THE MINISTRY BELONGS TO CHRIST

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A Practical Pastoral Theology of Ministry And Biblical Stewardship

JOSEPH M. JACOWITZ

NOT FOR RESALE

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Printed in the United States of America.

To Peter Sarkis

Deacon, faithful friend, and steadfast servant of Jesus Christ.

You resolutely held to the ministry of God's Word. You never let go of it, and you never looked back.

With profound gratitude for your faithfulness, sacrifice, courage, and partnership in the gospel, I dedicate this book to you.

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Acknowledgments

This book has been fifty years in the making. I was converted to Jesus Christ in 1976, and since then the Lord has taught me through the Bible, hard experience, and a Jewish mother. Some lessons came through study; others came through mistakes, suffering, faithful correction, patient friendship, and watching servants of God live what they believed. We all stand on the shoulders of others when learning the important lessons of life.

George Müller taught me, across the distance of history, that prayer, faith, simplicity, and confidence in divine provision are not romantic ideals. They are practical ministry convictions. His life pressed a question upon me that runs through this book: not merely, "How can we raise the money?" but, "Can we trust God to provide for what He has truly called us to do?" Hudson Taylor reinforced the same Godward instinct through his pattern of prayerful dependence and refusal to make human pressure the engine of God's work.

L. R. Shelton, Jr. and Michael Snyder were more than mentors. They were modern examples of men who believed in the same living God who keeps His promises. Their confidence in Him left a permanent mark upon me.

I am grateful for Pastor Austin Huggins, faithful friend, co-laborer, and ministry partner, whose fellowship, encouragement, and commitment have strengthened me. I thank Pastor Tom Smith for his remarkable vision and zeal for the kingdom, his willingness to think broadly, labor sacrificially, and press gospel work forward.

My deepest personal gratitude belongs to Pastor Owen Alford, my best friend and partner in pastoral ministry for thirty years. Owen, I couldn't do this without you.

I thank Dr. W. R. Downing, who laid hands upon me at my ordination in 1985 and never gave up on me. His influence, counsel, faithfulness, and perseverance remain woven into my ministry. I thank Pastor Tony Okoroh, who has held the vision since 1994 on the front line in Lagos, Nigeria, with steadfastness and perseverance.

I also thank Dr. Paul Nelson, Dr. Stan Murrell, Dr. Edward Dalcour, Chris Arnzen, Rich Homeres, Bobbi Hamlyn, Craig Hulsebos, and Dani Beshwati for friendship, encouragement, labor, counsel, and partnership. Many others could be named, and their absence from this brief record does not lessen my gratitude.

We truly do stand on the shoulders of others. Whatever usefulness the Lord may grant this book is inseparable from the lives, prayers, examples, rebukes, encouragements, and sacrifices of those He has graciously placed along my path. To God alone belongs the glory.

Foreword

"The ministry belongs to Christ." Most Christians would readily affirm those words. The difficulty begins when that confession examines what we have built, how we raise and spend money, and the methods we have come to regard as indispensable. It is one thing to acknowledge Christ's ownership. It is another to place the work beneath His lordship and ask honestly, "Lord, is this being done in Your way, for Your purposes, and for Your glory?"

My friendship with Pastor Joseph M. Jacowitz reaches back many years and is interwoven with Mount Zion, Chapel Library, FirstLove Ministries, and my own development as a pastor and missionary. We have traveled, prayed, preached, planned, trained pastors, distributed literature, and watched the Lord open doors that no human strategy could have opened.

I have seen firsthand that the convictions expressed in these pages were not formed in the quiet safety of theory. They have been tested through decades of pastoral labor, missionary hardship, financial limitations, costly decisions, personal suffering, mistakes, correction, prayer, and the faithful providence of God. Joe knows both the beauty of ministry and the dangers that threaten it. He has watched the Lord provide, and he knows how easily the machinery of ministry can begin to displace the Master.

These concerns also bear directly upon the responsibilities entrusted to me as pastor of Mount Zion Bible Church and Editor-in-Chief of Chapel Library, a ministry historically committed to sending Christ-centered literature throughout the world without charge. Through FirstLove Ministries, I also labor alongside Pastor Joe in distributing literature, training pastors, strengthening churches, and proclaiming the gospel where many of those most hungry for truth have the least ability to purchase it.

On the mission field, access to truth is no abstract question. I have watched pastors receive sound books with tears and gratitude. I have met men faithfully serving churches with few resources and little opportunity for formal training. I have seen freely distributed literature strengthen ministers, expose error, and continue bearing fruit years after it was first placed into someone's hands.

The Holy Spirit gives His gifts for the good of Christ's people. Should we not administer the truth and resources entrusted to us with those people in view—including those who cannot pay? The question is not simply what we possess, but whom Christ intends us to serve through it.

That is why this book reaches beyond money. It calls us to recover the spiritual nature of Christian ministry. Institutions created to serve Christ can become occupied with preserving themselves. Useful methods can become unquestioned necessities. Budgets can grow louder than Scripture, and size,

revenue, reach, and reputation can displace holiness and faithfulness as our measures of success.

The answer is not to neglect those who labor. Scripture is plain:

1 Timothy 5:18: "The laborer is worthy of his wages."

Pastors must live, missionaries must travel, books must be printed, and institutions must meet real expenses. Pastor Joe's concern is whether support has become sale, stewardship has become possessiveness, or financial necessity has been allowed to overrule biblical conviction. He presses us to distinguish sustaining the servant from purchasing the spiritual treasure entrusted to him.

The minister did not create the gospel. The author did not originate God's truth. The missionary does not own the field or its harvest. The pastor does not own Christ's sheep, and no board possesses ultimate authority over the ministry entrusted to its care. We remain "servants of Christ and stewards of the mysteries of God" (1 Corinthians 4:1). Our responsibilities are real, but our authority is derived. We handle treasures belonging to Another and will answer to Him for their use.

Some readers may disagree with particular applications. Others may feel the weight of questions they would rather leave unasked. Neither response should prevent a patient hearing. Test the argument by Scripture. Distinguish the author's conclusions from the biblical passages upon which he reasons, and give those passages their full authority over your own practices.

This is a summons to examination, repentance where necessary, and recovery. It should not become an occasion for suspicion or reckless accusation. The searching question is personal: What would I be unwilling to surrender if Christ required it? We must not inspect another man's stewardship while keeping our own beyond examination.

I commend this book as the mature burden of a faithful pastor and seasoned servant of Christ. Read it prayerfully, with an open Bible and an honest heart. May the Lord use it to strengthen His servants, enlarge His people's generosity, and carry the truth of Christ into the hands of those who could never purchase it for themselves.

The ministry belongs to Christ.

May God grant us the grace and faith to let Him have it.

T. Austin Huggins IV
Pastor, Mount Zion Bible Church
Editor-in-Chief, Chapel Library
Vice President, FirstLove Ministries
September 7, 2026

PREFACE

A Word of Gratitude and Purpose

Some books begin because an author believes he has found something new. This book began because an old truth would not leave me alone: the ministry belongs to Christ. For many years I have watched questions of money, support, access, publishing, education, counseling, missions, compensation, and institutional survival press upon the church. I became convinced that these questions cannot be answered faithfully by custom, market logic, financial necessity, or isolated proof texts. They require a practical pastoral theology of ministry itself.

Money is a sensitive subject—especially when it touches the church, pastors, missionaries, publishing, education, and the support of gospel work. I ask the reader to approach these pages with an open Bible and an open mind. This book does not encourage suspicion of faithful ministers without evidence. It does not deny the right of laborers to honorable support, minimize real expenses, or condemn ordinary commerce. It does insist that familiar practices must be able to withstand the light of Scripture.

I owe a particular debt to Pastor Conley Owens and The Dorean Principle. His work has been pioneering, courageous, and intrepid in challenging conventional wisdom and recovering biblical categories often neglected in modern ministry economics. Scripture, not Owens or any other writer, remains the final authority. This book is neither a criticism nor a replacement of his contribution. It walks farther into territory he deliberately left open, applying the governing doctrine of Christ's ownership to a broader range of pastoral and institutional questions.

I have tried not to bind the conscience beyond Scripture. Where Scripture is clear, we must be clear. Where Scripture is silent, we must not invent a commandment. Between those boundaries lies the demanding work of wisdom:

distinguishing support from sale, gift from exchange, ministry from commerce, legitimate cost from unjustified gatekeeping, and prudence from unbelief.

My hope is that churches, pastors, missionaries, publishers, schools, counselors, ministry boards, donors, and ordinary believers will use this book not merely to inspect others but to examine themselves. The goal is not accusation. It is recovery—recovery of ministry beneath the lordship of Christ, recovery of confidence in God, recovery of generosity without manipulation, and recovery of access shaped by grace.

"Test all things; hold fast what is good" (1 Thessalonians 5:21). That is the spirit in which this book is offered.

INTRODUCTION

Before We Talk About Money

Before we talk about money, we must settle authority. Scripture—not habit, necessity, success, institutional history, donor preference, or market expectation—governs Christian ministry. Where the Bible speaks clearly, the servant must obey clearly. Where it does not create a law, the servant must not manufacture one. This book will therefore distinguish biblical command, prohibition, principle, wisdom, and genuine liberty.

The problem is not money itself. Money can feed a missionary, print a Bible, support a pastor, train a student, relieve the poor, translate a book, sustain a church, and carry truth across an ocean. Scripture commands generosity and honorable support. The problem begins when money ceases to serve ministry and starts defining who receives it, what may be given, how far truth may travel, or whether obedience is financially acceptable.

Worth is not the same thing as price. The gospel is infinitely valuable, but it has no commercial equivalent. A sermon may require years of study; a theological education may require enormous labor; a book may be costly to produce. Those facts establish value and cost. They do not by themselves establish that sacred benefit should be sold to its recipient.

Beneficiary support is biblical. Those taught the Word should share with their teachers. Churches should support pastors. Believers should send missionaries and participate in gospel labor. Yet beneficiary support and beneficiary payment for spiritual merchandise are not identical categories. A moral obligation to give may exist without a commercial equivalence in which spiritual benefit is exchanged for a price.

That distinction requires careful language. Support sustains the servant so ministry may continue. Sale conditions access upon exchange. The minister is a steward, not a proprietor. A real cost may be borne by someone other than the immediate recipient. Spiritual ministry must also be distinguished from

genuinely ancillary goods and services. Test whether the charge purchases a distinct material service or instead functions as the required price of the spiritual ministry. Chapters Eight and Nine develop the practical tests, including whether any free alternative is genuinely usable.

Labels cannot settle substance. A required "suggested donation" may function as a price. A fee may be genuinely attached to an ordinary separable service. We must ask what the money is because of and what it is in exchange for. We must ask what happens to the person unable to pay. We must ask whether the financial right of the servant remains subordinate to the gospel, as it did for Paul, who could say, "I do not seek yours, but you."

These questions reach deeper than finance. They reveal what we believe about ownership, grace, Providence, the poor, success, leadership, and the final judgment. That is why this book begins with the spiritual foundations of ministry. We must establish what ministry is before examining what ministry costs. We must recover the Master's way before testing the marketplace's way.

The governing claim of every chapter is simple: the ministry belongs to Christ. If that is true, then every gift, right, method, institution, dollar, and opportunity must remain beneath His Word, His character, His mission, and His glory.

PART ONE

The Spiritual Foundations of Ministry

Why the Vertical Must Govern the Horizontal

Colossians 1:18: And He is the head of the body, the church, who is the beginning, the firstborn from the dead, that in all things He may have the preeminence.

Why the Spiritual Foundations Must Come First

Years ago I wrote a course called The Spiritual Foundations of Ministry. The title expressed a conviction that has only deepened with time: ministry has foundations, and if those foundations are weak, everything built upon them eventually becomes unstable. A church may possess sound accounting, impressive facilities, a large audience, productive staff, successful publishing, careful branding, and expanding revenue while the servant himself is becoming prayerless, self-reliant, worldly, proud, fearful, or spiritually thin. The visible structure may continue to rise while the invisible foundation is cracking.

That recognition changes the order of this book. We must not begin with money. We must begin with Christ. We must not begin by asking what a ministry may charge, sell, retain, raise, accumulate, or spend. We must first ask what ministry is, whose ministry it is, how Christ governs it, what kind of servant He requires, what means He has appointed, what power the work depends upon, and what end the whole enterprise is meant to serve. Only after those questions are settled are we prepared to examine financial practice.

The book therefore carries two burdens, and they must remain in this order. The first burden is spiritual recovery: to recover the vertical realities by which

Christ governs His servants and His work. The second burden is financial and institutional reform: to test money, support, access, publishing, education, counseling, missions, organizational growth, and ministry economics beneath those prior biblical realities. The second burden is not less important because it comes second. It comes second because it is derivative.

The vertical must govern the horizontal.

Financial ethics do not float in a separate compartment from spiritual life. They grow out of theology, character, worship, faith, contentment, fear, ambition, and obedience. A ministry that is not governed by Christ spiritually will not remain governed by Christ financially for long. The ledger eventually reveals what the heart has already chosen.

We establish what ministry is before we examine what ministry costs.

We establish dependence upon Christ before we discuss dependence upon money.

We establish the master's way before we expose the marketplace's way.

Foundation One — Christ Himself: Owner, Lord, Head, and End

Colossians 1:18: And He is the head of the body, the church... that in all things He may have the preeminence.

Acts 20:28: Shepherd the church of God which He purchased with His own blood.

The first spiritual foundation is not a method, principle, institution, or financial policy. It is a Person. Jesus Christ is the Head of the church and the Lord of the ministry. He did not merely inspire the work; He owns it. He purchased His people with His blood, calls His servants, distributes gifts, gives the message, opens doors, supplies strength, assigns fields, determines fruit, and will finally judge the work. Every ministry question must therefore begin under His lordship.

This destroys the illusion of autonomous ministry. The pastor does not own the church. The founder does not own the mission. The author does not own the truth. The board does not own the institution in the ultimate moral sense. Civil documents may identify legal custodians, but legal custody does not displace theological ownership. Christ remains the Owner even when His name appears nowhere on a deed, account, copyright, payroll, or corporate filing.

1 Corinthians 6:19–20: You are not your own... For you were bought at a price; therefore glorify God in your body and in your spirit, which are God's.

The servant himself is part of the property. Before we ask what the minister may do with ministry resources, we must remember that the minister is himself a purchased man. His time is Christ's. His gifts are Christ's. His body, reputation, opportunities, money, remaining years, and public influence are Christ's. Ministry is therefore not something we do for Christ with what is ours. It is something Christ does through stewards with what is His.

SPIRITUAL PRINCIPLE — *The Ministry Belongs to Christ Before It Belongs to Any Servant, Board, Donor, or Institution.*

Foundation Two — Communion with Christ: With Him Before Sent by Him

Mark 3:14: Then He appointed twelve, that they might be with Him and that He might send them out to preach.

John 15:5: He who abides in Me, and I in him, bears much fruit; for without Me you can do nothing.

The order in Mark is easy to overlook: with Him before sent by Him. Christ did not first create a workforce. He formed disciples. Public ministry was to flow from private nearness. The branch bears fruit because it abides in the Vine, not because it becomes efficient at pretending independence. The servant's first ministry responsibility is therefore not to produce, expand, publish, fundraise, preach, counsel, travel, or organize. It is to remain near Christ.

George Müller learned this with unusual clarity. He wrote that his "first great and primary business" each day was to have his soul happy in the Lord, not first to calculate how much he might accomplish in service. His point was not devotional self-indulgence. He understood that a starved inner man eventually performs even good work in the wrong spirit. The servant who stops receiving from Christ will soon begin trying to manufacture what only communion can supply.[1]

Oswald Chambers issued the corresponding warning: "Christian work may be a means of evading the soul's concentration on Jesus Christ." Activity can become camouflage. A full calendar may conceal an empty prayer life. A growing institution may hide a shrinking soul. A minister can become so

1 George Müller, The Life of Trust: Being a Narrative of the Lord's Dealings with George Müller, ed. H. Lincoln Wayland, entry for May 7; Müller describes the first great and primary daily business as nourishing the inner man and being happy in the Lord.

occupied with the work of Christ that Christ Himself is functionally displaced by the work.[2]

This matters financially because a servant who no longer lives consciously before Christ becomes easier to govern by visible pressures. Budgets become louder than Scripture. Donors become more immediate than God. Payroll becomes more persuasive than principle. Market response begins to feel more real than the Master's approval. Communion restores the vertical reference point from which every other decision must be judged.

SPIRITUAL PRINCIPLE — *Presence Before Productivity; Abiding Before Output; Christ Before the Work Done in His Name.*

Foundation Three — The Authority and Sufficiency of Scripture

2 Timothy 3:16: All Scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness.

2 Timothy 4:2: Preach the word! Be ready in season and out of season. Convince, rebuke, exhort, with all longsuffering and teaching.

Christ governs His ministry through His Word. Scripture is not one influence among several competing voices. It is the final written authority by which doctrine, worship, methods, motives, structures, moral judgments, and ministry practices must be tested. Culture can tell us what is normal. Markets can tell us what is profitable. Consultants can tell us what is effective. Donors can tell us what they prefer. Tradition can tell us what has long been done. Only Scripture can finally tell us what faithfulness requires.

The sufficiency of Scripture does not mean that the Bible contains a modern accounting manual, publishing contract, tuition schedule, or technology policy. It means that Scripture supplies the doctrines, commands, prohibitions, moral categories, patterns, and governing principles necessary to judge those things faithfully. Where Scripture speaks, the servant must obey. Where Scripture leaves genuine liberty, the servant must not invent divine law. Where Scripture exposes a motive or practice, custom cannot baptize it.

This becomes especially important when obedience becomes expensive. It is easy to affirm biblical authority while Scripture agrees with the existing budget. The test comes when the Word of God threatens revenue, reputation, growth, donor approval, institutional survival, or personal comfort. At that moment the question is no longer whether we believe in the authority of Scripture in

2 Oswald Chambers, "The Most Delicate Mission on Earth," March 25, in My Utmost for His Highest (New York: Dodd, Mead & Co., 1935).

theory. The question is whether Scripture possesses enough authority to make us change.

SPIRITUAL PRINCIPLE — ***Methods, Money, Growth, Tradition, and Institutional Survival Are Servants of Scripture, Never Its Judges.***

Foundation Four — Prayer and Dependence Upon God

Acts 6:4: But we will give ourselves continually to prayer and to the ministry of the word.

Psalm 127:1: Unless the LORD builds the house, They labor in vain who build it.

Prayer is the language of dependence. It confesses that ministry cannot finally be sustained by intelligence, money, organization, technology, personality, strategy, or human strength. Those things may have legitimate uses, but none of them can open a blind heart, regenerate a sinner, sanctify a believer, create spiritual fruit, preserve a church, or make the Word effectual. Prayer places the servant where every servant belongs: before God, asking for what he cannot produce.

A prayerless ministry may still be busy. It may be polished, funded, admired, and efficient. But prayerlessness quietly announces a theology: we believe the machinery can run without consciously depending upon the One whose work it is. The apostles refused that illusion. They would not allow legitimate administrative pressure to displace prayer and the ministry of the Word. The lesson is not that administration is unspiritual. The lesson is that administration must never crowd dependence out of the center.

Prayer also disciplines financial fear. When a ministry has learned to go first to God, money does not become its first reflex in every crisis. The servant asks for wisdom before he asks for revenue. He asks whether an opportunity is God's will before asking how to fund it. He can wait. He can say no. He can let a project die rather than manipulate people to preserve it. Prayer teaches the soul that Providence is more decisive than panic.

SPIRITUAL PRINCIPLE — ***What Must Be Received from God Should Never Be Treated as Though It Can Be Secured by Human Pressure.***

Foundation Five — The Holy Spirit: Spiritual Ministry Requires Spiritual Power

Zechariah 4:6: Not by might nor by power, but by My Spirit, Says the LORD of hosts.

1 Corinthians 2:4–5: My speech and my preaching were not with persuasive words of human wisdom... that your faith should not be in the wisdom of men but in the power of God.

The work is spiritual, so the power must be spiritual. The Holy Spirit illumines the Word, convicts of sin, exalts Christ, regenerates, sanctifies, distributes gifts, produces fruit, strengthens the inner man, and equips the church for service. No amount of financial strength can purchase what the Spirit gives. No marketing campaign can manufacture regeneration. No atmosphere can create holiness. No charismatic personality can reproduce the fruit of the Spirit by force of temperament.

This does not make preparation, excellence, planning, or wise administration unnecessary. Paul prepared. Luke researched. Churches organized relief. Elders were appointed. Money was collected and carefully handled. The issue is not whether human means are used; it is whether they remain subordinate means rather than rival sources of confidence. The servant may sharpen the instrument, but only God can breathe life.

Once a ministry forgets this, pressure begins replacing prayer and persuasion begins drifting toward manipulation. The organization learns how to create urgency, manufacture emotional momentum, exploit fear of missing out, cultivate personality loyalty, or use financial scarcity to force decisions. That may produce measurable responses. It cannot produce spiritual life. The Spirit will not be replaced by technique merely because technique can be counted.

SPIRITUAL PRINCIPLE — *What Only the Holy Spirit Can Produce Must Never Be Manufactured by Money, Pressure, Personality, or Technique.*

Foundation Six — Personal Holiness and the Character of the Servant

1 Timothy 4:16: Take heed to yourself and to the doctrine. Continue in them.

1 Timothy 3:2–3: A bishop then must be blameless... not given to wine, not violent, not greedy for money, but gentle, not quarrelsome, not covetous.

God's concern with the servant precedes His concern with the servant's platform. Scripture does not begin the qualifications for overseers with strategic intelligence, fundraising ability, entrepreneurial energy, academic distinction, or public magnetism. It begins with character. Blamelessness, self-control, faithfulness, gentleness, hospitality, sobriety, integrity, soundness in the faith, and freedom from greed are not decorative virtues added to an otherwise competent leader. They are part of the moral fitness for spiritual oversight.

Robert Murray M'Cheyne wrote to W. C. Burns, "Take heed to thyself. Your own soul is your first and greatest care." That counsel reaches far beyond preaching. The condition of the leader's soul eventually enters the decisions of the ministry. Pride enters the building plan. Fear enters the fundraising appeal. Covetousness enters compensation. Vanity enters branding. Insecurity enters expansion. A craving for approval enters donor relations. Contentment, humility, courage, purity, and faith enter those same decisions when holy men lead.[3]

This is why ministry ethics cannot be reduced to policies. Policies matter. Accountability matters. Independent boards, audits, conflict-of-interest rules, compensation review, donor restrictions, and transparent reporting may all be wise. But procedures cannot sanctify the people using them. A covetous man can learn to navigate a policy manual. A proud man can use accountability structures to protect his reputation. A fearful board can discover technically lawful ways to avoid costly obedience.

SPIRITUAL PRINCIPLE — *Character Is Not One Department of Ministry; It Is the Moral Condition in Which Every Department Operates.*

Foundation Seven — Faith and the Providence of God

Matthew 6:33: But seek first the kingdom of God and His righteousness, and all these things shall be added to you.

Philippians 4:19: And my God shall supply all your need according to His riches in glory by Christ Jesus.

Faith does not deny material needs. Workers require food. Churches have bills. Missionaries travel. Books cost money to print. Buildings require maintenance. Families need support. Scripture never romanticizes irresponsibility. But faith refuses to treat visible provision as the final lord of obedience. God may provide much or little, quickly or slowly, through one instrument or another. The servant's responsibility is to remain faithful while Providence determines the measure.

A ministry that does not trust Providence becomes vulnerable to every form of financial compromise. If survival becomes absolute, almost anything can eventually be justified in the name of keeping the work alive. Fear says, We cannot afford to obey. Faith asks a different question: If Christ commands it, can we afford not to obey? Faith may act boldly, but it also knows how to wait. It can refuse money tied to corrupt terms, decline expansion not yet supplied

3 Robert Murray M'Cheyne, letter to the Rev. W. C. Burns, March 22, 1839, in Andrew A. Bonar, ed., Memoir and Remains of the Rev. Robert Murray M'Cheyne (Edinburgh, 1844), 273–74 in later Banner of Truth editions.

by God, and accept seasons in which the work remains smaller than ambition would prefer.

The doctrine of Providence therefore belongs before the doctrine of ministry finance. Otherwise the financial section becomes a collection of ideals that collapse at the first serious budget crisis. The servant who believes God is Provider can evaluate revenue without worshiping it. He can distinguish need from panic, prudence from unbelief, and opportunity from presumption.

SPIRITUAL PRINCIPLE — *Provision Is God's Responsibility; Faithful Stewardship and Obedience Are Ours.*

Foundation Eight — Consecration and Obedience

Romans 12:1: Present your bodies a living sacrifice, holy, acceptable to God, which is your reasonable service.

John 14:15: If you love Me, keep My commandments.

Ministry is not self-expression. It is consecrated obedience. The servant has been set apart to the will of Another. His preferences, plans, rights, ambitions, possessions, and opportunities must remain available to Christ. Obedience is therefore not a special event reserved for dramatic missionary calls. It is the ordinary posture of stewardship: Lord, what would You have me do with what belongs to You?

John Calvin captured the logic with memorable simplicity: "We are not our own... we are God's." That confession removes the servant from the throne of his own decision-making. If we are God's, then His wisdom and will must govern the parts of life that are easiest to spiritualize and the parts that are easiest to protect. A ministry budget is not exempt from consecration. A salary is not exempt. Intellectual property is not exempt. Institutional reputation is not exempt. Neither is a successful method that Scripture requires us to surrender.[4]

Obedience is most revealing when it costs something. It is easy to obey a principle that increases revenue. The test is whether we obey when faithfulness reduces income, disappoints a donor, limits expansion, changes a beloved tradition, or exposes a practice that has benefited us. Consecration says that Christ may interrupt the plan because the plan was never sovereign.

SPIRITUAL PRINCIPLE — *Nothing Entrusted to a Servant Is Too Important to Surrender When the Master Requires It.*

4 John Calvin, Institutes of the Christian Religion, 3.7.1, ed. John T. McNeill, trans. Ford Lewis Battles (Philadelphia: Westminster Press, 1960).

Foundation Nine — Humility and Self-Denial

John 3:30: He must increase, but I must decrease.

Philippians 2:3: Let nothing be done through selfish ambition or conceit, but in lowliness of mind let each esteem others better than himself.

Humility keeps the servant from becoming the center of the ministry. The modern world rewards visibility, personality, differentiation, brand identity, audience capture, and personal influence. Some of those realities can be used lawfully as tools. The danger begins when the servant quietly becomes the product and the ministry becomes the mechanism by which his significance is maintained.

Self-denial asks questions that ambition avoids. Would I still do this if my name were removed? Would I rejoice if another servant received the credit? Would I make the same financial decision if it reduced my visibility? Am I preserving this program because Christ requires it or because I cannot imagine myself without it? Has the ministry become a sanctuary for ego? These are not merely psychological questions. They are stewardship questions.

Humility also changes the treatment of the poor, the unknown, and the unprofitable. A market naturally gives attention to those with purchasing power. Christ repeatedly moved toward people who could not repay Him. The humble servant does not measure a soul's worth by what the soul can contribute to the institution. He remembers that he himself lives by grace.

SPIRITUAL PRINCIPLE — *The Servant Is Not the Brand, the Owner, the Hero, or the End. Christ Must Have the Preeminence.*

Foundation Ten — The Glory of God as the Supreme End

1 Corinthians 10:31: Therefore, whether you eat or drink, or whatever you do, do all to the glory of God.

1 Peter 4:11: If anyone ministers, let him do it as with the ability which God supplies, that in all things God may be glorified through Jesus Christ.

The final spiritual foundation gathers all the others into one end: the glory of God. Ministry does not ultimately exist to preserve an organization, enlarge a platform, produce a legacy, protect a career, accumulate wealth, build a famous institution, or even to make the servant feel useful. Those things may be present in varying degrees, but none of them is the governing end. The final

aim is that God be known, trusted, obeyed, loved, worshiped, and glorified through Jesus Christ.

That end becomes a powerful diagnostic. A practice may be legal and efficient yet still direct attention toward human greatness. A ministry may speak constantly about God while structuring everything around the preservation of its own name. A financial model may generate impressive resources while teaching the world that Christian access functions like any other commodity. The glory of God requires not only a worthy destination for the money but a worthy manner of obtaining and using it.

When God's glory is supreme, the servant can become smaller without feeling diminished. The ministry can remain obscure without feeling defeated. Money can be given away without feeling lost. Access can be widened without demanding recognition. Success can be surrendered when it begins competing with faithfulness. The glory of God frees the ministry from the exhausting necessity of glorifying itself.

SPIRITUAL PRINCIPLE — *The Ministry Exists for the Glory of God, and Every Method, Motive, Structure, and Financial Practice Must Serve That End.*

The Moral Hinge — Leadership Character Governs Financial Practice

Luke 16:10–11: He who is faithful in what is least is faithful also in much... Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

Titus 1:7: For a bishop must be blameless, as a steward of God... not greedy for money.

1 Peter 5:2: Shepherd the flock of God which is among you... not for dishonest gain but eagerly.

We are now ready to state a principle that belongs at the hinge between the spiritual and financial halves of this book: financial decisions and financial convictions are profoundly shaped by the character of the leaders who make them. Scripture establishes the moral boundaries. Scripture defines greed, stewardship, contentment, honesty, generosity, justice, faith, and the proper use of authority. But leadership character largely determines whether those boundaries will be loved, obeyed, rationalized away, or quietly crossed when pressure comes.

Scripture establishes the standard; leadership character determines whether the standard survives contact with money.

That is why the New Testament explicitly includes financial character in the qualifications for spiritual leadership. An overseer must not be greedy for money. A shepherd must not serve for dishonest gain. A steward must be faithful. These are not random virtues appended to a job description. They recognize that money exposes the interior life. The leader who loves money will eventually make decisions that protect money. The leader who fears man will eventually make decisions that protect approval. The leader who craves significance will eventually make decisions that protect scale, visibility, and reputation.

The opposite is also true. A contented leader can say, Enough. A humble leader can make a decision that gives someone else the credit. A courageous leader can obey Scripture when obedience costs revenue. A prayerful leader can wait rather than manipulate. A leader who trusts Providence can refuse money on corrupt terms. A holy leader can look at a profitable practice and still ask whether Christ is pleased. Financial policy is therefore never merely administrative. It is spiritual character translated into repeated decisions.

A budget is not merely arithmetic. It is often theology, character, and priority written with dollar signs.

> *2 Corinthians 8:20–21: Avoiding this: that anyone should blame us in this lavish gift which is administered by us—providing honorable things, not only in the sight of the Lord, but also in the sight of men.*

For that reason, good leaders do not resent financial accountability. They welcome structures that protect the church, the donor, the servant, and the testimony of Christ. But accountability structures remain safeguards, not substitutes for holiness. A board can require two signatures; it cannot create contentment. An audit can identify irregularities; it cannot mortify covetousness. A compensation policy can restrain excess; it cannot produce self-denial. The heart of the steward still matters.

This is also why reform must reach deeper than policy. If we change the fee schedule without changing the love of money, the old instinct will find a new channel. If we prohibit one manipulative fundraising technique without confronting fear and unbelief, another technique will replace it. If we lower executive compensation without recovering humility, status will seek another symbol. Sustainable reform requires truth in the mind, grace in the heart, holiness in the life, and courage in leadership.

Financial practices are therefore diagnostic. They reveal what leaders believe about God's provision, Christ's ownership, human worth, ministry success, personal security, the poor, institutional survival, and final accountability. Follow the money long enough and you will often find the theology of the leadership made visible.

Why the Financial Principles Come Next

Matthew 6:21: For where your treasure is, there your heart will be also.

Money comes next in this book because money is one of the clearest places where the spiritual foundations are tested. It reaches into security, identity, power, access, influence, opportunity, fear, ambition, generosity, and trust. It can serve ministry beautifully, and Scripture commands faithful support for laborers. But because money touches the heart so deeply, it also becomes a revealing test of whether Christ's lordship is merely confessed or actually governing the work.

George Müller stated the connection with unusual force: "It is not enough to obtain means for the work of God, but that these means should be obtained in God's way." That sentence could stand over the entire financial argument that follows. A good end does not sanctify an unfaithful means. Needing money does not create moral permission. Raising money for ministry does not automatically make every method of raising it ministerial.[5]

The financial chapters that follow therefore do not introduce a second, unrelated ethic. They apply the spiritual foundations already established. If Christ owns the ministry, we cannot treat sacred stewardship as private property. If Scripture governs the ministry, financial necessity cannot overrule biblical principle. If prayer expresses dependence, manipulation contradicts our confession. If the Spirit supplies spiritual power, money must never become our functional source of confidence. If holiness qualifies leaders, greed and dishonest gain cannot be tolerated. If faith trusts Providence, fear cannot be allowed to dictate conviction. If obedience belongs to Christ, profitable practices remain surrenderable. If humility governs the servant, the ministry cannot exist to magnify him. If God's glory is the end, every financial method must be capable of being brought into the light before Him.

The financial principles are the moral consequences of the spiritual foundations.

This order also guards the book from being misunderstood as an argument against money, support, compensation, printing costs, wages, buildings, institutions, or ordinary commerce. Scripture recognizes all of those realities. The question is not whether money may touch ministry. It already does. The question is whether money will remain a servant under Christ or become a master that quietly rewrites the terms of obedience.

Now the financial investigation can begin in the right place. Not with a fundraising technique. Not with a price. Not with a budget. Not even first with the needs of the institution. It begins with ownership.

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5 A. T. Pierson, George Müller of Bristol and His Witness to a Prayer-Hearing God, 344–45; Müller insisted that it was not enough to obtain means for God's work—the means must be obtained in God's way.

The first financial question is not, "how much money do we need?" It is, "who owns what we have?"

The Historical Pattern

Faithful outward ministry grows from life with God. Across different centuries and church traditions, the witnesses gathered in Appendix A repeatedly emphasize Christ, Scripture, prayer, the Holy Spirit, holiness, faith, obedience, humility, eternity, and shepherding. Their outward methods differ; these governing spiritual concerns recur.

History serves the biblical argument. It does not establish doctrine or certify every practice of every witness. The surviving evidence concerning financial methods is less uniform than the evidence concerning prayer, character, and dependence upon God. Agreement on those foundations must not be mistaken for agreement with every financial conclusion in this book.

Appendix A preserves the complete thirty-witness matrix, its twelve governing principles, qualifications, and source base. With that historical perspective in view, we turn to the Owner whose Word must govern every stewardship.

PART TWO

Christ Owns the Ministry

The First Financial Consequences of the Spiritual Foundations

The vertical foundation is now in place. We turn first to ownership, because financial stewardship cannot be understood until we know whose resources, whose truth, whose ministry, and whose servants we are dealing with.

CHAPTER ONE

The Lord Owns It All

The First Financial Consequence of the Spiritual Foundations

"For all things come from You, And of Your own we have given You."
— 1 Chronicles 29:14

"Your money and your goods are not your own; they are only committed to you as stewards."[1]
— Jonathan Edwards

Jonathan Edwards now belongs at the doorway of the book's financial argument. The spiritual foundations have already established that Christ is Lord, the servant is a steward, Scripture governs the work, prayer confesses dependence, the Holy Spirit supplies spiritual power, holiness guards the vessel, faith trusts Providence, obedience yields to the Master, humility refuses self-exaltation, and God's glory is the end. Only now are we ready to ask what those truths require when money enters the room. Edwards will not allow us to begin that financial inquiry with fundraising techniques, salaries, ministry budgets, donor strategies, book prices, tuition, honorariums, or expenses. He forces us backward to the question underneath every one of them: Who owns the money?

1 Jonathan Edwards, "Christian Charity; or, The Duty of Charity to the Poor, Explained and Enforced," in The Works of Jonathan Edwards, ed. Edward Hickman, vol. 2 (London: William Ball, 1839), 165–66.

That question is far more dangerous than it sounds. If your money is finally and absolutely yours, then you are sovereign over it. You may accumulate it, spend it, protect it, enjoy it, give it, or waste it according to your own pleasure. But if your money is ultimately God's, then every dollar in your possession carries a divine claim with it. Your paycheck becomes a stewardship. Your savings become a stewardship. Your retirement account becomes a stewardship. Your church budget becomes a stewardship. Your ministry reserve becomes a stewardship.

The question is no longer merely, Can I afford this? It becomes: Can I answer to God for this?

That question will follow us through the financial argument of this book.

The Bible Begins with an Owner

The first verse of Scripture establishes more than creation. It establishes ownership. The Creator possesses an absolute claim upon His creation because everything outside Himself exists because He brought it into existence.

> *Genesis 1:1: In the beginning God created the heavens and the earth.*
>
> *Psalm 24:1: The earth is the LORD'S, and all its fullness, The world and those who dwell therein.*

Notice the reach of that claim. God does not say merely that churches belong to Him, that offerings belong to Him, or that ten percent belongs to Him. The earth is His, everything filling it is His, and the people walking upon it are His.

That means biblical stewardship begins long before the offering plate appears. Your body belongs to God. Your mind belongs to God. Your strength, opportunities, abilities, possessions, and remaining years belong to God. The intelligence by which you earn money belongs to God. The hands that perform the labor belong to God. The money is only downstream from all of that.

Now bring the doctrine home. Imagine opening the last twelve months of your bank and credit-card statements with Christ sitting beside you. Mortgage. Restaurants. Vacations. Clothing. Entertainment. Giving. Investments. Cars. Hobbies. Ministry expenses. Generosity. Indulgence. Waste. Nothing hidden, nothing renamed, nothing rationalized.

Would anything suddenly become difficult to explain?

That is what biblical stewardship does. It takes theology out of the clouds and places the Owner beside the ledger.

God Claims the Silver and the Gold

Haggai 2:8: "The silver is Mine, and the gold is Mine," says the LORD of hosts.

Silver and gold represented wealth, purchasing power, security, influence, and economic strength. God points directly at them and says, in effect, Mine. The wealthy businessman is therefore not the ultimate owner of his fortune. The church is not the ultimate owner of its building fund. The publishing ministry is not the ultimate owner of its income. The board is not the ultimate owner of its reserves. The pastor is not the ultimate owner of his salary. Everyone is handling Someone Else's property.

This truth should destroy both pride and fear. Pastor, do you treat the wealthy donor differently because somewhere along the way you have begun believing that his money keeps your ministry alive? Donor, do you secretly believe your large gift entitles you to influence because the ministry "needs you"? Board member, have you ever softened a biblical conviction because an important contributor might leave? If so, the problem is deeper than fundraising. We have confused the channel with the Source.

The donor may be God's instrument. God remains the Provider.

David's Offering Destroys Our Boasting

Few passages expose biblical stewardship more beautifully than 1 Chronicles 29. David was preparing for one of Israel's greatest undertakings—the building of the temple. Gold, silver, bronze, iron, precious stones, timber, skilled labor, and enormous material resources would be required. David gave generously. Israel's leaders gave generously. The people gave willingly. David had every human reason to congratulate them. Instead, he worshiped.

> *1 Chronicles 29:11–12: Yours, O LORD, is the greatness, The power and the glory, The victory and the majesty... Both riches and honor come from You.*
>
> *1 Chronicles 29:14: For all things come from You, And of Your own we have given You.*

Think about those words. God supplied what the people then gave back to God. Christian giving therefore does not enrich a needy God. It returns a portion of the Owner's property according to the Owner's purposes. That destroys the proud giver's boast and the fearful ministry's groveling at the same time.

> *"Of Your own we have given You."*

Even the Power to Earn Comes from God

Deuteronomy 8:17–18: Then you say in your heart, "My power and the might of my hand have gained me this wealth." And you shall remember the LORD your God, for it is He who gives you power to get wealth.

God does not deny human labor. Israel planted, harvested, traded, planned, built, and worked. Scripture honors diligence. The sin lies in tracing prosperity only to the visible human cause while forgetting the invisible divine providence underneath it. You earned your paycheck, but who gave you the mind capable of learning your profession? Who gave you health enough to work? Who opened opportunities you could not have manufactured? Who arranged providences you never saw coming? Who kept your heart beating while you slept last night?

You may have earned your income. But you did not create the person who earned it.

That truth should make prosperity humble and adversity dependent.

Calvin: When Stewardship Reached His Own Pocket

John Calvin did not leave these truths in his Institutes. In January 1546, while he was ill and short of resources, Geneva's Council voted to give him ten crowns. Calvin returned them. When the Council subsequently sent him wine, he accepted it rather than offend the magistrates, but used ten crowns from his own salary for poorer ministers. He also refused additional compensation on other occasions, and during his final illness declined salary he believed he had not earned.[2]

Calvin's personal choices are not inspired rules. Scripture does not require every pastor to decline a gift or refuse a raise. That is not why his example matters. It matters because Calvin understood that money entering his possession did not end the moral inquiry. He still had to ask what faithfulness required him to do with it. Calvin later described what God has given His people as "divine deposits entrusted to us" for the good of others. Possession, in his thinking, never silenced stewardship.[3]

Suppose fifty thousand dollars unexpectedly came into your hands tomorrow with no legal restriction upon it. What would happen first in your imagination? Would you immediately begin upgrading your life, or would you first ask why God had placed those resources into your stewardship? There is no universal biblical command dictating the answer. But there is a revealing question:

When God gives me more, do I first imagine more for myself or more faithfulness to Him?

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2 Jules Bonnet, ed., Letters of John Calvin, trans. David Constable, vol. 2 (Edinburgh: Thomas Constable, 1857), editorial note to Calvin's January 1546 correspondence, citing the Registers of the Council of Geneva; J. A. Wylie, The History of Protestantism, vol. 2, bk. 14, ch. 27, for the related Geneva-register anecdotes and Calvin's refusal of salary during his final illness.

3 John Calvin, Institutes of the Christian Religion, trans. Henry Beveridge, III.7.5.

Money Can Move from the Hand into the Heart

Matthew 6:24: No one can serve two masters... You cannot serve God and mammon.

Money possesses an astonishing ability to behave like a rival deity. It promises security, freedom, identity, influence, comfort, control, and protection from tomorrow. That means our reaction to financial loss can expose our theology more accurately than our doctrinal statement. A large reserve makes us confident; an empty account makes us panic. A wealthy donor inspires ambitious plans; declining giving suddenly makes us question whether the ministry can continue. Without noticing what happened, the balance sheet begins preaching to us—and sometimes we believe it more quickly than Scripture.

What happens to your peace when money disappears? What financial loss would make you question God's goodness? What happens inside a church when the budget drops sharply? Does prayer increase, stewardship sharpen, priorities clarify, and faith deepen—or does fear immediately take control? The answer may reveal that we have not merely been handling money.

Money has begun handling us.

Real Ownership—But Never Absolute Ownership

Precision matters here. Scripture recognizes genuine private property. "You shall not steal" assumes that one person may legitimately possess something another person has no right to take. Peter told Ananias that before his property was sold, it remained under his authority. Biblical stewardship therefore does not mean that earthly ownership is fictional. It means that earthly ownership is subordinate.

Human ownership is real. God's ownership is ultimate.

You may properly say, my house, but never mean a house over which God has no claim. A church may properly say, our building, but never mean property Christ may not tell us how to use. A ministry may properly say, our reserves, but never mean money exempt from divine accountability.

The deed may bear your name. The universe does not.

Ownership Creates Stewardship

1 Corinthians 4:2: Moreover it is required in stewards that one be found faithful.

The word is not wealthy. It is not successful, famous, expanding, innovative, or profitable. It is faithful. That word places every personal and ministry

expenditure under examination. Why am I spending this? Why am I keeping this? Why am I accumulating this? Why am I asking others to give this? Why does the ministry need this? What biblical purpose does it serve? Is this prudence, or have I baptized fear? Is this legitimate enjoyment, or am I defending indulgence? Is this vision, or is it ambition dressed in ministry language?

If Scripture challenged this expenditure, would I surrender it—or defend it?

That is where stewardship ceases to be a doctrine we admire and becomes a lordship we obey.

Christ's ownership reaches both the results we celebrate and the decisions made in the boardroom. Neither visible success nor a unanimous vote can replace faithfulness to His Word. Chapters Fourteen and Fifteen examine those responsibilities in detail. Here the foundation is settled: the Owner's claim governs every steward.

Donors Also Stand Beneath the Owner

The doctrine confronts donors as sharply as ministries. A Christian may give millions to gospel work and remain only a steward. Wealth does not confer spiritual rank. A large contribution does not purchase doctrinal influence, privileged access, institutional control, or a softer sermon. The giver handles God's resources. The recipient ministry handles God's resources. Both answer to God.

This truth liberates both parties. The ministry does not need to grovel before the wealthy, and the wealthy donor does not need to carry the illusion that Christ's kingdom hangs upon his portfolio. The donor's great question is therefore not, How much influence will this purchase? It is:

Where does the Owner want His resources deployed?

And the ministry's corresponding question is not, How do we keep this donor happy? It is, How do we remain faithful to Christ while receiving what He supplies through His people?

Spurgeon: Money Passed Through His Hands Without Closing His Fist

Charles Spurgeon eventually handled considerable income from his books, sermons, and enormous public ministry, yet large amounts continually flowed outward into the Pastors' College, orphanages, almshouses, literature distribution, church planting, and help for the needy. In 1879 his congregation presented him £6,233 to mark twenty-five years of ministry. Spurgeon directed £5,000 of it to the almshouses. At his 1884 Jubilee he received another large testimonial and again gave it to the Lord's work.[4]

4 C. H. Spurgeon, C. H. Spurgeon's Autobiography: Compiled from His Diary, Letters, and Records, vol. 4,

Spurgeon explained why large sums could pass through his hands while he himself did not become wealthy: when spare money appeared, some work of the College, Orphanage, or another gospel enterprise needed it, "and away it goes." He described greed for wealth as contemptible beside love for Christ.[5]

That illustration belongs here because it reveals an important distinction: large income does not have to produce large ownership instincts. Money can pass through a steward's hands without building a prison around his heart. Again, Spurgeon's personal allocations are not universal law. A believer may save prudently, provide generously for his family, own a home, prepare for old age, and enjoy legitimate gifts from God. The issue is not whether money remains in your account. The issue is whether Christ retains the right to redirect it.

Could the Owner interrupt your plans? Could He tell you that enough is enough? Could He require generosity that materially alters the life you had imagined?

And if He did, would your hand open?

The Recipient Is a Steward Too

There is a temptation to apply all of this to wealthy donors and ministry leaders while leaving the ordinary recipient untouched. Scripture does not permit that. The person benefiting from ministry cannot say, Other people should pay for everything while I consume without responsibility. Scripture commands believers to give, to support faithful teachers, to participate in gospel work, to relieve the needy, and to use material resources for eternal purposes.

The pastor is a steward. The donor is a steward. The publisher is a steward. The missionary is a steward. The recipient is a steward. The widow with twenty dollars and the businessman with twenty million stand beneath the same Owner. Their stewardship differs in size. Their accountability does not differ in kind.

The Doctrine of Divine Provenance

Follow a single dollar through ministry. A Christian earns it and gives part of his income to a church. The church sends support to a missionary. The missionary purchases a biblical resource for a pastor. That pastor uses what he learns to feed a congregation. The resource has passed through several hands and institutions. Did ultimate ownership ever change? No.

1878–1892, compiled by Susannah Spurgeon and J. W. Harrald (London: Passmore and Alabaster, 1900), "Facts and Figures" and Jubilee material; see also The Sword and the Trowel reports for 1879 and 1884.

5 Spurgeon, Autobiography, vol. 4, "Facts and Figures": "When I have a spare £5, the College, or Orphanage, or Colportage, or something else, requires it, and away it goes."

Every material resource used in gospel ministry ultimately comes from God, passes through human stewards, and remains accountable to God for the purposes to which it is applied.

The resource moves from God, through the steward, into God's work, for God's purposes, under God's judgment, and unto God's glory. That means ministry money never becomes morally anonymous merely because it crosses bank accounts. A contribution deposited by a church is still stewardship. A grant transferred to a missionary is still stewardship. A salary received by a pastor is still stewardship. A royalty paid to an author is still stewardship.

Changing custodians does not change the Owner.

Add the Line Accounting Software Cannot See

Suppose a ministry receives a one-million-dollar contribution. Its accounting system correctly records: Contribution received: $1,000,000. Theology adds another entry no software can generate:

Entrusted by God: $1,000,000.

That invisible line changes everything. It changes executive compensation, unnecessary luxury, building plans, travel, fundraising, reserves, designated gifts, personal perks, and the temptation to build monuments to ourselves. The money is not simply available. It is entrusted.

Imagine every expenditure request arriving before a Christian board with two words stamped across the page: GOD'S PROPERTY. Would every spending decision remain exactly the same?

If not, why not?

Edwards Turns Stewardship into an Accounting

Edwards pushed the principle farther. Immediately after saying our possessions are entrusted to us as stewards, he pictured an unfaithful steward hoarding his master's goods while members of the household suffered. He described such conduct as robbing the master and embezzling his substance, then reminded his hearers that all must give account for the property placed in their hands.[6]

That language is considerably stronger than the comfortable stewardship language of modern Christianity. Edwards understood that misuse of entrusted resources is not always merely a missed opportunity. It can become betrayal. How much luxury can a ministry justify while pleading poverty to its donors? When does prudent saving become fear? When does appropriate compensation become self-indulgence? When does a reserve stop serving mission and

6 Edwards, "Christian Charity," in Works, ed. Hickman, 2:165–66.

start replacing trust? When does generosity become self-advertisement? How much personal accumulation is enough?

Scripture does not supply one universal dollar figure, and therefore neither may we. But the absence of a figure does not erase the obligation to ask the questions. They must be answered with an open Bible, an honest conscience, and Christ—not culture—as Lord.

Greater Provision Means Greater Accountability

> *Luke 12:48: For everyone to whom much is given, from him much will be required.*

Greater resources therefore do not merely enlarge freedom. They enlarge responsibility. The Christian earning $500,000 annually has not simply received more purchasing power; he has received a larger stewardship. A congregation with millions in reserves bears responsibilities that differ from those of a struggling church barely meeting expenses. A ministry receiving tens of millions each year will answer for tens of millions. God never teaches that large resources are inherently evil. He teaches that they are His.

Greater provision means greater reckoning.

That truth should make prosperity tremble.

The First Great Question of Ministry Finance

We can now return to the question with which we began. Before asking, How can we raise more money? ask, Whose money is it? Before asking, What can we afford? ask, What has God commanded? Before asking, What will the donors tolerate? ask, What will Christ approve? Before asking, How much can I keep? ask, What has the Owner entrusted this to accomplish?

Before asking, What will obedience cost us financially? ask: What will disobedience cost when the Owner settles the account?

A steward may fool donors, persuade a board, impress an auditor, rationalize extravagance, rename greed vision, call fear prudence, describe accumulation as stewardship, and baptize ambition as kingdom expansion. But one examination remains beyond manipulation.

The Owner will return.

BIBLICAL FINDING

God is the ultimate Owner of all material resources. Human possession is genuine but derivative, subordinate, and accountable. Consequently, every

material resource entrusted to a Christian or Christian ministry must be consciously administered as stewardship before God.

This is not a new fundraising theory. It is the financial consequence of believing Psalm 24:1: "The earth is the LORD'S, and all its fullness." And it leaves every reader with a question that should not be answered quickly:

If Christ searched my personal finances—and my church or ministry finances—today, what would He command me to change?

Open the books. Open the Bible. Then submit both to the Lord.

CHAPTER AXIOMS

1. God possesses ultimate ownership over all creation and every material resource. (Gen. 1:1; Ps. 24:1; Ps. 50:10–12; Hag. 2:8; 1 Chron. 29:11–14.)
2. Human ownership is genuine but derivative, subordinate, and accountable to God. (Ex. 20:15; Lev. 25:23; Deut. 8:17–18; Luke 16:10–12; Acts 5:4.)
3. The ability to produce wealth is itself a providential gift from God. (Deut. 8:17–18; 1 Chron. 29:12; Prov. 10:22; Acts 17:25; James 1:17.)
4. Christian giving returns to God resources that first came from God. (1 Chron. 29:14–16; Prov. 3:9; 2 Cor. 8:5; 9:6–8; Phil. 4:18.)
5. Every personal and ministry resource must be administered as an entrusted stewardship rather than autonomous property. (Luke 12:42–48; 16:1–13; 1 Cor. 4:1–2; 1 Pet. 4:10; Matt. 25:14–30.)
6. Financial prosperity increases accountability rather than eliminating it. (Deut. 8:10–18; Luke 12:16–21, 48; 1 Tim. 6:17–19; James 5:1–5.)
7. Numerical growth, financial strength, and institutional success cannot establish biblical faithfulness. (1 Sam. 15:22; Ps. 73:3–17; 1 Cor. 3:10–15; 4:2; Rev. 3:1, 17–19.)
8. Money becomes idolatrous when security, identity, confidence, or obedience begins depending upon it rather than God. (Matt. 6:19–24; Luke 12:15; Col. 3:5; 1 Tim. 6:9–10, 17; Heb. 13:5.)
9. Donor, recipient, pastor, board, author, missionary, and ministry all remain accountable to the same Owner. (1 Chron. 29:14; Gal. 6:6; 2 Cor. 8:12–15; 9:6–12; 3 John 5–8.)
10. Every steward will finally answer to God for what passed through his hands. (Eccl. 12:14; Luke 12:42–48; Rom. 14:10–12; 2 Cor. 5:10; Rev. 22:12.)

If God owns the money, then we cannot stop the investigation there. The next question presses even closer to the nerve of modern Christian ministry: Who owns the message?

The preacher may spend twenty hours preparing a sermon. The author may labor years over a manuscript. The missionary may cross an ocean and bury his life among strangers. The theologian may spend decades mastering languages, history, and doctrine. Their labor is real, costly, and worthy of support. But none of them created the truth they proclaim. None invented the gospel. None purchased grace. None owns Christ. None shed the blood that purchased the church. None possesses sovereign title to the Word entrusted to him.

Paul does not call the minister an owner. He calls him a steward.

If the gospel is God's, the truth is God's, the gifts are God's, the people are God's, and the minister himself belongs to Christ, then a question begins pressing against some of the most familiar assumptions of modern ministry:

By what right could a steward ever begin treating his Master's treasure as though it were his private merchandise?

That is not an attack upon the minister's right to material support. Scripture explicitly protects that right. The laborer is worthy of his wages. The question cuts deeper. Does the biblical right to be supported ever become a right to act as proprietor over the spiritual treasure itself? Custom cannot answer that. The marketplace cannot answer it. Financial necessity cannot answer it. And everybody does it certainly cannot answer it. Only the Owner can.

CHAPTER TWO

The Minister Is a Steward, Not an Owner

The Principle of Non-Proprietary Ministry

"Let a man so consider us, as servants of Christ and stewards of the mysteries of God."— 1 Corinthians 4:1

"I preach'd, as never sure to preach again, And as a dying man to dying men!"[1] *— Richard Baxter*

Baxter's words belong at the entrance to this chapter because they expose what is actually at stake in Christian ministry. The steward is dying. The people hearing him are dying. The truth in his hands concerns eternal life and eternal death. Baxter himself lived with recurring illness and a vivid awareness of mortality, and that awareness sharpened the urgency with which he preached.[2]

A dying preacher standing before dying people does not own the medicine. He has been entrusted with it. And if that medicine announces eternal life in Jesus Christ, the great question is not how cleverly the steward can package it, protect it, monetize it, or build his reputation upon it. The great question is whether he will faithfully deliver what his Master placed into his hands before preacher and hearer alike stand before God.

Baxter gives us the urgency. Paul gives us the theology. A steward handles eternal truth for dying souls under the eye of an approaching Judge.

1 Richard Baxter, Poetical Fragments: Heart-Imployment with God and It Self (London: T. Snowden for B. Simmons, 1681), 35.

2 Richard Baxter, Reliquiae Baxterianae: Or, Mr. Richard Baxter's Narrative of the Most Memorable Passages of His Life and Times (London: T. Parkhurst et al., 1696), Part I.

What Christian Ministry Is

Ministry is received stewardship rendered to others under the lordship of Christ. The servant receives a commission, truth, gift, authority, or resource from God and administers it for the good of others, the building up of Christ's church, the advance of the gospel, and God's glory. He remains accountable for both what he delivers and how he delivers it.

The biblical words do not all mean exactly the same thing. A steward administers a trust; a shepherd cares for a flock; a servant acts under authority. We must read each term in its context, rather than build a doctrine from an attractive story about a word's roots. The familiar picture of a chained "underrower," for example, should not govern our interpretation of the servant in 1 Corinthians 4:1. The theological point rests on Paul's argument: Christ is the Master, and His ministers are accountable servants.

This definition dignifies leadership without granting personal sovereignty. A pastor must teach, lead, protect, and correct; he does so for people who belong to Christ. Chapter Sixteen applies this identity to the habits of executive and celebrity culture. Its source notes 4–6 identify the lexical studies behind these distinctions.

What Do We Mean by "Non-Proprietary Ministry"?

Because this expression will become important throughout the book, we must define it carefully at the outset.

NON-PROPRIETARY MINISTRY: Gospel ministry is an entrusted stewardship in which the minister possesses real responsibility, exercises legitimate authority, performs genuine labor, and has a biblical right to material support, but possesses no autonomous ownership over God's truth, God's commission, God's spiritual gifts, or God's people. He administers what belongs ultimately to Christ and therefore may never treat that sacred trust primarily as private property to be exploited for personal advantage.

Non-proprietary does not mean that Christians cannot legally own books, equipment, buildings, manuscripts, copyrights, or other material property. Nor does it mean that the labor of a pastor, author, translator, professor, counselor, or missionary has no economic value. Scripture explicitly teaches otherwise. The laborer is worthy of his wages.

The issue lies deeper than civil ownership. It concerns theological ownership. A preacher may own the paper on which his sermon is printed, but he does not own the gospel contained in it. An author may possess lawful rights in his particular arrangement of sentences, but he did not invent justification, regeneration, atonement, resurrection, or the glory of Christ. A pastor may exercise genuine authority in a congregation, but Peter still calls it "the flock of

God" (1 Peter 5:2). A missionary may spend his entire adult life on a field, but he did not issue the Great Commission.

Everything decisive preceded him. Christ called him, gifted him, gave the Word, purchased the people, determines the mission, supplies the power, and receives the glory. Non-proprietary ministry therefore does not diminish the minister.

It puts him in his proper place: not the owner standing over the treasure, but the steward standing under the Owner.

The Dangerous Pronoun

There is a small word ministers use every day that becomes dangerous when its meaning quietly changes: my. We speak of my church, my sermon, my ministry, my book, my teaching, my people, my material. Ordinarily that language is harmless. A pastor really prepared the sermon. An author really labored over the manuscript. A missionary really sacrificed years developing the work.

But my becomes dangerous when responsibility mutates into proprietorship. The preacher did not create the truth he preaches. The author did not invent the gospel he explains. The missionary did not originate the commission that sent him. The pastor did not purchase the sheep he shepherds. The evangelist did not manufacture the salvation he proclaims. Everything essential came from Another.

The minister may labor over the treasure. He never becomes its ultimate owner.

Paul's Job Description Destroys the Illusion

> *1 Corinthians 4:1–2: Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful.*

Two Greek words are decisive. The first is ὑπηρέτας — hypēretas, servants or attendants acting beneath another's authority. Paul does not present himself as proprietor of a religious enterprise. He is subordinate to Jesus Christ.

The second word reaches directly into our subject: οἰκονόμους — oikonomous, the plural of oikonomos, a steward or household administrator. A steward could exercise considerable authority. He could supervise servants, manage property, distribute resources, conduct affairs, and make consequential decisions. But every key in his hand opened somebody else's door. Every account he managed belonged to somebody else. Every possession he administered remained the property of his master.

His authority was real. His ownership was not.

Paul then identifies the treasure: "the mysteries of God" — μυστηρίων Θεοῦ, mystēriōn Theou. These are not Paul's mysteries. God revealed them. Paul received them. Paul administered them. The minister stands in the middle: he receives from the Owner, ministers to the people, and finally answers to the Owner.[3]

Imagine the Owner Walking into Your Office

Suppose Christ visibly walked into your ministry office tomorrow morning and sat across the desk. Imagine opening everything before Him: financial statements, donor appeals, publishing contracts, royalty agreements, conference fees, salaries, expense reports, licensing arrangements, tuition structures, copyright policies, website paywalls, fundraising letters, and every private discussion in which you decide what ministry will be freely available and what will require payment.

Then imagine Him asking: "What did you do with what I entrusted to you?" Would you answer by pointing to the size of the ministry, the value of the property, the number of books sold, the conference attendance, the mailing list, the reserve fund, or the reach of your media platform? Paul tells us the criterion the Owner requires: "it is required in stewards that one be found faithful."

A ministry can grow while becoming less faithful. A publisher can sell more books while making truth less accessible. A donor campaign can shatter financial records while quietly training leaders to manipulate fear, gratitude, loyalty, or spiritual vulnerability. Numbers tell us how large something became. They cannot tell us whether Christ approved it.

Received—Then Delivered

1 Corinthians 11:23: For I received from the Lord that which I also delivered to you.

1 Corinthians 15:3: For I delivered to you first of all that which I also received.

Paul stands between receiving and delivering. He does not stand before receiving. That should humble every preacher, theologian, author, publisher, counselor, professor, and Bible teacher. We may study for decades, learn languages, labor twenty hours over a sermon, spend five years writing a commentary, or devote half a lifetime to theological study. That labor has genuine value.

3 Walter Bauer, Frederick W. Danker, William F. Arndt, and F. Wilbur Gingrich, A Greek-English Lexicon of the New Testament and Other Early Christian Literature, 3rd ed. (Chicago: University of Chicago Press, 2000) [BDAG], s.vv. ὑπηρέτης, οἰκονόμος, μυστήριον. The forms in 1 Corinthians 4:1–2 support the servant/steward contrast developed in the text.

But beneath every hour of legitimate human work stands one devastating question: What part of the saving truth itself did we create? None of it.

Tyndale Knew Who Owned the Word

William Tyndale understood this with a seriousness that makes much modern Christian talk about "content" sound painfully small. He gave himself to putting Scripture into the language of ordinary Englishmen. The work brought exile, betrayal, imprisonment, and ultimately death. In 1536 he was strangled and his body burned at Vilvoorde. Foxe also preserves Tyndale's declaration that he had "never altered one syllable of God's Word against my conscience," even for earthly honor, pleasure, or riches.[4]

That is the conscience of a steward. Tyndale understood that he did not possess moral authority to corrupt the message even if compromise might purchase comfort, wealth, freedom, or life. Bring the principle brutally close to ourselves.

If the steward must not betray God's truth to save his life, how casually should he manipulate it to save his revenue?

Tyndale's martyrdom does not settle every modern publishing question. We must never force an illustration to prove what Scripture has not proved. But his life exposes the disposition stewardship demands.

The treasure is God's. The steward must not betray it.

"A Stewardship Has Been Entrusted to Me"

> *1 Corinthians 9:16–17: For if I preach the gospel, I have nothing to boast of, for necessity is laid upon me; yes, woe is me if I do not preach the gospel!... I have been entrusted with a stewardship.*

The Greek expression is οἰκονομίαν πεπίστευμαι — oikonomian pepisteumai. The verb πεπίστευμαι — pepisteumai is passive: Paul is the recipient of the trust. He has not invented the commission or bestowed it upon himself. This does not sound like a man who discovered an attractive religious career opportunity. It sounds like a man under orders.[5]

Commission therefore precedes compensation.

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4 John Foxe, Acts and Monuments, "The Life of William Tyndale, Martyr." Foxe records Tyndale's execution at Vilvoorde in 1536 and preserves his letter to John Frith: "I never altered one syllable of God's Word against my conscience."

5 BDAG, s.vv. οἰκονομία and πιστεύω. In 1 Corinthians 9:17, πεπίστευμαι is perfect passive, presenting Paul as the recipient of an entrusted stewardship.

Paul's financial rights are real—this very chapter of Scripture establishes them—but those rights exist inside the stewardship. They never become sovereign rights standing over the interests of the gospel.

The Principle of Subordinate Financial Rights

The minister's rights exist within a stewardship. They must be exercised under Christ's authority and for the good of His people. Chapter Six develops the biblical right to support and Paul's reasons for sometimes relinquishing it.

The question cannot stop with Am I entitled to receive this? The steward sometimes has to ask:

What will exercising this right do to the gospel entrusted to me?

Paul asked that question. And sometimes he walked away from the money.

Christ Is Lord; the Minister Is Servant

> *2 Corinthians 4:5: For we do not preach ourselves, but Christ Jesus the Lord, and ourselves your bondservants for Jesus' sake.*

The word δούλους — doulous means servants or bondservants. The order matters. Christ is Lord; Paul is servant. The minister stands in front of people precisely so that Someone Else becomes prominent.[6]

That is why the modern cult of Christian personality deserves searching examination. A gifted man can slowly become the center of a ministry that retains all the vocabulary of Christ. His face dominates advertising, his name becomes the brand, his opinions acquire an authority Scripture never gave them, his teaching becomes "content," his hearers become "followers," and the machinery surrounding the servant becomes increasingly conspicuous.

