



Chapter 9

FINANCIAL STEWARDSHIP AND THE GREAT COMMISSION

War affects every aspect of life. Even on the homefront, patriotic citizens work actively to fulfill their part in the war effort. During World War II, women went to work in factories that had been transformed into weapon-making assembly lines. Farmers across the nation raised food for soldiers. Children did without new rubber boots and toys, and families were content with hand-me-down clothes. Grandmothers invented ways to bake without sugar or butter, and everyone learned to make do with rationed food. Extra spending money was often invested in war bonds as the entire national budget was focused on the needs overseas. Everyone was aware of the sacrifices that soldiers were making in Europe and in the Pacific and, because of this, each person wanted to do their share.

We, too, are in a time of war. This war affects nations around the world—although the stakes are much higher than normal combat. Instead of fighting for short-term political gains, we are in a battle for the eternal destiny of precious souls. Throughout the earth, people are lost and desperately in need of salvation.

Joel 3:9-10, says, *“Proclaim this among the nations: ‘Prepare for war! Wake up the mighty men, let all the men of war draw near, let them come up. Beat your plowshares into swords*

and your pruning hooks into spears; let the weak say, ‘I am strong.’”

Try to imagine this situation. A group of farmers are out in a field; some are shearing wheat while others are pruning fruit trees when, all of a sudden, a cry goes forth: “Prepare for War!”. This is an emergency call—with no time to spare. Everyone is needed and quickly instructed to use his farming tools for weapons. There is no time to worry about whether they should fight or what weapons they do not have. They are told to come at once and use what they have in their hands. Desperately, the men begin to *“beat their plowshares into swords and their pruning hooks into spears”* as the battle draws closer. Even the weak are encouraged to say, *“I am strong,”* for every potential warrior is needed.

In today’s spiritual battle, every Christian has been drafted to reach the lost. Some of us are called to go to the front lines, while others are called to take care of what is necessary at home. Unfortunately, too many civilians on the homefront are completely oblivious to the needs of the war. They may think, “Oh, I don’t have much and what I have won’t really help.”



Is Your Part to Give?

You may have heard this statement “Some are called to go and others to give or pray.” It is not uncommon to hear of a missionary family who sells everything to go on the mission field.

Yet what about those who are “called” to give? Do you think that God would require a real sacrifice only from those who are called to go? God’s Word tells us that we are blessed for a specific reason—to establish His covenant on this earth!

If your part in reaching this world is to give, you need to learn to live by faith and trust God to meet your needs and the needs of those you are working to support.

As a family, seek God for creative ideas in giving. Did you know that the modest savings of one or two dollars a day could support a full-time national missionary in many places around the world?

In chapter ten, there are many ideas for mission fundraisers for your family or church. We all need to take our place and actively support those who are “out there” on the front lines of battle.

Is Your Part to Go?

Perhaps you believe the Lord is directing you to go overseas—either for a short-term outreach or for long-term service. If you contact a denominational missions organization, they can give you a projected monthly financial budget, but with a medium to large family, this could be an outrageous amount to raise. Just the thought of traveling to different churches and asking people for financial support makes you break into a cold sweat and turns your stomach in knots. So, what do you do?

Can you imagine the confusion and despair if every drafted soldier had to worry about his own support? How would he get to the battle? What would he wear? Who would take care of food and lodging and who would support his immediate family members? It has been said that “no soldier goes to war at his own expense.” No matter how impossible this may seem, this same principle holds true for the warriors in the kingdom of God!

If God has called you into His service, you can trust

Him to meet your needs. It has been said that “where He guides, He provides” and “where He leads, He meets the needs.”

In, *Daring to Live on the Edge: The Adventure of Faith and Finances*, Loren Cunningham addresses many of the challenges of stepping out into full-time ministry. As the founder and director of Youth With A Mission, he shares from his vast experiences 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 may 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 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” (Matt. 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 heartlink 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.”¹

Learning to Receive

At times, we simply need to die to our self-sufficient and self-righteous pride. We may think, “*There is no way I would receive money from people I know. If God wants to provide supernaturally that’s one thing, but I could never live off my friends and family.*”

Towards the beginning of our ministry, Jon and I were preparing for a missions outreach. We were trusting God for a large amount and had prayed specifically about the need. At this same time, Jon’s parents asked us about our situation. They wanted to help and felt the Lord leading them to give, but we did not see this as God’s provision. They had no extra money and we did not want to receive from them. When Jon responded with “No, Dad, we really can’t take it, but we’ll be all right...the Lord will provide,” Jon’s father responded with an old and simple story:

“There was once a family who got caught in a terrible flood,” he began. “As the rains poured down, and the flood waters began to rush towards their home, they began to pray earnestly to God. ‘Oh Lord, please save us.’ In prayer, they felt the Lord reassure them that He would take care of them.

