

## ***The Money Trap***

Dear Ralph,

Years ago, a friend said to me: *Joe, if you want to be effective for Christ, master the three 'W's':*

*WORK . . . don't be lazy. When you work, work hard;*

*WOMEN . . . be a one woman man, and make sure you live so that all the women in the flock feel safe with you;*

*WEALTH . . . never serve the Lord for money. Don't be seduced by getting more or be discouraged by not having enough. And never compare yourself to what others are getting.*

All of these issues are important, dear friend, but since we have limited time, for now let's just talk about the money trap.

Money has phenomenal power to manipulate our attitudes and actions. And while it is true that no one can live *without* it, no shepherd can afford to live *for* it. As soon as we begin to do what we do for financial gain, we endanger everything in our work for the Lord.

God taught me a major money lesson early in my ministry life. While in my first pastorate, a small church planting situation in Ohio, I was asked to speak at a youth banquet in neighboring Indiana. At the time we were living on a subsistence-level income, so given this financial pressure, part of the intrigue of this invitation was the ever-alluring honorarium.

I drove to the banquet, gave my talk, said my prayer, and when it was all done, I waited for the coordinator of the evening to hand me the envelope. He didn't seem to be real quick on the draw, so I stayed and helped them take down the chairs. Still nothing was forthcoming. I gave them a hand as they rearranged the tables, while chatting and lingering as long as I could. Finally, after nearly everyone was gone, I got in my car and drove home.

As I crawled into bed in the wee hours of the morning, I fell asleep wondering why it was that I had not gotten paid—not even a check for expenses! I was so consumed with this disappointment that I gave little thought to the fact that I had ministered for the Lord, helped his Church, and perhaps even been used for a supernatural transaction in someone's life.

Through the days ahead, I felt my heart sour. I grumbled that they had taken advantage of me. I brooded over the thought that they would have treated an important speaker better. But after several days of this less-than-admirable response, the Spirit began to work me over. Why had I gone there? Had I gone there for money or for ministry? Was it for cash or for Christ that I had given my time that night? And hadn't I already learned that God would supply my needs in His way and His time? When it came to provision, was that the responsibility of people around me, or was my prosperity managed through God's hand? I felt a growing sense of shame at my crude, cash-oriented focus on ministry.

It was at this point that I confessed my sinful attitude and made a commitment: from that time on, I would never again serve for financial gain. It was a defining and liberating moment that has changed the course of my life

through the waters of ministry ever since. Interestingly, the next day, a check for expenses and an honorarium came in the mail. I'm convinced that God delayed that supply until I had gotten a grip on this foundational principle of ministry.

However, the money trap story isn't over. While I had the honorarium phase of it figured out, the salary issue soon began to haunt my heart. In the early days of that church planting experience, Martie and I found the sacrificial generosity of the flock stimulated a sense of gratitude in our hearts toward them. As the church began to grow and flourish, however, that attitude began to change. Not only was the work of the ministry more demanding, but also our family was growing. We needed a bigger house and, from our perspective, the increases in our salary were not commensurate with the church's growth.

It's interesting that the same congregation that brought us joy in their supply in earlier days had now become a source of frustration. It tarnished our view of the ministry and the people to whom we ministered, and it created jealousy in our hearts when we heard how other pastors were treated.

Fortunately, I eventually came to the point where I realized this problem was not theirs. The problem was mine. My focus was all wrong . . . again. Instead of focusing on the Lord as the primary source of provision for my needs, I had wrongly viewed the congregation as my provider. It's no wonder that I ended up struggling with my feelings toward some of them. What a damaging distortion of a shepherd's perspective, especially given the fact that God had worked overtime to prove he could and would, in his time and way, provide for all our needs.

I repented . . . again.

Dear friend, don't ever let your guard down in the presence of the power of money. Just when you think you've mastered the monster, it is there again in your face wanting to be in your heart. Instead, keep your heart focused on the Lord, our true Provider.

Sincerely,

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*. . . those who want to get rich fall into temptation and a snare  
and many foolish and harmful desires which plunge men into ruin and destruction*

*. . . flee from these things, you man of God; and pursue  
righteousness, godliness, faith, love, perseverance and gentleness.*

*1 Timothy 6:9, 11*