

Introduction

How big is our GOD? Who is our source? Just who are we trusting in . . . GOD or man? Do we really believe GOD when HE says that HE, “. . . *shall supply all (our) need according to HIS riches in glory by CHRIST JESUS*”? Does GOD really mean it when HE warns us in Jeremiah 17:5, “*Cursed be the man that trusteth in man, and maketh flesh his arm . . .*”? I believe these questions are of utmost importance and relevancy. And specifically in relationship to how we finance the work of GOD. In fact, it may indeed be the most abused area of the CHRISTian ministry today. It will be the purpose of this handbook to present what I believe are the Biblical and unbiblical methods and perspectives of financing the CHRISTian ministry. I will seek not only to present the two types of methods and perspectives, but also to either refute or support those methods through Scripture and examples of specific men and ministries. I will then present the positive and negative results of both methods.

I. Unbiblical Methods and Perspectives

When discussing this subject of financing the CHRISTian ministry, I guess one has to start with probably the most popular method used today . . . and that is the public appeal. (Note: When referring to the CHRISTian ministry throughout this handbook, I will have in mind such ministries as Bible schools and colleges, local churches, missionary societies and organizations, CHRISTian radio and television programs, CHRISTian relief organizations, rescue missions, and other para-church organizations past and present such as orphanages, video-tape ministries, etc.) The approaches to this method are many and diverse, just as the ministries are that use them. For example there is the written letter approach. Most of these letters seem to follow a basic pattern . . . one you might call the “**brag and beg**” technique. It is with this technique that they will share in different ways how the LORD has been blessing or using their ministry, (i.e. – souls saved, students taught, ministries expanded), and then appeal to their readers by saying, “your gift is needed to ensure that this work continues to advance”¹, or, “we need your help, to help those in need.”² Another popular technique often used by the written letter approach is what we might call the “**conscience bending**” technique. A good example of this is a letter I received recently from a ministry dealing with men in prisons and jails. In this letter, this ministry presents how inmates are getting saved, but because most of them cannot read well, and thus cannot understand the older English Bibles, they need the Scriptures in newer translations. The letter then proceeds to quote several of these inmates with such “conscience bending” quotes like, “I can’t understand nothing in the Bible. I can’t even read it.” Then of course comes the appeal by the ministry itself, “And remember, prisoners

like Dan are waiting for the help you can give,”³ (underlining mine). Yet another technique is what I would call the “**pressure tactic**” technique. I will refer to another letter that I have in my possession from a CHRISTian radio ministry for an example. After sharing their need for several new pieces of equipment, the letter writer then proceeds to use this “pressure tactic” technique by writing, “We thank GOD for your faithful financial . . . support in the past, and we are praying that GOD will speak to your heart about this urgent need. We must order this equipment soon,”⁴ (underlining mine). And again at the close of the letter more pressure, “Please pray for our Monte Carlo equipment crises, and let us hear from you this week by enclosing your gift with the card in the postage free envelope.”⁵ Along these same lines, is yet another technique. Not only used by the written letter approach, but even more so by CHRISTian magazines and periodicals. Let’s call this technique the “**sad picture appeal**” technique. This technique is very popular of course with CHRISTian relief organizations. We’ve all seen them . . . the young, starving, sad-looking, third-world child, and then of course the “conscience bending” appeal, “Three-year-old Michele was abandoned by her father. Soon after, her mother was forced to leave her in order to find work. She now lives with her grandmother in a hut with dirt floors and a grass roof.”⁶ Of course this technique is also popular with those relief organizations that use the medium of television. For example, a program seen on Sunday mornings in Grand Rapids on Channel 17 called “*Feed the Children*”. For one-half hour, while the soft, sorrowful, emotional music plays in the background, scenes of polio-stricken, starving, sleeping-in-the-street children, are portrayed across the screen. Then of course, the “urgent appeal,” “Help us with \$7,500 to send milk to these people this week.”⁷ This method is very popular with CHRISTian radio ministries as well. “But how is this method unbiblical?”, one might ask. “Don’t you have to make your needs known to people so they can give intelligently?” To the second question, I would answer NO! And in answer to the first, I will now explain why indeed it is unbiblical, and in fact sin, to appeal to man, for financial assistance.

