blows upon it;

Surely the people are grass.

Pastor Bankie

*The grass withers, the flower fades,
But the word of our God stands forever. Isa 40:6-8*

People tell me that there is no money in Enugu where I now live. I reply that I did not come to Enugu to make money; rather I came to fulfil the counsel and purpose of God for my life. I made money before I came there. No, not physical money, but the one I made is eternal in the heavens, and it will always produce the physical one anytime I need it to. I made money the day the Lord spoke to me and said, *“behold I cause prosperity to flow toward you like a river, and the wealth of the nations like an overflowing stream.”*

I know that my prosperity was decided in the heavens; the angels carrying it have been given the address of the place of God’s placement for my life. There I will always be found.

Prosperity flows towards me, I do not go after it.

I go after the will of God for my life and all other things are added unto me.

I am saying all these to get us to understand that faith is indeed a present thing. One is not a believer because of what the Lord did for him in the past; he is one because of what he is expecting the Lord to do NOW!

Let us remember that the things that the Lord did in Jesus are relevant today. The kind of relevance is determined by the kind of situations we face day by day. When Jesus was questioned about

His ministry, He explained that the sign of the arrival of the kingdom of God is that present day circumstances are being tackled.

"Go and report to John what you have seen and heard: the blind receive sight, the lame walk, the lepers are cleansed, and the deaf hear, the dead are raised up, the poor have the gospel preached to them." Luke 7:22

God has a solution to everything that you meet day to day; you are a believer if you trust in those things that He said He would do about them.

CHAPTER 7

THERE IS HEALING

If you are sick, there is something that has been done about it in the past, and these are the things not seen but, more importantly, there is something which has been produced from those things concerning your current situation. He has said *“he was pierced for our transgressions, he was crushed for our iniquities; the punishment that brought us peace was upon him, and by his wounds we are healed.”* Therefore you should say, “Now I am well, in the name of Jesus; no sickness can hold me down or kill me before my time. It is irrelevant what the human experts say; the word of God is supreme in my life. That is the faith that calls you a believer and a righteous person.

You are not a believer if the word of the doctor is what decides your response to the situation. If the laboratory report means more to you than the report of Isaiah, which I quoted above, you are an unbeliever! You believe nothing.

He said that the same spirit that raised Jesus from the dead dwells in you. It will cause your sick body to have life again.

*The Spirit of God, who raised Jesus from the dead,
lives in you. And just as he raised Christ from the*

*dead, he will give life to your mortal body by this
same Spirit living within you. Rom 8:11 NLT*

With this Spirit in you, there is nothing like an incurable sickness. Your genes are inferior to the power of this Spirit. Get this; the righteous act of Jesus in His death has overcome sickness and death forever. It means that *now* are you a healed person. The Spirit of death is now weakened. Cancer has been rendered impotent. You will not die but live. You will confound the wisdom of the doctors. You are a believer!

My sister, a blocked tube is easier to open than the stone that was at the grave of Jesus; so you have nothing to fear. He has said that He causes barren women to dwell in the house as joyful mothers of children. If you can't believe this, then maybe you are a Muslim. A believer believes it. (For more on this healing issue, please see my book *The Law of Life*).

Listen to me, the word of God has ordained that every child of His should have a long and fruitful life. That is my hope and my expectation. I know that it will happen to me. No, it is not a desire; rather, it is a discovery. I discovered from the study of God's blueprint as revealed to Isaiah that He never promised 70 years or 80 years as many have misinterpreted Moses to have said in Psalm 90; if you read it in context, you will easily discover that it was a prayer of lamentation.

For all our days have declined in Thy fury;

*We have finished our years like a sigh.
As for the days of our life, they contain seventy years,
Or if due to strength, eighty years,
Yet their pride is but labor and sorrow;
For soon it is gone and we fly away.
Who understands the power of Thine anger,
And Thy fury, according to the fear that is due Thee?
Ps 90:9-11*

Seventy years was a result of living under the judgement of God. Moses, Joshua and Caleb all lived far past the age of one hundred, which is the plan of God. The revelation to Isaiah is very explicit; it is for those who live under the blessing of God, in His kingdom, and not under His fury.

