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Through the Needle's Eye

By David Servant

Chapter Ten My Journey

One of the people who read the manuscript of this book encouraged me to write a chapter about my personal journey through the needle's eye. It also occurred to me that other readers might be wondering if I actually practice what I preach. Thus the reason for this chapter.

As I confessed in the introduction, my journey through the needle's eye has not been an easy one, and I'm sure I'm still on the journey. For the progress I've made, however, I must give praise to God. Only with Him is such a passage possible. It is a miracle indeed when a camel makes it through the needle's eye. And may I interject that it is a terrible crime that Jesus' words, "All things are possible with God," are so often used by prosperity preachers to encourage wealthy people to have faith in God to receive more wealth. Jesus was actually talking about how God is able to motivate wealthy people to give all their money away, what would be impossible apart from Him (see Matt. 19:26; Mark 10:27; Luke 18:27).

Let me tell you my story.

I was raised in a middle-class American family of six. We lived, however, in an upper-class suburb, although our particular neighborhood put us in a lower segment of that upper class community. Growing up, I often wore hand-me-down clothes from family friends. We only owned one car (at a time) and it was always purchased used. We had one bathroom in our house. Consequently, I grew up often thinking we were somewhat poor because many of my school friends had so much more. I was completely ignorant of how the rest of the world lived.

In my junior year of high school, I was born again, and I felt called to vocational ministry while attending my first year of college. That led me to a popular Midwestern Bible School that is known the world over for its emphasis on faith and prosperity. During my two years there, it was continually emphasized that God would prosper us financially as long as we would apply the biblical principles for wealth. We could be rich, even by American standards. Setting the example of what we could expect if we too had faith, both the school's founder and his son (the executive president) enjoyed expensive wardrobes, lived in very upscale homes and drove brand new Jaguars.

I'll never forget when the school's founder once justified his luxury automobile by telling us, "Jesus drove the best during His earthly ministry." He went on to explain that the "best" in Jesus' day was a donkey, and the Bible talks about Jesus riding a donkey into Jerusalem. If Jesus were living in our day, we were told, surely He would have driven the best by our standards. It never occurred to me until years later that, as far as

the Bible tells us, Jesus rode a donkey only one time, during His triumphal entry into Jerusalem. In so doing, He was fulfilling a messianic prophecy found in Zechariah 9:9 that specifically spoke of Him riding a colt. Additionally, Jesus didn't own the donkey upon which He sat. It was borrowed for the occasion. Thus, if you want to be "prosperous like Jesus," Scriptural precedent allows you to ride a borrowed donkey one time (and only if you are the Messiah).

Garbage In, Garbage Out

At Bible School we were told that if it was a sin to be rich, then God was the biggest sinner of all, because He owns everything. As King's kids, we had a right to material luxury.

As a young and impressionable Christian, I bought into it their doctrine hook, line and sinker. To me, prosperity became an indicator of spirituality and faith.

For the first decade of my ministry, I preached and practiced what I learned at Bible School. Although I never attained the level of wealth that some of my fellow graduates did (those who pastored larger churches), I probably exceeded the majority of them. I told the congregations which I pastored that it was God's will for them to prosper abundantly. Each time I received an offering, I never neglected to read a scripture that would build their faith to receive more financial blessings from God. I emphasized tithing as an investment plan that assured ever-increasing wealth. Higher-paying jobs, better cars, nicer homes and more "things" awaited those who "applied God's prosperity principles." Every promotion or acquisition was looked upon as an indication that our faith was working. It was occasionally mentioned that our prospering afforded us even more to give, but that was hardly our primary motive. Rather, our prospering afforded us more to spend on ourselves. We'd gladly part with ten percent of our increase if we could keep ninety percent of it. (What greedy person wouldn't?) Moreover, our giving was directed primarily toward our own church or ministries that, like ours, "preached the word" (that is, preached prosperity and everything else just as we did).

I could make scripture say just about anything that I wanted it to say. I had explanations for most of Scriptures' "hard sayings" regarding wealth. Some of my explanations were so absurd that it's a wonder no one challenged me on them. For example, I reconciled my theology with Scripture's commandment to be "content with what you have" (thus showing that your character is free from the love of money; see Heb. 13:5), with the profound statement: "I'm content, but just not satisfied." Other explanations were more sophisticated: It was OK to have things as long as things didn't have you. God is only opposed to greed, not to our ever-increasing personal wealth. Jesus only ever told one man to sell all he possessed. Many of the difficult scriptures I simply ignored. I kept building bigger barns.