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First, in reference to the “**brag and beg**” technique, isn’t this unbiblical because of what Jesus says in Matthew 6:1-4? It is here HE warns us about doing our “. . . *alms before men . . .*” Now I would agree that there is a time for a ministry to share what the LORD is doing through them, especially with those who support their ministry regularly through prayer and finances. But to share those things with just anyone, (I have never given to those ministries who have asked me for financial assistance), and to share these things with the sole purpose of influencing people to give financially, this I believe, is doing your “. . . *alms before men . . .*”

Then, in reference to all four techniques mentioned under this method of the **public**

appeal, there is the danger of receiving assistance from the unsaved. Again, I would agree that a ministry could not monitor completely just who was supporting them, (anonymous givers for example), but certainly when a ministry begins to make appeals to the public, this possibility is greatly increased. It is in John's third epistle, verse 7, that his practice is condemned. Listen again to what GOD warns us of in Jeremiah 17:5, "*Cursed be the man that trusteth in man, and maketh flesh his arm . . .*" Not only does GOD instruct us not to go to the world for help, but HE strongly warns us against going to anyone but HIM for help, saved or unsaved! Joshua tells us in Joshua 24:19 that, "*God . . . is a jealous God . . .*" Would it not cause HIM to become jealous, indeed grieved, if we went to anyone but HIM for financial assistance? Should we have to go to anyone but GOD when HE promises us in HIS Word that if we would, "*. . . open (our) mouth wide, (HE would) fill it,*" (Psalm 84:11)? J. Hudson Taylor, founder of the China Inland Mission, knew this when he said, "GOD's work done in GOD's way will not lack GOD's support. HE is just as able to supply funds ahead of time as afterward and He much prefers doing so."⁸

So what are the results of all this? They are indeed many and devastating. Jeremiah warns us of being "*cursed.*" It is sad, but I cannot help but think while I listen to these ministries on radio and television, or read these letters, or see these sad pictures in CHRISTian periodicals, of how hypocritical these men present CHRIST and CHRISTianity. Can you imagine what the unsaved person or young CHRISTian is thinking when at first these ministries exhort their listeners or readers to trust in CHRIST for salvation, or to trust in GOD for their needs, and then immediately beg those same listeners or readers for financial help? How devastating this can be to the cause and glory of CHRIST! What a poor testimony this must be to CHRIST and all HIS great promises in HIS Word! How this must weaken the faith of a young or struggling CHRISTian! How this must raise doubts in his mind to whether he can trust in GOD for his every need. How terrible if this public begging would keep the unsaved from salvation, because he could not trust in CHRIST to be saved, because the ministers of HIS Gospel could not trust in GOD for their financial needs! O how the enemies of GOD must blaspheme and laugh when they see and hear HIS children begging to the public for help! "Once people know that a CHRISTian deals questionably or that he is in constant financial bondage, his personal witness . . . collapses. What does he have that other people might want? How is his life different from that of a non-CHRISTian?"⁹ JESUS warned us against becoming an offense to another, (Matthew 18:7). But what a great danger of causing others to sin by making, "*. . . flesh (our) arm . . . ,*" and thus causing them to do the same!

A second method, just as unbiblical but probably even more devastating than the public appeal, is the method of **borrowing**. Unfortunately, this method is becoming more and more popular among CHRISTian ministries as well. No special techniques to discuss here, other than two . . . borrowing from the world and borrowing from the brethren.

First, borrowing from the world. Isn't it sad how we as CHRISTians very often take on the ways of the world, and let these ways affect us? This is exactly what we have done in this area of financing the work of GOD. We have let this "credit-card society" influence us in taking the "easy way out." How easy it is, the moment that a CHRISTian ministry needs finances to expand, advance, or repair, to go to an ungodly institution like a bank or credit agency, and with "easy credit" and "easy payments," take out a loan. But again I would contend, this is not GOD's way! Again, why should we or why would we, as children of GOD, have to go to anyone but GOD our FATHER for financial aid? "God's financial way is hard. Self-denial, discipline, and sacrifice are the marks of a CHRISTian and his money."¹⁰ "The wide financial path is easy; no money down and an easy-payment plan. Buy what you want when you want it. Charge it! Such thinking maps out the road to destruction."¹¹