*No longer will there be in it an infant who lives but a few days,
Or an old man who does not live out his days;
For the youth will die at the age of one hundred
And the one who does not reach the age of one hundred
Shall be thought accursed. Isa 65:20*

God's kingdom on the earth comes as the people are willingly subjecting themselves to the Lordship of Jesus by obedience to the word of God. As this kingdom is released into anyone's life, he begins to experience the promises that are to be revealed therein.

Long life is my portion. I discovered this from the word of God. I have accepted it as being very relevant to my present life and I have a hope of the full realization of it.

Listen, this word is real and I will not accept the words of anyone that tries to persuade me otherwise. I have chosen to believe the report of the Lord alone; it is superior to every other report. The doctor may say his own, based on whatever scientific test he has carried out, yet will I place my hope only upon what the Lord has said. This hope does not fail.

CHAPTER 8

THERE IS PROSPERITY

I mentioned earlier that God has a word for you that will affect every single part of your present day life, and that to believe what He says and to use it as relevant today is what makes you a believer.

God has something to say about how you do business and He has a promise for prosperity in your life.

Prosperity is to have enough to enjoy life, to fulfil all the assignments the Lord has for you and then to have more than enough so as to be able to give to charitable causes. God does not want you to have just enough, but to have more than is enough.

And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed. 2 Cor 9:8

See, the Lord does not need a good land before He can do the work of abundance in your life; rather, He loves to create a good land out of the dry one that you are in just because you are there. He will by blessing you show what He can do to anyone who follows

Him wherever they might be.

Physically prosperous places hold no special promise for the child of God; neither does the place that appear dry pose a challenge to Him. He has promised again and again that He will cause water to flow in the dry places.

"Behold, I will do something new,

Now it will spring forth;

Will you not be aware of it?

I will even make a roadway in the wilderness,

Rivers in the desert...

To give drink to My chosen people. Isa 43:19-20

I never look at the circumstance around me to determine what I will be in future; what I will be is only described by the word of God.

As a believer, you must know that promotion does not come from the east or the west; this means that the circumstances around you cannot determine the outcome of your life. East and west represent the situation of the economy of your nation and the amount of money you have, or the opportunities that are apparent.

The Bible also says that promotion does not come from the south, which is a type of the history of your life – your background, your degree, your parents or even the colour of your skin. All these do not mean 'jack' with the Lord.

Pastor Bankie

But God is the Judge; He puts down one and exalts another. Ps 75:7

God can lift you anywhere. He will change the situation of a nation just to cause you, the believer, to prosper. He will cause economic policies to be altered to fit your life of abundance. When I think of the events that surround the birth of Jesus, it gives me courage to trust that He will do it for me.

Remember that according to prophecy Jesus was to be born in Bethlehem (Micah 5:2), and just before His birth Mary was still residing at Galilee. The Lord simply moved Augustus Caesar to issue a decree that everyone should go back to his or her hometown for a census. That decree caused Jesus to be born in Bethlehem, in accordance with prophecy.

If necessary the Lord will change kings for the believer's sake. This is the reason why nothing called economic *realities* can scare me. The word of God concerning me is far too real, far more so than any physical thing. That word will direct all the physical things to come into the order that will favour me.

By faith we understand that the worlds were prepared by the word of God, so that what is seen was not made out of things which are visible. Heb 11:3

My circumstances are being engineered by the word of God; what God's word says to me now will eventually be manifested physically. I will not be moved by circumstances, but I will change

them by the word of God. I am a believer.

