

**SOME THOUGHTS ON
THE FINANCIAL STEWARDSHIP OF BELIEVERS**

**"Who then is that faithful and wise steward,
whom his master will make ruler over his household.."**

**(Responsibilities of those who tithe and give versus
the responsibilities of those who run the ministries to which funds are given)**

**by
James Robertson**

**To all who call themselves by the name of Christ and truly seek to serve Him
with all their hearts, all their souls, all their minds and all their strength.**

Greetings in the Name of Jesus Christ of Nazareth,

1. INTRODUCTION

Many Christians tithe and give offerings to the churches they attend and into other ministries. At the same time, many ministries experience financial difficulties. Do those who give have any specific responsibility, beyond giving, towards the ministries they support financially and should those who give be accorded any particular recognition by the leaders of that ministry? It seems that most ministries would answer "no" to both points and certainly to the second point. This document presents a different view.

2. BACKGROUND

For a number of years we found ourselves in a financial wilderness. THE LORD always provided our basic needs and always ensured that there was food on the table but at some times there was great lack in all other areas and in the natural we faced financial ruin on several occasions. As we sought Him for guidance He spoke to us repeatedly about sin in our lives, ranging from unforgiveness to disharmony in our marriage, to pride, to blood-line curses, to ungodly vows and a wide variety of other issues. As we dealt with these sins, repented and received forgiveness and turned around we saw periods of blessing and then, again, Satan would come in to kill, steal and destroy in our lives.

More recently we have experienced a season of material prosperity which has exceeded anything we have ever known but we still sit with a legacy of debt. As I have been seeking YAHWEH

¹ (THE LORD) about this He has again been dealing with me about sin and error in our lives. After this experience I have to say to everyone who reads this document. If your prayers are not being answered, if there is financial, spiritual or physical (healing) lack in your family or your personal life, there is ONLY one place to look and that is SIN in your own life which is giving Satan a foothold to attack you.

3. LACK IS A CONSEQUENCE OF SIN

Proverbs 26:2 in Lamsa's translation states:

*2 Like sparrows wandering and like birds flying in the air, so the **curse that is causeless shall be driven away.** (LAM)*

This translation differs from most others which suggest that the curse without cause will not alight by stating that it shall be "driven away". This suggests a more active role on the part of the believer to drive away causeless curses. At the same time it is apparent that if there is a cause the curse will alight. We must therefore deal with sin in our lives, confessing, repenting and bringing it to the cross to receive forgiveness.

In the process of coming to our current financial position we have learnt about many of the things which contribute to financial lack in the lives of Christians. These are documented in summary in a discourse on "Poverty in the Church of Jesus Christ" which is available. Subsequent to writing this discourse we have come to better understand the judgment process as it applies to the church in this day and started to understand how it takes effect in the life of a believer. Believers are either sanctified by this process or they remain afflicted or they fall away. A series of teachings on this subject are also available.

4. A WORD OF REBUKE FROM THE WORD OF GOD

On the morning of 5 January 2000 I was impressed by the following extract from **Joshua 7:10-11**:

10 So the LORD [YAHWEH] said to Joshua: "Get up! Why do you lie thus on your face?"

¹ **NOTE (1)** : The word "YAHWEH" is used in this document to reflect the fact that the correct translation of the Hebrew word generally translated "THE LORD" in the King James Version and many others is, in fact, "YAHWEH". YAHWEH is the proper name for our God and occurs 6,828 times in the Old Testament. Vines states:

"LORD

*The divine name YHWH appears only in the Bible. Its precise meaning is much debated. **God chose it as His personal name by which He related specifically to His chosen or covenant people.**" (from Vines's Expository Dictionary of Biblical Words, (Copyright (C) 1985, Thomas Nelson Publishers)*

By way of analogy, my proper name is "James" and I have the designation of "husband" to my wife, it would not be indicative of a meaningful marriage relationship if my wife were to constantly refer to me as "husband" rather than "James". In the same way, it is not indicative of a meaningful relationship with our God to refer to Him as "Lord" rather than "YAHWEH" when He has given us His name to use and uses it throughout scripture.