A Dream House and a Prayer

My wife and I eventually bought ten acres of rural land on a hilltop and built our four-bedroom, three-bathroom dream house, assuming more debt than ever before. But we could afford the monthly payments, as I was making a good salary at my third pastorate. I often felt guilty in my heart as we built that house, inwardly questioning if it was God's will for us. Furthermore, as we endured significant difficulties as well as personal problems during its construction, I wondered if God was actually working against us. But we eventually moved in and began to enjoy our home in the country. We built a new church building around the same time, borrowing "only" \$800,000 in the name of Jesus, requiring our congregation to make monthly payments of \$7,000 for years while Jesus went hungry, thirsty and naked around the world.

But then something happened that set me on a different course. I sincerely prayed and asked God if there was anything I was doing that was displeasing to Him, and if there was, to please reveal it to me. (That is a prayer that God answers 100 out of 100 times when it is prayed.) The Lord soon began to open my eyes to the scriptures I had been ignoring or twisting, and I began to see my greed. My wife and I began to have serious discussions about our lifestyle. I felt convicted for the example I had set before my congregation and for much of what I had previously taught. I began preaching very serious sermons about stewardship. When I announced that my wife and I were going to sell our house because we felt it was a monument to our selfishness, I was surprised by many people's reactions. Rather than rejoicing that their pastor was actually beginning to obey Jesus, some were upset. I suppose our decisions were making them feel guilty.

We weren't able to sell our house immediately, as the entire interior needed to be painted for the first time. I also wrestled with my decision, and tried to find a way out of it. Perhaps, I thought, we could finish the basement and provide a place for some homeless people to stay temporarily. During that time we did take in a homeless Christian woman for six months until she was able to get back on her feet. In the end, however, we were convinced we should sell the house and scale down.

Scaling Down

During that same time, we began to take inventory of everything we owned, selling what we didn't need to give the money to poor believers in developing nations. The first thing to go was an antique 16-gauge Winchester shotgun I had inherited from my father, who had inherited it from his father. I hadn't used it in two decades, so it seemed like it couldn't be anything but a "treasure" that I had laid up on earth.

I gave all but one suit and most of my ties to poor pastors in developing nations.

We got rid of our cats, feeling guilty that we were feeding animals while we were letting brothers and sisters starve in Sudan. My wife later became very involved with helping Sudanese refugees, five of the "Lost Boys," who had been relocated to our city. Another "Sudanese mother" like herself reported her experience with one of her thin, young Sudanese men the first time she took him to a grocery store. When he came to an aisle full of dog food, he stood in amazement and asked, "What kind of work do the dogs do here in America?"

We sold our antique dining room furniture that I had painstakingly refinished twenty years earlier. It was to us our most obvious "treasure" at the time, and we used the money for the Kingdom. It occurred to us that having a dining room that is used only once a month (we had a more-than-sufficient eat-in kitchen) is really an unnecessary luxury. But we were like so many Americans. We had good china that we used only when we had dinner guests, which was less than once a month. We needed a place to showcase that china, so we had a china closet. And of course we needed matching table, chairs, and buffet. All that furniture had to go somewhere, so we had to have a formal dining room included when we built our house. So the cost of owning that china amounted to about 10% of our monthly mortgage payment as well as what it cost to heat that dining room in the winter and cool it in the summer. Costly china indeed!

That pain of selling our treasured antique furniture was incomparable to the joy of using the proceeds to help an elderly woman in Romania, buy 25,000 gospel tracts for native Asian evangelists, ship Christian literature to pastors in Nigeria, and release seven young children from bonded labor in India.

Once our house was sold, we purchased the home my parents had bought when I was five years old. Since they also wanted to scale down, our arrangement was that they would move into the mother-in-law suite they had added for my grandmother when she was still alive. Currently, my wife and three children still live in that three-bedroom,

one-bath home, and my parents still live with us in the mother-in-law suite. Our house is still very nice by the standards of much of the world. In fact, as I write these words, my wife and I are staying with a Christian Cuban couple in their Havana home which makes my house seem very luxurious. I take a little comfort knowing that my present home is worth about two-thirds the price of the median home in America and that it also houses our ministry office and book warehouse. But I would still be embarrassed to show my Cuban hosts a photo. Earlier this evening, we took another Cuban couple out for a pizza dinner and spent less than we would have spent at any fast food restaurant in the United States. Yet that total meal cost more than their monthly income. They live in an apartment with three tiny rooms, four children and no windows.