You know, many times when I tell people that I desire to have many children according to the word of God which says it is a blessing to have a quiver-full of them, often I will be reminded of the situation of the economy and how training children costs money. I always laugh in my heart because whether I have many children or not, I will still train multitudes by virtue of the economic empowerment that the Lord will grant me. I am a believer and I believe that *He will cause all kinds of grace to abound towards me so that not only will I have all sufficiency in training those that are mine but also I will super-abound to train many who are not so privileged.*

In recent times, the Lord has caused me to understand that any seed I plant in the land in the time of dryness will be the reason why God will pour water upon that land.

Then He will give you rain for the seed which you will sow in the ground, and bread from the yield of the ground, and it will be rich and plenteous; on that day your livestock will graze in a roomy pasture. Isa 30:23

This is the reason why I am happy to invest in an ailing economy; my investment will draw water from the throne of God so that the land will become blessed. This is the principle that the Lord taught the Israelites that were returning from captivity.

Restore our fortunes, LORD,

Pastor Bankie

as streams renew the desert.

Those who plant in tears

will harvest with shouts of joy.

They weep as they go to plant their seed,

but they sing as they return with the harvest. Ps

126:4-6 NLT

The summary of what is being taught in this psalm is that those who are praying for the restoration of their fortunes should be ready to sow into the dry land, howbeit in tears. It is their faith in God that will cause them to sow that precious seed and that will also draw the rain out of God into that Land. To sow in the land does not mean to give offering in church; rather it means that you are ready to make investments and start businesses in what would appear to many as a risky place. You are ready to place your scarce money in that market that they say is dry. Those who do not understand this may say what they like and try to discourage us believers, but we have chosen the report of the Lord alone as the relevant report for our lives.

The issue is who each person has chosen to believe.

CHAPTER 9

THE SECOND HEARING

Isaac Newton, the great physicist, explained an important thing that we all should take note of about life. Now, he was not talking about people but about objects; however, I have discovered that those same laws concerning objects can be applied to spiritual things and to people.

In his first law of motion he observed that, *every object continues in a state of rest or in a uniform motion in a straight line unless an external force compels it to act otherwise*. It is true about us all; we tend to continue in a path in life until something moves us out of our rest or the path that we are in. The things that can move us are diverse, but different things have different effects on different people.

As an example, needs move people. The fear of tomorrow moves people. Loves moves people, and even hatred. Jealousy moves people. Of all the things that move us the most powerful are words, voices or reports. By these I do not only refer to words from the mouths of people, but also from the 'mouths' of the environment and our circumstances. As we saw earlier, it is these words, or reports, that create expectations in us. They move us.

Again, let me point out that it is not every report that can move everyone. I remember being at a friend's birthday party at his home many years ago. In the house were these two ferocious guard dogs; these dogs appeared as if they were going to tear out of their doghouse when they saw us the guests. The chap told us not to fear, that even if they were released and were to start charging at us, all he would need to do was to pop his fingers twice and they would rush back inside. We cautioned ourselves while joking that in case anyone of us is contemplating breaking into the house thinking all he'll need to do is to pop his fingers to stop the dogs from attacking, he should please bear in mind that those dogs would respond not to just any fingers popping but to *his* fingers popping. The point I am making with this illustration is that it is not every voice that will move everyone; rather it is only the one you recognize and have subjected yourself to that will move you. It is a decision you have to make.

When he puts forth all his own, he goes ahead of them, and the sheep follow him because they know his voice. John 10:4

The question is the voice that you have chosen to know; that is the voice that will move you. Once you have made up your mind to recognize a voice, the way by which it moves you is automatic; you do not have to try. All you need to do is just to accept the voice as a real and tangible voice in your life.

Know for sure that there are different kinds of voices in this life.

The economy has a voice.

Your friends have a voice.

Your society has a voice; they are telling you what they expect of you. Your parents have a voice.

Your background and history have their voices; they tell you what you can become and what you cannot.

The doctor has a voice; he tells you whether you will live long or whether you will have children.

God has a voice.

They all have their reports and we hear all of them. The question is, "Whose report will your believe and whose voice will you obey?"