“Shortly afterwards, a neighbor came by in a crowded life raft. ‘We can make room for you, too,’ they offered.

“But no, the father refused. ‘That’s all right,’ he protested. ‘You go ahead and don’t worry about us.’

“The flood waters began to rise higher and higher. Soon, the family had to go to the second story of their house. As they looked out their windows a coast guard rescue boat came by. ‘Can we help you?’ they shouted.

‘We’ll be okay,’ the father responded. ‘Help for us is on the way.’

“At last the waters became so high that the family

had to climb on their roof. Somehow, the father managed to get his wife and children up on top of their house. They continued to pray to God as a helicopter circled over their home. ‘Just grab the line!’ the operator yelled.

‘No,’ the father again refused, ‘God will take care of us.’

“Within minutes, a huge wall of water came and overtook the entire house. The family instantly drowned and found themselves before the Lord in heaven. ‘Lord,’ the father questioned, ‘why didn’t you save us?’

‘It was I who sent you a life raft, a coast guard boat, and a helicopter,’ Jesus responded, ‘but it was you who refused them all.’”

As he finished the story, Jon’s dad handed us a check for the amount we needed. Although it was a blow to our pride, we realized that this *was* the Lord’s provision. God had answered our prayers and would bless Jon’s parents in turn for their generosity.

Learning to Trust God

Depending on God for your daily needs is an exciting way of life, but it is frightening to step out of your comfort zone and learn to trust God. God’s provision remains constant. The Bible says, “*I’ve never seen the righteous forsaken, or His seed begging for bread.*”

Right before we stepped out in full-time ministry, the Lord began to train us to lean on Him. We were finishing up Bible school in Tulsa, Oklahoma and were planning a move to Oregon. In prayer, we believed the city of Bend was to be our home base for missions and evangelism and that we were not to have a secular job. For months we saved all we could and began to sell our modest belongings. No matter how we tried to calculate our budget, there was no way it could work. Even if we sold everything we owned for top dollar, there would not be enough. The more we thought about it, the more we struggled with worry. And the more we tried to rearrange our budget, the more frustrated we became. Finally, only two weeks before graduation, Jon earnestly began to seek the Lord for direction and provision.



After he returned from a time in prayer, Jon told me, "The Lord wants us to forsake everything and totally depend on Him. Just as the disciples left their full nets to follow Jesus, I believe He wants us to give away all our possessions: our only car, our entire savings, and everything we have for sale." My husband's words were instantly confirmed in my heart. It was crazy, but we just knew it was what God wanted!

That very night we called a few friends and told them to come over and take anything they wanted. The next morning we gave away our little car to a fellow Bible school student who had already decided to buy it, and we gave our savings to our church. Now there was no possible way we could step out in ministry on our own. If we made it, it would *have* to be the Lord's provision.

We continued in this joyful, care-free attitude until two days before we were to leave. The lease was almost up on our apartment, our church had already prayed for us and "sent us out," when it hit us that we had nothing. How could we possibly move across the country with no vehicle and no money? That morning, Jon cried out to the Lord in prayer, "God, did we hear you right?"

As he prayed, a still small voice responded, "Yes, and as soon as you do everything I have told you, you will see My provision."

All morning, Jon kept asking me if there was anything left to give away, until, at last, we got out our old FOR SALE list and went down the items one by one. We came to: "blue lamp - \$5". Looking across the room, there was the blue lamp sitting on a cardboard box. "The lamp!" we both shouted. "We forgot to give away the lamp!" Immediately, Jon gave the lamp away to a next door neighbor. As he returned to our apartment, we received a phone call from an acquaintance. This man and his wife believed the Lord was directing them in prayer to give us one of their cars! They had never given away anything like that before and had *just* received a peace about doing so only minutes before phoning!

It was exciting to see God's hand of provision. We had been trusting in our possessions, but now we were totally trusting and depending on God. Within two days, we left

for Oregon—arriving in the city of Bend with only \$27 to our name. There we began preaching in the parks and witnessing on the streets. God always took care of us. The owners of a large roller skating rink allowed us to have weekly Gospel meetings there at no charge. Every need was met.