For more information refer to the book "The Sacred Name" published by Qadesh La Yahweh Press, available on the internet at:

<http://www.yahweh.org/publications/pdf1/sacrednm.pdf>

11 ***"Israel has sinned, and they have also transgressed My covenant which I commanded them. For they have even taken some of the accursed things, and have both stolen and deceived; and they have also put it among their own stuff. (NKJ)***

The distinct impression that I had was that YAHWEH (THE LORD)¹ was saying to me that many of His people are metaphorically lying on their face on the earth crying out to Him for help and He is saying ***"Get up! Why do you lie thus on your face? YOU have sinned, and YOU have also transgressed My covenant which I commanded YOU"***. I had myself been metaphorically lying on my face and crying out to him a few weeks earlier until I recognized that what was happening had to be related to sin in my life. At this point I had started thanking Him by faith for showing me what the sin was so that I could repent. At the time I read the above passage in Joshua YAHWEH¹ had, as always, answered my prayer and was still answering my prayer with further revelation from His Word and things were starting to come right. It seems to me that He will always answer when one asks Him to reveal sin in our own lives that we may repent.

This revelation of Joshua 7:10 tied in to some notes I had made a week earlier while reading the book "The Surpassing Greatness of His Power" by Rick Joyner (pages 55 to 56). These notes related to the tithes and offerings which we have been led to give into many different ministries in the past few years. I quote the note as I recorded it:

"When one contributes financially to a ministry, one does so first out of obedience to God's word with respect to tithes and offerings, hopefully giving as directed by the Holy Spirit. But one should presumably also have a hope that one is storing up treasures in heaven by participating in the fruits of that ministry?"

"In this case, surely, as stewards of the finances our Father in Heaven has given us and as investors against an eternal treasure in the Kingdom of Heaven, there is some reasonable basis in terms of which we should at least be extended the courtesy of a hearing should we become concerned that the direction of the ministry concerned is not in accordance with the Word or the Will of God -- in other words, if we become concerned that a message or conduct is not scriptural we are entitled to a hearing and, if we are not granted a hearing or the ministry drifts further into error we have a responsibility to sow elsewhere."

5. SOWING AND REAPING IN BAD SOIL

Christians teach constantly about sowing and reaping and many ministries are very willing to hand round offering baskets, preach messages on sowing or publish newsletters or other documents which contain banking details or other subtle, or not so subtle, messages to assist or encourage people to give. Others are more direct in their requests for funds.

In the process use is made of many scriptures to support these teachings. These teachings are generally sound BUT they generally fail to address both sides of the coin. They speak of the blessings that will accrue to the believer who sows in good soil **but they ignore the lack of blessings or even curses that may accrue in the event of sowing into bad soil.**

Matthew 13:1-9 states:

- 1 *On the same day Jesus went out of the house and sat by the sea.*
- 2 *And great multitudes were gathered together to Him, so that He got into a boat and sat; and the whole multitude stood on the shore.*
- 3 *Then He spoke many things to them in parables, saying: "**Behold, a sower went out to sow.***
- 4 *"**And as he sowed, some seed fell by the wayside; and the birds came and devoured them.***
- 5 *"**Some fell on stony places, where they did not have much earth; and they immediately sprang up because they had no depth of earth.***
- 6 *"**But when the sun was up they were scorched, and because they had no root they withered away.***
- 7 *"**And some fell among thorns, and the thorns sprang up and choked them.***
- 8 *"But others fell on good ground and yielded a crop: some a hundredfold, some sixty, some thirty.*
- 9 *"He who has ears to hear, let him hear!" (NKJ)*

Clearly, in addition to ground of different levels of fruitfulness, there are also fields where the seed falls by the wayside and is devoured by the birds (demons?) and other fields where the crop withers and still others where the fruit is choked. While Jesus clearly gave a very specific interpretation to this parable, is it not likely that there are ministries, some of which yield a hundredfold return and others where the seed is devoured, or the crop withers or is choked and never produces a harvest?

Galatians 6:7 states:

- 7 *Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap. (NKJ)*

Thus if a man sows he will reap **IF there is a harvest!** It seems that many Christians are sowing into barren fields where the seed is devoured or the crop withers or is choked before it can produce a harvest. Surely it is great presumption for any person to teach about sowing and reaping and assume that YAHWEH¹ will produce a harvest for those who sow into a ministry if the ministry is unfruitful!

Proverbs 24:30-31 states:

- 30 *I went by the field of the lazy man, and by the vineyard of the man devoid of understanding;*
- 31 *And there it was, all overgrown with thorns; its surface was covered with nettles; its stone wall was broken down. (NKJ)*

Surely if one sows seed in such a field, in a ministry which has become lazy or which lacks understanding in an area which has permitted the ministry to become unfruitful, or is filled with strife and division, or which is in financial lack because of sin, one cannot expect a crop?