Public influence is not inherently sinful. God gave Luther, Calvin, Edwards, Whitefield, Spurgeon, and Lloyd-Jones enormous influence. The issue is what a servant does with visibility. Does he use his prominence to magnify Christ? Or does he gradually use Christ to magnify himself? No financial statement can answer that question. Heaven already has.

The Pulpit Is Not a Throne

> *2 Corinthians 5:20: Now then, we are ambassadors for Christ, as though God were pleading through us.*

6 BDAG, s.v. δοῦλος.

The verb πρεσβεύομεν — presbeuomen describes acting as an ambassador or representative. An ambassador possesses real authority, but it is borrowed authority. He does not invent the king's message, rewrite the terms of peace, or turn the king's pardon into personal inventory.[7]

Pastor, picture yourself walking toward the pulpit next Lord's Day with that truth gripping your soul. Some of the people before you are converted; perhaps some are not. Some are grieving. Some are hiding sin. Some may be hearing the final sermon of their lives. You open a Book you did not write and preach a Christ you did not create to souls you cannot regenerate about an eternity you do not control.

The pulpit is not your throne. It is your post.

The sermon is not fundamentally your performance. It is your assignment. When the final word leaves your mouth, you remain what you were when you climbed the steps: a servant carrying Another's message.

The Abomination of Peddling the Word of God

> *2 Corinthians 2:17: For we are not, as so many, peddling the word of God; but as of sincerity, but as from God, we speak in the sight of God in Christ.*

The Greek participle is καπηλεύοντες — kapēleuontes, from kapēleuō. Paul reaches deliberately into the marketplace for imagery associated with retail dealing or hawking goods, imagery that could carry the darker odor of unscrupulous handling for gain.[8]

We must refuse two opposite errors. We must not force the word to mean that every dollar associated with Christian ministry constitutes peddling; Paul himself explicitly commands support for ministers. But neither may we sanitize his language until its offense disappears. Paul could have chosen mild terminology. He did not. He takes the imagery of the marketplace and applies it negatively to men handling "the word of God."

Not shoes. Not grain. Not furniture. The Word of God: the revelation that announces Christ crucified, the truth by which sinners learn how they may escape the wrath to come, the message that binds wounded consciences, summons adulterers to repentance, comforts dying saints, confronts unbelief, and proclaims eternal life through Jesus Christ.

To take that sacred trust and make personal gain the controlling interest is not merely questionable financial judgment. It is a profanation of stewardship.

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7 BDAG, s.v. πρεσβεύω.

8 BDAG, s.v. καπηλεύω. The verb carries a commercial sense of peddling/dealing; interpreters should preserve Paul's pejorative force without making the word prove more than its context warrants.

Historical Warning: When Spiritual Office Itself Went on Sale

The medieval church knew a corruption so widespread that it acquired its own name: simony, taken from Simon Magus in Acts 8. Ecclesiastical offices and benefices could be acquired for money or material advantage, and the abuse became sufficiently entrenched to provoke repeated reform movements and church legislation. Spiritual responsibility—the care of souls itself—could become entangled with purchase and profit.[9]

It is easy to shake our heads at medieval corruption. The harder question is whether the same proprietary instinct can survive under evangelical vocabulary. What ministry responsibility, access, influence, or spiritual advantage would we never call "for sale"—while structuring it so money effectively determines who receives it?

That is a far more uncomfortable question.

The Sin First Strikes at God

Peddling is first a vertical offense because the peddler behaves as though the Master's treasure has become his inventory. He takes what came from God, attaches his private ambitions to it, and makes sacred truth serve an appetite it was never entrusted to feed. The horror becomes clearer when we remember Paul's pattern: received, then delivered. To receive another man's treasure for distribution and then quietly convert that treasure into a vehicle for your own enrichment would already be a betrayal of trust.

How much more serious when the Owner is God?

The peddler forgets that he is standing in someone else's warehouse.

The Sin Also Strikes at Grace

Peddling can also contradict the character of the gospel being proclaimed. Salvation is gift. Justification is by grace. Forgiveness cannot be purchased. The Holy Spirit cannot be acquired with silver. Eternal life is "the gift of God" (Romans 6:23). Yet a minister may proclaim gratuitous grace while developing increasingly sophisticated ways to make spiritual hunger financially advantageous to himself.

We should feel that tension. We proclaim a Savior who gives Himself for sinners. We preach a kingdom that cannot be purchased. We tell men to come to Christ empty-handed. Then we must ask whether our own ministry practices display any visible resemblance to the grace we proclaim. This does not settle the entire economic question. It makes the question unavoidable.

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9 F. L. Cross and E. A. Livingstone, eds., The Oxford Dictionary of the Christian Church, 3rd rev. ed. (Oxford: Oxford University Press, 2005), s.v. "Simony."

The Sin Strikes at Souls

Now picture the person on the other side of the ministry transaction. Perhaps his marriage is collapsing. His conscience is accusing him. His children are watching him destroy himself. He has begun to fear death. For the first time in years, perhaps for the first time in his life, he desperately wants to understand the Word of God. What do you see? Christ saw the distressed and scattered multitudes and "was moved with compassion for them" (Matthew 9:36). The peddling instinct sees something else. It sees demand.

That is what makes spiritual exploitation morally repulsive. It can convert need into leverage, hunger into market opportunity, trust into purchasing behavior, fear into revenue, and gratitude into financial obligation.

Spurgeon once used terrifying language concerning men who profited while neglecting the souls of those whose labor enriched them. He asked who had "sucked the very blood of their souls to coin it into wealth for himself?" His immediate subject was not Christian publishing or ministry fees, and we must not pretend otherwise. But the moral picture is unforgettable.[10]

Coining souls into wealth.

A soul for whom Christ shed His blood must never become principally a revenue unit for a servant who claims to represent Him.

Christ shed His blood to purchase sheep. His ministers must never bleed those sheep to enrich themselves.

Paul Puts the Minister Before the Eyes of God

Notice how Paul closes every escape route in the second half of 2 Corinthians 2:17. Faithful ministers speak "as of sincerity...as from God...in the sight of God in Christ." The source is God. The true Audience is God. The sphere is Christ. The required character is sincerity.

The peddler may deceive donors. He may deceive a board. He may deceive his congregation. He may even become sufficiently practiced in religious rationalization to deceive himself. He does not deceive God. Picture Christ standing beside the ministry table when the decision is made. Imagine Him hearing the conversation about pricing, access, donor pressure, marketing, compensation, scarcity, and revenue.

Would I handle Christ's treasure this way if I could see Christ standing beside me?

Paul says that, in the only sense that ultimately matters, He already is: "We speak in the sight of God."

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10 C. H. Spurgeon, "Soul Murder—Who Is Guilty?," Metropolitan Tabernacle Pulpit, vol. 12 (1866), sermon no. 713.

The People Are Not Our Property Either

1 Peter 5:2: Shepherd the flock of God which is among you... not for dishonest gain but eagerly.

Whose flock? God's. Peter deliberately places ownership and money in the same pastoral command. The shepherd tends God's flock, and he must not do so for sordid or shameful gain. Acts 20:28 intensifies the issue by describing the church as purchased with blood. The people sitting before a pastor were not purchased by his education, sacrifice, preaching skill, or years of service. Christ bought them.

That changes how we see them. Picture their faces: the old widow, the restless teenager, the young convert, the successful businessman, the poor laborer, the irritating member, the secret sinner, the grieving family, the child growing up under your preaching. Now imagine Christ standing beside each one and saying: Mine.

Did you feed them? Warn them? Protect them? Pray for them? Tell them the truth when truth endangered their admiration? Did you treat the rich differently from the poor? Did their spiritual welfare control your ministry—or did attendance, money, loyalty, usefulness, and applause gradually become more important than their souls? Paul supplies the shepherd's heart in 2 Corinthians 12:14: "For I do not seek yours, but you."

The Principle of Personal Priority

True ministry seeks the person rather than the person's possessions. The spiritual good of the recipient must remain the minister's controlling interest.

The Principle of Non-Extraction

Gospel ministry must never treat spiritual hunger, trust, gratitude, fear, desperation, or vulnerability as instruments of financial extraction.

Thomas Vincent: When the Sheep Became Dangerous

During the Great Plague of London in 1665, the Puritan minister Thomas Vincent remained among the afflicted, comforting the sick and dying. The official Bills of Mortality recorded 68,596 plague deaths in London that year, and seven people in Vincent's own household died. Yet he remained engaged in ministry among those suffering around him.[11]

11 Thomas Vincent, God's Terrible Voice in the City (London: George Calvert, 1667); Alexander Gordon, "Vincent, Thomas (1634–1678)," Dictionary of National Biography, vol. 58 (London: Smith, Elder, 1899), 363. The official

Why does that story belong here? Because Vincent helps us see what the noun shepherd looks like when it acquires flesh. The people were not financially useful to him in that moment. They were dangerous. Serving them threatened his life. His choices do not create a universal rule for every pastor in every epidemic. But they expose the difference between two hearts. The hireling calculates what the sheep can do for him. The shepherd asks what faithfulness requires him to do for the sheep.

2 Corinthians 12:15: And I will very gladly spend and be spent for your souls.

That is stewardship with blood in it.

Supporting the Steward Does Not Make Him the Owner

We must now protect the argument from an opposite distortion. Strong opposition to proprietary ministry must never become an excuse to impoverish faithful ministers. Scripture explicitly requires churches to support them. The laborer is worthy of his wages. Those who preach the gospel may live from the gospel. Those taught in the Word should share material goods with their teachers.

Our own Reformed Baptist heritage states the balance with unusual clarity. The 1689 Baptist Confession describes pastors as men who watch for souls "as they that must give an account to Him," and immediately insists that churches provide them sufficient material support so they can devote themselves to their ministry without unnecessary entanglement in secular affairs.[12]

The biblical alternative to commercialized ministry is not neglected ministry. It is supported ministry.

Support honors and sustains the steward's labor. It does not transfer ownership of the Master's treasure to him.

Historical Warning: When Even the Seat Could Have a Price

In nineteenth-century England, pew-rent systems became controversial because desirable seating in some churches was reserved through payment. Contemporary reformers argued that the system pushed poorer worshipers toward inferior places or even away from churches they could not afford to enter on equal terms. Victorian church reform records explicit concern that pew rents had alienated poorer people from established churches.[13]

Bills of Mortality recorded 68,596 plague deaths in London in 1665; contemporary and later authorities recognize that the true toll may have been higher.

12 The Baptist Confession of Faith (1689), ch. 26, para. 10.

13 Anthony Bennett, "The English Anglican Practice of Pew-Renting, 1800–1960" (PhD diss., University of Birmingham, 2011), esp. chs. 3–5.

The point is not that every historical pew rent was morally equivalent to selling the gospel. History requires more precision than that. The warning lies in the instinct underneath the practice: whenever money begins determining who receives privileged access to spiritual ministry, the church should become very uncomfortable. Imagine a poor man entering a church to hear of the unsearchable riches of Christ and discovering that the best access in the room belongs to those with deeper pockets.

What sermon has the financial arrangement already preached before the preacher opens his mouth?

Audit Your Possessive Language

Listen carefully to the nouns and pronouns surrounding ministry: my people, my donors, my platform, my intellectual property, my audience, my ministry, my material, my organization. Again, none of those expressions is automatically wrong. The test comes when the thing after my is threatened.

What happens if another preacher becomes more influential? What happens if your teaching spreads widely while your name receives little recognition? What happens if freely distributing something would dramatically increase its reach but decrease its revenue? What happens if obedience shrinks the institution? What happens if a Scripture you cannot escape threatens a financial model you have spent years building? Loss has a way of exposing ownership.

A steward can release what belongs to his Master. A proprietor clenches his fist.

Sometimes what we cannot surrender reveals what we secretly worship.

What if Scripture Threatens the Business Model?

Imagine that after months of careful study you become convinced that an important revenue practice in your ministry cannot be defended biblically. Changing it would cut income severely. Employees may have to leave. Expansion plans will disappear. Other leaders may call you extreme. The board may resist. A publisher may tell you that your convictions are commercially foolish. Would you change?

It is easy to affirm sola Scriptura when Scripture threatens somebody else's tradition. The real test comes when Scripture reaches for our money. If careful exegesis demonstrates that a practice is wrong and our final answer is, We cannot afford to obey that, then something besides Scripture has acquired veto power. It may be money. It may be reputation. It may be fear. It may even be the ministry itself.

A ministry can become an idol while preaching against idolatry.

Tetzel: When Financial Pressure and Spiritual Power Met

Now return to one of the most infamous financial abuses surrounding the Reformation. In 1517 the Dominican friar Johann Tetzel promoted an indulgence campaign in German territories connected with financial support for St. Peter's Basilica and Archbishop Albrecht's obligations. The abuse of indulgence preaching became an immediate catalyst for Luther's protest in the Ninety-Five Theses.[14]

The scene should trouble us: spiritual anxiety, guilt, punishment, concern for eternity, institutional financial need—and money entering the transaction. Whatever careful historical distinctions must be made about the medieval doctrine of indulgences, the corruption surrounding their sale demonstrates what can happen when spiritual authority and financial necessity begin feeding each other. It is easy to condemn Tetzel from five hundred years away. It is harder to imagine his temptation arriving in our own office.

Payroll is due Friday. Giving has collapsed. Reserves are almost gone. A building payment is approaching. Employees have families. A ministry you have spent thirty years building begins trembling. Then someone proposes a fundraising technique that troubles your conscience but promises immediate relief. The pressure whispers: Just this once. The ministry must survive. People depend on us. God understands.

At that moment Tetzel is no longer safely locked in 1517. His temptation is sitting at your conference table.

Pastor, what conviction would you compromise if you believed obeying it might bankrupt the ministry? How many ministries have been scarred, pastors disgraced, reputations destroyed, congregations wounded, and gospel witness damaged because covetousness or financial mismanagement was tolerated until it finally became public? There is no responsible global number we can attach to that tragedy. The number is unnecessary. The wreckage is visible enough.

Very few ministers begin by deciding to become greedy. Covetousness usually enters quietly. A justified expense becomes an indulgence. An indulgence becomes an expectation. Expectation becomes entitlement. Entitlement requires protection. Eventually the servant begins defending a lifestyle or financial system he once would have condemned. The danger therefore begins long before embezzlement, fraud, or public scandal.

It begins when the heart needs money badly enough that biblical conviction becomes negotiable.

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14 Martin Brecht, Martin Luther: His Road to Reformation, 1483–1521, trans. James L. Schaaf (Philadelphia: Fortress Press, 1985), 176–88; Martin Luther, Disputation on the Power and Efficacy of Indulgences (Ninety-Five Theses, 1517).

Tetzel's road did not begin at the collection chest. It began wherever spiritual truth became subordinate to financial necessity. And the frightening question is no longer, How could Tetzel do that?

Under enough financial pressure, how certain am I that I would not?

A Right Is Not Ownership

Paul possessed genuine financial rights. First Corinthians 9 establishes them unmistakably. Yet Paul sometimes voluntarily relinquished the exercise of those rights because gospel interests required it. That means Christian liberty itself lives inside stewardship. The mature question therefore cannot stop at Am I allowed to do this? It must also ask, How should this right be exercised for Christ? Sometimes stewardship receives. Sometimes stewardship relinquishes. Sometimes stewardship builds. Sometimes stewardship walks away.

The Master decides.

The Final Audit Is Coming

> *2 Corinthians 5:10: For we must all appear before the judgment seat of Christ.*

Every earthly ministry eventually closes its books. There is, however, another audit. Imagine standing there. No public-relations department. No annual report. No prestigious endorsements. No donor list. No explanation that everybody else did it. No ability to disguise greed beneath words such as growth, vision, sustainability, or ministry opportunity.

Only Christ. And the stewardship. The books, conferences, salaries, buildings, donations, investments, fundraising methods, copyrights, tuition structures, honorariums, and ministry empires will appear beneath a light no earthly accountant can reproduce. Christ will expose not only what we did, but why we did it. The steward will meet the Owner.

That future meeting must govern present financial decisions.

The Principle of Non-Proprietary Ministry

Gospel ministry is an entrusted stewardship rather than a proprietary possession. The minister may exercise genuine authority over its administration, but he may not treat God's truth, God's commission, God's gifts, or God's people as though they exist primarily for his private economic advantage.

This principle does not deny labor, compensation, organizational authority, publishing costs, lawful property rights, or legitimate material support. It does not yet settle every question concerning royalties, copyright, tuition,

conferences, counseling, books, software, or digital resources. Scripture must be permitted to carry each question only as far as Scripture actually carries it.

The minister does not own the ministry. God does.

Everything else must be reasoned from there.

BIBLICAL FINDING

The Christian minister is a divinely commissioned servant and steward entrusted with God's revelation and gospel. His authority is genuine but delegated; his message is received rather than originated; his gifts and opportunities are entrusted rather than autonomous; and his governing obligation is faithfulness to the One who sent him. Consequently, gospel ministry must be administered as stewardship rather than treated as autonomous property for private advantage.

The minister's identity as servant, steward, and ambassador is explicit biblical teaching. The Principle of Non-Proprietary Ministry is the necessary theological inference flowing from those truths. And the application is unavoidable:

The minister may be supported in administering God's treasure. He must never forget that the treasure remains God's.

CHAPTER AXIOMS

1. The minister is first a servant and steward of Christ, not an autonomous proprietor of ministry. (1 Cor. 3:5–9; 4:1–2; 2 Cor. 4:5; Col. 1:25; Titus 1:7.)
2. The truth proclaimed in Christian ministry is received from God and delivered to others. (John 7:16–18; 1 Cor. 11:23; 15:1–3; Gal. 1:11–12; 1 Thess. 2:13.)
3. Ministerial authority is genuine but delegated and therefore governed by the will of the One who gave it. (Matt. 28:18–20; 1 Cor. 9:16–18; 2 Cor. 5:18–20; 10:8; 13:10.)
4. Faithfulness—not profitability, celebrity, numerical growth, or institutional survival—is the primary requirement of stewardship. (1 Sam. 15:22; 1 Cor. 4:2; 2 Cor. 4:1–2; 2 Tim. 2:2; Rev. 2:10.)
5. The people served in ministry belong ultimately to Christ and must never be reduced to instruments of the minister's ambition or gain. (John 10:14–16; Acts 20:28; 2 Cor. 12:14–15; 1 Pet. 5:2–4; Heb. 13:17.)

6. Scripture explicitly distinguishes faithful administration of God's Word from peddling, exploitation, and shameful gain. (Mic. 3:11; 2 Cor. 2:17; 1 Thess. 2:3–6; Titus 1:10–11; 1 Pet. 5:2.)
7. A minister's genuine financial rights exist inside his stewardship and remain subordinate to gospel faithfulness. (1 Cor. 9:4–18; 10:23–33; 2 Cor. 11:7–12; 12:14–15; Phil. 4:10–18.)
8. Supporting the steward does not make the spiritual treasure his property. (Matt. 10:8–10; Luke 10:7; Gal. 6:6; 1 Tim. 5:17–18; 3 John 5–8.)
9. Spiritual need must never be converted into an opportunity for financial extraction. (Mic. 3:11; Matt. 9:36; 2 Cor. 12:14–15; Titus 1:11; 2 Pet. 2:3.)
10. Every ministry right, resource, opportunity, and financial practice must finally answer to Christ, the Owner of the stewardship. (Luke 12:42–48; Rom. 14:10–12; 1 Cor. 3:10–15; 2 Cor. 5:9–10; 1 Pet. 4:10–11.)

We have now established two foundations. God owns the resources, and God owns the ministry. The money is entrusted. The message is entrusted. The minister stands between the Owner and the purposes for which the Owner gave both.

But money moves. It passes from an employer to a Christian worker, from the worker to a church, from a donor to a ministry, from a church to a missionary, and from ministries into salaries, buildings, books, travel, technology, education, relief, conferences, and a thousand other expenditures. At every transfer, possessive language appears: my income, my gift, our offering, our budget, our reserves, our ministry funds. Legally, those distinctions matter. Theologically, they can become dangerous.

Suppose a Christian writes a one-million-dollar check to a ministry. The donor releases the funds. The ministry deposits them. The board controls them. Staff members spend them. Recipients benefit from them. At exactly what point did God cease to own the money?

Did divine ownership end when the donor signed the check, when the bank cleared it, when the board appropriated it, or when the money reached the missionary? Or did the human custodian change while the Owner remained exactly the same?

That question takes us beyond the slogan God owns everything. We must trace divine ownership through human possession, financial transfer, accountability, and eventually judgment.

Because every dollar has a temporary custodian. And every steward has an appointment with the Owner.

CHAPTER THREE

Whose Money Is It Anyway?

Receiving, Transferring, and Accounting for Entrusted Funds

We have now established two foundations. God owns the resources, and God owns the ministry. The money is entrusted. The message is entrusted. The minister stands between the Owner and what the Owner has placed in his hands. He is not a proprietor. He is a steward.

But money moves. It passes from an employer to a Christian worker, from the worker to a church, from a donor to a ministry, from a church to a missionary, and from ministries into salaries, buildings, travel, printing, benevolence, and countless other uses. At every point, human possession can create the illusion of ownership. The person with legal control begins to speak as though the money has become his in an ultimate sense.

Chapter One established that changing custodians does not change the Owner. Now consider the responsibility created by an actual transfer. Who received the money? What purpose was represented? Who may authorize its use? What record will show that the trust was honored?

Before a Gift Is Accepted

A ministry should describe the intended use plainly before receiving a designated gift. The donor and recipient should understand whether the gift supports a particular project or the ministry's general work. A vague appeal followed by a private reinterpretation is not transparent stewardship. Do not promise a purpose merely to secure a donation that the ministry already intends to spend elsewhere.

If a donor attaches conditions the ministry cannot faithfully accept, say so before receiving the gift. Gratitude does not require accepting control over

doctrine, appointments, or pastoral judgment. Nor does Christ's ownership excuse the recipient from honoring an honest commitment. Both parties stand under the same Lord.

A Gift Changes Custody, Not Lordship

When money is given, the donor relinquishes control. He must not use a gift as a hidden leash. At the same time, the recipient does not become independent of God. The donor answers for the faithfulness of the gift, and the ministry answers for the faithfulness of its use. Neither may invoke the other to escape personal responsibility.

This is why designated gifts require honesty, why appeals must be truthful, and why boards must honor the purpose under which funds were received. Money raised for missions must not quietly become executive luxury. Money given for the poor must not disappear into institutional self-protection. The issue is more than donor expectation. It is stewardship before Christ.

When the Original Purpose Changes

A project may be delayed, fully funded, or discontinued. That change calls for truthful communication. Leaders should identify the unused funds, examine the terms on which they were received, and pursue an appropriate resolution with the giver rather than quietly treating a restricted gift as unrestricted income. Where applicable obligations require particular handling, obtain competent advice and honor those obligations.

Keep a clear record of receipt, authorization, transfer, and expenditure. When custody passes from a church to a missionary or another ministry, establish how the purpose will be carried out and reported. Reports should describe what actually happened, including difficulties and unspent balances. Honest reporting honors a giver without granting that giver ownership of the work.

Stewardship Requires Transparent Accounts

Paul handled the collection for the saints with deliberate care. In 2 Corinthians 8:20–21 he sought to avoid blame in the administration of the generous gift, providing for honorable things not only in the sight of the Lord but also in the sight of men. Confidence in personal sincerity was not enough. The handling of sacred funds required visible integrity.

Therefore faithful ministries welcome appropriate oversight, clear budgets, separation of duties, honest reporting, and correction. Transparency does not replace holiness, but secrecy often shelters its absence. The steward who

remembers the Owner does not resent reasonable questions about what has been entrusted.

Final Accountability

Romans 14:12 says, "So then each of us shall give account of himself to God." Hebrews 4:13 declares that all things are naked and open to the eyes of Him to whom we must give account. This accounting includes our money because money reveals love, fear, trust, ambition, and allegiance.

The donor will answer. The board member will answer. The author, pastor, missionary, publisher, counselor, and administrator will answer. Each will answer personally, even when decisions were made collectively. A committee can distribute authority, but it cannot abolish judgment.

BIBLICAL FINDING

Human beings may lawfully possess and administer resources, but God never surrenders His ultimate ownership. Every financial transfer changes the human custodian, not the divine Owner. Therefore all ministry money must be received, governed, and spent as a sacred trust under Christ, with honest accounts and readiness for final judgment.

CHAPTER AXIOMS

1. God's ownership precedes and governs every human claim.
2. Legal possession is real, but it is never absolute before God.
3. A gift changes custody; it does not cancel divine lordship.
4. Donors must release control, and recipients must retain accountability.
5. Money designated for a purpose must be used honestly for that purpose.
6. Financial success cannot certify faithful stewardship.
7. Transparent administration honors both God and neighbor.
8. Collective decisions do not erase personal accountability.
9. Every steward will give account to Christ.
10. The ministry belongs to Christ, and so do all resources entrusted to it.

CHAPTER FOUR

Without Money and Without Price

The Freeness of Grace and the Gospel

Isaiah 55:1: "Ho! Everyone who thirsts, Come to the waters; And you who have no money, Come, buy and eat. Yes, come, buy wine and milk Without money and without price."

"The gifts of God's grace are absolutely free in the most unrestricted sense of that term."[1]

The Bible has a way of placing words beside one another that would sound contradictory anywhere else. Isaiah cries, "Come, buy," and then immediately removes the currency: "without money and without price." The invitation is urgent, definite, and open. The thirsty are not told to improve their credit. The hungry are not told to accumulate enough merit. The one specifically named is the person who has no money. Come anyway.

This chapter establishes a foundation that must govern everything that follows. Before we ask how ministers are supported, how books are printed, how missionaries travel, how schools operate, or how churches bear real expenses, we must begin with the character of the grace from which all true Christian ministry comes. Grace is not a wage. Grace is not a debt. Grace is not a commodity. Grace is God giving to the undeserving what they could never purchase, earn, compel, or reimburse.

The economy of grace begins with gift, not exchange.

1 C. H. Spurgeon, "Without Money and Without Price," Metropolitan Tabernacle Pulpit, vol. 20, preached March 8, 1874, on Isaiah 55:1.

WHAT DO WE MEAN WHEN WE SAY GRACE IS FREE?

Scripture Witness — Isaiah 55:1; Romans 3:23–24; Ephesians 2:8–9; Romans 11:6; Titus 3:5–7; 2 Timothy 1:9; Revelation 22:17.

We do not mean that salvation cost nothing. Nothing could be farther from the truth. Redemption cost the blood of the Son of God. The freeness of grace describes the relation of the gift to the sinner receiving it. We contribute no merit that moves God to justify us. We bring no moral capital that places Him in our debt. We do not purchase pardon with tears, obedience, religious service, generosity, knowledge, or sincerity.

Romans 3:23–24: "For all have sinned and fall short of the glory of God, being justified freely by His grace through the redemption that is in Christ Jesus."

Paul's language is deliberately humiliating to human pride. We have sinned. We have fallen short. Yet the sinner who is justified is justified "freely by His grace." The ground of that justification is not something found in the sinner but the redemption that is in Christ. The believer does not arrive at the courtroom with payment in hand. He arrives guilty and receives a righteousness provided by Another.

"we receive by faith what God freely gives"[2]

That is Calvin's concise way of keeping faith in its proper place. Faith does not purchase Christ. Faith receives Christ. Even faith cannot be turned into a spiritual coin by which the sinner pays God. The whole movement is from divine fullness to human emptiness, from Christ's sufficiency to our need, from gift to reception.

Ephesians 2:8–9: "For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast."

Grace excludes boasting because grace excludes purchase. The man who buys may speak of what he paid. The worker who earns may speak of what is owed. The beggar who receives mercy has only one song: the Giver was gracious.

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2 John Calvin, Commentary on Galatians, on Galatians 3:6–9, trans. William Pringle (Edinburgh: Calvin Translation Society, 1854).

GOD OPENS A MARKETPLACE WHERE MONEY IS USELESS

"Everything is given gratis, and is received by us 'without money and without price.'" — C. H. Spurgeon[3]

Scripture Witness — Isaiah 55:1–3; Revelation 22:17; John 4:10, 14; John 6:35; Matthew 11:28; Romans 8:32; Psalm 36:8–9.

Isaiah 55 intentionally borrows the language of a marketplace and then overturns its ordinary rules. There is thirst. There is food. There is wine and milk. There is a summons to buy. But the seller refuses money and removes price. Isaiah is not teaching that material goods ordinarily have no cost. He is proclaiming the abundance of covenant mercy and the impossibility of purchasing it.

Picture a starving man standing before a table laden with bread. His pockets are empty. In every ordinary market that fact ends the transaction. But the King says, "Come." The man answers, "I have nothing." The King says, "That is why you may come. The provision does not depend upon your resources." The poor man does not receive a smaller portion because he is poor. The rich man cannot buy a better grace because he is rich.

Revelation 22:17: "And let him who thirsts come. Whoever desires, let him take the water of life freely."

The first and last invitations of Scripture's great redemptive story agree: come and receive. God's mercy is not rationed by purchasing power. The sinner's bankruptcy is not a barrier to grace; it is the condition in which grace is finally seen for what it is.

In the market of grace, empty hands are not a disadvantage.

WHY DO MEN KEEP TRYING TO PAY?

Scripture Witness — Romans 4:4–5; Luke 18:9–14; Philippians 3:7–9; Galatians 2:16; Romans 10:3–4; Ephesians 2:8–9; Isaiah 64:6.

Because grace wounds pride before it heals the conscience. Fallen man would rather bargain than beg. He would rather contribute something that allows him to preserve a small corner of self-congratulation. If he cannot pay with money, he tries morality. If morality fails, he offers religious activity. If activity fails,

3 C. H. Spurgeon, "Without Money and Without Price," Metropolitan Tabernacle Pulpit, vol. 20, no. 1161, preached March 8, 1874, on Isaiah 55:1.

he offers sincerity, sorrow, knowledge, suffering, discipline, heritage, baptism, church attendance, or good intentions.

"God's unmerited and uninfluenced favour"[4]

That short description from A. W. Pink gets at the scandal. Grace is not attracted by worthiness in us. It is not repelled by the absence of worthiness as though God must wait until the sinner becomes more marketable. Grace originates in God.

> *Romans 4:4–5: "Now to him who works, the wages are not counted as grace but as debt. But to him who does not work but believes on Him who justifies the ungodly, his faith is accounted for righteousness."*

Paul places wages and grace in different categories. Wages answer work with debt. Grace answers ungodliness with justification through faith in Christ. The moment we turn salvation into something God owes us because of what we have supplied, we have left the economy of grace.

That instinct to pay does not disappear merely because a person enters church. We can carry transactional habits into Christian life and ministry. We can begin to think that spiritual blessing should correspond to what we contribute, that influence should follow generosity, that deeper access should follow greater payment, or that valuable ministry must prove its value by being expensive. Those questions will require careful examination later. Here the foundation is simpler: the gospel trains us to receive before it trains us to give.

NAAMAN ARRIVED WITH SILVER, GOLD, AND A TERRIBLE DISEASE

"The experience of Naaman equally teaches the freeness of divine grace." — C. H. Spurgeon[5]

> *Scripture Witness — 2 Kings 5:1–16; Luke 4:27; Romans 9:15–16; Ephesians 2:8–9; Titus 3:5; James 4:6; 1 Corinthians 1:27–29.*

Second Kings 5 gives us a vivid picture of wealth arriving at the door of grace. Naaman was powerful, respected, and financially equipped. He came seeking healing with silver, gold, and costly garments. He possessed what could open almost any earthly door. But leprosy did not care about his rank, and the mercy of God did not operate according to his purchasing power.

4 A. W. Pink, The Doctrine of Justification, chap. 6, on Romans 3:24 and the free grace of God.

5 C. H. Spurgeon, "The Rule of Grace," Metropolitan Tabernacle Pulpit, vol. 53, no. 3061, delivered August 17, 1873, on Luke 4:27.

2 Kings 5:15–16: Naaman urged Elisha to receive a gift, but Elisha answered, "As the LORD lives, before whom I stand, I will receive nothing."

Elisha's refusal must not be turned into a universal rule that a servant of God may never receive material support; Scripture elsewhere plainly commands such support. The point in this scene is the character of the sign God had just given. Naaman could not leave believing that Israel's God had healed him because a wealthy commander had paid the prophet.

The miracle humbled both disease and money. Naaman's silver could purchase garments, land, animals, and service. It could not purchase cleansing from God. The man who arrived prepared to give much had to learn how to receive mercy.

THEN GEHAZI RAN AFTER THE MONEY

"The love of money, that root of all evil, was at the bottom of Gehazi's sin." — Matthew Henry[6]

Scripture Witness — 2 Kings 5:20–27; 1 Timothy 6:9–10; Luke 12:15; Micah 3:11; 2 Peter 2:3; Acts 8:18–23; Hebrews 13:5.

Gehazi saw the same event and drew the opposite lesson. He watched a wealthy man leave with his money still in his possession, and grace looked financially wasteful. So he ran after Naaman, invented a story, received silver and garments, hid them, and returned as though nothing had happened.

2 Kings 5:26: Elisha asked him, "Is it time to receive money and to receive clothing...?"

The question is not simply whether money is evil. It is not. The question is whether this was the moment to attach acquisition to a mercy God had deliberately displayed without price. Gehazi could not endure watching a financial opportunity walk away. In reaching for the money, he contradicted the message carried by the miracle.

That warning belongs close to the foundation of this book. A ministry method can preach. A financial structure can teach. A practice can communicate something about God even when no doctrinal statement says it aloud. The servant must therefore ask not only, "Is this lawful?" but also, "What does this say about the grace I proclaim?"

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6 Matthew Henry, Commentary on the Whole Bible, commentary on 2 Kings 5:20–27, on Gehazi's covetousness and deception.

THE GREAT NEW TESTAMENT WORD: DŌREAN

Scripture Witness — Romans 3:24; Matthew 10:8; 1 Corinthians 2:12; 1 Corinthians 4:7; Ephesians 4:7–8; Acts 8:20; Revelation 22:17.

The Greek adverb dōrean (δωρεάν) carries the sense of freely, as a gift, without payment or cause supplied by the recipient. It appears with extraordinary force in two passages central to this book.

Romans 3:24: "being justified freely by His grace through the redemption that is in Christ Jesus."

Matthew 10:8: "Freely you have received, freely give."

The first text describes justification. The second governs the disciples as Christ sends them to minister. The same language of gratuitous receiving stands behind gratuitous giving. This does not mean the disciples had no material needs; in the very next verses Christ speaks about their provision. It does mean their ministry originates in a gift they did not purchase and cannot treat as a self-created possession.

"That which is of gift is free."[7]

Owen's sentence is simple enough to remember. The source matters. Spiritual life, spiritual gifts, gospel truth, the Spirit's work, the calling to serve, and the opportunities of ministry all arrive from God as gifts. The servant's labor is real and often costly, but labor upon a gift does not reverse the direction of ownership.

This is why 1 Corinthians 4:7 remains such a searching ministry text: "And what do you have that you did not receive?" The mind was received. The Bible was received. The gift was received. The opportunity was received. The flock was purchased by Christ. The message came from God. The minister is surrounded by received things.

We are recipients before we are distributors.

WAGES AND GRACE DO NOT SPEAK THE SAME LANGUAGE

Scripture Witness — Romans 4:4–5; Romans 6:23; Ephesians 2:8–9; Romans 11:6; Galatians 2:16; Titus 3:5; 2 Timothy 1:9.

7 John Owen, Of Communion with God the Father, Son, and Holy Ghost, in The Works of John Owen, vol. 2, on the freeness of the Spirit as gift.

Romans 4 does not condemn wages. Wages are proper in their proper sphere. A laborer who works may rightly receive what is owed. Scripture itself later says that the laborer is worthy of his wages. The mistake comes when the logic of wages is carried into justification, as though God's verdict were compensation for spiritual performance.

"Salvation is the gift of God, in opposition to a wage."[8]

Spurgeon's contrast follows Paul's. A wage says, "You have rendered something, therefore payment is due." Grace says, "You have nothing that can place God in your debt; receive what Christ has provided." One belongs to equivalence. The other belongs to bounty.

> *Romans 6:23: "For the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord."*

The sinner actually has earned something: death. Eternal life comes under another heading—gift. That difference should shape Christian instincts long before we reach detailed questions of ministry finance. The church should be the community most fluent in the grammar of gift because everything she possesses spiritually came to her that way.

ZACCHAEUS SHOWS US THE PROPER ORDER

"We see a covetous tax-gatherer transformed into a liberal Christian!" — J. C. Ryle[9]

> *Scripture Witness — Luke 19:1–10; Luke 3:8; Ephesians 2:8–10; 2 Corinthians 8:9; 2 Corinthians 9:7–8; Acts 20:35; 1 John 3:16–18.*

Zacchaeus helps us distinguish grace from the generosity grace produces. He did not purchase salvation by promising to give. Christ first came to his house. Grace exposed the heart. Then a transformed man opened his possessions.

> *Luke 19:8–9: Zacchaeus said, "Look, Lord, I give half of my goods to the poor; and if I have taken anything from anyone by false accusation, I restore fourfold." Jesus answered, "Today salvation has come to this house."*

The order matters. Generosity is fruit, not price. Restitution is evidence of repentance, not the purchase of pardon. The opened purse follows the opened heart.

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8 C. H. Spurgeon, "All of Grace," on Ephesians 2:8, describing salvation as the gift of God in opposition to a wage.

9 J. C. Ryle, Expository Thoughts on the Gospels: St. Luke, exposition of Luke 19:1–10, "The Conversion of Zacchaeus."

Christian giving should therefore never be treated as a disguised admission price into grace. Believers give because God has given. They support because they have received. They bear burdens because Christ bore theirs. They share because grace has loosened the grip of possession. The gospel does not make generosity unnecessary; it creates a generosity that is finally free from the attempt to buy God.

We do not give in order to make grace ours. We give because grace has made us christ's.

SIMON MAGUS TRIED TO PUT MONEY WHERE MONEY DID NOT BELONG

"The gifts of the Spirit are not gotten with money." — John Calvin[10]

Scripture Witness — Acts 8:18–23; Matthew 10:8; 1 Corinthians 4:7; 1 Corinthians 12:4–11; 2 Corinthians 2:17; 1 Peter 4:10–11; Micah 3:11.

Acts 8 gives the opposite picture. Simon saw the Holy Spirit's power through the apostles and reached instinctively for money.

> *Acts 8:18–20: Simon "offered them money," asking for the power he had seen. Peter answered, "Your money perish with you, because you thought that the gift of God could be purchased with money!"*

Peter's outrage is theological before it is financial. Simon had misunderstood the category. He placed money on one side and the gift of God on the other and imagined an exchange could connect them. Peter did not haggle. He condemned the premise.

We should handle this passage carefully. Simon was attempting to purchase spiritual power and apostolic capacity; the text is not a simplistic proof-text declaring every payment anywhere near Christian activity to be simony. But it establishes a permanent warning: there are gifts of God into which money has no purchasing authority.

The passage also exposes the heart. Peter says Simon's heart was not right before God. A corrupted financial idea often reveals a deeper spiritual idea: the assumption that sacred things can be possessed, controlled, acquired, or leveraged as though they were ordinary property.

10 John Calvin, Commentary upon the Acts of the Apostles, on Acts 8:20–21, warning that the gifts of the Spirit are given by God and are not obtained with money.

IMAGINE SIMON ENTERING A MODERN MINISTRY

"Ecclesiastical superiors are not owners, but dispensers of spiritual things." — Thomas Aquinas[11]

Scripture Witness — Acts 8:18–23; 1 Timothy 6:5; Titus 1:11; 2 Peter 2:3; 1 Peter 5:2; 2 Corinthians 2:17; Matthew 6:24.

Bring the principle forward without forcing the historical details. Imagine a man who sees spiritual influence and thinks first in terms of acquisition: How do I buy access? How do I purchase legitimacy? How do I turn this spiritual platform into something I control? How much contribution secures special influence? What payment places me closer to the center?

The modern form may be more sophisticated than Simon's handful of money, but the spiritual question remains. Does money merely support faithful ministry, or is money reaching for something God never authorized it to buy?

This is not an invitation to suspicion. Wealthy Christians may be extraordinarily generous and faithful. Churches may honor donors appropriately. Ministries require administration. The question is about spiritual equivalence. Money can buy paper; it cannot buy truth. It can pay travel; it cannot purchase calling. It can support a shepherd; it cannot purchase a shepherd's conscience. It can fund distribution; it cannot own the gospel being distributed.

Money is a useful servant. It is a terrible interpreter of grace.

CALVARY TELLS US WHY GRACE CAN BE FREE

"Though they cost us nothing, they cost the Saviour dear." — C. H. Spurgeon[12]

Scripture Witness — 1 Peter 1:18–19; 1 Corinthians 6:20; 2 Corinthians 5:21; Galatians 3:13; Ephesians 1:7; 2 Corinthians 8:9; Revelation 5:9–10.

If grace is free to us, it is not because sin was inexpensive to God. Calvary prevents every cheap understanding of free grace. The sinner pays nothing for justification because Christ supplied what the sinner could never supply.

1 Peter 1:18–19: "You were not redeemed with corruptible things, like silver or gold... but with the precious blood of Christ."

Peter deliberately names silver and gold and then moves beyond them. Redemption required another currency—not because the cross was a

11 Thomas Aquinas, Summa Theologiae II-II, q. 100, a. 1, on simony: ecclesiastical superiors are dispensers rather than owners of spiritual things.

12 C. H. Spurgeon, "Redemption and Its Claims," Metropolitan Tabernacle Pulpit, vol. 20, no. 1163, preached March 8, 1874, on 1 Corinthians 6:20 and 7:23.

commercial transaction in the ordinary sense, but because no created wealth could answer the guilt of sin. Christ gave Himself.

2 Corinthians 8:9: "Though He was rich, yet for your sakes He became poor, that you through His poverty might become rich."

The cross is therefore the death of both pride and greed. Pride cannot boast because Christ paid the redemptive cost. Greed cannot turn grace into private possession because the thing entrusted to us came through Another's sacrifice. The Christian minister never stands over the gospel as its manufacturer. He stands under the cross as one who was rescued by the same grace he now proclaims.

This is why free grace is not cheap grace. It is infinitely costly grace freely bestowed. The recipient brings no purchase price because the Redeemer has already accomplished redemption.

FREE TO THE RECIPIENT DOES NOT MEAN COSTLESS TO PROVIDE

"It is not enough to obtain means for the work of God, but that these means should be obtained in God's way." — George Müller[13]

Scripture Witness — Luke 8:1–3; Luke 10:7; 1 Corinthians 9:7–14; Galatians 6:6; 1 Timothy 5:17–18; Philippians 4:14–18; 3 John 5–8.

Now we must make a distinction that will become increasingly important in the next chapters. The freeness of salvation does not mean that every material act involved in Christian ministry mysteriously has no cost. A missionary must eat. A pastor must live. A book requires writing, editing, paper, printing, and shipping. A meeting may require a room. Translation requires labor. Technology requires equipment and maintenance.

The existence of those costs does not weaken grace. It creates the stewardship question: who bears them, how are servants supported, and at what point does support become a sale of the sacred ministry itself? Those questions require more than slogans.

Luke 10:7: "The laborer is worthy of his wages."

3 John 7–8: Gospel workers went forth "taking nothing from the Gentiles"; believers were therefore called to receive and support them so as to become "fellow workers for the truth."

13 George Müller, quoted in Arthur T. Pierson, George Müller of Bristol and His Witness to a Prayer-Hearing God (New York: Baker & Taylor, 1899), Appendix N, "The Wise Sayings of George Müller."

Scripture can say both things without embarrassment: the ministry is given freely, and the worker is worthy of support. The cost is real. The question of the cost-bearer remains open. That distinction will keep us from two opposite errors—commercializing grace on one side and exploiting faithful workers on the other.

Free ministry is not the same thing as costless ministry.

THE RICH AND POOR ARRIVE AT CHRIST WITH EQUAL BUYING POWER

"God has given it freely, and to the pauper it is as free as to the prince." — C. H. Spurgeon[14]

Scripture Witness — James 2:1–7; Isaiah 55:1; Luke 4:18; Matthew 11:5; 1 Corinthians 1:26–29; Galatians 3:28; Romans 3:22–24.

At the foot of the cross, the billionaire and the beggar possess the same purchasing power: none. One may arrive in a limousine and the other on foot, but neither can buy pardon. One may possess libraries, degrees, influence, and property; the other may own almost nothing. Both must receive Christ as gift.

James 2:5: "Has God not chosen the poor of this world to be rich in faith and heirs of the kingdom which He promised to those who love Him?"

The church must never forget what grace has done to earthly status. Wealth remains a stewardship and poverty remains a real burden, but neither creates spiritual rank. The poor Christian is not a second-class recipient of Christ. The wealthy Christian does not possess premium standing before God.

That truth will later become a searching test for ministry structures. But before applying it to conferences, books, schools, counseling, or digital access, we must let the gospel form our instincts. The first question is not, "What can this person pay?" The first question is, "What has Christ freely given, and how should a steward of grace think about the person standing before him?"

The church lives in an economic world, but she belongs to a kingdom whose deepest treasures are not distributed according to economic worth. She therefore cannot uncritically borrow the marketplace's assumptions and expect the character of grace to remain untouched.

14 C. H. Spurgeon, "Without Money and Without Price," Metropolitan Tabernacle Pulpit, vol. 20, no. 1161, preached March 8, 1874, on Isaiah 55:1.

BIBLICAL FINDING

Scripture presents saving grace as God's free, sovereign gift to undeserving sinners through the finished work of Jesus Christ. Justification is given freely, eternal life is gift rather than wage, the Spirit and spiritual gifts are received from God, and the gospel invitation explicitly summons the one who has no money. Naaman, Gehazi, Zacchaeus, and Simon Magus each illuminate a different boundary between grace and money: mercy cannot be purchased, generosity properly follows grace, and money has no authority to acquire the gift of God.

This finding does not erase the legitimate material costs of ministry or the biblical right of faithful laborers to support. It establishes the theological order in which those questions must be answered. The sacred trust begins as gift. The servant receives before he ministers. The recipient's inability to pay does not make grace unavailable. Therefore every later financial arrangement must be tested for congruence with the grace it claims to serve.

Grace cannot be purchased, and ministry must never forget the character of the grace it proclaims.

CHAPTER AXIOMS

Axiom One — Grace Is Gift, Not Debt

God does not justify sinners because they have rendered something that obligates Him. Salvation originates in divine mercy and is received through faith in Christ.

Scripture: Romans 3:23–24; Romans 4:4–5; Ephesians 2:8–9; Titus 3:5–7.

Axiom two — the sinner brings no purchase price

Money, morality, religious performance, knowledge, sorrow, heritage, and human merit cannot purchase pardon. The gospel summons the one who has no money to come.

Scripture: Isaiah 55:1–3; Psalm 49:6–8; Romans 3:20–24; 1 Peter 1:18–19.

Axiom three — faith receives; it does not purchase

Faith is the empty hand that receives Christ, not a work that places God in the sinner's debt.

Scripture: Romans 4:5; Galatians 2:16; Philippians 3:8–9; John 1:12–13.

Axiom four — the gift of God cannot be bought

Simon Magus demonstrates the category error of placing money opposite the gift of God as though sacred power were ordinary property.

Scripture: Acts 8:18–23; 1 Corinthians 12:4–11; 1 Corinthians 4:7.

Axiom five — generosity follows grace; it does not buy grace

Zacchaeus opened his possessions after grace reached his house. Christian generosity is fruit of salvation, not consideration paid for salvation.

Scripture: Luke 19:1–10; 2 Corinthians 8:9; 2 Corinthians 9:7–8; 1 John 3:16–18.

Axiom six — free to the recipient does not mean costless to provide

Christian ministry involves real human and material costs. The existence of cost creates a stewardship question; it does not alter the freeness of saving grace.

Scripture: Luke 8:1–3; Luke 10:7; 1 Corinthians 9:7–14; Philippians 4:14–18.

Axiom seven — support and purchase must not be confused

Scripture commands material support for faithful laborers while preserving the gift-character of grace. Later chapters must distinguish sustaining the servant from pricing the sacred ministry.

Scripture: Matthew 10:8–10; Galatians 6:6; 1 Timothy 5:17–18; 3 John 5–8.

Axiom eight — wealth creates no superior claim upon grace

Rich and poor stand equally needy before Christ. Economic status must never become spiritual rank.

Scripture: James 2:1–7; Luke 4:18; Matthew 11:5; 1 Corinthians 1:26–31.

Axiom nine — ministry methods teach

A financial practice can communicate something about God, grace, ownership, and people. Methods should therefore agree with the message rather than quietly contradict it.

Scripture: 2 Corinthians 2:17; 2 Corinthians 4:1–2; 1 Thessalonians 2:3–5; 1 Peter 5:2–3.

Axiom ten — the cross governs the economy of grace

Grace is free to sinners because Christ bore the redemptive cost. The cross destroys boasting, exposes covetousness, and makes self-giving the moral atmosphere of Christian ministry.

Scripture: 1 Peter 1:18–19; 2 Corinthians 5:21; 2 Corinthians 8:9; Galatians 6:14.

CONCLUSION

The first great financial truth of Christian ministry is not financial at all. It is grace. We did not buy Christ. We did not buy justification. We did not buy the Spirit. We did not buy the Word. We did not buy our gifts. We did not buy our calling. We did not buy the people Christ purchased with His blood.

We received. That single fact should keep a minister humble for the rest of his life. It should also make him careful whenever money comes near the sacred trust. Money has legitimate uses. Workers must be supported. Costs must be borne. But grace establishes the order: God gives, sinners receive, servants steward, and gratitude produces generosity.

Without money. Without price. Not without cost—because Christ bore it.

Isaiah has shown us the character of grace: come without money and without price. Paul has shown us justification freely given. Naaman, Gehazi, Zacchaeus, and Simon have shown us what happens when money either remains in its proper place or reaches for what it cannot buy.

But Jesus makes the question even more personal for the servant. He does not merely say that grace was freely received. He adds a command to those who minister it: "Freely you have received, freely give." What exactly did He mean? How does that command relate to the laborer's right to support? And what does it require of the steward who handles a sacred gift that belongs to Another?

CHAPTER FIVE

Freely Received, Freely Given

What Jesus Really Meant in Matthew 10

Matthew 10:8 records one of the clearest financial commands in the ministry of Jesus: "Freely you have received, freely give." The words arise within the sending of the Twelve. Christ gave authority that they had not purchased, truth they had not invented, and power they could not produce. Because the ministry was received as gift, it was not to be turned into merchandise.

The command does not deny the legitimacy of support. In the same commission Jesus says that a worker is worthy of his food. Grace forbids sale while justice recognizes support. The two truths belong together: the minister must not commercialize the gift, and the people of God must not neglect the laborer.

Read the Whole Commission

Matthew 10:1–8 records a particular sending of the Twelve. Jesus gave them authority over unclean spirits and disease, directed them first to the lost sheep of Israel, and sent them to proclaim the kingdom. They had not bought the authority they exercised. When He commanded them to give freely, He was forbidding them to turn His gift into an opportunity to sell the benefit He had commissioned them to administer.

The next instructions matter just as much. In Matthew 10:9–13 the disciples were to travel without accumulating their own supply of money and provisions and to receive hospitality in a worthy household. The worker's food was provided within that mission. Receiving such provision did not contradict giving freely; both belonged to Christ's instructions. The commission rebukes

the merchant who prices the gift and the hearer who wants the laborer to go hungry.

We must not simply transfer every circumstance of this journey into a universal rule. The initial restriction to Israel is followed by the worldwide commission in Matthew 28:18–20. The travel instructions also require comparison with Luke 22:35–36. Nor does every later minister receive the Twelve's extraordinary sign-gifts. Faithful application distinguishes the commission's historical particulars from the moral relations that the rest of the New Testament continues to teach.

Why the Principle Continues

The continuing argument does not rest on one detached sentence. First, ministers receive and administer a trust that belongs to Christ (1 Corinthians 4:1–2; 1 Peter 4:10–11). Second, the church must sustain faithful workers (1 Corinthians 9:7–14; Galatians 6:6; 1 Timothy 5:17–18). Third, financial rights remain subject to the gospel's unhindered advance: Paul could forgo support in Corinth while receiving it from other churches (1 Corinthians 9:12–18; 2 Corinthians 11:7–9). Finally, covetous exploitation, deceptive ministry, and partiality toward the wealthy are expressly condemned (2 Corinthians 2:17; 4:2; James 2:1–6).

Taken together, these passages establish the relation defended in this book: the servant is supported in order to minister Christ's trust; he does not acquire proprietary authority over that trust. My conclusion is that ministry entrusted for people's spiritual good should not make purchase the condition of receiving that ministry. This is a theological application of the passages together, not a claim that Matthew 10 names modern tuition schedules, publishing contracts, or digital subscriptions.

Command, Application, and Wisdom

The commands against greed, deceit, and partiality bind every ministry. The application requires us to identify what a payment actually buys. Is someone supporting a worker, acquiring a genuinely distinct material good or service, or purchasing access to the spiritual ministry itself? These are different relationships. Their distinction must be demonstrated in practice, not asserted by a convenient label.

A further choice may belong to wisdom: a ministry may decide to absorb even incidental costs that it could otherwise ask participants to bear. Such generosity can commend the gospel without becoming a new command imposed on every church. Chapters Six, Eight, Nine, and Eleven apply this distinction

to support, books, access, and professional services. We must make the biblical case before pressing the conscience.

Received Before Given

The order matters. Ministers are first recipients. The gospel, spiritual gifts, opportunity, authority, and fruit come from Christ. No preacher creates the truth he proclaims. No teacher owns the light by which Scripture is understood. No counselor manufactures the grace that heals a conscience. Ministry begins with dependence and must continue in humility.

Commercial instinct reverses that posture. It treats the received gift as personal inventory and asks what access will bear in the market. Jesus instead places the servant under an obligation of generosity. What came without purchase must not be withheld from those who cannot purchase it.

Support Is Not Sale

Christian ministry costs money, but the person receiving the ministry does not always have to be the one who pays for it. Scripture shows churches, donors, and fellow believers carrying costs so that ministry can reach others freely. The ministry may require funding without requiring the recipient to become the customer.

Paul received gifts and defended the right of gospel workers to live from the gospel. Yet he also refused support when accepting it would hinder the gospel or confuse his motives. His liberty was governed by love. The right to receive did not become a right to erect a paywall around spiritual benefit.

The Recipient Must Not Become the Customer

A customer receives according to purchasing power. A brother or sister receives according to need and the generosity of the body. When ministry is organized chiefly as exchange, the poor predictably receive less, later, or nothing at all. The church must instead ask who can bear the cost so that those who need the ministry are not excluded.

This does not mean that every material object must always be physically free. Paper, travel, food, buildings, and labor have costs. It means those costs must never be allowed to redefine the gospel relationship. Cost recovery is a servant; it must never become the lord.

The Public Record Is Not Silent

Two examples are sufficient here. In March 2020, Kirbyjon Caldwell pleaded guilty to conspiracy to commit wire fraud involving historical Chinese bonds.

In June 2024, Lamor Whitehead was sentenced for fraud and related offenses involving, among other conduct, a parishioner's retirement savings. These cases illustrate betrayed trust, not an argument that every contested fee is fraud. Appendix B preserves the fuller catalog and its supporting references.

THE CONSCIENCE MUST ANSWER

These warnings were not written merely to explain the downfall of other men; they were written to search us before our own stewardship comes under the judgment of God. It is easy to read the names of disgraced ministers and shake our heads. It is much harder to open our own books, examine our own practices, and ask whether the same seeds are growing in less spectacular forms.

Financial corruption does not usually begin with an indictment, a secret account, or a fraudulent transaction. It begins much earlier—when a steward quietly starts thinking like an owner, when a biblical right to support becomes a sense of entitlement, when ministry becomes a possession, and when the people we are called to serve gradually become sources of revenue.

A man does not have to steal a million dollars to violate the spirit of Matthew 10:8: "Freely you have received, freely give." He only has to allow money to begin determining whom he will serve, what he will give, and what he will withhold.

That brings the question painfully close. Does money stand between the spiritually needy person and the ministry God entrusted to me? Have I created a system in which those who can pay receive access that those who cannot pay are denied? Have I called something "support" when the actual transaction functions like a purchase? Have I learned to think of sermons, books, conferences, courses, counseling, or biblical instruction primarily as products rather than as stewardship? If the money disappeared but the spiritual need remained, would I still want to minister?

Those questions cannot be answered by accounting software. They must be answered by the conscience before God.

Paul repeatedly pressed this very issue upon Timothy. 1 Timothy 1:5: "Now the purpose of the commandment is love from a pure heart, from a good conscience, and from sincere faith." And again, 1 Timothy 1:19: "Having faith and a good conscience, which some having rejected, concerning the faith have suffered shipwreck." Paul would not allow Timothy to separate faithful ministry from a guarded conscience. A man who repeatedly violates conscience in order to protect money, position, reputation, or power is moving toward spiritual shipwreck—and persistent, unrepentant covetousness may reveal something more dreadful still: that beneath the Christian title and ministry office there has never been a true work of saving grace. Scripture warns that the covetous will not inherit the kingdom of God (1 Cor. 6:9–10), and Ephesians

5:5 identifies the covetous man as an idolater who has no inheritance in the kingdom of Christ and God.

Paul gives us another of the clearest tests in the New Testament: 2 Corinthians 12:14: "I do not seek yours, but you."

Do I seek you—or yours?

That question should hang over every Christian ministry budget. Do I primarily want the person, or what the person can contribute? Does the money exist to serve the ministry, or has the ministry gradually begun to serve the money? Does the budget serve the mission, or has preserving the budget become the mission? When financial considerations conflict with the spiritual good of the people before me, which one normally wins?

The conscience must also examine our rights. Scripture unquestionably teaches that faithful ministers may receive material support. But Paul refused to make even a legitimate right sovereign over his stewardship. In 1 Corinthians 9 he possessed the right to receive support, yet he was willing to surrender that right rather than place an obstacle before the gospel. Therefore the question is not merely, Am I entitled to receive this money? The deeper question is, What will receiving it in this manner do to the gospel entrusted to me?

A financial arrangement may be legal, customary, profitable, and widely accepted in evangelical culture—and still deserve searching examination before Christ. "Everybody does it" is not a biblical defense. "The board approved it" is not a biblical defense. "The ministry needs the income" is not a biblical defense. "I worked hard for this" is not a biblical defense.

The steward must finally ask, What does the Owner say?

Pastor, missionary, author, teacher, publisher, conference director, ministry executive, board member—do not hide your conscience behind industry practice. Do not ask merely whether the arrangement will survive an audit. Ask whether it will survive the presence of Christ. A ministry can pass every financial audit on earth and still fail the audit of heaven.

2 Corinthians 5:10: "For we must all appear before the judgment seat of Christ." Christ will not merely examine whether we committed crimes. He will examine stewardship. He will know whether money became too important to us, whether financial fear controlled our decisions, whether personal gain distorted ministry priorities, whether we made His truth unnecessarily difficult to obtain, whether we exploited spiritual trust, whether we defended arrangements we secretly knew troubled our consciences, and whether we cared more about protecting revenue than serving souls.

And if the conscience is already speaking, do not silence it. Bring the matter into the light. Confess what must be confessed. Forsake what must be forsaken. Restore what must be restored. Change whatever structure must be changed. Submit financial practices to genuine accountability. Where money has gained a mastery that belongs only to Christ, repent of it decisively.

Proverbs 28:13: "He who covers his sins will not prosper, But whoever confesses and forsakes them will have mercy." There is mercy here. Christ does not expose sin merely to condemn His people; He exposes it so that it may be confessed, forsaken, cleansed, and brought again beneath His lordship. The same grace that freely saves sinners also frees ministers from the tyranny of money.

So before examining another ministry, another publisher, another pastor, or another organization, place your own stewardship before Christ. Open the books, open the Bible, open the conscience, and ask the question no steward can ultimately escape:

Lord Jesus, is there anything in the way I handle money and ministry that I would be ashamed to explain to You face-to-face?

BIBLICAL FINDING

Because Christ's servants received the message, gifts, and authority of ministry freely, they must not treat spiritual access as merchandise. Biblical support is honorable; commercializing sacred trust is not. The church should distribute the cost broadly so the ministry can move toward need rather than purchasing power.

CHAPTER AXIOMS

1. Ministry begins with a gift received from Christ.
2. What is received by grace must not be treated as personal inventory.
3. The laborer may be supported without the ministry being sold.
4. The recipient of ministry need not always be its cost-bearer.
5. Churches and donors can carry costs so others receive freely.
6. Material expense does not justify spiritual exclusion.
7. The poor must never become an afterthought in ministry design.
8. Rights must be governed by love and the advance of the gospel.
9. Cost recovery must remain a servant of ministry.
10. Freely received must issue in freely given.

CONCLUSION

Jesus did not leave His servants to choose between careless poverty and commercial ministry. He taught them to receive support without selling the gift, to trust the Father without manipulating the hearer, and to give with the same open hand by which they first received.

CHAPTER SIX

The Gospel Has No Sticker Price

Worth, Wages, and the Difference Between Support and Sale

The gospel is of infinite worth, but it has no market price. Worth and price are not synonyms. Price asks what a buyer must surrender to obtain something. Worth asks what something is in itself. Christ and His gospel are beyond valuation, yet God offers salvation without money and without price.

That distinction allows Scripture to affirm two truths without contradiction: "Freely you have received, freely give," and "the laborer is worthy of his wages." The worker has worth. The labor may deserve support. But the message is not a commodity and the hearer is not merely a customer.

Jesus Put "Free" and "Worthy" in the Same Commission

Matthew 10:8–10 joins free administration with the worker's provision; Luke 10:7 likewise calls the laborer worthy of his wages. The servant should receive what enables him to labor. The hearer should receive the ministry as the steward's faithful discharge of Christ's commission. Neither truth cancels the other.

"Christ gives freely; the servant receives freely; the servant then ministers freely."

"The spiritual treasure is not for sale, and the servant carrying it is not disposable."

Worth and Price Are Not the Same Thing

A congregation may agree on a pastor's regular support, budget for it responsibly, and regard paying him as an obligation. That does not mean each sermon or

pastoral visit has been sold to an individual member. The congregation sustains an office of service; members receive its care as members of the flock. Voluntary giving is not morally indifferent giving: Scripture can command generosity without turning generosity into an admission price.

"The contradiction disappears when we stop confusing worth with price, support with sale, and sustaining the servant with purchasing the ministry."

"The Bible tells us the preacher is worth supporting; it never tells us the sermon has a sticker price."

"Support sustains the servant. Sale prices the ministry."

Paul Claimed the Right—And Sometimes Refused to Use It

Read 1 Corinthians 9:7–14 before citing Paul's refusal of support. The soldier, vine grower, shepherd, and ox illustrate a real claim arising from labor. Paul applies that claim to gospel workers. He does not shame other apostles for receiving support. His own refusal in particular circumstances is therefore meaningful precisely because the right is genuine.

In verses 12 and 15–18, Paul subordinates that right to his commission and the removal of obstacles to the gospel. His example does not authorize churches to demand that every pastor work without support. It calls workers and congregations to ask whether the way support is arranged serves or obstructs the message.

"A minister's biblical right to support is real, but it is never ultimate. It exists within a stewardship and must therefore be exercised in submission to the integrity and unhindered advance of the gospel."

"The question cannot stop with Am I entitled to receive this? The steward sometimes has to ask: What will exercising this right do to the gospel entrusted to me?"

"The right was real. But the gospel was greater."

"Never sacrifice the gospel to preserve the machinery built to proclaim the gospel."

The Clearest Example May Be in Second Corinthians

Second Corinthians 11:7–9 supplies a concrete example. Paul preached in Corinth without charge while receiving wages from other churches. His striking word "robbed" describes their bearing the burden for Corinth's benefit; it is not an admission of theft. Support crossed congregational boundaries so the gospel could reach people freely.

This proves that the immediate recipient need not bear the cost. By itself, it does not prove that a believer who receives teaching may never support the teacher: Galatians 6:6 expressly calls him to share. The distinction concerns the

relationship created by the payment. Shared support expresses fellowship; an access price makes receiving the ministry conditional on purchase.

Jesus Himself Received Material Support

Luke 8:1–3 names women who supported Jesus and His company from their resources. Their generosity accompanied His preaching and demonstrates that material support is compatible with freely administered ministry. The record does not describe Jesus selling healings or making a sufferer's payment the condition of His compassion. The Lord who received provision remained free to serve.

Churches must therefore beware of using the language of free ministry to excuse neglect. Food, housing, family responsibilities, rest, and the time required for study are not embarrassments to be hidden. Truthful support makes room for faithful service.

Partners Are Not Customers

Philippians 4:14–18 describes the Philippians' giving as participation in Paul's need and as an offering pleasing to God. The giver and worker share a labor whose Lord is Christ. Gifts can come from those directly taught or from those supporting work elsewhere. In either case, generosity does not purchase a superior place among the sheep.

"The giver is not buying ministry, and the minister is not selling it. Both are serving Christ."

