

An excerpt from: The Mission-Minded Family – Releasing Your Family to God’s Destiny

By Ann Dunagan

Missions and Family Finances

“For where your treasure is, there your heart will be also.”

Jesus Christ (Matthew 6:21)

How your family views money and possessions is intrinsically connected with how you view God’s priorities in life. As Christians, we should have the perspective that everything belongs to God: all of our time, all of our talents, all of our life-decisions, and, yes, all of our money. I believe it is important to teach our children about God’s principle of tithing (giving 10 percent of our income to God), but even more importantly we need to instill in our family that 100 percent of absolutely everything in our lives belongs to God. This principle is much easier *caught*—by our example—than *taught* by our words.

Every Christian family should live by faith. It doesn’t matter if you are called to a conventional occupation or called to be a pastor or a missionary; in actuality, every believer is called to “full-time ministry.” Every believer is called to serve the Lord as God’s ambassador, in whatever area that might be. There is a special grace, a high accountability before God, and many unique challenges for believers who commit to earning their entire livelihood by the gospel; but every mission-minded follower of God should live by faith. Often the most difficult challenge to accepting God’s calling to ministry or missionary work is the question of money and trusting in God’s provision, especially provision for an entire family. Nobody wants to be a

missionary mooch or a religious bum. But even these attitudes delve deep into our core attitudes about work, faith, and God's provision.

This chapter is written for two purposes. First of all, I want to encourage each family who is called to forgo a traditional salary or occupation (or who may be called to do so in the future) to obey God's call into ministry or missionary work. Even a traditional pastoral position or an appointment on a church staff seems more stable than stepping out into a mission-oriented occupation or a ministry with an evangelistic or outreach focus. Lost people don't buy tickets (or pay their tithes) to hear the gospel. But they need to hear, and someone has to be willing to reach out to them. Second, this chapter is written to encourage every mission-minded family to understand the tremendous needs in regard to world missions and international evangelism. Every one of us (including pastors, lay people, and even missionaries) needs to support God's work generously.

The Little Blue Lamp (Our Family's Story)

My husband and I were both twenty-one years old and had just completed Bible school and our university education, when the Lord began training us to rely totally on Him. We were living in Oklahoma and preparing to move over two thousand miles away, to Oregon, to step into full-time ministry.

As a result of prayer, we felt that God was calling us to focus on mission evangelism, and specifically (in our situation) that Jon was not to work any job, for pay, outside of the ministry. We had accumulated a modest savings and were beginning to sell our belongings. But no matter how many times we tried to calculate our future budget,

there was no way, financially speaking, that it would work. Even if all of our things sold for top dollar, we realized there would be nothing to live on beyond the first few months.

We didn't have a support base. We didn't know anyone in the city where we were headed. And the more we thought about it and tried to crunch the numbers, the more concerned and frustrated we became.

As graduation day drew near, Jon earnestly began to seek the Lord for direction and provision. One day, after a time of fervent prayer, Jon came in and told me, "Hon, you'd better sit down." My husband then proceeded to unload what could have been a bomb for a young wife: "Ann, I believe God wants us to forsake everything and totally depend on Him, and not on ourselves. Just as the disciples left their full nets to follow Jesus, I believe God wants us to give away everything—our car, our savings, and everything we've had for sale."

For a moment, I let the words sink in. It sounded crazy, but somehow God instantly confirmed Jon's words in my heart.

It wasn't because of something he and I had heard before. We weren't mimicking someone else's testimony. (And we're not suggesting anyone else try this at home!) Yet somehow, deep inside, we both felt that this was indeed what God wanted for us.

Besides, if Jon's idea *was* from God (which I felt it was), I knew it would work; and if it *wasn't* from God, we shouldn't be in ministry! A "faith" came that was unexplainable.

All worry and anxiety left, and we were instantly filled with excitement.

That night, we called a few friends and told them to come over and take anything they wanted. The next day, we gave our car to a fellow student who had wanted to buy it. In the next church service, we gave our entire savings in the offering. We gave a beautiful

hand-carved baby crib to a woman I had prayed with (who, by the way, had been barren, but was now expecting!) And most difficult of all, I presented our church's worship director with a treasured silver flute my parents had sacrificed to buy for me for my sixteenth birthday.

Now there was no possible way we could step out in ministry on our own. If it worked, it would have to be the Lord's provision. And we just knew He would provide!

But two days before we were to move, reality suddenly hit. We had nothing. The lease was up on our apartment. Our church had already prayed for us and sent us out. We had no vehicle and no money. How would we live? How were we going to get across the country? Could we really expect someone to give us a car within the next few days? It seemed impossible.