Faith is that you hear the voice of God in a manner that it moves you; it means that you have accepted that what God says will be the force that will change your position of rest or uniform motion in a straight line.

As I have mentioned earlier, all these voices speak and we all hear what they say; however, there is what the Bible call a second hearing.

Once God has spoken;

Twice I have heard this... Ps 62:11

The first hearing is the one that we all hear, as it is written,

Listen as wisdom calls out! Hear as understanding raises her voice! She stands on the hilltop and at the crossroads. 3 At the entrance to the city, at the city gates, she cries aloud. Prov 8:1-3 NLT

You can see that wisdom is shouting and everyone is hearing the shout, but not everyone is actually *hearing*. If they actually heard they would change their ways. This is the reason why the Lord Jesus would say again and again, “*he that has ears, let him hear.*” You can imagine that the people already heard with their ears, but He is demanding that there be a second level of hearing.

The second level of hearing is the one that one has when he has made up his mind that this is the voice I will obey. Everyone hear the first level; no one has a choice in that. The second level, however, is a hearing of choice. It is the one that will determine whether what you have heard will move you or not. Actually, it is this decision to hear God a second time that He is asking us for. See this:

And it shall come to pass, if thou shalt hearken diligently unto the voice of the LORD thy God, to observe and to do all his commandments which I command thee this day, that the LORD thy God will set thee on high above all nations of the earth: Deut 28:1 KJV

Notice that expression 'diligently hearken.' I was listening to the great man of God, Derek Prince, once, and he explained that the literal expression in the Hebrew is actually 'listen listening.' That is what is expressed in English here as 'diligently hearken.' That shows that this second hearing is what the Lord is talking about. It is not just to listen, but to listen while listening. Once who are involved in the second level of hearing, you will find out that the word of God will automatically move you by itself.

What I want us all to do by this exposition is to make up our minds to give attention to the voice of God, and to hear it a second time. That is the way by which the real faith is manifested. This is why Paul used the expression, *hearing and hearing*.

So then faith cometh by hearing and hearing by the word of God. Rom 10:17 KJV

Many people who go to church are only involved with the first level of hearing, and that is why their lives do not reflect what they are hearing. They did not make up their minds that they will move their lives by the word. To them the things being said has no real meaning. Even though they may rush to come hear it, it is nothing more than entertainment to them. You hear them comment on how good a preacher is, but the commendation is just as if the man is a comedian or a musician. It reminds me of what the Lord showed Ezekiel once.

"Behold, you are to them like a sensual song by one

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who has a beautiful voice and plays well on an instrument; for they hear your words but they do not practice them. Ezek 33:32

After the whole preaching they still do just what they want to do. The word has had no effect on them.

What does it mean to hear a second time? It means to throw your whole life upon the word of God. It means to be like the sheep that is moved primarily by the voice of the shepherd.

The word of God is not just a matter of intellectual exercise, but it is an issue of life. It is the source of my inspiration, my expectation and my motivation. I move by it; I am propelled by it; I do not just hear it.

Friends, it is a decision you have to make. It is not a chance thing that some people get to experience; it is a thing that you make up your mind before God that should become your attitude towards the word.

Know for sure that the voice that your second-hear is the one that will determine your experience in life. Remember the issue of Peter on the waters.

Peter stepped out according to the word of Jesus. He had told him, 'Come.' With his focus on that word, he walked on water. Then the storm and the waves began to speak to Peter:

"We will sink you. We will drown you. Remember your fellow

fisherman who died last year? This is the very place where we sank him; your own time has finally come. Oh Peter, we have got you.”

He focused on these words, *and fearing, he began to sink.*

Listen again, what you believe determines what happens in your future; faith is indeed the *substance* of things *hoped* for.

Like Isaiah, I also ask, “whose report will you hear a second time?”

CHAPTER 10

THE SPIRIT OF FAITH

In closing this exposition I will like to point out something to us that is so important; this is the issue of actions that are in keeping with faith. It is commonly known in the Word of Faith circles as *corresponding actions*.