Spurgeon Knew the Difference

"I am a minister of the gospel, and never lectured for money, and do not intend to do so now." — Charles H. Spurgeon

Spurgeon's refusal concerned an invitation to lecture for money. It witnesses to his personal ministerial conscience; it should not be presented as proof that he rejected every sale of a printed book. The distinction being tested here must be established from Scripture. Source: C. H. Spurgeon, Autobiography, vol. 4, chapter XCI, "Letters on Private and Public Affairs (1856–1890)," continued.

When Support Becomes Sale

"Support says, 'I give so that this servant can continue serving.' Sale says, 'In exchange for this payment, I receive this ministry.'"

Support becomes sale when payment is treated as the condition of spiritual access, when revenue governs the audience, when scarcity is engineered to increase demand, or when the minister's livelihood becomes an argument

against biblical correction. The outward transaction may appear ordinary while the inward relationship has changed.

The governing test is simple: does money serve the ministry, or has ministry become the instrument by which money is obtained? The same external practice may require different judgments in different circumstances, but no ministry is exempt from the question.

Imagine the Man Without the Money

Imagine two men seeking the same biblical help. One can give generously; the other has lost his employment and arrives with nothing. The first man should be taught to support the work. The second should not be asked to prove his worth through purchasing power. If both can receive the ministry while those able to give help carry it, support and generosity are working together.

Time and resources remain finite. A church may need appointments, shared pastoral responsibility, priorities, or cooperation with another congregation. Those limitations should be explained honestly. But inability to serve everyone at once is different from assigning spiritual importance according to what each person can pay.

The Poor Must Never Become an Afterthought

James 2:1–6 forbids partiality toward the wealthy in the assembly. The poor must therefore enter the planning process before prices, places, and privileges have already been arranged. Ask how they will receive, who can share the burden, and whether a proposed alternative is genuinely usable rather than merely nominal.

Free reception must not foster entitlement. Those with little money can still pray, serve, share what they possess, and learn to give as God enables them. We protect the poor from exclusion while honoring them as participating members of Christ's body.

George Müller and the Cost-Bearer

George Müller's ministry made visible a principle that applies far beyond his particular methods. The question is not whether ministry has costs; it plainly does. The question is who will bear them and how those costs will be carried without obstructing those in need. Müller sought provision through prayer and voluntary giving, allowing the work to move toward need rather than toward the most profitable audience.

Not every ministry must imitate every feature of his practice. But every ministry must face the same test: have we made access depend upon the recipient's

ability to finance us? Faithful support distributes burdens through the body of Christ so that the poor are not abandoned.

The Early Church Recognized Both Dangers

The early church warned against greed while also commanding believers to care for faithful workers. It resisted teachers who exploited hearers and congregations that consumed ministry without supporting those who labored. Biblical order rejects both commercialization and neglect.

The answer is not to pretend that labor, printing, travel, or training have no costs. The answer is to carry those costs in ways consistent with grace: voluntary generosity, shared responsibility, modesty, transparency, and special concern for those with the least purchasing power.

BIBLICAL FINDING

Scripture honors the worth of gospel laborers and commands their support, while refusing to place a price upon the gospel itself. Support comes from partnership, gratitude, and shared stewardship; sale conditions access upon exchange. Faithful ministry preserves the difference.

CHAPTER AXIOMS

1. Infinite worth does not imply a market price.
2. The gospel is free to the recipient because Christ bore its cost.
3. A laborer's right to support is not a right to sell sacred access.
4. Partners bear burdens; customers purchase benefits.
5. Paul's refusal of rights shows that love governs financial liberty.
6. The poor are a test of whether ministry follows need or revenue.
7. Support may be voluntary, shared, and indirect.
8. Commercialization and neglect are both unbiblical.
9. Money must serve ministry, never master it.
10. The gospel has no sticker price.

CONCLUSION

The church should support those who labor and open the doors as widely as grace allows. The worker is worthy. The message is free. The wisdom of stewardship is to hold those truths together without weakening either one.

CHAPTER SEVEN

When the Marketplace Replaces the Church

How Commercialization Reconstructs Ministry Around Vendors, Customers, Products, and Profit

John 2:16: "Take these things away! Do not make My Father's house a house of merchandise!"

"Ministers are for churches, and not churches for ministers."[1] *— Charles H. Spurgeon*

"They do wrong and wickedly, who make merchandise of the doctrine of Christ, as if 'godliness were gain.'"[2] *— John Calvin*

The danger facing Christian ministry is deeper than a few greedy men mishandling money. Greed is certainly part of the problem, and Scripture condemns it without hesitation. But something more structural can happen. A church can gradually stop thinking like a church and begin thinking like a marketplace. Relationships Christ established as shepherding, fellowship, stewardship, brotherhood, sacrifice, and service can be reconstructed around products, customers, transactions, revenue, and financial return.

When that happens, the problem is no longer merely that money has entered ministry. The marketplace has begun replacing the church.

Christ did not establish His church as a commercial system. He established it as His body, His household, His flock, His temple, His bride, and His blood-bought people.

1 C. H. Spurgeon, "Stewards," Metropolitan Tabernacle Pulpit, vol. 59, sermon no. 3350.

2 John Calvin, Commentary on 1 Timothy 6:6, in Commentaries on the Epistles to Timothy, Titus, and Philemon, trans. William Pringle.

1 Timothy 3:15: "I write so that you may know how you ought to conduct yourself in the house of God, which is the church of the living God, the pillar and ground of the truth."

Notice the language: household, not marketplace; church, not customer base; pillar and ground of the truth, not distributor of religious merchandise. The governing relationships of the New Testament are familial and covenantal. Christ gave shepherds to feed His sheep, teachers to equip His people, believers to bear one another's burdens, and congregations to support those who labor in the Word. The New Testament knows ministers and members, shepherds and sheep, teachers and disciples, brothers and sisters, servants and fellow workers. It does not give us a church composed fundamentally of vendors and customers.

Spurgeon's sentence therefore cuts deeply: "Ministers are for churches, and not churches for ministers." The church does not exist as a market from which a minister extracts value. The minister exists as Christ's servant for the spiritual good of Christ's people.

Jesus Himself defined spiritual leadership in precisely the opposite direction from commercial self-interest:

Mark 10:43–45: "Whoever desires to become great among you shall be your servant. And whoever of you desires to be first shall be slave of all. For even the Son of Man did not come to be served, but to serve, and to give His life a ransom for many."

The pattern begins with Christ. Ministry moves outward in self-giving service. The shepherd spends himself for the sheep. The teacher labors for the disciple. The strong bear the burdens of the weak. The gifted minister what they have received to others.

J. C. Ryle summarized the pastoral direction beautifully: "His life is meant to be one of giving rather than receiving."[3]

1 Peter 5:2–3: "Shepherd the flock of God which is among you, serving as overseers, not by compulsion but willingly, not for dishonest gain but eagerly; nor as being lords over those entrusted to you, but being examples to the flock."

The flock belongs to God. The shepherd serves. Financial gain must never become the controlling motive of the shepherding relationship. The sheep are not the pastor's inventory. Their spiritual need is not his market opportunity. Their gratitude is not an asset to monetize.

3 J. C. Ryle, Expository Thoughts on Matthew, comments on Matthew 10:1–15.

2 Corinthians 4:5: "For we do not preach ourselves, but Christ Jesus the Lord, and ourselves your bondservants for Jesus' sake."

Christ is Lord. The minister is servant. The people are not there to enlarge the servant. The servant is there to point the people toward Christ.

Martin Luther wrote: "We exalt our calling, not to gain glory among men, or money."[4]

That sentence draws a straight line through the heart of ministerial ambition. The calling is exalted because the message comes from God, not because the office creates an opportunity for wealth, celebrity, influence, or personal enlargement.

Yet once commercial assumptions begin controlling ministry, the vocabulary and relationships start changing. The preacher becomes a content provider. The Christian becomes a consumer. The sermon becomes intellectual property. The conference becomes a product. Discipleship becomes a package. Counseling becomes billable spiritual access. The theological course becomes premium content. The donor becomes a preferred client. The spiritually hungry person becomes a market segment.

Then ministry begins asking questions borrowed from commerce before it asks questions commanded by Christ: What will people pay? What can we monetize? What belongs behind the paywall? Which audience produces the most revenue? How do we increase recurring income? What premium experience can we offer? How much access should accompany each giving level?

Those are not the organizing questions Christ gave His church.

Acts 20:28: "Shepherd the church of God which He purchased with His own blood."

Christ did not purchase a customer base. He purchased a people.

The church is therefore not a religious marketplace with a cross on the logo. It is the blood-bought household of God. Its ministers are not proprietors distributing privately owned spiritual inventory. They are stewards administering what belongs to Another. Its members are not consumers purchasing varying levels of spiritual access according to financial capacity. They are brothers and sisters united to Christ and joined to one another in His body.

John Owen: "All ministers are stewards of the mysteries of Christ, of whom it is required that they should be faithful."[5]

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4 Martin Luther, Commentary on St. Paul's Epistle to the Galatians, on Galatians 1:1, trans. Theodore Graebner.

5 John Owen, A Discourse concerning Evangelical Love, Church Peace, and Unity, in The Works of John Owen, ed. William H. Goold, vol. 15 (Edinburgh: T&T Clark, 1851), 167–69.

A steward distributes his Master's property according to his Master's will. He cannot morally transform Christ's sheep into customers or Christ's truth into private inventory merely because a financial structure makes doing so profitable.

1 Corinthians 4:1–2: "Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful."

The governing word is not profitable. It is faithful.

This is why commercialization does more than introduce greed into ministry. It can quietly reconstruct our understanding of ministry itself. Once the marketplace becomes the governing model, every relationship begins to change. The minister asks what the hearer will buy. The hearer asks what his payment entitles him to receive. The institution asks what should remain freely available and what should be withheld. Money no longer merely supports the ministry; money begins determining the architecture of the ministry.

Richard Baxter warned pastors: "One covetous action may cut the throat of many a sermon."[6]

A preacher may spend hours defending grace from the pulpit and then spend the rest of the week teaching people through his financial practices that access, influence, attention, or ministry flows toward money. His conduct can preach another gospel louder than his sermon preached the true one.

1 Timothy 6:5 describes men "of corrupt minds and destitute of the truth, who suppose that godliness is a means of gain. From such withdraw yourself." Calvin said such men "make merchandise of the doctrine of Christ."

Micah 3:11: "Her heads judge for a bribe, Her priests teach for pay, And her prophets divine for money. Yet they lean on the LORD, and say, 'Is not the LORD among us?'"

Notice the frightening combination. Money governs the ministry while religious confidence remains intact. They still speak about the LORD. They still assume His presence. They have learned how to combine financial corruption with theological assurance. A ministry can become financially corrupted and still talk constantly about God.

Clarify the Target: When Market Logic Becomes Ministry Logic

We should be clear about what we mean by the marketplace replacing the church. The problem is not merely that Christians communicate publicly,

6 Richard Baxter, The Reformed Pastor, "The Oversight of Ourselves," on the danger of a minister's example contradicting his doctrine.

organize ministry, announce events, distribute information, or make people aware that teaching exists.

The danger begins when the governing logic of the marketplace becomes the governing logic of spiritual ministry.

Modern marketing openly thinks in categories such as customers, products, price, exchange, segmentation, funnels, conversions, scarcity, upselling, recurring revenue, brand loyalty, and customer lifetime value. In ordinary commerce those categories make perfect sense because commercial marketing exists to create and exchange offerings of value with customers.

But the church received a different vocabulary from Christ: shepherd, sheep, brother, sister, disciple, servant, steward, gift, fellowship, sacrifice, body, household, mission.

The problem arises when the first vocabulary begins swallowing the second. Once a soul is principally viewed as a customer, the ministry must eventually ask what economic value that customer represents. Once spiritual teaching is principally viewed as a product, questions of scarcity, premium access, packaging, monetization, and profitable distribution naturally follow. The categories bring their own logic with them. And that logic can quietly disciple the ministry.

Twelve Marketplace Fallacies the Church Must Reject

1. THE CUSTOMER FALLACY — "The people are our customers." Biblical ministry says they are Christ's sheep, Christ's household, and souls entrusted to our care. Acts 20:28; 1 Peter 5:2–3. A customer exists partly because of what he can give the seller; a shepherd exists because of what he must give the sheep.

2. THE PRODUCT FALLACY — "Our spiritual teaching is our product." Scripture calls the minister a steward of the mysteries of God, not the proprietor of spiritual inventory. 1 Corinthians 4:1–2. The truth was received before it was taught.

3. THE PRICE-ESTABLISHES-VALUE FALLACY — "People value most what costs them most." The most valuable message ever proclaimed is explicitly offered "without money and without price." Isaiah 55:1. The worth of the gospel comes from Christ, not from a price attached to access.

4. THE SCARCITY FALLACY — "Restrict access and perceived value rises." Marketplace strategy can deliberately use scarcity to increase desire. Biblical ministry moves in the opposite direction: "Freely you have received, freely give." Matthew 10:8. The steward's instinct is distribution, not manufactured scarcity.

5. THE UPSELL FALLACY — "The more a person pays, the deeper the access he should receive." Christ condemns partiality, and James forbids structuring honor around wealth. James 2:1–6. Spiritual depth is not a premium tier.

6. THE CUSTOMER-LIFETIME-VALUE FALLACY — "Some people are more valuable because they will produce more revenue over time." Jesus placed immeasurable value upon souls irrespective of financial capacity. The poor widow mattered to Him when her gift barely registered economically. Mark 12:41–44. A soul has eternal value; it does not have customer lifetime value.

7. THE FUNNEL FALLACY — "Move people from awareness toward the desired purchase." Gospel ministry has another conversion in view: repentance toward God and faith in Jesus Christ. Acts 20:21. The goal is not to turn prospects into purchasers but sinners into disciples.

8. THE MARKET-SEGMENTATION FALLACY — "Concentrate ministry where financial return is strongest." Christ deliberately emphasized that "the poor have the gospel preached to them." Matthew 11:5. The spiritually needy are not an unattractive market segment.

9. THE BRAND-CENTRALITY FALLACY — "Build the ministry around a recognizable personality." Paul says, "We do not preach ourselves, but Christ Jesus the Lord." 2 Corinthians 4:5. The servant should become less central as Christ becomes more visible.

10. THE REVENUE-VALIDATION FALLACY — "If it produces large income, God must be blessing it." Scripture contains prosperous fools, wealthy oppressors, successful false teachers, and flourishing religious systems under judgment. Luke 12:16–21; Revelation 3:17. Revenue measures revenue. It does not measure divine approval.

11. THE DONOR-TIER FALLACY — "Greater giving justifies greater access, recognition, or influence." James 2:1 forbids partiality, while Acts 8:20 shows how violently Scripture rejects money reaching for spiritual privilege. A donor may be generous without becoming an owner.

12. THE MANUFACTURED-URGENCY FALLACY — "Fear of missing out drives action." Commerce may use scarcity, countdowns, urgency, and psychological pressure to accelerate purchase. Gospel ministry must speak truthfully and refuse manipulation. 2 Corinthians 4:2: "We have renounced the hidden things of shame, not walking in craftiness nor handling the word of God deceitfully." The Holy Spirit does not need deceptive pressure techniques to accomplish His work.

These marketplace assumptions are not harmless vocabulary when they become the architecture of ministry. Words train thought. Thought shapes practice. Practice eventually becomes culture. The wrong structure has replaced the right one.

The Evil of Turning Ministry into a Transaction

We therefore need to expose the idea underneath commercialization: the transaction.

A transaction says, You provide the consideration, and I provide the benefit. Something stands on each side of the exchange. Payment becomes the condition of receipt. The person holding the money becomes the customer. The person controlling the desired benefit becomes the vendor. The benefit becomes the product.

Carry that structure into spiritual ministry and something profoundly dangerous happens. The hearer becomes the customer. The minister becomes the vendor. Ministry becomes inventory. Spiritual access becomes the commodity. Money becomes the consideration necessary to obtain it. Grace has been forced into the shape of a transaction.

> *Romans 4:4–5: "Now to him who works, the wages are not counted as grace but as debt. But to him who does not work but believes on Him who justifies the ungodly, his faith is accounted for righteousness."*

Paul deliberately contrasts two economies. Wages belong to debt. A transaction creates obligation: work is rendered; wages become due. Grace operates differently. God does not save the ungodly because the ungodly has supplied something that puts God in his debt. Grace is gift.

And spiritual ministry arises from that world of gift. The preacher did not invent the gospel. The theologian did not create revelation. The pastor did not manufacture the Holy Spirit. The evangelist cannot regenerate one sinner. The counselor cannot create truth. The author cannot produce one saving promise.

> *1 Corinthians 4:7: "And what do you have that you did not receive?"*

That question destroys proprietary pride. The mind was given. The calling was given. The opportunities were given. The Bible was given. The gifts were given. The truth was given. The gospel was given. The people were purchased by Christ. The steward may labor greatly with what he received, but labor does not alter ultimate ownership.

> *2 Corinthians 2:17: "For we are not, as so many, peddling the word of God; but as of sincerity, but as from God, we speak in the sight of God in Christ."*

The word peddling belongs here. Paul deliberately places a commercial image beside the Word of God and rejects it as the opposite of sincere ministry. The true minister speaks "as from God" and "in the sight of God." He remembers both the Source of the message and the Witness before whom he ministers.

Simon's attempted purchase and Gehazi's pursuit of Naaman's money, examined in Chapter Four, expose the same temptation: treating a gift from God as an opportunity for personal acquisition. Here we follow the next consequence—what happens to the church's relationships when that transactional instinct becomes normal.

The Transaction Changes Everyone Involved

Once spiritual ministry becomes transactional, it does not merely change how money moves. It changes how everyone begins to think. The minister begins looking at people economically: Who pays? Who gives? Who upgrades? Who subscribes? Who can finance expansion? Which ministry activity produces sufficient return to justify continuing it?

The hearer also changes. He begins thinking like a customer: I paid for this. What do I receive? What access am I owed? The donor may begin thinking like an investor: What influence accompanies my giving? Will leadership hear me? Will my priorities receive attention? And the institution begins thinking like a business: Which products perform? Which audiences convert? Which spiritual resources generate recurring revenue? Which relationships are financially valuable?

Slowly, almost invisibly, the relationships Christ established begin being rewritten. Shepherd becomes vendor. Sheep become customers. Giving becomes purchasing. Support becomes consideration. Ministry becomes inventory. Fellowship becomes transaction.

2 Peter 2:3: "By covetousness they will exploit you with deceptive words."

Peter anticipates religious men whose covetousness teaches them how to use words to obtain gain from people. Their speech becomes the instrument. The hearer becomes the opportunity. Greed supplies the motive.

Matthew 23:14: "For you devour widows' houses, and for a pretense make long prayers. Therefore you will receive greater condemnation." Long prayers. Devoured houses. Religious appearance. Economic exploitation. Ryle described the sin as using spiritual influence "to make money by their religion."[7]

Titus 1:7: "For a bishop must be blameless, as a steward of God... not greedy for money." The Holy Spirit knew exactly where stewardship would be vulnerable. A man handling the things of God must never begin treating them as instruments for satisfying the appetite of self.

7 J. C. Ryle, Expository Thoughts on Matthew, comments on Matthew 23:13–33.

When the Gospel Itself Became Entangled with a Price

Church history gives us one of the clearest demonstrations of where religious financial logic can lead. By 1517 the preaching and sale of indulgences had become entangled with a major fundraising campaign associated with St. Peter's Basilica. Johann Tetzel became the notorious public face of the campaign in German territories. The system joined spiritual claims, fear concerning punishment, ecclesiastical authority, and money with devastating effect.[8]

Martin Luther saw what was happening and challenged it in the Ninety-Five Theses. He warned that when money entered the chest, "avarice and gain may be increased." He protested the extraction of money from poor believers and insisted: "The true treasure of the Church is the Holy Gospel of the glory and grace of God."[9]

One system had learned how to generate money through religious fear and promises of spiritual benefit. Luther pointed back to the gospel. The result helped ignite the Protestant Reformation.

The lesson is not that every modern ministry practice is equivalent to sixteenth-century indulgence selling. The lesson is more fundamental and therefore more dangerous: religious institutions can become so accustomed to profitable spiritual machinery that the machinery begins to feel sacred. Then someone opens the Bible and asks whether the table belongs there.

The Tables Do Not Arrive All at Once

The tragedy is that marketplaces seldom replace churches overnight. One practice appears, then another. A financial mechanism solves an immediate institutional problem. The mechanism becomes dependable. Budgets are built around it. Salaries rely upon it. Programs expand because of it. Institutional commitments multiply. Eventually questioning the structure becomes nearly impossible because too many people and too many plans now depend upon it.

Soon the argument changes. At first the question was, Is this faithful? Eventually the question becomes, How could we possibly survive without it? That is a dangerous moment. Whenever a ministry can no longer imagine obedience because obedience would threaten revenue, the financial structure has acquired extraordinary spiritual power.

Matthew 6:24: "You cannot serve God and mammon." Jesus does not say the arrangement is difficult. He says it is impossible.

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8 Brecht, Martin Luther: His Road to Reformation, 176–88, on the indulgence campaign, Archbishop Albrecht, Tetzel, and the St. Peter's financing context.

9 Martin Luther, Ninety-Five Theses (1517), theses 28 and 62; thesis 62 calls the gospel of the glory and grace of God "the true treasure of the church."

Eventually nobody remembers when the tables were carried in. They have simply always been there. Then Christ walks into the temple.

When Christ Overturns the Tables

The tables had become normal. Buying, selling, exchanging money, moving religious goods, handling offerings, meeting institutional needs—everything had settled into the rhythm of temple life. Then Jesus walked in.

> *John 2:14–16: "And He found in the temple those who sold oxen and sheep and doves, and the money changers doing business. When He had made a whip of cords, He drove them all out of the temple, with the sheep and the oxen, and poured out the changers' money and overturned the tables. And He said to those who sold doves, 'Take these things away! Do not make My Father's house a house of merchandise!'"*

Do not sanitize that scene. Christ did not merely express mild concern about the commercialization of sacred things. He made a whip. He drove men out. He scattered their money. He overturned their tables. The coins hit the pavement, the animals moved through the confusion, and the Son of God stood in the middle of the disruption declaring that His Father's house had been made into "a house of merchandise."

> *John 2:17: "Then His disciples remembered that it was written, 'Zeal for Your house has eaten Me up.'"*

This was not uncontrolled anger. It was holy zeal. Christ was consumed with jealousy for the honor of His Father and the purity of His Father's house. What men had learned to tolerate, Christ refused to tolerate. What had become customary to religious leadership remained offensive to the Lord of the temple.

A religious practice does not become righteous because it has existed for decades. A revenue structure does not acquire divine approval because previous generations used it. Institutional dependence does not transform compromise into obedience. If Christ condemns the table, its age does not sanctify it. Tradition cannot make merchandise holy.

Mark 11:15–17: "Then Jesus went into the temple and began to drive out those who bought and sold in the temple, and overturned the tables of the money changers and the seats of those who sold doves. And He would not allow anyone to carry wares through the temple. Then He taught, saying to them, 'Is it not written, "My house shall be called a house of prayer for all nations"? But you have made it a "den of thieves."'"

Notice what Jesus places against one another: a house of prayer and a den of thieves. One describes what God intended. The other describes what men had made it.

> *Jeremiah 7:9–11 ends: "Has this house, which is called by My name, become a den of thieves in your eyes? Behold, I, even I, have seen it, says the LORD." Those final words should shake every religious institution: "I... have seen it."*

Men may conceal motives from donors. Boards may approve arrangements. Auditors may certify accounts. Lawyers may confirm legality. Congregations may know nothing. The public may applaud the ministry's success. God sees. He sees when shepherding becomes exploitation, when religious trust becomes a financial resource, when the poor are pushed aside, when ministry access follows wealth, when spiritual authority is used to induce giving, when the language of sacrifice is employed to finance indulgence, and when the servant has quietly begun living like the owner. He sees every table.

The Tables DID Not Need Better Management

Modern institutions instinctively respond to corruption administratively. Perhaps the policy needs revision. Perhaps greater disclosure is necessary. Perhaps another committee should review the practice. Perhaps better safeguards, improved reporting, or more sophisticated governance will solve the problem. Sometimes those things are necessary.

But there are moments when the issue is not poor management of the table. The table itself is the problem. Jesus did not reorganize the money changers. He overturned them.

Some ministry practices do not need improved efficiency. They need repentance. Some revenue streams do not need better disclosure. They need to end. Some structures cannot be purified by adding accountability because the structure itself is fundamentally ordered toward something Christ never commanded.

Religious institutions are often reluctant to consider that possibility because too much may depend upon the table. Salaries depend upon it. Buildings depend upon it. Programs depend upon it. Future plans depend upon it. Professional identities depend upon it. So the institution begins defending the table because overturning it feels like threatening the ministry.

Never preserve a table Christ wants overturned in order to preserve a ministry that claims to belong to Christ.

"My Father's House"

The temple was not theirs. And the church is not ours either. Ephesians 5:25: "Christ also loved the church and gave Himself for her." Pastors did not purchase the church. Boards did not purchase the church. Donors did not purchase the church. Publishers did not purchase the church. Institutions did not purchase the church. Christ did. With blood.

The question therefore becomes much more serious than, Does this work? It becomes: Does the Owner permit this in His house?

What Would Jesus Overturn Today?

Imagine Christ walking visibly through the machinery of modern Christian ministry—not an imaginary Christ created to validate our preferences, but the Christ of John 2. Imagine Him opening the books, reading the contracts, examining compensation arrangements, donor privileges, ministry paywalls, fundraising letters, conference structures, counseling systems, publishing policies, premium teaching tiers, licensing restrictions, religious branding, expense accounts, and every financial mechanism by which spiritual ministry is funded, controlled, restricted, or distributed.

Would He overturn the table where money purchases access to spiritual leaders? Where wealthy donors receive influence the poor could never obtain? Where desperate people are promised divine blessing in connection with financial gifts? Where sermons and biblical teaching are deliberately withheld until payment is received? Where pastoral care has become a revenue center? Where religious celebrity is converted into premium spiritual access? Where fear, guilt, crisis, or vulnerability is manipulated to increase giving? Where the poor are spiritually excluded because they cannot afford what wealthier Christians can obtain? Where ministry leaders defend luxury while pleading with ordinary believers for sacrificial gifts? Where the doctrine of Christ has become merchandise? And would He overturn ours?

The purpose is not to produce self-righteous anger toward other ministries. The safest response to John 2 is not, Lord, show me whose tables You should overturn. It is: Lord, show me mine.

Christ's cleansing of the temple also forbids us to treat profitability as permission. A functioning financial system may still violate the purpose of the house. His continuing examination of the churches receives fuller treatment in Chapter Fourteen; here the question is whether the practice belongs in His house at all.

Do Not Set the Table Back Up

There is a final danger after conviction. We may feel the force of Scripture, recognize compromise, make changes—and then gradually rebuild what God exposed. Financial pressure returns. Someone says the old system was more sustainable. The institution misses the revenue. A new generation forgets why the practice ended. Slowly the table is carried back into the room.

Proverbs 28:13: "He who covers his sins will not prosper, But whoever confesses and forsakes them will have mercy." Confession names the sin. Forsaking leaves it behind. The tables did not need better accounting. They needed to be overturned.

The financial audit in Chapter Seventeen examines these practices together: paid spiritual privilege, manipulated generosity, hidden donor influence, and restrictions on truth. Naming the transaction is necessary; merely counting it accurately is not enough.

What Does Your Ministry Refuse to Monetize?

Perhaps that is one of the most revealing questions a Christian organization can ask. Not: What else can we monetize? But: What have we deliberately decided never to turn into a transaction because Christ entrusted it to us for the good of His people?

What will remain gift? What will remain fellowship? What will remain service? What will remain available to the poor? What will we keep giving even when giving it produces no financial return? What ministry will we continue because Christ commanded it even if it never becomes economically impressive?

Acts 20:33–35 moves away from coveting, toward labor, toward giving, toward the weak. "It is more blessed to give than to receive." The marketplace survives through acquisition. The kingdom advances through sacrifice. The marketplace asks how value can be captured. The kingdom asks how grace can be given. The marketplace calculates return. Love calculates need.

2 Corinthians 8:9: "Though He was rich, yet for your sakes He became poor, that you through His poverty might become rich." Christ did not exploit our poverty. He entered it. He did not monetize our desperation. He bore it. He did not calculate what sinners could give Him before He would save them. He gave Himself.

Every Christian ministry that bears His name must finally decide which economy will shape it: the economy of acquisition, or the economy of the cross.

A profitable practice becomes harder to correct when salaries, buildings, and plans depend on it. Chapter Ten tests that cycle in education; Chapters Twelve through Fourteen address provision, restraint, and growth. The governing

principle here is that the financial consequences of repentance cannot decide whether Christ may require it.

Examination must begin with us. Before listing another ministry's failures, let us open our own practices to Scripture.

> *Psalm 139:23–24: "Search me, O God, and know my heart; Try me, and know my anxieties; And see if there is any wicked way in me, And lead me in the way everlasting."*

Once a practice has been shown to be wrong, the next question is practical: what must change?

What Would Repentance Actually Look Like?

Repentance is one of the easiest words in Christianity to admire and one of the hardest commands to obey. It is possible to preach against greed, lament commercialization, confess that the church has become too much like the world, and even shed tears over financial corruption—while leaving every profitable structure exactly where it was. Scripture recognizes no such repentance.

> *Luke 3:8: "Therefore bear fruits worthy of repentance."*

Repentance produces fruit. It becomes visible. Something changes because the heart has changed. Zacchaeus did not merely tell Jesus that he regretted his former relationship with money. Grace entered his house, and his finances moved.

> *Luke 19:8: "Then Zacchaeus stood and said to the Lord, 'Look, Lord, I give half of my goods to the poor; and if I have taken anything from anyone by false accusation, I restore fourfold.'"*

Notice what repentance touched: his possessions, his past conduct, those he had wronged, and his future use of money. Christ entered the house, and money lost its throne. That is the kind of repentance Christian ministry needs.

Repentance Must Name the Sin

Vague confession protects specific idols. "We could have handled things better" is not necessarily repentance. "We made some unfortunate decisions" is not necessarily repentance. "We regret that some people were hurt" may never identify what was actually wrong. Biblical confession speaks more plainly.

> *Proverbs 28:13: "He who covers his sins will not prosper, But whoever confesses and forsakes them will have mercy."*

Confession and forsaking belong together. The sin must first be named truthfully enough that it can actually be abandoned. Was it greed? Call it greed. Was it partiality toward wealthy donors? Call it partiality. Was spiritual access distributed according to money? Say so. Was fear used to manipulate giving? Confess manipulation. Was biblical teaching withheld in order to create financial advantage? Say what happened. Were ministry resources treated as personal property? Confess it. Was the pulpit softened because a donor might leave? Name the fear of man. Was luxury preserved while ordinary believers were pressured to sacrifice? Bring it into the light.

2 Samuel 12:13: "So David said to Nathan, 'I have sinned against the LORD.'" He did not say, Mistakes were made. He said, "I have sinned." Financial repentance begins when euphemisms end.

Repentance Must Reach the Structure

An institution cannot claim to repent of a practice while preserving the machinery that continually recreates it. If donor favoritism is wrong, remove the mechanisms that reward donor favoritism. If financial leverage has distorted leadership, remove the leverage. If spiritual access has been organized around wealth, dismantle the hierarchy. If manipulation has characterized fundraising, rewrite the appeals and retrain those who produce them. If compensation has become extravagant, address compensation. If organizational expansion has made obedience financially impossible, simplify the organization. If a profitable ministry practice cannot survive biblical examination, stop defending it because it is profitable.

> *Acts 19:18–19: "And many who had believed came confessing and telling their deeds. Also, many of those who had practiced magic brought their books together and burned them in the sight of all. And they counted up the value of them, and it totaled fifty thousand pieces of silver."*

Repentance destroyed valuable assets. They did not sell the books to recover their investment. They burned them because obedience had become more valuable than the assets. Acts 19:20: "So the word of the Lord grew mightily and prevailed." Sometimes the Word advances when something profitable burns.

Repentance may make the balance sheet worse before it makes the conscience clean.

Some Money May Need to Be Returned

There are circumstances in which confession without restitution remains incomplete. Zacchaeus understood this immediately. Where financial wrongdoing had injured others, repentance moved toward restoration.

Numbers 5:6–7: "When a man or woman commits any sin that men commit in unfaithfulness against the LORD, and that person is guilty, then he shall confess the sin which he has committed. He shall make restitution for his trespass in full."

The principle is difficult precisely because money has a remarkable ability to remain attractive after the method by which it was obtained has troubled the conscience. A ministry may say, We would never raise money that way again, while quietly retaining the money already raised that way. A leader may say, I should never have accepted that benefit, while continuing to enjoy the benefit. A religious institution may admit that a financial practice was manipulative while resisting any action that would make repentance materially costly.

Zacchaeus closes that escape route. When repentance reaches money, sometimes money moves. The repentant heart stops asking how much of the benefit it can retain and begins asking how thoroughly it can make right what sin made wrong.

Obedience does not become optional because disobedience became profitable.

If reform reduces revenue, leaders must arrange the consequences responsibly rather than make the income an excuse to continue. The practical work of reducing commitments belongs to Chapter Thirteen. The duty to abandon a practice established as sinful does not wait for a painless solution.

Repentance Must Break Donor Control

Money becomes particularly dangerous when generosity acquires authority. A donor may sincerely love the ministry. He may be extraordinarily generous. His gift may accomplish great good. Honor such generosity appropriately. But the moment money purchases control, the relationship has become spiritually disordered.

1 Thessalonians 2:4–5: "Even so we speak, not as pleasing men, but God who tests our hearts. For neither at any time did we use flattering words, as you know, nor a cloak for covetousness—God is witness."

No donor should be able to purchase softer preaching. No donor should be able to threaten doctrine. No donor should receive a private ecclesiastical rank unavailable to poorer saints. No donor should be treated as indispensable. Christ is indispensable. Everyone else is a steward.

Repentance Must Restore the Poor to View

One of the strongest evidences that marketplace thinking has entered ministry is that the poor gradually disappear from the planning process. A ministry strategy is proposed, and nobody asks what happens to the believer who cannot afford it. A teaching platform expands, and nobody asks whether a pastor in rural Africa can access it. A conference is organized, and nobody asks about the man who cannot absorb the cost. Resources multiply, but access follows wealth.

> *1 Corinthians 12:22–23: "No, much rather, those members of the body which seem to be weaker are necessary. And those members of the body which we think to be less honorable, on these we bestow greater honor."*

The marketplace gravitates toward high-value customers. The church looks for weaker members. The marketplace asks where purchasing power resides. Christ asks where the sheep need feeding. The marketplace calculates economic return. Love sees the person who cannot repay.

Luke 14:13–14: "But when you give a feast, invite the poor, the maimed, the lame, the blind. And you will be blessed, because they cannot repay you." There is kingdom economics in four words: "They cannot repay you." And Christ says: invite them.

Repentance Should Produce New Financial Habits

Repentance must eventually become ordinary practice. Budgets should begin reflecting convictions. Compensation should reflect stewardship. Fundraising should become truthful. Donor relationships should become cleaner. Financial reporting should become more transparent. Resources should flow outward more generously. The weak should become more visible. Leaders should become less impressed by wealth. The organization should become less frightened of contraction. The ministry should rediscover the joy of giving something away simply because Christ gave it first.

> *2 Corinthians 7:10–11: "For godly sorrow produces repentance leading to salvation, not to be regretted... For observe this very thing, that you sorrowed in a godly manner: What diligence it produced in you, what clearing of yourselves, what indignation, what fear, what vehement desire, what zeal, what vindication!"*

Godly sorrow moves. It does not organize a committee to preserve the status quo. It acts.

Do Not Call It Repentance if the Table Is Still Standing

If we apologize for manipulation but continue manipulating, we have not repented. If we lament donor control but preserve donor privilege, we have not repented. If we confess greed while restructuring the same greed into a more respectable form, we have not repented. If we acknowledge an unbiblical transaction but refuse to surrender it because the budget depends upon it, we have not repented. If we say Christ is Lord but our finances retain veto power over His commands, something deeper than accounting remains unresolved.

Revelation 3:19: "As many as I love, I rebuke and chasten. Therefore be zealous and repent." Christ rebukes because He loves. He exposes because He intends restoration. He overturns because the house belongs to His Father.

The purpose of this chapter is not to leave pastors, ministries, churches, authors, publishers, teachers, or donors buried beneath condemnation. It is to summon us out of bondage. Mammon is a cruel master. Christ is not. The marketplace measures your usefulness by what you can produce. Christ calls you His servant. The marketplace demands continual growth. Christ requires faithfulness. The marketplace teaches you to fear losing revenue. Christ teaches you to fear God. The marketplace asks whether the institution will survive. Christ asks whether the steward will obey.

There is freedom on the other side of repentance: freedom to preach without calculating who may leave, freedom to give without calculating the return, freedom to offend wealthy men when Scripture requires it, freedom to serve poor saints who can never repay you, freedom to become smaller, freedom to lose prestige, freedom to surrender the machinery, freedom to say: Christ is enough.

That is where the tables finally lose their power. And that brings us to the One whose authority stands over every table, every ministry, every dollar, every donor, every shepherd, and every church: the Lord Jesus Christ Himself.

The Cross Is the Final Rebuke to Commercialized Ministry

If we want to understand the financial spirit that should govern Christian ministry, we must stand again beneath the cross. There the Son of God does not exploit human need; He bears it. He does not calculate what sinners can offer Him; they have nothing. He does not reserve salvation for those possessing sufficient spiritual capital; they are bankrupt. He does not demand that His enemies first become morally or spiritually attractive. He dies for the ungodly.

Romans 5:6–8: "For when we were still without strength, in due time Christ died for the ungodly... But God demonstrates His own love toward us, in that while we were still sinners, Christ died for us." Jesus identifies Himself as "the good shepherd" who "gives His life for the sheep" (John 10:11), and Paul brings

the financial implications directly into view: "Though He was rich, yet for your sakes He became poor, that you through His poverty might become rich" (2 Corinthians 8:9).

J. Hudson Taylor: "Had I a thousand pounds China should have it. Had I a thousand lives China should claim every one. No, not China, but Christ! Can we do too much for Him? Can we do enough for such a Saviour?"[10]

That final correction—"No! Not China, but Christ"—is the point. Taylor refused even to let ministry itself become ultimate. China was not his master. Missions were not his master. Christ was. Money, possessions, strength, and life itself were expendable because Jesus Christ was the treasure.

The cross is the opposite of extraction; it is self-giving. It is the opposite of leverage; it is sacrifice. It is the opposite of maximizing advantage; it is voluntary humiliation. It is the opposite of asking, What can I get from you?

There is our ministry model. A hireling asks what the sheep can provide; the Good Shepherd gives Himself. A merchant calculates value; the Good Shepherd lays down His life. A commercial system protects its assets; the Good Shepherd spends Himself for His people.

Every Christian ministry must repeatedly return to this question: Does our financial structure resemble the self-giving Shepherd—or has it gradually begun resembling the marketplace?

He Emptied Himself

Philippians 2:5–8: "Let this mind be in you which was also in Christ Jesus... who... made Himself of no reputation, taking the form of a bondservant... He humbled Himself and became obedient to the point of death, even the death of the cross." Jesus Himself said that "the Son of Man did not come to be served, but to serve, and to give His life a ransom for many" (Mark 10:45). Paul accordingly describes true ministers not as celebrities but as servants: "We do not preach ourselves, but Christ Jesus the Lord, and ourselves your bondservants for Jesus' sake" (2 Corinthians 4:5).

Martin Luther: "A Christian is a perfectly dutiful servant of all, subject to all."[11]

The cross is not merely what saves us; it also shapes us. The mind of Christ moves downward. The marketplace continually urges ministry upward: enlarge the platform, increase visibility, protect the brand, enhance prestige, expand influence, maximize revenue, establish dominance. Christ moved the other

10 Dr. and Mrs. Howard Taylor, Hudson Taylor in Early Years: The Growth of a Soul (London: Morgan & Scott, 1911), final chapter, closing letter to Amelia and Benjamin Broomhall (1860).

11 Martin Luther, The Freedom of a Christian (1520), in Luther's Works, vol. 31, Career of the Reformer I, ed. Harold J. Grimm (Philadelphia: Muhlenberg Press, 1957), 344.

direction. He made Himself of no reputation. He took the form of a servant. He humbled Himself. He obeyed. He died.

This does not mean that size, influence, resources, distribution, organization, or growth are inherently sinful. The question is whether they remain servants of obedience or become masters over it. A ministry may become large without worshiping largeness. A pastor may become known without loving celebrity. A publisher may distribute widely without converting authors into brands. A church may possess substantial resources without allowing those resources to possess the church.

The issue is the mind governing the ministry: Is it the mind of Christ—or the mind of the market?

Christ Honors the Steward Who Chooses Him

Suppose a ministry actually does what this chapter is calling for. It examines itself, identifies the table, confesses the sin, removes donor privilege, gives up a profitable practice, restores access, reduces the machinery, becomes smaller, loses money, and receives criticism. Industry peers may call the decision naïve. Someone may say, That is not how successful ministries operate.

> *1 Samuel 2:30: "Those who honor Me I will honor." Jesus tells the faithful servant in Matthew 25:21, "Well done, good and faithful servant." Hebrews 6:10 assures believers that "God is not unjust to forget your work and labor of love."*

Charles H. Spurgeon: "One kiss from the mouth of God would outweigh kingdoms."[12]

There is a kind of success no spreadsheet can measure: the approval of Christ. There is a kind of wealth no bank can hold: a clean conscience. There is a kind of freedom no financial reserve can purchase: the ability to say before God, We obeyed. That may be worth losing everything else.

The House Must Once Again Look Like the Owner

If Christ owns the house, the house should increasingly reflect Christ. Its financial life should reflect His generosity. Its leadership should reflect His servanthood. Its treatment of the weak should reflect His compassion. Its proclamation should reflect His grace. Its use of authority should reflect His humility. Its relationship to money should reflect His freedom from covetousness. Its ministry should bear the marks of the cross.

12 C. H. Spurgeon, "The Road to Honour," Metropolitan Tabernacle Pulpit, vol. 30, sermon no. 1811.

2 Corinthians 5:14–15: "The love of Christ compels us... that those who live should live no longer for themselves, but for Him who died for them and rose again." John 13:34–35 says His disciples are to be recognized by their love for one another, and Ephesians 5:1–2 commands us to become "imitators of God" and "walk in love, as Christ also has loved us and given Himself for us."

John Owen: "Zeal for the glory of God and compassion for the souls of men."[13]

There is the revolution: no longer for themselves. Not the pastor for himself. Not the institution for itself. Not the publisher for itself. Not the ministry corporation for itself. Not the donor for himself. Not the author for himself. Not the church for its reputation. For Him.

When Reform Disturbs the Peace

There is a kind of peace that Christians are commanded to pursue, and there is a kind of peace that Christians must refuse. Romans 12:18: "If it is possible, as much as depends on you, live peaceably with all men." Paul likewise commands that "a servant of the Lord must not quarrel but be gentle to all" (2 Timothy 2:24–25). Pride, harshness, personal vengeance, reckless accusation, and an appetite for controversy have no place in Christian ministry.

Correcting a profitable practice may cost a donor's favor, a contract, or a comfortable working relationship. Those costs do not settle whether the correction is true. Establish the facts, show the biblical reason, hear objections fairly, and pursue reform with patience. Sometimes opposition exposes our harshness or error; sometimes it exposes an attachment that obedience must challenge.

Christ's warning about division in Matthew 10:34 is not permission to enjoy conflict. It prepares His servants to keep their allegiance when human loyalties resist Him. Our aim is faithful reform and restored fellowship wherever possible, not the satisfaction of winning a controversy.

The Sword Must Cut Us First

There is one indispensable safeguard against self-righteousness in a book like this: the sword of truth must pass through the author before it reaches the reader.

Hebrews 4:12: "The word of God is living and powerful, and sharper than any two-edged sword... and is a discerner of the thoughts and intents of the heart." James warns us not merely to hear the Word but to do it, comparing Scripture to a mirror in which a man must actually face himself (James

13 John Owen, The True Nature of a Gospel Church and Its Government, section "The Especial Duty of Pastors of Churches," on the affections that should accompany preaching.

1:22–25). Paul tells Timothy, 1 Timothy 4:16: "Take heed to yourself and to the doctrine." Himself first; then the doctrine entrusted to him.

John Owen: "No man preaches that sermon well to others that doth not first preach it to his own heart."[14]

So we must ask ourselves first: Where have we loved money? Where have we protected reputation? Where have we preferred comfort to confrontation? Where have we benefited from systems we now criticize? Where have we remained silent because truth would have been expensive? Where have we called prudence what was really fear? Where have we called stewardship what was really self-preservation?

A book that only wounds them is probably not ready to be published. The Word must wound us too. Then we can speak not as prosecutors standing above the church but as sinners standing underneath the same Word.

The stumbling block was not a marketing failure. It was part of what truth exposed. So when this book confronts greed, commerce, celebrity, manipulation, donor power, publishing culture, and institutional self-preservation, the first question cannot be whether the argument will be popular. We must ask: Is it true? Is it biblical? Is it documented? Is it necessary? Have we applied it to ourselves first? If the answer is yes, then we speak.

We do not need Christ's courage divorced from His compassion, His confrontation divorced from His tears, or His severity divorced from His holiness. But neither dare we manufacture a Christ whose love never wounds, whose truth never divides, whose lordship never costs, and whose church may peacefully coexist with what He condemns.

BIBLICAL FINDING

Christ's church is His household. Money may sustain its service, but must never redefine its people as customers or give financial advantage authority over truth. Where a practice contradicts His Word, repentance must reach the practice and the structure that protects it. The purpose is restoration: a ministry whose generosity, truthfulness, care for the poor, and freedom to obey reflect its Lord.

1. The Church Is Christ's Household, Not a Religious Marketplace

1 Timothy 3:15: "The house of God, which is the church of the living God, the pillar and ground of the truth." Supporting references: Acts 20:28; Ephesians 2:19–22; 4:11–16; 1 Peter 5:2–3.

14 John Owen, Thirteen Sermons Preached on Various Occasions, on the experiential preparation of the preacher.

2. The Minister Is a Steward, Not a Proprietor

1 Corinthians 4:1–2: "Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful." 1 Corinthians 4:7: "And what do you have that you did not receive?"

3. Christ Purchased a People, Not a Customer Base

Acts 20:28: "Shepherd the church of God which He purchased with His own blood." Supporting references: 1 Peter 1:18–19; 1 Corinthians 6:19–20; Ephesians 5:25–27.

4. Money May Support Ministry, but It Must Never Govern Ministry

Matthew 6:24: "You cannot serve God and mammon." Supporting references: 1 Timothy 6:5–11; Hebrews 13:5; Luke 16:13–15.

5. Profitability Cannot Establish Faithfulness

Luke 12:20–21: "Fool! This night your soul will be required of you; then whose will those things be which you have provided?" Supporting references: Revelation 3:17; 2 Peter 2:1–3; Micah 3:11.

6. A Ministry That Cannot Afford to Obey Christ Has Become Too Expensive

Luke 6:46: "But why do you call Me 'Lord, Lord,' and not do the things which I say?" Supporting references: 1 Samuel 15:22; Colossians 1:18; Matthew 16:24–26.

7. Donor Generosity Purchases No Spiritual Authority

James 2:1: "Do not hold the faith of our Lord Jesus Christ, the Lord of glory, with partiality." Supporting references: Acts 8:18–23; Matthew 6:1–4; Philippians 4:15–18.

8. The Poor Reveal Whether Our Financial Structure Is Really Governed by Grace

Luke 14:13–14: "Invite the poor, the maimed, the lame, the blind. And you will be blessed, because they cannot repay you." Supporting references: Matthew 11:5; James 2:5; Isaiah 55:1; 1 Corinthians 12:22–23.

9. Spiritual Truth Must Never Be Reduced to Inventory

2 Corinthians 2:17: "For we are not, as so many, peddling the word of God." Supporting references: 1 Peter 4:10–11; 2 Timothy 1:13–14; 1 Corinthians 4:1.

10. False Peace Must Never Be Purchased by Silence

Galatians 1:10: "For if I still pleased men, I would not be a bondservant of Christ." Supporting references: Acts 20:26–27; Ezekiel 33:7; 1 Kings 22:14; Matthew 10:34.

11. Genuine Repentance Must Reach the Financial Structure

Luke 3:8: "Bear fruits worthy of repentance." Supporting references: Luke 19:8; Proverbs 28:13; Acts 19:18–20; 2 Corinthians 7:10–11.

12. The Cross, Not the Marketplace, Is the Final Model of Christian Ministry

2 Corinthians 8:9: "Though He was rich, yet for your sakes He became poor, that you through His poverty might become rich." Mark 10:45: "The Son of Man did not come to be served, but to serve, and to give His life a ransom for many." Philippians 2:5–8 commands the church to possess this same mind: Christ emptied Himself, took the form of a servant, humbled Himself, and became obedient unto death.

Let Him Overturn What He Will

Perhaps the most difficult prayer a ministry leader can pray is also one of the most necessary: Lord Jesus, overturn whatever in this ministry competes with Your lordship.

John 2:15–17 tells us that Christ drove out the merchants, poured out the changers' money, overturned their tables, and fulfilled the Scripture, "Zeal for Your house has eaten Me up." Hebrews 12:27–28 speaks of God removing "those things that are being shaken... that the things which cannot be shaken may remain." Proverbs 28:13 reminds us that mercy belongs not to the one who conceals sin but to the one who "confesses and forsakes" it.

John Calvin: "Nothing is more dangerous than to be blinded by prosperity."[15]

So pray that Christ would overturn our pride, greed, fear of losing people, dependence upon wealthy men, love of size, and addiction to recognition. Let Him overturn every financial structure that has taught us to compromise, every

15 John Calvin, Commentary on Isaiah 39:1–2.

practice we defend merely because it works, every assumption we inherited but never tested by Scripture, and every table that does not belong in His house.

And if He does, do not grab the table while it is falling. Do not plead with Him to preserve it. Do not tell Him how useful it has been. Do not explain how many salaries depend upon it. Do not remind Him how long it has been there. Do not tell the Owner what He may remove from His own house.

Let it fall.

That is the goal—not destruction for destruction's sake, not outrage, not financial asceticism, and not institutional humiliation, but that what cannot be shaken may remain: Christ, His gospel, His truth, His people, His church, His glory, and servants who can stand before Him without having traded their stewardship for gain.

The house belongs to Christ. Let Christ reclaim His house.

CHAPTER EIGHT

When Christian Publishing Becomes an Industry

Corporate Consolidation, Market Power, and the Stewardship of God's Truth

Christian publishing can be genuine ministry. Authors labor, editors refine, printers manufacture, distributors transport, and books carry truth farther than a single voice can travel. Those services have lawful costs. The danger begins when the ministry identity of publishing is retained in speech while the controlling logic becomes acquisition, market power, scarcity, and return on investment.

The issue is not whether a company earns revenue. The issue is what governs the enterprise when revenue and ministry obligation conflict. If the ministry belongs to Christ, Christian publishing must be judged by more than ordinary commercial success.

What Does the Book Buyer Receive?

A theological book involves authorship, editing, design, printing, storage, and delivery. These are real labors and material processes. Purchasing a printed copy need not mean purchasing God's truth any more than paying a printer to produce Bibles means buying the authority of Scripture. But that observation alone does not settle every publishing arrangement.

The practical question is whether the material service is genuinely distinguishable from access to the teaching. A ministry might offer the teaching freely in a complete digital edition, authorize faithful local reproduction, and sell a durable printed edition whose production and delivery must be supported. A reader then buys that edition's material convenience while the teaching remains

available without purchase. For readers without usable digital access, churches and donors can supply printed copies; a free file that they cannot open is not a meaningful answer to their need.

By contrast, calling a book "paper and ink" does not establish separability if the only access to its ministry is a required purchase and the arrangement deliberately withholds every practical alternative. Nor must we infer greed merely because an author works through a commercial publisher. Examine the rights actually retained, the alternatives genuinely available, and the provision for those unable to pay. Chapter Twenty develops the distribution work that makes these commitments concrete.

When a Ministry Becomes an Acquisition

An acquisition may transfer more than equipment and contracts. It may transfer control over manuscripts, copyrights, backlists, distribution channels, prices, and the future availability of works created in the service of the church. A book written as ministry can become an asset administered by people who do not share the faith it teaches.

The legal transaction may be valid, yet the stewardship question remains. What exactly was bought? Not the truth itself, which belongs to God, but practical power over whether, where, and at what price that truth will circulate.

They DID Not Have to Share the Faith

When Christian publishing is absorbed into a larger corporate structure, those who finally control the work may have no confessional obligation to the church. Their duty may be framed chiefly in terms of portfolio performance. The change does not automatically corrupt every title or employee, but it creates a serious misalignment between spiritual purpose and governing authority.

Boards, authors, and ministries should therefore think beyond the initial payment. They should ask who can later suppress, alter, price, bundle, or discontinue the work, and what protections keep ministry purpose from dissolving after the contract is signed.

The Commercial Language Changes the Relationship

Readers become consumers, pastors become market segments, doctrine becomes content, and ministry reach becomes unit sales. Language does not prove guilt, but it reveals the categories by which decisions are increasingly made. When the church is viewed chiefly as a market, those with little purchasing power become economically invisible.

The market naturally follows demand backed by money. Ministry must also follow need. Those paths sometimes overlap, but they are not identical. Faithful Christian publishing must be willing to serve audiences that cannot generate the strongest return.

When One Book Becomes a Luxury

A price may be defensible in one economy and prohibitive in another. Currency differences, shipping, wages, and local conditions can turn an ordinary book into a luxury item. Digital distribution can reduce some costs, but licensing restrictions and regional controls can recreate scarcity at almost no marginal expense.

The pastoral consequence is direct. A student may train with inferior material, a rural pastor may remain without basic tools, and a church may depend on whatever can be copied or borrowed. A vast theological heritage exists, yet practical access can be governed by the ability to pay.

An Abundant Heritage That Cannot Be Reached

The church has inherited centuries of sermons, commentaries, confessions, biographies, and theological instruction. Much of this inheritance was created by servants who understood their work as service to Christ. Later legal control may be necessary to publish and preserve it, but control must not be confused with moral ownership of the truth being served.

Publishers should pursue affordable editions, library access, generous permissions, global pricing, translation partnerships, digital availability, and planned release of rights where possible. Authors and ministries should negotiate with future access in mind, not merely the largest advance.

The Market Follows Money; Ministry Must Follow Need

The poor do not merely present a charitable exception. They expose the governing purpose of the whole system. If a publishing model can serve only those who can sustain its preferred margin, it may be a viable business but it cannot claim without qualification to embody Christian ministry.

This does not require one universal model. Commercial publishers, nonprofit presses, churches, donors, authors, and digital libraries can carry different portions of the burden. What matters is that the combined structure moves truth toward need and does not make purchasing power the final gatekeeper.

BIBLICAL FINDING

Christian publishing handles costly material processes and a message that does not belong to the market. Therefore lawful revenue, contracts, and ownership structures must remain subordinate to Christ's purpose: preserving truth, serving the church, and extending access especially where commercial incentives are weakest.

CHAPTER AXIOMS

1. Publishing can be both skilled labor and Christian ministry.
2. A lawful acquisition may still create a serious stewardship question.
3. No corporation owns the truth of God.
4. Control over access carries moral responsibility.
5. The market follows purchasing power; ministry must also follow need.
6. The poor reveal the governing priorities of a publishing system.
7. Authors should consider future access when assigning rights.
8. Affordable, digital, translated, and donated editions are ministry instruments.
9. Revenue must remain subordinate to the church's need for truth.
10. Christian publishing must answer to Christ before it answers to the market.

CONCLUSION

The question is not whether Christian books may be sold. The question is whether the sale has become the controlling identity of the work. Publishers who remember the Owner will treat contracts, prices, rights, and distribution as forms of stewardship and will keep asking how the truth can reach those whom the market overlooks.

CHAPTER NINE

When Access Has a Price

Conferences, Courses, Subscriptions, Paywalls, and the Commercialization of Spiritual Access

Isaiah 55:1: "Ho! Everyone who thirsts, Come to the waters; And you who have no money, Come, buy and eat."

There is something jarring about the language of Isaiah 55. The thirsty are summoned. The hungry are invited. And then God deliberately identifies one particular person: "You who have no money." Come anyway.

The invitation does not deny cost. Redemption cost infinitely more than any sinner could ever pay. Christian ministry also costs money. Teachers must live. Buildings must be maintained. Conferences require facilities. Websites require technology. Books require production. Courses require preparation. Staff members need salaries. But Scripture repeatedly forces us to distinguish between what ministry costs and who must bear that cost.

That distinction becomes especially important when Christian ministry moves beyond the offering plate and begins attaching prices directly to access: a registration fee, a subscription, a members-only teaching library, a premium discipleship tier, a paid online course, a conference ticket, a digital paywall, or an exclusive teaching archive available only to financial supporters. The terminology varies. The governing question does not: What exactly is the money purchasing?

If money is supporting the servant so that ministry can continue, Scripture gives abundant room for that support. But if money becomes the required consideration by which a person receives spiritual ministry, something important has changed. The money is no longer merely behind the ministry. It now stands

between the ministry and the person seeking it. And that is precisely where the church must stop and examine what it is doing.

Access Is Not a Minor Question

Suppose a Christian conference contains thirty hours of biblical teaching. A believer desperately wants to attend. The speakers have received gifts from Christ. They have studied Scripture for decades. Their sermons may strengthen marriages, rescue a pastor from discouragement, correct false doctrine, awaken a sleepy church, or lead an unbeliever to Christ. But entrance costs three hundred dollars. One man has three hundred dollars. Another does not. The first enters. The second stays home. Before either man has heard a single sermon, money has already made a decision.

That observation by itself does not answer every moral question involved. Venue costs may be real. Travel may be expensive. Food, insurance, technology, staff, security, and administration may all require funding. But those facts answer one question only: Does the ministry cost money? Yes. They do not automatically answer another question: Must the person receiving the ministry be the one required to pay it? No. That is the question Christian ministries too often skip.

We calculate the expense, divide it by the expected attendance, add administrative costs, establish the registration fee, and because the arithmetic works, we assume the theology works. But arithmetic is not exegesis.

A legitimate cost does not automatically create a legitimate price on spiritual access.

The Recipient Does Not Have to Be the Cost-Bearer

This principle has followed us throughout this book because it dismantles one of the strongest assumptions behind ministry commercialization: the recipient does not have to be the cost-bearer. Paul received support from churches while ministering elsewhere. Philippian believers participated materially in his gospel labor. John commended believers for supporting traveling servants of Christ so that they could go forward "taking nothing from the Gentiles" (3 John 5–8). Jesus and His disciples were materially assisted by believers who supported their ministry (Luke 8:1–3).

Scripture therefore gives us another financial imagination. The person who receives ministry today does not necessarily have to finance that ministry today. Someone else can bear the cost. A church can bear it. A donor can bear it. A group of churches can bear it. A previous generation can endow it. Believers with greater means can bear more so believers with fewer means can receive. The teacher can sometimes relinquish a financial right. The institution can reduce

its scale. The ministry can postpone expansion. The conference can become simpler. The technology can become less elaborate. There are many possibilities before we reach the conclusion: "The spiritually needy person must become the customer."

Support Is Not the Same Thing as Purchase

The New Testament is emphatic that ministers may receive support. Galatians 6:6 commands the one taught to share materially with the one who teaches. First Corinthians 9:7–14 establishes the right of gospel laborers to receive material support. First Timothy 5:17–18 teaches that faithful elders, especially those laboring in Word and doctrine, are worthy of material honor. Any theology that uses "Freely you have received, freely give" to starve pastors, exploit teachers, or shame ministers for receiving legitimate support is itself unbiblical. But the opposite error is equally serious. A biblical right to support is not a proprietary right of ownership.

Right to support ≠ right of ownership. Right to support ≠ right to sell. Right to support ≠ right to restrict spiritual access by price.

The distinction can be stated plainly: Support funds the servant so that ministry may continue. Commerce makes payment part of the exchange by which the recipient obtains what is being offered. That difference may look subtle on an accounting statement. It is not subtle theologically.

The Church Has Long Recognized This Distinction

This distinction is not a novelty created by modern criticism of Christian commerce. Thomas Aquinas, writing within the medieval Catholic world and discussing simony, made a remarkably relevant observation: ecclesiastical leaders are "not owners, but dispensers of spiritual things." He reasoned that spiritual things cannot properly be assigned an earthly price precisely because ministers do not own them as proprietors. Yet he also distinguished this from receiving material provision for the support of those who minister.[1]

We need not adopt Aquinas's entire ecclesiastical framework to recognize the importance of the distinction. The minister may be supported because he labors. The spiritual gift is not therefore his property to sell.

John Calvin, commenting on Simon Magus in Acts 8, likewise warned against making the Spirit of God subject to buying and selling. He wrote that "the gifts of the Spirit are not gotten with money," but are given by God for

1 Thomas Aquinas, Summa Theologiae II-II, q. 100, arts. 1–3. Aquinas argues that ecclesiastical superiors are "not owners, but dispensers of spiritual things," that spiritual things are not proper matter for sale, and that material provision may nevertheless be received for the support of those who minister, provided it is not taken as the price of the spiritual thing.

the edification of the church. Again, Scripture decides the doctrine. But these historical witnesses demonstrate that Christians centuries before the modern evangelical marketplace understood something we are in danger of forgetting: there is a moral difference between supporting sacred ministry and commercializing it.[2]

When Money Becomes the Gatekeeper

We therefore need a simple diagnostic question: If the payment disappears, does the person still receive substantially the same spiritual ministry? If yes, the payment may be supporting something materially separable. If no—if removing the payment removes access to the sermon, course, conference, teaching archive, discipleship material, or spiritual instruction—then money is functioning as a gatekeeper. That does not relieve us of the need for careful judgment. Different situations contain different facts. But it identifies the issue.

A ministry may say, "We are not selling the gospel." Very well. Then ask: What happens to the person who cannot pay? Does he receive the ministry? Or does the ministry stop at the payment screen? The answer tells us more than the terminology.

Labels Do Not Change Reality

Christian ministries have become remarkably creative with financial vocabulary: registration fee, ministry investment, resource contribution, partner access, suggested donation, member benefit, premium membership, leadership tier, conference package, administrative charge, and cost-sharing contribution. None of these phrases is automatically deceptive. But neither does changing the noun change the transaction. Substance governs the moral character of the arrangement.

If fifty dollars is required before spiritual instruction is released, calling the fifty dollars a "ministry investment" rather than a "price" does not make it voluntary. If a "suggested donation" is effectively required before checkout can be completed, the word suggested is doing theological work the transaction itself does not support. If a person must become a paying "partner" before gaining access to substantial spiritual teaching, the word partner may be functioning as a euphemism for customer.

The question is not: What did we call the money? The question is: What did the money do? Did it support? Did it purchase? Did it condition? Did it

2 John Calvin, Commentary upon the Acts of the Apostles, on Acts 8:20–21 (trans. Henry Beveridge / Christopher Fetherstone tradition; Christian Classics Ethereal Library). Calvin condemns making the Spirit of God subject to "buying and selling" and states that "the gifts of the Spirit are not gotten with money," but are given by God for the edification of the church.

control? Did it unlock? Did it exclude? That is why our governing principle remains: Money becomes profane when it enters into the spiritual gift itself as consideration—when payment purchases, controls, measures, conditions, or motivates the sacred ministry.

The Poor Reveal the Structure

The easiest way to test a ministry's financial architecture is often to look at the person with no money. James 2 warns the church against allowing wealth to determine how people are received within the assembly. The rich man must not become spiritually privileged because he possesses what the poor man lacks. Yet a commercial access model can accomplish structurally what James forbids relationally.

The wealthy believer sees the conference advertisement and registers. The poorer believer calculates rent, groceries, children's expenses, and transportation—and closes the page. The first receives thirty hours of teaching. The second receives the advertisement. Nobody may have intentionally despised him. Nobody may even know his name. The structure did the excluding automatically.

This is one reason "scholarship available upon request" does not completely settle the concern. Scholarships can be generous and commendable. They are certainly better than absolute exclusion. But notice what the system still requires. The person with means simply enters. The person without means must identify himself as the exception. He must disclose need. He may have to complete a form. He may have to explain why he cannot afford what others can. The wealthy receive access as ordinary participants. The poor receive access as charity cases.

We should at least ask whether a better Christian imagination is possible. What if generosity, rather than poverty, were the exception requiring explanation? What if the normal announcement were: "This ministry has already been provided for you. If God has given you abundance, help provide it for someone else." Now the burden shifts. The poor man does not have to explain why he cannot pay. The stronger brother explains why he can give. That sounds much closer to the fellowship of the body.

There Must Be No Spiritual First Class

Commercial systems naturally segment customers: basic, plus, premium, professional, executive, VIP. Such distinctions can make perfect sense for ordinary commercial services. But Christian ministries should become deeply uncomfortable when the same architecture determines levels of spiritual access. Basic members receive some teaching. Premium members receive deeper teaching.