Jon looked over at me, sitting on the floor with our newborn, as he suddenly felt a wave of despair, responsibility, and condemnation.

He desperately cried out to the Lord, "God, did I hear You right?"

As he prayed, Jon felt a reassuring peace and a still, small voice: *Yes, and as soon as you do everything I have told you to do, you will see My provision.*

Jon kept asking me all morning if there was something we had not yet done, but we couldn't think of anything. Finally, we got out our "for sale" list and went down the items one by one—until we came to . . .

Blue Lamp – \$5

Looking across the room, we saw the little blue lamp sitting on a cardboard box in the corner. We had found it (then an ugly orange) at a garage sale, brought it home, and painted it country blue.

“The lamp! The lamp!” we both shouted. “We forgot to give away the lamp!”

Immediately, Jon grabbed that little blue lamp (along with a handful of pots and pans) and headed to our neighbor’s apartment. Our young bachelor friend didn’t know what to think when Jon loaded his arms with the strange combination, saying, “Here—God wants you to have these!”

Jon hurried back to our apartment, and within three minutes (that is no exaggeration!) we received a phone call from a man we barely knew.

“Is this Jon Dunagan?”

“Yes.”

“Do you need a car?”

Jon attempted to conceal his growing excitement. “Well . . . uh, why do you ask?”

“Well, my wife and I have been feeling that God wants us to give you our car. We’ve never done anything like this before, so we prayed about it all last night. It wasn’t until just a few minutes ago that we finally felt a peace about calling you.”

That last step of obedience—giving away that insignificant blue lamp—released God’s provision! Before, we had been trusting in ourselves and our stuff, but now we were totally depending on God.

Within two days, we left for Oregon—arriving in town with our little car, a few dishes, some clothes, one baby, and only twenty-seven dollars!

We began preaching in parks and witnessing on the streets; and a roller-skating rink allowed us to use their building—*free of charge*—for weekly services. We even found a nice fourplex with an amazing move-in special: “Move in today . . . and don’t pay for three months”!

Our First Mission Trip

After being in Oregon a short time, God led us to a pastor who helped arrange our first overseas mission trip: to Hong Kong, Macao, China, and the Philippines. The Lord supernaturally provided money for our airline tickets, but when it came time to leave we didn't have any money for traveling expenses—not even one dollar to buy gas to get to the airport!

Here we were, a young couple with an eighteen-month-old baby, and I was seven months pregnant. Our only overseas contacts were complete strangers; and we didn't know if we would need to pay for our own expenses once we were there.

How could we leave with no money? Would we be a blessing, or a burden? Was this really God's will?

As we prayed together, God again gave us a peace that could only come from Him. He gave us a tremendous burden for the lost in those countries and reassured us that He could provide there just as easily as He could provide here in America. For Him, there was no difference; but for us, it was a lesson in trust.

We decided to pack our car and drive toward the airport until our near-empty gas tank ran dry. Right before we left, we made a last-minute check through our apartment and noticed a new message on our answering machine: "Hey, Jon and Ann, if you haven't left yet, I've got something for you down at the church . . ."

That "something" was a twenty-dollar bill—just enough to get us to the airport! On our way overseas, the Lord opened up an opportunity for us to share at a small church

group in Maui, Hawaii. We were completely surprised when they offered to take up a special missions offering for our trip! These people blessed us and sent us on our way.

Throughout the several-month outreach, no one knew of our meager financial situation. Every step along the way we had enough money to pay for every expense. We were able to bless our ministry contacts monetarily. And we even came home with souvenirs! We saw firsthand the “ripe harvest” overseas, and our lives and ministry have never been the same.

Continuing to Trust God

For over twenty years, my husband and I have not worked a job—for pay—outside of the ministry; and we have never “itinerated” to raise ministry funds (although we realize that many, in fact most, missionaries are led by the Lord to do this). We have simply trusted God. And He has faithfully provided for hundreds of international outreaches and for every need for our growing family.

When we have a financial need, we seek God’s direction. Sometimes we share a ministry need in our monthly newsletter (which we only send to those who have requested it). Sometimes we tell no one, and simply pray. Other times the Lord directs us to mention something to a particular person. Sometimes He directs us to give generously to someone else. We often practice “tithing in advance” (just as people gave of their “firstfruits” in the Bible): we give 10 percent of what we need for an outreach before any money comes in.

No matter how the details work out, God consistently comes through! Over the years, He has provided for missionary motorcycles and village church buildings, as well as for college tuition and orthodontic braces for our children.