Our First Missions Trip

After a short time in Oregon, God opened the door for our first mission trip overseas: Hong Kong, Macau, China and the Philippines. The Lord provided airline tickets for our family and we knew He wanted us to go. But when it came time to leave, we didn't have any money for traveling expenses—not even \$1 for gas money to get to the airport! Here we were, a young couple with a one-and-a-half-year-old baby and I was seven months pregnant. Our only contacts overseas were complete strangers and we did not know if we had to pay for our own expenses once we were there. How could we leave with no money? Was this really God's will?

As we prayed together, God gave us a peace that could only come from Him. He gave us a burden for the lost in those countries, and reassured us He could provide *there* just as easily as He could provide in America. To Him there was no difference—but to us, it was an important lesson in trust.

Just before we left, a friend gave us \$20, enough to get us to the airport. While on the way overseas, the Lord provided for all of our needs (we were able to financially bless our ministry contacts and even come home with souvenirs!). We saw firsthand the "ripe harvest" in other countries and since then our lives and ministry have never been the same!

God's Provision Continues

Throughout the past eight years, God has abundantly provided for over sixty-five international outreaches—and taken care of our growing family as well.

When faced with a financial need, we seek the Lord for His direction. Sometimes we send out a newsletter and sometimes we simply pray. At times, we are directed to mention the need to a particular person: at times the Lord



directs us to give to others in spite of our own need. Often, we tithe in advance—giving ten percent of *what is needed* for an outreach *before* the money comes in. No matter how the details work out, God always comes through. When faced with a new “impossible” situation, the Lord reminds us of how we first began and it assures us God will still meet our needs today.

Building a Support Base

When stepping out into full-time ministry or missionary work, one of the first steps is to build a solid support base. As Betty Barnett of YWAM writes, this is the process of Friend Raising, not merely fundraising. Your support base will uphold you in prayer and encourage you when you are in need. Their letters will often be your only link to life back home.

After seeking direction from your pastor and/or missionary organization, you may want to start building a support base by sharing at a few churches. Begin with your home church and the churches of close friends or family members. You may want to set up a table display with photographs of the people you plan to reach or maps of the projected areas.

Design a missions brochure. Include a brief introduction of yourself and your family, share your past ministry experiences and your vision for the future. A brief recommendation from your pastor and a simple response card is also nice. When sharing, minister from your heart, clearly describe your plan for the future, and explain how people can become a part of what you are about to do. Realize that you are not begging for money, but giving others the opportunity to be a part of world missions.

If you plan to send out an introductory newsletter, ask the Lord who to include in your mailing. Begin by making a list of relatives, friends from church (and former churches), friends from work, high school and college friends, others from your Christmas card list, and people you meet as you begin to share your vision. In addition to your introductory brochure and a simple letter, include a personal note to each person. If possible, precede your first mailing with personal contacts. Call old friends or write them a friendly note to touch bases.