Higher donors unlock the complete archive. The most generous financial supporters receive exclusive sessions. At that point we are in danger of constructing something almost unimaginable in the New Testament: spiritual first class.

There may be legitimate reasons for restricting certain meetings—elders discussing confidential matters, ministry leaders receiving role-specific training, pastors gathering for specialized instruction. The concern is not every distinction between audiences. The concern is when money itself creates the distinction. James did not tell the church to give the rich man the better seat because his greater contribution helped pay the building expenses. The body of Christ does not assign spiritual dignity according to purchasing power.

The church must never make depth of spiritual access a luxury tier.

Digital Paywalls Deserve Special Examination

Digital ministry makes this question even more pressing. Producing high-quality digital teaching can require substantial expense: cameras, microphones, editing, web development, servers, staff, software, copyright administration, and technical support. Those costs are real. But digital distribution also allows Christian teaching to cross borders and reach people who could never attend the original event. A pastor in another country may never afford the airfare. A widow may never travel to the conference. A missionary may never enter the classroom. A prisoner may never sit in the auditorium. A disabled believer may never leave home. The digital copy can go where the speaker cannot.

That makes the question of stewardship unavoidable. Once the original production cost has been borne, should the church's instinct be, "How long can we monetize access to this teaching?" Or should it be, "How widely can we release what Christ has entrusted to us?" There may be legitimate copyright, licensing, security, hosting, or production considerations. But there should be a gravitational pull toward release.

The marketplace asks: How much value can be captured from this content? Ministry should ask: How much spiritual good can be released through this content?

Paul's Rights Were Real—And Subordinate

First Corinthians 9 may be one of the most important chapters for this entire discussion because Paul does two things at once. He fiercely defends the minister's right to support. Then he voluntarily subordinates that right to the advancement of the gospel. In 1 Corinthians 9:12 Paul says that he and his coworkers possessed a legitimate right, "Nevertheless we have not used this right," because they did not want to place an obstacle in the way of the gospel.

That does not create a universal rule that every minister must imitate Paul's particular financial arrangement. But it creates a universal theological priority: Financial rights are subordinate to gospel interests. That principle should make every ministry willing to ask: If exercising this financial right restricts access to the people we are trying to serve, should we surrender the right? If the price discourages the poor, should we find another cost-bearer? If subscriptions lock biblical teaching away from pastors who need it, should donors subsidize the archive? If registration excludes people, should churches carry the cost?

Paul did not ask only, "Am I entitled to receive this?" He also asked, "What effect will exercising this right have upon the ministry entrusted to me?" That is stewardship.

"I Seek You, Not Yours"

Paul gives us another remarkable sentence in 2 Corinthians 12:14: "For I do not seek yours, but you." There is a pastoral world inside that statement. Paul wanted the Corinthians—not their wallets, usefulness, or patronage. He wanted them. A faithful ministry can receive money from people without reducing people to money. But the moment financial extraction begins shaping whom we pursue, what we release, how often we solicit, what we withhold, or who receives the fullest ministry, the relationship has begun to change.

The pastor begins seeing donors. The publisher sees buyers. The conference sees registrants. The online ministry sees subscribers. The platform sees recurring revenue. Christ sees sheep. That is why non-extraction is not merely an accounting principle. It is pastoral. Spiritual hunger, trust, gratitude, fear, desperation, and vulnerability must never become instruments through which a ministry extracts gain.

The Conference Test

Imagine a ministry planning a major Bible conference. The budget is $150,000. The easiest approach is to estimate attendance and assign a registration price. But before doing that, leadership should ask a different series of questions. Could churches underwrite this? Could donors underwrite it? Could wealthier believers sponsor the entire event? Could speakers waive or reduce honoraria? Could the venue be simpler? Could the conference eliminate expensive extras? Could the event be livestreamed freely? Could recordings be released immediately? Could voluntary giving replenish what donors supplied? Could participants with means be invited to provide the same experience for someone else?

None of those answers is automatically required in every circumstance. But they should enter Christian thinking before we instinctively transform the

audience into customers. Our first question should not be, "What must we charge?" It should be, "How freely can we serve?"

Functional Separability—Without a Loophole

There are legitimate temporal goods associated with spiritual ministry. A hotel room is not the gospel. An airline seat is not a sermon. A catered meal is not discipleship. A printed Bible is made of paper, ink, binding, freight, and labor. A physical textbook has production costs. A flash drive is a material object. A university transcript is an administrative document. Therefore the mere presence of money near Christian ministry does not automatically make the arrangement commercialized spiritual ministry. We must distinguish carefully.

But the distinction must not become a loophole. Suppose a conference announces, "Teaching is completely free." Wonderful. But attendance requires purchasing a mandatory conference package containing meals, binder, workbook, and administrative services for $375. What happened? If those accessory goods are simply where the spiritual-access price was moved, nothing fundamental has changed.

The Anti-Circumvention Principle

What we may not sell directly, we must not sell indirectly by hiding the price somewhere else.

A legitimate accessory charge should correspond honestly to a genuinely separable temporal good. It must not disguise an inflated price for spiritual access. Ask what the payment actually purchases, whether the charge bears a recognizable relationship to the service supplied, and whether a person who cannot pay can still receive the ministry through a genuinely usable route. A printed book may remain desirable because of its teaching even when that teaching is freely available elsewhere; its value to the reader does not by itself make the charge a sale of spiritual access. Chapter Eight explains the distinction between a paid physical edition and a required purchase that closes every practical alternative.

The Principle of Unmixed Generosity

There is an even better approach. Suppose generous Christians have already provided enough money to make a conference free. Teaching is funded. Venue funded. Speakers funded. Technology funded. Registration funded. Ninety percent of the cost has been borne by others. Then leadership discovers that every attendee still needs a twelve-dollar binder. At that moment a ministry

may be legally and morally free to charge twelve dollars. But another question should occur to us: If God supplied the greater, why not trust Him for the lesser?

This is not an absolute command binding every Christian institution in every circumstance. It is a prudential principle of witness and generosity.

When spiritual teaching and registration are intentionally provided freely through donor-supported cost-bearing, a ministry should ordinarily seek to absorb modest incidental or accessory costs as well rather than reintroducing payment through binders, handouts, simple materials, or similar items.

Why? Because the witness becomes clean. The message is unmixed. No attendee wonders where the profit was hidden. No poor believer reaches the final table and discovers that "free" still contains a financial gate. Second Corinthians 8:20–21 reminds us that financial stewardship should consider not only what is technically lawful but what is honorable "in the sight of the Lord" and also in the sight of men. There are times when refusing even a legitimate small charge says something beautiful: We meant it when we said this was a gift.

Do Not Turn Generosity into Another Legalism

But we must guard the opposite ditch. The purpose of this book is not to create a new spiritual aristocracy: "We never charge." "We are purer than ministries that do." "Our conference is free, therefore God approves us." That would merely replace commercial pride with noncommercial pride. Scripture must govern both the principle and the spirit in which the principle is applied.

There are inherited systems, complicated leases, contracts, salaries, and institutional obligations that cannot always be changed overnight. There are accessory costs that may legitimately remain separate. There are conscientious Christians who will reach different prudential conclusions in areas Scripture does not explicitly settle. We must therefore distinguish between a clear biblical command and our own preferred implementation of it.

Conviction without caricature. Reformation without manipulation. Courage without self-righteousness. Charity without compromise.

The Method of Reform Must Itself Conform to Scripture

It would be a bitter irony to write a book calling Christians away from manipulation and then manipulate them into accepting its conclusions. Therefore one of our governing principles must be stated plainly: The method of reform must itself conform to Scripture.

We will not use fear where Scripture has not threatened. We will not imply greed where we cannot establish motive. We will not misrepresent ministries to

make our argument stronger. We will not call every registration charge simony. We will not pretend every institutional leader has consciously commercialized sacred things. We will not use selective evidence. We will not shame Christians into generosity. We will not hide weak arguments behind strong rhetoric.

Second Corinthians 4:2 rejects craftiness and dishonest handling of God's Word. First Thessalonians 2:3–5 rejects deceit, uncleanness, flattering words, and a cloak for covetousness. Second Timothy 2:24–25 requires the servant of the Lord to correct opponents with gentleness. Therefore where Scripture binds, we must bind; where Scripture warns, we must warn; and where Scripture permits judgment and prudence, we must persuade rather than pretend God has spoken more specifically than He has.

The method of reform belongs to Christ too.

A Cleaner Christian Economy

The alternative to commercialized access is not financial chaos. It is not pretending expenses do not exist. It is not demanding that pastors live in poverty. It is not hoping bills mysteriously disappear. It is supported freedom. Money remains in the system, but its location changes. Instead of standing between spiritual need and spiritual ministry, money moves behind the ministry and carries it forward.

Believers give. Churches support. Donors underwrite. Partners participate. Those with abundance help those with less. Recipients who later prosper support future recipients. The ministry tells the truth about its costs. Budgets become transparent. Leaders practice restraint. Institutions learn contentment. And the invitation changes from "Pay for what you receive" to "Give so someone else can receive."

That is not merely a fundraising slogan. It expresses an entirely different economy. The first sentence centers the transaction on me: I pay because I receive. The second centers it on my brother: I give because I want him to receive. That is the movement from consumption toward fellowship, from equivalence toward generosity, from customer logic toward body life, and from purchase toward participation.

Test the Actual Door

Before adopting a fee, trace the path of a person who cannot pay. Can he receive the spiritual ministry through a genuinely usable route? Are optional meals, lodging, or materials actually optional? Does refusing a contribution change his spiritual standing or access? Chapter Seventeen gathers the wider financial audit; these questions test the particular door discussed here.

BIBLICAL FINDING

Scripture clearly teaches that Christian teachers and ministers may receive material support. It also presents spiritual gifts, gospel truth, pastoral ministry, and the edification of the church as divine trusts rather than proprietary possessions. The New Testament repeatedly distinguishes legitimate support from commercial motives and demonstrates that the person receiving ministry need not always be the person who bears its financial cost.

Therefore Christian ministries should resist financial structures in which purchasing power becomes the ordinary gatekeeper to spiritual access. Where genuine material goods or services are separable, reasonable charges may sometimes be distinguishable from charging for spiritual ministry itself. But labels, bundles, and accessory fees must never be used to circumvent the underlying principle.

The governing goal is not ministry without money. It is money without mastery, support without sale, cost without commercialization, and ministry released according to spiritual need rather than purchasing power.

The sacredness of Christian ministry does not require the absence of money. It requires the absence of purchase.

CHAPTER AXIOMS

Axiom One — Spiritual Need Must Not Be Governed by Purchasing Power

Scripture: Isaiah 55:1; James 2:1–6; Luke 14:13–14; Matthew 11:5; 1 Corinthians 12:25–26; Galatians 3:28.

Accountability: What ministry do financially strong believers routinely receive that financially weak believers cannot?

Axiom Two — The Right to Support Does Not Create a Right to Sell

Scripture: 1 Corinthians 9:7–14; Galatians 6:6; 1 Timothy 5:17–18; Matthew 10:8–10; 1 Corinthians 4:1–2; 1 Peter 4:10.

Conclusion: Right to support ≠ right to sell.

Axiom Three — The Recipient Does Not Have to Be the Cost-Bearer

Scripture: Philippians 4:15–18; 3 John 5–8; Luke 8:1–3; Romans 15:25–27; 2 Corinthians 8:13–15; Acts 20:33–35.

Question: Before charging the recipient, have we seriously asked who else could bear the cost?

Axiom Four — Voluntary Generosity and Mandatory Payment Are Not the Same Moral Act

Scripture: Galatians 6:6; 2 Corinthians 9:7; Philippians 4:17–18; Matthew 10:8; Acts 8:18–23; 3 John 5–8.

Principle: Because-of giving is not the same thing as in-exchange-for payment.

Axiom Five — Labels Cannot Sanctify a Transaction

Scripture: Proverbs 11:1; Proverbs 20:10; 2 Corinthians 4:2; Ephesians 4:25; Colossians 3:9; 1 Thessalonians 2:5.

Question: If we described the arrangement in ordinary commercial language, would its moral character suddenly become clearer?

Axiom Six — The Church Must Never Create a Spiritual First Class

Scripture: James 2:1–7; 1 Corinthians 12:12–26; Matthew 23:8–12; Romans 12:3–5; Luke 14:12–14; 1 Peter 5:2–3.

Question: Have we created premium Christians by creating premium spiritual access?

Axiom Seven — Financial Rights Are Subordinate to Gospel Advance

Scripture: 1 Corinthians 9:12, 15–18; 1 Corinthians 10:23–24; Acts 20:33–35; 2 Corinthians 12:13–15; Philippians 2:3–4.

Question: What legitimate financial right might love require us not to exercise?

Axiom Eight — The Poor Are Not an Exception to the Church's Ministry

Scripture: James 2:5; Luke 4:18; Matthew 11:5; Deuteronomy 15:7–11; Acts 4:34–35; 2 Corinthians 8:13–15.

Question: Does the poor believer enter through the same door as everyone else—or through a door marked special assistance?

Axiom Nine — The Method of Reform Must Itself Conform to Scripture

Scripture: 2 Corinthians 4:2; 1 Thessalonians 2:3–5; 2 Timothy 2:24–25; James 3:17; Romans 12:17; 2 Corinthians 8:20–21.

Conclusion: The method of reform belongs to Christ too.

Axiom Ten — Generosity Should Be as Unmixed as Wisdom Allows

Scripture: Matthew 10:8; 2 Corinthians 8:20–21; Romans 14:16; 1 Corinthians 10:31–33; Philippians 2:3–4; Acts 20:35.

Question: If God supplied the greater cost, why are we unwilling even to ask Him for the lesser?

Axiom Eleven — What May Not Be Sold Openly Must Not Be Sold Covertly

Scripture: Proverbs 11:1; Proverbs 20:10; Micah 6:10–11; 2 Corinthians 4:2; 1 Thessalonians 2:5; Luke 16:10–13.

Principle: What we may not sell directly, we must not sell indirectly by hiding the price somewhere else.

Axiom Twelve — The Cleaner Invitation Is "Give So Someone Else Can Receive"

Scripture: Acts 20:35; 2 Corinthians 8:13–15; 2 Corinthians 9:7–12; Philippians 2:4; 3 John 5–8; Romans 15:1–2.

The commercial invitation says: Pay because you are receiving. The fellowship invitation says: Give because someone else needs to receive. Those are two fundamentally different economies.

CONCLUSION — WHO IS STANDING AT THE DOOR?

A ministry may have sound doctrine, gifted speakers, beautiful facilities, excellent production, sophisticated technology, and thousands of hours of teaching. And yet there remains one question that may reveal more about its financial theology than everything printed in its doctrinal statement: Who is standing at the door?

If it is Christ saying, "Come," we must be very careful about placing money beside Him saying, "First pay." The issue is not whether ministry costs money. It does. The issue is not whether ministers deserve support. They do. The issue is not whether Christians should give generously. They must. The issue is whether we have allowed the legitimate need for support to evolve into a financial system in which access to sacred ministry increasingly follows purchasing power.

The church can do better. The church has done better. And by the grace of God, the church can learn again to say: "The cost has been borne. Come and receive." Then to those whom God has prospered: "Now help us bear the cost for somebody else."

Give so someone else can receive.

But the issue becomes still more serious when the person standing before the financial gate is not merely a conference attendee, subscriber, or online student. He is a future shepherd of Christ's church. If spiritual teaching may ordinarily be restricted according to purchasing power, what happens when years of

biblical and pastoral preparation are placed behind one of the largest financial barriers in evangelical ministry?

The question is no longer simply, "Should someone pay to attend a Christian conference?" It becomes: "Should a man called to feed Christ's sheep have to purchase the theological preparation the church needs him to possess?" That takes us directly to the next question.

CHAPTER TEN

Should We Charge for Christian Education?

Seminaries, Bible Colleges, Tuition, and the Stewardship of Theological Training

THE EDUCATIONAL QUESTION

The question is not simply whether classrooms cost money. Teachers need support; books, technology, buildings, and administration have real costs. The church should never exploit those who labor faithfully in teaching. First Timothy 5:18 calls the laborer worthy of his wages. The question is how those costs should be carried without making purchasing power the gatekeeper of pastoral preparation.

The existence of a cost does not determine who must bear the cost. That distinction is crucial. There is a profound difference between saying, "Christian education costs money," and saying, "Therefore the man receiving spiritual instruction must purchase access to it." The first statement is obviously true. The second requires biblical justification. And I do not believe Scripture gives us warrant to turn purchasing power into the ordinary gatekeeper of theological preparation.

The teacher should be supported. The costs should be borne. The work should be excellent. But the truth itself remains Christ's.

The Recipient Does Not Have to Be the Cost-Bearer

This principle can liberate the entire discussion. The question is not whether theological training must be funded. It must. The question is who carries the burden. Why must the financially weakest person in the transaction—the young man preparing for ministry—necessarily be the one upon whose shoulders the

institution places the cost? Why could churches not bear it? Why could prosperous Christians not bear it? Why could associations of churches not bear it? Why could mature congregations not support the preparation of future pastors the way they support missionaries? Why could Christians whom God has greatly prospered not underwrite theological instruction for men in poorer nations? Why could established ministries not use their abundance to train the next generation freely?

The biblical alternative to commercialized ministry is not unpaid ministry. It is supported ministry. Somebody bears the cost so that somebody else can receive. That is how missions work at their best. The missionary does not ordinarily present the gospel in a village and then collect tuition from every hearer to recover his theological education, travel expenses, salary, housing, and medical insurance. Christians give so the missionary can go and the hearer can receive. Why should we assume that pastoral formation must operate by an entirely different moral logic?

The Church Should Recover What It Outsourced

There is an even deeper issue than tuition. Who is responsible for forming pastors? The New Testament repeatedly points us toward the church. Christ gives pastors and teachers to His church. Elders are commanded to shepherd the flock. Qualified men entrust truth to other faithful men who will teach others also. The qualifications for elders concern doctrine, character, marriage, family, hospitality, self-control, reputation, maturity, and proven life. 2 Timothy 2:2: "And the things that you have heard from me among many witnesses, commit these to faithful men who will be able to teach others also." That is not merely information transfer. It is life-on-life formation.

A classroom can teach a man Greek. It cannot by itself prove that he loves sheep. A professor can examine his theology. He cannot necessarily tell whether the man is tender with his wife. A transcript can report academic achievement. It cannot reveal whether he prays when no one is watching. A preaching laboratory can sharpen delivery. It cannot reproduce ten years of standing beside graves, counseling broken marriages, confronting sin, receiving criticism, bearing burdens, enduring disappointment, and feeding the same people week after week.

The New Testament qualifications for a shepherd require a life to be examined, not merely a transcript. A classroom can tell a man what a shepherd is. Only life among the sheep can prove whether he is one.

That does not make seminaries useless. A faithful seminary can be an extraordinary servant of the church. It can supply scholarship, languages, history, theology, libraries, specialized instruction, and teachers whose gifts bless congregations far beyond their own locality. But the auxiliary must remain auxiliary.

The seminary can help train the church's men. It must never quietly become the institution that determines what a pastor is. Christ has already done that.

A Better Model Is Possible

Imagine theological education recovering the logic of stewardship. A local church identifies a man whose doctrine, character, marriage, service, humility, and gifts have been observed over time. Elders begin training him. He preaches, teaches, evangelizes, serves, suffers, learns, fails, receives correction, and grows among people who know his life.

Where specialized academic help is needed, churches cooperate. Qualified scholars teach. Technology carries instruction across continents. Wealthier believers underwrite expenses. Larger churches help smaller churches. Mature ministries provide books and courses. Professors receive proper support without requiring spiritually needy students to become customers purchasing access to sacred instruction. Academic excellence need not disappear. Financial support need not disappear. Scholarship need not disappear. Institutions need not disappear. The financial gate can disappear.

The question changes from, "Can this man afford our program?" to, "Is this man qualified, called, faithful, teachable, and recognized by the church?" That is a profoundly different starting point.

What About Those Who Can Afford to Give?

Free reception must never create selfish reception. A man who receives freely and possesses means should become eager to help someone else receive. Galatians 6:6: "Let him who is taught the word share in all good things with him who teaches." There is no contradiction between free access and generous support. In fact, there should be a beautiful relationship between them.

Do not say, "I paid for my education." Say, "The people of God helped prepare me. Now I will help prepare another man." Do not convert gratitude into a transaction. Convert gratitude into generosity. The prosperous graduate can give. The congregation he serves can give. Alumni can give. Businesses can give. Christian families can give. Foundations can give. Church networks can cooperate. Those whom God has prospered can joyfully bear costs for those whom God has called but not financially prospered.

Give so someone else can receive.

This Will Require Faith

And here we arrive at the uncomfortable point. Such a model requires faith. A tuition-driven institution possesses predictability. Enroll a certain number of

students, charge a certain amount, project the revenue, build the budget. Gift-supported ministry is different. It asks God to move His people. It requires communication without manipulation, budgeting without presumption, generosity without coercion, and sometimes simplicity when provision is less than hoped.

It may mean fewer buildings. Smaller administrative structures. Less prestige. Fewer expensive amenities. Perhaps smaller salaries. Perhaps fewer programs. Perhaps greater dependence upon local churches. Perhaps considerably more prayer. And there it is again: What if the biblical difficulty is not that free theological education cannot work, but that we have built institutions too expensive to attempt it?

If the machinery requires tuition, the immediate instinct is to defend tuition. But perhaps Christ wants us to examine the machinery.

The Final Verdict

So, should Christians ever exchange money in connection with education? Certainly. Books may be purchased. Teachers may be paid. Housing may be rented. Meals may be bought. Administrative costs may be reimbursed. Christians may legitimately operate schools and own property. Nothing in this argument turns money itself into evil or denies the genuine economic cost of education.

But when we are speaking specifically of access to spiritual instruction and preparation for the ministry of Christ's church, the burden of proof falls upon us before we make the recipient's purchasing power the gate. Christ gave the truth. Christ gave the teachers. Christ gave the church. Christ calls the shepherds. Christ owns the sheep those shepherds will one day serve. Therefore the church should seek every biblically faithful means possible to support those who teach while removing unnecessary financial barriers from those being prepared to serve.

Support the teacher. Bear the cost. Open the door. Train the man. Serve the church. Trust Christ.

That is the direction I believe the biblical principles of this book require. Not because education costs nothing, but because grace teaches us to ask something greater than, "How much can we charge?" It teaches us to ask, "How much can we give?"

THE SELF-JUSTIFYING INSTITUTIONAL CYCLE

An educational institution can create a circular defense of its costs: we chose the structure; the structure created expenses; the expenses require revenue;

therefore students must pay to preserve the structure. The conclusion assumes what still needs examination—whether that form of provision best serves the church's responsibility to train faithful men.

The Expense Does Not Justify the Structure

This is the logical flaw at the center of the cycle.

Suppose someone says, "We have to charge this amount because we have professors to pay, buildings to maintain, administrative staff, accreditation expenses, technology costs, insurance, libraries, marketing, development departments, and debt service." That may perfectly explain why the institution needs money. But it does not answer the prior question:

Why must the institution exist in this form?

That is the distinction. The expenses prove that the structure is expensive. They do not prove that the structure is biblical. And once we see that, the circular reasoning becomes obvious. The institution generates the expense, and then the expense is offered as the justification for maintaining the institution that generated the expense. The argument keeps traveling around the circle without ever returning to Christ.

The Biblical Question Comes Before the Financial Question

Before asking, "How much money does this institution require?" we must ask, "Did Christ require the structure that created the expense?"

That question breaks the cycle. It moves the discussion backward—from economics to ecclesiology, from institutional necessity to biblical authority, from survival to stewardship.

> *1 Corinthians 4:2: "Moreover it is required in stewards that one be found faithful."*

The steward's first responsibility is not to preserve the estate he has constructed. His responsibility is to obey the Owner.

Christ commands the work.

Christ defines the work.

The church determines the simplest faithful means of doing the work.

Necessary expenses arise from those means.

God's people freely support those legitimate needs.

Notice what has disappeared. Institutional survival is no longer the controlling premise. The ministry begins with Christ, not with the institution.

The Most Dangerous Word May Be "Necessary"

Institutions have an extraordinary ability to transform choices into necessities.

A building was once a choice. Then maintaining the building becomes a necessity. A department was once created. Then funding the department becomes a necessity. A degree structure was constructed. Then accreditation becomes a necessity. A salary structure was adopted. Then enrollment sufficient to sustain those salaries becomes a necessity. A publishing operation expands. Then maintaining sales volume becomes a necessity.

But we must keep asking: Necessary to what?

Necessary to obey Christ? Or necessary to preserve what we built?

There is an enormous difference between saying, "We must do this because Christ commanded it," and saying, "We must do this because otherwise our institution cannot continue operating as it currently operates." The first is obedience. The second may simply be institutional self-preservation wearing theological clothing.

WHAT WOULD WE BUILD IF WE STARTED WITH CHRIST?

If we are willing to question structures that have become self-protecting, then we must be equally willing to ask what should replace them. Reformation cannot stop with criticism. It must return to first principles. The issue is not whether institutions are inherently evil. They are not. The issue is whether our institutions remain servants of Christ and His church, or whether they have quietly become systems whose continued existence determines what obedience is allowed to cost.

The question, therefore, is not simply, "What should we tear down?" The better question is: "What would we build if we began again with Christ?"

Not with our buildings. Not with our payroll. Not with our accreditation. Not with our denominational machinery. Not with our publishing apparatus. Not with our enrollment projections. Not with the assumption that everything inherited must be preserved. With Christ.

> *Colossians 1:18: Christ is "the head of the body, the church ... that in all things He may have the preeminence." If He is truly Head, then His authority must precede our architecture. We do not first build the structure and then ask Christ to bless it. We first ask what Christ has commanded and then build only what is necessary to obey Him faithfully.*

Begin with the Command, Not the Institution

The institutional mind tends to begin with what already exists: campus, employees, programs, degree structures, publishing divisions, conferences, administrative departments, budgets. Therefore the question becomes: How do we keep all of this going?

But the steward of Christ must begin somewhere else: What has Christ actually commanded us to do? That question comes first because obedience comes before preservation.

A theological school may answer, "We exist to train pastors." Very well. Then ask the prior question: How does Christ intend pastors to be trained? A publishing ministry may answer, "We exist to spread biblical truth." Excellent. Then ask: What principles should govern the stewardship and distribution of truth that ultimately belongs to God? A conference ministry may say, "We exist to edify Christians." Then ask: Does the way we structure, finance, market, and restrict access to this ministry reflect the character of Christ and the nature of gospel stewardship?

The point is not to assume the answer in advance. The point is to recover the right to ask the question. That right has often been lost because institutional continuity is treated as unquestionable. But nothing created by men has the right to exempt itself from examination under the lordship of Jesus Christ.

The Church Must Not Become the Servant of Its Servants

Institutions created to assist Christ's church must never quietly assume the role Christ assigned to the church itself. A seminary may serve the church. It must never imagine that it has replaced the church. A publishing ministry may serve the church. It must never behave as though theological truth has become its proprietary possession. A missions organization may assist churches. It must never become functionally independent of the ecclesiastical realities Christ established. A conference may strengthen believers. It must never become a substitute for the ordinary means of grace within the local congregation.

Christ did not promise, "I will build My institutions." He said: Matthew 16:18: "I will build My church, and the gates of Hades shall not prevail against it." The church is not one Christian institution among many. It occupies a unique place in the redemptive purpose of God.

Therefore every parachurch institution must keep remembering what it is: a servant. A servant may be extraordinarily useful. A servant may be beloved. A servant may labor for generations. A servant may accomplish enormous good. But the servant must never begin ordering the household. And it must never require the household to preserve it at the expense of obedience to the Master.

Fund the Mission—Do Not Invent a Mission to Fund the Machine

At first, money exists to support the ministry. Eventually, ministry activity can begin existing to produce the money necessary to support the institution. That is an enormous spiritual change.

A conference that once existed because Christians needed teaching may eventually need Christians to attend because the conference requires revenue. A school that once existed to train ministers may eventually require a constant stream of students because the institution requires tuition. A publisher that once existed to spread truth may eventually need continuous product production because the commercial structure requires sales. A ministry that once raised money because there was work to do may eventually search for additional work because there is an organization to fund.

This is how means become ends. The change may happen without corruption, scandal, or malicious intent. It may happen simply because machinery develops appetites.

Tear Down in Order to Build Up

There is a kind of tearing down that is merely destructive. That is not what we are advocating. Biblical reformation tears down what competes with obedience so that what Christ commanded can stand more clearly.

We tear down false necessities so that true necessities can be seen again. We tear down institutional pride so that stewardship can return. We tear down the assumption that bigger means better so that faithfulness can become the measure again. We tear down financial systems that dictate theology so that Christ's Word can govern without negotiation. We tear down the notion that inherited structures possess an automatic right to survive.

And then we build. We build churches strong enough to train men. We build pastors who shepherd rather than merely credential. We build theological education that serves Christ's church rather than exploiting access to truth. We build publishing ministries that regard biblical truth as sacred stewardship. We build conferences shaped by edification rather than commercial necessity. We build financial practices that can withstand the question, "Would we still do this if it produced less money?"

BUILD MINISTRIES LIGHT ENOUGH TO OBEY.

Do not build so much machinery that obedience threatens collapse. Do not create so many fixed expenses that biblical conviction becomes financially dangerous. Do not construct a ministry so complicated that every reform must first receive permission from the budget. Do not become so large that you can no longer imagine becoming small.

Build what serves Christ. Hold it loosely. Keep it accountable. Make it transparent. Let Scripture judge it. And never forget that everything we build remains His.

Distinguish the Teaching from Ancillary Services

A residential course may include accommodation, meals, travel, examinations, administrative records, and access to a physical library. Those services must be distinguished from the spiritual instruction itself. The distinction is genuine only if receiving that instruction does not require purchasing the supposed optional extras. Calling tuition a facility fee does not solve the problem if the fee remains the gate to the teaching.

Churches and schools should explain their arrangements candidly. What instruction is being given? Which services carry a separate charge? What can a pastor without money actually receive? How are teachers supported? A free introductory sample is not the same as meaningful access to the course. Conversely, offering free ministry does not oblige an institution to provide every residential convenience without charge.

This chapter has argued for church-supported pastoral formation. Chapter Twenty-One shows how to deliver it rigorously through regional teaching, mentoring, assignments, and the preparation of local teachers. The reform must improve formation as well as remove a financial barrier.

CHAPTER TEN — CONCLUSION

Perhaps the greatest reform needed in theological education is not the invention of another educational institution. Perhaps it is the recovery of an older and simpler conviction: Christ has already built an institution for forming shepherds. He called it His church.

Let seminaries serve her. Let scholars enrich her. Let schools assist her. Let publishers equip her. Let wealthy Christians support her. Let technology extend her reach. But never let the servants replace the mistress they were created to serve. And never allow the cost of maintaining the servants to become the reason Christ's future shepherds cannot receive the preparation His sheep need them to possess.

The church does not need ignorant pastors. She needs deeply taught pastors. She does not need anti-intellectual pastors. She needs men who know Scripture, doctrine, history, languages where possible, and the great inheritance of Christian truth. But even more, she needs holy men. Prayerful men. Tested men. Humble men. Men who love sheep. Men whose wives and children know their Christianity is real. Men who have suffered. Men who know how to weep.

Men who can confront sin without loving power. Men who can handle truth without imagining they own it.

And such men cannot be manufactured by credits alone. They must be formed in the life of Christ's church under the Word of God, through the work of the Holy Spirit, among the people they are learning to love.

The seminary can help. The church must lead. And money must serve both.

THE MINISTRY BELONGS TO CHRIST. Therefore the training of His ministers belongs under His authority too.

CHAPTER AXIOMS

Axiom One — Christ, Not the Marketplace, Owns Theological Truth

Scripture: Matthew 10:8; 1 Corinthians 4:1–2; 9:16–18; 2 Timothy 1:13–14; 1 Peter 4:10–11.

Axiom Two — The Cost of Ministry Does Not Determine Who Must Bear It

Scripture: Luke 10:7; Galatians 6:6; Philippians 4:10–18; 3 John 5–8; 2 Corinthians 8:13–15.

Axiom Three — The Local Church Is the Primary Context for Forming Shepherds

Scripture: Acts 13:1–3; 20:28; Ephesians 4:11–16; 1 Timothy 3:1–7; 4:12–16; 2 Timothy 2:2; Titus 1:5–9.

Axiom Four — Academic Instruction May Assist Pastoral Formation but Must Not Replace It

Scripture: John 21:15–17; Acts 20:28–31; 1 Thessalonians 2:7–12; 1 Peter 5:1–4.

Axiom Five — No Educational Structure May Become Too Expensive to Obey Christ

Scripture: 1 Samuel 15:22; Matthew 6:24–33; Colossians 1:18; 1 Corinthians 4:2.

Axiom Six — Prosperity Should Increase Access and Generosity

Scripture: Deuteronomy 8:10–18; 2 Corinthians 8:13–15; 9:8–12; 1 Timothy 6:17–19.

Axiom Seven — Every Educational Institution Must Remain Surrenderable to Christ

Scripture: 2 Kings 18:4; Jeremiah 7:12–14; Revelation 2:5; 3:1–3, 17–19.

Axiom Eight — Repentance Must Produce Visible Reformation

Scripture: Matthew 3:8; 2 Corinthians 7:1, 9–11; James 1:22–25; Revelation 2:5.

Axiom Nine — Reformation Must Be Guarded Against Relapse

Scripture: Deuteronomy 6:10–12; Proverbs 26:11; 1 Corinthians 10:12; 2 Peter 2:22.

Axiom Ten — The Final Measure of Christian Education Is Faithfulness to the Owner

Scripture: 1 Corinthians 4:1–5; 2 Corinthians 5:9–10; 10:18; Revelation 2–3.

Theological education brings the question of money directly into the preparation of shepherds. The next step brings it even closer to the wounded sheep themselves. What happens when pastoral soul care—counseling the grieving, addicted, frightened, confused, and spiritually desperate—moves from the ordinary shepherding life of the church into a professional service governed by fees, appointments, and commercial exchange?

Scripture commands pastors to shepherd willingly and "not for dishonest gain" (1 Peter 5:2), and it commands believers to bear one another's burdens (Galatians 6:2). Yet counseling can also involve specialized training, licensed professional services, clinical responsibility, and legitimate forms of compensated labor. We therefore need careful distinctions rather than slogans.

The question for Chapter Eleven is not whether every form of professional counseling is sinful or whether trained counselors may receive compensation. The question is narrower and more searching: When does legitimate professional service remain genuinely distinct from the pastoral soul care Christ entrusted to His church—and when does the wounded sheep become a paying client before he is treated as a sheep?

CHAPTER ELEVEN

When Counseling Becomes Commerce

Pastoral Soul Care, Professional Services, and the Careful Distinction

1 Peter 5:2: "Shepherd the flock of God which is among you, serving as overseers, not by compulsion but willingly, not for dishonest gain but eagerly."

"There is much in common in the two professions, the one in caring for men's bodies, and the other in caring for men's souls." — J. C. Ryle[1]

Christ did not call His people customers or His pastors vendors. He called them sheep and shepherds. Those words identify the relationship, responsibility, and Owner.

Picture a wounded sheep. The shepherd's first question is not, Can you afford me? He cares because it belongs to the flock.

And ultimately, it does not belong to him. It belongs to Christ.

Acts 20:28: "Therefore take heed to yourselves and to all the flock, among which the Holy Spirit has made you overseers, to shepherd the church of God which He purchased with His own blood."

This governs the chapter. The troubled believer before a pastor is not first a billable hour or revenue source, but someone Christ purchased and entrusted to His church.

1 J. C. Ryle, The Upper Room: Being a Few Truths for the Times (London: William Hunt and Company, 1888), chap. 2, "Luke, the Beloved Physician."

God condemned shepherds who used the flock while neglecting its wounds (Ezekiel 34:4). Christ said, "I am the good shepherd" who "gives His life for the sheep" (John 10:11). False shepherding takes; Christlike shepherding gives.

Pastoral Soul Care Is Part of Shepherding

Pastoral soul care predates counseling offices and credentials. Shepherds warn the wandering, comfort the fainthearted, restore the fallen, strengthen the fearful, counsel families, and apply Scripture to actual lives.

That is not an optional specialty attached to pastoral ministry. It is pastoral ministry.

> *1 Thessalonians 5:14: "Now we exhort you, brethren, warn those who are unruly, comfort the fainthearted, uphold the weak, be patient with all."*

The New Testament places personal care within the church. Galatians 6:1-2 commands restoration and burden-bearing; Romans 15:14 speaks of mutual admonition; James 5 joins confession, prayer, and restoration. Pastors lead and equip this work.

A pastor is not competent in every medical, psychiatric, legal, or clinical matter. Humility may require referral; pretending to possess expertise one does not have can endanger the flock (Proverbs 11:14; 18:13).

Referral, however, must not become abdication. Specialized help may be added without removing the believer from pastoral care. The sheep remains a sheep.

The Church Must Not Outsource the Care of Souls

An auxiliary meant to assist the church can quietly replace her. Professional counseling may be valuable, but it must not become the automatic substitute for shepherding, discipleship, and the ordinary care of the body.

Where is shepherding? Where is discipleship? Where are the elders, mature believers, and burden-bearing life of the church?

Richard Baxter pressed the pastoral obligation down to the individual soul: "We must labour to be acquainted, not only with the persons, but with the state of all our people."[2] Shepherds oversee people, not abstractions; they must know the condition of the flock.

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2 Richard Baxter, The Reformed Pastor, rev. and abridged by William Brown, 4th ed. (Glasgow: William Collins, 1835), 142, chap. 2, sec. 1, "The Nature of This Oversight."

E. S. Williams's critique in The Dark Side of Christian Counselling offers a strong warning against allowing secular psychotherapeutic assumptions to displace biblical soul care.[3]

The necessary distinction is developed below under "Referral Without Abdication": specialized help may be added while the church's pastoral responsibility continues.

When the Relationship Changes

Commerce normally works by exchange: a service is offered, a price is set, payment grants access, and when payment stops the commercial obligation usually ends. That arrangement is not inherently immoral.

Professionals, including counselors, may rightly be compensated for legitimate services, training, overhead, and responsibility. Compensation alone does not prove corruption.

Scripture also protects faithful laborers: "The laborer is worthy of his wages" (Luke 10:7), and gospel workers may live from the gospel (1 Corinthians 9:14). The alternative to commercialization is not poverty.

But shepherding is more than commercial exchange. A pastor watches over souls "as those who must give account" (Hebrews 13:17). He preaches, prays, corrects, visits, and walks through crisis. That relationship cannot be reduced to client.

Paul says, "I do not seek yours, but you," and, "I will very gladly spend and be spent for your souls" (2 Corinthians 12:14-15).

The marketplace may count hours. A shepherd counts sheep.

The Clock May Organize Care; It Must Not Define Love

Pastoral time is finite. Appointments, boundaries, rest, delegation, and shared responsibility are legitimate; Acts 6:1-4 and Ephesians 4:11-12 require leaders to order ministry wisely.

Pastoral care may therefore be structured. A calendar can protect preaching, family, health, and other duties while elders and mature believers share the work.

But purchasing power must not govern access to shepherding. A clock may organize care; it must not become the meter by which pastoral love is sold.

Charles H. Spurgeon understood the inward cost of ministry: "Ours is more than mental work—it is heart work, the labour of our inmost soul."[4] The cost

3 E. S. Williams, The Dark Side of Christian Counselling (London: Wakeman Trust and Belmont House Publishing, 2009).

4 C. H. Spurgeon, Lectures to My Students, First Series (London: Passmore and Alabaster, 1875), 170, lecture 11, "The Minister's Fainting Fits."

is real, but wounded sheep must not become supplemental revenue. Support pastors, share the work, and establish wise limits.

A boundary says, "I cannot meet tonight, but we will make sure you are cared for." A commercial gate says, "Further access depends upon payment."

A Careful Distinction: Professional Service and Pastoral Ministry

A Christian may operate a legitimate professional counseling practice, and a pastor may hold professional qualifications. Yet credentials do not erase the pastoral relationship.

Ordinary pastoral care includes prayer, biblical instruction, correction, discipleship, comfort, help against sin, and patient application of Scripture. These are ministries of grace, not premium services (2 Timothy 2:24-25; 2 Corinthians 1:4).

Specialized service may include clinical assessment, licensed treatment, documentation, medical collaboration, or expertise beyond ordinary pastoral competence. Such knowledge can lawfully serve the church.

When roles overlap, the question is simple: what belongs to the shepherding office, and what is genuinely separate professional service?

Longer conversations, extra training, or valuable time do not automatically turn shepherding into a product. The distinction must rest on the service itself, not convenient labels.

The pastor's labor is valuable. That is why he should be supported. But worth does not automatically create price.

The boundary should be plain. Is the service outside ordinary pastoral duty? Can members receive pastoral care without entering the pastor's practice? Is another referral available without financial self-interest? Would the same spiritual care be given to the poor?

The Church Supports the Shepherd So the Shepherd Can Support the Sheep

Churches must support faithful ministers. Expecting preaching, counseling, visitation, crisis care, and leadership while refusing adequate support may exploit the shepherd.

Supported ministry means the church bears the cost so the shepherd need not sell each act of shepherding back to the sheep. The church supports; the shepherd cares; the sheep receives.

That is not free labor. It is supported shepherding.

Paul could receive support without merchandising ministry and surrender financial rights when love required it (1 Corinthians 9:18; Acts 20:33-35). Compensation is legitimate; rights remain subordinate to the flock's good.

Under-supporting a pastor is wrong, but inadequate support does not sanctify charging members for duties already belonging to the pastoral office.

A terrified believer calling his pastor in darkness should not have to ask whether he can afford the conversation.

When the Wounded Sheep Becomes a Paying Client

The danger becomes concrete when a member in spiritual crisis is told that meaningful further access to his own pastor requires entering the pastor's paid practice. Has ordinary shepherding moved behind a financial gate?

The risk increases when one person defines the boundary, makes the referral, sets the price, and receives the revenue. Sincere motives do not remove the need for accountability (2 Corinthians 8:20-21).

Ask plainly: What is being sold - professional service or shepherding? Does membership provide real pastoral access? Does church compensation include care of souls? Would the same spiritual care be available to someone unable to pay?

These are not hostile questions. They are stewardship questions.

Scripture warns leaders against financial self-interest: overseers must not be "greedy for money" (1 Timothy 3:3; Titus 1:7), and shepherds must serve "not for dishonest gain" (1 Peter 5:2). These warnings demand vigilance without condemning every paid professional service.

The issue is not merely sincere motives. The structure should protect the sheep, expose conflicts, withstand the poverty test, and remain easy for the church to examine and Christ to correct.

The Poverty Test

One question cuts through the confusion: What happens when the sheep cannot pay - not when he refuses, but when he cannot?

If pastoral care disappears with the money, purchasing power has become a gatekeeper. James 2 forbids economic partiality. The poor believer belongs to Christ as fully as the wealthy believer.

Grace repeatedly turns toward those who cannot repay. Isaiah 55:1 speaks of receiving "without money and without price," Matthew 10:8 says, "Freely you have received, freely give," and Luke 14:13-14 commends giving to those unable to repay. These texts expose spiritual care effectively closed to the poor.

The poverty test does not require one pastor to absorb every cost. Churches can use benevolence, care funds, scholarships, volunteers, sliding scales, or trusted professional partnerships. The weak must not be abandoned.

No wounded sheep should become invisible because he lacks purchasing power.

Referral Without Abdication

Referral may be humble and protective. Medical conditions, danger, abuse, trauma, medication questions, and complex clinical matters can exceed pastoral competence. Faithfulness does not require omniscience.

Faithful referral says, "I cannot provide every form of help you need, but I will not abandon you. We will seek proper assistance, and I will remain your pastor."

Thomas Murphy described pastoral visitation as entering homes, "carrying with him the spirit and the message of the gospel."[5] That pastoral presence must not end at the counselor's door. Romans 12:15 says to "weep with those who weep." Pastoral sympathy must continue when specialized care is added.

The clinician may provide specialized care, but the pastor still prays, brings Scripture, encourages repentance and faith, involves the body wisely, and watches over discipleship.

Competence, Clear Boundaries, and Accountability

If a pastor also has a paid counseling practice, the church should define free pastoral care, genuinely distinct services, referral procedures, financial conflicts, and provision for the poor. The pastor should not alone decide where duty ends and revenue begins.

Transparency protects. Proverbs 15:22 commends many counselors, and 2 Corinthians 8:21 requires honorable conduct before God and men. Accountability protects pastor and member alike.

Members should know whether they are meeting with a pastor, professional, or both; what fees and records apply; and what happens if they cannot pay. Declining paid service must not weaken pastoral access.

Labels do not create distinctions. Calling shepherding coaching, consultation, mentoring, or therapy does not make it commercially separate. What is actually being provided, under what office, and why?

The Central Principle

Careful distinctions matter: professional service may be legitimate, referrals may be necessary, and structures may vary.

But pastoral soul care remains part of shepherding Christ's flock. Where the work is genuinely pastoral, the church should be exceedingly cautious about making the wounded sheep purchase access to it.

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5 Thomas Murphy, Pastoral Theology: The Pastor in the Various Duties of His Office, American Presbyterian Students' Library (Taylors, SC: Log College Press, 2025), 242.

Precisely because counseling has great value, the church must ask who should bear the cost so the wounded can receive care.

The principle from Chapter Ten enters the shepherd's study: ministry may require funding without requiring the recipient to become the customer.

The Good Shepherd Is the Final Measure

Every ministry question returns to Christ. He saw people "like sheep not having a shepherd" and was moved with compassion (Mark 6:34). He taught, restored, confronted, welcomed, and gave Himself for them.

> *Mark 10:45: "For even the Son of Man did not come to be served, but to serve, and to give His life a ransom for many."*

The Good Shepherd did not ask bankrupt sinners to finance their rescue. Though rich, He became poor for us (2 Corinthians 8:9) and laid down His life for the sheep (John 10:14-15). The Shepherd Himself paid the cost.

Pastor, your time is valuable, but the sheep is Christ's. Church, support your shepherd but do not put wounded members behind a financial gate. Counselor, let expertise serve truth and mercy. Poverty never makes a believer less visible to Christ.

The final question is not, Can this generate revenue? It is, Does this arrangement resemble the Good Shepherd?

Biblical Finding

Scripture permits material support for faithful laborers and legitimate compensated professional service. It also commands pastors to shepherd the weak without greed. Professional counseling may supplement church care, but it must not erase pastoral responsibility or make purchasing power the gateway to shepherding.

The alternative to commercialized pastoral care is supported shepherding, shared burdens, careful referral, transparent accountability, and a church arranged to carry the weak.

The church bears the cost. The shepherd gives the care. The sheep receives. Christ remains the Owner.

CHAPTER AXIOMS

Axiom One — Pastoral Soul Care Belongs to the Shepherding Office

Scripture: Acts 20:28, 31; 1 Thessalonians 5:14; Colossians 1:28; Hebrews 13:17; 1 Peter 5:2–4.

Pastor, are the sheep under your preaching also receiving shepherding—or have you narrowed your office to what happens behind the pulpit?

Axiom Two — Christ Purchased Sheep, Not a Customer Base

Scripture: Acts 20:28; John 10:11–16; 1 Corinthians 6:19–20; 12:12–27; 1 Peter 1:18–19.

Blood, not money, established the believer's place in the flock. Does our structure treat him accordingly?

Axiom Three — Referral May Supplement Shepherding, but It Must Not Replace It

Scripture: Proverbs 11:14; 15:22; Romans 12:15; 1 Corinthians 12:25–26; 2 Corinthians 1:3–4; Galatians 6:2.

The sheep remains a sheep while receiving help from someone else. Has referral become our form of disappearance?

Axiom Four — Legitimate Professional Service Must Remain Distinct from Ordinary Pastoral Duty

Scripture: 2 Timothy 2:24–25; Titus 1:7–9; 1 Peter 4:10–11; 5:2–3; 2 Corinthians 8:20–21.

If the boundary between pastoral care and paid service cannot be explained plainly, it is not yet safe for the sheep.

Axiom Five — The Church Supports the Shepherd So That Shepherding Need Not Be Sold Back to the Sheep

Scripture: Luke 10:7; 1 Corinthians 9:7–14; Galatians 6:6; 1 Timothy 5:17–18; 3 John 5–8.

The church bears the cost. The shepherd gives the care. The sheep receives.

Axiom Six — The Clock May Organize Care, but Purchasing Power Must Not Govern Access

Scripture: Exodus 18:17–23; Mark 6:31; Acts 6:1–4; Ephesians 4:11–16; 1 Corinthians 14:40.

A clock may tell the pastor when he can meet. Money must not decide whether the wounded sheep matters.

Axiom Seven — The Poor Reveal Whether Grace or the Marketplace Governs the Structure

Scripture: Isaiah 55:1; Matthew 10:8; Luke 14:13–14; James 2:1–6; 1 Corinthians 12:22–24.

What happens when the sheep cannot pay? The answer reveals who really governs access.

Axiom Eight — Greater Training Creates Greater Stewardship, Not an Automatic Right to Commercialize Care

Scripture: Matthew 10:8; 1 Corinthians 4:1–2, 7; 1 Peter 4:10; James 3:1; Luke 12:48.

Has training made us more useful to the sheep—or merely more able to invoice them?

Axiom Nine — Dual-Role Arrangements Require Transparency, Oversight, and Protection from Financial Conflict

Scripture: Proverbs 11:14; 15:22; 2 Corinthians 8:20–21; 1 Timothy 5:21; 1 Peter 5:2–3.

A faithful structure should be easy to explain, easy to examine, and easy for Christ to correct.

Axiom Ten — The Good Shepherd, Not the Marketplace, Is the Final Model of Soul Care

Scripture: Ezekiel 34:11–16; Mark 6:34; 10:45; John 10:11–16; 2 Corinthians 8:9; Philippians 2:5–8.

Does this arrangement resemble the Shepherd who laid down His life for the sheep?

The principle now reaches human pain: the recipient of ministry need not become the customer. Yet counseling, pastoral support, benevolence, training, administration, and time have real costs. Refusing commercialization does not remove them.

So who bears the cost? Can generosity, partnership, restraint, shared sacrifice, and simpler structures carry what the marketplace was asked to carry?

That leads directly to faith. Presumption can masquerade as faith, and unbelief as prudence. Ministry must neither demand that God fund our ambitions nor use caution to excuse disobedience.

So the next chapter must ask a question that every ministry eventually faces:

Can God fund what God commands?

Not, Will God fund everything we choose to build? Rather: When Christ commands the work, may His servants obey without selling the ministry - and remain content if His provision makes them smaller, simpler, or less impressive than planned?

CHAPTER TWELVE

Can God Fund What God Commands?

Faith Without Presumption

Philippians 4:19: "And my God shall supply all your need according to His riches in glory by Christ Jesus."

"Depend upon it, God's work, done in God's way, will never lack God's supplies." — J. Hudson Taylor[1]

That sentence deserves to govern this chapter, but it must govern all of it. We love the last phrase - God's supply. We print it on missionary cards, quote it in building campaigns, and reach for it when the account is low. Taylor placed two searching phrases in front of the promise: God's work and God's way. We are often eager to claim the third while quietly assuming the first two.

God's work. God's way. God's supply.

Picture the board meeting. The treasurer turns the laptop around. The numbers are red. Payroll is approaching. A program has already been announced, a lease has been signed, staff have been hired, and nobody wants to be the person who says the sentence everyone is thinking: "We cannot afford what we have built." Someone finally says, "We just have to trust God." Perhaps we do. But before anyone baptizes the deficit with the word faith, another question must be asked: Did Christ command the work - or did we create the structure and then assume that God was obligated to finance it?

Psalm 50:10–12: "For every beast of the forest is Mine, And the cattle on

1 Dr. and Mrs. Howard Taylor, Hudson Taylor's Spiritual Secret (1932), chap. XI, "A Man Sent from God," quoting Taylor's letter on God's work and supplies.

a thousand hills... If I were hungry, I would not tell you; For the world is Mine, and all its fullness."

The question is not whether God can provide. Heaven is not experiencing a cash-flow problem. Nor is the question whether Christians may plan, budget, raise support, receive salaries, own property, or meet legitimate expenses. Scripture permits responsible planning and generous support. The question is whether faith means that God must preserve every institution, salary, program, property, platform, expansion plan, and layer of machinery Christians attach to His name. Scripture gives us no such promise.

God has promised to be faithful to Himself. He has not promised to underwrite every plan we devise for serving Him.

Faith begins with what God has said

Biblical faith is not confidence that our plans will succeed. It is confidence in God strong enough to obey what He has said. Abraham left because God said, "Get out of your country" (Genesis 12:1). Israel moved toward the sea because God said, "Tell the children of Israel to go forward" (Exodus 14:15). Peter stepped onto the water because Christ said one word: "Come" (Matthew 14:29). In each case the command came before the risk. That order is not incidental; it is the difference between obedience and self-created adventure.

Romans 10:17: "So then faith comes by hearing, and hearing by the word of God."

Faith does not first design an expensive venture and then say, "God must provide because we stepped out in faith." Before asking God to sustain the structure, we should ask whether the structure is required, wise, proportionate, and truly serving what Christ commanded. This does not mean every legitimate ministry must have a verse prescribing its exact modern form. Scripture gives commands, principles, priorities, wisdom, liberty, and prudential judgment. But a biblical obligation and our preferred strategy for fulfilling it are not the same thing.

Christ commanded His church to make disciples. He did not command every particular building in which discipleship occurs. He commanded shepherds to feed His sheep. He did not prescribe every staffing model, counseling office, administrative department, conference platform, publishing apparatus, or educational institution we may develop around that work. These things may serve obedience. They must never become confused with obedience itself.

Before asking, "Will God fund it?" ask, "Did God require it - and are we doing it His way?"

Presumption tries to make God finance our choices

Satan once invited Jesus to perform what could have been advertised as a breathtaking act of faith. Stand on the temple pinnacle. Jump. Quote the promise about angels. Make the Father prove His care. Jesus refused. He would trust His Father completely, but He would not manufacture a crisis and then demand miraculous rescue as proof of trust.

Matthew 4:7: "Jesus said to him, 'It is written again, "You shall not tempt the LORD your God."'"

"To trust in God to make up for our laziness is not faith, but wicked presumption." — Charles H. Spurgeon[2]

Spurgeon's warning lands uncomfortably close to modern ministry. We can buy what God did not command, expand beyond what ordinary giving supports, hire beyond what the church can sustain, ignore obvious warning lights, and then rename the resulting emergency a "step of faith." Sometimes the step was faith. Sometimes the emergency was self-inflicted. A sanctified vocabulary does not sanctify a reckless decision.

Faith says, "God has spoken; therefore I will obey Him whatever it costs." Presumption says, "I have decided; therefore God must pay for it." A budget deficit does not automatically prove that we need another revenue stream. Sometimes it reveals that the ministry has promised itself more than God has provided.

Do not build the cliff, jump from it, and call the fall a test of God's faithfulness.

God's work must not be confused with our machinery

This distinction becomes unavoidable after the previous chapters. A school says theological education requires tuition because the institution has enormous expenses. A counseling ministry says meaningful care requires fees because professional infrastructure costs money. A publisher says resources must carry substantial prices because payroll, warehousing, marketing, technology, insurance, and administration are real. The expenses may indeed be real. But the reality of an expense does not establish the divine necessity of the structure that created it.

Imagine a machine built to serve a simple task. Year by year we add another gear, another department, another building, another salaried layer, another program needed to support the previous program. Eventually the machine consumes so much fuel that keeping the machine running becomes the mission. Then when someone questions the cost, the answer is, "We cannot stop; look how expensive the machine is." That is not stewardship. That is captivity to our own complexity.

2 C. H. Spurgeon, "Life by Faith," Metropolitan Tabernacle Pulpit, vol. 14 (1868), sermon 814, 321.

Luke 14:28: "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it?"

The prior question remains: What did Christ actually require? There is an enormous difference between saying, "The work Christ commanded has costs," and saying, "Everything we have built around the work must therefore be preserved." Sometimes God's provision may come through increased giving. Sometimes through shared labor, bivocational ministry, donated facilities, reduced overhead, another church, or a simpler method. And sometimes the Lord may preserve the work precisely by allowing machinery that became too large to shrink.

God may preserve the ministry while dismantling the structure we confused with the ministry.

Scripture does not give the Church one funding model

The New Testament is strikingly free from the idea that every form of ministry must be financed by one method. Jesus and the Twelve received voluntary material support from believers (Luke 8:1–3). At another time Christ sent disciples without accumulated provisions and instructed them to receive hospitality (Matthew 10:9–11). Paul taught the legitimate right of gospel workers to material support, yet he sometimes surrendered that right and worked with his own hands. He could accept gifts from Philippi without turning the gospel into merchandise.

1 Corinthians 9:14: "Even so the Lord has commanded that those who preach the gospel should live from the gospel."

3 John 7–8: "Because they went forth for His name's sake, taking nothing from the Gentiles. We therefore ought to receive such, that we may become fellow workers for the truth."

Missionaries could be supported by believers other than the people they were evangelizing. Teachers could be supported by those they taught (Galatians 6:6). Paul could labor with his hands (Acts 18:3; 20:33–35). The pattern is flexible because the New Testament is more interested in the holiness of the relationship than in canonizing a single financial mechanism.

The absence of a price tag does not mean the absence of provision. Someone still bears the cost. The biblical question is who should bear it, by what means, and under what spiritual principles. That opens far more possibilities than the reflexive answer, "Charge the recipient."

Support is Biblical; commercialization is not the only alternative

We must reject a false choice: charge people for ministry or let ministers starve. Scripture rejects both errors. A church that refuses to support faithful laborers violates a clear duty; "The laborer is worthy of his wages" (1 Timothy

5:18), and those taught the Word are commanded to share material things with those who teach them (Galatians 6:6). Yet supporting the minister is not the same thing as turning each act of ministry into an individual transaction.

"Money is really worth no more than as it can be used to accomplish the Lord's work." — George Müller[3]

A congregation may collectively support a shepherd so that a frightened sheep does not purchase an hour of shepherding. Donors may support a missionary so that an unbeliever does not buy the message. Churches may support theological training so that a poor man called to preach is not kept outside the classroom because his bank account is thin. Believers may finance books, translations, conferences, technology, and distribution so that others can receive them freely or at substantially reduced cost.

> *Philippians 4:15–17: "No church shared with me concerning giving and receiving but you only... Not that I seek the gift, but I seek the fruit that abounds to your account."*

Paul did not despise financial partnership; he spiritualized neither poverty nor neglect. But he also refused to make the recipient of ministry the automatic customer. This is why the better instinct is often to fund the ministry before selling the ministry. That is not financial fantasy. It is one of the patterns Scripture places before us.

Asking for support is not unbelief

Trusting God does not require hiding legitimate needs from God's people. Paul taught churches about giving, organized collections, sent trusted men to administer money, explained needs, and encouraged generous partnership. Transparency is not unbelief. Manipulation is.

> *2 Corinthians 9:7: "So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver."*

A faithful appeal can sound like this: "Here is the work. Here is the need. Here is what the money will accomplish. Here is how it will be accounted for. Pray, and give as the Lord directs." That is worlds apart from emotional pressure, manufactured emergencies, donor flattery, guilt, secret financial distress, or the implication that refusing to fund our plan is refusing Christ.

The giver is a steward too. He may need to say yes. He may need to say no. He may need to support another work entirely. A ministry that refuses to create customers must also refuse to create manipulated donors. Tell the truth. Open the books. Ask without coercion. Receive with gratitude. Spend with fear. Trust the Spirit to move Christ's people.

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3 George Müller, The Autobiography of George Müller (Whitaker House, 1984), 212.

Do not replace the paying customer with the pressured donor.

Providence may tell us to simplify

There is a possibility ministries often find harder to accept than a miraculous gift: God may provide less than the plan requires. We usually interpret provision in only one direction. If the plan needs one million dollars, we pray for one million dollars. If six hundred thousand arrives, we say four hundred thousand is missing. But what if the six hundred thousand is the provision and the million-dollar plan is the assumption?

"Everything is needful that He sends; nothing can be needful that He withholds." — John Newton[4]

Newton's sentence does not make budgeting mystical. It makes providence humbling. If God supplies enough to preach, disciple, evangelize, care for people, and sustain faithful laborers - but not enough to maintain every property, program, conference, salary, publication, platform, and expansion - perhaps He has not failed. Perhaps He is governing the scale.

1 Timothy 6:6–8: "Now godliness with contentment is great gain... And having food and clothing, with these we shall be content."

The church does not glorify God by being large. It glorifies God by being faithful. A smaller ministry can be more obedient than a larger one. A closed program can be an act of stewardship. A cheaper building can be a confession of freedom. Fewer employees can sometimes mean more ministry carried by the body. Providence may not be starving the mission; it may be stripping away what the mission never needed.

Sometimes faith asks God for more. Sometimes faith receives less - and obeys anyway.

Abundance no more proves divine approval than hardship proves disobedience. Chapter Fourteen examines Christ's valuation of His churches. Here we must resist using either a full account or an empty one as a substitute for discerning His will.

Lack is not proof of disobedience

Nor does financial hardship prove that a ministry is outside the will of God. Some servants of God were abundantly supplied; others were hungry, imprisoned, homeless, persecuted, or deprived. Hebrews 11 deliberately places triumph and deprivation in the same gallery of faith. By faith some "obtained promises." By the same faith others were "destitute, afflicted, tormented." The common denominator was not comfort. It was fidelity.

4 John Newton, "Dependence on Christ—God's Prescriptions," letter of August 19, 1775, in Letters of John Newton (Carlisle, PA: Banner of Truth, 2007), 178.

Philippians 4:12–13: "I know how to be abased, and I know how to abound... I can do all things through Christ who strengthens me."

Paul's famous declaration is not a blank check for ambitious plans. It is a confession learned in both abundance and hunger. Christ strengthened him to receive much without pride and to endure little without panic. That is exactly the kind of faith financial pressure exposes. If the money comes, can we remain servants? If it does not, can we remain faithful?

Christ's provision is deeper than uninterrupted cash flow. Sometimes He provides money. Sometimes He provides daily bread. Sometimes He provides a partner, a tentmaking trade, a donated room, a faithful widow, a smaller assignment, or strength to endure a lean season. Sometimes He provides the grace to close something without losing our identity.

Faith does not say, "God will preserve everything I started." Faith says, "Christ will be sufficient while I obey Him."

What if the money does not come?

Now the question becomes painfully practical. Suppose we have prayed, explained the need honestly, practiced good stewardship, invited voluntary partnership, eliminated obvious waste, waited, and still the money does not come. The envelope is not in the mailbox. The donor does not call. The account does not move. The board meets again, and the red numbers are still red. What then?

We should not immediately commercialize the recipient. We should not accuse the congregation of selfishness, borrow recklessly, hide the shortfall, or announce that Satan is attacking simply because our budget is under pressure. Financial strain can be spiritual warfare. It can also be arithmetic.

James 4:13–15: "Come now, you who say, 'Today or tomorrow we will go to such and such a city... and make a profit'; whereas you do not know what will happen tomorrow... Instead you ought to say, 'If the Lord wills, we shall live and do this or that.'"

Begin with prayerful examination and honest communication: distinguish the work from its current cost, identify available help, and consider what can responsibly change. Chapter Thirteen develops the choices of simplification, restraint, and closure.

Are we willing for Christ to decide the size of His ministry?

That question reaches deeper than the spreadsheet. It asks whether our identity is tied to faithfulness or to visible scale. A leader may discover that the hardest thing to surrender is not a building or a program, but the reputation attached to them.

The owner decides the scale

John the Baptist gave us one of the purest sentences of ministry stewardship: "He must increase, but I must decrease" (John 3:30). It is easy to admire that verse when "decrease" means personal humility in a sermon. It is harder when decrease has an address, a payroll, a staff meeting, and a cancellation notice attached to it.

John 3:30: "He must increase, but I must decrease."

If the ministry belongs to Christ, Christ possesses the right not merely to begin it. He possesses the right to enlarge it, reduce it, redirect it, or bring a season of it to an end. Our duty is not to preserve the institution at all costs. Our duty is to obey the Owner at every cost. The church gets into trouble when those priorities reverse - when we modify ministry in order to preserve machinery, then monetize the ministry in order to preserve what the money built.

Ask the terrifyingly simple question: What would remain if we refused to sell what Christ entrusted us to give? Whatever collapses under that question deserves examination. Not everything that disappears is sinful. But nothing should be protected from scrutiny merely because we have become emotionally, professionally, or financially dependent upon its continuation.

Christ himself is our security

Ultimately, faith in provision cannot terminate on provision. It terminates on Christ. Jesus did not tell His disciples to seek first financial stability, institutional continuity, or organizational scale. He told them to seek the kingdom of God and His righteousness. That order does not abolish budgets; it dethrones them.

Matthew 6:31–33: "Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?'... But seek first the kingdom of God and His righteousness, and all these things shall be added to you."