God's provision doesn't always look the same, but it's always there. One time we trusted God for over fifteen thousand dollars for an African outreach; then, soon afterward, we trusted God to go back to Africa without even one penny—using a free airline ticket! God's provision was met in a supernatural way for each trip, but the provision came quite differently.

When another “impossible” situation comes, the Lord simply reminds us how we began; and He continually reassures us that He will keep meeting our needs today . . . and tomorrow.

How Does a Missionary Raise Support?

When beginning full-time missionary work, one of the first steps a person will take—while praying and seeking the Lord's will—is to build a support base for prayer, mutual encouragement, and financial partnership. As Betty Barnett of YWAM has written in her excellent book, *Friend Raising: Building a Missionary Support Team That Lasts*, this is a process of raising friends, not funds.

It is important for mission-minded families to do their best to understand the challenging steps new missionaries must walk through to reach the ministry goal God is calling them to make. As we take time to consider a missionary's initial (and ongoing) challenge to trust God for financial provision, it can help us to be more empathetic and encouraging. Missionaries need constant encouragement—in prayer, friendship, and finances—to see God's visions fulfilled.

Even simple comments such as “I just got your newsletter in the mail and I’m so proud of you!” or “Hey, I want you to know that I’m praying for people to give toward your ministry!” can make a huge impact.

TEACHING OPPORTUNITY

Learn How a Missionary Builds a Support Team

Even if your family is not called to full-time missionary service, look at each step a new missionary has to face and consider how your mission-minded family could be a support, help, and encouragement to new missionaries.

- A new missionary usually begins by seeking counsel from a pastor or a mission organization. (Your family could pray with them for God’s wisdom.)
- As God leads, the new missionary will usually hope to share the new vision at his or her home church or at a church of close friends or family members. (You could mention this opportunity to your pastor or church leaders.)
- Sometimes a table display will need to be assembled with photos of the people or a map of the projected area. (Your family could stand by their display, or if computer savvy, help make a DVD or PowerPoint presentation.)
- It is usually helpful to have a ministry brochure available. This brochure often includes photos, a brief introduction of the missionary and his or her family, a description of previous ministry experiences, and the missionary’s vision for the future. (Your family can give encouraging comments or help with mailing.)

- A new missionary will usually include a brief recommendation from a pastor and perhaps others and a simple response card. (Your family could collect recommendations and positive comments about the missionary.)
- When sharing a new vision, missionaries try to remember that God is their ultimate source of provision—not any particular people. “Where God guides, He provides!” Without portraying a begging attitude, new missionaries will attempt to convey their burning heart for the lost and to share their vision for the future. Many missionaries see tremendous needs that they are unable to meet by themselves; part of their calling is to help convey this need to others. (Your family can help by requesting prayer support for specific missionary needs.)
- Oftentimes, the thought of facing friends and family to raise necessary missionary support is far more terrifying than the thought of facing a tribe of cannibalistic headhunters! It’s a great blessing when a new missionary meets someone with an encouraging and compassionate heart. (Your family can be this encouragement!)

At the conclusion of a new missionary’s presentation, it is very helpful if a pastor (or someone else other than the missionary) invites people to join with this new missionary in prayer and/or financial support. (Perhaps you can fill that role.)

TEACHING OPPORTUNITY

Make an Introductory Missionary Brochure

As a family, you could design a brochure for a missionary who needs an updated design, or even write your own family letter to communicate your heart for world missions or to encourage prayer for a specific need.

Imagine what it would be like to be a new missionary. Perhaps, just for fun, you could design an imaginary missionary introduction letter or design an attractive missionary brochure on your computer. And when you are in the midst of that tedious job of signing and mailing your annual Christmas letter or cards, remember to pray for God's blessing (and anointing) on your missionaries—who need to communicate with their partners regularly, nearly every month.

- Begin with an up-to-date family photo, and design an attractive prayer card.
- Ask the Lord who to include in your first mailing. (Missionaries often begin by making a list of relatives, church friends, coworkers, high school and college friends, those on their Christmas list, or people they meet as they share their new ministry vision.)
- What to include: a simple letter, a quality ministry brochure, a return envelope, and a response card (if desired).
- Make it personal. If at all possible, a new missionary should precede their first mailing with a personal contact. A friendly call or a short note simply to touch base with a longtime friend could make a big difference. And when the initial newsletter is sent out, it is always good to include a personal, handwritten note.

