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Who Can We Trust?

by David Servant

Behold, You desire truth in the innermost being (Psalm 51:6).

Last month when I was in Sri Lanka, I made a point to visit a world-famous orphanage director. He told me about ominous dreams he'd had some days before the Indian Ocean tsunami swept ashore on Sunday morning, December 26, 2004. He knew something was going to happen that would submerge his orphanage. But before December 26, 2004, the concept of a tsunami was foreign to him, as it was to most people in the world.

His orphanage was located on a thin strip of land right on the coast. When he saw the far-off tsunami racing from the horizon that morning, he quickly got all his children into a boat that was docked in the lagoon behind his orphanage. The motor started with the first try, a small miracle in itself he said, and they were able to get the boat out into the water. When the first wave crashed over the thin strip of land that separated the ocean from the lagoon, he turned his little boat and faced the wave head on. Two other waves followed. While thousands of others in his immediate region perished within minutes, he and his children all survived.

His story soon circled the globe, and he was interviewed by many reporters and news agencies. He gave me a DVD copy of CNN's report in which he was very bold to give credit to God for the deliverance. He eventually came to the U.S. and traveled all over telling his story in churches. He even met president Bush in the oval office, and I noticed

photos of that occasion in his own office as I spoke with him.

He then told me that two major American ministries, among others, had also come to Sri Lanka with their film crews to interview him and record his story. He told me how he later watched their productions on TV and heard them make appeals for donations to help rebuild his orphanage. *But they never sent him a dime.*

He then told me about an interview he did via phone that was broadcast on a nationally-heard American Christian radio show, and during which listeners were told that their donations would be used to help him rebuild his orphanage. *But he never received a dime from that ministry either.*

All three ministries are huge and would be recognized by any evangelical Christian in North America. He figured they may have raised millions of dollars using his story.

In spite of the dishonesty he suffered, his travels to U.S. churches resulted in all the funding he needed to buy land and build a new orphanage---what is the nicest orphanage I've ever seen. And those big American ministries that profited from telling his story have hopefully used the money they raised for other good things. Yet I left his orphanage that day saddened. These things ought not to be. That orphanage director was clearly embittered by his experience.

I'm not going to reveal the names of the three ministries that he exposed to me, simply because I haven't heard their side of the story. I doubt that the men who head each of those multi-million dollar ministries even know what happened. And I'm not telling you this so that you will distrust all large ministries. Smaller ministries face the same challenges, because it only takes one dishonest person for something dishonest to occur. You can take every precaution to keep people accountable and honest, but if they aren't motivated by the fear of God or love for God, there are always those who will find a way around the system to line their pockets. Let's face it, if the heads of publicly-held corporations can sometimes fool the heads of the accounting firms who audit them, we would be foolish to think that there is some foolproof way to keep everyone honest in financial dealings. According to *World Christian Trends*, trusted church treasurers are embezzling sixteen billion dollars each year out of church funds, and only five percent are ever caught! (www.gordonconwell.edu/ockenga/globalchristianity/gd/findings.pdf)

When I attempt to ascertain if I can trust someone financially who heads a ministry, I generally look first at his or her lifestyle. Christian leaders are required to be free of the love of money, and they are to be judged by us on that basis (see 1 Tim. 3:3). So obviously, the love of money must be something that can be judged by the observation of one's outward actions, and is not just something that is a hidden motivation of the heart and therefore known only to God.

It would seem safe to conclude that Christian leaders who accept enormous incomes and live lavishly are in the category of those who are not free from the love of money. Their actions reveal their hearts, as Jesus plainly told us (Luke 12:34). For that reason, there are some heads of large ministries whom I do not trust. I thank God, however, for those who

follow Jesus' example. I was glad to learn, for example, just the other day, that successful and celebrated Christian author and pastor John Piper still lives in the same small house he bought twenty-five years ago in the Philips neighborhood of Minneapolis, a very undesirable place to live from a natural standpoint. He is obviously denying himself, as he could afford much better with his book royalties. I would tend to trust him with my money more so than those ministers who are living in mansions.

I particularly distrust those ministers who have become very rich as heads of ministries that exclusively help the poor. To me, they are exploiting the poor. I don't know how anyone can head a ministry that shows photos of starving people to motivate us to contribute, and who then keeps for himself \$400,000 of what we send in to help the poor.

When I evaluate Christian leaders in developing nations whom we might potentially help or partner with, I also look at their lifestyles. But it is not so easy as it is in wealthy nations, because many Christian leaders in developing nations live very modestly, not because they want to, but because they have no choice. If they had more, they would spend it only on themselves. They are often waiting for foolish Americans to have pity on them.

When I was in Myanmar just a few days ago, I sadly discovered that an orphanage director to whom we had given \$6,000 to buy a rice field had used only part of the funds he had requested to purchase a field. The remainder he used to purchase two motor scooters, which he then gave to family members. That was a blatant misappropriation of funds, and I've just confronted him about it. I would never have suspected him, because he runs an orphanage that he founded himself long before I met him or began helping him. He wasn't living in a mansion, but in a run-down bamboo shed. How could such a virtuous person be (or become) dishonest?

I've since learned from others that he has repeatedly proven himself to be untrustworthy in small things, and so it should be no surprise that he has now been proven to be untrustworthy in large things (as Jesus told us in Luke 16:10). He never faced a \$6,000 temptation before, but that \$6,000 didn't change his character, it only revealed his character *to me*. I learned what others already knew.

This is one reason that we generally don't assist orphanages that have been in existence for less than two years. We know of cases where people have started an orphanage just for the money it would attract. I can't imagine God is pleased with someone who exploits orphans to enrich himself.

The lesson in all of this? Take a tip from banks. Before they lend you money, they check your credit history. They don't trust you until they know you've already proven yourself trustworthy.

So before you trust anyone with God's money, check out their track record. Trust must be earned, and it must continue to be earned. (And it never hurts to pray for guidance, since God knows everything!) And it is probably a mistake to send money to someone you've never met in Nigeria or Pakistan or Haiti who sent you email with a sad story. In Nigeria,

such scams are big business.

As I was lamenting the above-mentioned incident of the motor scooters to one of our team members in Myanmar, he reminded me that even Jesus had problems with embezzlement by one of His ministry employees---a guy by the name of Judas. That made me feel somewhat better.