We may use spreadsheets without worshiping them. We may build budgets without making them sovereign. We may ask for gifts without manipulating the giver. We may receive salaries without merchandising ministry. We may plan boldly without demanding that God endorse the plan. And when the numbers do not permit everything we hoped to do, we still possess the one thing no budget can purchase and no shortfall can take away: Christ Himself.

Hebrews 13:5–6: "Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, 'I will never leave you nor forsake you.' So we may boldly say: 'The LORD is my helper; I will not fear.'"

The ministry belongs to Him. The resources belong to Him. The donors belong to Him. The laborers belong to Him. The results belong to Him. So does the right to determine how large - or how small - the work becomes. When we understand that, the question "Can God fund what God commands?" no longer produces panic. It produces obedience.

Whose work? Whose way? Whose supply? The answer to all three must be: Christ's.

Biblical finding

Scripture teaches that God's servants may receive material support, communicate genuine needs, accept voluntary gifts, work with their own hands, receive hospitality, share resources, and organize financial provision for ministry. No single funding mechanism is commanded for every work. But biblical faith never gives a ministry permission to manufacture obligations for God. The Lord has not promised to preserve every structure Christians build around His commands.

Faith obeys what God has revealed, uses lawful means, practices transparent stewardship, refuses manipulation, remains open to correction, and accepts God's providential scale. It can ask boldly without demanding. It can plan carefully without pretending the plan is revelation. It can receive abundance gratefully and reduction humbly.

God is able to fund what He commands. He is under no obligation to fund everything we choose to build around it.

And sometimes His faithfulness is revealed not by giving us more money, but by teaching us how little machinery obedience actually requires.

CHAPTER AXIOMS

Axiom one — god's ability to provide is never the question

Scripture: Psalm 24:1; Psalm 50:10–12; Haggai 2:8; Matthew 6:31–33; Philippians 4:19.

The question is not, Can God afford our ministry? The question is, Have we discerned His will faithfully?

Axiom two — faith begins with god's Word, not our ambition

Scripture: Genesis 12:1–4; Romans 10:17; James 4:13–15; Hebrews 11:8; Proverbs 19:21.

Have we received a command to obey - or constructed a plan we now expect God to guarantee?

Axiom three — presumption creates the crisis and demands that God rescue it

Scripture: Deuteronomy 6:16; Matthew 4:5–7; Luke 14:28–30; Proverbs 22:3.

Do not create the cliff and then call jumping from it faith.

Axiom four — Scripture permits multiple honorable means of support

Scripture: Luke 8:1–3; Luke 10:7; Acts 18:3; 1 Corinthians 9:7–14; Philippians 4:14–18; 3 John 5–8.

No single funding mechanism is sacred. Biblical principles are.

Axiom five — supporting ministry and selling ministry are not the same thing

Scripture: Galatians 6:6; 1 Timothy 5:17–18; 1 Corinthians 9:11–14; 3 John 7–8.

Fund the ministry where possible before making the recipient the customer.

Axiom six — voluntary giving must remain voluntary

Scripture: Exodus 35:21–29; 1 Chronicles 29:9; 2 Corinthians 8:8–12; 2 Corinthians 9:5–7.

The giver belongs to Christ too. Do not manipulate one steward to solve the problems of another.

Axiom seven — god's provision does not guarantee our preferred scale

Scripture: Judges 7:2–7; Zechariah 4:6; Matthew 10:9–11; 2 Corinthians 12:9–10.

When God provides less than the plan requires, examine the plan before questioning God.

Axiom eight — abundance does not prove approval, and lack does not prove disobedience

Scripture: Deuteronomy 8:11–18; Psalm 73:3–12; Philippians 4:11–13; Hebrews 11:35–38; Revelation 3:17.

Never allow the bank balance to become your doctrine of providence.

Axiom nine — when provision is limited, simplification may be obedience

Scripture: Luke 12:15; Luke 14:28–33; 1 Timothy 6:6–8; Hebrews 13:5.

Sometimes faith asks God for more. Sometimes faith gratefully does less.

Axiom ten — Christ, not institutional survival, is the ministry's security

Scripture: John 3:30; John 15:5; 1 Corinthians 3:5–7; 1 Corinthians 4:1–2; Revelation 2:5.

The ministry does not have to survive at all costs. It has to remain faithful to Christ at every cost.

We know now that God can provide, that Scripture permits several honorable means of support, and that faith does not obligate God to finance our preferred scale. But the next test may be harder than believing God can give more: can we remain faithful when He gives less than we hoped?

Can a ministry reduce the budget without believing it has reduced the glory of God? Can leaders close a program, surrender a property, shrink a staff, postpone an expansion, print fewer books, hold a smaller conference, or simply do fewer things - and call that obedience rather than defeat? Can we receive limits from Providence without putting on our "backing up shoes" and retreating into the same old machinery the moment pressure returns?

Those questions lead directly to the next discipline Christ's servants desperately need: contentment strong enough to obey within limits, restraint humble enough to refuse unnecessary scale, and courage great enough to do less when doing less is what faithfulness requires.

CHAPTER THIRTEEN

When God Provides Less

Contentment, Restraint, and the Courage to Do Less

Philippians 4:11–13: "I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound... I can do all things through Christ who strengthens me."

"The ripest apple in the garden grows on the tree of contentment." — C. H. Spurgeon[1]

Chapter Twelve asked whether God can fund what God commands. The answer was yes—with an essential qualification. God has promised to be faithful to Himself and to supply what His wisdom appoints, but He has never promised to finance every structure, program, expansion, property, department, or institutional ambition we attach to His work.

That raises a harder question: What happens when God provides less than we hoped? Can we trust Him when the budget shrinks, a donor disappears, enrollment falls, a building becomes unaffordable, or a ministry opportunity must be declined? Can we become smaller without feeling less significant? Can we do fewer things better, more freely, and more faithfully? These questions expose whether we were serving Christ—or serving our preferred size of ministry.

CONTENTMENT IS LEARNED UNDER THE RULE OF CHRIST

SPIRITUAL PRINCIPLE — *Christ, Not Circumstance, Defines "Enough"*

Contentment is the settled conviction that because we possess Christ, we possess what matters most; therefore neither abundance nor limitation is permitted to become the master of our obedience.

Paul does not say that he was born content. He says, "I have learned in whatever state I am, to be content" (Philippians 4:11). The lesson was taught in changing circumstances: "I know how to be abased, and I know how to abound... both to be full and to be hungry, both to abound and to suffer need" (v. 12). Providence became the classroom in which Christ broke the assumption that usefulness depends upon abundance.

That context guards Philippians 4:13 from the triumphant slogan we sometimes make it. "I can do all things through Christ who strengthens me" includes the grace to abound without pride and to be abased without panic. Christ strengthens His servant not only to receive more but also to remain faithful with less. Faith is not merely confidence that God can give us more. Faith is confidence that Christ is enough when God chooses to give us less.

"The way for a Christian to be contented, is not by raising his estate higher, but by bringing his spirit lower." — Thomas Watson[2]

Watson's language exposes the inward work Providence is doing. The Lord does not merely alter the size of our circumstances; He trains the size of our desires. Contentment is learned when Christ becomes more decisive than the condition He assigns.

A MINISTRY MUST REMAIN FREE TO BECOME SMALLER

SPIRITUAL PRINCIPLE — *Providence May Fund the Assignment Without Funding Our Preferred Form*

Any structure that can obey Christ only while revenue, staff, property, and scale remain untouched has acquired a dangerous practical authority over the ministry it was created to serve.

At first the ministry owns the machinery. Eventually the machinery can own the ministry. The danger becomes acute when leaders know what obedience requires but immediately answer, "We cannot afford to do that." At that point the question is no longer merely financial. It is spiritual: Can we afford to disobey Christ in order to keep it? A faithful ministry must always retain the ability to become smaller.

Scripture repeatedly places faithfulness above preservation of scale. Jesus tells the would-be builder to "sit down first and count the cost" (Luke 14:28), Hebrews commands us to "lay aside every weight" that hinders the race (Hebrews 12:1), and Christ warns an unrepentant church that He can remove

its lampstand (Revelation 2:5). The steward's standard remains, "It is required in stewards that one be found faithful" (1 Corinthians 4:2). Therefore a ministry must be able to ask a hard question before crisis asks it for us: If Christ required us to become materially smaller tomorrow, what part of our present structure would make obedience hardest?

When God supplies enough to obey but not enough to preserve every addition we have attached to obedience, the first object of examination should be the structure—not the faithfulness of God.

Our first instinct is often, "We need more money." Sometimes that is true. But another possibility deserves equal theological seriousness: Perhaps we need less machinery. When God provides less than our plan requires, we should examine the plan before questioning God.

The Father's promise is not that every preferred structure will be funded, but that He knows what His children need. Christ says, "Seek first the kingdom of God and His righteousness, and all these things shall be added to you" (Matthew 6:33), while Paul says God is able to give "all sufficiency in all things" for every good work (2 Corinthians 9:8). John 17:4 supplies the governing category: Christ finished "the work which You have given Me to do." The emphasis is sufficiency for the assignment, not abundance for every addition.

LESS IS MORE — BUT CONTENTMENT IS NOT COMPLACENCY

SPIRITUAL PRINCIPLE — *God Reduces Human Explanations While Ordaining Responsible Labor*

LESS IS MORE when God deliberately reduces human strength, sufficiency, prominence, or resources so that His power becomes unmistakable and His glory becomes unavoidable.

Gideon did not need more. He needed less. Israel faced Midian with thirty-two thousand men, but the Lord said, "The people who are with you are too many for Me to give the Midianites into their hands, lest Israel claim glory for itself against Me, saying, 'My own hand has saved me'" (Judges 7:2). God reduced the army from thirty-two thousand to ten thousand, and then from ten thousand to three hundred. The reduction was not because God lacked resources. It was because He intended to remove Israel's ability to explain the victory by Israel.

This principle is not an excuse for poor preparation, laziness, mediocrity, irresponsibility, or anti-intellectualism. Dependence is not negligence. Gideon still obeyed. Paul still labored. The apostles still preached. The point is not that

less effort is holier; it is that God sometimes deliberately reduces the human explanation so that no one can plausibly mistake the instrument for the source.

"In vain we shall struggle after revival unless we have his presence." — C. H. Spurgeon[3]

God's sovereignty does not make human obedience unnecessary. The God who ordains the end also ordains the means, and He dignifies redeemed, dependent servants by working through their real labor while reserving all ultimate glory for Himself.

Paul places both truths side by side without hesitation: "work out your own salvation with fear and trembling," because "it is God who works in you both to will and to do for His good pleasure" (Philippians 2:12–13). God's working does not make our working unnecessary. His working is what makes ours possible. Paul could therefore say, "I labored more abundantly than they all," and immediately confess, "yet not I, but the grace of God which was with me" (1 Corinthians 15:10). Again he describes himself as "striving according to His working which works in me mightily" (Colossians 1:29). That is biblical ministry: real labor, real responsibility, real exertion—and underneath it all, divine power.

Therefore contentment does not mean sitting back and saying, "If God wants it done, He will do it without me." Biblical contentment says, "Without Me you can do nothing" (John 15:5)—and then gets up and obeys. It works vigorously without anxiety, plans carefully without presumption, labors intensely without self-reliance, and rests peacefully without laziness. The servant can therefore say both, "I labored," and, "Yet not I, but the grace of God."

WHEN THE GLORY SHIFTS FROM GOD TO WHAT WE HAVE BUILT

SPIRITUAL PRINCIPLE — *Success Requires More Watchfulness, Not Less*

The most dangerous institutional drift often begins in genuine blessing: "Look what God has done" quietly becomes "Look what we have built." When admiration migrates from the fruit Christ produces to the ministry He used to produce it, the instrument has begun competing with the glory of the Owner.

"Man's nature, so to speak, is a perpetual factory of idols." — John Calvin[4]

That factory does not shut down when we enter ministry. Deuteronomy 8:17 warns that blessing can make the heart say, "My power and the might of my hand have gained me this wealth." Paul asks the antidotal question, "What do you have that you did not receive?" (1 Corinthians 4:7). Laodicea could say, "I am rich, have become wealthy, and have need of nothing," while

Christ pronounced it spiritually poor and blind (Revelation 3:17). The safest ministry is one that keeps turning every visible achievement back into received stewardship.

THE COURAGE TO SAY NO AND THE STRENGTH TO REMAIN SIMPLE

SPIRITUAL PRINCIPLE — *Faithfulness Requires Assignment, Not Omnipresence*

Every good opportunity is not necessarily our assignment. Christian stewardship means giving our finite strength to the work Christ actually entrusts rather than baptizing endless activity as faithfulness.

But Jesus was never frantic. He lived surrounded by limitless need and possessed limitless compassion, yet He did not respond to every demand made upon Him. At the end He could say, "I have finished the work which You have given Me to do" (John 17:4). The controlling words are "which You have given Me." Faithfulness is not doing everything that could possibly be done; it is finishing what the Father actually assigns.

The apostles faced the same tension in Acts 6. Widows were being neglected, and the need was real. Yet the apostles refused to allow one legitimate ministry to displace their primary calling: "We will give ourselves continually to prayer and to the ministry of the word" (Acts 6:4). They did not deny the need; they ordered the ministry. Other qualified servants carried one responsibility so the apostles could remain faithful to another. That is not indifference. That is stewardship.

"I hurry about to many meetings, but am I in all this fulfilling my Master's orders?" — C. H. Spurgeon[5]

A ministry should never become so structurally heavy that obedience to Christ threatens its survival. Whatever is lawful but begins to hinder repentance, flexibility, generosity, or faithfulness has ceased to be merely a tool and has become a weight that must be reconsidered.

This is why simplicity can be a form of spiritual strength. A simpler ministry can repent faster, change direction faster, survive the loss of a major donor more easily, refuse questionable revenue more readily, and ask "What does Christ require?" without immediately confronting a hundred institutional reasons why obedience is inconvenient. Simplicity does not mean amateurism, disorganization, or rejection of technology, competent staff, sound administration, or necessary structure. It means refusing to mistake complexity for maturity.

"We give too much attention to method and machinery and resources, and too little to the source of power." — J. Hudson Taylor[6]

BUILD MINISTRIES LIGHT ENOUGH TO OBEY. REMAIN LIGHT ENOUGH TO CHANGE, LIGHT ENOUGH TO REPENT, AND LIGHT ENOUGH TO BECOME SMALLER WHEN CHRIST REQUIRES IT.

DO NOT MAKE THE RECIPIENT PAY FOR OUR REFUSAL TO SIMPLIFY

SPIRITUAL PRINCIPLE — *Institutional Cost Must Bow to Love and Obedience*

When a ministry creates expenses Christ never required, it must not automatically transfer those expenses to the people it was created to serve. Before asking the recipient to pay more, the ministry must first ask whether it should carry less.

Chapter Ten traced the circular defense of institutional costs. Contentment interrupts that circle with a personal question: could we obey Christ with less?

Of course, real ministry requires real resources. Workers may be supported; buildings sometimes serve legitimate purposes; books require printing; technology and travel cost money. But the presence of real costs does not relieve us of the obligation to examine them. Especially when the poor, the struggling, the young, the missionary, or the pastor with little income is being asked to carry those costs, we should ask slowly: "Are we asking this person to pay because Christ required this expense—or because we refuse to simplify?"

Sometimes what appears on the invoice as the cost of ministry is really the cost of our preferred form of ministry. Those are not always the same thing. A ministry that belongs to Christ must be willing to reduce its own comfort before increasing the recipient's burden, surrender prestige before restricting access, simplify administration before monetizing ministry, and become smaller before making the poor pay for its refusal to shrink. If we refuse to become smaller, someone else may be forced to pay for our refusal. The recipient should not have to finance our institutional appetite.

SOMETIMES THE MOST FAITHFUL BUDGET IS A SMALLER BUDGET

SPIRITUAL PRINCIPLE — *The Budget Must Bow to Obedience*

A growing budget is not necessarily evidence of a growing work of God. When maintaining present spending requires compromise, pressure,

commercialization, or distraction from Christ's commands, reducing the budget may be an act of stewardship rather than an admission of failure.

"He is not the best man in God's eyes who has most money, but he who has most grace." — J. C. Ryle[7]

Scripture repeatedly refuses to treat "more" as morally superior to "less." "Better is a little with the fear of the LORD, than great treasure with trouble" (Proverbs 15:16). "Better is a little with righteousness, than vast revenues without justice" (Proverbs 16:8). David says, "A little that a righteous man has is better than the riches of many wicked" (Psalm 37:16). Those texts do not glorify poverty; they destroy the assumption that the larger financial number is automatically the better spiritual condition. A smaller budget joined to righteousness, peace, freedom of conscience, and obedience may be far healthier than a larger one held together by compromise.

"Give us, Lord, whatever thou wilt, whether it be little or much." — C. H. Spurgeon[8]

"The way for a man to be contented, is not by raising his estate higher, but by bringing his heart lower." — Thomas Watson[9]

"A Christian comes to contentment, not so much by way of addition, as by way of subtraction." — Jeremiah Burroughs[10]

There are seasons when the faithful answer is not another campaign, another product, another fee, another department, or another appeal. It may be subtraction. Before asking, "What new income can we create?" leaders should be willing to ask, "What expense can we release? What program has completed its season? What structure has become heavier than its usefulness? What are we defending because Christ requires it — and what are we defending because we have grown accustomed to it?" Every line item is not sacred. Obedience is.

"My faith is as strong, or stronger, than it was when we had the larger sum in hand." — George Müller[11]

Record the choices rather than merely admiring simplicity. Identify which commitments serve the assignment, what can change, who will be affected, and how those people will be cared for. Honor existing obligations while pursuing reform; a smaller institution must not become an excuse for careless treatment of its workers.

So the fiscal question at year's end is not merely, "Did we meet the budget?" It is, "Did the budget serve obedience?" Would we rather reduce the budget than reduce biblical conviction? Close a department rather than close access to truth? Disappoint a constituency rather than displease Christ? A ministry may finish the year with less revenue, fewer employees, fewer programs, and less institutional reach — and yet stand before Christ more faithful than it did twelve months earlier.

SOMETIMES REDUCTION IS NOT FINANCIAL FAILURE. IT IS FINANCIAL REFORMATION.

PAST BLESSING IS NOT PRESENT AUTHORIZATION

Has anything Christ used in the past acquired the right to resist Christ in the present?

The answer must be no. Past usefulness does not create permanent immunity from biblical examination. God may genuinely use a ministry, institution, method, building, school, publisher, denomination, or movement for many years. We should thank Him for every good accomplished through it. But yesterday's blessing does not become today's authorization for disobedience.

LEARN HOW TO CLOSE THINGS WITHOUT CALLING EVERY REDUCTION A RETREAT

SPIRITUAL PRINCIPLE — *Past Usefulness Does Not Create Permanent Necessity*

Because Christ owns the ministry, He retains the right not only to begin and enlarge a work, but also to prune, redirect, conclude, or remove it. Faithful stewardship therefore includes knowing when to thank God for what He once used—and having the courage to let it end.

This is difficult because ministries develop memory, affection, and sacred associations. "God used this program." "God trained pastors through this school." "God saved people in this building." "God blessed this publication." Those statements may all be gloriously true, but past usefulness does not create permanent necessity. Numbers 21:8–9 records that God Himself commanded Moses to make the bronze serpent and genuinely used it to preserve dying Israelites. Centuries later, however, the same object had become spiritually dangerous, and Hezekiah "broke in pieces the bronze serpent that Moses had made" because Israel was burning incense to it (2 Kings 18:4). The object had a divine origin, an authentic history, and undeniable usefulness—and it still had to come down when it began competing with God.

"If the brazen serpent be put to a wrong use and made into an idol, it must not be spared." — C. H. Spurgeon, "Iconoclast," 1870[12]

Closing something faithfully is therefore not the same as despising it. We can thank God for what He did, honor the people who served, remember the fruit, record the history, and praise Christ for every life touched—and then, if faithfulness requires it, close the door. Some things should not be preserved merely because they have a history. Some things should be honored for their history and concluded because their season is over. A ministry that cannot close anything will eventually carry everything, and a ministry that carries everything eventually becomes too heavy to obey freely. The question is worth asking with

ruthless honesty: "If Christ were giving us this ministry today, would we build this program again?" If the answer is no, history alone may not be sufficient reason to preserve it. Sometimes faithfulness means starting well. Sometimes faithfulness means finishing well.

Retreat means moving away from obedience; reduction means becoming smaller. The two are not the same. A ministry can shrink while moving toward Christ—and expand while moving away from Him.

This is why we must distinguish backing away from faithfulness from becoming smaller for the sake of faithfulness. A ministry that compromises doctrine to keep its audience is retreating even if attendance grows. A school that softens conviction to preserve enrollment is retreating even if revenue rises. A publisher that restricts spiritual truth for commercial advantage may be retreating while sales increase. A church that abandons prayer, holiness, shepherding, and biblical preaching may be retreating while constructing a larger building. Growth can conceal retreat when the direction of the heart has turned away from Christ.

"It is as large a one as you will want to give account for in the day of judgment." — John Brown of Haddington[13]

Brown's answer to a minister who complained of a small congregation places scale beneath accountability. Hebrews 13:17 says shepherds "watch out for your souls, as those who must give account." The burden before Christ is not to explain why we were not larger; it is to answer for whether we were faithful with those and that which He actually entrusted.

Shiloh — Former Glory DID Not Guarantee Preservation

> *Jeremiah 7:12: "But go now to My place which was in Shiloh, where I set My name at the first, and see what I did to it because of the wickedness of My people Israel."*

God's former presence did not guarantee perpetual protection. Past privilege did not cancel present accountability. Sacred history did not place an institution beyond judgment.

"We have been here for a hundred years." "Great men taught here." "Thousands were converted through this ministry." "Missionaries went out from this school." "These books blessed generations." Thank God for every evidence of grace. But none of those statements answers Christ's present question: Are you faithful now?

Honor the Past—Do Not Worship It

Christian reform must not become historical contempt. We should honor faithful predecessors. We should preserve what remains biblical. We should

learn from what God has blessed. We should resist the arrogance that assumes our generation has discovered what everyone before us missed.

But gratitude for the past must never become captivity to the past. There is a profound difference between honoring an inheritance and being ruled by it.

ENOUGH IS A THEOLOGICAL WORD BECAUSE CHRIST IS OUR SECURITY

SPIRITUAL PRINCIPLE — ***Enough Is Measured by Obedience, Not Appetite***

Biblical contentment gives ministry a stopping point. Enough is not whatever finally satisfies ambition; it is what God supplies for faithful obedience. When Christ has given what is necessary to do what He has actually assigned, dissatisfaction with "enough" can become another form of unbelief.

Scripture speaks differently. Paul says that "godliness with contentment is great gain" and that "having food and clothing, with these we shall be content" (1 Timothy 6:6, 8). He tells the Corinthians that God is able to provide so that, "having all sufficiency in all things," they may abound for every good work (2 Corinthians 9:8). Notice the category: sufficiency. God may give abundance, but abundance is not the definition of sufficiency. Sufficiency means that God has supplied what is needed for the obedience He requires.

This does not mean that ministries should refuse larger provision, suppress legitimate vision, or pretend that costly assignments require no money. If Christ commands more, we may ask boldly for more and trust Him to provide. But the need must be defined by the assignment, not by prestige, habit, comparison, or institutional appetite. There is a profound difference between saying, "We need more in order to obey," and saying, "We need more in order to remain what we have become."

More has no natural finish line. Enough does. A ministry that cannot say "enough" will eventually be governed by appetite; a ministry that can say "enough" remains free to receive abundance gratefully and limitation peacefully. The governing question is therefore not, "How much more could we do if we had more?" but, "Has Christ given us enough to do what He has actually given us to do?"

A ministry is never truly poor because it is small, and never truly rich merely because it is large. Its deepest security is not money, property, staff, reputation, or reach, but the presence, power, and approval of Jesus Christ.

Christ gave His church something greater. "I am with you always, even to the end of the age" (Matthew 28:20). He promised that where even "two or three are gathered together" in His name, He is in their midst (Matthew 18:20). Hebrews grounds contentment in the same reality: "Be content with

such things as you have," because He has said, "I will never leave you nor forsake you" (Hebrews 13:5). The answer to the fear of having less is not finally a larger reserve fund. It is the presence of Christ.

"If God's Presence is with us, what have we to be afraid of?" — C. H. Spurgeon[14]

Therefore the greatest catastrophe a ministry can suffer is not losing a donor, a building, a staff position, a program, a platform, or even its institutional existence. The greatest catastrophe is to preserve all of those things while forfeiting the pleasure of the Master. Conversely, a ministry may lose much that once made it appear strong and yet retain the one treasure no financial contraction can remove: Christ Himself.

WHAT IF GOD IS PROTECTING US BY GIVING LESS?

SPIRITUAL PRINCIPLE — *Providential Limitation May Be Protective Mercy*

God's "no," "not yet," or "not this much" is not always deprivation. At times the Lord limits resources, influence, or visible strength in order to expose dependence, restrain pride, prevent entanglement, correct excess, and protect His servants from dangers that abundance might intensify.

We must speak carefully here. Scripture does not authorize us to interpret every budget shortfall, lost donor, closed door, illness, or institutional contraction as though we possessed an infallible private explanation of Providence. We should never say, "God reduced this income because He is definitely doing this particular thing," unless Scripture gives us warrant to say so. Providence is real, but our interpretation of Providence can be fallible. The proper response is humble examination, not confident speculation.

"What were once called luxuries are now comforts and necessaries." — J. C. Ryle[15]

Paul experienced limitation as protection. His thorn in the flesh was permitted "lest I should be exalted above measure" (2 Corinthians 12:7). Earlier he had been burdened "beyond measure, above strength," so that he "despaired even of life," and he explains the result: "that we should not trust in ourselves but in God who raises the dead" (2 Corinthians 1:8–9). The pressure did not mean God had abandoned him. God used the pressure to kill a form of confidence that could not safely remain.

We cannot know every secret purpose of Providence. But we can refuse to waste limitation. Instead of thinking only about escape, we can place the entire ministry beneath Scripture and ask, "Lord, what should this season expose, loosen, prune, or restore?"

THE CROSS DESTROYS OUR FEAR OF BECOMING SMALL

SPIRITUAL PRINCIPLE — *The Cross Redefines Loss, Weakness, and Success*

The Cross is God's final overthrow of the world's definition of success. In the kingdom of Christ, visible loss is not necessarily defeat, weakness is not necessarily uselessness, and becoming less for the sake of obedience may become the very stage upon which divine power and glory are most clearly displayed.

Every argument in this chapter eventually comes to Calvary. We can talk about smaller budgets, fewer programs, lost prestige, surrendered rights, reduced machinery, and institutional restraint, but our resistance to becoming smaller will not finally be broken by accounting principles. It must be broken by the sight of Jesus Christ. The One to whom the ministry belongs did not save us by protecting His earthly status. He saved us by laying it down.

"When Christ calls a man, he bids him come and die." — Dietrich Bonhoeffer[16]

Paul tells us to have the mind of Christ, who "made Himself of no reputation, taking the form of a bondservant," humbled Himself, and became "obedient to the point of death, even the death of the cross" (Philippians 2:5–8). The movement is downward: reputation surrendered, servant form assumed, obedience embraced, death accepted. Then comes the Father's vindication: "Therefore God also has highly exalted Him" (Philippians 2:9). The Cross teaches the church that downward movement in obedience is not the same thing as downward movement away from God.

This does not romanticize poverty, excuse incompetence, or make reduction a virtue in itself. Christ's poverty was purposeful, His suffering obedient, His sacrifice redemptive. The principle is not that smaller is automatically holier. The principle is that no servant of Christ may refuse an obedient loss merely because the loss looks unsuccessful. Hebrews says that Jesus, "for the joy that was set before Him endured the cross, despising the shame" (Hebrews 12:2). Cross-shaped ministry sees beyond immediate appearance to the pleasure and purposes of God.

So when obedience threatens size, reputation, property, revenue, comfort, or permanence, we must look again at Calvary. The Shepherd gave His life for the sheep. The King wore thorns. The Lord took the towel. The Savior entered a borrowed tomb. And through what looked like loss, God accomplished the salvation of His people.

The Cross teaches us that apparent loss in obedience can become the theater of God's greatest glory. A ministry that belongs to the crucified Christ must never be too proud, too large, too expensive, or too afraid to follow Him downward when obedience requires it.

BIBLICAL FINDING

SPIRITUAL PRINCIPLE — *Christ, Not Scale, Is the Measure and Security of Faithful Ministry*

God may entrust a ministry with abundance or lead it through limitation, but neither condition changes the governing duty of the steward: obey Christ, depend upon Christ, use the means Christ appoints, and return the glory to Christ. A ministry must know how to receive more without becoming proud and how to receive less without becoming afraid.

Contentment frees the servant for vigorous labor without requiring a preferred scale. We may receive abundance gratefully or limitation humbly, and we must examine either condition without pretending to know every secret purpose of Providence. Christ remains sufficient, and the work remains His.

And the final question is unavoidable: If Christ chooses not to preserve our preferred size, budget, structure, reputation, or reach, is Christ Himself still enough for us to obey with joy?

CHAPTER AXIOMS

Defining Principle — The Ministry Must Be Free to Obey Christ with More or with Less

These axioms gather the governing convictions of Chapter Thirteen into a final doctrinal and practical summary.

1. Contentment Is a Kingdom Disposition Rooted in Christ

Christian contentment is not resignation to circumstances but settled satisfaction in the sufficiency and presence of Christ. Because the believer possesses Christ, neither abundance nor need has the authority to define spiritual security. Scripture: Matthew 6:21, 25, 33; Philippians 4:11–13; 1 Timothy 6:6–8; Hebrews 13:5. A ministry that preaches contentment must be willing to display it.

2. Enough Is Determined by Assignment, Not Appetite

God may provide abundantly, but Scripture does not command ministries to pursue perpetual expansion. "Enough" means sufficient provision for faithful obedience to the work Christ has actually assigned. Scripture: Matthew 6:11;

Proverbs 30:8–9; 2 Corinthians 9:8; 1 Timothy 6:6–8. The question is not how much more we could possess, but whether Christ has supplied enough to obey.

3. God May Reduce Human Strength to Magnify Divine Power

God sometimes deliberately removes human explanations so that the excellence of the power may be seen to belong to Him. Gideon's army, Paul's weakness, earthen vessels, and the foolishness of preaching all reveal the same kingdom pattern. Scripture: Judges 7:2; 1 Corinthians 1:27–29; 2 Corinthians 4:7; 12:9–10. Less human strength can mean more unmistakable divine glory.

4. Divine Sovereignty Produces Responsible Labor, Not Passivity

The God who ordains the end also ordains the means. His sovereign working does not eliminate our obedience; it produces, empowers, and makes it fruitful. Scripture: Philippians 2:12–13; 1 Corinthians 15:10; Colossians 1:28–29; Acts 18:10–11; 2 Timothy 2:10. We labor vigorously, yet confess with Paul, "not I, but the grace of God."

5. A Ministry Must Remain Able to Become Smaller

No Christian institution has a divine right to preserve its preferred scale. If obedience requires pruning, reduction, simplification, or surrender, the ministry must be structurally and spiritually free to comply. Scripture: John 15:2; Philippians 4:12; Hebrews 12:1. A ministry too heavy to become smaller may already be too heavy to obey.

6. Success Requires Watchfulness Because Glory Can Quietly Shift

The movement from glorifying Christ to glorifying the ministry often begins in genuine blessing and may occur almost imperceptibly. "Look what God has done" can become "Look what God has done through us," and finally, "Look what we have built." Scripture: Deuteronomy 8:11–18; Mark 13:1–2; Matthew 23:16–17; 1 Corinthians 4:7. Success therefore demands more watchfulness, not less.

7. The Institution Is a Means; Christ's Command Is the End

Buildings, budgets, schools, publishing structures, conferences, programs, and organizations possess no independent sacredness. Their legitimacy is derivative: they exist to serve what Christ commanded. Scripture: John 14:15; Acts 6:4; 1 Corinthians 4:1–2. When the mission begins serving the machinery, the order has been reversed.

8. Simplicity Preserves Freedom to Obey

A ministry should never become so structurally heavy that repentance, generosity, reform, or obedience threatens institutional survival. Lawful things can become weights when they hinder the race. Scripture: 2 Timothy 2:4; Hebrews 12:1; Luke 14:28–33. Build ministries light enough to obey, and remain light enough to change.

9. The Recipient Should Not Finance Our Refusal to Simplify

When ministries create expenses Christ never required, they must not automatically transfer those expenses to the people they were created to serve. Scripture repeatedly shows servants bearing burdens, surrendering rights, and arranging support so the gospel is not unnecessarily hindered. Scripture: 1 Corinthians 9:12, 18; 2 Corinthians 11:7–9; 12:14–15; 1 Thessalonians 2:9; Acts 20:33–35. Before asking the recipient to pay more, the ministry must first ask whether it should carry less.

10. The Budget Must Bow to Obedience

Financial expansion is not a biblical measure of spiritual success. A smaller budget may represent reformation when it releases a ministry from unnecessary obligations, questionable revenue, or structures that distract from calling. Scripture: 1 Corinthians 4:2; Philippians 4:11–12; Luke 14:28–33. The decisive question is not, "Did we preserve the budget?" but, "Did the budget serve obedience?"

11. Past Usefulness Does Not Create Permanent Necessity

Something God genuinely used in the past may still need to be pruned, concluded, or removed in the present. Gratitude for history must never become bondage to history. Scripture: Ecclesiastes 3:1–2; 2 Kings 18:4; John 15:2; Revelation 2:5. Faithfulness includes knowing both how to begin and how to finish.

12. Direction Matters More Than Size

Retreat means moving away from obedience; reduction means becoming smaller. A ministry can shrink while moving toward Christ and grow while moving away from Him. Scripture: John 3:30; 1 Samuel 14:6; Zechariah 4:6; Revelation 3:8. Decrease is not defeat when Christ is increasing.

13. The Cross Redefines Loss, and Christ's Presence Defines Security

The crucified Christ is the final answer to the fear of becoming small. He became poor, took the form of a servant, humbled Himself to death, and through apparent loss accomplished redemption; the risen Lord then promised to remain with His people. Scripture: John 12:24; Philippians 2:5–11; 2 Corinthians 8:9; Hebrews 12:2; Matthew 28:20; Hebrews 13:5. A ministry may lose much and still possess everything essential if it has Christ and His approval.

SPIRITUAL PRINCIPLE — *Once We Accept That Less Can Be Faithful, We Must Examine Why More Feels Like Success*

Chapter Thirteen has confronted the fear of having less. The next question confronts the attraction of having more. If a ministry can become smaller and still be faithful, then growth itself must be examined beneath the judgment of Christ.

Numbers are visible. Growth is measurable. Expansion earns admiration. A larger audience, campus, budget, staff, enrollment, publishing list, or conference can feel like objective proof that God is pleased. Yet Christ told Sardis, "You have a name that you are alive, but you are dead" (Revelation 3:1), and Paul warns that the Day will test each one's work not merely for how much there was, but "of what sort it is" (1 Corinthians 3:13).

Once we learn that less is not necessarily failure, we are finally prepared to ask the corresponding question: When did more become our definition of success? That question leads directly into Chapter Fourteen: BIGGER IS NOT ALWAYS BETTER.

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CHAPTER FOURTEEN

Bigger Is Not Always Better

Why Ministry Growth Must Never Become an Idol

1 Corinthians 3:13: "Each one's work will become clear; for the Day will declare it, because it will be revealed by fire; and the fire will test each one's work, of what sort it is."

Revelation 3:1: "I know your works, that you have a name that you are alive, but you are dead."

"The emphasis today in Christian circles appears to be on quantity, with a corresponding lack of emphasis on quality." — A. W. Tozer[1]

"If you concentrate on the depth of your ministry, God will take care of the breadth of it." — John MacArthur[2]

GROWTH IS A GIFT TO RECEIVE, NOT A GOD TO SERVE

SPIRITUAL PRINCIPLE — *Christ's Verdict, Not Another Ministry's Size, Defines Faithfulness*

Numerical growth can be a genuine mercy of Christ, but it is never the final measure of ministry faithfulness. The governing question is not merely whether the work became larger, but whether what grew became more faithful, more holy, more Christlike, and more pleasing to the Owner.

2 Corinthians 10:12: "But they, measuring themselves by themselves, and comparing themselves among themselves, are not wise."

THE FIRE TESTS SUBSTANCE, NOT IMPRESSIVENESS

SPIRITUAL PRINCIPLE — *Spiritual Life Requires Spiritual Means*

Paul's language in 1 Corinthians 3 should sober every minister. The Day will not merely reveal how much was built; it will reveal what the work was made of. Gold, silver, and precious stones survive. Wood, hay, and straw do not become more permanent because we stacked them higher. The world knows how to gather crowds, capture attention, create anticipation, build brands, identify markets, target demographics, cultivate personalities, and turn consumers into loyal followers. Some ordinary tools used in ministry are morally neutral: a microphone, a website, careful administration, attractive design, sensible planning. The danger begins when tools become substitutes for the means God ordained to produce spiritual life.

1 Corinthians 2:4–5: "And my speech and my preaching were not with persuasive words of human wisdom, but in demonstration of the Spirit and of power, that your faith should not be in the wisdom of men but in the power of God."

"What the Church needs today is not more machinery ... but men whom the Holy Ghost can use—men of prayer." — E. M. Bounds[3]

Acts 6:4: "But we will give ourselves continually to prayer and to the ministry of the word."

"We may become more intent on full pews than on redeemed souls." — J. H. Jowett[4]

CHRIST'S PROMISES ARE ENOUGH — EVEN WHEN TRUTH REDUCES THE CROWD

SPIRITUAL PRINCIPLE — *Truth Must Never Be Made Smaller to Keep the Crowd Larger*

The church does not need gimmicks to rescue Christ's promises. We already have the promise: "I will build My church" (Matthew 16:18). Notice the subject of the sentence. I will build. Jesus never commanded us to invent a church-growth formula impressive enough to make His promise work. Our responsibility is wonderfully demanding and wonderfully freeing: preach His Word, pray, shepherd His sheep, evangelize the lost, disciple believers, cultivate holiness, guard doctrine, love one another, depend upon His Spirit, obey His commands, and trust Him with the results.

> *Psalm 127:1: "Unless the LORD builds the house, They labor in vain who build it; Unless the LORD guards the city, The watchman stays awake in vain."*

Then Jesus does something devastating to the numbers: He preaches. He exposes why many were following Him. "You seek Me, not because you saw the signs, but because you ate of the loaves and were filled" (John 6:26). They wanted bread; Jesus offered Himself. They wanted benefits; Jesus confronted unbelief. They wanted what He could give them; Jesus demanded that they receive Him. Soon many disciples say, "This is a hard saying" (John 6:60). This is where growth-controlled ministry becomes vulnerable. Attendance is about to fall, people are offended, and institutional self-preservation begins whispering: Soften it. Save the momentum. Do not lose the audience. Jesus presses the truth.

> *John 6:66–68: "From that time many of His disciples went back and walked with Him no more. Then Jesus said to the twelve, 'Do you also want to go away?' But Simon Peter answered Him, 'Lord, to whom shall we go? You have the words of eternal life.'"*

Jesus was not trying to drive faithful disciples away, but He was unmistakably willing for the visible ministry to become smaller rather than allow the crowd to make truth smaller. Peter's answer exposes the difference between consumers and disciples. The crowd wanted loaves; Peter wanted Christ. By a crude ministry dashboard, John 6 looks catastrophic: thousands at the beginning and massive visible contraction by the end. Spiritually, however, clarity increased, false motives were exposed, true allegiance became visible, and the confession became stronger. Jesus grew by going backwards.

DO NOT OUTRUN PROVIDENCE

SPIRITUAL PRINCIPLE — *God Governs the Pace of the Work as Well as the Purpose of the Work*

The orphan work would proceed "only so far and so fast as the Lord should provide both money and helpers." — George Müller, as recorded by A. T. Pierson[5]

A ministry can grow faster than its soul. Buildings can grow faster than giving; programs faster than prayer; attendance faster than discipleship; influence faster than character; revenue faster than accountability; staff faster than qualified shepherds. Müller therefore counseled believers to ask whether a work is truly God's work, whether they are the persons appointed to it, and whether God's time has come; he warned against rushing forward in self-will and then calling the demand for money "faith." He also insisted that obtaining means was not enough—the means had to be obtained in God's way—and that prayer, Scripture, and the Spirit must remain united in discerning the Lord's will.

Müller counseled believers to ask whether the work was God's work, whether they were appointed to it, and whether God's time had come.[6]

CHRIST'S AUDIT OF HIS CHURCHES — RETURN TO THE FIRST WORKS

The surest way to expose false measurements of ministry is to listen to Christ evaluate His own churches. Revelation 2–3 is Christ walking among His lampstands, examining His churches according to His standards.

Men measure attendance. Christ measures faithfulness. Men notice budgets. Christ notices love. Men celebrate reputation. Christ examines reality. Men admire strength. Christ honors obedience. Men protect institutions. Christ threatens lampstands.

That last fact should sober every Christian ministry.

Christ Is Willing to Remove What Men Are Desperate to Preserve

To Ephesus Christ says: Revelation 2:4–5: "Nevertheless I have this against you, that you have left your first love. Remember therefore from where you have fallen; repent and do the first works..." Then comes the warning: "...or else I will come to you quickly and remove your lampstand from its place—unless you repent."

Ephesus had doctrine. Discernment. Labor. Perseverance. Opposition to false teachers. Yet Christ was prepared to remove the lampstand. Why? Because orthodoxy, activity, and institutional continuity could not compensate for departure from first love and first works.

Christ does not say: "Whatever happens, preserve the organization." He says: Remember. Repent. Return. Do the first works. There is our pattern for genuine reform.

WHAT EXACTLY IS GROWING?

SPIRITUAL PRINCIPLE — *Heaven Can Commend What Earth Calls Small and Condemn What Earth Calls Great*

"The glory of a church does not lie in her numbers ... it lies in her God." — C. H. Spurgeon[7]

Philadelphia's "little strength" did not prevent Christ's commendation. The wider comparison below shows why visible scale cannot supply our verdict.

Christ's true people are "a little flock," yet "these are they who shake the universe." — J. C. Ryle[8]

Smyrna — Poor, Yet Rich

Revelation 2:9: "I know your works, tribulation, and poverty (but you are rich)..." Poor. But rich. Christ's accounting system is radically different from ours.

A ministry may possess little money and yet possess enormous spiritual wealth. Another may possess enormous financial resources and be spiritually impoverished. Therefore financial strength cannot be treated as proof of divine approval.

Sardis — A Reputation Without Reality

Revelation 3:1: "You have a name that you are alive, but you are dead." There may be no more frightening institutional diagnosis in Scripture.

A name. A reputation. A history. Recognition. Perhaps influence. Yet Christ sees death.

A ministry can outlive the spiritual reality that once justified its existence.

Reputation tells us what people think the ministry is. Christ tells us what the ministry actually is.

Philadelphia — Little Strength, Great Faithfulness

Revelation 3:8: "You have a little strength, have kept My word, and have not denied My name." Little strength. Yet Christ commends them.

Christ does not shame Philadelphia for being small or weak. He praises them because they kept His Word and did not deny His name.

Not enormous strength. Not enormous machinery. Not enormous reputation. But enormous faithfulness.

Laodicea — Wealth That Hides Poverty

> *Revelation 3:17: "Because you say, 'I am rich, have become wealthy, and have need of nothing'—and do not know that you are wretched, miserable, poor, blind, and naked."*

Here institutional self-confidence reaches its climax. The danger of wealth is not merely greed. It is self-deception. Resources can create the appearance of health. Money can insulate an organization from recognizing spiritual decay. Large reserves can preserve machinery long after the spiritual reason for that machinery has disappeared.

One of the most dangerous moments in Christian ministry may be when the institution has enough money to avoid asking whether it still has Christ's approval.

Money can hide weakness. Reputation can hide drift. Growth can hide compromise. Activity can hide spiritual deadness. Influence can hide dependence upon human machinery.

Horizontal applause can become institutional anesthesia. It can numb a ministry to vertical rebuke.

Christ's Scorecard

Put the churches together. Ephesus: doctrinally vigilant, but first love abandoned. Smyrna: poor, yet rich. Sardis: famous for life, yet dead. Philadelphia: little strength, yet faithful. Laodicea: wealthy and self-satisfied, yet spiritually bankrupt.

What becomes of our usual measurements? They collapse.

Christ's evaluation cannot be reduced to: How large? How wealthy? How famous? How old? How influential? How many campuses? How many students? How many books? How many subscribers?

Christ asks deeper questions: Do you love Me? Have you kept My Word? Have you denied My name? Are you spiritually alive? Are you faithful? Will you repent?

GROWTH MUST NEVER HIDE A STARVING SOUL OR REQUIRE DISOBEDIENCE

SPIRITUAL PRINCIPLE — *No Expanding Ministry Can Compensate for a Shrinking Soul*

"Christian work may be a means of evading the soul's concentration on Jesus Christ." — Oswald Chambers[9]

Ephesus is the frightening biblical example. Christ could say, "I know your works, your labor, your patience," and still add, "Nevertheless I have this against you, that you have left your first love" (Revelation 2:2–4). Works had not disappeared; love had. Activity remained while the center had shifted. Jesus appointed the Twelve first "that they might be with Him" and then "that He might send them out to preach" (Mark 3:14). Communion precedes commission. The ministry is never healthy when the work for Christ consumes the life with Christ.

"It is not great talents God blesses so much as great likeness to Jesus." — Robert Murray M'Cheyne[10]

A faithful ministry must be able to refuse certain kinds of expansion. Would we refuse growth that required softening doctrine? Growth that put spiritual ministry behind an unnecessary financial gate? Expansion requiring irresponsible debt? Growth that turned pastors into executives and separated them from sheep? Growth that damaged families? Growth that strengthened the institution while weakening the church? If the answer is always no—if growth must be accepted regardless of cost—then growth is already our master.

> *Paul gives the minister his marching orders without any retention clause: "Preach the word! Be ready in season and out of season. Convince, rebuke, exhort" (2 Timothy 4:2). He could tell the Ephesian elders, "I have not shunned to declare to you the whole counsel of God" (Acts 20:27). John explains why some leaders could not do the same: "they loved the praise of men more than the praise of God" (John 12:42–43). When the praise of men becomes necessary for institutional survival, truth is already under pressure.*

"I preached, as never sure to preach again, And as a dying man to dying men." — Richard Baxter[11]

THE PLATFORM MUST POINT AWAY FROM THE SERVANT AND GROW INTO CHRIST

SPIRITUAL PRINCIPLE — *We Are Responsible for Faithful Means; Christ Is Responsible for the Increase*

Growth brings another danger: the ministry becomes fused with the leader's identity. The ministry grows, the leader becomes known, invitations increase, books sell, people quote him, and his face appears on advertisements. Eventually the man and the ministry become difficult to distinguish. John the Baptist gives

the cure: "He must increase, but I must decrease" (John 3:30). John said those words while his visible ministry was shrinking and people were leaving him for Jesus—and he rejoiced.

None of this is an argument against growth. The church should grow; the gospel should spread; disciples should multiply. But Scripture defines healthy growth: "speaking the truth in love, may grow up in all things into Him who is the head—Christ" (Ephesians 4:15). There is the target: into Him. We should long for more conversions, more disciples, more missionaries, more faithful churches, more pastors, more sound resources, more children taught, and more nations reached—but all of it must grow into Christ.

We can finally put down a burden Christ never gave us. Jesus never commanded us to manufacture His Church. He said, "I will build My church" (Matthew 16:18). Paul says the same truth from another angle:

> *1 Corinthians 3:6–7: "I planted, Apollos watered, but God gave the increase. So then neither he who plants is anything, nor he who waters, but God who gives the increase."*

Growth is wonderful when Christ gives it, dangerous when we need it, and idolatrous when we compromise to keep it. The church's glory is not ultimately in the crowd, the property, the platform, the leader, the budget, or the brand. Its glory lies in Christ in the midst.

INSTITUTIONAL ANESTHESIA — WHEN HORIZONTAL APPLAUSE HIDES VERTICAL DISAPPROVAL

One of the most dangerous stages of institutional drift occurs when success becomes proof that repentance is unnecessary.

The ministry is growing. The budget is strong. The conferences are full. The books are selling. The institution is respected. Its leaders are praised. Its graduates are influential. Its donors are satisfied. And slowly, almost imperceptibly, all that horizontal affirmation begins to function as spiritual reassurance.

"Surely God must be pleased. Look at what He is doing through us." But Scripture will not allow us to reason that way.

A ministry can be celebrated horizontally while being disapproved vertically.

The applause of the church cannot overrule the verdict of the Lord of the church.

When Success Becomes a Defense

At this stage, success itself begins to silence criticism: "Look how many people attend." "Look how many students enroll." "Look how many countries we reach." "Look how much money is given." "Look how many lives have been touched." Those facts may all be true. They may even represent genuine works of providence. But none of them answers the decisive question: Is Christ pleased with what we are doing now?

Failure forces questions. Success often suppresses them. And when success becomes the argument against reform, institutional anesthesia is already at work.

What if Everyone Approves—But Christ Does Not?

What if nearly everyone around us approves of what we are doing—but Christ does not?

What if donors approve? What if boards approve? What if peers approve? What if conferences celebrate us? What if magazines praise us? What if our denomination honors us? What if our ministry is considered a model for others? What if all of that is true—and Christ says: "Repent." Whose verdict governs?

If the ministry belongs to Christ, then His evaluation must outweigh every horizontal affirmation combined.

The Need to Hear Christ Again

Successful institutions therefore need something failure naturally produces: the willingness to listen again. Listen to Scripture without first asking what obedience will cost. Listen to criticism without instinctively protecting reputation. Listen to younger voices without dismissing them because they threaten inherited structures. Listen to pastors and churches actually being served by the institution. Listen to the conscience. Listen above all to Christ.

The great danger is not merely that an institution will make mistakes. The great danger is that it will become too successful to believe it needs correction.

BIBLICAL FINDING

SPIRITUAL PRINCIPLE — *The Final Question Is Not "How Big?" but "How Faithful, How Holy, How Christlike?"*

Scripture celebrates genuine growth. We should long for multitudes to be converted, disciples to multiply, churches to be planted, missionaries to be sent, truth to spread, and the kingdom of Christ to advance throughout the earth.

Acts gladly records thousands added to the church (Acts 2:41, 47; 4:4), and no faithful minister should be indifferent to the salvation of more souls. But Scripture never establishes numerical growth as the final measure of ministry success.

Heaven measures what numbers cannot. Faith must grow, love must abound, believers must become fruitful in every good work, and the body must "grow up in all things into Him who is the head—Christ" (2 Thessalonians 1:3; Colossians 1:10; Ephesians 4:15). Sardis possessed a reputation for life while Christ pronounced death. Philadelphia possessed "little strength" while Christ commended fidelity. Jesus allowed crowds to depart rather than weaken truth. Paul planted and Apollos watered, but God gave the increase. Outward growth can coexist with inward decline, and a crowded platform can still conceal an empty soul.

The servant must therefore keep heaven's vertical standard before his eyes: truth, holiness, prayer, love, dependence upon the Holy Spirit, faithful shepherding, biblical means, integrity, discipleship, and conformity to Christ. Human strategies may serve ministry where they remain morally lawful and subordinate, but they must never displace the God-ordained means by which spiritual life is produced. Growth that requires compromise must be refused; growth that outruns Providence must be slowed; growth that magnifies the servant must be redirected; and growth that does not move people into Christ must be questioned.

The world can generate consumers. Only God can create Christians. Healthy ministry therefore seeks depth before breadth, faithfulness before fame, discipleship before attendance, holiness before headcount, truth before retention, and Christ before growth. The ministry belongs to Christ. So does the increase.

CHAPTER AXIOMS

Axiom One — Growth Is a Gift, Not the Goal

Scripture: Acts 2:41, 47; Acts 6:7; 1 Corinthians 4:2; Colossians 1:28.

Growth is wonderful when Christ gives it. Pleasing Christ is essential whether He gives it or not.

Axiom Two — Heaven Uses a Vertical Standard

Scripture: 2 Corinthians 10:12; John 21:21–22; 1 Corinthians 4:3–5; Romans 14:4.

Stop looking sideways. Look upward to Christ, downward into His Word, and forward to His verdict.

Axiom Three — The Fire Tests Quality, Not Merely Quantity

Scripture: 1 Corinthians 3:10–15; 2 Corinthians 5:9–10; 1 Corinthians 4:5.

The question is not simply how much we built, but what we built with—and whether Christ will approve it.

Axiom Four — God's Means Must Not Be Replaced by Human Machinery

Scripture: 1 Corinthians 2:4–5; Acts 6:4; John 6:63; John 15:5; Colossians 3:16; 1 Thessalonians 1:5.

Use tools. Never trust tools to do what only God can do.

Axiom Five — True Discipleship May Produce Reverse Growth

Scripture: John 6:26, 60–69; Luke 14:25–33; John 8:31–32.

When truth and numbers collide, truth must win.

Axiom Six — God Governs the Pace of Growth

Scripture: Psalm 127:1; Proverbs 16:9; Luke 14:28–30; James 4:13–15; Acts 16:6–10.

God's work must be pursued in God's way, in God's time, and at God's pace.

Axiom Seven — Numbers May Describe Ministry but Cannot Declare It Healthy

Scripture: 1 Samuel 16:7; Revelation 3:1; Revelation 3:17; 2 Thessalonians 1:3.

The dashboard is a tool—not the judgment seat.

Axiom Eight — Little Strength Can Receive Great Approval

Scripture: Revelation 3:7–13; Luke 12:32; Zechariah 4:10; 1 Samuel 14:6; 1 Corinthians 1:27–29.

Never be ashamed of smallness when Christ is pleased with faithfulness.

Axiom Nine — Outward Growth Must Not Conceal Inward Decline

Scripture: Revelation 2:2–5; Mark 3:14; Luke 10:41–42; John 15:4–5; 1 Timothy 4:16.

If the ministry is growing while the minister is dying inside, something essential is moving in the wrong direction.

Axiom Ten — A Faithful Ministry Must Be Able to Refuse Unfaithful Growth

Scripture: Matthew 4:8–10; Galatians 1:10; 2 Corinthians 4:1–2; 2 Timothy 4:2–5.

If becoming larger requires becoming less faithful, remain smaller.

Axiom Eleven — The Platform Must Never Become the Person

Scripture: John 3:30; 1 Corinthians 3:4–7; 1 Corinthians 4:7; 2 Corinthians 4:5; Acts 14:14–15.

A servant may be visible; he must never become indispensable.

Axiom Twelve — True Growth Is Growth into Christ

Scripture: Ephesians 4:11–16; Colossians 1:10, 18, 28–29; 2 Thessalonians 1:3; 2 Peter 3:18; John 15:4–8.

Do not ask only, "Did it grow?" Ask, "Did it grow into Christ?"

SPIRITUAL PRINCIPLE — *Growth Multiplies Stewardship, So Oversight Must Deepen with Responsibility*

Growth creates another stewardship problem. The larger a ministry becomes, the more money, people, property, reputation, authority, and institutional momentum its leaders are entrusted to govern. Jesus states the principle plainly: "For everyone to whom much is given, from him much will be required" (Luke 12:48). Enlargement therefore does not reduce accountability; it multiplies it.

That means good intentions are no longer sufficient. Growing ministries need men willing to ask hard questions, restrain ambition, expose conflicts, examine compensation and revenue, protect the sheep, insist upon honorable financial practices, and tell even successful leaders no when faithfulness requires it. Paul deliberately administered substantial gifts in a way that avoided blame and provided "honorable things, not only in the sight of the Lord, but also in the sight of men" (2 Corinthians 8:20–21). Biblical oversight is not distrust of ministry; it is stewardship of what belongs to Christ.

Proverbs says, "Be diligent to know the state of your flocks" (Proverbs 27:23). That principle belongs in the boardroom as surely as in the pasture. If the ministry belongs to Christ, then the money belongs to Christ, the reputation belongs to Christ, the authority belongs to Christ, and the boardroom belongs to Christ too. Growth therefore brings us to the next unavoidable question:

WHO WATCHES THE STEWARDS WHILE THE MINISTRY IS GROWING?

That question leads directly to Chapter Fifteen: BOARDS ARE STEWARDS TOO — Financial Oversight as Spiritual Oversight.

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CHAPTER FIFTEEN

Boards Are Stewards Too

Financial Oversight as Spiritual Oversight

2 Corinthians 8:20–21: "Avoiding this: that anyone should blame us in this lavish gift which is administered by us—providing honorable things, not only in the sight of the Lord, but also in the sight of men."

"Take heed to yourselves, lest your example contradict your doctrine." — Richard Baxter[1]

SPIRITUAL PRINCIPLE — *A Board Can Be Unanimous and Still Be Unfaithful*

Agreement is not the final test of governance. A Christian board exists not to preserve harmony at any cost, but to bring collective stewardship beneath Christ's Word, truth, and accountability; when fear, loyalty, ignorance, or deference replaces honest judgment, unanimity can become a disguise for failure.

THE BOARDROOM BELONGS TO CHRIST — AND CIVIL GOVERNANCE MUST SERVE HIS ORDER

SPIRITUAL PRINCIPLE — *Board Authority Is Borrowed Authority Under the Owner*

The governing principle of this entire book enters the boardroom without modification: the ministry belongs to Christ. Therefore the money discussed

around the table belongs to Christ. The buildings, intellectual property, donor funds, reserves, employees, opportunities, reputation, and authority belong to Christ. Even the board's authority is borrowed authority. No director owns a seat at the table; he occupies it temporarily as a steward.

1 Corinthians 4:2: "Moreover it is required in stewards that one be found faithful."

An important distinction must remain clear. The New Testament does not establish the modern nonprofit corporate board as an office of the church. Christ gives His local churches elders or overseers and deacons, with the congregation exercising the responsibilities Scripture assigns to it. Civil incorporation may require directors or trustees, and a church may use those structures lawfully, but a legal board must never quietly replace biblical ecclesiology.

Spurgeon distinguished pecuniary stewardship from the elders' spiritual oversight of the flock; corporate structure must serve, never replace, Christ's order.[2]

FOUNDERSHIP DESERVES GRATITUDE, NOT SOVEREIGNTY

SPIRITUAL PRINCIPLE — *Foundership Deserves Gratitude, Not Sovereignty*

Christian ministries often begin with one burdened person. He sees a need, prays, sacrifices, gives money, works late, accepts risks, gathers supporters, and under God the work grows because he labored while others were still deciding whether the work was possible. That history deserves gratitude. It does not confer ownership. The founder may have begun the ministry; he did not purchase it with his blood. Christ did.

"Power tends to corrupt and absolute power corrupts absolutely." — Lord Acton[3]

"The best of men are only men at their very best." — J. C. Ryle[4]

1 Peter 5:2–3: "Shepherd the flock of God which is among you, serving as overseers, not by compulsion but willingly, not for dishonest gain but eagerly; nor as being lords over those entrusted to you, but being examples to the flock."

INDEPENDENCE AND ACCOUNTABILITY MUST BE REAL

SPIRITUAL PRINCIPLE — *Independence Is the Freedom to Love a Leader Enough to Tell Him the Truth*

A director who never disagrees may be loyal. He may also be unnecessary. Real oversight requires enough independence to tell the truth when the truth is expensive. "Faithful are the wounds of a friend" (Proverbs 27:6). A faithful board sometimes wounds—not maliciously, publicly, or arrogantly, but lovingly. It asks why, asks to see the numbers, examines alternatives, identifies who benefits, requires disclosure of conflicts, asks what happens if giving falls, and asks whether the proposal protects the mission or merely feeds the machinery.

"The duty of mutual admonition and correction is committed to all Christians, but is specially enjoined on ministers." — John Calvin[5]

When a Donor Becomes Too Important to Lose

If doctrine begins bending because a donor may leave, the gift has become leverage. Peter was financially free enough to offend the man with the money: Acts 8:20. Can we tell the wealthy donor the truth? Can we disagree with him? Can we rebuke him? Can we lose him? Can we allow his gift to leave without allowing our convictions to leave with it?

> *Galatians 2:5: "To whom we did not yield submission even for an hour, that the truth of the gospel might continue with you."*

Protect the Pulpit from Financial Partiality

There is profound wisdom in protecting the preacher from financial partiality. He should not look across the sanctuary and see dollar signs. He should see souls. James 2:2–4 forbids economic hierarchy in the assembly. Partiality can live in access, attention, invitations, influence, response time, private meetings, leadership consideration, who gets heard, and who gets remembered.

At Calvary there were no donor tiers.

FINANCIAL OVERSIGHT IS SPIRITUAL OVERSIGHT

SPIRITUAL PRINCIPLE — *Money Is a Spiritual Revealer Before It Is an Accounting Category*

Some directors think of finances as the accountant's department. Scripture will not allow that separation. Money reveals priorities. Budgets reveal theology. Compensation reveals values. Related-party transactions reveal loyalties. Debt reveals assumptions about the future. Restricted gifts reveal whether promises to donors are honored. Reserves reveal attitudes toward prudence and dependence. Expenses reveal what the institution considers important. A board reviewing finances is therefore reading the spiritual autobiography of the organization written in numbers.

1 Corinthians 10:12: "Therefore let him who thinks he stands take heed lest he fall."

CONFLICTS, COMPENSATION, AND RECORDS MUST COME INTO THE LIGHT

SPIRITUAL PRINCIPLE — *A Conflict Cannot Be Judged Honestly Until It Is Brought into the Light*

Biblical stewardship demands disclosure, impartiality, independent review, and honest documentation. The conflicted individual should disclose the relationship fully and step out of deliberation and voting where appropriate. Then independent people should examine alternatives and determine whether the arrangement genuinely serves the ministry. Here is a useful test: Could we explain this transaction clearly to the congregation, donors, staff, an independent accountant, the poorest widow who gave sacrificially—and Christ Himself? If the decision depends upon nobody finding out, stop.

Two Witnesses from Church History

In 1521 Martin Luther stood before the Holy Roman Emperor and representatives of enormous ecclesiastical power at the Diet of Worms. Ordered to recant his writings, Luther refused unless Scripture or sound reason demonstrated his error. His crucial statement was: "My conscience is captive to the Word of God." The popular phrase "Here I stand" was added in some later accounts, but the historically secure core is stronger anyway: Luther would not force his conscience against Scripture merely because both church and empire demanded submission.[1]

1 Martin Luther, statement at the Diet of Worms, April 1521; see Luther's Works, vol. 32, Career of the Reformer II, ed. George W. Forell (Philadelphia: Muhlenberg Press, 1958), 112–13. The familiar phrase "Here I stand" is not needed for the historically secure core cited here.

Less than thirty years later, Hugh Latimer stood before King Edward VI and preached on Luke 12:15. His subject before the monarch was not flattering political theology but covetousness. Latimer repeatedly sounded Christ's warning: "Take heed and beware of covetousness." Biblical preaching does not change its subject because wealth or power entered the room.[2]

Our circumstances may be less dramatic, but the governing question has not changed: Who gets to bind the conscience—the powerful person in front of us, or the Word of God above us?

Create Room for Unwelcome Truth

Therefore faithful institutions should deliberately make room for voices that are not dependent upon keeping leadership pleased. Boards must be able to question executives. Pastors must be able to question institutions. Faculty must be able to raise biblical concerns without fearing retaliation. Financial practices must be transparent enough to withstand scrutiny. Leaders must be willing to hear criticism without immediately asking how to neutralize the critic.

And whenever possible, mature believers with no financial or reputational interest in preserving the institution should be invited to examine whether stated convictions and actual practices still agree.

No human review will ever be perfectly unbiased. But the standard can be objective even when the reviewers are imperfect.

Scripture must be permitted to render a verdict the institution does not want to hear.

DO NOT SHOOT THE WATCHMAN — EVEN GOOD MEN NEED GUARDRAILS

SPIRITUAL PRINCIPLE — *Warnings Must Be Tested, Not Silenced*

Ephesians 5:11: "And have no fellowship with the unfruitful works of darkness, but rather expose them."

Dietrich Bonhoeffer warned, "Nothing can be more cruel than the leniency which abandons others to their sin." That is why loving governance cannot confuse silence with kindness. Critics can be wrong, malicious, or misinformed, and accusations must be tested. But a healthy board creates a pathway for credible concerns to be heard without automatic retaliation. Do not

2 Hugh Latimer, "Last Sermon Preached before King Edward the Sixth," Westminster, Lent 1550, on Luke 12:15, in Sermons by Hugh Latimer (Parker Society edition).

punish the watchman merely because his alarm interrupted the appearance of peace. Sometimes the person disturbing the peace is the person protecting the ministry.[6]

SPIRITUAL PRINCIPLE — *Piety Does Not Cancel Prudence*

George Müller is remembered as one of the great examples of faith and financial integrity in Christian history. Yet Müller did not treat personal piety as a substitute for structural stewardship. Concerning the New Orphan House he wrote that it had been placed in the hands of eleven trustees, men known to him in the Lord, "that they might watch over the work and care for it" if the Lord took him home.[7]

SPIRITUAL PRINCIPLE — *Character Must Precede Usefulness*

Matthew Henry, commenting on the qualification that deacons first be tested, wrote: "It is not fit that the public trusts should be lodged in the hands of any, till they have been first proved." Acts 6 makes the same point positively: when men were needed for an important material responsibility, the apostles did not say, "Find seven wealthy people." They required men of good reputation, full of the Holy Spirit and wisdom.[8]

Acts 6:3: "Seek out from among you seven men of good reputation, full of the Holy Spirit and wisdom, whom we may appoint over this business."

INDEPENDENT DELIBERATION MUST TEST EVERY CLAIM

SPIRITUAL PRINCIPLE — *Private Impressions Must Submit to Public Truth and Corporate Discernment*

Spiritual language can become a governance weapon without anyone intending it. A leader says, "I believe God told me we must buy this building," or, "The Lord has shown me we need to expand." The board now feels trapped: who wants to vote against God? But personal conviction does not cancel corporate discernment.

1 Thessalonians 5:21: "Test all things; hold fast what is good."

Leaders Must Be Able to Say, "We Were Wrong"

Those may be four of the most difficult words for institutional leaders to speak: We were wrong. Not merely, "Mistakes were made." Not, "Communication could have been better." Not, "Some people misunderstood our intentions." Not, "With the benefit of hindsight, perhaps we might have chosen differently." We were wrong.

Christian leadership should make those words easier, not harder, because the gospel already destroys the fiction of human infallibility. We are redeemed sinners. We see imperfectly. We make poor judgments. We inherit practices we have never examined. We rationalize structures because we depend upon them. We can sincerely believe we are defending ministry while actually defending ourselves. The doctrine of sin should make Christian institutions suspicious of their own capacity for self-justification, and the doctrine of grace should make confession possible.

A board does not lose spiritual authority by admitting error. It may finally begin exercising spiritual authority. A president does not become weaker by confessing drift. A pastor does not dishonor Christ by saying, "I was wrong." He dishonors Christ when pride requires him to defend what Scripture requires him to forsake. An institution that cannot confess error cannot practice meaningful repentance.

THE BOARD MUST BE ABLE TO SAY NO — BECAUSE OVERSIGHT IS LOVE

SPIRITUAL PRINCIPLE — ***A Board That Cannot Restrain Power Cannot Govern Power***

This may be the most important word in governance: No. No, we cannot afford this. No, you cannot vote on your own compensation. No, this transaction is too conflicted. No, donor restrictions do not permit that use. No, we will not hide this weakness. No, we will not borrow merely to preserve appearances. No, we will not silence the staff member who raised a credible concern. No, we will not expand faster than Providence permits. No, we will not sacrifice the mission to preserve the machine. And sometimes: No, Pastor. No, Founder. No, President.

THE FINAL BOARD MEETING WILL NOT BE ON EARTH

SPIRITUAL PRINCIPLE — *Every Director Will Face a Final Accounting Before Christ*

Paul makes the accountability personal: "Each of us shall give account of himself to God" (Romans 14:12), and "we must all appear before the judgment seat of Christ" (2 Corinthians 5:10). A collective vote does not dissolve individual responsibility. Minutes may record that "the board approved," but Christ sees each conscience, each motive, each question avoided, each conflict disclosed or concealed, and each vote cast.

> *Luke 12:48: "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."*

The boardroom is not outside the lordship of Jesus Christ. There is no fiduciary duty more ultimate than fidelity to the Owner. Before casting a vote, imagine the decision stripped of personalities, pressure, institutional reputation, and fear. Could you place it before Christ and say, "Lord, this is what I believed faithfulness required"? That is the vote worth casting.

BUILD THE GUARDRAILS BEFORE THE DRIFT RETURNS

Repentance must not depend upon the memory or strength of one generation. The men who experienced the crisis may remember why reform was necessary. They felt the pressure, saw the compromise, endured the painful conversations, and watched Christ expose what had become unhealthy. But twenty years later those men may be gone, and the next generation may inherit the structures without inheriting the convictions that produced them. Deuteronomy 6:12: "then beware, lest you forget the LORD who brought you out of the land of Egypt, from the house of bondage." Israel's danger was not merely rebellion. It was forgetfulness. And forgetfulness eventually made bondage attractive again.

For that reason, we should never build a ministry that remains faithful only while an unusually strong leader is present. A courageous founder may refuse manipulation, resist needless expansion, keep finances transparent, and give resources away generously. But what happens when he dies? If the structure itself naturally pushes his successors toward revenue dependence, prestige, expansion, and self-preservation, the reform never penetrated deeply enough.

Build accountability that makes concealment difficult. Build budgets that leave room for obedience. Build boards capable of saying no to powerful executives. Build ministries that can become smaller without collapsing. Above all, do not construct something that requires a hero in every generation simply to keep it faithful. If the ministry cannot remain faithful after the founder is gone, too much of the ministry was built around the founder.

Boards especially must remain spiritually awake. A Christian board cannot be reduced to protecting assets, approving budgets, reducing liability, and preserving institutional continuity. Those functions have their place, but the board must repeatedly ask deeper questions: Are we still doing what Christ called us to do? What are we protecting that Scripture never commanded us to protect? What has become financially indispensable? Are we serving churches, or increasingly expecting churches to serve us? Are we distributing truth, or protecting a product? What would we change immediately if money were removed from the calculation? Questions like these expose whether the Owner still possesses functional authority over His property.

Healthy ministries should also preserve voices that can speak without financial fear. Institutions become vulnerable when everyone capable of correcting leadership depends upon leadership for employment, advancement, contracts, publication, invitations, or prestige. Without anyone deliberately conspiring to suppress criticism, dependency can manufacture silence. Proverbs 27:6: "Faithful are the wounds of a friend." Every Christian ministry needs mature believers who love it enough to wound it faithfully—men who can say, "Brother, this is wrong. You are drifting. This cannot be defended biblically. You need to repent." Never construct a ministry in which everyone who can correct the leader also needs the leader's approval.

Future leaders must also be told the story of the reform. Otherwise guardrails eventually appear arbitrary. Tell them what happened when money became too powerful. Tell them how difficult repentance was, what Christ exposed, what had to be surrendered, why certain practices were rejected, why transparency was strengthened, and why particular resources were made freely available. The next generation must inherit not merely the rules of the reform but the reasons for the reform.

The goal of all these safeguards is simple: keep repentance possible. Do not create financial arrangements in which admitting error would cause immediate collapse. Do not create a leadership culture in which confession destroys credibility. Do not create so much debt that conviction becomes unaffordable, so much centralized authority that correction depends upon one man correcting himself, or such a polished public image that honesty feels catastrophic. A Christian ministry should retain enough humility, flexibility, accountability, and spiritual honesty to say at any moment, "We were wrong. Scripture has corrected us. We must repent." And then actually change.

1 Corinthians 10:12: "Therefore let him who thinks he stands take heed lest he fall." We erect guardrails not because we assume future generations will be worse than we are, but because we understand the human heart—including our own. We are capable of rationalization. We can fear men, love money, protect reputation, confuse growth with blessing, and gradually treat Christ's ministry as though it belonged to us. Vigilance is therefore not cynicism. It is biblical realism.

Perhaps the safest Christian institution is not the richest, largest, oldest, or most admired. The safest Christian institution is the one that remains easy for Christ to correct—easy to humble, easy to redirect, easy to simplify, easy to expose, easy to reform, easy to make generous, and ready to hear Him say, "This must change," and answer, "Yes, Lord." When Christ can still correct, cleanse, redirect, and command the ministry without first obtaining permission from the machinery, the ministry still remembers who owns it.

BIBLICAL FINDING

SPIRITUAL PRINCIPLE — *Christian Governance Is Stewardship Under the Present Lordship and Future Judgment of Christ*

Scripture does not establish the modern nonprofit board as an office of the church, and Christian organizations must not confuse civil governance with biblical ecclesiology. Yet the moment believers accept responsibility for ministry property, finances, compensation, mission, leadership, or donor trust, they accept a stewardship that remains under the lordship of Christ. The boardroom is not a spiritually neutral annex to ministry. It handles the Owner's property.

That stewardship requires more than technical compliance. Board authority must remain borrowed authority; founders and leaders must remain accountable; directors must be chosen for character as well as competence; independence must be real enough to permit disagreement; directors must know enough to govern; financial duties should be divided so that temptation and suspicion are not concentrated in one person; conflicts and compensation must receive disinterested review; significant decisions should leave truthful records; credible warnings must be tested rather than silenced; private impressions must submit to Scripture and corporate discernment; and a faithful board must possess enough courage to say no when obedience requires it.

At the center of all of this stands Christ. He purchased His church with His own blood (Acts 20:28). He is the Chief Shepherd before whom every undershepherd will appear (1 Peter 5:4). He is the Lord whose servants are stewards, not proprietors (1 Corinthians 4:1–2). No founder, president, pastor, chairman, donor, or director can acquire the rights of the Owner. Christian

governance is therefore strongest when every participant remembers who is absent from the board table physically but present as Lord over every decision.

Contemporary accountability standards can offer useful prudential safeguards when they remain servants rather than substitutes for Scripture. ECFA requires its accredited organizations to have a responsible governing board with a majority of independent members and defined financial oversight. IRS Form 990 governance questions ask about conflict-of-interest processes and disinterested compensation review, including comparable data and contemporaneous documentation; the IRS also explicitly notes that federal tax law does not generally mandate one particular governance structure. These are not new biblical offices. They are practical reminders that stewardship should be arranged so temptation, secrecy, self-dealing, and retaliation are harder—not easier.[910]

A faithful board therefore neither micromanages nor sleeps. It watches, asks, understands, verifies, documents, protects, corrects, and, when necessary, restrains. It examines management and itself. It loves leaders enough to protect them with accountability rather than flatter them with exemption. The ministry belongs to Christ. Therefore nobody handling it is above accountability—not the pastor, not the founder, not the president, and not the board.

CHAPTER AXIOMS

Axiom One — Board Authority Is Borrowed Authority

Scripture: Psalm 24:1; 1 Corinthians 4:1–2; Colossians 3:23–24; Luke 16:2.
A seat at the table is not ownership. It is stewardship.

Axiom Two — Corporate Governance Must Serve, Not Replace, Biblical Church Government

Scripture: Acts 14:23; Philippians 1:1; 1 Timothy 3:1–13; Titus 1:5–9.
The corporation must serve the church's biblical order—not redefine it.

Axiom Three — Founders and Leaders Are Stewards, Not Owners — And No Leader Is Above Accountability

Scripture: 1 Corinthians 3:5–7; 4:7; Acts 20:28; Galatians 2:11–14; 1 Peter 5:2–3.

The stronger the influence, the more—not less—important healthy accountability becomes.

Axiom Four — Character Must Precede Usefulness

Scripture: Exodus 18:21; Acts 6:3; 1 Timothy 3:8–10.

Do not recruit impressive names to decorate the board. Recruit trustworthy souls to steward Christ's work.

Axiom Five — Independence Requires Informed Judgment

Scripture: Exodus 23:2, 8; Proverbs 15:22; 18:13, 17; 27:23; 1 Timothy 5:21.

A board that cannot disagree—or does not understand what it is approving—cannot govern.

Axiom Six — Financial Oversight Is Spiritual Oversight, and Plurality Protects It

Scripture: Matthew 6:21; Luke 16:10–13; 2 Corinthians 8:18–21; 1 Corinthians 10:12; 1 Timothy 6:9–11.

A financial statement records stewardship; good controls keep that stewardship from resting in one pair of hands.

Axiom Seven — Conflicts and Compensation Require Disinterested Judgment

Scripture: 1 Timothy 5:17–21; Exodus 23:8; 1 Peter 5:2; Proverbs 11:1.

No steward should be the sole judge of what he is entitled to receive.

Axiom Eight — Truthful Records, Protected Warnings, and Tested Claims Are Part of Stewardship

Scripture: 2 Corinthians 8:21; Ephesians 4:25; 5:11; Ezekiel 33:6; 1 Thessalonians 5:21; Acts 17:11.

If truth threatens the organization more than wrongdoing does, governance has already failed.

Axiom Nine — A Faithful Board Must Be Able to Say No Because Oversight Is Love

Scripture: Proverbs 19:20–21; 27:5–6; Galatians 6:1; James 5:19–20; Acts 15:6–22.

The word "no" can be an act of love and an act of stewardship.

Axiom Ten — Every Board Member Will Give an Account to Christ

Scripture: Luke 12:48; 16:2; Romans 14:12; 2 Corinthians 5:10.

The final question is not, "Did the board approve it?" but, "Was Christ pleased with the stewardship?"

SPIRITUAL PRINCIPLE — *Governance Cannot Protect What the Church Has Never Clearly Defined*

Chapter Fifteen has asked who watches the stewards. But faithful oversight requires one more prior question: What exactly are the stewards stewarding when they say they are governing "ministry"? A board can possess excellent policies, independent directors, clean minutes, and sound internal controls—and still protect an arrangement Christ never authorized if the word ministry itself has become elastic enough to sanctify almost anything.

If every Christian business, product, platform, institution, personality, and revenue-producing activity can be called ministry merely because it serves Christians, then boards lose the ability to distinguish the servant from the machinery, the stewardship from the enterprise, and the sacred gift from the commercial instrument that may facilitate it. Before auditing revenue streams, we must recover the older and deeper picture: the servant, the steward, and the shepherd under the authority of Christ.

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CHAPTER SIXTEEN

When 'Ministry' Lost Its Meaning

Recovering the Servant, the Steward, and the Shepherd

Mark 10:42–45: "You know that those who are considered rulers over the Gentiles lord it over them, and their great ones exercise authority over them. Yet it shall not be so among you; but whoever desires to become great among you shall be your servant. And whoever of you desires to be first shall be slave of all. For even the Son of Man did not come to be served, but to serve, and to give His life a ransom for many."

1 Corinthians 4:1–2: "Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful."

"Servants, not masters." — John Calvin[1]

There are moments when the church does not merely need a new method. It needs an old word rescued from corruption. "Ministry" is one of those words. We put it on buildings, websites, corporations, conferences, books, counseling centers, media companies, leadership networks, and personal brands. The word has become so elastic that it can bless almost anything merely by being attached to it. If a word can mean almost anything, it soon means almost nothing; and when that word describes the calling and work of Christ's servants, semantic confusion becomes spiritual confusion.

The New Testament gives us a servant under authority, a steward handling another Man's property, a shepherd guarding Christ's sheep, and a herald carrying the King's message. Modern religious culture can instead produce an executive at the top of an organization, a proprietor of "content," a brand built

around the shepherd, or a platform built around the herald. The title survived, but the job description changed. This chapter therefore makes one governing claim: MINISTRY IS RECEIVED STEWARDSHIP RENDERED TO OTHERS UNDER THE LORDSHIP OF CHRIST.

Part One — How the Word Was Hijacked

A Sacred Word So Broad It Can Hide Almost Anything

The abuse of ministry is not always malicious. Christians rightly desire every lawful vocation to honor Christ. Yet a Christian plumber, printer, attorney, software developer, hotelier, or caterer may facilitate ministry without his commercial instrument becoming identical to New Testament ministry. The truck carrying bread is not the bread; the press producing a Bible is not the Word of God; the building housing a congregation is not the church. Something may serve ministry without automatically inheriting its sacred status, authority, or moral privileges.

Predators understand the power of sacred vocabulary. "Buy my product" plainly announces commerce; "sow into this ministry" changes the moral atmosphere. A price can feel like an offering, a customer like a spiritual partner, and criticism like opposition to God. Such language may be manipulative or sincerely inherited, but Scripture must still examine the substance. The Shepherd of Hermas condemned deacons who "made gain for themselves from the ministrations which they had received to perform."[2] Sacred language did not sanctify corruption; it exposed it.

Sincere Men Can Inherit a False Self-Image

Many pastors are sincere, sacrificial, and genuinely love Christ, yet they inherit an organizational culture that had already drifted. A young minister learns theology alongside strategic planning, fundraising, staff management, branding, communication systems, and executive decision-making. Much of this can be useful. Churches require competent administration. The danger arises when useful executive functions become the pastor's identity: elders become his leadership team, the congregation his audience, growth the validation of his strategy, and the organization an extension of his personality. A pastor may need

executive competence; he must never become an executive in place of being a servant-shepherd.

Language Creates Permission

The pronouns reveal the drift: my ministry, my platform, my content, my audience, my brand, my vision. Some of this is harmless shorthand; Paul could speak of "my gospel" without claiming authorship of the gospel. But shorthand becomes dangerous when it becomes theology. Ministry first had to be imagined as something the minister possessed before it could comfortably become something he sold. The New Testament breaks that chain: His gospel, His church, His sheep, His gifts, His grace, His commission, His servants. The minister receives what belongs to Christ, administers it for others, and returns to Christ to give account.

Biblical ministers possess real authority, but it is representative, derivative, bounded, and accountable. The steward acts because the owner entrusted him; the ambassador speaks because the sovereign sent him; the shepherd leads because the Chief Shepherd assigned the flock; the herald commands attention because he bears the King's message. Remove the Owner, Sovereign, Chief Shepherd, and King, and the minister has nothing left but himself.

Even the older meaning of minister preserved this grammar. Latin minister denoted an attendant, servant, agent, or subordinate official, historically contrasted with magister, the master.[3] A minister of state may carry great responsibility, but he does not become the state. The title meant representative, not sovereign. How strange that governments retained this grammar while parts of the church adopted the psychology of ownership.

Part Two — What Ministry Actually Is

No Greek Magic Tricks

We must recover the word honestly. Popular preaching sometimes commits the etymological fallacy—building doctrine from a word's ancient root rather than its actual use. The Greek hypēretēs in 1 Corinthians 4:1 does not justify the romantic picture of a chained "under-rower"; in New Testament usage it functions as attendant, assistant, officer, or servant under authority.[4] Diakonia likewise cannot be reduced to low-status table service. Careful lexical study shows a

word group used for practical service, proclamation, financial relief, reconciliation, agency, and commissioned work; context determines the precise content.[5] The correction strengthens the servant character of ministry: the minister is carrying out Another's assignment.

Chapter Two established the relation: Christ entrusts ministry, the servant administers it for others, and Christ receives the account. Acts 20:24, Ephesians 3:2, Colossians 1:25, and 1 Peter 4:10 express that movement. The question here is what sort of man lives faithfully inside it.

Authority Is Real — But Never Personal Sovereignty

None of this weakens biblical pastoral authority. Hebrews 13:17 commands believers to obey faithful leaders because those leaders watch for souls "as those who must give account." Pastors must teach, rebuke error, lead courageously, discipline, protect the flock, and resist wolves. Yet accountability does not merely limit their authority; it defines it. Christ says of worldly domination, "Yet it shall not be so among you." Christian leadership is not timidity. It is authority crucified to self-interest and exercised for the good of the governed rather than the enlargement of the governor.

The flow of ministry is therefore simple: CHRIST, THE OWNER AND SENDER, entrusts truth, gift, grace, authority, and assignment; THE MINISTER RECEIVES as servant and steward; THE MINISTER ADMINISTERS in word and deed; OTHERS RECEIVE THE BENEFIT; and THE MINISTER RETURNS TO CHRIST TO GIVE ACCOUNT. The minister is the man in the middle—not the source, owner, final destination, or final judge.

The Historical Witnesses Remembered

The earliest Christian witnesses preserve the same pattern. First Clement describes God sending Christ, Christ sending the apostles, and the apostles appointing tested overseers and deacons.[8] The Didache requires leaders who are worthy of the Lord, meek, truthful, tested, and free from the love of money.[9] Ignatius ties deacons to the mysteries of Christ and the church of God; Polycarp calls them servants of God and Christ and warns against greed.[10] Hermas condemns those who turn received service into personal gain. Character belongs to faithful ministry because the messenger represents the One who sent him.

The Reformers and Puritans returned to the same structure. Calvin called ministers "servants, not masters." Richard Baxter asked, "What am I but a servant of Christ?"[11] J. C. Ryle described ministers as God's ambassadors, messengers, servants, shepherds, stewards, overseers, witnesses, and laborers.[12] Spurgeon summarized the outward direction of ministry: "Ministers are for

churches, and not churches for ministers."[13] Different centuries, same structure: Christ owns; the minister serves; the church receives care; the steward gives account.

Ministry is something from Christ, entrusted to a steward, to be faithfully given for the good of another, under accountability to Christ.

What Ministry Is Not

Ministry is not self-appointment, ownership, self-expression, celebrity, mere activity, commerce, control, or exemption from accountability. A man may create an organization, but incorporation cannot create divine commission. A steward may hold legal title while confessing that the spiritual treasure belongs to Christ. Recognition may accompany usefulness, but fame is neither the essence nor proof of ministry. Ordinary commerce may lawfully facilitate ministry, but the categories must not be merged. Leadership may be strong, but the sheep never become personal property. A sacred label cannot turn self-interest into stewardship.

Seven Questions That Expose the Real Thing

When an activity is called ministry, ask: Who sent us? What was entrusted? Who owns it? Who is meant to receive the benefit? Does the work require the posture of servant, shepherd, steward, and herald—or celebrity, proprietor, and ruler? Are the means consistent with the Master's character? To whom will we finally give account—the market, board, audience, or Christ? If these questions cannot be answered clearly, ministry must not be used as a shield. It should become an invitation to repent and clarify.

Part Three — Return to the Towel, the Staff, and the Knees

The Lord of Glory Took a Towel

> *John 13:13–15: "You call Me Teacher and Lord, and you say well, for so I am. If I then, your Lord and Teacher, have washed your feet, you also ought to wash one another's feet. For I have given you an example, that you should do as I have done to you."*

The ultimate definition of ministry stands up from supper, lays aside garments, takes a towel, pours water, and kneels at dirty feet. Jesus does not deny His lordship in order to serve; He serves as Lord. Biblical servanthood is not weakness but authority emptied of selfishness. The One with the highest position takes the lowest place because love governs His use of authority. The question is not, "How many people serve my vision?" but, "Whose feet has Christ entrusted to my care?"

Christ's words—"Yet it shall not be so among you"—exclude coercive greatness, status intoxication, personal empire, fearful staff, compliant boards, and congregations trained to equate loyalty to Christ with loyalty to a personality. Jesus does not eliminate leadership. He crucifies the world's definition of greatness.

Pastor, Come Down from the Throne That Was Never Yours

Pastor, if ministry has become a means of enlarging yourself rather than spending yourself for others, repent. If the work cannot function without your image, control, approval, name, or brand at the center, ask whether Christ is being proclaimed or whether you have become the organizing principle. If correction feels like rebellion, if fellow elders are treated as employees, if the board functions as an applause committee, or if the sheep exist to fulfill your vision, repent. This is not an attack on leadership. It is a call to Christian leadership.

CEO may describe a function, but it must not define the pastor's soul. A large organization needs decisions, teams, policies, and financial controls; competence is not carnality. Yet CEO is a corporate function, while pastor is a theological identity. The executive may ask whether the organization is scalable; the shepherd must ask whether the sheep are fed. He must remember that weak, grieving, wandering, elderly, poor, and inconvenient sheep matter even when they improve no metric. Organizational wisdom may serve the shepherd, but it must never redefine him.

Form Servants, Not Celebrities

Seminaries must ask what kind of man they are forming. Doctrine, languages, history, preaching, and useful administration matter. But if a graduate can parse Greek and cannot sit beside a dying saint, devise strategy but not agonize in prayer, understand branding but not brokenhearted shepherding, or manage staff but not receive correction, something essential is missing. Beneath every competence, the minister must know: I am not the Master, Owner, message, or Chief Shepherd. I am a servant entrusted with holy things.

Churches and boards share responsibility. Congregations can demand charisma over character, spectacle over shepherding, and growth over faithfulness.

Publishers and conferences can build brands around personalities, and donors can seek access to influence. Then all act surprised when the servant believes the ministry belongs to him. Honor, obey, support, pray for, and protect faithful leaders—but never place them where only Christ belongs. Spurgeon's line remains necessary: "Ministers are for churches, and not churches for ministers."

Return to the First Works

Repent of possessiveness, not merely a pronoun. Scripture permits ordinary phrases such as "my ministry"; the question is what the heart means. Is it the stewardship Christ assigned or the thing I built and control? Are these the people I love and serve or the constituency attached to my leadership? The pronoun is not the sin. Possessiveness is.

Remember. Repent. Return. Do the first works. Pray, preach, teach, shepherd, visit, correct, comfort, evangelize, disciple, protect, give, and serve under the eye of the Chief Shepherd. Take up the towel: visit the widow who cannot help your metrics, sit with the dying man who will never become a donor, teach the child who cannot advance your career, counsel the broken believer whose problem will not fit a short appointment, preach the text that may cost attendance, and correct the powerful member whose money makes everyone nervous. These may never appear in a brochure; they may be among the purest ministry you perform.

Take up the staff: know, feed, guard, seek, bind, and warn the sheep. Do not confuse being admired with caring, a large flock with a healthy flock, or visibility with vigilance. Return to the knees. Prayer destroys the illusion of control and confesses that regeneration, sanctification, providence, protection, and the preservation of Christ's church are beyond us. The servant acts for Another and needs Another's power.

"Do You Love Me? Feed My Sheep"

Baxter's question must become ours: "What am I but a servant of Christ?" Not first an author, strategist, speaker, president, founder, public intellectual, or CEO—a servant of Christ. Everything else must fit beneath that identity or be cut away.

> *John 21:15–17: "Do you love Me? … Feed My lambs. … Tend My sheep. … Feed My sheep."*

Peter failed publicly, but Christ's restoration did not end with Peter feeling forgiven. Jesus turned him outward toward entrusted people. Whose sheep? "My sheep." Christ does not say, Build your platform, protect your brand, grow your empire, or make your name indispensable. He says, "Do you love Me? Feed

My sheep." Love for Christ becomes stewardship toward people who belong to Christ. The recovery of ministry is not merely learning correct terminology. It is loving Christ enough to become small again.

BIBLICAL FINDING

The biblical words translated minister, ministry, servant, steward, pastor, elder, overseer, and messenger do not collapse into one identical lexical meaning, and responsible interpretation must resist simplistic word-study claims. Taken together in context, however, they form a coherent theology. Christian ministry originates with God, not the minister. The servant receives a gift, commission, truth, grace, authority, flock, or stewardship that belongs to Christ and administers it for others. His authority is real but derived; his leadership active but bounded; his gifts received; his message entrusted; his sheep Christ's; his power supplied by God; and his work concluded by an accounting before the Owner.

The semantic recovery exposes the modern inversion. When a minister treats what he received as though he originated it, what he stewards as though he owns it, the people he serves as though they exist for his platform, and borrowed authority as personal sovereignty, ministry has been overturned. The cure is not anti-leadership, anti-organization, or anti-compensation. The cure is Christ's lordship.

THE MINISTER IS A SERVANT UNDER AUTHORITY, A STEWARD OF ANOTHER'S PROPERTY, A SHEPHERD OF ANOTHER'S SHEEP, A HERALD OF ANOTHER'S MESSAGE, AND A MAN WHO WILL GIVE AN ACCOUNT TO THE OWNER.

CHAPTER AXIOMS

Axiom One — Ministry Originates with Christ, Not with the Minister

No man creates a divine commission by ambition, gifting, incorporation, or recognition. Biblical ministry begins with something entrusted by God and received under Christ's lordship. Scripture: Acts 20:24; Colossians 4:17; Romans 1:5; 1 Corinthians 4:1. You may build an organization. Only Christ can give a ministry in the biblical sense.

Axiom Two — Ministry Is Received Stewardship

The minister handles gifts, truth, grace, authority, money, and people that belong to Another. Scripture: 1 Corinthians 4:1–2; Ephesians 3:2;

Colossians 1:25; 1 Peter 4:10. Possession for stewardship must never mutate into proprietorship.

Axiom Three — Ministry Moves Outward for the Good of Others

God gives to the servant "for you," and gifts are ministered "to one another." Scripture: Ephesians 3:2; Colossians 1:25; 1 Peter 4:10; 2 Corinthians 4:5. The minister stands in the middle: receiving from Christ and rendering to others.

Axiom Four — Ministerial Authority Is Derivative, Not Sovereign

Pastors possess real authority under Christ, according to Scripture, for the flock's good, and as men who must account. Scripture: Mark 10:42–45; Hebrews 13:17; 1 Peter 5:1–4; Acts 20:28. The minister has authority because he is under authority.

Axiom Five — The Sheep Belong to Christ

Pastors do not own congregations or people. Christ purchased the church and remains Chief Shepherd. Scripture: Acts 20:28; John 10:11–16; John 21:15–17; 1 Peter 5:4. Pastor, those are not your sheep. Feed His sheep.

Axiom Six — Not Everything Done by a Christian Organization Is Ministry

Commerce, administration, technology, printing, property management, transportation, and professional services may support ministry without becoming identical to it. Scripture: Acts 18:3; Romans 16:23; 1 Corinthians 9:7–14; 3 John 5–8. The instrument must not automatically inherit the name, authority, or economics of ministry.

Axiom Seven — Sacred Language Cannot Sanctify Self-Interest

Calling an organization, transaction, platform, or enterprise ministry does not place it beyond scrutiny. Scripture: Matthew 7:21–23; 2 Corinthians 2:17; 1 Timothy 6:3–5; 2 Peter 2:1–3. A religious label cannot turn self-interest into stewardship.

Axiom Eight — Character Belongs to Faithful Ministry

The earliest witnesses joined ministry to truthfulness, meekness, freedom from greed, purity, and tested character. Scripture: 1 Timothy 3:1–13; Titus 1:5–9; 1 Peter 5:2–3; 2 Corinthians 6:3–4. Giftedness can enlarge a platform; only character can safely carry stewardship.

Axiom Nine — The Servant-Shepherd Is the Governing Pastoral Identity

Organizational competence can serve ministry, but corporate categories must not replace servant, shepherd, steward, overseer, herald, and brother. Scripture: John 13:13–15; Mark 10:42–45; 2 Corinthians 4:5; 1 Peter 5:1–4. CEO may describe a function. Servant-shepherd must define the man.

Axiom Ten — Every Ministry Ends in an Accounting Before the Owner

The final measure is not scale, revenue, reputation, survival, loyalty, or applause. Scripture: Luke 12:42–48; Luke 16:2; Romans 14:12; 2 Corinthians 5:10. The final question is not, "How large did your ministry become?" but, "Were you faithful with what belonged to Me?"

The servant's identity must now govern his financial decisions. Chapter Seventeen places each revenue stream under the stewardship already defined and asks what money actually purchases.

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CHAPTER SEVENTEEN

The Ministry Financial Audit

A Biblical Test for Every Revenue Stream

Luke 16:2: "Give an account of your stewardship."

2 Corinthians 2:17: "For we are not, as so many, peddling the word of God; but as of sincerity, but as from God, we speak in the sight of God in Christ."

"It is not enough to obtain means for the work of God, but that these means should be obtained in God's way." — George Müller[1]

THE AUDIT STARTS AT THE FRONT DOOR

SPIRITUAL PRINCIPLE — *Accurate Books Cannot Sanctify an Unbiblical Revenue Stream.*

A ministry may record every dollar correctly and still receive money in a way that should never have existed. Accounting asks whether the money was handled accurately. Biblical stewardship asks the earlier question: Should we have received it this way at all? A noble use of money does not purify an unbiblical method of obtaining it.

The question is not merely, "Can we account for the money?" It is, "Can we account to Christ for the way we obtained it?"

THE BIBLICAL AUDIT — WHO GETS TO DEFINE FAITHFULNESS?

If institutional success can become anesthesia, then Christian ministries need an objective standard by which they can be examined. That standard cannot be the institution itself.

The institution cannot be both the defendant and the final judge.

Neither can the standard be enrollment, revenue, reputation, accreditation, longevity, donor approval, influence, or denominational recognition. All of those measurements are horizontal.

The standard is the Word of God, applied under the lordship of Jesus Christ.

Christ does not ask His churches to determine for themselves whether they are faithful. In Revelation 2–3, He evaluates them. His verdict sometimes confirms their reputation—and sometimes completely overturns it. That gives us the model.

QUESTIONS ONE THROUGH FOUR — EXCHANGE, SEPARABILITY, CUSTOMER, AND THE POOR

SPIRITUAL PRINCIPLE — *Support Is Not Sale, and Purchasing Power Must Not Become a Spiritual Qualification*

"Accepting support as anything other than an act of co-labor compromises the sincerity of ministry." — Conley Owens[2] "Servants, not masters." — John Calvin[3]

Strip away every label and identify the exchange. Are people paying for an ordinary temporal good, or does payment condition access to preaching, teaching, counseling, theological formation, or another sacred trust? Support sustains the servant so ministry may continue; sale prices the ministry itself. A commercial instrument remains legitimate only when it is functionally separable from the spiritual gift and does not become the gate through which that gift must be purchased.

Matthew 10:8: "Freely you have received, freely give."

"Ministers are for churches, and not churches for ministers." — C. H. Spurgeon[4] Scripture's commands of charity to the poor are abundant. — Jonathan Edwards[5]

The recipient of ministry is a brother and beneficiary before he is a buyer. Churches, donors, and believers may bear costs so the immediate recipient does not become the customer. The poverty test exposes the real gate: when the

person with the greatest spiritual need has the least money, does the structure move toward him or away from him? Scarcity may require limits and priorities, but purchasing power must not become a spiritual qualification.

QUESTIONS FIVE AND SIX — LABELS, MOTIVE, AND PROFIT

SPIRITUAL PRINCIPLE — *Substance Overrules Labels, and True Ministry Seeks the Person*

Giving must be free rather than "of necessity." — Matthew Henry[6] "Nothing ... has such a tendency to quench the fire of religion as the possession of money." — J. C. Ryle[7]

A required payment does not become voluntary generosity because it is called a donation, partnership, membership, suggested contribution, or fee. If it cannot be declined while the ministry is still received, it functions as a price. Profit is not automatically sinful, but it is a revealing master: would we continue the work Christ requires if the people served could never become buyers or donors? "We cannot afford to obey" is the language of revenue becoming master.

QUESTIONS SEVEN AND EIGHT — THE MESSAGE AND THE GIVER'S TRUST

SPIRITUAL PRINCIPLE — *Revenue Must Never Govern Truth, and Truthful Appeals Require Truthful Use*

"My conscience is captive to the Word of God." — Martin Luther[8] "Doth not common honesty bind you to be true to your trust?" — Richard Baxter[9]

Any payer can become a constituency when leaders begin asking what truth that source will tolerate. A ministry that cannot risk losing money for truth has given money a hand on the microphone. The same integrity governs appeals: gifts solicited for missions, benevolence, scholarships, publishing, or another stated purpose must be used as represented. A ministry that proclaims truth must not finance truth by shading truth.

QUESTIONS NINE AND TEN — PERSONAL BENEFIT AND DEBT

SPIRITUAL PRINCIPLE — *Benefit Requires Disinterested Judgment, and Borrowing Is Obligation, Not Providence*

"There is no worse heresy than that the office sanctifies the holder of it." — Lord Acton[10] Faith has no promise that God will pay debts incurred without His word. — George Müller[11]

Compensation for faithful labor is biblical; self-dealing is not. Follow the stream to salaries, royalties, bonuses, family contracts, leases, consulting arrangements, and related-party benefits. Disclosure and independent review must replace self-judgment. Debt likewise can make an institution appear funded when it is only financed: cash arrives today by assigning claims against tomorrow. Expansion must never create the revenue pressure later used to excuse commercialization.

The Most Important Audit Question

What evidence would convince us that we are wrong?

That question reveals whether genuine examination is still possible. If the answer is effectively: "Nothing—look at our history." "Nothing—look at our growth." "Nothing—look at our doctrinal statement." "Nothing—look at who supports us." then the institution may already have become incapable of repentance.

A ministry that possesses no mechanism for discovering that it has drifted possesses no reliable mechanism for returning.

Look for Privileges That Do Not Appear as Fees

Check whether a donation purchases influence over appointments or doctrine, whether access to leaders varies with giving, and whether ordination or a speaking platform is effectively for sale. Examine promises of divine favor, paid prayer or spiritual power, manufactured urgency, and the use of a sufferer's vulnerability. The audit must see these hidden exchanges even when the ledger calls them gifts.

For each concern, record the actual policy or practice, the biblical issue, the people affected, and the evidence. Distinguish a command of Scripture from a disputed application or a prudential preference. An audit that assumes every conclusion in advance cannot fairly test a ministry.

PUT THE STREAM ON THE TABLE — AND MOVE THE COST

SPIRITUAL PRINCIPLE — *Necessity Is Not an Exemption, and the Recipient Need Not Be the Cost-Bearer*

List every meaningful stream and test the streams the institution likes as rigorously as those it dislikes. The biblical alternative to commercialization is not denying cost but moving it through Christian partnership: churches support pastors, believers send missionaries, and donors underwrite resources so recipients may receive ministry without becoming customers.

The Test of a Healthy Institution

A healthy Christian institution does not merely ask: "Can we defend ourselves?" It asks: "Can we be corrected?"

Almost any sophisticated organization can produce explanations for why it operates as it does. The harder question is whether it possesses enough humility to admit: "We were wrong." "We have drifted." "This practice cannot be justified." "This structure has become too important." "This financial model is controlling us." "We must repent." "We must change."

That is not institutional weakness. That is Christian integrity.

THE COURAGE TO HEAR CHRIST AGAIN — FROM AUDIT TO REPENTANCE

An institution may possess the courage to conduct an audit and still lack the courage to obey what the audit reveals. That is where the real test begins. It is one thing to ask hard questions. It is another thing to permit the answers to threaten something we love. A board can commission a review. Leaders can discuss reform. Faculty can hold meetings. Pastors can acknowledge weaknesses. Committees can produce recommendations. But none of that is repentance unless Christ is actually permitted to change what He exposes.

The decisive question after every biblical examination is therefore not merely, "What did we discover?" It is, "What are we now willing to do about it?" James 1:22 warns us to be "doers of the word, and not hearers only, deceiving yourselves." The danger of self-deception does not disappear because an institution has identified its problems accurately. In some ways it becomes greater. Once truth has been seen, continued refusal becomes more deliberate. A ministry may know exactly where it has drifted and still refuse to return. That is why biblical audit must move to biblical repentance.

From Hearing to Doing

So what happens when Christ exposes drift? Remember honestly. Repent specifically. Name what changed. Identify what replaced first principles. Confess where fear, money, pride, tradition, or institutional preservation displaced obedience. Repair what can be repaired. Remove what cannot be reformed. Return to the first works. And then build structures that make future obedience easier rather than harder.

That last point matters. Repentance should not merely correct yesterday's error. It should reduce the likelihood of tomorrow's repetition. If excessive complexity produced financial bondage, simplify. If concentrated authority suppressed correction, introduce meaningful accountability. If dependence upon a revenue source weakened conviction, reduce dependence. If institutional distance from local churches produced drift, restore accountability to actual shepherds and congregations. If secrecy protected wrongdoing, establish transparency. Do not merely repent of the fruit. Deal with the machinery that kept producing it.

John the Baptist told those professing repentance to "bear fruits worthy of repentance" (Matthew 3:8). Institutions should be judged by the same biblical seriousness. What fruit demonstrates that repentance actually occurred?

The Test After the Audit

Months later, ask again: What changed because Scripture corrected us? What did we surrender? What did we simplify? What practice ended? What money did we stop protecting? What truth did we begin obeying even though obedience cost us? What people are now being served better? What structures became more accountable? Where did Christ regain functional authority over something we had quietly treated as ours?

If the answer is nothing, the audit failed. If the answer is merely new terminology, the audit failed. If the answer is a public statement but no material change, the audit failed. But if leaders humbled themselves, confessed error, changed direction, surrendered what had become untouchable, restored first principles, and obeyed Christ despite the cost, then the institution has done something far more important than protecting its reputation. It has demonstrated that Christ is still Lord.

The courage to hear Christ is proven by the courage to obey Christ after we hear Him.

Take off your "backing-up shoes." When the reasons for a reform have been tested by Scripture, do not quietly restore the same wrong practice under a new name. Preserve the lesson so the next generation inherits the reasons as well as the rules.

Make the Findings Reviewable

Assign each required correction to a responsible person and agree on a date for review. State what must cease, what must change, what restitution or explanation may be needed, and how the poor and the workers will be protected. Follow the money far enough to see whether the same transaction has simply acquired a new name.

Preserve the biblical reasons for the reform and teach them to incoming leaders. Months later, inspect actual practice rather than a revised mission statement. Has privileged access ended? Are appeals truthful? Are excluded people now receiving help? Can concerns be raised without retaliation? Do not put the table back simply because a new generation has forgotten why it came down.

THE LAST AUDIT IS THE OWNER'S

SPIRITUAL PRINCIPLE — *Every Revenue Stream Will Outlive the Boardroom Only Until Christ Calls for the Account.*

Legal compliance, profitability, and board approval are not the final tests. Christ owns the truth, gifts, church, resources, and servant. Place each stream before Him without euphemism: What did it purchase? Who was excluded? Did it serve the ministry, or did the ministry begin serving it?

> *2 Corinthians 5:10: "For we must all appear before the judgment seat of Christ."*

Do the audit now, while repentance is still possible, rather than waiting for the Owner to do it for us.

BIBLICAL FINDING

Biblical financial stewardship examines more than whether money is legal, useful, needed, profitable, or accurately recorded. Every revenue stream must be tested by what is being exchanged, whether the sacred gift is being supported or sold, whether ordinary goods are genuinely separable from ministry, whether the poor retain meaningful access, whether labels match reality, whether motive and structure are clean, whether money pressures the message, whether promises to givers are honored, whether personal benefit is independently reviewed, and whether debt is being mistaken for provision.

Scripture protects support for faithful workers and recognizes lawful commerce. But it never converts the right of support into a proprietary right to sell

the spiritual gift itself. Christ purchased His church with His blood, entrusted gifts to servants, and will require an account from every steward. Therefore the ministry's revenue must remain servant, never master.

THE MINISTRY BELONGS TO CHRIST. THEREFORE EVERY REVENUE STREAM MUST BE ABLE TO STAND BEFORE CHRIST.

CHAPTER AXIOMS

Axiom One — A Clean Accounting Audit Is Not Automatically a Clean Biblical Audit

Accurate records are essential, but stewardship begins before the ledger. A ministry must examine how money is obtained as well as how it is spent. Scripture: Luke 16:1–2; 2 Corinthians 8:20–21; 2 Corinthians 2:17; 1 Corinthians 4:1–2. The books can balance while the transaction does not.

Axiom Two — Support and Sale Are Not the Same Thing

Support sustains the servant so ministry may continue. Sale makes payment the consideration for receiving the ministry itself. Scripture: Matthew 10:8–10; 1 Corinthians 9:14–18; Galatians 6:6; Philippians 4:15–18. Right to support is not right to sell.

Axiom Three — Ordinary Commerce Must Remain Functionally Separable from Sacred Ministry

Temporal goods and services may carry legitimate prices, but they must not become disguised gates through which spiritual ministry is purchased. Scripture: Acts 18:3; 1 Peter 4:10; Acts 20:24; 2 Corinthians 2:17. The instrument serving the gift must not become the price of the gift.

Axiom Four — The Recipient Does Not Have to Be the Cost-Bearer

Christian partnership allows one believer, church, or donor to bear costs so another person may receive ministry without becoming its customer. Scripture: 3 John 5–8; Philippians 4:15–18; 2 Corinthians 8:13–15; Romans 15:26–27. Move the cost before you monetize the ministry.

Axiom Five — The Poverty Test Reveals the Real Gate

When inability to pay blocks access to spiritual benefit, purchasing power has become more than an economic fact; it has become a ministry qualification. Scripture: Isaiah 55:1; James 2:1–6; Luke 14:13–14; Revelation 22:17. Ask what happens when the poorest believer arrives.

Axiom Six — Labels Do Not Change Transactions

A compulsory "donation" remains compulsory. Scripture values genuine giving because it is voluntary, truthful, and worshipful. Scripture: 2 Corinthians 9:7; Acts 5:4; Ephesians 4:25; Proverbs 12:22. Substance outranks vocabulary.

Axiom Seven — Revenue Must Never Govern the Message

Any financial structure that makes truth too expensive to preach has acquired spiritual authority it does not possess. Scripture: Galatians 1:10; Acts 20:27; 1 Thessalonians 2:4–5; 2 Timothy 4:2–5. If truth and revenue collide, truth must win.

Axiom Eight — Donor Trust and Personal Benefit Must Remain in the Light

Promises to givers must be kept, conflicts disclosed, and compensation or related-party benefits reviewed by people whose interests are not tied to the outcome. Scripture: 2 Corinthians 8:20–21; 1 Timothy 5:21; Proverbs 11:1; Exodus 23:8. Visible integrity protects both the giver and the steward.

Axiom Nine — Debt Is Obligation, Not Providence

Borrowing may be prudent in some circumstances, but it must never be used to deny providential limits or create future pressure to commercialize ministry. Scripture: Proverbs 22:7; Luke 14:28–30; James 4:13–15; Romans 13:8. A loan can fund today by obligating tomorrow.

Axiom Ten — Every Revenue Stream Ends at the Judgment Seat of Christ

The final test is not whether a revenue stream worked, but whether it faithfully served Christ's purposes without turning His ministry into merchandise. Scripture: Luke 16:2; Romans 14:12; 2 Corinthians 5:10; 1 Corinthians 4:1–5. Could we place the arrangement before Christ without hiding how it worked?

SPIRITUAL PRINCIPLE — ***After Examination Comes Classification.***

The audit will not produce one kind of finding. Some practices are plainly biblical. Some clearly violate biblical principle. Some demand caution, reform, or stronger safeguards. Others remain matters of wisdom and liberty where Scripture does not bind every conscience with equal precision. Reform becomes careless when every concern is painted red; compromise becomes cowardly when every clear violation is painted gray. The next chapter therefore gives the audit its categories so we can distinguish command from wisdom, violation from liberty, and clear prohibition from disputed prudence.

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CHAPTER EIGHTEEN

A Better Economy for Gospel Ministry

From Commercial Dependence to Biblical Partnership

Matthew 10:8: "Freely you have received, freely give."

Biblical reform must recover what Christ intended. Scripture gives a different economy: stewardship rather than ownership, support rather than sale, partnership rather than customers, substituted cost-bearing rather than mandatory recipient payment, and confidence in God rather than commercial machinery. The New Testament church lived within it. Do we still believe it can?

Begin with the Work to Be Served

The earlier chapters established the gift and the worker's support. Now put that conviction into operation. Name the ministry to be supplied, the people intended to receive it, the workers required, and the actual costs. Separate a necessary expense from a preferred convenience before making an appeal.

"Nothing can so excite God's people to give to Him as the remembrance of what God has given to them." — C. H. Spurgeon[1]

An honest budget should let a giver understand what his support makes possible without promising an outcome the ministry cannot guarantee.

SUPPORT THE SERVANT WITHOUT SELLING THE SACRED GIFT

SPIRITUAL PRINCIPLE — *The Right of Support Never Becomes a Proprietary Right to Sell.*

Scripture commands support for faithful laborers. There is no virtue in starving servants and no warrant for turning their right of support into ownership of ministry.

God placed the believer here "not as a proprietor, but a steward." — John Wesley[2]

Paul defended his right to support yet declined it when it might hinder the gospel. Support sustains the messenger; it does not create ownership, a right of sale, or restricted access. Money may support the servant but never become the price of the sacred gift.

Scripture Witness — Luke 10:7; 1 Corinthians 9:7–18; Galatians 6:6; 1 Timothy 5:17–18; 2 Corinthians 11:7–9; 3 John 5–8.

GOVERNING QUESTION — *Are people supporting the servant or purchasing the ministry?*

PARTNERS, NOT CUSTOMERS

SPIRITUAL PRINCIPLE — *The New Testament Model Is Fellowship in the Gospel, Not a Commercial Relationship Between Seller and Buyer.*

Paul called churches brethren, fellow workers, and partners—not customers. The Philippians did not purchase sermons; they shared in gospel labor. Giver and minister are stewards, and the recipient is one to whom Christ intends ministry to come.

"I will place no value on anything I have or may possess, except in relation to the kingdom of Christ." — David Livingstone[3]

Partnership asks what Christ has entrusted to me that can advance His kingdom through another. A church sends a missionary; a believer funds translation or books; a donor supports training. One bears a cost so another receives without price. Giving becomes participation, not payment.

Scripture Witness — Philippians 1:3–5; Philippians 4:10–19; Romans 15:24; 3 John 5–8; 2 Corinthians 8:1–5; 2 Corinthians 9:12–14.

GOVERNING QUESTION — *Are we forming customers of ministry or partners in it?*

RECOVER SUBSTITUTED COST-BEARING

SPIRITUAL PRINCIPLE — *The Existence of a Cost Does Not Determine Who Must Bear It.*

SOMEONE PAID FOR PAUL TO PREACH FREELY IN CORINTH. IT SIMPLY WAS NOT CORINTH.

> *2 Corinthians 11:8: "I robbed other churches, taking wages from them to minister to you."*

Other believers bore the cost so Paul could minister in Corinth freely. Likewise donors can fund books, churches support missionaries, believers underwrite training, and partners finance distribution or conferences. Expense remains real while the recipient's price remains zero.

"It is better for us to transmit our wealth thither than to retain it here." — John Calvin[4]

Cost does not disappear; it changes hands. The cross must never be reduced to a financial analogy, yet generosity is shaped by the Savior who became poor that others might become rich. Grace teaches: I can bear something so another may freely receive.

> *Scripture Witness — 2 Corinthians 11:7–9; Philippians 4:14–18; 2 Corinthians 8:9; Acts 20:35; Romans 15:25–27; 1 John 3:16–18.*

GOVERNING QUESTION — *Could someone stronger bear the cost for someone weaker?*

DISTRIBUTE BY SPIRITUAL NEED, NOT PURCHASING POWER

SPIRITUAL PRINCIPLE — *The Marketplace Distributes According to Purchasing Power; Christ Commands Us to Distribute According to Spiritual Need.*

Markets move goods toward those able to pay. Ministry must resist letting that mechanism determine where truth goes, because ability to pay does not measure spiritual need.

Müller intended his work to demonstrate "that there is verily a God in heaven who hears prayer; that God is the living God." — George Müller[5]

The New Testament moves resources toward need: churches relieve Jerusalem, send missionaries, care for widows, and help servants forward. Ordinary markets concentrate books and training where income is highest, even when need is greatest elsewhere. A better economy reverses that pull: strong churches strengthen weaker ones, and institutions ask not only where demand exists but where truth is needed. Prudence serves Christ's mission.

Scripture Witness — Acts 2:44–45; Acts 4:32–35; 2 Corinthians 8:13–15; Romans 15:25–27; Galatians 2:10; 1 John 3:17.

GOVERNING QUESTION — *When money and spiritual need diverge, which governs distribution?*

GOD'S PROVISION MUST FREE THE CHURCH TO OBEY

SPIRITUAL PRINCIPLE — *Christian Ministry Must Never Build a Financial System That Makes Disobedience Appear Necessary for Survival.*

Planning, accounting, reserves, salaries, and honored obligations matter. But prudence becomes unbelief when financial machinery makes obedience appear impossible.

"God's work, done in God's way, will never lack God's supplies." — J. Hudson Taylor[6]

Discover what Christ requires, obey it, then arrange machinery around obedience. Christ promised to build His church, not preserve every institution or program. A biblical economy must remain capable of repentance. If obedience requires shrinking, closing, losing prestige, or simplifying, obey.

Scripture Witness — Matthew 6:25–34; Philippians 4:19; Matthew 6:24; Hebrews 13:5–6; 2 Corinthians 9:8; Acts 5:29.

GOVERNING QUESTION — *Can our ministry still afford to obey Christ?*

WHAT THIS BETTER ECONOMY LOOKS LIKE

The alternative is not financial chaos. Christ owns; servants steward; workers receive support without proprietary rights; believers become partners; the strong bear costs for the weak; generosity moves toward need; and institutions remain servants of obedience. The goal is not costless ministry but costs carried biblically so wealth does not govern access.

Put Partnership into Practice

Begin with one defined undertaking: a series of pastoral training sessions, a print run for churches lacking books, or a season of missionary support. Identify an accountable church or ministry to receive gifts and administer the work. Include the worker's real needs, preparation, delivery, translation where necessary, and a reasonable allowance for foreseeable difficulties.

Invite support with a truthful description of the purpose and the means. Explain whether gifts are designated, what happens if provision falls short, and how unused funds will be handled. Never promise a larger work merely to attract the money for it. A supporter becomes a partner in service, not the purchaser of spiritual privilege.

When provision is available, distribute according to the stated purpose and report what was done. Distinguish funds received from work completed; acknowledge delays, changed circumstances, and mistakes. Ask recipients whether the resource or training actually served their need, rather than measuring success only by what was sent.

If support falls short, communicate early, honor commitments, seek cooperation, and adjust the scale responsibly. If provision exceeds the immediate need, follow the terms on which it was received and consider how further generosity may extend access. Review the work with both givers and local partners. The aim is a repeatable practice of honest support and freely administered ministry, not one impressive fundraising event.

BIBLICAL FINDING

Biblical partnership names the work, supports its workers, receives gifts honestly, distributes toward need, and accounts for the trust. The cost remains real; the church carries it without making purchasing power the measure of a person's spiritual place. The methods may vary, but the message, means, and stewardship must agree.

THE SACRED GIFT MAY BE SUPPORTED, BUT IT MUST NEVER BE SOLD.

CHAPTER AXIOMS

Axiom One — Christ Is the Owner; We Are the Stewards

What we possess came from Christ and must be administered by His will. Scripture: 1 Corinthians 4:1–2, 7; 1 Peter 4:10; Colossians 3:17. We steward; we do not own.

Axiom Two — The Sacred Gift May Be Supported, but It Must Never Be Sold

Support sustains servants without converting spiritual access into merchandise. Scripture: Matthew 10:8–10; 1 Corinthians 9:14–18; 2 Corinthians 2:17; 1 Timothy 5:17–18. Never price the gift.

Axiom Three — Right to Support Is Not Right of Ownership

Wages do not create ownership of Christ's truth or a right to condition access upon payment. Scripture: Luke 10:7; 1 Corinthians 9:7–15; Galatians 6:6; Acts 20:33–35.

Axiom Four — The Recipient Does Not Have to Be the Cost-Bearer

Costs are real, but churches and believers may bear them so recipients need not purchase access. Scripture: 2 Corinthians 11:7–9; Philippians 4:14–18; Romans 15:24; 3 John 5–8.

Axiom Five — Christian Support Creates Partners, Not Customers

Giving joins believers in gospel labor; participation replaces purchase. Scripture: Philippians 1:5; 4:15; 2 Corinthians 8:4; 3 John 8. Fellowship, not marketplace.

Axiom Six — Abundance Should Move Toward Need

God gives resources to one part of His body to strengthen another. Scripture: 2 Corinthians 8:13–15; Acts 4:34–35; Romans 15:26–27; Galatians 2:10.

Axiom Seven — Purchasing Power Must Not Determine Spiritual Access

Wealth must not determine spiritual access. Scripture: James 2:1–5; Isaiah 55:1; Luke 4:18; Matthew 11:5. Christ directs attention to need.

Axiom Eight — Money Is a Servant of Ministry, Never Its Master

Budgets and systems are legitimate only while subordinate to obedience. Scripture: Matthew 6:24, 33; Acts 5:29; Haggai 1:5–9. Money cannot decide whether Christ may be obeyed.

Axiom Nine — God's Method Must Not Be Abandoned to Fund God's Work

A worthy end cannot sanctify an unscriptural method. Scripture: Romans 3:8; 2 Timothy 2:5; 1 Samuel 15:22; 1 Chronicles 15:13. The means must conform to Scripture.

Axiom Ten — Faithful Ministry Must Remain Free to Obey

Christ's Word must overrule machinery. Scripture: Hebrews 13:5–6; Matthew 6:31–33; Philippians 4:19; Revelation 2:5. Never disobey to survive.

CONCLUSION

The biblical alternative is supported ministry that refuses to sell Christ's trust. Workers may be sustained and truth carried worldwide while the sacred gift remains unsold. All belongs to Christ. Will His people arrange their resources accordingly?

This economy raises a global question: has worldwide truth become unnecessarily dependent on concentrated Western money and structures? Chapter Nineteen follows that international consequence.

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CHAPTER NINETEEN

The Gospel Must Not Depend on Western Wealth

Global Partnership, Indigenous Strength, and the Freedom of Christ's Church

Matthew 28:18: "All authority has been given to Me in heaven and on earth."

The Great Commission rests on the risen Christ, not Western wealth. We thank God for Western missionaries, translations, books, training, hospitals, and sacrifice; but past usefulness must not become present dependence. Church, gospel, mission, and ministry belong to Christ. Western resources may serve His worldwide church, never rule it.

THE GREAT COMMISSION RESTS UPON CHRIST'S AUTHORITY, NOT WESTERN AFFLUENCE

SPIRITUAL PRINCIPLE — *Money May Assist the Mission; Only Christ Can Authorize, Empower, and Sustain It.*

Matthew 28:18: "All authority has been given to Me in heaven and on earth."

Christ commanded His disciples to go because He reigns. Without foundations, seminaries, publishing conglomerates, donor databases, or mass

communications, the Word spread and churches multiplied. The indispensable resources were God's Word, Spirit, people, promises, and Christ's authority.

"Expect great things from God. Attempt great things for God." — William Carey[1]

Money matters, but it is not ultimate. When Christians believe they can go only where they can afford to go, train only where tuition sustains the program, or distribute truth only where customers support distribution, money begins determining the mission's boundaries.

Scripture Witness — Matthew 28:18–20; Acts 1:8; Acts 4:29–31; Acts 13:1–4; Colossians 1:5–6; 1 Thessalonians 1:8.

GOVERNING QUESTION — *If Western wealth vanished, would Christ still have given His church what it needs to obey?*

WESTERN WEALTH IS A STEWARDSHIP, NOT A THRONE

SPIRITUAL PRINCIPLE — *Greater Resources Create Greater Responsibility, Not Greater Ownership of Christ's Church.*

Differences in abundance are real; the question is what abundance is thought to confer. Donors, foundations, institutions, and publishers may quietly turn financial help into authority Christ never gave.

"I will venture to go down ... but remember that you ... must hold the ropes." — William Carey, recalled by Andrew Fuller[2]

One goes and another holds the rope; neither owns the mission. Western Christians should give, send, translate, print, underwrite, and sacrifice. But giving does not purchase jurisdiction, and financial strength does not create spiritual superiority. The ability to give is itself God's gift.

1 Chronicles 29:14: "For all things come from You, And of Your own we have given You."

Scripture Witness — 1 Chronicles 29:11–14; 1 Corinthians 4:7; 2 Corinthians 8:13–15; 2 Corinthians 9:8–11; 1 Timothy 6:17–19; 1 Peter 4:10.

GOVERNING QUESTION — *Are resources strengthening Christ's servants or purchasing influence over them?*

THE WORLDWIDE CHURCH IS A BODY, NOT A DONOR CLASS AND A RECIPIENT CLASS

SPIRITUAL PRINCIPLE — *Christian Partnership Must Never Harden into a Permanent Hierarchy of Givers Above and Receivers Below.*

Christ's church is a body, not a permanent hierarchy of Western providers above dependent recipients. The materially poor Macedonians still gave; poverty did not reduce them to mission projects.

> *2 Corinthians 8:2: "That in a great trial of affliction the abundance of their joy and their deep poverty abounded in the riches of their liberality."*

Robert Moffat saw "the smoke of a thousand villages, where no missionary had ever been."[3]

Those villages needed missionaries, but planted churches become participants: praying, giving, teaching, sending, translating, and holding ropes. Their faith and endurance may supply what affluent churches lack. The body has no superior limb; it has one Head—Christ.

> *Scripture Witness — 1 Corinthians 12:12–27; Romans 12:4–5; 2 Corinthians 8:1–15; Romans 15:25–27; Ephesians 4:15–16; Colossians 2:19.*

GOVERNING QUESTION — *Do we regard Majority World believers as co-laborers or chiefly as recipients?*

DO NOT EXPORT THE MACHINERY AND CALL IT MINISTRY

SPIRITUAL PRINCIPLE — *What Is Culturally Familiar to the West Must Never Be Confused with What Christ Requires of Every Church.*

Western Christians may export institutional machinery along with biblical truth: seminaries that require costly campuses, teaching enclosed in bureaucracy, books bound to Western prices, workers tied permanently to foreign payrolls, and churches burdened with administrative complexity.

"What is necessary is faith." — Roland Allen[4]

The New Testament pattern was reproducible: Christ was preached, congregations formed, elders appointed, and truth entrusted to faithful people who taught others. A model should be tested by whether its biblical functions can

travel where money is scarce. The answer is not romantic poverty but biblical simplicity.

IF OUR MINISTRY MODEL CANNOT TRAVEL WHERE MONEY IS SCARCE, WE MAY HAVE CONFUSED WESTERN INFRASTRUCTURE WITH BIBLICAL NECESSITY.

Scripture Witness — Acts 14:21–23; Titus 1:5–9; 2 Timothy 2:2; Acts 20:17–28; 1 Thessalonians 1:6–8; Ephesians 4:11–16.

GOVERNING QUESTION — ***Are we exporting Christ's commands or prosperity's machinery?***

STRENGTHEN INDIGENOUS RESPONSIBILITY RATHER THAN PERMANENT DEPENDENCE

SPIRITUAL PRINCIPLE — ***Good Support Should Increase a Church's Capacity to Obey Christ, Not Make Obedience Impossible Without the Donor.***

Long-term outside support may be entirely proper for missionaries, translation, pastors in desperate poverty, disaster, persecution, war, famine, or collapse. Scripture never commands abandonment of needy brethren to prove independence. But helping weakness differs from institutionalizing dependence.

"Send us a communion service, we shall want it some day." — Mary Moffat[5]

Her faith anticipated a church—not permanent foreign management. Paul and Barnabas appointed elders and commended churches to the Lord. Support should strengthen local teaching, leadership, giving, printing, distribution, and missionary sending. Give generously, but in ways that confess the church's final dependence upon Christ.

Acts 14:23: "They commended them to the Lord in whom they had believed."

Scripture Witness — Acts 14:21–23; 2 Timothy 2:2; Ephesians 4:11–16; 1 Thessalonians 4:9–12; 2 Corinthians 8:1–5; Philippians 4:14–19.

GOVERNING QUESTION — ***Is support strengthening ministry under Christ or making the donor indispensable?***

RESOURCES SHOULD CROSS BORDERS; CONTROL DOES NOT HAVE TO

SPIRITUAL PRINCIPLE — *Generous Partnership Can Transfer Resources Without Transferring Ownership of the Ministry to the Donor.*

Resources can cross borders without ownership crossing with them. Agree with local brethren on the need, the purpose of support, and the reporting that will serve mutual trust. Their knowledge and judgment belong in the decision from the beginning. Chapters Twenty and Twenty-One address the delivery of books and training; the question here is whether partnership treats local believers as responsible fellow workers.

"The history of missions is the history of answered prayer." — Samuel Zwemer[6]

Technology, copyright, printing capacity, and money are stewardships. Ownership must never become an excuse for needlessly obstructing spiritual distribution.

Scripture Witness — Psalm 96:2–3; Romans 10:14–15; 3 John 5–8; 1 Corinthians 9:18; 2 Corinthians 4:5; Isaiah 55:1.

GOVERNING QUESTION — *Are we maximizing spiritual distribution or merely commercial return?*

THE CHURCH MUST NEVER BELIEVE THAT WESTERN MONEY IS INDISPENSABLE

SPIRITUAL PRINCIPLE — *Western Support May Be a Great Blessing; Christ Alone Is Indispensable.*

If Western economies weakened, donors vanished, institutions closed, and agencies contracted, organizations would be endangered; Christ's mission would not.

Asked about Burma, Adoniram Judson answered, "As bright as the promises of God."[7]

Christ builds His church; the gospel remains God's power; the Spirit calls; the Word is not chained; and believers still pray, witness, teach, send, and suffer. Poor Christians can evangelize, persecuted believers can plant churches, and churches without buildings can worship. Use Western wealth, consecrate it, and give it generously—but never assume it must remain strong for Christ's church to remain strong.

Scripture Witness — Matthew 16:18; Psalm 2:8; Romans 1:16; 2 Timothy 2:9; Matthew 9:37–38; Philippians 4:19.

GOVERNING QUESTION — *Is world mission as bright as God's promises or only our projections?*

FROM DEPENDENCY TO BROTHERHOOD

Give without becoming the center. Send missionaries who plant sending churches; train pastors who train others; let translated truth spread; support poor churches without treating poverty as inferiority; and rejoice when those once helped no longer need the same help. Let the worldwide church orbit Christ, not Western money.

BIBLICAL FINDING

The Great Commission rests upon Christ's authority and presence. Western abundance is a stewardship through which churches can serve other members of the same body. Partnership should strengthen local responsibility, welcome mutual contribution, and refuse to confuse financial help with spiritual superiority. Poverty calls for generosity, not abandonment; generosity calls for humility, not control.

WESTERN WEALTH MAY SERVE THE GREAT COMMISSION. IT MUST NEVER BECOME THE FOUNDATION UPON WHICH THE GREAT COMMISSION IS THOUGHT TO DEPEND.