Even so faith, if it has no works, is dead, being by itself. But someone may well say, "You have faith, and I have works; show me your faith without the works, and I will show you my faith by my works." You believe that God is one. You do well; the demons also believe, and shudder. But are you willing to recognize, you foolish fellow, that faith without works is useless?
James 2:17-20

Many times people do things that they claim are done so as to add works to their faith. I recollect a fellow who I knew once who had applied for a job and was talking about it. He said that He was believing God, but that he was trying to see this uncle and that friend's father and this elder in church. I asked him why he was bothering to do all this since he said that he was trusting God. He answered me that faith without works is dead and that all he was

doing was just adding works to his faith. In his opinion, and understanding of this verse of the Scriptures, looking for humans to help you when you have asked the Lord for help is a necessary part of your faith.

Now, that is not what James was saying in this text of the Bible that we have just read.

The actions that follow faith do not at all give life to faith but only show whether the faith is dead or alive. It is important that faith is first in the heart before actions are manifested on the outside. You cannot put faith into the heart by the outward actions; the things that you only reflect what you believe; the faith is first, then the actions.

For just as the body without the spirit is dead, so also faith without works is dead. James 2:26

The Greek word used for 'spirit' here is the same also used for breath. What James was saying here is that just as a dead body is without the breath, so is a dead faith is without actions. The lack of breath is not a cause of the dead state but a manifestation of it.

As a doctor in training, one of the things I had to learn was how to decide that a person is dead, and in the years that I was involved in clinical practice I certified quite a number of people dead. One of the many signs that is used for this purpose is to determine whether the person is breathing or that he or she is making the effort to. If there is no effort at breathing, it supports the fact that

the person is likely dead. Many times we try to help the person breath by using machines, but if the person is really dead, no matter how long you help the person with your machine, the person remains dead!

See, breathing is a spontaneous and unconscious action for a person that is really alive. So it is with the works of faith. If your faith is really alive, it will produce certain actions without your trying.

A living faith propels you by itself and causes the right actions to come out of you. The works that a person produces is what tells everyone, including the worker, whether the faith is alive or dead. If what comes out of you spontaneously shows that you are not relying on the word of God, then the faith being professed is dead.

A believer is the one who has a living faith and so produces works that show that he has an expectation of something great about to happen. Let us look at Abraham again and see this operating in his life.

At the time that Abraham returned for the battle with the kings that had captured Lot among many other captives, he met the king of Sodom on the way and refused to keep the goods with him which had previously belonged to the king of Sodom.

And Abram said to the king of Sodom, "I have sworn to the LORD God Most High, possessor of heaven and earth, that I will not take a thread or a sandal thong

or anything that is yours, lest you should say, 'I have made Abram rich.' Gen 14:22-23

Please notice that he took this decision because he was so sure of the coming abundance of the Lord? After all, Melchisedec had affirmed that his blessing will come from God Most High who is the possessor of the heaven and the earth. See, it was a spontaneous action that came forth because of his trust in the word of God. He was not trying to impress anyone with his actions, he was doing what was logical to him as a result of what he had believed. He was too sure of the coming of the blessing of God.

It was a similar thing that Abraham demonstrated when he gave up Isaac in sacrifice to God. It was not a generous gift of love to God. It was actually a gift of faith; he knew the promises of God and this made it easy for him to release Isaac. He knew that the word of God could not fail.

By faith Abraham, when he was tested, offered up Isaac; and he who had received the promises was offering up his only begotten son; it was he to whom it was said, "In Isaac your descendants shall be called." He considered that God is able to raise men even from the dead; from which he also received him back as a type. Heb 11:17-19

This was why he was willing to give up Isaac. He was convinced

that God would raise him from the dead if necessary. It was this faith that he demonstrated in God that excited God about him. It was the reason why God began to swear to bless him.