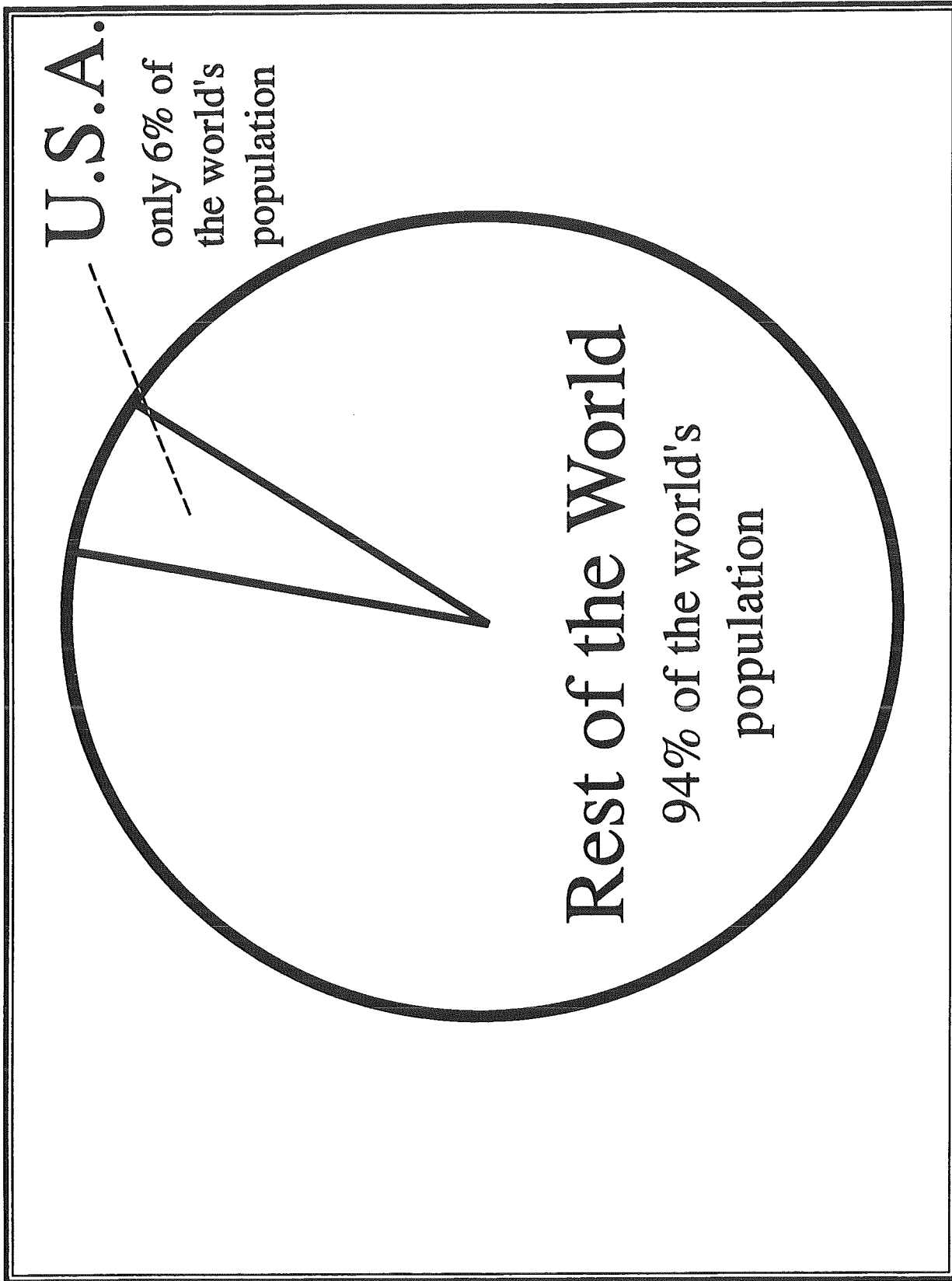
Communication with your ministry partners should be like communication with good friends. In addition to newsletters, include personal letters, postcards, occasional phone calls, and personal visits whenever possible. You will need to establish a system of financial accountability (although most missionary organizations will take care of this for you) and a way to acknowledge financial gifts that are given.

Your family newsletter, is a representation of your ministry. If your letter is sloppy and unorganized, that will reflect on your missionary work as well. Take time to write your letter in a personal format, and have each letter proof-read by at least two people. Copy your newsletter on a top-quality machine, or have your brochures or newsletters printed. Include small maps, clip art, and appropriate photographs. (Note: To prepare a photo for copying or printing, take it to a print shop to be made into a “screen” or “V-lox.” Usually, you can get several pictures screened at one time, and often the same pictures can be used again.

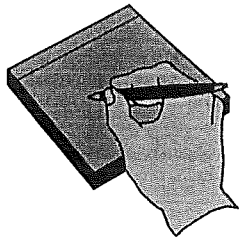
Make this a family project. Some family-oriented ministries will even have a special section of each newsletter written by their children—perhaps as a ministry section geared for the children of your partners.

The Great Commission Lifestyle

No matter what your calling—giving, praying, or going—this should affect every area of your life. Jesus said, “*Where your treasure is, there your heart will be also.*” As Christians, we need to put our money where our mouths are, and let our convictions be obvious in our family budgets. Take a look at your checkbook: it shows your convictions and your heart. Are you *spending* your life and your resources, or *investing* them in the kingdom of God? We must remember that we are in a time of war. Even those on the home-front are vitally needed to take their place in fulfilling the mission of our Commander in Chief.



Make a Transparency of this chart, and use 100 pennies to illustrate that 96% of all Christian finances are spent in America, and only 4% on the rest of the world.



NOTES: