

Articles and Sermons :: Discriminating Deposits by David Servant

Discriminating Deposits by David Servant - posted by sermonindex (), on: 2013/1/15 8:59

e've covered a lot of ground so far, and I'm glad you're still with me. That's a good sign. You know that your life is a journey to stand before Jesus, the Venture Capitalist before whom you will have to give an account of your time, talents and treasures. You understand that you are among the world's wealthy elite, and "to whom much is given, much is required." You are taking action to eliminate foolish debt, to self-dispossess, and to scale down in Disneyland so you can lay up treasure in heaven. You are an intelligent investor, leveraging your time and resources for maximum earthly gain. And you have long-range investment plans for the remainder of your life and on into eternity. Feel good! You are on the right track!

In this chapter, we're going to think about the mechanics of laying up treasure in heaven. I'm going to say some things that could be considered controversial, particularly to those who, for selfish reasons, prefer that the truth remains hidden. But I'll back up my claims with Scripture, and I dare anyone to prove that my conclusions are wrong. Are you ready? Good!

The Means to Laying Up Heavenly Treasures

Jesus clearly taught that the way to lay up treasure in heaven is by giving to charity on earth:

Sell your possessions and give to charity; make yourselves money belts which do not wear out, an unfailing treasure in heaven, where no thief comes near nor moth destroys (Luke 12:33).

The version of the Bible from which I have just quoted is the New American Standard Version. Among Bible translations, it essentially stands alone with the translation, "give to charity." All others say something like, "give to the poor," "give to the needy," or "give alms." Of course, to "give alms" is to give to the poor. All of this is to say that when Jesus told His followers how to lay up treasures in heaven, He specifically instructed them to give to the poor, and not just to "charities" in general.

I think you can understand why your gifts to some charities would not result in treasure being laid up in heaven for your benefit. For example, it would seem very doubtful that gifts to the Community Opera Association, Ducks Unlimited, or National Public Radio would be credited to your heavenly bank account. Those causes don't benefit the poor. Rather, they essentially provide services for the people who support them. People usually give to those kinds of organizations because they appreciate what those kinds of organizations do that benefits them.

So it is important that we think about whom we give to or what charities we contribute to if we hope to lay up treasure in heaven through our giving. You can't just give to anyone or anything and expect a heavenly return. If, for example, you deposit money into your local library's book return thinking that you are making a deposit in your bank's ATM machine, you are going to be disappointed when you return to the library to inquire about your account balance!

It is significant that every time Scripture records Jesus speaking about the means to laying up treasures in heaven, giving to the poor is the means. We've already read Jesus' words in that regard to His disciples found in Luke 12:33 (see above). The three other scriptural records that reveal the means to laying up treasures in heaven are Matthew, Mark and Luke's reporting of Jesus' conversation with the rich young ruler. In each of those three accounts, Jesus instructed him to sell his possessions and give the proceeds to the poor. If he would do so, he would have treasure in heaven (see Matt. 19:21, Mark 10:21, Luke 18:22).

All of this is to say that, if we are going to rely on nothing other than what Jesus said (which would hardly seem to be foolish), then the means to laying up treasure in heaven is by giving to the poor.

I did not say, of course, that there are no other worthy causes that deserve our contributions, and I did not say that giving to other worthy causes never results in treasures being laid up in heaven. I did say, however, that if we are going to rely only on what Jesus said, then giving to the poor is the means to laying up treasures in heaven.

And certainly, when we consider all that the New Testament has to say about giving, giving to the poor stands out as preeminent. For these reasons, we certainly ought to take a look at where we're giving. If little or none of our giving is directed to the poor, then we need to make an adjustment.

An Important Question

Sadly, so many Christians have been conditioned to give only to the churches that they attend and, worse, little or none of what they give to their churches finds its way to the poor.

It would be good to ask ourselves, "How are my contributions to my church different than the contributions that people make to the Community Opera Association, Ducks Unlimited, or National Public Radio?" As I've already said, people give to those organizations to perpetuate the benefits that they enjoy from those organizations. Their giving is selfishly motivated. Similarly, people generally give to their churches to help perpetuate the benefits that they enjoy from their churches. Their contributions pay for their pastors' salaries, the mortgage, utilities and so on, so that ministry to their families, and church fellowship with others, can continue.