6. THE IMPLICATIONS OF PARTNERSHIP - WORKING TOGETHER TO SHARE IN THE HARVEST (OR THE CROP FAILURE!)

Many ministries speak of partnership but ignore the secular reality that partners constantly interact to assist one another to work together to improve the business. By implication, a ministry which refers to others as partners when they contribute financially and suggests that by being partners they will be partners in the eternal rewards for the fruit of that ministry, should be willing to treat those people as partners even if they disagree with a direction or message.

Partners should listen to one another and work together to improve things for the kingdom of God -- in accordance with the Word of God, NOT man's interpretation. At the same time, partners in a business that fails owing to the error or malpractice of one partner, all suffer financially from that failure. In other words, partners in a ministry that is not producing fruit will share in the lack of fruit and starve spiritually and find they have no treasure in heaven as a result of their partnership. Partners in a ministry which is producing bad fruit will surely find that they have a part in that bad fruit - in other words, they are yoked to that bad harvest.

Note that partnership will operate at different levels. In spiritual terms, immediately someone makes a financial contribution to a ministry, whether as a tithe or a love offering, they become partners in that ministry or become yoked to it in terms of the seed that has been sown. This does not require any membership contribution or any other action beyond the act of giving. The money has been sown in that particular field and if that field produces a bountiful harvest for eternity a portion of that harvest will be credited to the account of the person who planted the seed. Conversely, based on the analysis above, it seems reasonable that if that field produces no crop or a destructive crop, the person who planted the seed will reap nothing or PERHAPS reap of that destructive crop for eternity.

7. THE RESPONSIBILITY OF THOSE WHO GIVE TO CONFRONT SIN AND ERROR

From this it seems clearly apparent to me that if a ministry is not producing good spiritual fruit, if there is strife and discord, if there is constant lack to do the work that the partners agree that God has called the ministry to do, those who are giving to that ministry should realize that there is something wrong. As partners in that ministry they have a responsibility to communicate to those who are running the ministry full time that they are concerned and to seek to work with them to rectify the problems. Generally, it seems that sin or error in the ministry, in the lives of the full-time ministers or elders or in the lives of the partners will almost always be at the root of problems of lack in a ministry and will require to be addressed. If they are not the ministry will never produce the harvest that YAHWEH¹ intended.

In principle, it would seem likely that spiritual problems will result firstly from the public life and teachings of the ministry or the private lives of the ministers and that it will be partners who will be the first to really notice what is going on. **If those who are running the**

ministry cannot accept the concerns of their partners then they are sinning against those partners by taking their finances and failing to ensure that the ministry produces good fruit in the Kingdom of God.

8. RESPONDING TO PERCEIVED SIN OR ERROR

The way in which a financial partner should act in responding to perceived error or sin is a difficult subject and one in which I have limited experience. I can say that I have almost universally experienced that where one seeks to suggest that correction is required in a ministry to which one has made material financial contributions it is almost invariably rejected. Frequently the person who raises the issue is also rejected. In the process, of responding to declining attendance or declining revenue, rather than seek to deal with sin, many ministries resort to increasingly carnal and worldly techniques to improve the financial situation. They may resort to advertising, stronger exhortations to give and even psychological manipulation and guilt selling which borders on witchcraft.

9. THE WISE STEWARD

The above comments must be measured against **Luke 12:42-49**:

42 And the Lord said, "Who then is that faithful and wise steward, whom his master will make ruler over his household, to give them their portion of food in due season?"

43 "Blessed is that servant whom his master will find so doing when he comes.

44 "Truly, I say to you that he will make him ruler over all that he has.

45 "But if that servant says in his heart, 'My master is delaying his coming,' and begins to beat the male and female servants, and to eat and drink and be drunk,

46 "the master of that servant will come on a day when he is not looking for him, and at an hour when he is not aware, and will cut him in two and appoint him his portion with the unbelievers.

47 "And that servant who knew his master's will, and did not prepare himself or do according to his will, shall be beaten with many stripes.

48 "But he who did not know, yet committed things deserving of stripes, shall be beaten with few. For everyone to whom much is given, from him much will be required; and to whom much has been committed, of him they will ask the more.

49 "I came to send fire on the earth, and how I wish it were already kindled! (NKJ)

This scripture can be applied in two ways. Firstly, the full time minister who attacks those under his care, particularly those who are financial partners, must surely fall into the category of a bad steward who will incur YAHWEH'S¹ wrath. **Secondly, a person whose ministry is financial, in other words he has been called by God to sow bountifully into the works of the kingdom of God out of the abundance that God has provided him, must surely understand that he is called to be a steward of God's finances. Psalm 24:1 states:**

1 The earth is the LORD'S, and all its fullness, the world and those who dwell therein. (NKJ)

Clearly all the finances that we have are provided by God. In which case, surely a man who sows his seed in an unfertile field or in a field which is producing bad fruit, must also be called to account for failing to properly invest his masters finances. Consider Matthew 25:14-30:

14 "For the kingdom of heaven is like a man travelling to a far country, who called his own servants and delivered his goods to them.