CHAPTER AXIOMS

Axiom One — Christ's Authority, Not Economic Power, Is the Foundation of World Mission

Christ's authority and presence, not resources, sustain the Commission. Scripture: Matthew 28:18–20; Acts 1:8; Matthew 16:18; Psalm 2:8.

Axiom Two — Greater Wealth Creates Greater Stewardship, Not Greater Lordship

Resources create responsibility, not ownership. Scripture: Luke 12:48; 1 Timothy 6:17–19; 1 Corinthians 4:7; 1 Peter 4:10. The giver remains a steward.

Axiom Three — The Worldwide Church Is a Body, Not a Financial Hierarchy

No region is permanently giver or receiver; every church belongs to Christ's body. Scripture: 1 Corinthians 12:12–27; Romans 12:4–5; Ephesians 4:15–16; 2 Corinthians 8:14.

Axiom Four — Western Infrastructure Must Never Be Mistaken for Biblical Necessity

Western systems may help but possess no divine authority. Scripture: Acts 14:23; Titus 1:5; 2 Timothy 2:2; Acts 20:28. Prosperity is not necessity.

Axiom Five — Healthy Support Strengthens Responsibility

Generosity should strengthen obedience, not foreign control. Scripture: Ephesians 4:11–16; Acts 14:23; Philippians 4:14–19; 1 Thessalonians 4:10–12.

Axiom Six — Poverty Does Not Disqualify Believers from Partnership

Poverty does not make believers passive. Scripture: 2 Corinthians 8:1–5; Mark 12:41–44; Acts 3:6; 1 Peter 4:10.

Axiom Seven — Resources Should Move Toward Spiritual Need

Stewardship follows spiritual need, not purchasing power. Scripture: Romans 15:25–27; 2 Corinthians 8:13–15; 3 John 5–8; Galatians 2:10.

Axiom Eight — Resources May Cross Borders Without Control Crossing with Them

Resources may cross borders without external ownership. Scripture: 1 Peter 5:2–3; 2 Corinthians 1:24; Acts 14:23; 3 John 8.

Axiom Nine — Christian Resources Should Be Stewarded for Maximum Spiritual Distribution

Judge resources by service to Christ, not merely revenue. Scripture: Matthew 10:8; 1 Corinthians 9:18; Psalm 96:3; 2 Corinthians 4:5.

Axiom Ten — Christ Alone Is Indispensable

Economies fail, but Christ remains sovereign. Scripture: Hebrews 13:8; Matthew 16:18; Philippians 4:19; Revelation 5:9–10.

CONCLUSION

Western Christians should give better—generously, humbly, sacrificially, and as stewards. Rope, missionary, donor, churches, books, money, mission, and ministry belong to Christ; their future does not rise or fall with any civilization's wealth.

The principle becomes concrete when believers cannot afford needed books. Truth in a Western warehouse or store is not yet truth in their hands. Chapter Twenty moves to the printed page.

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CHAPTER TWENTY

Books for Those Who Cannot Buy Them

Publishing, Missions, and Free Dissemination

Isaiah 55:1: "Ho! Everyone who thirsts, Come to the waters; And you who have no money, Come, buy and eat. Yes, come, buy wine and milk Without money and without price."

Christian books are not Scripture and their authors possess no apostolic authority. Yet faithful books explain Scripture, proclaim Christ, defend doctrine, train pastors, expose error, and strengthen believers. What happens when those needing them most can least afford them? The church cannot answer merely, "Then they cannot have them." If God has entrusted teaching, writers, printing, translation, money, and distribution to some believers, He may intend those resources for believers unable to purchase them. The question is not only how many books we can sell, but how far we can spread Christ's truth.

THE PRINTED PAGE IS A SERVANT OF THE WORD

SPIRITUAL PRINCIPLE — *The Purpose of Christian Publishing Is Not Merely to Produce Books, but to Carry Truth to People.*

A book is paper, ink, labor, freight, and technology, but faithful literature carries biblical teaching across distance, generations, languages, homes, prisons, classrooms, villages, and nations. Written ministry can outlive the teacher.

J. C. Ryle's chief desire was "to exalt the Lord Jesus Christ and make Him beautiful and glorious in the eyes of men."[1]

The book is not the destination; Christ is. Publishing therefore must be judged not only by copies sold but by truth faithfully placed into human hands.

Scripture Witness — Luke 1:1–4; John 20:30–31; Colossians 4:16; 2 Timothy 4:13; Habakkuk 2:2; Revelation 1:11.

GOVERNING QUESTION — *Are we publishing to move inventory or to move truth?*

THE PLOUGHBOY MUST BE ABLE TO GET THE BOOK

SPIRITUAL PRINCIPLE — *Christian Truth Should Not Be Concentrated Among Those with the Greatest Purchasing Power.*

Tyndale wanted "the boy that driveth the plough" to know the Scripture.[2] Biblical knowledge must not remain concentrated among the educated, wealthy, or privileged. A poor village pastor may need a theological work more urgently than a Western reader able to buy twenty. Yet markets send books where purchasing power is greatest. Price, exchange rates, freight, customs, payment barriers, and local income may turn an inexpensive Western book into an impossible purchase. A worldwide ministry must ask not only its retail price but who that price excludes.

Scripture Witness — Isaiah 55:1; James 2:1–5; Luke 4:18; Matthew 11:5; Proverbs 22:2; Romans 10:14–15.

GOVERNING QUESTION — *If the pastor needing the book cannot afford it, is stewardship complete because the book exists?*

"WITH MONEY OR WITHOUT"

SPIRITUAL PRINCIPLE — *The Absence of Money Should Not Automatically Become the Absence of Access.*

"Supply the poor people with all our small books, with money or without." — John Wesley[3]

Wesley did not deny printing costs; he refused to let the poor person's money control whether useful literature reached him. When prisoners, missionaries, new believers, or classrooms of pastors need sound books, the first response

should be, "How can Christ's body place these books into their hands?" Scarcity still requires priorities, but lack of purchasing power should not automatically close the door.

Scripture Witness — Matthew 10:8; Acts 20:35; Proverbs 19:17; 2 Corinthians 8:13–15; 1 John 3:17–18; James 2:15–16.

GOVERNING QUESTION — ***Does our system answer genuine need without money with anything besides "No"?***

FREE DISTRIBUTION REQUIRES SUBSTITUTED COST-BEARING

SPIRITUAL PRINCIPLE — ***Somebody Must Bear the Cost; the Question Is Whether the Recipient Must Always Be That Somebody.***

Editing, design, translation, printing, warehousing, technology, labor, and shipping cost money. Free distribution does not erase cost; it changes who bears it.

The April 1880 report on Spurgeon's colportage work described sales as making it "partially self-supporting," while subscriptions and donations supplied the remainder. Books were sold, but readers did not bear the whole cost of the work.[4]

Churches support missionaries where recipients cannot finance their ministry. Literature can operate by the same theology. Donors fund editing, churches underwrite printing, believers sponsor translation, authors relinquish royalties, publishers grant rights, and shipping is subsidized. This is substituted cost-bearing applied to literature: the recipient need not be the cost-bearer.

Scripture Witness — 2 Corinthians 11:7–9; Philippians 4:15–18; 3 John 5–8; Romans 15:24; 2 Corinthians 9:10–12; Galatians 6:10.

GOVERNING QUESTION — ***Why should inability to pay end distribution when Christ's body can bear the cost?***

FUND THE BOOK BEFORE YOU PRICE THE READER

SPIRITUAL PRINCIPLE — ***The Better Question Is Not How to Extract the Cost from the Recipient, but How to Provide the Cost Before the Recipient Is Asked to Pay It.***

Expense requires cost-bearing, not necessarily recipient payment. What if believers financed editing, translation, printing, and delivery before readers were asked to pay?

George Müller reported that literature sent "gratuitously" had repeatedly been "owned of God."[5]

A church may underwrite copies, another donor translation, and another shipment, while local partners identify faithful recipients. Authors, printers, and translators are supported; costs are simply borne upstream so truth flows downstream freely.

PREFUND THE MINISTRY BEFORE YOU PRICE THE RECIPIENT.

Scripture Witness — Philippians 4:10–19; 2 Corinthians 8:1–5; 2 Corinthians 9:7–13; Romans 15:26–27; 3 John 5–8; Acts 4:34–35.

GOVERNING QUESTION — ***Before pricing the reader, have Christ's people been invited to carry the cost?***

RIGHTS MUST SERVE THE TRUTH, NOT IMPRISON IT

SPIRITUAL PRINCIPLE — ***Copyright, Licensing, and Publishing Rights Are Stewardship Tools, Not Sacred Property Rights over God's Truth.***

Copyright can protect textual integrity, prevent alteration, identify responsibility, and preserve an author's work. But legal control over expression is not ownership of God's truth. Doctrine, Scripture, illumination, gifts, opportunity, and life itself came from God.

1 Corinthians 4:7: "And what do you have that you did not receive?"

Luther warned that "greed and envy are delaying the spread of the Divine Word." His immediate complaint concerned stolen manuscripts and corrupt reprints that harmed legitimate printers. The example supports protecting faithful publication from exploitation; it must not be used as though Luther opposed every restriction on copying.[6]

Rights should guard truth from corruption without guarding it from those who need it. Trusted translation, local printing, and digital distribution should be freely enabled where they remove barriers. The issue is not whether rights are lawful, but whether their use serves Christ.

Scripture Witness — 1 Corinthians 4:1–2, 7; 1 Peter 4:10; Matthew 25:14–30; 2 Corinthians 4:5; Psalm 68:11; Proverbs 11:25–26.

GOVERNING QUESTION — *Are rights protecting faithful ministry or preventing faithful distribution?*

PRINT WHERE THE PEOPLE ARE

SPIRITUAL PRINCIPLE — *Do Not Ship Western Cost Structures Around the World When the Truth Can Be Reproduced Responsibly Closer to the Reader.*

A Western book may acquire freight, customs, delays, storage, and distribution costs until it carries the producer country's economics rather than the reader's. Stewardship asks whether truth can be reproduced closer to the need.

"Our little books you should spread wherever you go." — John Wesley[7]

Files cross oceans instantly; regional printing, digital editions, local translation, and church distribution can remove repeated freight. Paper may remain essential where digital access is limited or unsafe. The principle is missional: use the method that carries faithful truth with the fewest needless barriers.

Scripture Witness — Psalm 96:3; Mark 16:15; Acts 1:8; Colossians 4:16; 1 Thessalonians 1:8; 2 Timothy 2:2.

GOVERNING QUESTION — *Are we shipping books because it best spreads truth or because it is familiar?*

FREE MUST NEVER MEAN CARELESS

SPIRITUAL PRINCIPLE — *Generosity Does Not Lower the Standard of Truth; It Should Increase Our Sense of Responsibility for It.*

Free must never mean careless. Poor pastors do not need poor theology or Western leftovers. Doctrinal soundness, accurate translation, editing, durability, cultural clarity, and wise selection matter. Remove the price barrier, not the quality standard.

Ryle wrote for ordinary readers, including Bible students without "large libraries" or much leisure.[8]

Think first of the village pastor, new convert, teacher with three books, and missionary training elders. Give them something worthy of Christ.

Scripture Witness — Colossians 3:23; 2 Timothy 2:15; Titus 2:7–8; Malachi 1:8, 14; 1 Corinthians 10:31; Ecclesiastes 9:10.

GOVERNING QUESTION — *Are we sending inferior material merely because the recipient is poor?*

DO NOT FORGET THE WRITERS GOD IS RAISING UP THERE

SPIRITUAL PRINCIPLE — *Global Christian Publishing Must Not Become a One-Way Pipeline from Western Authors to the Rest of the Church.*

Publishing must not remain a one-way pipeline from Western authors. Christ raises teachers throughout His church. Mature partnership helps believers write, edit, translate, publish, and distribute faithful works in their languages and contexts. Some books the West most needs may one day be written by brothers who once could not afford ours.

Scripture Witness — Ephesians 4:11–16; 2 Timothy 2:2; 1 Corinthians 12:4–7; Romans 12:6–8; Colossians 3:16; 2 Corinthians 8:14.

GOVERNING QUESTION — *Are we only supplying readers, or helping Christ raise future writers and publishers?*

A PRACTICAL MODEL FOR FREE CHRISTIAN PUBLISHING

A constructive ministry treats rights as stewardship; invites churches and donors to underwrite production; grants translation permissions to trustworthy partners; prints locally when useful; distributes digital editions where practical; subsidizes necessary shipping; and works through churches, missionaries, prisons, pastors, schools, and indigenous networks. It measures affordability by landed cost and local income, prioritizes great need with low purchasing power, and gives poor readers the same doctrinal and editorial care offered to affluent readers.

THE AUTHOR WRITES. THE CHURCH SUPPORTS. THE DONOR BEARS COST. THE PUBLISHER STEWARDS. THE LOCAL PARTNER DISTRIBUTES. THE READER RECEIVES. CHRIST GETS THE GLORY.

BIBLICAL FINDING

Christian books are not Scripture, but faithful Christian literature can become a powerful instrument for explaining Scripture, proclaiming Christ, training believers, preserving sound doctrine, and extending ministry beyond the physical presence and lifetime of the teacher. Therefore the distribution of sound Christian literature belongs within the church's larger stewardship of truth. The existence of production costs does not establish that the recipient must bear those costs. Those expenses may be underwritten by churches, donors, authors, publishers, foundations, and ministry partners so that books can reach believers whose purchasing power would otherwise exclude them. Publishing rights should protect truth without unnecessarily restricting its spread. Translation, local printing, digital distribution, donor-supported production, and church-based distribution should all be considered wherever they can remove unnecessary barriers. The governing concern is not whether the book generated maximum commercial return. It is whether the truth entrusted to the book traveled as far and as faithfully as Christian stewardship could reasonably carry it.

THE BOOK SHOULD FOLLOW THE NEED, NOT THE MONEY.

CHAPTER AXIOMS

Axiom One — The Christian Book Is a Servant, Not the Treasure

Books serve truth and bring readers toward Scripture and Christ. Scripture: John 20:31; Luke 1:3–4; Colossians 3:16; 2 Timothy 3:15–17.

Axiom Two — The Existence of a Book Is Not the Same as Access to the Book

A warehouse or catalog is not access; stewardship must cross barriers to the reader. Scripture: Romans 10:14–15; James 2:15–16; Proverbs 3:27; 1 John 3:17.

Axiom Three — Purchasing Power Should Not Determine Who Receives the Best Christian Literature

Poverty does not lessen spiritual need; wealth must not gatekeep resources. Scripture: James 2:1–5; Isaiah 55:1; Matthew 11:5; Luke 4:18.

Axiom Four — The Recipient Does Not Have to Be the Cost-Bearer

Other members may bear printing, editing, translation, and shipping costs. Scripture: 2 Corinthians 11:7–9; Philippians 4:15–18; 3 John 5–8; Romans 15:26–27.

Axiom Five — Free Distribution Should Be Prefunded by Generosity

Believers can bear costs beforehand so truth travels freely afterward. Scripture: 2 Corinthians 8:1–5; 9:6–12; Acts 4:34–35; Philippians 4:18.

Axiom Six — Rights Are Stewardship

Copyright and permissions must serve Christ. Scripture: 1 Corinthians 4:1–2, 7; 1 Peter 4:10; Matthew 25:14–30; 2 Corinthians 4:5.

Axiom Seven — Local Reproduction Should Be Encouraged When It Removes Unnecessary Barriers

Trusted local translation, printing, and digital distribution should remove barriers. Scripture: Psalm 96:3; Acts 1:8; Colossians 4:16; 2 Timothy 2:2.

Axiom Eight — Free Must Never Mean Inferior

Poor believers deserve sound, accurate, well-edited, durable, Christ-centered resources. Scripture: Colossians 3:23; 2 Timothy 2:15; Titus 2:7–8; Malachi 1:14.

Axiom Nine — The Goal Is Distribution, Not Institutional Control

Distribution structures must serve Christ's people, not preserve control. Scripture: 2 Corinthians 1:24; 1 Peter 5:2–3; 3 John 8; 1 Corinthians 3:5–7.

Axiom Ten — The Book Should Follow the Need, Not the Money

Publishing must resist commerce's pull and follow spiritual need. Scripture: Proverbs 19:17; 2 Corinthians 8:13–15; Galatians 2:10; Acts 20:35.

CONCLUSION

Many pastors own fewer theological books than Western Christians buy in a year. We possess authors, manuscripts, technology, translation, money, churches, and networks; above all, Christ possesses us. Wesley's instruction

remains difficult to improve: supply the poor with books, "with money or without." Do not pretend books cost nothing or give poorer believers inferior literature. Teach those God prospered to bear costs for those He has not. Print, translate, protect, give, and send the truth. When the reader cannot afford the book, ask whether we should find the book.

THE SACRED GIFT MAY BE SUPPORTED, BUT IT MUST NEVER BE SOLD.

The same barrier deepens when pastors need sustained biblical training rather than one book. Chapter Twenty-One asks whether the church can place theological education within their reach without selling the theology.

Source Notes

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3. John Wesley, letter to John Mason, February 17, 1776, in The Letters of John Wesley.

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5. George Müller, report of the Scriptural Knowledge Institution to May 1897, "Tract Distribution," quoted in Basil Miller, George Müller: The Man of Faith, chap. X, "The Scriptural Knowledge Institution," 93.

6. Martin Luther, "An Admonition to the Printers in Nürnberg," September 26, 1525, letter CXXV in The Letters of Martin Luther, ed. Margaret A. Currie, 144–45. Luther protests stolen manuscripts, corrupt editions, and injury to legitimate printers.

7. John Wesley, letter to Richard Boardman, January 12, 1776.

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CHAPTER TWENTY-ONE

Training Pastors Without Selling Theology

A Model for the Majority World

2 Timothy 2:2: "And the things that you have heard from me among many witnesses, commit these to faithful men who will be able to teach others also."

Across the Majority World, thousands of faithful men shepherd churches with little access to theological libraries, formal education, experienced teachers, or sustained pastoral training. Many already preach, counsel, disciple, evangelize, plant churches, confront error, and care for souls. Yet Western systems built around tuition, relocation, housing, travel, books, lost employment, credentialing, and institutional overhead often place serious training beyond their reach. The answer is not less theology or lower standards. Poor pastors need rigorous biblical training delivered through a different economy. The church must ask not how they can afford our system, but how Christ's body can bring serious training to the shepherds He has already placed in His churches.

TRAIN THE MEN CHRIST IS ALREADY RAISING UP

SPIRITUAL PRINCIPLE — *The Church Should Identify, Strengthen, and Equip Faithful Men Rather Than Making Purchasing Power the First Gate to Training.*

Paul told Timothy to entrust truth to faithful men able to teach others. Biblical qualifications concern character, doctrine, ability to teach, maturity, family leadership, reputation, vigilance, and faithfulness—not money, credentials,

or relocation. Christ gives shepherds; the church helps them handle His Word faithfully.

"No work can possibly confer a greater benefit upon mankind than the training of ministers whom God has chosen." — C. H. Spurgeon[1]

Training does not manufacture the call. God chooses, the church recognizes, and teachers equip. A pastor may already possess ten years of proven fruit while lacking opportunities available to a young Western student. We should ask what Christ has given him, where he needs strengthening, and how the church can bring resources toward proven spiritual responsibility.

Scripture Witness — 2 Timothy 2:2; 1 Timothy 3:1–7; Titus 1:5–9; Acts 14:21–23; Acts 20:28; Ephesians 4:11–13.

GOVERNING QUESTION — *Are we looking first for men Christ is evidently using, or merely for men who can enter the educational system we have built?*

THE CHURCH MUST REMAIN CENTRAL TO PASTORAL FORMATION

SPIRITUAL PRINCIPLE — *A School May Assist the Church in Training Pastors, but It Must Never Replace the Church as the Primary Context of Pastoral Formation.*

Chapter Ten established why pastoral formation belongs within the life of the church. Here that principle becomes a working arrangement: identify the elders who will know each student, supervise his service, and discuss his progress with those providing instruction.

Calvin commended the ancient practice that "no one should minister in the Church unless he had been previously well trained."[2]

Training belonged near church life. Spurgeon's Pastors' College likewise remained connected to the Metropolitan Tabernacle, where students encountered worship, evangelism, discipline, pastoral leadership, and ordinary families. That principle transfers readily: churches can host regional instruction, experienced pastors can mentor younger men, and students can remain accountable to their elders while testing learning in preaching and shepherding. Institutions are useful when they serve what Christ established.

Scripture Witness — Ephesians 4:11–16; Acts 13:1–3; Acts 14:23; Titus 1:5; 1 Timothy 4:12–16; 1 Peter 5:1–4.

GOVERNING QUESTION — ***Is theological education strengthening pastors in churches, or gradually separating pastoral preparation from the church itself?***

TAKE THE TRAINING TO THE PASTOR

SPIRITUAL PRINCIPLE — ***When Distance and Poverty Block Access, Move the Training Rather Than Demanding That Every Pastor Move His Life.***

A pastor may have a congregation, wife, children, employment, and responsibilities he cannot abandon for years. Education available only through relocation may be technically offered yet practically inaccessible.

Writing home in 1800, Carey and his fellow missionaries reported that "hundreds, if we could skilfully teach them gratis, would crowd to learn" the English language. Their immediate subject was language instruction, which they hoped would also open a way for the gospel. The example illustrates an opportunity created by removing a barrier; it does not by itself establish a rule for every kind of pastoral training.[3]

Teachers can travel, training can be regional, and intensive modules can combine with mentoring, translated courses, audio and digital resources, local study groups, and printed materials. The pastor remains in ministry while learning ecclesiology among a congregation, homiletics before preaching, and pastoral care while counseling. Residential programs may serve some settings; they must not become the universal economic gateway. The Great Commission says go, and theological educators should recover the same verb.

Scripture Witness — Matthew 28:19–20; Acts 8:4; Acts 14:21–23; Acts 20:20; 2 Timothy 2:2; Titus 1:5.

GOVERNING QUESTION — ***Why require hundreds of poor pastors to cross the financial distance to us when a handful of equipped teachers can cross the geographical distance to them?***

FUND THE TEACHER BEFORE YOU CHARGE THE STUDENT

SPIRITUAL PRINCIPLE — ***The Cost of Theological Training Is Real; Tuition from the Recipient Is Not the Only Biblical Way to Bear It.***

List the real costs of this training, then agree which churches or partners will bear them. Chapter Ten supplied the theological argument; the practical task now is to support qualified teaching without shifting an institution's whole burden onto the poorest student.

"The support of the College is derived from the free-will offerings of the Lord's people." — C. H. Spurgeon[4]

Churches may support teachers, underwrite regional schools, finance translation, provide books, pay travel, release course materials, and divide the cost of training centers. Legitimate expenses remain supported; the burden simply moves away from the pastor whose poverty would exclude him. Support the teacher so the teacher can freely teach the student.

Scripture Witness — Galatians 6:6; 1 Corinthians 9:9–14; Philippians 4:15–18; 2 Corinthians 11:7–9; 3 John 5–8; 2 Corinthians 8:13–15.

GOVERNING QUESTION — *Before charging the pastor for theological education, have we asked the rest of Christ's body whether God would have us carry the cost for him?*

FREE TRAINING MUST BE RIGOROUS TRAINING

SPIRITUAL PRINCIPLE — *Removing the Tuition Barrier Must Never Mean Lowering the Theological Standard.*

Free education that leaves pastors shallow, careless, or doctrinally vulnerable merely spreads weakness. Training should cultivate Scripture, exegesis, biblical and systematic theology, church history, preaching, pastoral theology, evangelism, apologetics, counseling, missions, ecclesiology, ethics, and disciplined reading.

"Read the most useful books, and that regularly and constantly." — John Wesley[5]

Ryle warned that ministers who neglect continued reading and study make "a great mistake."[6]

Do not give poor pastors theological scraps or assume they cannot grasp profound doctrine. Explain, translate, teach, revisit, test, require interpretation and preaching, and make them defend doctrine from the text. Adapt delivery without diluting content. Free identifies who bears the cost, never the quality of the gift.

Scripture Witness — 2 Timothy 2:15; Titus 1:9; 1 Timothy 4:13–16; Ezra 7:10; Acts 18:24–28; 2 Peter 3:18.

GOVERNING QUESTION — ***Would we consider this training adequate for a pastor in our own church, or have we unconsciously created a lower theological standard for poorer brethren?***

TRAIN SHEPHERDS, NOT MERELY GRADUATES

SPIRITUAL PRINCIPLE — ***The Goal of Theological Education Is Faithful Ministry, Not the Accumulation of Academic Credentials.***

Degrees may document study, but the New Testament requires more: a pastor must be blameless, sober-minded, hospitable, holy, able to teach, doctrinally sound, spiritually mature, and exemplary. Training must ask whether a man can explain Scripture, preach Christ, recognize error, counsel sufferers, confront sin, evangelize, shepherd without domination, endure suffering, and pray.

Ryle identified preaching God's Word as the minister's foremost responsibility. Study must equip a man for that work rather than become a substitute for it.[7]

Theology must produce character, practice, accountability, and care for the flock. The classroom asks what the student knows; the church must ask what kind of shepherd the truth is producing.

Scripture Witness — 1 Timothy 3:1–7; Titus 1:5–9; 2 Timothy 4:1–5; 1 Peter 5:1–4; Acts 20:27–31; James 3:1.

GOVERNING QUESTION — ***Are we producing men who can earn degrees, or shepherds who can feed, guard, and lead Christ's sheep?***

TRAIN MEN WHO WILL TRAIN MEN

SPIRITUAL PRINCIPLE — ***The Best Theological Education Multiplies Itself.***

Second Timothy 2:2 traces four generations: Paul, Timothy, faithful men, and others also. No foreign institution can train every pastor, nor should the worldwide church remain permanently dependent upon Western teachers.

"The growth of the native Church is more important than the growth of the mission." — Roland Allen and Thomas Cochrane[8]

The student should become a teacher; the trained pastor should train younger pastors; national authors, translators, regional teachers, and church networks should emerge. Foreign partnership may continue, but healthy

partnership increases local capacity rather than protecting foreign indispensability. The outside teacher should rejoice when he is needed less.

Scripture Witness — 2 Timothy 2:2; Ephesians 4:11–16; Acts 19:8–10; Colossians 1:28–29; 1 Thessalonians 1:6–8; Titus 1:5.

GOVERNING QUESTION — *If our students never become teachers, have we truly completed the pattern Paul gave Timothy?*

BUILD WHAT CAN BE REPRODUCED WITHOUT WESTERN WEALTH

SPIRITUAL PRINCIPLE — *A Majority World Training Model Should Be Simple Enough to Multiply Without Permanent Dependence Upon an Affluent Foreign Economy.*

A model requiring costly campuses, large staffs, residential housing, imported professors, accreditation, and permanent subsidies may do good, but its expense must not be confused with biblical necessity.

Müller wrote that his institution would "act according to the means that God shall give."[9]

Begin with what pastors need: Scripture, sound books, qualified teachers, a meeting place, time, church accountability, practical assignments, mentoring, translation, necessary meals and transportation, and a reproducible method. Add complexity only when it serves those ends. A simple classroom of faithful pastors with open Bibles may accomplish more than a magnificent facility whose tuition keeps them outside.

Scripture Witness — Luke 14:28–33; 2 Timothy 2:2; Acts 14:23; Titus 1:5; Zechariah 4:10; 1 Corinthians 3:5–7.

GOVERNING QUESTION — *Could this training continue faithfully if the Western funding disappeared, or have we exported an economic dependency along with the theology?*

A PRACTICAL MODEL FOR MAJORITY WORLD PASTORAL TRAINING

Local churches and trusted networks identify faithful men already serving or preparing for pastoral responsibility. Experienced teachers provide sustained

regional intensives, modular courses, mentoring, supervised preaching, reading, discussion, and assignments. Students remain connected to their churches and apply truth immediately. Supporting churches and donors bear the principal costs. Sound books are supplied, materials translated responsibly, and digital resources supplement personal pastoral relationships. Mature national pastors are deliberately prepared to instruct others, and the curriculum is reproducible without constant foreign supervision. The goal is men who know Scripture, love Christ, walk in holiness, preach the gospel, shepherd faithfully, guard the flock, suffer well, and train others.

IDENTIFY FAITHFUL MEN. BRING THEM THE TRUTH. BEAR THE COST. TRAIN THEM RIGOROUSLY. KEEP THEM ROOTED IN THE CHURCH. MAKE THEM SHEPHERDS. TEACH THEM TO TEACH OTHERS. THEN HELP THEM DO THE SAME AGAIN.

That is not second-class theological education. That is 2 Timothy 2:2 taken seriously.

BIBLICAL FINDING

Scripture commands the church to entrust sound doctrine to faithful men able to teach others. It requires pastors to know, proclaim, defend, and live the truth, but never makes wealth, tuition, degrees, residential study, enrollment, or Western accreditation conditions of pastoral qualification. Education belongs fundamentally to the church's transmission of truth from faithful servants to another generation. Teachers may be supported, study must be serious, and excellence pursued, without turning the receiving pastor into a customer. Training can go to pastors, remain church-centered and rigorous, and increasingly pass to indigenous teachers. The goal is not merely educated men, but faithful shepherds who produce faithful shepherds.

THEOLOGY MAY REQUIRE COSTLY LABOR TO TEACH. THAT DOES NOT MEAN THEOLOGY ITSELF SHOULD BE SOLD TO THE MEN CHRIST COMMANDS US TO EQUIP.

CHAPTER AXIOMS

Axiom One — Christ Gives Pastors; the Church Equips Them

Christ gives shepherds; training strengthens gifts and character recognized by the church. Scripture: Ephesians 4:11–12; Acts 13:1–3; Acts 14:23; 1 Timothy 3:1–7.

Axiom Two — Faithfulness, Not Financial Capacity, Is the Biblical Entrance Requirement

Truth is entrusted to faithful men, not merely those able to pay. Scripture: 2 Timothy 2:2; Titus 1:5–9; 1 Corinthians 4:2; 1 Timothy 4:12–16.

Axiom Three — The Church Is the Primary Context of Pastoral Formation

Schools may serve, but shepherds are formed amid worship, accountability, suffering, doctrine, and people. Scripture: Ephesians 4:11–16; Acts 20:28; 1 Peter 5:1–4; Titus 1:5.

Axiom Four — The Training Can Go to the Pastor

Regional, modular, decentralized, church-based training can cross barriers to pastors. Scripture: Matthew 28:19–20; Acts 20:20; Titus 1:5; 2 Timothy 2:2.

Axiom Five — The Teacher May Be Supported Without Selling the Teaching

Churches may support teachers so students need not finance access. Scripture: Galatians 6:6; 1 Corinthians 9:14; Philippians 4:15–18; 3 John 5–8.

Axiom Six — Free Education Must Never Mean Inferior Education

Removing tuition increases the duty to provide rigorous, Christ-centered instruction. Scripture: 2 Timothy 2:15; Ezra 7:10; Titus 1:9; Colossians 3:23.

Axiom Seven — The Goal Is a Shepherd, Not a Credential

Character, doctrine, holiness, courage, and care for the flock outweigh credentials. Scripture: 1 Timothy 3:1–7; Titus 1:5–9; Acts 20:28–31; 1 Peter 5:2–3.

Axiom Eight — Every Trained Pastor Should Become a Potential Trainer

Truth must move from teacher to student to another generation of teachers. Scripture: 2 Timothy 2:2; Matthew 28:20; Colossians 1:28; Ephesians 4:12.

Axiom Nine — Foreign Assistance Should Strengthen Indigenous Capacity

Outside resources should equip national pastors, authors, translators, and churches for increasing responsibility. Scripture: 2 Corinthians 8:14; Ephesians 4:16; Acts 14:23; 1 Thessalonians 1:8.

Axiom Ten — What We Build Should Be Reproducible Where Money Is Scarce

Training should distinguish biblical essentials from expensive forms so it can multiply where money is scarce. Scripture: 2 Timothy 2:2; Luke 14:28; Zechariah 4:10; 1 Corinthians 3:6–7.

CONCLUSION

The worldwide church needs pastors who open Scripture accurately, preach Christ clearly, discern error, counsel biblically, shepherd tenderly, suffer patiently, pray fervently, and train the next generation. The answer is neither shallow education nor a financial wall. Those with teachers can send teachers; those with books can send books; those with money can bear costs; established churches can strengthen growing churches; and trained pastors can train others. Paul's pattern remains: "Commit these to faithful men who will be able to teach others also." We need not sell that command back to them. We must obey it.

THE MINISTRY BELONGS TO CHRIST. THE TRUTH BELONGS TO CHRIST. THE TEACHER BELONGS TO CHRIST. THE PASTOR BELONGS TO CHRIST. THEREFORE LET THE CHURCH BEAR THE COST AND SEND THE TRUTH WHERE CHRIST'S SHEPHERDS NEED IT.

A troubling question remains: why should people being reached finance the ministries reaching them? A mission field is not a market to monetize, but a field where Christ commands His servants to sow.

Source Notes

1. C. H. Spurgeon, Lectures to My Students, First Series (1875), prefatory description "The Pastors' College," concluding appeal for ministerial training. Source text.

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3. Carey and fellow missionaries, letter of October 10, 1800, quoted in George Smith, The Life of William Carey (1885), chap. XIV, on free English instruction. Source text.

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5. John Wesley, Works, vol. 8, "Minutes of Several Conversations," directions concerning reading, passage beginning "Read the most useful books." Source text.

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9. George Müller, The Life of Trust, chap. VI, principles of the Scriptural Knowledge Institution, principle 5. Source text.

CHAPTER TWENTY-TWO

The Mission Field Is Not the Funding Mechanism

Church-Borne Mission Support, Indigenous Strength, and Gospel Advance

3 John 7–8: "Because they went forth for His name's sake, taking nothing from the Gentiles. We therefore ought to receive such, that we may become fellow workers for the truth."

Missions begins with God, Christ, the gospel, the church, and the nations—not with a business plan. God promised blessing to all families of the earth, the Father promised the nations to His Son, Christ purchased people from every tribe and tongue, and the Spirit sent workers where Christ had not been named. That theological order must govern the financial order. Third John shows gospel workers going forth for Christ's name while established believers bear the costs. The gospel arrives as good news, not as a product whose recipients must finance its delivery.

A farmer does not demand that an unsown field finance the seed. He carries seed at his own cost, labors in hope, and waits upon God. When harvest comes, part of the harvest becomes seed for another field.

THE MISSION FIELD SHOULD EVENTUALLY BECOME A SENDING CHURCH. IT SHOULD NOT FIRST HAVE TO BECOME A PAYING MARKET.

THE MISSION FIELD BELONGS TO CHRIST BEFORE IT BELONGS TO ANY MISSION

SPIRITUAL PRINCIPLE — *Missions Originates in the Sovereign Purpose of God and Proceeds Under the Authority of Christ.*

God promised Abraham blessing to the families of the earth; Isaiah foresaw salvation reaching the ends of the earth; Christ claimed all authority and sent His disciples to the nations. The nations are not organizational regions, denominational territories, or fundraising opportunities. They are the Son's inheritance.

Spurgeon called worldwide proclamation "the absolute duty as well as the eminent privilege of the Church."1

The church does not invent or own the mission. Agencies, donors, publishers, and schools remain servants. No society owns a country, no ministry owns a pastoral network, and no donor's money purchases control. The nations, converts, workers, resources, and mission belong to Christ.

Scripture Witness — Genesis 12:1–3; Psalm 2:7–8; Psalm 67:1–4; Isaiah 49:6; Matthew 28:18–20; Acts 1:8; Revelation 5:9–10.

GOVERNING QUESTION — *Are we serving Christ's mission among the nations, or slowly building a missionary system that begins to behave as though the nations belong to us?*

THOSE BEING REACHED ARE NOT AUTOMATICALLY THE PAYERS

SPIRITUAL PRINCIPLE — *The Gospel May Travel Toward People Before Money Ever Travels Back from Them.*

Missionaries went out "taking nothing from the Gentiles," while believers helped them forward. Paul received support from churches in one place while serving freely in another. Other churches bore expense so ministry could flow toward Corinth and Thessalonica without immediately making recipients the payers.

Hudson Taylor recorded that friends at home sent "unsolicited contributions from time to time, and every need was met."2

The point is not one compulsory financial method, but a sending church willing to bear costs. A believer funds a translation he may never read, a congregation supports workers whose converts it may never meet, and a church

supplies books to unknown pastors. The giver purchases no commodity or privilege. He gives because Christ is worthy and souls need the gospel.

Scripture Witness — 3 John 5–8; Philippians 4:14–18; 2 Corinthians 11:7–9; Romans 15:23–24; 1 Corinthians 9:15–18; Acts 13:1–4; Philippians 1:3–5.

GOVERNING QUESTION — *Is the financial burden primarily being carried by those sending the ministry, or have those receiving the ministry quietly become the revenue stream required to keep it alive?*

THE SENDING CHURCH SHOULD EXPECT TO BEAR A REAL BURDEN

SPIRITUAL PRINCIPLE — *Sending Is Not Complete When the Missionary Boards the Airplane.*

Missionaries need ordinary provision; translation, literature, training, church planting, and relief carry real costs. The biblical word is not only go but sent. Someone prays, sacrifices, and places a shoulder beneath the burden.

Spurgeon's missionary-support instinct was simple: "The least we can do is to provide for your needs."3

John calls supporters fellow workers for the truth, and Paul calls their giving fellowship in the gospel. A missionary is not an entrepreneurial branch office expected to produce local revenue. The church sends because Christ commands it, gladly bearing costs for those who cannot repay because Christ bore infinitely more for us.

Scripture Witness — Philippians 1:3–5; Philippians 4:15–19; 3 John 5–8; Romans 10:13–15; Galatians 6:2; 1 Corinthians 9:13–14; 2 Corinthians 8:1–5.

GOVERNING QUESTION — *Have we taught our churches that missions means bearing burdens, or merely admiring those who bear them?*

MISSIONARY GIVING IS SACRIFICE, NOT PURCHASE

SPIRITUAL PRINCIPLE — *The Christian Does Not Give to Missions to Buy Something from the Mission Field; He Gives Himself to Christ.*

Missionary giving is worship before it is transaction. The Macedonians first gave themselves to the Lord; money followed consecration.

After years of hardship in Africa, David Livingstone told Cambridge students, "I never made a sacrifice."4

Livingstone did not deny suffering. Beside Christ's sacrifice and the privilege of serving Him, he refused to keep a ledger of surrender. Mission giving should sometimes cost us: a church may postpone an improvement, a believer reduce consumption, a family surrender something desired, or a congregation send one of its best. The deepest missionary gift is ourselves.

Scripture Witness — 2 Corinthians 8:1–5; 2 Corinthians 9:6–8; Romans 12:1; Philippians 2:17; Hebrews 13:15–16; Mark 12:41–44; Philippians 3:7–8.

GOVERNING QUESTION — *Is missions receiving the overflow of our devotion to Christ, or only the leftovers of our devotion to ourselves?*

THE NEW CHURCH MUST BECOME A GIVING CHURCH—NOT A CUSTOMER BASE

SPIRITUAL PRINCIPLE — *Refusing to Commercialize the Mission Field Does Not Exempt New Believers from Christian Stewardship.*

Refusing commercialization does not teach perpetual dependency. The Macedonians combined deep poverty with rich liberality. Poor believers may support pastors, send missionaries, share homes and food, give labor, pray, and offer what they possess.

Adoniram Judson acknowledged believers who were "poor in this world, but rich in faith."5

Generosity differs from commercial payment. A believer may give because he received freely; a church may support a pastor without buying ministry; a student may support training for others without theology becoming merchandise. Christian maturity turns recipients into givers without first turning them into customers.

Scripture Witness — 2 Corinthians 8:1–5; 2 Corinthians 8:12; 2 Corinthians 9:6–8; Mark 12:41–44; Acts 2:44–45; Galatians 6:6; Philippians 4:14–18.

GOVERNING QUESTION — *Are we discipling new believers into joyful stewardship, or training them to assume that spiritual ministry normally arrives with a price attached?*

DO NOT IMPORT THE EXPENSE AND THEN BLAME THE POOR FOR NOT FUNDING IT

SPIRITUAL PRINCIPLE — *A Foreign Ministry Must Not Create Costs the Local Church Never Needed and Then Call Local Payment "Self-Support."*

A foreign ministry may import offices, campuses, staff structures, vehicles, salaries, administrative layers, libraries, conferences, and institutional expectations, then tell poor believers that maturity requires financing them. Before calling this self-support, ask who created the expense.

Roland Allen and Thomas Cochrane warned that churches could supply what was necessary "if we did not invent needs and insist upon them."6

Before outside partners establish a costly structure, agree with local churches on what the work requires and what can be maintained. Develop a plan for equipment, facilities, and support that strengthens the congregation's responsibilities. Do not call an imported expense a test of local maturity.

Scripture Witness — Acts 14:21–23; Titus 1:5; Luke 14:28–30; 1 Timothy 6:6–8; 1 Thessalonians 4:11–12; 2 Corinthians 8:12–14; 1 Corinthians 9:19–23.

GOVERNING QUESTION — *Are we asking local Christians to support what Christ requires, or asking them to finance what foreign prosperity enabled us to create?*

FOREIGN MONEY CAN STRENGTHEN THE CHURCH—OR QUIETLY DISTORT IT

SPIRITUAL PRINCIPLE — *Money Is Most Helpful When It Strengthens Biblical Responsibility Without Purchasing Loyalty, Dependence, or Control.*

Resources may cross borders: churches sent famine relief, Gentiles aided poor Jewish saints, and Philippians supported Paul. Oceans do not divide Christ's body. But money never creates spiritual ownership.

John L. Nevius warned, "The Employment System tends to excite a mercenary spirit."7

Apply Chapter Nineteen's safeguards to the actual mission: agree who appoints leaders, who handles support, how concerns are heard, and how responsibilities will pass to the local church. Continued help may be necessary during poverty, persecution, disaster, or unusual opportunity. Review that help

jointly so it strengthens the church without making loyalty to a donor the condition of ministry.

Scripture Witness — Acts 11:27–30; Romans 15:25–27; 2 Corinthians 8:13–15; 2 Corinthians 1:24; 1 Peter 5:2–3; 1 Timothy 6:17–19; Acts 20:28.

GOVERNING QUESTION — *Is outside money helping this church stand more firmly under Christ, or making the donor increasingly indispensable to its obedience?*

THE MISSION MUST AIM AT A CHURCH THAT CAN STAND UNDER CHRIST

SPIRITUAL PRINCIPLE — *The Success of a Mission Is Not Permanent Indispensability but the Maturity of Christ's Church.*

The New Testament asks not how large the mission became, but whether there is now a church. Paul appointed elders and "commended them to the Lord," trusting Christ as Head.

Allen and Cochrane's priority returns us to the aim of the mission: strengthen the local church until it can carry its responsibilities with increasing maturity.8

The mission serves the church; the church does not perpetuate the mission organization. Healthy ministry welcomes becoming less central: national pastors lead, former students teach, national authors publish, local generosity grows, and yesterday's field becomes tomorrow's sending church. Institutional indispensability is not the goal. Mature churches are.

Scripture Witness — Acts 14:21–23; Acts 20:17, 28–32; Titus 1:5; 2 Timothy 2:2; Ephesians 4:11–16; 1 Thessalonians 1:6–8; Colossians 2:19.

GOVERNING QUESTION — *Are we building something that increasingly needs us, or strengthening a church that increasingly knows how to depend upon Christ?*

THE HARVEST MUST BECOME SEED FOR ANOTHER FIELD

SPIRITUAL PRINCIPLE — *Biblical Missions Moves from Receiving to Reproducing.*

Those once unreached hear, believe, gather into churches, receive shepherds, teach faithful men, give, and send. The field that received seed begins producing seed. The Thessalonians became participants in missionary advance, and 2 Timothy 2:2 supplies the multiplication pattern. There is no permanently sending continent and permanently receiving continent—only one worldwide church under one Head. Churches once supported may one day send missionaries back to us. That is not failure, but Christ's triumph.

Scripture Witness — 1 Thessalonians 1:6–8; Acts 13:1–4; 2 Timothy 2:2; Matthew 28:19–20; Romans 15:20–24; Isaiah 66:18–21; Revelation 7:9–10.

GOVERNING QUESTION — *Is our missionary model merely producing recipients, or is it producing churches capable of becoming senders?*

THE FARMER'S RULE OF MISSION

The church sends, the missionary goes, the gospel is preached, Christ saves, believers gather, churches mature, and the harvest begins producing seed. The farmer sows at cost, labors, waters, and depends on God for the increase.

THE CHURCH SENDS → THE MISSIONARY GOES → THE FIELD RECEIVES → GOD GIVES INCREASE → BELIEVERS BECOME A CHURCH → THE CHURCH MATURES → THE CHURCH GIVES → THE CHURCH SENDS.

The mission field is therefore not the original funding mechanism. It is the field. By the grace of God, the field eventually becomes another sower.

THE MISSION-ECONOMY TEST

Review the progress from sending to local responsibility: are workers properly supported, new believers being taught generosity, local shepherds being prepared, and the congregation gaining the ability to teach and send? Identify the next responsibility local brethren are ready to carry, and provide the help required to carry it well.

Ask also whether pastors are training pastors, churches are becoming senders, and founders would rejoice if national brethren no longer needed their machinery. The goal is neither permanent subsidy nor premature withdrawal, but biblical partnership leading toward mature churches under Christ.

BIBLICAL FINDING

The New Testament presents missions as shared responsibility. Established believers support gospel workers so recipients do not automatically become the funding mechanism. Third John commends workers who went forth for Christ while taking nothing from the Gentiles and commands believers to help them forward. Paul likewise received support from churches while serving elsewhere.

This does not justify permanent dependence. Converts become generous disciples; churches increasingly care for shepherds, poor, ministries, and missionary advance according to ability. The recipient becomes a giver and the mission field a sending church. Yet generosity remains distinct from commercial access. Foreign institutions must not import unnecessary expense, purchase control, or manufacture dependency. The goal is interdependent churches under Christ, sharing burdens and multiplying the gospel.

THE MISSION FIELD IS NOT THE FUNDING MECHANISM. IT IS THE FIELD IN WHICH CHRIST COMMANDS HIS CHURCH TO SOW. AND WHEN GOD GIVES THE INCREASE, THE HARVEST ITSELF BECOMES SEED FOR ANOTHER FIELD.

CHAPTER AXIOMS

Axiom One — The Nations Belong to Christ

No missionary, institution, donor, denomination, or nation owns the field. Scripture: Psalm 2:8; Matthew 28:18–20; Isaiah 49:6; Revelation 5:9–10.

Axiom Two — Those Being Reached Are Not Automatically Responsible for Funding Those Reaching Them

Existing believers may bear costs so ministry reaches others without immediate recipient payment. Scripture: 3 John 5–8; Philippians 4:15–18; 2 Corinthians 11:7–9; Romans 15:24.

Axiom Three — Sending Creates Responsibility for Support

Churches that send should expect real financial and personal sacrifice. Scripture: Romans 10:14–15; Philippians 1:5; 3 John 8; Galatians 6:2.

Axiom Four — Missionary Giving Is an Act of Worship

Missionary generosity flows from consecration to Christ, not economic exchange. Scripture: 2 Corinthians 8:1–5; Romans 12:1; Hebrews 13:16; Mark 12:43–44.

Axiom Five — New Believers Should Become Givers, Not Customers

Grace produces stewardship and participation without commercializing ministry. Scripture: 2 Corinthians 8:1–5; Acts 2:44–45; Galatians 6:6; Philippians 4:15.

Axiom Six — Local Responsibility Must Not Be Confused with Funding Imported Machinery

A church must carry what Christ requires, not expensive foreign machinery He did not command. Scripture: Acts 14:23; Titus 1:5; 1 Timothy 6:6–8; Luke 14:28.

Axiom Seven — Foreign Money Is a Servant, Never a Lord

Cross-border resources must never purchase spiritual jurisdiction. Scripture: Romans 15:25–27; Acts 11:29–30; 2 Corinthians 1:24; 1 Peter 5:2–3.

Axiom Eight — Healthy Support Strengthens Biblical Responsibility

Good assistance increases a church's ability to obey Christ rather than depend on donors. Scripture: Ephesians 4:11–16; 2 Timothy 2:2; Acts 20:28–32.

Axiom Nine — The Mission Exists to Serve the Church

Missionary structures serve Christ's permanent church; institutional growth is not church maturity. Scripture: Matthew 16:18; Acts 14:23; Colossians 1:18; Titus 1:5.

Axiom Ten — The Harvest Should Become a Sower

Those reached become evangelists, teachers, supporters, and sending churches. Scripture: 1 Thessalonians 1:7–8; Acts 13:1–4; 2 Timothy 2:2; Matthew 28:19–20.

CONCLUSION

The mission field is populated by men and women who need Christ, not customers who must finance access. Send missionaries, Bibles, books, training, and relief. Learn languages, love people, preach Christ, establish churches, train shepherds, and entrust truth to faithful men. Teach converts stewardship, generosity, evangelism, and the Great Commission. Do not make them permanent dependents or customers before disciples; do not confuse Western machinery with biblical Christianity or use money to purchase control.

Pray for the beautiful reversal: the field becomes a church; the church becomes a teacher; the recipient becomes a giver; the trained pastor trains another; and the nation receiving missionaries begins sending them. The church carries seed into the field, sows in faith, sacrifices in love, and trusts God for increase. Then the harvest carries seed toward another field.

THE MINISTRY BELONGS TO CHRIST. THE MISSION BELONGS TO CHRIST. THE FIELD BELONGS TO CHRIST. THE HARVEST BELONGS TO CHRIST.

SOW FREELY. SUPPORT FAITHFULLY. BUILD BIBLICALLY. TRAIN DEEPLY. RELEASE RESPONSIBLY. AND TRUST CHRIST FOR THE HARVEST.

Source Notes

1. C. H. Spurgeon, "Gospel Missions," opening paragraph, on the church's worldwide commission. Source text.

2. J. Hudson Taylor, A Retrospect, chap. XIX, "The Formation of the C.I.M.," on unsolicited contributions. Source text.

3. C. H. Spurgeon, "The Desolations of the Lord, the Consolation of His Saints," missionary-support illustration, including passage money and language learning. Source text.

4. David Livingstone, address to Cambridge students, December 4, 1857, quoted in W. Garden Blaikie, The Personal Life of David Livingstone (1880), chap. XI. Source text.

5. Adoniram Judson, letter quoted in Edward Judson, The Life of Adoniram Judson (1883), passage beginning "You know not, my dear sir," immediately before the joint mission letter of November 7, 1816. Source text.

6. Allen and Cochrane, Missionary Survey (1920), chap. VIII, "The Native Church," discussion of arbitrary standards of self-support. Source text.

7. John L. Nevius, The Planting and Development of Missionary Churches, discussion of the employment system, argument IV, "The Employment System tends to excite a mercenary spirit." Source text.

8. Allen and Cochrane, Missionary Survey (1920), chap. VIII, opening discussion. See also Chapter Twenty-One, note 8. Source text.

CHAPTER TWENTY-THREE

When the Steward Meets the Owner

Money, Ministry, Motives, and the Judgment Seat of Christ

Romans 14:12: "So then each of us shall give account of himself to God."

Every budget will close, every building change hands, every platform fall silent, and every servant relinquish what was temporarily entrusted to him. Then the steward will meet the Owner. No ministry will bring its annual report, reputation, sales figures, donor list, enrollment statistics, or attendance chart. We will bring ourselves, and Christ will know everything.

> *2 Corinthians 5:10: "For we must all appear before the judgment seat of Christ, that each one may receive the things done in the body, according to what he has done, whether good or bad."*

This does not place justified believers under condemnation. The Christian's righteousness is Christ, and his acceptance rests entirely upon Christ's obedience, death, and resurrection. Yet the Savior who saves His servants will evaluate their service. Grace does not abolish stewardship, and the blood of Christ removes condemnation without making faithfulness irrelevant.

The Ministry Belongs to Christ Now. One Day Christ Will Ask What We DID with What Belonged to Him.

WE NEVER BECAME OWNERS

SPIRITUAL PRINCIPLE — *Everything Entrusted to Us Remains the Property of Christ from the First Day of Ministry to the Last.*

Stewardship describes the servant's entire relationship to ministry. Paul calls ministers servants of Christ and stewards of God's mysteries, and faithfulness is the governing requirement. Wesley wrote that the steward "is not at liberty to use what is lodged in his hands as he pleases, but as his master pleases."1

The steward exercises real authority but never ultimate ownership. Money, buildings, congregations, opportunities, influence, time, and spiritual gifts remain Christ's. Owners defend territory, revenue, institutions, brands, and legacy. The steward asks, "What does the Owner want?" If Christ wants something given, changed, reduced, transferred, surrendered, or ended, obedience releases it. Christ does not owe our institutions immortality.

Scripture Witness — 1 Corinthians 4:1–2; Luke 12:42–48; 1 Peter 4:10–11; Matthew 25:14–30; Colossians 1:16–18; 1 Corinthians 6:19–20.

GOVERNING QUESTION — *If Christ asked for everything back today, what would we discover that we had quietly begun treating as ours?*

THE ACCOUNT WILL BE PERSONAL

SPIRITUAL PRINCIPLE — *The Final Account Cannot Be Delegated to a Board, Denomination, Market, Institution, or Previous Generation.*

Organizations decide collectively; judgment will not. "The board approved it," "the donors expected it," and "everyone did it" cannot carry a conscience before Christ. Romans says each of us shall give account of himself to God, a truth Spurgeon pressed upon his hearers.2

A pastor, trustee, publisher, and donor will each answer personally for stewardship, motives, obedience, and influence. Collective counsel may be wise and protective, but there may come a moment when one servant must say respectfully, "I cannot do this. I must answer to Christ." That is not individualism. It is stewardship.

Scripture Witness — Romans 14:10–12; 2 Corinthians 5:10; Hebrews 13:17; 1 Peter 4:5; Ecclesiastes 12:13–14; Matthew 12:36.

GOVERNING QUESTION — *What decision are we presently defending by appealing to other people that we would find much harder to defend alone before Christ?*

THE JUDGMENT SEAT DOES NOT CANCEL THE GOSPEL

SPIRITUAL PRINCIPLE — *The Believer's Service Will Be Evaluated by Christ, but His Justification Rests Entirely in Christ.*

No sermon, missionary sacrifice, gift, or ministry achievement adds anything to Christ's finished righteousness. There is no condemnation to those in Christ, and the Judge before whom the believer appears is the Savior who bore his judgment. Spurgeon reminded believers that their acceptance is secured in Christ.3

Yet the Christ who justified us also owns us. We are not faithful in order to become accepted; we pursue faithfulness because we have been accepted in the Beloved. We do not serve to purchase salvation; we serve because He purchased us. Assurance and accountability therefore stand together: confidence without carelessness, and obedience without legalism.

Scripture Witness — Romans 3:24–28; Romans 8:1, 33–34; 2 Corinthians 5:10, 21; Ephesians 1:6–7; Ephesians 2:8–10; Titus 3:4–8.

GOVERNING QUESTION — *Has free grace made us more eager to serve the One who purchased us, or have we quietly used grace to make stewardship less serious?*

The Most Dangerous Transaction May Never Appear on the Books

An auditor can find an unauthorized payment. He cannot audit covetousness. A board can approve compensation. It cannot certify contentment. A ministry can publish audited financial statements and still possess a heart intoxicated with growth, wealth, celebrity, influence, and institutional expansion.

Luke 16:14–15: the Pharisees were lovers of money, and Jesus said, "God knows your hearts." The most dangerous ledger may contain no numbers at all. It records what we secretly love, whose approval we fear, what we are unwilling to surrender, which ministry practice we would defend even if Scripture exposed it, whether declining revenue frightens us more than declining faithfulness, and whether we still believe Christ is enough.

Gehazi Had an Explanation

Greed almost always produces a theology of justification. Gehazi even invoked the LORD while pursuing the money. Religious greed rarely arrives announcing itself as greed. It comes with reasons: We need the money. The ministry has expenses. Everyone does it. People expect to pay. This is simply

how the industry works. We can accomplish more ministry with greater revenue. We are only being good stewards.

Some of those sentences may contain facts. None settles the moral question. Elisha asked: "Is it time to receive money...?" Not merely, Can we receive it? But: Is this the time? Is this the circumstance? Is this faithful? What does receiving it communicate about God, grace, ministry, and ourselves?

Judas: When Proximity to Christ Does Not Kill Covetousness

John 12:6: "He was a thief, and had the money box; and he used to take what was put in it." A man can live astonishingly close to holy things and still love money.

Matthew 26:15: "What are you willing to give me if I deliver Him to you?" And they counted out to him thirty pieces of silver. Christ became the object of a transaction. Judas placed Jesus on one side of the exchange and money on the other. That is where unchecked covetousness can lead: not merely to mishandling money around Christ, but eventually to preferring money to Christ.

The Final Conscience Test

We have examined structures, transactions, donors, markets, revenue, institutions, publishing, access, manipulation, and the tables Christ may overturn. But every one of those subjects eventually reaches a place no accountant can enter and no auditor can certify: the conscience.

1 Timothy 1:5: "Now the purpose of the commandment is love from a pure heart, from a good conscience, and from sincere faith." Later Paul warned Timothy about those who had rejected "faith and a good conscience," and then added the terrifying consequence: "which some having rejected, concerning the faith have suffered shipwreck" (1 Timothy 1:19).

Shipwreck. That is where financial compromise can eventually lead. The first concession may appear small. The explanation sounds reasonable. The money is useful. Nobody complains. The ministry grows. But the conscience knows something has shifted. If that warning is continually suppressed, the conscience does not become stronger. It becomes quieter. The danger is not merely that a ministry may lose its way. The minister may lose his soul.

Acts 24:16: "I myself always strive to have a conscience without offense toward God and men." Not merely a successful ministry. Not merely legal finances. Not merely respectable compensation. Not merely favorable audits. A conscience without offense.

Pastor — Can You Still Preach with a Clean Conscience?

Pastor, you may know precisely which financial practices make you uneasy. Perhaps nobody else knows. But you know. You know which donor you hesitate to offend. You know which subject you approach carefully because certain people may leave. You know whether compensation has become something you protect rather than something you receive gratefully. You know whether ministry opportunities are evaluated partly according to what they might produce financially. You know whether your platform has become more precious to you than you would ever admit publicly.

Acts 20:33: "I have coveted no one's silver or gold or apparel." Can you? Not merely, Have I stolen? Have you coveted? Do you envy the pastor with the larger salary? The more prosperous church? The bestselling books? The invitations? The wealthy congregation? The donor network? The conference platform?

1 Timothy 6:11: "But you, O man of God, flee these things and pursue righteousness, godliness, faith, love, patience, gentleness." Flee. Pastor, if money has acquired an unlawful place in your heart, do not negotiate with it. Run.

When the Conscience Starts Making Excuses

There is a recognizable moment in moral decline when the conscience stops accusing and begins assisting. It starts producing arguments: Technically, this is permitted. Everyone does it. No law is being broken. The board approved it. The contract allows it. The ministry needs it. We accomplish tremendous good with the proceeds. People willingly participate. If we stopped, another ministry would simply do it.

Those statements may function as explanations. They cannot cleanse a conscience.

2 Corinthians 1:12: "For our boasting is this: the testimony of our conscience that we conducted ourselves in the world in simplicity and godly sincerity, not with fleshly wisdom but by the grace of God." There is tremendous spiritual freedom in being able to look at a ministry practice and say: There is nothing here I need to disguise. Nothing I need to euphemize. Nothing I need to defend with industry custom. Nothing I would fear explaining in the presence of Christ.

You Can Silence a Conscience, but You Cannot Silence Christ

1 Timothy 4:2 speaks of consciences being "seared with a hot iron." Continued disobedience can make what once troubled us feel normal. Do not interpret the disappearance of discomfort as the arrival of innocence. It may mean something much worse has happened.

Psalm 139:23–24: "Search me, O God, and know my heart... And see if there is any wicked way in me." That is the opposite of silencing conscience. It is inviting God to awaken it. And where God exposes sin, there is only one safe response: repentance.

There Is Mercy for the Repentant Steward

This chapter has been severe because Scripture is severe about covetousness, exploitation, partiality, hypocrisy, and making gain from spiritual things. But severity is not the final word of the gospel. Christ receives repentant sinners. Pastors can repent. Boards can repent. Publishers can repent. Authors can repent. Donors can repent. Institutions can change. Practices can end. Money can be dethroned. Tables can come down.

> *1 John 1:9: "If we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness." Isaiah 55:7 adds: "Let the wicked forsake his way, And the unrighteous man his thoughts; Let him return to the LORD, And He will have mercy on him; And to our God, For He will abundantly pardon."*

There is no need to defend what Christ is willing to forgive. There is no need to conceal what Christ already sees. There is no need to preserve the table when mercy waits on the other side of repentance. Come into the light. Name the sin. Forsake it. Make right what should be made right. And recover the freedom of a clean conscience.

Hebrews 13:18: "We are confident that we have a good conscience, in all things desiring to live honorably." Not: We became the largest. Not: We generated the most revenue. Not: We built the strongest brand. Not: We dominated the market. But: We had a good conscience. We desired in all things to live honorably before Christ.

If that testimony costs us money, let it cost us money. If it costs us prestige, let it cost us prestige. If it costs us size, influence, opportunity, contracts, donors, or applause, let them go. A clean conscience before Jesus Christ is worth more than all of them.

CHRIST WILL JUDGE MORE THAN THE VISIBLE RESULT

SPIRITUAL PRINCIPLE — *The Owner Will Examine Motives, Methods, Hearts, and Hidden Things That No Ministry Report Can Measure.*

We measure attendance, money, books, churches, graduates, buildings, broadcasts, and nations entered. Some measures are useful; none can see the heart. Christ will bring hidden things to light and reveal the counsels of hearts. Spurgeon warned that His judgment reaches secret motives, words, and intentions.4

Religious activity can conceal almost any motive: a man may preach Christ and love applause, defend truth and love combat, raise money for a worthy cause and crave power, give generously and desire recognition, or condemn commercialization while enjoying the influence gained by condemning it. The reformer must submit himself to the scrutiny he applies to institutions: Whose glory do I want? Would I obey if nobody knew? Would I surrender the work if Christ were more glorified through another servant?

Scripture Witness — 1 Corinthians 4:5; Hebrews 4:12–13; Jeremiah 17:9–10; Proverbs 16:2; Matthew 6:1–4; Psalm 139:23–24.

GOVERNING QUESTION — *If every visible achievement remained the same but Christ publicly revealed the motive beneath it, would we still call the ministry successful?*

MONEY WILL BE PART OF THE ACCOUNT

SPIRITUAL PRINCIPLE — *Financial Stewardship Is Spiritual Stewardship Because Money Reveals What We Value, Trust, Love, and Serve.*

Jesus connects material stewardship with spiritual faithfulness. Wesley described the believer as "not a proprietor, but a steward," and Spurgeon likewise warned that what we possess is a trust.5, 6 The issue is not merely whether the books balanced, but what money revealed about love, trust, loyalty, and obedience.

Were resources accumulated while worthy opportunities died unfunded? Were people manipulated, sacred ministry unnecessarily restricted by price, poorer believers excluded, doctrine influenced, or donor control purchased? Did leaders preserve machinery for salaries, prestige, security, or control? Every ministry dollar remains the Owner's dollar.

Scripture Witness — Luke 16:1–13; Matthew 6:19–24; 1 Timothy 6:17–19; 2 Corinthians 8:20–21; 1 Chronicles 29:11–14; Matthew 25:14–30.

GOVERNING QUESTION — *If Christ personally reviewed every ministry dollar we controlled, what expenditure would be hardest to explain?*

SUCCESS WILL BE REDEFINED AS FAITHFULNESS

SPIRITUAL PRINCIPLE — *Christ Will Not Ask Whether We Were Impressive; He Will Ask Whether We Were Faithful.*

We should desire genuine fruit, but visible result and divine approval are not synonyms. Scripture requires stewards to be faithful, and the Master commends the "good and faithful servant." George Müller looked beyond money received and Bibles distributed to "the Lord's blessing upon the work."7

Chapter Fourteen tested the limits of outward measurements. Here the question reaches the worker's heart: would I still serve faithfully if the public evidence of success disappeared? Christ knows the obedience that no report can display.

Scripture Witness — 1 Corinthians 4:1–5; Matthew 25:14–23; Isaiah 6:8–13; Jeremiah 1:17–19; John 6:66–69; Revelation 2:8–11.

GOVERNING QUESTION — *If visible results disappeared but obedience remained, would we still believe the ministry had succeeded?*

The Question Is Not Whether Christ Can Afford Our Obedience

We often reverse the question. Can the ministry afford to do this? Can we afford to give this away? Can we afford to lose this donor? Can we afford to abandon this revenue stream? Can we afford to simplify?

Christ asks something more penetrating: Can you afford to disobey Me?

Matthew 16:26: "For what profit is it to a man if he gains the whole world, and loses his own soul?" Mark 8:35: "Whoever desires to save his life will lose it, but whoever loses his life for My sake and the gospel's will save it." Hebrews 10:34 speaks of believers who "joyfully accepted the plundering" of their goods because they knew they possessed "a better and an enduring possession."