Praise God for any percentage of their contributions that is passed on from the church to the poor, but even then, the "poor" are often church members facing tough times yet who are still quite wealthy in comparison to the world's truly poor. They often don't fit the description of the "least of these."

Now please don't become angry with me! Love me, because I'm telling you truth that could make a positive difference in your eternal future. Can you imagine standing before Jesus after faithfully tithing to your local church for decades, and hearing Him say, "You laid up no treasure in heaven. You basically tithed to yourself all those years"?

Here is an undeniable New Testament fact: There is not a single example in the New Testament of any believer giving money for anything related to a church building (such as a building program, mortgage, Sunday School annex, new carpeting, utilities and so on), nor is there a record of any believer being encouraged to give to anything related to a church building. The simple reason is because the early believers---for the first three hundred years after Jesus walked the earth---predominantly met in homes (see Rom 16:5, 1 Cor. 16:19, Col. 4:15, Philem 2).

For the Record...

When we read about giving in the New Testament, it was always the type of giving that assisted the needy or sustained needy vocational ministers. That is it!

Consider the record found in the Book of Acts. The very first mention of giving by the early Christians is found in the second chapter:

And all those who had believed were together, and had all things in common; and they began selling their property and possessions, and were sharing them with all, as anyone might have need (Acts 2:44-45).

First, note their common self-dispossession. The apostles were doing just what Jesus told them to do---they were teaching their disciples to obey everything that Jesus had commanded them (see Matt. 28:19-20). So they taught their disciples to self-dispossess as Jesus had taught them, and the early Christians wisely began transferring their wealth where it could never be lost.

Second, note that the giving of the early believers was directed towards the needy.

The second description of giving by the early Christians is similar to the first:

And the congregation of those who believed were of one heart and soul; and not one of them claimed that anything belonging to him was his own; but all things were common property to them. And with great power the apostles were giving witness to the resurrection of the Lord Jesus, and abundant grace was upon them all. For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales, and lay them at the apostles' feet; and they would be distributed to each, as any had need (Acts 4:32-34).

Again, note the common self-dispossession. And note that the beneficiaries of their obedience to Christ were the needy.

Incidentally, I don't think we should conclude that those believers who owned only one house sold their house to lay the proceeds at the apostles' feet. It would seem more likely that those who owned "houses," that is, more than one, sold their extra homes. (See Acts 2:46; 5:42; 8:3; 12:12; 20:20; 21:8 for indications that early Christians continued to own houses). A home provides the necessity of shelter, a place to share meals, enjoy church gatherings and welcome strangers (see Matt. 25:43).

Additional Evidence

In Acts 6:1-6, we learn that the early Christians cared for widows by means of a daily serving of food. The apostles themselves initially administered that daily serving, underscoring its importance to them. I think it is safe to assume that the food that was served to the widows was purchased using money that was given by the early Christians. So we have yet another example of giving that is directed to the poor.

In Acts 9:36-39, we learn of a devoted disciple named Tabitha who was "abounding in deeds of kindness and charity, which she continually did" (Acts 9:36). Specifically, we learn that she made clothing for poor widows (see Acts 9:39). Jesus eventually would say to her, "I was naked, and you clothed Me" (Matt. 25:35-36).

In Acts 11:27-30, we read that any of the disciples in Antioch who had means contributed to an offering to assist poor believers in Judea.

We search in vain in the book of Acts for even a hint that any of the giving of early Christians was directed toward purchasing, constructing or maintaining buildings. All giving was directed to the poor.

And when we look for some indication in Acts that any giving was directed towards vocational ministers, we can't find anything (although we know from reading Paul's letters that he was often supported through the gifts of believers). In Acts 18:1-5, however, we read of Paul supporting himself through tent making. And when he once gathered the elders/pastors/overseers (synonymous words) from Ephesus, he reminded them:

I have coveted no one's silver or gold or clothes. You yourselves know that these hands ministered to my own needs and to the men who were with me. In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, "It is more blessed to give than to receive" (Acts 20:33-35).