15 "And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey.

16 "Then he who had received the five talents went and traded with them, and made another five talents.

17 "And likewise he who had received two gained two more also.

18 "But he who had received one went and dug in the ground, and hid his lord's money.

19 "After a long time the lord of those servants came and settled accounts with them.

20 "So he who had received five talents came and brought five other talents, saying, 'Lord, you delivered to me five talents; look, I have gained five more talents besides them.'

21 "His lord said to him, 'Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'

22 "He also who had received two talents came and said, 'Lord, you delivered to me two talents; look, I have gained two more talents besides them.'

23 "His lord said to him, 'Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'

24 "Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed.

25 'And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.'

26 "But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed.

27 'So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.

28 'Therefore take the talent from him, and give it to him who has ten talents.

29 'For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.

***30 'And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.'* (NKJ)**

If the servant who hid his Lord's money was called wicked and lazy. How much more harshly shall a servant be judged who cannot even return his talent on the day of reckoning?

Surely this scripture alone challenges every Christian who tithes to take a more active role in assessing the direction of the church or congregation which he supports financially and, IF he discerns possible error or sin in the ministry, a minister or in the partners or congregation to seek to speak direction or correction to the leadership. If he is correct, then the leaders are sinning against him if they fail to give him a hearing or if they fail to accept and act on his input or if they fail to make a real effort, in Love to assist him to see his error if he is mistaken. In this case, Matthew 18:15-17 is quite clear:

15 "Moreover if your brother sins against you, go and tell him his fault between you and him alone. If he hears you, you have gained your brother.

16 "But if he will not hear, take with you one or two more, that 'by the mouth of two or three witnesses every word may be established.'

*17 "And if he refuses to hear them, tell it to the church. But if he refuses even to hear the church, **let him be to you like a heathen and a tax collector.***
(NKJ)

It therefore appears that there are reasonable grounds for a person who gives financially to a ministry to expect to be granted a fair hearing if he has concerns. If his input is rejected he has reasonable grounds and probably a scriptural responsibility to the Kingdom of God, to leave that congregation or at the least to sow his finances elsewhere. This is not to say that an individual should be allowed to use his finances to manipulate the ministry. If the leadership are truly trusting God for their provision they should never permit the possible loss of revenue to influence them BUT they should respect the prerogative of those who contribute financially to withdraw if they are concerned, without in any way rejecting them.

It truly seems to me that if these principles were applied in the church today there would be far fewer cases of ministries falling into serious error AND far fewer cases of ministries in serious lack.

I appeal to all those who read this to recognize the joint obligation of those who partner with a ministry financially to contribute spiritually and in terms of direction and correction as well and to encourage those who administer those finances to respect the responsibility of their financial partners to make such input.

Both sides must recognize that differences of interpretation can arise and should not permit these to become a source of rancour or discord. **Partners who have genuine concerns which are not acknowledged or not accommodated should feel free to leave. Likewise, leaders who genuinely cannot agree with the input of a partner and truly believe that their position is scriptural and according to the will of God should feel free not to act on the input of their partners and should be willing to let them leave. After all, if one is truly in the will of God and without major hindering sin in one's life then Philippians 4:19 clearly states:**

***19 And my God shall supply all your need according to His riches
in glory by Christ Jesus. (NKJ)***

I urge all those who read this to give careful consideration to this issue. Pastors and other full time ministers whose financial needs are not being met should ask themselves why and should seek the assistance of their partners, particularly any who are **prospering by the hand of God**, NOT because they are in league with the enemy in finances, to distinguish the corrections that are required. In particular, they should open their hearts to genuine concerns and criticisms raised by their partners.

This is no substitute for crying out to God to show us our sin and how to deal with it and it is certainly no substitute for heartfelt repentance.

At the same time, those who give should accept the responsibility to raise their concerns through the scriptural procedures outlined in Matthew 18, above and, if their concerns are not acknowledged and acted on, they should accept that if they truly believe that their issue is in line with the Word and the Will of God, they should withdraw their finances and seek another field in which to sow.

May YAHWEH¹ bless you and keep you;
YAHWEH¹ make His face shine upon you, and be gracious to you;
YAHWEH¹ lift up His countenance upon you, and give you peace.

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