Is this why GOD so often warns us against this in HIS Word? Listen to HIM when HE says, "*Owe no man anything . . .*" (Romans 13:8). Bill Gothard points out that in the Greek, this verse is a triple negative. *Strong's Exhaustive Concordance* amplifies this verse by putting it this way: "Owe to no one, no not anything, nothing at all."¹² Is this a command from GOD? Is it sin if we disobey it? I would answer yes to both questions.

David says in Psalm 37:21, "*The wicked borroweth, and payeth not again. . .*" Some might counsel us to, "Borrow money . . . when you can afford to borrow,"¹³ or "Borrow money when it saves you money."¹⁴ Others might reason for example, "We can save money in the long run, if we borrow to make repairs now." Others might say, "GOD is leading us to expand our ministry, so why not borrow to do it?" But as one wise person once said, "The end does not justify the means." Solomon warns us, "*There is a way which seemeth right unto a man, but the end thereof are the ways of death*" (Proverbs 14:12).

Certainly, the results and "*ways*" of borrowing are "*death*"! The ones mentioned before would certainly apply here as well. The cursing of GOD for trusting in man instead of HIM, the faith of believers weakened, unbelievers being discouraged to put their trust in CHRIST for salvation, a poor testimony to believers and unbelievers alike, and certainly causing the enemies of GOD to blaspheme. But there is a whole set of destructive results unique to borrowing as well. Solomon warned us of one in Proverbs

22:7b. There he tells us, “. . . *the borrower is servant to the lender.*” Certainly this is true when one considers the power that banks and creditors have when it comes to collecting their money. But consider the fact of the interest a ministry has to pay on top of the original loan as well. Besides this lending to slavery, this is certainly not being a good steward of GOD’s money . . . indeed it is a waste of it! Paul warned us in 2 Timothy 2:4, “*No man that warreth entangleth himself with the affairs of this life . . .*” “The very nature of borrowing is entanglement. The Hebrew words for borrowing are âbat, to entangle, and lâvâh, to twine, to take an obligation, to unite with.”¹⁵ But notice some other results as well. Borrowing can quickly lead to real fear and anxiety of the future, causing a ministry to worry about unpaid bills and the creditors that hold them, deadlines that may come and go, and always the uncertainty of our economy and its

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interest rates that are constantly rising and falling. There is also the danger of leaving our debts to the next generation of those who would minister after us. Thus causing them to inherit our sin and our problems. When a CHRISTian ministry borrows, they also put themselves in danger of “running ahead of GOD,” and of the possibility of missing out on GOD’s clear directing. For perhaps GOD caused a shortage of finances to show a ministry that it needed to change directions or even stop completely in the way it was proceeding. Could HE have not also caused this shortage to keep something harmful out of that ministry, and thus keep it from hurt? These are just a few of the devastating results of borrowing to finance a ministry, undoubtedly there are more.

Besides this technique of a CHRISTian ministry borrowing from the world, there is also the technique of a ministry borrowing from fellow believers as well. This technique is just as much condemned in Scripture. *Webster’s Dictionary* defines lending as, “To let out (money) for temporary use on condition of return with interest.”¹⁶ This practice of lending money for the purpose of charging interest is referred to in the Scriptures as “usury.” This is exactly what CHRISTian ministries are doing today as a means to get money now, when perhaps it is GOD’s intention to bring that money later. . . HIS way. It was clearly pointed out to the Jews, over and over, that they could lend money to foreigners and charge interest, but not to do this to their brethren (Exodus 22:25; Leviticus 25:35-38; Deuteronomy 23:19-20). Now I agree that the primary application would be to the Old Testament Jews, but I strongly believe that there is a secondary application to us as CHRISTians as well. Yet this command and admonition is being violated over and over again through what we term as “Revolving Loan” and “Trust” funds. Here, a CHRISTian “lends” their money to a CHRISTian ministry, while at the same time receiving, “. . . a regular interest income.”¹⁷ Another popular technique being used today is the “Investment Note.” Same idea of lending money and receiving interest in return. This is extremely popular when a group of believers want to build a new church facility. But again I must contend, this is not GOD’s way!

Let's briefly look at the results. GOD tells us through the prophet Ezekiel that HE will punish those who practice this, (Ezekiel 22:12-13). HE tells us in Psalm 15, that if we do not practice this, we shall be blessed. In Nehemiah chapter 5, we see the Jewish people having difficulty rebuilding the walls of Jerusalem because of this very thing. Thus Nehemiah has to rebuke the, "*nobles and the elders*" in verse 7. And notice in verse 9 that this had caused them to become, "*... the reproach of the nations, (their enemies.*" So not only does the ministry that practices this form of financing sin, but they indeed cause those who are lending them this money to sin as well! JESUS HIMSELF warned us of becoming such an offense in Matthew 18:7. Add to this the usual results discussed earlier, and indeed we see just how destructive this method is.

I would like to point out one more unbiblical method as the last. This method of **pledges and vows**. Here the particular CHRISTian ministry asks their readers, listeners or members to make certain pledges or vows to give so much money a week, month, or year.

"But how is this unbiblical?", one might ask. JESUS simply condemns it in Matthew 5:34-37. This of course causes the particular CHRISTian ministry to either borrow or buy on credit, going on the presumption that someday they will have the money. And again, it is this very kind of presumption that is condemned in Scripture, (see James 4:13-14). Of course the results are the same as with the other methods.

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I have only touched on a few of these unbiblical methods and perspectives, and space will not allow a detailed description of any others. Those such as **hoarding** or **accumulating wealth**, this idea of "**seed faith**," **advertising, charging exorbitant prices for Bibles, pins, and books, taking advantage of widows and the poor, and appealing to the flesh** to name a few.

Let me close this section of my paper by asking again, How big is our GOD? Who is our source? Just who are we trusting in . . . GOD or man? Truly, if we will only dare to trust in GOD alone, will HE not, "*... show (us) great and mighty things, which (we) knowest not*" (Jeremiah 33:3), "*... show HIMSELF strong in the behalf of them whose heart is perfect toward HIM,*" (2 Chronicles 16:9a), and, "*... freely give us all things. . .*" (Romans 8:32b)? Indeed, we can say, Amen!

II. Biblical Methods and Perspectives

When discussing the Biblical methods and perspectives of financing the CHRISTian

ministry, I guess one has to start with that method, which is talked about so much, and is so fundamental to CHRISTianity, and yet is one that I do not see being instituted by many ministries today. . . **faith**. We are told in Scripture that we are saved by faith and that, “. . . *the just shall live by faith,*” (Habakkuk 2:4). But how many CHRISTian ministries are living “justly” in practicing this faith, when it comes to financing the LORD’s work? Is it a sign of lack of faith and “justness” when a ministry has to practice the unbiblical methods discussed previously in this handbook? But what really is this faith, GOD through Habakkuk the prophet was talking about? And more importantly, are we putting this faith in GOD? The writer of Hebrews has given us the Biblical definition of faith. He writes, “*Now faith is the substance,* (or assurance), *of things hoped for, the evidence,* (or conviction), *of things not seen,*” (Hebrews 11:1). But how much assurance and conviction are we displaying when it comes to financing the CHRISTian ministry? Again, can we really trust GOD and HIS Word when HE says, “*But my GOD shall supply all your needs according to HIS riches in glory by CHRIST JESUS,*” (Philippians 4:19). Does Paul really mean HE “*shall supply?*” Does Paul really mean *all* (our) *need*? Again, we can say, Amen . . . HE does!

Again, who are we trusting in . . . GOD or man? David, in that great Psalm of waiting and trusting in GOD, three times said, that GOD only was his “*rock and salvation,*” that GOD only did he “*wait upon,*” (Psalm 62:2,5,6). How it must grieve HIM, when, by our actions in this area of financing HIS work, we do not really take HIM at HIS Word when HE promises to meet “. . . *all* (our) *needs*”! But O how it must please HIM when someone “dares” to come only to Him for their needs! O how it must please HIM when someone does take HIM at HIS Word!