Obviously, discipling a small group of people who gather in a house, as did the Ephesian elders/pastors/overseers, would not require one's full time. Thus, the elders/pastors/overseers to whom Paul was speaking could follow his good example of working hard in some vocation to support themselves. What a far cry are Paul's words to those men in comparison to modern prosperity preachers who tell their followers, "If you want God's blessing, you need to bless the man of God!" May God have mercy on their souls.

Needy Ministers

If I wanted to make this a longer book, we could look at giving as it is portrayed in the four Gospels and the epistles. That study would underscore the fact that the large majority of giving under the ministry of Christ and in the early church was directed to the poor. Even in those cases where we find some mention of people giving to support Jesus and His band or the apostles after Jesus' ascension, those would also be cases of giving to the needy, as there were no wealthy ministers (like there are today). Paul's words in 1 Corinthians 4:11 come to mind: "To this present hour we are both hungry and thirsty, and are poorly clothed, and are roughly treated, and are homeless."

So is caring for the poor as important to modern Christians as it was to early Christians? It would seem not. And when multitudes of pastors have never so much as given a single sermon on the topic, and they teach their congregations that "the tithe belongs to the local church," and those tithes end up being spent on serving the people who gave them, is it any wonder that caring for the poor is a non-existent element of the spiritual lives of many professing Christians?

This is even more astounding in light of all that Jesus taught about caring for the poor, even going so far as to reveal that the authenticity of one's profession of faith, as well as one's eternal destiny, is determined by whether or not one met the pressing needs of those in His family who lacked food, water, clothing, shelter and health (see Matt. 25:31-46). If we believe what Jesus said, there are, tragically, many goats among the sheep today.

Hopefully you are persuaded that your giving should be directed towards the poor if you want to lay up treasures in heaven. Is there anything else you should know? Yes. I can think of three very important things, two of which I'll share in this chapter. I'll cover the third in the next chapter.

Numbers One and Two

First, Scripture teaches that our first responsibility is to help fellow believers. Paul wrote, "So then, while we have opportunity, let us do good to all men, and especially to those who are of the household of the faith" (Gal. 6:10, emphasis added). The "least of these"---of whom Jesus spoke in His foretelling of the judgment of the sheep and the goats---are not just any poor people. They are members of His spiritual family, His "brothers" (Matt. 25:40) as He said. Those are the ones whom we want to assist first.

Second, recognize that what is called "poverty" in developed nations is not poverty. You'd be hard pressed to find very many of the "least of these" in the Western world---believers who lack food, water, clothing or shelter, or who can't get access to those things with a little effort. (Although you could certainly find plenty who are sick or in prison who could be visited, and such persons are also listed as being among the "least of these" by Jesus in Matthew 25:31-46.)

In the United States, the average household defined as "poor" by the federal government enjoys a car, refrigerator, stove, clothes washer and dryer, microwave, two color televisions, a DVD player, and they live in a house or apartment equipped with cable or satellite TV and air conditioning. The average poor American has more living space than the average European. In 2011, the federal government set the poverty line for a family of four at an annual income of \$22,350.

In contrast, half of the world's population lives on less than \$2.50 per day, less than \$1,000 per year. So, for simplicity's sake, we can say that at least half of the members of Christ's body live on less than \$2.50 per day. Obviously helping believers caught in that kind of poverty should have priority over helping believers who are having trouble making their monthly \$1,200 mortgage payment.

How to Help

Chances are, you don't have contact with impoverished Christians living on less than \$2.50 per day. So how can you serve them? There are several options.

Perhaps you have received communication from poor people overseas (who somehow obtained your email address) and who are asking for your help. I strongly recommend that you proceed with great caution, because there are multitudes of unscrupulous people in developing nations who prey on compassionate Christians through email appeals. They can quote the Bible, send you photos of the children in their orphanages, write heart-touching prayers, send scans of their ministerial credentials and letters of recommendation from other ministers, invite you to visit them, and make you feel terribly guilty, but they are wolves in sheep's clothing.