That inherent propelling power that is in faith and which moves the person of faith into automatic actions is what is known as the spirit of faith. (For more on this please read the Supreme-Word tract, 'This is Faith.')

A SECOND EXPRESSION OF FAITH

There are two main ways by which faith is expressed. The first is by actions that arise spontaneously (which we saw briefly above), and the other is by the words that we speak. Both of these things arise, of course, from the heart, which is the seat of faith.

But having the same spirit of faith, according to what is written, "I believed, therefore I spoke," we also believe, therefore also we speak. 2 Cor 4:13

What you believe will definitely affect not only your actions, but also the words you speak. You will continually declare that thing that you are expecting from the Lord, that thing that made you a believer. No wonder the Lord changed the name of Abram to Abraham, as prophecy of the thing that he would do in his life. He said, "a father of many nations I have made you." So Abraham went about calling himself by what the Lord declared He would do in his life. His name became 'the father of a multitude.'

What you cannot declare boldly you are not yet convinced of. If you were persuaded about it, then you would talk about it freely.

If you are a believer, then those expectations should be declared boldly from your mouth. What you really believe will come forth spontaneously from your mouth. This helps to know what you really believe. If your verbal response to situations and challenges is just like that of every other person, then you are not really a believer. When they are saying things are going down, you should say that 'my redemption is near.'

Everyday you hear people talk about the situations around them. Most of what they say amount purely to unbelief. They have no expectation from the Lord. They are afraid and so speak words of fear. This causes them to be even more afraid. The believer, on the other hands, says, "My God shall supply all my needs according to His riches in glory by Christ Jesus."

"I am able to bear this depth of poverty and come out a rich man in this life.

"I can do all things through Christ Jesus who is my strength.

"No plaque shall come near my dwelling place. The bullets that fly by day will not hit me.

"I am fruitful in all that I do. I am a blessed person and all that concerns me is blessed.

"I am not a failure. The power of God has raised me up above all

the circumstances of life.

“I am a blessing to my generation. I am a giver. I am indeed above because I am a giver. Inventive ideas come out of me to save my generation, just like in Joseph.

“I am not an average person at all; but I am a great savior that the Lord has sent to this needy world.

“I am fruitful in my body. My children will be like olive plants around my table. He will make me dwell in my own home as the joyful mother of many children.

“I will not die young. I will live and see my children’s children. With a very long life will I be satisfied by the Lord himself.”

Friends, this is the way that the believer talks. He speaks exactly in agreement with God. What the Lord has said is the thing that He makes his own statements after. He has no opinion of his own but is only a parrot of the word of God.

*Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, “I will never leave thee, nor forsake thee,” so **that we may boldly say**, “The Lord is my helper, and I will not fear what man shall do unto me.” Heb 13:5-6 KJV*

You know that we saw at the beginning of this discussion that faith is an integral part of life and that one has no other way of

living but by faith. We emphasized that what marks out the believer is the fact that the object of his faith is the word of God and that this word, to him, is a real fact. It follows therefore that what one says is simply a reflection of what he or she has come to believe.

Now, it is written that *out of the abundance of the heart the mouth speaks*. The Lord Jesus also told us that deeds come out of the heart. What I am pointing out is that the man of faith fills his heart with the word of God; the heart that is full of the knowledge of the word of God produces actions and words that are in keeping with faith.

CHAPTER 11.

HOW FAITH COMES

I have just explained that real faith has a force within itself that compels the person to act according to the word of God without a conscious effort on his part. Joshua and Caleb were not trying to please God when they returned with the rest of the spies and spoke the things that pleased God.

"If the LORD is pleased with us, then He will bring us into this land, and give it to us — a land which flows with milk and honey. Only do not rebel against the LORD; and do not fear the people of the land, for they shall be our prey. Their protection has been removed from them, and the LORD is with us; do not fear them." Num 14:8-9

They were just saying what they believed, and this is what we all do in life.