George Muller, that great man of faith who helped so many English orphans in the 1800’s, knew what it was like to trust in GOD alone for all his needs, and to take GOD literally at HIS Word. His was not an insignificant work either. “Ten thousand motherless and fatherless children had found a home and tender parental care . . . and were fed, clad, and taught . . .”¹⁸ Besides this spiritual and physical care of the orphans, staff had to be paid and housed. He oversaw a Bible school, day-schools, home Sunday schools, gave hundreds of thousands of dollars to missionaries, and distributed millions of Bibles, books and tracts world wide. I point these things out to emphasize the largeness of his work. And yet in over sixty years of ministry, he never asked anyone but GOD for a single penny or shilling! (Note: He prayed in over 70 million dollars!)

Indeed, Mr. Muller knew what all the aspects were in “daring” to trust in GOD alone to finance his work. He knew by turning everything over to GOD, that GOD would have to provide, because it was HIS work. He knew that when people, both saved and unsaved, realized that he was trusting GOD alone for his and the orphans’ needs, GOD would have

to provide to protect HIS reputation. This was not a foolish or presumptuous faith, but this was a man who knew WHO he was trusting in. And GOD honored that faith, for over sixty years! In fact this was his chief reason for starting this orphan work. “That GOD (would) be glorified, should HE be pleased to furnish me with the means, in it being seen that it is not a vain thing to trust in HIM . . . ”¹⁹, (underlining mine). Mr. Muller’s faith was tested many times in these sixty years, but he knew that this was the only way GOD could perfect certain characteristics in his spiritual walk. In fact, he expected and looked forward to these trials. He knew that the exercising of his faith would produce more faith.

Now some would say that this method is difficult. How much easier and quicker to borrow or to beg. But that is why JESUS said that HIS, “. . . *way was hard* . . . ” (Matthew 7:14).

But let’s look at the tremendous results of the ministry that would dare to trust in GOD alone for its finances. In contrast to the results of the unbiblical method of public appeal, the results of trusting in GOD alone would be the encouragement of other ministries to trust in GOD too, and for the unsaved to trust in GOD for salvation. Instead of the enemies of GOD getting a chance to blaspheme and mock HIM, they would be compelled to glorify HIM, and thus HIS reputation would be preserved. When trusting GOD alone, a ministry is less likely to receive support from the world. As mentioned before, one’s own faith would be strengthened and would cause a total dependence on GOD. It would produce patience (James 1:2-4); stability, (James 1:5-8); peace, (Isaiah 26:3-4); strength, (Isaiah 40:31); freedom from debt and the lender, (Proverbs 22:7b); and thus no entanglement with the world, (2 Timothy 2:4), as we saw borrowing did. But notice some others as well. Truly the ministry that lived by faith would clearly be directed in relation to expanding, repairing, or changing directions all together, (Proverbs 3:5-6). In fact, this is the greatest method that can be used in this respect. Truly the ministry that lived by faith would be spared the terrible hurt and waste of the charging of interest in borrowing. Truly GOD would be pleased with this kind of faith, (Hebrews 11:6). And finally the joy that would come to that ministry that would ”dare” to trust in GOD alone -- Joy when GOD met a need that no one else knew of – a joy and excitement of anticipating when and how GOD would provide, and a joy that would come from knowing that GOD was “. . . *thinking upon me* . . . ”, (Psalm 40:17).

I would close the discussion of this **faith** method by asking the question Paul asked in Romans 14:22, “*Hast thou faith?*” I would answer as he answered, “. . . *for whatever is not of faith is sin*”, (vs. 23).

Closely akin to this faith method, and no less important and fundamental, is the method of **prayer**. But just as I do not see faith exercised in relation to financing the

CHRISTian ministry, I do not see this method of prayer either. Perhaps this is so, because in order for this method to be used, those involved in GOD's work who use this method, have to be men of faith and patience, and men who know their GOD and HIS Word. I really believe that those involved in the CHRISTian ministry would rather take the "easy way" of begging, borrowing, and going to the world for financial help, than the "narrow and hard" way of humble, patient, hard-working, knee-bending, and tear-filled

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prayer. But isn't this GOD's way? Isn't this what HIS Word instructs, indeed commands us to do over and over again? I would have to say "yes" to both questions!