Jim Elliot: "He is no fool who gives what he cannot keep to gain what he cannot lose."[1]

The economics of eternity overturn the economics of the marketplace. What profit is there in gaining the religious market and losing a clean conscience? What profit is there in building a publishing empire and compromising stewardship? What profit is there in accumulating donors while becoming

1 Jim Elliot, The Journals of Jim Elliot, ed. Elisabeth Elliot (Grand Rapids: Revell, 1978), journal entry, October 28, 1949.

afraid to preach? What profit is there in selling millions of Christian resources while gradually thinking of Christ's people primarily as consumers? What profit is there in constructing a ministry so financially powerful that obedience becomes threatening?

The figures may impress men. They will not impress the Judge.

THE HIGHEST AMBITION IS "WELL DONE"

SPIRITUAL PRINCIPLE — *The Christian Servant Should Live Now for the Commendation That Will Matter Then.*

Near the end, Paul's testimony was simple: he had fought the good fight, finished the race, and kept the faith. Spurgeon called faithfully discharging his ministry "the height of my ambition."8 The finish line is not permanent institutional survival, reputation, size, victory in every controversy, or a name attached to a building. It is faithfulness.

Imagine hearing Christ say, "Well done." Every misunderstood obedience, refused compromise, surrendered opportunity, anonymous gift, unseen prayer, freely given book, trained poor pastor, supported missionary, and institution allowed to shrink rather than disobey would be worth it. Live backward from that Day. Make financial decisions, build ministry, preach, give, and lead backward from that Day. Ask: What decision would I be glad to explain to Christ?

Scripture Witness — Matthew 25:21; 2 Timothy 4:6–8; 1 Peter 5:4; Revelation 22:12; Hebrews 6:10; Colossians 3:23–24.

GOVERNING QUESTION — *What are we presently pursuing that will seem embarrassingly small when our only audience is Christ?*

THE OWNER'S AUDIT

Every earthly audit examines records. Christ's audit examines the steward: not merely what came in, but what we loved; not merely what went out, but why; not merely what was built, but whether He required it; not merely what survived, but whether it should have survived; not merely how many followed us, but whether we followed Him; not merely whether resources were protected, but whether they were faithfully distributed.

What did we receive? What did Christ command? What did we do with what He gave? What did we refuse because obedience threatened security? What did we continue after Scripture called for change? Whose glory, kingdom,

and ministry did we believe it was? These are not questions merely for institutions. They are questions for us.

BIBLICAL FINDING

Scripture presents Christian ministry as stewardship under Jesus Christ. Every believer entrusted with ministry or resources will give account for what God temporarily placed in his hands. The believer's standing rests entirely upon Christ's finished work and imputed righteousness; there is no condemnation for those in Christ. Yet those same believers will appear before Him, and their stewardship will be evaluated. Scripture joins assurance with accountability, grace with obedience, justification with faithful service, and eternal security with sober responsibility.

Christ sees beyond visible results to motives, methods, financial decisions, sacrifices, compromises, missed opportunities, and unnoticed faithfulness. The decisive measure is not size, revenue, recognition, longevity, institutional permanence, or cultural influence. It is faithfulness to Christ.

THE MINISTRY BELONGS TO CHRIST. THEREFORE THE FINAL ACCOUNT OF THE MINISTRY WILL BE GIVEN TO CHRIST. Every practice examined in this book ultimately arrives here—not before the market, donor, institution, denomination, or history, but before Christ.

CHAPTER AXIOMS

Axiom One — Every Ministry Is a Temporary Stewardship

No servant owns the entrusted ministry. Christ retains ownership from beginning to end. Scripture: 1 Corinthians 4:1–2; 1 Peter 4:10; Luke 12:42; Colossians 1:18. The steward possesses responsibility without ownership.

Axiom Two — Every Steward Will Give an Account

Each servant will personally answer to God for what was entrusted. Scripture: Romans 14:12; 2 Corinthians 5:10; Luke 16:2; Hebrews 13:17. Today's ministry will become tomorrow's account.

Axiom Three — Justification Rests in Christ Alone

No ministry achievement contributes to righteousness before God; acceptance rests entirely upon Christ. Scripture: Romans 3:24–28; Romans 8:1; 2 Corinthians 5:21; Philippians 3:8–9. We answer as servants saved by grace.

Axiom Four — Grace Does Not Abolish Accountability

The absence of condemnation does not make stewardship insignificant. Scripture: Ephesians 2:8–10; Titus 2:11–14; 2 Corinthians 5:10; John 14:15. Grace removes boasting, not obedience.

Axiom Five — Christ Will Judge What Men Cannot See

Human evaluation sees appearances; Christ searches hearts and exposes motives. Scripture: 1 Corinthians 4:5; Hebrews 4:13; Jeremiah 17:10; Psalm 139:23–24. A ministry can look better before men than before Christ.

Axiom Six — Money Will Be Included in the Account

Financial stewardship reveals priorities, loyalties, generosity, trust, and obedience. Scripture: Luke 16:10–13; Matthew 6:21–24; 1 Timothy 6:17–19; 1 Chronicles 29:14. Every ministry dollar remains the Owner's.

Axiom Seven — Institutional Approval Cannot Replace Personal Obedience

Boards and traditions may guide decisions, but cannot assume personal accountability. Scripture: Acts 5:29; Romans 14:12; Galatians 1:10; James 4:17. A committee can share a decision, not your conscience before Christ.

Axiom Eight — Visible Success Is Not the Final Measure

Growth, wealth, reputation, influence, and longevity may accompany faithfulness but cannot prove it. Scripture: 1 Corinthians 4:2; Matthew 25:21; Revelation 2:8–10; John 6:66. Christ commanded faithfulness, not impressiveness.

Axiom Nine — Faithfulness May Require Letting Something Die

Obedience may require reducing, transferring, surrendering, or closing what no longer serves Christ faithfully. Scripture: Revelation 2:5; John 15:2; Ecclesiastes 3:1–6; Matthew 16:25. Past usefulness does not confer permanent immunity.

Axiom Ten — "Well Done" Is the Only Verdict That Finally Matters

Present decisions should be arranged in light of Christ's future commendation. Scripture: Matthew 25:21; 2 Timothy 4:7–8; 1 Peter 5:4; Colossians 3:23–24. Live now for the sentence you want to hear then.

CONCLUSION

One day Christ will close the ministry books. The sermons will be preached, the books written, the money spent, the missionaries gone, the institutions risen and fallen, and every reputation irrelevant. Then the steward will meet the Owner. We may wish we had built less, given more, trusted sooner, or obeyed when Scripture first disturbed us. We may discover that unnoticed faithfulness mattered enormously and celebrated achievements very little. There will be no opportunity then to revise the stewardship. The time to live for that Day is now.

Let every pastor, missionary, teacher, author, publisher, donor, elder, board member, seminary president, ministry leader, and Christian worker ask: Whose ministry, money, truth, people, and glory? Christ's. To whom will the account be rendered? Christ.

Matthew 25:21: "Well done, good and faithful servant."

Source Notes

1. John Wesley, "The Good Steward," Sermon 51, I.1. This is the source of the quotation about using entrusted goods as the master pleases. Source text.

2. C. H. Spurgeon, "The Judgement Seat of God," section II, on each person's account before God. Source text.

3. Spurgeon, "The Judgement Seat of God," section I, concluding discussion of the believer's acceptance and Christ's intercession. Source text.

4. Spurgeon, "The Judgement Seat of God," sections II–III, on personal accountability, intentions, and the searching judgment of God. Source text.

5. John Wesley, "The Use of Money," Sermon 50, III.2, on the believer as steward rather than proprietor. Source text.

6. C. H. Spurgeon, "Stewards," section I, paragraph beginning "a steward is a trustee of his master's goods." Source text.

7. George Müller, The Life of Trust, chap. VI, principles of the Scriptural Knowledge Institution, principle 6. Source text.

8. Spurgeon, "The Judgement Seat of God," section I, appeal for prayer and faithful discharge of the ministry. Source text.

CHAPTER TWENTY-FOUR

What Will Survive the Fire?

Faithfulness Before Success

1 Corinthians 3:13: "Each one's work will become clear; for the Day will declare it, because it will be revealed by fire; and the fire will test each one's work, of what sort it is."

Paul brings the Christian worker's labor into the fire. Gold, silver, precious stones, wood, hay, and straw may stand together for a time, but the Day will reveal what sort each work was. The fire is not impressed by appearance; it exposes quality.

1 Corinthians 3:14–15: "If anyone's work which he has built on it endures, he will receive a reward. If anyone's work is burned, he will suffer loss; but he himself will be saved, yet so as through fire."

This is not salvation by works. Christ remains the foundation, and the servant whose work burns remains saved. The question is not merely whether we built something, but what we built, how, by what methods, for whose glory, and what Christ considers worthy to remain.

What DID We Build That Christ Considers Worth Keeping?

CHRIST IS THE ONLY FOUNDATION

SPIRITUAL PRINCIPLE — *Nothing Built for Christ Can Survive While Christ Himself Is Displaced from the Foundation.*

No pastor, institution, denomination, school, donor network, strategy, personality, or movement can occupy Christ's place. Calvin insisted that the church be founded upon Christ alone; Spurgeon said, "If Christ is not all to you he is nothing to you."[1, 2]

A ministry may speak often of Jesus while resting practically upon money, prestige, reputation, growth, influence, a famous leader, or institutional survival. Remove those secondary things: does Christ remain enough? He is not one supporting pillar among many. He is the foundation.

Scripture Witness — 1 Corinthians 3:10–11; Ephesians 2:19–22; Colossians 1:17–18; Matthew 16:18; 1 Peter 2:4–6; Acts 4:11–12.

GOVERNING QUESTION — *If everything except Christ were taken away, would there still be enough foundation beneath our ministry to keep building?*

THE MATERIALS MATTER

SPIRITUAL PRINCIPLE — *A Right Foundation Does Not Give Us Permission to Build Carelessly Upon It.*

Both enduring and combustible materials are placed upon the same foundation. Christian identity does not guarantee careful building. Spurgeon urged that our little labor should be done for eternity, and Lloyd-Jones described true preaching as expounding God's Word rather than expressing the preacher's ideas.[3, 4]

Gold costs more than straw. Truth is harder than novelty, prayer slower than machinery, character slower than platform-building, and patient pastoral formation less visible than spectacle. Paul's immediate concern is Christian teaching, but the warning reaches doctrine, methods, holiness, prayer, love, motives, financial integrity, and treatment of Christ's people. Good intentions cannot turn straw into gold or error into truth.

Scripture Witness — 1 Corinthians 3:10–15; 2 Timothy 2:15; Titus 2:7–8; 1 Timothy 4:16; James 3:1; 2 Corinthians 4:1–2.

GOVERNING QUESTION — *Are we choosing our building materials because they will endure Christ's examination, or because they make ministry easier to build now?*

THE FIRE TESTS QUALITY, NOT SIZE

SPIRITUAL PRINCIPLE — *What Men Measure and What Christ Measures Are Not Always the Same Thing.*

Ministry counts attendance, revenue, books, enrollment, buildings, staff, missionaries, and conferences. Some measurements are useful, but the fire tests "of what sort" the work is. Müller looked to "the Lord's blessing upon the work," and Spurgeon emphasized honest obedience rather than control of results.5, 6

Paul's concern is the quality of what has been built on Christ. The comparison is not a small church against a large church, but enduring work against work that cannot withstand His examination. Labor diligently, teach faithfully, and leave the final verdict with Him.

Scripture Witness — 1 Corinthians 3:12–15; Revelation 3:1–6; 1 Samuel 16:7; 2 Corinthians 10:12, 18; Luke 16:15; Zechariah 4:10.

GOVERNING QUESTION — *If every impressive statistic were removed from our annual report, what evidence of biblical faithfulness would remain?*

GOD'S WORK MUST BE DONE GOD'S WAY

SPIRITUAL PRINCIPLE — *A Biblical Objective Does Not Sanctify an Unbiblical Method.*

Saul intended sacrifice, but obedience was better. A worthy goal cannot sanctify manipulation, misrepresented need, priced sacred access, compromised conscience, abandoned prayer, or unbiblical dependence. Müller resolved to act according to the means God supplied; Hudson Taylor joined God's work, God's way, and God's supply.7, 8

"Look at all the good it accomplished" may be relevant evidence, but it is not final authority. Uzzah had a practical reason, Saul a religious explanation, and Moses still produced water after striking the rock. Visible results do not baptize disobedience. The fire exposes how we built.

Scripture Witness — 1 Samuel 15:22–23; 2 Timothy 2:5; 1 Chronicles 13:7–10; 1 Chronicles 15:13; Romans 3:8; 2 Corinthians 4:1–2.

GOVERNING QUESTION — *Is there anything in our ministry we defend primarily by pointing to the results because Scripture would make the method difficult to defend?*

THE BUILDER'S LIFE ENTERS THE WORK

SPIRITUAL PRINCIPLE — ***Christ Does Not Separate the Quality of Ministry Completely from the Character of the Minister.***

The New Testament joins doctrine and life. M'Cheyne urged universal holiness because usefulness depends upon it; Owen warned, "Be killing sin or it will be killing you."9, 10 A preacher cannot indefinitely compensate for corruption with excellent sermons, nor a reformer expose covetousness while craving recognition. The life enters the work.

Prayer, repentance, mortification, humility, Scripture meditation, family faithfulness, and secret obedience are not distractions from ministry. They are building material. A work can recover from smaller attendance or reduced revenue; the damage caused when a leader loses his soul while building may be far greater. Do not build the work while burning the worker.

Scripture Witness — 1 Timothy 4:12–16; Titus 1:6–9; Titus 2:7–8; Acts 20:28; 1 Corinthians 9:27; 2 Corinthians 7:1.

GOVERNING QUESTION — ***If the spiritual condition of our inner life were visible on the walls of the ministry, would people still call the building healthy?***

HURRY CAN BUILD HIGHLY COMBUSTIBLE MINISTRY

SPIRITUAL PRINCIPLE — ***Speed of Construction Is Not Proof of Strength of Construction.***

Wood, hay, and straw are easier to build with. Spurgeon warned that a church may be built quickly, "But time tries everything!" Müller warned that impatience dishonors God.11, 12 Speed may be God's gift, but haste becomes dangerous when expansion outruns character, wisdom, oversight, shepherding, theological integrity, stewardship, or prayer.

The cure is not fear of growth but refusal to let growth determine obedience's pace. Build as quickly as Christ permits and as slowly as faithfulness requires, carrying only materials you would willingly take into the fire.

Scripture Witness — Psalm 127:1–2; Isaiah 28:16; Luke 14:28–30; Proverbs 19:2; 1 Timothy 5:22; Zechariah 4:6–10.

GOVERNING QUESTION — ***Have we grown anything faster than our spiritual strength, biblical oversight, or dependence upon God can safely carry?***

BUILD FOR THE DAY, NOT THE APPLAUSE

SPIRITUAL PRINCIPLE — *The Servant Who Lives in Light of Eternity Can Afford to Be Misunderstood in Time.*

A pastor may serve fifty people faithfully for forty years, a widow quietly support missions, a believer anonymously finance books, and a missionary sow for years before another reaps. God sees. Edwards resolved never to do what he would fear in life's last hour, while Ryle urged immediate duty because life soon ends.13, 14

Would I make this decision if I stood before Christ tonight? Eternity simplifies what institutional pressure complicates. Much that men applaud will disappear; much nobody noticed may shine. Build for the Day.

Scripture Witness — Hebrews 6:10; Colossians 3:23–24; Matthew 6:3–4; 2 Corinthians 4:17–18; Galatians 1:10; 1 Thessalonians 2:4.

GOVERNING QUESTION — *What would we change today if we valued Christ's future commendation more than man's present approval?*

THE FIRE TEST

Read the work against Paul's sequence: Christ the foundation, the servant's responsibility to build carefully, the materials used, the revealing Day, and the distinction between reward and loss. What in our teaching and labor can we honestly place beneath that examination?

Then comes the question beneath every other question: WHAT WILL THIS LOOK LIKE AFTER THE FIRE? The fire does not hate Christian ministry. It reveals Christian ministry. Gold has nothing to fear from fire.

BIBLICAL FINDING

First Corinthians 3 teaches that ministry rests upon Christ alone and that every servant must take heed how he builds. The Day will expose each work's quality. Some will endure and receive reward; some will burn and produce loss, though the servant belongs securely to Christ. Therefore size, speed, revenue, reputation, influence, longevity, approval, and impressive results may accompany faithfulness but cannot establish it.

Christ examines foundation, materials, doctrine, methods, character, motives, money, treatment of His people, dependence upon God, and

willingness to obey. The wise servant asks not merely how much can be built before death, but what will matter after Christ has tested it.

The Final Measure of Christian Ministry Is Not What We Managed to Build, but What Christ Declares Worthy to Remain.

CHAPTER AXIOMS

Axiom One — Christ Alone Is the Foundation

Every legitimate ministry derives identity, authority, message, purpose, and life from Christ. Scripture: 1 Corinthians 3:11; Ephesians 2:20; Colossians 1:18; Matthew 16:18. Whatever cannot survive with Christ alone was never secure.

Axiom Two — A Right Foundation Does Not Excuse Careless Building

Christian identity does not guarantee faithful labor; every servant must take heed how he builds. Scripture: 1 Corinthians 3:10–12; 2 Timothy 2:15; James 3:1; Titus 2:7. The right building can contain wrong materials.

Axiom Three — The Day Will Reveal Quality

Christ will expose the true nature of work that people only partially assess. Scripture: 1 Corinthians 3:13; 1 Corinthians 4:5; Revelation 3:1; Hebrews 4:13. Reputation reports opinion; fire reveals quality.

Axiom Four — Size Is Not a Synonym for Faithfulness

Magnitude cannot establish spiritual quality. Scripture: Zechariah 4:10; Revelation 3:1–2; 1 Samuel 16:7; 2 Corinthians 10:18. The fire tests what sort, not how large.

Axiom Five — Biblical Ends Require Biblical Means

A worthy objective cannot justify methods contrary to Scripture. Scripture: 1 Samuel 15:22; 2 Timothy 2:5; Romans 3:8; 1 Chronicles 15:13. God's work never permits disregard of God's way.

Axiom Six — The Builder's Character Affects the Building

Doctrine and life cannot finally be separated; leadership character affects the work. Scripture: 1 Timothy 4:16; Titus 2:7–8; Acts 20:28; 1 Corinthians 9:27. Do not neglect the builder while building.

Axiom Seven — Speed of Growth Does Not Prove Strength of Work

Rapid growth may bless, but hurry may conceal weakness and inadequate oversight. Scripture: Psalm 127:1; Isaiah 28:16; Luke 14:28; Proverbs 19:2. Build no faster than faithfulness can carry.

Axiom Eight — Hidden Faithfulness Has Eternal Value

Christ remembers obedience unnoticed by men. Scripture: Hebrews 6:10; Matthew 6:4; Colossians 3:23–24; 1 Corinthians 15:58. What earth overlooks heaven may remember.

Axiom Nine — Some Christian Work Will Burn

Not everything under a Christian label possesses eternal value. Scripture: 1 Corinthians 3:12–15; Revelation 2:4–5; Revelation 3:1–3; John 15:2. Examine the work now rather than merely admire it.

Axiom Ten — Build for Christ's Commendation

Christ's final evaluation frees servants from applause, pressure, and worldly success. Scripture: Matthew 25:21; Galatians 1:10; 2 Timothy 4:7–8; Colossians 3:24. Build what you will gladly place before Christ.

CONCLUSION

One day the ministry we built will enter the fire. Fame, budget, age, sales, crowds, degrees, reach, and reputation will not impress it. Some small works will shine; some unnoticed acts will prove precious; some celebrated achievements will become ash. This should not paralyze us but purify us. Christ has given His Word, Spirit, foundation, commands, prayer, truth, holiness, love, stewardship, generosity, His church, and His presence.

Build courageously, carefully, biblically, prayerfully, humbly, and sacrificially—without needing applause, allowing money to rule, treating people as customers, confusing machinery with ministry, or assuming bigger means better. Build what can survive without your name, Western wealth, institutional machinery, or cultural approval.

Build What Can Survive the Fire.

Because after everything combustible has disappeared, only what Christ values will remain.

The fire brings the argument home: the ministry and its servant belong to Christ. The final chapter gathers the convictions already established into a call to faithful support, generous service, and surrender to the Owner.

Freely Received. Faithfully Supported. Freely Given.

Source Notes

1. John Calvin, Commentary on the First Epistle to the Corinthians, on 1 Corinthians 3:11, opening paragraph.

2. C. H. Spurgeon, "Christ Is All," discussion of Christ's exclusive sufficiency in the work of salvation. Source text.

3. C. H. Spurgeon, "Our Motto," section II, closing discussion of enduring service for Christ. The chapter text summarizes the principle. Source text.

4. D. Martyn Lloyd-Jones, Preaching and Preachers (Grand Rapids: Zondervan, 1971), 75; compare 199 on honesty to the biblical text.

5. Müller, The Life of Trust, chap. VI, institutional principle 6, on the Lord's blessing rather than amounts or distribution totals. Source text.

6. C. H. Spurgeon, "The Two Effects of the Gospel," section II, on the minister's responsibility for his message, conduct, and faithful labor.

7. Müller, The Life of Trust, chap. VI, institutional principle 5, on prayer and acting according to the means supplied. Source text.

8. Dr. and Mrs. Howard Taylor, Hudson Taylor's Spiritual Secret (1932), chap. XI, "A Man Sent from God," letter on God's work, God's way, and God's supplies.

9. Robert Murray M'Cheyne, "Charge to the Minister," at the ordination of the Rev. P. L. Miller, Wallacetown, Dundee (1840), §4, "Lead a holy life"; reprinted in The Free Presbyterian Magazine 79, no. 12 (December 1974): 356.

10. John Owen, Of the Mortification of Sin in Believers, chap. II, opening discussion of Colossians 3:5.

11. C. H. Spurgeon, exposition of 1 Corinthians 3:10–13, paragraph beginning "Very easy to build up a church quickly," reproduced in Spurgeon's Verse Expositions. Source text.

12. George Müller, "Spiritual Building," sermon on Jude 20, Philip Street Baptist Chapel, Bedminster, Bristol, November 12, 1893; exposition of patience in the discussion of 2 Peter 1:5–7.

13. Jonathan Edwards, Resolutions, no. 7, concerning conduct in the last hour of life. Source text.

14. J. C. Ryle, Practical Religion, "Eternity," concluding questions, especially the first question on the use of time. Source text.

CHAPTER TWENTY-FIVE

Freely Received, Faithfully Supported, Freely Given

The Argument Began with One Question: *Whose Ministry Is It?* If Ministers, Authors, Institutions, Publishers, Schools, Counselors, or Missionaries Own the Sacred Trust, the Marketplace Soon Appears Natural. but Ministry Begins with God. the Father Gave the Son; the Son Gave Himself; the Spirit Gives Gifts; and Christ Purchased His Church. the Gospel, Scriptures, Wisdom, Calling, Opportunity, Power, and Fruit All Come from Him.

1 Corinthians 4:7: "And what do you have that you did not receive?"

Mind, gift, calling, knowledge, audience, strength, life, and ministry are received. Paul received his ministry from the Lord Jesus, and Scripture calls ministers servants of Christ and stewards of God's mysteries. The minister is a recipient before he is a giver; grace originates in the Giver, not the recipient.

This does not make ministry economically costless. Workers need provision, books require production, and missions, translation, travel, technology, and facilities carry real expense. "The laborer is worthy of his wages." The biblical alternative refuses both commercialization of the gift and exploitation of the servant: supported freedom under Christ's lordship.

2 Corinthians 8:9: "For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich."

The cross establishes ministry's moral shape. Christ moves toward need, gives Himself, and bears cost for others. No financial system reproduces

Calvary, but His self-giving grace creates a people willing to bear something so another may receive.

1. THE GIFT MUST RETAIN THE CHARACTER OF THE GRACE FROM WHICH IT CAME

SPIRITUAL PRINCIPLE - ***What Christ Gives as Grace Must Retain the Character of Grace in the Way It Is Ministered.***

The gift received from Christ must keep the character of His grace in its delivery. Chapters Four and Five established the biblical case. Now the question reaches our hands: are we freely administering what He entrusted, or protecting it as though we created it?

GOVERNING QUESTION - ***If we received the sacred trust from Christ, by what right do we behave as though we created it ourselves?***

The gift must retain the character of the grace from which it came.

2. THE SERVANT IS A STEWARD, NOT A PROPRIETOR

SPIRITUAL PRINCIPLE - ***Ministry Is Authority Without Ownership.***

The steward carries real responsibility without becoming the proprietor. Christ purchased the church, entrusts the work, and determines its purpose. The authority we exercise must remain the authority of servants.

The Ministry Belongs to Christ.

Therefore every financial question must remain subordinate to an ownership question.

3. SUPPORT IS BIBLICAL - BUT SUPPORT AND SALE ARE NOT THE SAME THING

SPIRITUAL PRINCIPLE - ***The Right of Support Never Becomes a Proprietary Right to Sell.***

The church must honorably support faithful workers, as Chapter Six established. The right of support does not make the sacred trust the servant's

property. Let the church sustain the messenger and let the messenger remain free to give the ministry entrusted to him.

Right to Support Does Not Equal Right to Sell. Right to Support Does Not Equal Right to Own. Right to Support Does Not Equal Right to Restrict Spiritual Access by Price.

If the money stopped tomorrow, would we still believe we were obligated to give the ministry Christ commanded us to give - or has payment quietly become part of the definition of who receives it?

The sacred gift may be supported. It must never become the servant's merchandise.

4. THE RECIPIENT DOES NOT HAVE TO BE THE COST-BEARER

SPIRITUAL PRINCIPLE - ***The Existence of a Cost Does Not Determine Who Must Bear It.***

The cost does not disappear when ministry is given freely. It can be borne by churches, fellow believers, and partners whose abundance meets another's need. Chapter Eighteen described that shared responsibility in practice. Will we now make room for it in our own giving?

THIS IS THE PRINCIPLE OF SUBSTITUTED COST-BEARING: THE RECIPIENT DOES NOT HAVE TO BE THE COST-BEARER.

5. THE CHURCH MUST BECOME A FELLOWSHIP OF BURDEN-BEARERS RATHER THAN A MARKET OF CUSTOMERS

SPIRITUAL PRINCIPLE - ***The Body of Christ Shares Burdens; It Does Not Reduce Saints to Buyers and Sellers.***

Galatians 6:2: "Bear one another's burdens, and so fulfill the law of Christ."

Acts 4:34–35: "Nor was there anyone among them who lacked... and they distributed to each as anyone had need."

The commercial relationship is organized around exchange. The customer asks what he will receive for his payment; the seller asks what price the customer will bear. That structure may be entirely lawful in ordinary commerce, but it is too small to describe the communion of the saints. The church is not a religious

marketplace populated by isolated consumers. She is the body of Christ, joined to one Head and joined to one another.

In the body, resources and needs rarely occupy the same place. One believer has knowledge; another needs instruction. One church has abundance; another faces lack. One generation has accumulated books, buildings, experience, and strength; another is only beginning. Christ distributes gifts unequally so that love may make the members mutually dependent. The inequality of possession becomes an opportunity for fellowship rather than a justification for exclusion.

The New Testament therefore describes giving as grace, fellowship, service, sacrifice, and partnership. The Philippians did not purchase Paul's ministry; they had "fellowship in the gospel." Those who received traveling servants became "fellow workers for the truth." Those with abundance supplied the lack of others. The governing question was not, "Who bought this?" but, "How may the whole body help the truth move?"

A fellowship of burden-bearers does not exploit generous people, excuse laziness, or abolish accountability. It calls every member to stewardship. The strong carry the weak; the recipient receives gratefully; the worker labors faithfully; and those later supplied by God learn to carry the burden for others. Grace creates participants, not passive consumers.

GOVERNING QUESTION - ***Does our financial structure teach believers to bear one another's burdens, or does it train them to think chiefly as customers?***

Partners, Not Customers. Burden-Bearers, Not Buyers.

6. FAITHFUL SUPPORT REQUIRES FAITH, RESTRAINT, SIMPLICITY, AND CONTENTMENT

SPIRITUAL PRINCIPLE - ***A Ministry That Cannot Say "Enough" Will Eventually Make Revenue Its Master.***

Philippians 4:11–13: "I have learned in whatever state I am, to be content."

1 Timothy 6:6: "Now godliness with contentment is great gain."

Matthew 6:33: "But seek first the kingdom of God and His righteousness."

Contentment protects the freedom to obey. Chapters Twelve through Fourteen distinguished provision, restraint, and faithful growth. Their practical demand remains: receive what Christ gives with gratitude, and release what obedience requires without treating a preferred scale as sacred.

GOVERNING QUESTION - ***If income declined, what would we surrender first—our scale, or our convictions?***

Contentment Is a Financial Safeguard.

7. FREELY GIVEN MINISTRY CAN MOVE TOWARD SPIRITUAL NEED RATHER THAN PURCHASING POWER

SPIRITUAL PRINCIPLE - ***The Marketplace Distributes According to Purchasing Power; Christ Commands His Servants to Move Toward Spiritual Need.***

Isaiah 55:1: "And you who have no money, Come, buy and eat."

Luke 4:18: "He has anointed Me to preach the gospel to the poor."

James 2:5: "Has God not chosen the poor of this world to be rich in faith?"

Let spiritual need help determine where our resources go. The publishing, training, and missions chapters have shown how churches can carry truth toward people whom commercial incentives overlook. The next step is to identify whom our own resources could now serve.

GOVERNING QUESTION - ***Where would this ministry go if spiritual need—not purchasing power—were the controlling map?***

A Market Naturally Follows Money. a Ministry Must Follow Need.

8. THE METHODS OF MINISTRY MUST AGREE WITH THE MESSAGE OF MINISTRY

SPIRITUAL PRINCIPLE - ***The Way We Give the Message Teaches Something About the Message We Give.***

2 Corinthians 4:2: "Not walking in craftiness nor handling the word of God deceitfully."

1 Thessalonians 2:5: "For neither at any time did we use flattering words... nor a cloak for covetousness."

1 Peter 5:2: "Not for dishonest gain but eagerly."

Methods are not morally silent. A fundraising appeal can teach dependence upon God or dependence upon pressure. A pricing structure can communicate stewardship or proprietorship. Donor privileges can teach gratitude or partiality. Restricted access can imply that sacred benefit belongs most readily to those able to pay.

The gospel announces grace, but manipulation contradicts grace. The gospel exalts Christ, but personality-centered finance magnifies the servant. The gospel welcomes the needy, but price-gated access privileges purchasing power. The gospel exposes boasting, but donor status can restore social rank inside the church. A ministry cannot indefinitely proclaim one theology while embodying another economy without weakening its witness.

This does not require one financial mechanism for every ministry. Scripture allows variety in support, shared labor, voluntary giving, church partnership, designated gifts, and the lawful sale of genuinely separable temporal goods. But every method must be examined by substance rather than label. Calling a charge a donation does not make it voluntary. Calling a transaction ministry does not make its object sacred. Calling pressure an opportunity does not make it faith.

Integrity requires congruence. The message, motive, method, and structure should be capable of standing together in the light before Christ.

GOVERNING QUESTION - ***What does our financial method teach about grace, ownership, people, and God?***

The Methods of Ministry Must Agree with the Message of Ministry.

9. A POSITIVE BIBLICAL ECONOMY OF MINISTRY

SPIRITUAL PRINCIPLE - ***The Biblical Alternative to Commercialization Is Supported Freedom.***

Philippians 1:5: "For your fellowship in the gospel from the first day until now."

3 John 8: "We therefore ought to receive such, that we may become fellow workers for the truth."

2 Corinthians 9:7: "So let each one give as he purposes in his heart... for God loves a cheerful giver."

The operating model has been set before us: honorably supported workers, truthful appeals, voluntary generosity, accountable administration, practical access for the poor, and institutions that serve the church. Choose the next faithful action, name who will carry it, and put the necessary resources behind it.

GOVERNING QUESTION - ***Does our economy make it easier for faithful servants to give what Christ entrusted and for needy people to receive it?***

Freely Received. Faithfully Supported. Freely Given.

10. THE FINAL TEST IS WHETHER WE CAN RETURN THE MINISTRY TO CHRIST WITHOUT CLAIMING IT AS OUR OWN

SPIRITUAL PRINCIPLE - ***Every Stewardship Ends with the Steward Returning What Was Never His.***

Luke 16:2: "Give an account of your stewardship."

1 Corinthians 3:13: "Each one's work will become clear; for the Day will declare it."

Revelation 22:12: "My reward is with Me, to give to every one according to his work."

The final test is not whether the ministry survived, expanded, became famous, accumulated assets, or won the approval of its age. The final test is whether the Owner was obeyed. Every sermon, institution, copyright, building, account, policy, opportunity, and reputation will be surrendered. The steward will retain nothing as an independent possession before Christ.

That coming account exposes the poverty of owner-thinking. We speak of my ministry, my church, my book, my organization, my donors, my platform, and my legacy. Yet death removes the pronoun in a moment. Another steward receives the keys. The institution changes hands. The audience moves on. The Owner remains.

Faithfulness therefore means holding ministry with open hands now. Christ may command us to give something away, simplify it, reform it, share it, close it, or entrust it to another. We must be able to obey without acting as though Christ has trespassed upon our property.

The servant's joy is not that he possessed something great, but that he returned the trust faithfully. "Well done, good and faithful servant" is the verdict that

matters. The ministry began with Christ, continued through Christ, and must return to Christ.

GOVERNING QUESTION - ***Can we place everything connected with this ministry into Christ's hands and say, "It is Yours; do with it whatever glorifies You"?***

The Ministry Belongs to Christ.

BIBLICAL FINDING

The ministry originates in God, belongs to Christ, and is entrusted to servants for others. Support the laborer honorably. Give without manipulation. Carry burdens together. Protect the poor. Keep the means under Scripture. Then place every resource and every claim back beneath the Lord whose ministry it has always been.

The Sacred Gift May Be Supported, but It Must Never Be Sold.

CHAPTER AXIOMS

Axiom One - Christ Owns the Ministry

Legal custody never displaces Christ's theological ownership.
Scripture: Acts 20:28; Colossians 1:18

Axiom Two - Everything Ministerial Is First Received

The servant gives only what grace first entrusted.
Scripture: 1 Corinthians 4:7; 1 Peter 4:10

Axiom Three - The Laborer Has a Right to Honorable Support

Faithful support protects rather than commercializes the servant.
Scripture: Luke 10:7; 1 Corinthians 9:14; 1 Timothy 5:17–18

Axiom Four - Right to Support Is Not Right of Ownership

A stewardship right remains subordinate to the gospel and its Owner.
Scripture: 1 Corinthians 9:12; 2 Corinthians 11:7–9

Axiom Five - The Recipient Does Not Have to Be the Cost-Bearer

The existence of a cost never settles who must carry it.
Scripture: 2 Corinthians 8:13–15; 11:8–9

Axiom Six - Christian Giving Must Remain Voluntary and Free from Manipulation

Grace produces cheerful participation, not coerced payment disguised as generosity.
Scripture: 2 Corinthians 9:7; 4:2

Axiom Seven - Resources Should Move Toward Spiritual Need

Purchasing power must not become a qualification for sacred access.
Scripture: Isaiah 55:1; Luke 4:18; James 2:5

Axiom Eight - Institutions Exist to Serve Ministry, Not to Rule It

No structure possesses authority to rewrite Christ's terms.
Scripture: Mark 2:27; Colossians 1:18

Axiom Nine - Contentment Is a Financial Safeguard

The ministry that can say enough is freer to obey.
Scripture: Philippians 4:11–13; 1 Timothy 6:6–8

Axiom Ten - The Cross Governs the Spirit of Christian Ministry

Christ's self-giving grace forms burden-bearers who move toward need.
Scripture: 2 Corinthians 8:9; 1 John 3:16

CONCLUSION - THE MINISTRY BELONGS TO CHRIST

The argument has come home to its beginning. The ministry does not belong to the minister, the donor, the board, the publisher, the school, the counselor, the missionary society, or the institution. It belongs to Jesus Christ.

He purchased the church with His blood. He gave the truth. He called the servant. He supplied the gift. He opened the door. He sustained the labor. He produced whatever fruit was real. He alone has the right to determine how His ministry is administered.

Therefore let every servant examine his hands. What are we gripping as though it were ours? What practice do we defend because it pays? What structure has become too important to surrender? Who is kept at a distance because he cannot afford access? Where has fear replaced faith, pressure replaced prayer, machinery replaced dependence, or ownership replaced stewardship?

There is grace for repentance. Christ does not expose our stewardship merely to condemn us. He calls us to return. We may confess what has been commercialized, release what has been claimed, simplify what has become oppressive, restore what has been restricted, and place the work again beneath His lordship.

The final word is not commerce. It is not institutional survival. It is not the market. It is not the servant. The final word is Christ.

The Ministry Belongs to Christ.

Let Him Have It.

Source Notes

For the supporting passages and historical witnesses, see the principal expositions in Chapters Two, Five, Six, and Eighteen. C. H. Spurgeon, "Buying the Truth," sermon 3449, preached June 26, 1870, published March 11, 1915, Metropolitan Tabernacle Pulpit 61, section III (spurgeon.org/sermons/buying-the-truth). John Calvin, Commentary on 1 Corinthians, trans. John Pringle, on 4:1 (ccel.org/ccel/calvin/calcom39.xi.i.html). John Wesley, "The Use of Money," sermon 50, section III.2. These witnesses concern holding truth faithfully and stewardship; they do not independently prove every modern financial application.

APPENDIX A

The Master's Way Matrix

Listen to the Witnesses

The Master's Way Matrix

Scripture remains the final authority. History is a witness, not a magisterium.

Why Listen to the Witnesses?

This appendix gathers historical witnesses to the Godward foundations developed in the book. Across different centuries, churches, cultures, temperaments, and ministry settings, servants repeatedly return to Christ, the Word of God, prayer, holiness, faith, obedience, humility, eternity, the gospel, shepherding, and dependence upon God.

History does not establish doctrine; Scripture alone possesses final authority. Nor does inclusion in this matrix amount to a blanket endorsement of every doctrine, practice, or decision of a historical figure. We are listening for something narrower and more useful: the recurring principles by which Christian servants understood the work of ministry, the dangers they warned against, and the Godward realities they believed must govern the visible work.

For each witness, the matrix identifies three things: the strongest recurring emphasis in the documentary record, the characteristic danger against which he warned, and the reason that witness matters to the argument of this book. The list is representative rather than exhaustive.

First, See the Pattern

Across thirty witnesses, the strongest convergence is not around machinery, personality, or institutional size. It is around Godward realities: Christ, Scripture, prayer, holiness, faith, obedience, humility, eternity, the gospel, and shepherding. The central historical pattern is simple:

Faithful outward ministry is normally downstream from life with God.

The Twelve Governing Principles in Plain English

Recurring principle	How prominent?	What the reader should understand
Christ & communion with God	Universal	The witnesses consistently begin with Christ Himself and life before God, not with technique.
Word of God & biblical authority	Overwhelming	Ministry is repeatedly governed, corrected, and nourished by Scripture rather than human invention.
Prayer & dependence upon God	Overwhelming	Prayer appears as dependence in action - the servant acknowledging that God alone gives life and fruit.
Holiness, repentance & mortification	Overwhelming	The character of the servant is treated as part of the ministry, not a private matter unrelated to usefulness.
Holy Spirit, power & unction	Substantial	The terminology varies, but many witnesses explicitly deny that preparation or organization can replace divine power.
Faith, providence & trust	Overwhelming	Faithful servants repeatedly act in confidence that God rules, provides, opens doors, and measures faithfulness rightly.
Obedience, consecration & sacrifice	Universal	The call of Christ is not advisory; ministry repeatedly demands surrender, costly obedience, and willingness to suffer.
Glory of God, humility & eternity	Universal	The final audience is God. Humility and eternity repeatedly correct ambition, applause, and worldly measurements.
Gospel, preaching, souls & missions	Overwhelming	The outward work is directed toward Christ's gospel, the salvation and growth of people, and the mission of the church.
Leadership, shepherding & discipleship	Overwhelming	Leadership is repeatedly described as service, example, soul-care, teaching, and accountability - not ownership.
Institutions, methods, success & machinery	Strong but subordinate	Structures can help ministry, but the witnesses repeatedly refuse to treat organization or technique as spiritually causal.
Money, support & stewardship	Selective in the surviving record	The evidence is uneven. This is why the book's financial doctrine must rest on Scripture first, using history where evidence is direct.

Read the History as a Story

The question is not, "Did every witness say everything?" No one did. The useful question is, "What keeps reappearing across very different centuries, churches, cultures, and ministry settings?" The charts below let the witnesses speak in that simpler form.

Early and Patristic Witnesses

Witness	Strongest emphasis	Warning and reader takeaway
01 Ignatius of Antioch (c. 35-c. 107)	Christ-centered truth, holiness, unity, pastoral order, costly obedience	Warning: False doctrine and schism that detach believers from Christ. Why it matters: Church order must serve truth and union with Christ; office is never an end in itself.
02 Polycarp of Smyrna (c. 69-c. 155)	Scripture, holy conduct, mercy, perseverance, freedom from covetousness	Warning: False teaching and greedy leadership. Why it matters: Orthodoxy and godliness belong together, and covetousness is a pastoral danger, not a minor defect.
03 Clement of Rome / 1 Clement (late 1st century)	Humility, repentance, prayer, obedience, peace in the church	Warning: Envy, pride, and self-will that become church disorder. Why it matters: Institutional conflict often begins upstream in the heart before it appears in structures.
04 Irenaeus of Lyons (c. 130-c. 202)	Christ, Scripture, the Spirit, the public apostolic faith	Warning: Private novelty and self-invented spiritual knowledge. Why it matters: Ministry is safeguarded by public biblical truth rather than secret knowledge or religious invention.
05 John Chrysostom (c. 347-407)	Holy character, Scripture, preaching, soul-care, accountability	Warning: Seeking pastoral office for honor or without fitness. Why it matters: Pastoral office is care for immortal souls under judgment, not a platform for status.
06 Augustine of Hippo (354-430)	Scripture, grace, love, prayer, preaching, shepherding	Warning: Knowledge, eloquence, or office without love and humility. Why it matters: Truth must terminate in love, and grace destroys ministerial self-sufficiency.
07 Gregory the Great (c. 540-604)	Self-watch, prayer, Scripture, humility, discerning shepherding	Warning: Rank, ambition, and outward busyness that neglect the inner life. Why it matters: The shepherd must guard his own soul while he cares for the souls of others.

Medieval and Pre-Reformation Witnesses

Witness	Strongest emphasis	Warning and reader takeaway
08 Bernard of Clairvaux (1090-1153)	Love of God, self-examination, prayer, humility, contemplation	Warning: Activism and office that consume the leader's inner life. Why it matters: Public responsibility must never crowd out God Himself as the end of ministry.
09 John Wycliffe (c. 1328-1384)	Scripture, preaching, Christlike life, stewardship, pastoral integrity	Warning: Wealthy or corrupt clergy, simony, and authority without godliness. Why it matters: Spiritual authority cannot be separated from biblical truth, holy life, and accountable stewardship.
10 Jan Hus (c. 1372-1415)	Christ's headship, God's Word, preaching, conscience, costly obedience	Warning: Church office claiming obedience against Christ and God's law. Why it matters: Every ecclesiastical authority remains accountable to Christ and His Word.

Reformation and Post-Reformation Witnesses

Witness	Strongest emphasis	Warning and reader takeaway
11 Martin Luther (1483-1546)	Christ and the gospel, Word and Spirit, prayer, vocation, conscience	Warning: A Spirit detached from the Word or religion built on human merit. Why it matters: Christian freedom comes from the gospel and a conscience bound to God's Word rather than human invention.
12 John Calvin (1509-1564)	Word and Spirit, prayer, faith, holy pastoral office, church order	Warning: Human invention binding conscience or authority detached from Scripture. Why it matters: Order and office are servants through which Christ edifies His church by Word and Spirit.
13 John Knox (c. 1514-1572)	Plain Scripture preaching, prayer, discipline, courage, reform	Warning: Tradition, custom, or fear of man overruling Scripture. Why it matters: Reform begins when God's Word, rather than inherited custom, governs ministry.

Witness	Strongest emphasis	Warning and reader takeaway
14 Menno Simons (1496-1561)	Obedient discipleship, Scripture, holiness, prayer, nonconformity	Warning: A Christian profession without obedience, especially when joined to power or covetousness. Why it matters: True ministry must produce visible Christlike life rather than empty religious form.
15 John Owen (1616-1683)	Word, prayer, Spirit, holy character, ministerial authority	Warning: Carnal or autocratic church power; Word separated from Spirit. Why it matters: Church authority is ministerial, never sovereign; spiritual work requires spiritual means.
16 Richard Baxter (1615-1691)	Self-oversight, holy example, catechesis, earnest soul-care	Warning: Unsanctified pastors preaching what they do not live. Why it matters: Before overseeing the flock, the pastor must oversee himself and take particular souls seriously.

Revival and Evangelical Expansion

Witness	Strongest emphasis	Warning and reader takeaway
17 Jonathan Edwards (1703-1758)	Scriptural discernment, holy affections, the Spirit, persevering practice	Warning: Excitement, impressions, or phenomena mistaken for grace. Why it matters: True revival is tested by truth, humility, holiness, and lasting Christian fruit.
18 George Whitefield (1714-1770)	New birth, Christ-centered evangelism, prayer, the Spirit, urgency	Warning: Preaching without regeneration or the Spirit's inward work. Why it matters: Gospel proclamation must aim at real conversion, not merely religious response or convention.
19 John Wesley (1703-1791)	Scripture, prayer, practical holiness, accountability, stewardship, mission	Warning: The form of godliness without holiness; money treated as private possession. Why it matters: Structures and possessions are useful only as servants of holy living, mission, and stewardship under God.
20 David Brainerd (1718-1747)	Secret prayer, self-denial, burden for souls, dependence in weakness	Warning: Missionary labor without prayer, self-denial, or heart-burden for souls. Why it matters: Visible missionary work must rise from hidden communion with God.
21 William Carey (1761-1834)	Missionary obedience, prayer, lawful means, cultural learning, patient organization	Warning: Providence, difficulty, or tradition used as excuses for disobedience. Why it matters: Faith does not reject planning; it uses lawful means without trusting them as the source of spiritual power.
22 Adoniram Judson (1788-1850)	Scripture, translation, prayer, perseverance, obedience through suffering	Warning: Measuring faithfulness by speed, comfort, or visible success. Why it matters: Long obedience can be faithful even when fruit is delayed and suffering is severe.
23 Robert Murray M'Cheyne (1813-1843)	Communion with Christ, holiness, prayer, the Spirit, care of one's own soul	Warning: Public usefulness outrunning private holiness and communion. Why it matters: The minister's own soul is his first stewardship; public power must grow from private life with God.

Faith Missions and Modern Pastoral Witnesses

Witness	Strongest emphasis	Warning and reader takeaway
24 George Muller (1805-1898)	Scripture, prayer, faith, providence, truthful stewardship, freedom from debt	Warning: Debt, solicitation, patronage, or metrics replacing dependence upon God. Why it matters: God's work should be pursued by truthful, prayerful, Scripture-governed means rather than financial pressure or visible metrics.
25 J. Hudson Taylor (1832-1905)	Abiding in Christ, prayer, faith, providence, sacrifice, wise adaptation	Warning: God's work attempted in human strength or trusted to money and methods. Why it matters: Ministry is God's work through yielded servants, not human machinery manufacturing spiritual fruit.
26 Charles H. Spurgeon (1834-1892)	Calling, self-watch, prayer, Scripture, the Spirit, Christ-centered preaching, souls	Warning: Professional preaching without prayer, holiness, the Spirit, or conversion as a real aim. Why it matters: Tools can serve preaching, but spiritual power and conversion cannot be manufactured.

Witness	Strongest emphasis	Warning and reader takeaway
27 J. C. Ryle (1816-1900)	Scripture, conversion, prayer, holiness, practical godliness, plainness	Warning: Formalism, nominal Christianity, and popular religion without spiritual reality. Why it matters: Real Christianity is lived, prayed, and obeyed - not merely professed.
28 E. M. Bounds (1835-1913)	Prayer, holiness, the Holy Spirit, spiritual power in preaching	Warning: Machinery, methods, plans, and organizations replacing praying men. Why it matters: The spiritual condition of the servant matters more than the sophistication of the method.
29 Martyn Lloyd-Jones (1899-1981)	Scriptural exposition, prayer, spiritual diagnosis, revival, divine unction	Warning: Oratory, scholarship, technique, or activity without the Spirit's power. Why it matters: Preparation is necessary, but the deepest efficacy of preaching is a divine gift, not a human achievement.
30 Dietrich Bonhoeffer (1906-1945)	Costly discipleship, Word and prayer, Christ-mediated community, humble service	Warning: Cheap grace, idealized community, and domineering leadership. Why it matters: Christian community is mediated by Christ and shaped by obedient, mutual service under His Word.

What the Thirty Witnesses Teach Us

1. The vertical is not ornamental. Across the centuries, ministry repeatedly begins with Christ, Scripture, prayer, holiness, faith, obedience, humility, and eternity. Spiritual life is not an introductory chapter to "real ministry"; it is the governing reality beneath it.
2. Word and Spirit belong together. The terminology varies, but the strongest witnesses refuse both dead formalism and spiritual experience detached from Scripture. The Word gives truth; the Spirit gives life, illumination, conviction, holiness, and efficacy.
3. The servant must be governed before the structure can be governed. Again and again the characteristic warnings begin with pride, self-will, greed, prayerlessness, fear of man, false teaching, nominal religion, or unholy leadership. Institutional failure usually has a spiritual prehistory.
4. Methods and institutions are servants, not saviors. The witnesses differ widely in polity and organization. Yet the better-documented patterns subordinate offices, schools, societies, mission agencies, and methods to Christ, Scripture, prayer, holiness, and gospel ends.
5. Money requires biblical argument first. Money and support are the least consistently explicit themes in the surviving ministry literature. That makes the historical evidence useful but secondary. The book should establish its financial theology from Scripture and then call historical witnesses where the record is direct.

The Governing Historical Conclusion

The witnesses differ in age, polity, culture, temperament, and method. They converge most strongly where ministry is most godward: Christ, the Word, prayer, holiness, faith, obedience, humility, eternity, and dependence upon God.

A Note on Sources and Scope

The matrix is a comparative summary, not a blanket endorsement of each witness. Read the listed sources in their historical setting. The evidence concerning financial practices is uneven; the strongest common ground is the spiritual character and dependence of ministry.

Selected Source Base

The following principal works underlie the thirty witness summaries. This is a selected source base rather than a full bibliography.

Early and Patristic

01 Ignatius of Antioch (c. 35-c. 107): Ignatius, Letters to the Ephesians, Magnesians, Trallians, Romans, Philadelphians, Smyrnaeans, and Polycarp; Eusebius, Ecclesiastical History 3.36.

02 Polycarp of Smyrna (c. 69-c. 155): Polycarp, Letter to the Philippians; Irenaeus, Against Heresies 3.3.4; Martyrdom of Polycarp (corroborative, used cautiously).

03 Clement of Rome / 1 Clement (late 1st century): 1 Clement, especially chapters 13-21, 40-44, 47-61. Ancient attribution to Clement is treated as historically strong but not textually explicit.

04 Irenaeus of Lyons (c. 130-c. 202): Irenaeus, Against Heresies 3.1; 4.14, 4.17, 4.26; 5 Preface; Demonstration of the Apostolic Preaching 1-3; Eusebius, Ecclesiastical History 5.24.

05 John Chrysostom (c. 347-407): John Chrysostom, On the Priesthood, Books I-VI; selected Homilies on Matthew, Acts, and 2 Corinthians.

06 Augustine of Hippo (354-430): Augustine, On Christian Doctrine, Books I-IV; Sermon 46 (On the Shepherds); Tractates on the Gospel of John; selected letters and sermons.

07 Gregory the Great (c. 540-604): Gregory the Great, Pastoral Rule, Books I-IV; selected Letters.

Medieval and Pre-Reformation

08 Bernard of Clairvaux (1090-1153): Bernard of Clairvaux, On Loving God; On Consideration; selected Sermons on the Song of Songs.

09 John Wycliffe (c. 1328-1384): John Wycliffe, De Officio Pastorali / On the Pastoral Office; English Works; Trialogus; selected sermons.

10 Jan Hus (c. 1372-1415): Jan Hus, De Ecclesia / The Church; Letters of Jan Hus; records of his Constance hearings used corroboratively.

Reformation and Post-Reformation

11 Martin Luther (1483-1546): Martin Luther, Smalcald Articles; Large and Small Catechisms; selected sermons and letters; relevant material in the Book of Concord.

12 John Calvin (1509-1564): John Calvin, Institutes of the Christian Religion, especially 1.7; 3.20; 4.1-3; selected biblical commentaries and sermons.

13 John Knox (c. 1514-1572): John Knox, History of the Reformation in Scotland; The First Book of Discipline; selected letters and prayers.

14 Menno Simons (1496-1561): Menno Simons, Complete Writings, especially Foundation of Christian Doctrine and polemical/pastoral writings on true faith and the church.

15 John Owen (1616-1683): John Owen, Pneumatologia; An Inquiry into the Original, Nature, Institution, Power, Order, and Communion of Evangelical Churches; A Brief Instruction in the Worship of God.

16 Richard Baxter (1615-1691): Richard Baxter, The Reformed Pastor; A Christian Directory (supplementary).

Revival and Evangelical Expansion

17 Jonathan Edwards (1703-1758): Jonathan Edwards, Religious Affections; The Distinguishing Marks of a Work of the Spirit of God; Some Thoughts Concerning the Present Revival; Life of David Brainerd.

18 George Whitefield (1714-1770): George Whitefield, Selected Sermons; Journals and letters; especially sermons on regeneration, the indwelling Spirit, Scripture, intercession, and the good shepherd.

19 John Wesley (1703-1791): John Wesley, Sermons, especially The Ministerial Office, The Use of Money, and The Scripture Way of Salvation; Journals; Rules of the United Societies.

20 David Brainerd (1718-1747): David Brainerd, Diary and Public Journal, chiefly as preserved and edited by Jonathan Edwards in The Life of David Brainerd.

21 William Carey (1761-1834): William Carey, An Enquiry into the Obligations of Christians to Use Means for the Conversion of the Heathens; Serampore Form of Agreement (1805, corporate with Marshman, Ward, and brethren).

22 Adoniram Judson (1788-1850): Adoniram Judson, letters and journals as preserved in Francis Wayland, Memoir of the Life and Labors of Adoniram Judson, and Edward Judson, The Life of Adoniram Judson.

23 Robert Murray M'Cheyne (1813-1843): Andrew A. Bonar, Memoir and Remains of Robert Murray M'Cheyne, incorporating M'Cheyne's diary, letters, sermons, and personal papers.

Faith Missions and Modern Pastoral Witnesses

24 George Muller (1805-1898): George Muller, A Narrative of Some of the Lord's Dealings with George Muller, Parts I-IV; annual reports and addresses of the Scriptural Knowledge Institution.

25 J. Hudson Taylor (1832-1905): J. Hudson Taylor, A Retrospect; China's Millions and China Inland Mission records used corroboratively.

26 Charles H. Spurgeon (1834-1892): Charles H. Spurgeon, Lectures to My Students; The Soul Winner; sermons, addresses, and Pastors' College material.

27 J. C. Ryle (1816-1900): J. C. Ryle, Practical Religion; Holiness; Old Paths; Christian Leaders of the Eighteenth Century; selected pastoral charges.

28 E. M. Bounds (1835-1913): E. M. Bounds, Power Through Prayer; Purpose in Prayer; The Weapon of Prayer and related prayer works.

29 Martyn Lloyd-Jones (1899-1981): Martyn Lloyd-Jones, Preaching and Preachers; Revival; recorded Westminster Chapel sermons and addresses.

30 Dietrich Bonhoeffer (1906-1945): Dietrich Bonhoeffer, Discipleship; Life Together; Prayerbook of the Bible; Finkenwalde correspondence and seminary material in Dietrich Bonhoeffer Works.

The witnesses do not replace Scripture; they return us to it. Their cumulative testimony reinforces the same order established in Part One: the servant must be governed by Christ before the structures, methods, and economics of ministry can be governed rightly.

The vertical must govern the horizontal.

APPENDIX B

Public Cases and Biblical Warnings

These cases illustrate the misuse of religious trust. They do not, by themselves, establish that a disputed ministry fee is unbiblical. The biblical argument must be made separately. The case descriptions identify recorded events, not claims about the present status of proceedings.

Jim Bakker — PTL. Federal appellate records recount that Bakker diverted ministry partnership funds into an extravagant lifestyle that included luxury amenities, private jets, and limousines; a jury convicted him on fraud and conspiracy counts.

Kong Hee — City Harvest Church, Singapore. Courts found criminal misuse of church funds through sham investments and later transactions designed to conceal or reverse their appearance. The proceedings involved approximately S$24 million in sham bond investments and a further approximately S$26 million in round-tripping transactions. These are transaction categories, not a claim that S$50 million was a single permanent loss.

Henry Lyons — National Baptist Convention USA. Lyons was convicted of racketeering and grand theft in schemes involving millions of dollars, including funds connected with burned-church rebuilding; trial evidence described luxury homes, automobiles, jewelry, and expensive travel.

Kirbyjon Caldwell — Houston pastor. Caldwell pleaded guilty to conspiracy to commit wire fraud in a multimillion-dollar investment scheme involving worthless historical Chinese bonds; the U.S. Department of Justice reported that he personally received about $900,000 and used some proceeds for personal obligations and lifestyle expenses.

Lamor Whitehead — Brooklyn church leader. Whitehead was convicted of wire fraud, attempted extortion, and related crimes after inducing a parishioner to entrust him with retirement savings and then spending the money on luxury goods and personal expenses; he was sentenced to nine years in federal prison.

Adrian Derrell Davis — Huntsville, Alabama. Davis pleaded guilty and was sentenced for embezzling approximately $434,339 from his church, using church funds for luxury vehicles, designer purchases, jewelry, and personal credit-card payments.

Charles J. Southall III — Louisiana. Southall pleaded guilty after diverting tithes, charitable donations, rental income, and proceeds from church real-estate sales; the Justice Department calculated approximately $889,566 obtained through the schemes.

Rooldy Alexandre — Philadelphia-area pastor. Alexandre pleaded guilty to wire fraud after using false PPP applications in his church's name and diverting part of the proceeds and consultant fees to himself; he was ordered to pay $662,454 in restitution.

Paul Mitchell — Brooklyn pastor. Mitchell pleaded guilty to tax evasion after federal prosecutors documented personal use of church and daycare funds for clothing, jewelry, luxury accessories, insurance premiums, personal credit-card bills, and other expenses.

Dale Sanders — Louisiana pastor. In July 2026 a federal jury convicted Sanders on twenty-five counts after evidence showed that he diverted more than $340,000 connected with two churches for gambling, dining, living expenses, and other unauthorized personal expenditures, and obstructed the investigation with a falsified record.

Case Sources

Jim Bakker: United States v. Bakker, 925 F.2d 728 (4th Cir. 1991), factual background; conviction affirmed, sentence vacated and remanded. Read source.

Kong Hee and City Harvest: Kong Hee v. Public Prosecutor [2017] SGHC 71, judgment of April 7, 2017; distinguish sham investments from the later round-tripping transactions. Read source.

Henry Lyons: Tampa Bay Times, "The Rev. Henry Lyons' rise and fall from the pulpit," historical timeline, entries for February 27 and March 17, 1999; Mike Clary, "Baptist Leader Convicted of Racketeering," Los Angeles Times, February 28, 1999, on the burned-church funds and trial evidence. Read source.

Kirbyjon Caldwell: U.S. Attorney's Office, Western District of Louisiana, guilty-plea announcement, March 11, 2020. Read source.

Lamor Whitehead: U.S. Attorney's Office, Southern District of New York, sentencing announcement, June 17, 2024. Read source.

Adrian Derrell Davis: U.S. Attorney's Office, Northern District of Alabama, sentencing announcement, February 20, 2026. Read source.

Charles J. Southall III: U.S. Attorney's Office, Eastern District of Louisiana, sentencing announcement, February 28, 2023. Read source.

Rooldy Alexandre: U.S. Attorney's Office, Eastern District of Pennsylvania, sentencing announcement, September 1, 2023, updated September 5, 2023. Read source.

Paul Mitchell: U.S. Attorney's Office, Eastern District of New York, guilty-plea announcement, December 16, 2025. Read source.

Dale Sanders: U.S. Attorney's Office, Eastern District of Louisiana, conviction announcement, July 20, 2026, updated July 22, 2026. Read source.

Biblical Principles of Exposure, Judgment, and Repentance

You will reap what you sow — Galatians 6:7. "Whatever a man sows, that he will also reap." Financial corruption carries its own harvest. God is not mocked by a ministry title, a successful platform, or years of concealed wrongdoing.

The pit you dig may become your own — Proverbs 26:27. "Whoever digs a pit will fall into it." Schemes devised to manipulate, deceive, or enrich oneself often become the very means of exposure and ruin.

Covered sin does not prosper — Proverbs 28:13. "He who covers his sins will not prosper, But whoever confesses and forsakes them will have mercy." God's way out is not better concealment but confession, forsaking, and mercy.

Your sin will find you out — Numbers 32:23. "Be sure your sin will find you out." Hidden accounts, concealed benefits, secret transactions, and private greed may escape men for a season, but they cannot escape God.

Nothing is hidden from God — Hebrews 4:13. "All things are naked and open to the eyes of Him to whom we must give account." The financial arrangement nobody else understands is already completely understood by the Judge before whom every steward will stand.

God is not impressed by outward success — 1 Samuel 16:7. "Man looks at the outward appearance, but the LORD looks at the heart." Crowds, revenue, influence, publishing success, and expanding ministries cannot convert covetousness into faithfulness.

Delayed judgment is not divine approval — Ecclesiastes 8:11. Because judgment is not executed immediately, sinners become emboldened. Years without exposure may be mercy giving time to repent, not evidence that God approves.

The love of money destroys ministers — 1 Timothy 6:9–10. Those determined to be rich fall into "temptation and a snare," and the love of money has pierced many through with sorrows. Money becomes spiritually lethal when it moves from servant to master.

Ministry must never become a means of gain — 1 Timothy 6:5. Scripture condemns men who suppose "that godliness is a means of gain." When spiritual influence is deliberately converted into personal enrichment, the corruption reaches beyond accounting into the very purpose of ministry.

Ministry leaders must be tested, proven, and free from greed before they are entrusted with spiritual responsibility — 1 Timothy 3:3, 8, 10; Titus 1:7. Scripture does not permit the church to place untested men into positions of spiritual and financial trust merely because they are gifted, charismatic, successful, or influential. They must first demonstrate proven character, and elders and deacons are specifically required to be free from greed for money.

Shepherds are forbidden dishonest gain — 1 Peter 5:2. Elders must shepherd God's flock "not for dishonest gain but eagerly." The sheep are Christ's people, not a pastor's financial opportunity.

Greed can exploit religious trust — 2 Peter 2:3. "By covetousness they will exploit you with deceptive words." Scripture anticipates religious leaders using words, trust, and spiritual authority to extract money from those they influence.

Faithfulness requires an accounting — Luke 16:2. "Give an account of your stewardship." Every pastor, board member, ministry executive, author, publisher, and donor is handling property that ultimately belongs to Another.

Greater privilege brings greater accountability — Luke 12:48. "For everyone to whom much is given, from him much will be required." Larger ministries, greater platforms, extraordinary income, and wider influence increase responsibility before God; they do not decrease it.

Judgment begins with God's own house — 1 Peter 4:17. "The time has come for judgment to begin at the house of God." The church must not demand financial integrity from the world while protecting corruption behind pulpits and ministry letterheads.

Repentance must produce fruit — Luke 3:8. "Bear fruits worthy of repentance." Biblical repentance is more than an apology after exposure; it produces disclosure, changed conduct, restitution where necessary, and measurable reform.

Restitution demonstrates repentance — Luke 19:8. Zacchaeus did not merely confess greed; he opened his possessions and made wrongs right. Where money has been wrongly taken or diverted, repentance should ask what must be restored.

Confession brings sin into the light — Psalm 32:5. "My iniquity I have not hidden." The safest place for concealed sin is not deeper underground but openly before the God who promises forgiveness to the repentant.

The light will eventually expose what darkness concealed — Luke 12:2. "There is nothing covered that will not be revealed, nor hidden that will not be known." What is hidden in a ledger, compensation agreement, private account, board decision, or secret arrangement should be dealt with before God brings it into the light another way.

Christ will judge the secrets of men — Romans 2:16. God will judge "the secrets of men by Jesus Christ." The final audit will include what no auditor, congregation, board, reporter, or prosecutor ever discovered.

Come clean now — Proverbs 28:13. Stop covering, confess the truth, forsake the sin, restore what must be restored, submit to accountability, and seek mercy while mercy is being offered.