One of the main problems with the teachings on faith that I have seen is that a lot of people are trying to 'practice' faith when they do not have it at all; they are trying to act as if they have faith. No wonder the calamities that have given faith a bad name occur. Faith is not the actions; it is in the heart. The actions just show

that it is there. The actions of faith are not attempts to do something that will be pleasing to God; if you have faith, you have it, and your actions will automatically be pleasing to God. The important matter therefore is to get the real faith.

So then faith cometh by hearing, and hearing by the word of God. Rom 10:17 KJV

There are two things that bring faith into your heart, and then into your words and actions. *One*, hearing and hearing, and *two*, the word of God. Let me explain.

‘Hearing and hearing’ does not necessarily connote a continual listening; rather, it is a principle of the spirit that means that you have taken a decision to live by the word of God. We discussed this extensively earlier in chapter 7. What I want to point out here is that there must be a point that you give your life to faith in God. You must at a point go to the Lord with repentance in your heart and confession of your sin of unbelief in your mouth. You come to him to say that you will henceforth seek to take His word as your final order and ultimate evidence. The Lord requires you to do this so that He can help you. You need the Lord to help your unbelief.

Let us therefore draw near with confidence to the throne of grace, that we may receive mercy and may find grace to help in time of need. Heb 4:16

If you read that chapter of the book of Hebrews with attention you will notice that this *help in the time of need* was dealing with the

issue of faith and unbelief. You must consciously talk to God with repentance from unbelief in your mouth, committing your life to faith, and He will give you the spirit of faith, a heart force that easily takes the word of God and real.

THE KNOWLEDGE OF GOD

The second thing that is important is the knowledge of the word of God. However I need to point out before we go on into discussing it that the knowledge will mean nothing if it does not meet the heart that is fully prepared to hear the word a second time. This is what is meant when it is said that *the word they heard did not profit them, because it was not united by faith in those who heard* (Heb 4:2). The word preached to them gave them the knowledge but this was not helpful because they were not double-hearers. This is the reason why some of the greatest unbelievers are theologians. They have knowledge but not the type found in the heart of faith. This has been called 'head-knowledge' by many faith teachers.

Let me quickly say that this commitment is what everyone is supposed to have made when they gave their lives to Christ, but I guess they were not told that, or they have backslidden from it. Whichever way, I think a prayer like the following, spoken from a sincere heart will help us all begin this life of faith:

Lord I confess that I have made you too small in my eyes. Forgive me.

*I have continually placed my hope in men and in physical things.
Forgive me.*

*I have trusted the seeing of my eyes like the 10 spies and have not
trusted your revealed truth.*

*Lord, I made my dedication today to continually follow your word,
to rely first on your report before that of any other person. I
dedicate my ears and my heart to follow and to listen, and to hear.*

*Lord I will stick only with the report that agrees with yours; all
others I reject and turn my back on.*

*I ask you to teach me your word; feed me with knowledge and
understanding. Plant across my path people like Josha and Caleb
who will encourage me to believe you and walk with you.*

*Help me to see what is beyond the natural. Give me the ears of
disciples and the eyes of the prophet.*

*Let the thoughts of my heart and the words of my mouth be pleasing
to you.*

*Give me the spirit of wisdom and revelation in the knowledge of
Jesus Christ. Grant that my mind will understand your truth. Cause
my desire to be for this at all times.*

In Jesus' name I pray.

Thank you for Your mercy, Your patience, Your call and Your love.

I need to re-emphasize that anyone planning to have a faith walk with the Lord must take the time to pray this prayer. I know that faith does not come by prayer *per se*, but there must be a point of conversion from a sense knowledge walk to a faith walk, and that point must be by a prayer of repentance and requesting God to help your unbelief. You need to ask Him to renew a right spirit, that of faith, within you. It is a prayer of dedication. It is after this point that the next thing of seeking the knowledge will begin to make sense in your life. Otherwise you will become one who is puffed up with knowledge.