It is important to realize that stepping out into full-time ministry or mission work usually requires dying to self-righteous pride and reevaluating self-sufficient attitudes. Sometimes a

person may listen to a missionary and inwardly mutter: *Ugh! There is no way on earth I would take money from people I know. If God ever provided supernaturally, that would be one thing. But if He ever wanted me to be a missionary, I would never be like some tramp—just mooching off friends and family!*

Do we consider “living by faith” equivalent to begging like a homeless vagabond or perpetually surviving on food stamps and welfare? Thoughts like these degrade God’s calling and the obedience of His frontline warriors. As mission-minded parents and teachers, it is vital to esteem God’s missionaries and the tremendous sacrifices they make. Remember that our children will grasp our attitudes even more than the things we say.

Daring to Live on the Edge

An excerpt from *Daring to Live on the Edge*, by Loren Cunningham

In his excellent book, *Daring to Live on the Edge: The Adventure of Faith and Finances*, Loren Cunningham addresses many challenges of stepping out into full-time ministry. As the founder and director of YWAM (Youth With A Mission), Cunningham shares from his vast experience and from his heart as he encourages others to walk in obedience to God’s calling—whatever that may be.

For many of us, pride blocks us from being the receivers of generous giving. We would rather be self-sufficient. I have often talked with people who wanted to be missionaries some day—when they could pay their own way to go. But the sad fact is that even if you could manage to remain unentangled with debt and find a way to

bankroll your own work, you would miss the terrible-but-wonderful humbling heart link that occurs when people put money in your hand, saying the Lord told them to give it to you.

There is a special bond forever between you and the giver. You will care about and pray for the giver in a different way than you pray for those who have never given to you personally. You will also quite naturally want to share news with your giver about your ministry, reporting what the gift has done in the work of the Lord. And prayer will go up on all sides—the spiritual warfare that is necessary for anything to be accomplished. It might not seem possible to struggling missionaries or pastors, but if a giant foundation were to fund their work or some billionaire were to write out a huge check, it could be a death knell for their ministry. Missionaries need much more help than money. We need people backing us up, praying for the extension of God’s kingdom, engaging with us in spiritual warfare through their giving and intercession.

The giver is blessed in the process, too. Jesus told us, “Where your treasure is, there your heart will be also” (Matthew 6:21 NIV). When we give our “treasure” to specific people and their ministries, our hearts are there with them. They may be halfway around the world in an area we may never visit—but we are closer to these people and what God is doing in that country because of our giving. This kind of heart link giving allows any Christian from any part of the world to “go out” and help fulfill the Great Commission. And it is God’s way of forging and strengthening relationships.

“Though your riches increase, do not set your heart on them.”

Psalm 62:10 (NIV)

A Few (More) Thoughts about Faith and Finances

– For mission-minded families who are *not* called to be missionaries

Advice from a Mission-Minded Single Mom

Every month I put money aside and work extra jobs to have the means to go when and where the Lord shall direct. I encourage everyone to do what they can to save little by little as well. The Lord makes ways when you are working for Him! But it's also important to remember not to get so caught up in saving that we forget to give. (This is a daily reminder that I need to keep giving myself!)

Challenged by Cluttered Closets

With twisted hangers, bulging drawers, and way too many clothes, the kids and I began our major closet-cleaning attack. It took days; but as we conquered our last pile, we felt victorious—with sacks for the dumpster and sacks to give away. Best of all, we finished just in time for me to leave for a short-term mission trip.

I was headed to Uganda, and soon was surrounded by orphans with totally bare bottoms and wearing nothing but rags and ripped-up shirts. I couldn't think of anything but these precious children and my ridiculous "conquered" closets. Then I felt the Lord whisper, *I'm the One naked on these streets!* I immediately went and bought armloads of children's clothing. But the situation turned pathetic: mothers came running from everywhere, holding up naked babies and begging for help. The need was beyond me; and I tell you, it did something to my heart.

Back home, our family raised funds to clothe that whole village. And this year, we even started an orphanage. The world's needs are huge, but they're not beyond God!

Ten Ways to Raise Money for Missions

There are a lot of ways to raise money for international mission projects. Here is a list of activities commonly used by children's churches, youth groups, and short-term mission teams. The time will come, however, when these efforts won't be enough. A true mission-minded family just needs to earn and save money, managing that money according to what's really important.

1. Organize a car wash; rather than charging a set amount, receive donations.
2. Collect newspapers for recycling.
3. Recycle aluminum (and go around neighborhoods to get even more).
4. Use creative offering baskets. The last few weeks at our church, someone held up a big rubber boot to collect money for a mission trip to the Philippines. A missionary wants to buy rubber barn boots and other gifts for pastors in remote villages; the boot was simply a fun way for the church to catch the vision.

Another idea is to use African-looking baskets.

5. Track a missions goal on a "thermometer" poster or in the church bulletin.
6. Have a family garage sale.
7. Make and sell something, like crafts or after-church lattes and espressos.
8. Donate a service in exchange for a donation for a mission trip.