So let's look at what GOD's Word has to say about this method, and some of the principles and conditions for the ministry who would "dare" to use it.

First GOD warns us in HIS Word, that to even have our prayers heard, we must not, ". . . *regard iniquity in (our) heart . . .*", (Psalm 66:18). But on the other hand, HE promises to give us, ". . . *whatever we ask*", if we would only ". . . *keep HIS commandments, and do those things that are pleasing in HIS sight*", (1 John 3:22). Based on these Scriptures, could this be one of the reasons why CHRISTian ministries are not receiving the needed finances when they do employ this method, and thus they have to resort to unbiblical methods discussed earlier?

Secondly, GOD tells us that we must pray, ". . . *according to HIS will . . .*", (1 John 5:14). Could this be another reason why GOD is not supplying ministries with finances, because their desires to expand or repair for example, are not ". . . *according to HIS will*", or at least HIS timing? Just let me say here, that when we do not receive the needed finances for a particular need in a ministry, GOD is not necessarily saying "no." HE may just be saying, "Later". John goes on to say in this passage, that if we do pray according to HIS will, we can have the confidence and assurance that HE will not only hear us, but give us what we desire, (vs. 15).

Thirdly, GOD's Word tells us that we must pray in, and with, **faith**, (Matthew 21:22; James 1:5-8). This faith will not be a presumptuous or "pentecostal" faith. Again, we must be praying ". . . *according to HIS will . . .*" and HIS Word. Indeed, the presumptuous kind of prayer in this area of finances, is the kind of prayer that is employed after a particular ministry falls into debt or gets behind in its payments, and then comes "running to GOD" and its supporters, expecting assistance in deliverance, when the real need is for that ministry to fall on its knees and confess its sin of unbiblically financing GOD's work. Again noting that great example of prayer and faith, George Muller, he, ". . . believed, and because he believed, prayed; and praying,

expected; and expecting, received.”²⁰

Fourthly, GOD has instructed us to be persistent in our praying for finances. Could this be another reason why CHRISTian ministries are not receiving needed finances? They think that after asking GOD two or three times without receiving, it must mean a negative answer from HIM, when really GOD is testing their faith and perseverance. JESUS gave us a parable to illustrate this in Luke 18:1-8.

In the so called “Lord’s prayer” of Matthew 6, JESUS instructed us to pray for, “. . . *our daily bread*”, (vs. 11). Perhaps GOD is trying to tell us here, that in this area of financing HIS work, HE wants us only to pray for daily needs and not future ones. Indeed, the ministry that is living this way will be strengthened in faith, patience and dependence on GOD.

Lastly in relation to this method of prayer, the ministry that would use it would do well to remember the technique Moses used so many years ago. Moses was a man who would simply “remind” GOD of HIS promises toward HIS people. Granted, GOD did not have to be reminded of anything. Indeed, it was probably Moses that did. But yet one cannot deny the fact that he used it, and it did indeed work. Perhaps the CHRISTian ministry needs men who know how to pray for finances in this way.

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There is no need to mention in detail here, the results of this method of **prayer**, because they would basically be the same as the results of the **faith** method, and opposite of all the unbiblical results. But let me just highlight a few: faith strengthened, dependence on GOD enforced, joy from answered prayer and seeing GOD work, and freedom from all that the unbiblical methods produce.

I would close this section by again asking the question, “Can we believe GOD and HIS Word?” GOD says in HIS Word that if we, “*Ask, it shall be given . . .*”, “*For everyone that asketh receiveth . . .*”, (Matthew 7:7-3).

Although there are undoubtedly more, space will allow me to only present a third and last Biblical method of financing the CHRISTian ministry. One perhaps we could call the **living day to day** method. And just as the methods of **faith** and **prayer** are difficult to follow, so too this method of **living day to day**. Indeed, many would say this method is so difficult, it is beyond all human reasoning and logic. But this is exactly the case in so many of GOD’s ways. As HE said in Isaiah 55:8, “*For MY thoughts are not your thoughts, neither are your ways MY ways . . .*” and as is the case when we follow GOD’s ways, the results are indeed tremendous . . . as we shall see.

Now logic and human reasoning would tell us that it just makes good sense to lay aside money for future needs, (such as is the practice of ministries today, particularly churches, to have a general or emergency fund for unforeseen emergencies). Human logic and reasoning would tell us that we need this kind of “security.” But I believe GOD’s Word says no! Wouldn’t this be a form of presumption, which is so condemned in Scripture, (see James 4:13-15)? Wouldn’t this lead us not to trust in GOD, and thus cause our faith to be weakened? In fact, it just seems to “naturally” happen, that as soon as we as CHRISTians get “comfortable” and secure, we forget about GOD, because there is no need to trust in HIM. Is this why Agar cried out in Proverbs 30:8-9, for GOD to give him “just enough to live on?”

This was exactly how GOD instructed the Jews in Exodus 16, concerning the gathering of manna in the wilderness. There Moses tells us, “. . . *he that gathered much had nothing over, and he that gathered little had no lack . . .*” (vs. 18). As noted under the method of **prayer**, JESUS instructed us to pray for, “. . . *our daily bread,*” (Matthew 6:11). HE knew the danger of accumulating and hoarding wealth. And although HIS disciples kept some sort of a treasury, (i.e. – Judas with the money bag), there is much evidence in the Gospels, that JESUS’ ministry was characterized by “**living day to day,**” (i.e. – gleaned on the corners of others’ fields of crops, paying the tax for Peter and HIMSELF out of the mouth of the fish, and instructing HIS disciples to minister on this principle in Matthew 10:9-10).

Again, many of the results that came from the **faith** and **prayer** methods would be true here as well, but there are some that are unique to this method. First of all, this would lead to a real contentment, and would keep a ministry from that destructive passion of covetousness, which of course is the opposite, (Hebrews 13:5). Secondly, this would compel a ministry to be a better steward of the finances entrusted to it, thus stopping waste. Indeed, it would cause a ministry to clearly see the unprofitable “branches” of a work, and thus a “cutting off” of those “branches.” Thirdly, as is clearly taught in Scripture, financial poverty always leads to a spiritual wealth, (James 2:5). Certainly, if a ministry has no large accumulation of wealth, he has no worry or fear of losing it in some way, (see Ecclesiastes 4:6; 5:12-13). And lastly, when a ministry refuses to lay aside money for future needs, and instead live “**day to day,**” a certain

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“creativity” is nourished, (i.e. – repairing of existing equipment and facilities, looking for more efficient ways to minister, etc.)

Again, most would say that this is a difficult and hard way. But it is GOD’s way, and, “*Is anything too hard for the LORD?*”, (Genesis 18:14).

Conclusio n

It has been the purpose of this handbook, to not only have had presented the Biblical and unbiblical methods and perspectives of financing the CHRISTian ministry, but to also have shown that we can indeed trust in Almighty GOD and the promises in HIS Word. We live in a day where true CHRISTianity is constantly and consistently being observed and criticized by the unsaved world, especially in this area of financing GOD's work. They are questioning, and perhaps doubting, whether they can trust in GOD for their salvation, because the very men and ministries which should be exemplary in faith, are instead showing them that they cannot trust in HIM for their daily needs. How important it is for GOD's people to show to this unbelieving and skeptical world, that our GOD is All Mighty and All Powerful, and that HE indeed can and, “. . . *shall supply all* (our) *need according to HIS riches in glory by CHRIST JESUS*” (Philippians 4:19).

Documentation

1. Joel Nederhood, Director of Ministries of the Back to GOD Hour, to Friends of the Back to GOD Hour, Palas Heights, Illinois, (August, 1984), page 2.

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3. James G. Kovalik, Executive Director of Scripture Press Ministries, to CHRISTian Friends, Glen Ellyn, Illinois, (November 4, 1983), page 3.

4. Paul Freed, President of TransWorld Radio, to CHRISTian Friends, Chatham, New Jersey, (June 1984), page 4.

5. Ibid.

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