Now, having made a commitment to live by the word of God you have a job to do. Your job now is to pursue after the knowledge of God with passion. You cannot claim to want to walk by faith and not seek to know what the Lord has said so you can walk by it. The word of God must become your delight.

How blessed is the man who does not walk in the counsel of the wicked...,

*But his **delight** is in the law of the LORD,*

And in His law he meditates day and night. Ps 1:1-2

What you enjoy is what you have made up your mind to enjoy. Think about those who smoke and drink; most of these things they indulge in only tastes good to the person who has decided to make it a habit. See, if you decide to give your life to the word of

God, it will become good tasting to you. The first thing, however, is that determination to do it.

I have met with people who tell me that they would rather listen to music than a message. Some say they do not enjoy reading but would rather watch a movie. Well, I am not talking here about what you enjoy doing but what you know that you **MUST** do. If you make it a must, then the enjoying will come later. It has been said that whatever you give attention to is the direction your desires will take. The Greek philosopher, Pythagoras, I heard someone quote him once that, "Choose the right thing and the habit will form itself."

Make sure that at each time there is a book that is faith building that you are reading. In my own life I made this decision and it has resulted in the fact that I hardly read novels; the few ones that I read once in a rare while are Christian ones like Frank Peretti. It is not that I just decided not to read novels, but the faith building materials around me are so many and increasing that I am trying to catch up with them, and I consider them much more important than entertainment.

Entertain yourself with the word of God. I have found out that the most entertaining thing I can put in my car stereo is a message tape. For me, it is a very productive way of getting the word into me. Every time you enter my car you will always find enough teaching tapes to keep you busy for the next 6 hours at least. I

soak my environment with it. I hardly can be found without a book. My reason is that I may have to be idle for a while, like waiting for someone; it will help me fill that time.

Men of faith are not built on movies and cable TV; they are built on a constant infusion of the word of God. I have found that many Christians will never travel to attend a teaching programme but will readily pay for trips to a games reserve, for a picnic or even a simple ceremony like a friends wedding or a friend's father's funeral. Yet we wonder why we are so weak in the real faith.

To get these materials of the word of God will cost money, lots of money, but I have found that it never costs more than those other things in life that we think are important. It is just a matter of priority. My experience with people who have turned to faith is that they make investments in the word of God. I was talking to a lady once who told me she saved up money to be able come gather materials to feed her heart and spirit. I knew she was ready for the faith of God. There was a brother I knew when I was in the university who was known for being generous, but one thing he never gave out was Bibles. His reason was that they were so cheap that anyone who valued them could easily get one. All you needed to do was to fast one meal for about 3 days. He felt that not having a Bible for those around us that time meant that you did not value it. I totally agree with him.

Buy truth, and do not sell it,

*Get wisdom and instruction and understanding. Prov
23:23*

The way to be strong in faith is to be filled at all times with this word. There is no other way. You cannot believe God when you do not even know what he is saying! What will be there to believe? The amount of faith that comes out of you is in direct proportion to the amount of the word of God that goes in.

*“This words that I am commanding you this day...
“ You shall whet and sharpen them so as to make
them penetrate, and teach and impress them
diligently upon the (minds and) hearts of your
children, and shall talk of them when you sit in the
house and when you walk by the way and when you
lie down and when you rise up.” Dt 6:6,7 AMP*

It is the word you have come to know and to accept that will create an expectation in you. It is the word that will bring results to you. If you have no knowledge of it, you will expect nothing and you will get nothing.

*My son, give attention to my words;
Incline your ear to my sayings.
Do not let them depart from your sight;
Keep them in the midst of your heart.
For they are life to those who find them,
And health to all their whole body. Prov 4:20-22*

CHAPTER 12.

CONCLUSION

As you go about everyday and as you encounter challenges and issues, remember to ask yourself some questions.

What is the situation saying?

What are people saying about it?

What has the Lord said about this situation?

Of these reports, which one do I believe?

You are only a believer if the one you believe is the report of the word of God!

What do you believe?



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