9. Collect spare change in special containers, such as a coffee can with pictures related to the mission project and a hole for coins in the lid. I know of a small church in which the kids raised thousands of dollars for missions by doing this.
10. Have a bake sale after church.

A Coast Guard Cutter . . . or a Luxury Liner?

What kind of lifestyle is appropriate for a mission-minded family? Does God want all Christians to subsist just above the poverty line? Is it OK to live in extreme wealth and extravagance? Or does God have a divine balance economically for each family? An interesting perspective is to remember that we are in a spiritual battle, with eternal souls at stake. As mission-minded believers, we should go through life as if we are on a rescue ship, not a luxury craft.

During World War II, the Queen Mary, a huge ocean liner, was converted into a troopship. In *Serving As Senders*, Neal Pirolo writes:

Today the museum aboard the Queen Mary affords a stunning contrast between the lifestyles appropriate in peace and war. On one side of a partition, the tables prepared for high society hold a dazzling array of dishes, crystal and silver. On the other side, one metal tray with indentations replaces 15 dishes and saucers. Bunks, eight tiers high, accommodate 15,000 troops in contrast to the 3,000 wealthy patrons in peacetime transport. To so drastically reconstruct the vessel took a national emergency. The survival of a nation depended upon it. Should you replace your china with metal trays? No! But allow the Holy Spirit to challenge every aspect of your lifestyle.

“You may say to yourself, ‘My power and the strength of my hands have produced this wealth for me.’ But remember the LORD your God, for it is he who gives you the ability to produce wealth.”

Deuteronomy 8:17–18 (NIV)

I Gave Myself

It was Christmas and the Liberian Christians had been asked this year, instead of receiving gifts, to help carry the gospel to others. As in many mission fields, they brought, not money, but produce. Presently, the great plates were piled high with offerings of rice and cocoa, bananas, palm nuts, pineapple, and cassava.

There was a moment’s pause . . .

Slowly a twelve-year-old boy walked forward and solemnly placed his feet in one of the plates.

Afterward, when the missionary questioned him, the boy said, “We are very poor. I did not have anything else to give . . . so I gave myself.”

A Few Startling Financial Facts

- More money is spent each year on chewing gum than on world missions.
- Every fifty-two days more money is spent on pet food than is spent annually on missions.
- The US poverty level is in the top 4 percent of world family income.

From My Children's Perspective

Grandpa's Reward

By Patrick Dunagan, age fifteen

Recently, my Grandpa Dunagan died. At the time, Dad was overseas on a mission trip in Africa and was unable to get home in time for the memorial service. I had the sad honor of taking Dad's place (along with my five uncles) as one of Grandpa's pallbearers.

My dad wrote this letter before he left. As it was read at Grandpa's memorial service, it really showed me how a father's life can impact his children for God and for missions, and, in turn, impact his grandchildren too!

Dear Dad,

Well, I am off to Africa again! Lord willing, my team will hold two crusades on this outreach. Months of preparation and planning have gone into this endeavor. I pray that God will honor the labor with multitudes of precious souls coming to know Jesus Christ as their Lord and Savior.

Dad, you and Mom were the first people to plant in me a desire for missions evangelism. For many years you had been faithfully in charge of the missions department at East Olympia Community Church—always making sure that these laborers received their material support and plenty of love and encouragement.

I remember one time in particular, when I was about twelve years old, that a certain missionary from South America had come to visit you at the farm. I knew that at

the time your own personal finances were tight. However, I observed how you and Mom wanted to bless this man. You saved a little here and a little there and even sold a cow. When you gave your gift, you gave joyfully and humbly. Little did this man know of the sacrifice behind what you gave . . . and seeing your act of giving stirred something inside of me. I immediately ran to my room and gave the missionary all of my money to help him in his work. I figured that if “missions” was that important to you, it had better be important to me.

Dad, in the event that your body passes away while I am in Africa, I know that your soul and spirit are with Jesus. To be sure, there is nothing I can do to bring life back into your body now. However, through my labors I trust for salvation to be granted to many. More than likely, I would not be able to make it back in time for your funeral; but in that event, I would like to dedicate the souls that come to Christ on this outreach to you. I trust that the Lord will add them to your reward.

I love you, Dad! Thanks for being such a godly example to follow.

Your son,

Jon

“The question is not how much of my money I give to God,
but rather how much of God’s money I keep for myself.”

R. G. LeTourneau

“He had everything, but he possessed nothing. There is the spiritual secret.”

A. W. Tozer (speaking of Abraham offering Isaac)