If you fly to their country to actually visit their ministry and see their living conditions, they will be waiting to deceive you even more. I've once visited an "orphanage" of forty children in Pakistan that I later learned was nothing more than a temporary gathering of neighborhood kids. It was run by a Jesus-loving, Bible-quoting "businessman," whose business was to defraud as many Western Christians as he could. He is still in that business today. And the world is full of such people.

A better option is finding a Western missionary who lives in a poor nation who could serve as your bridge to very poor believers. Missionaries are "on the ground," working full-time in one location, so they have a better chance of discerning the real needs of genuine saints from the contrived needs of crooks. (If you do select this option, I suggest designating at least 10 percent of your gift to the missionary who administers your gift. Missionaries, like everyone else, can't work for free.)

At the ministry that I direct, Heaven's Family, we prefer to partner with Western missionaries, rather than indigenous ministers, in order to serve the "least of these," because they are less likely to embezzle ministry funds. Entrusting an indigenous person who lives on \$5 a day with \$2,000 is like entrusting a Westerner with \$50,000 or \$100,000. Thus the temptation to pilfer from that \$2,000 is greater for the indigenous minister than for the average Western missionary.

A third option is to employ the services of a trustworthy ministry organization that serves the poor. There are many such organizations, but I can speak best about the one that I direct, Heaven's Family. We're currently serving the "least of these" in more than 30 nations with the help of about 120 expatriate and indigenous partners.

Our Core Principles

When we started Heaven's Family, we were determined to never exploit the poor, making money for ourselves through their plight. So we've created about 25 focused funds that each serve a certain category of people---such as orphans, widows, the persecuted, the ill, the hungry, and so on. When compassionate donors contribute to any of those funds, 100 percent of what they give is sent overseas to help those who meet each fund's criteria. Nothing is taken for administration, as all our administrative costs are paid from our general fund (to which donors can also choose to contribute). In this way, we are able to purely serve the poor without personal gain.

We also do our best to keep our administrative costs as low as possible. Many of our employees raise all or part of their personal support, or they have side businesses, so they effectively work for Heaven's Family for free or for much less than they are worth. They are a very special group of people. And no one is being paid a high salary. I've never understood the justification of those organizations that ask you to donate so they can feed starving children, but whose president keeps \$500,000 of what donors send to feed those starving children for his or her salary. No one at Heaven's Family makes more than the average salary of comparable employees at similar-sized nonprofit organizations. As the president, I make less than half of what the average CEO makes at similar-sized nonprofit organizations.

Trustworthy organizations have nothing to hide, thus they do their best to be financially transparent. All nonprofits in the U.S. are required to submit a detailed annual financial report to the Internal Revenue Service by means of Form 990. All 990 Forms are required by law to be available for public inspection. (Heaven's Family keeps our most recent 990 Form posted on our website.)

By looking at an organization's 990 Form, you can find out the salaries of its highest-paid employees, plus what percentage of its contributions are used for programs, fund-raising, and administration. The best nonprofits usually spend 10 to 20 percent of their income for fund raising and administration. I would beware of any organization that claims less than 10 percent for those items, as I would suspect that they aren't telling the truth, or they are entrusting large sums of money to indigenous partners with insufficient accountability from them. Serving the poor with excellence in developing countries requires lots of administration.

The third important principle you need to know in order to effectively lift the poor from poverty is so important that I've reserved the entire next chapter for it. I suspect you will be surprised by what you read---and enlightened.

Think of how much good could have been done if the money that has been spent on church buildings over the past 1,700 years had been used for the sake of the poor and for the spread of the gospel!

This is not to say, however, that indigenous ministers can never be trusted, or that all Western missionaries can be trusted. The important thing is to know with whom you are working. Trust is something that must be earned.

These figures are based on a detailed survey of over 900 nonprofit organizations.

from: <https://www.heavensfamily.org/ss/forever-rich-book>