Convicted by a Book

It was during that period of my life when I began writing this book. When it was 90% complete, I gave up hope and stopped writing, believing that there were few people, if any, who would be interested in reading it. (I did eventually post the completed chapters on my website.) I resigned my pastorate then as well, and began doing full-time what I had been doing part-time for years, ministering to pastors in the developing world. We also began supporting orphans and meeting pressings needs of poor Christians (see www.HeavensFamily.org)

My dashed hopes of a readership were resurrected about five years later when I was invited to speak at a conference in Missouri at which the theme was repentance. The organizer specifically asked me to speak about stewardship, and to my surprise, my message was well received by several hundred people who had gathered from around the U.S. and Canada. Encouraged, I began writing once again, and as I reviewed what I had previously written, I fell under more conviction regarding my own stewardship. I had saved tens of thousands of dollars for retirement during the previous fifteen years. I was also spending money every month on life insurance and disability insurance. (Health insurance, however, had been out of reach since I resigned my pastorate two years earlier.)

I was traveling around the world teaching pastors about making disciples, which included teaching them to obey what Jesus taught about stewardship. I was, of course, telling them not to lay up earthly treasures, but none of them had retirement savings, health, life, or disability insurance. I felt hypocritical. Are those things really necessary for those whose God is the Lord? Is the one who created us able to take care of us? Why should I, who never plan to retire, save money for retirement? Did Peter, James, John or Paul save money for retirement, have health, life and disability insurance? Do the billions of people who live on less than two dollars per day have them?

My wife and I wrestled with these things for several months. After many months of struggle, we decided to part with them all. It was a wonderful feeling, as we now had more to give, and we felt as if we were fully trusting the Lord.

But as time progressed, we "backslid" somewhat. Because we had reduced our income from our ministry (so that our ministry had more to give to the poor), we discovered that we were suddenly in a category of people who are considered to be "low income" in the United States. And we learned that we qualified for low-income health insurance that covered myself, my wife and our youngest daughter for just \$67 per month. The real cost was paid for, not by taxpayers, but through the tobacco companies' lawsuit settlements with the state of Pennsylvania. Since it was so relatively inexpensive, we signed up. (So far we haven't needed it, though.)

And although I had dropped my previous life insurance policy, I found myself with less faith than previously as I ministered in some very unsafe places around the world (such as the border of Pakistan and Afghanistan). And having no real promise in

Scripture that I would never suffer martyrdom, getting some life insurance seemed like it might be an act of love towards my wife. So I bought a term policy.

I did, however, remain on the same course regarding retirement savings and disability insurance, so some faith is still required of me. I do occasionally wonder (now at age 50) if at age 80 I may want to retire! But my plan is to serve the Lord in ministry until I die, and to trust the Lord to enable me to do that.

Even though I'm sure my faith in God could be stronger, it does feel good to no longer be using so much of His money to bet against His promises. What we used to spend on disability insurance and retirement savings, God can now use to keep His promises to widows and orphans. In eternity, it will be obvious if we were wise or foolish in the eyes of God. I know I still have room to grow.

Cars and Cubans

We decided long ago never to buy another new car, realizing that such a decision could enable us to give away tens of thousands of dollars during our remaining car-buying years. We currently have four drivers in our household, and thus justify owning two used cars. One of those cars is fourteen years old, has a quarter of a million miles on it, and isn't worth much, saving us money in insurance costs. New dings and dents in the body aren't even noticed, a wonderful thing about owning an old car. I suspect that it will begin to increase in value as it approaches antique status! It does need repair work at times, and when the annual cost of repairs becomes excessive, it will be time to say goodbye to Kim Moto (our affectionate name for our Japanese Civic).¹ Our other car is six years old. It looks and runs great.

We intend to continue on the path of scaling down. Laying up treasures in heaven is so much smarter. Living simpler is so much better. Adam and Eve had nothing and lived in a Paradise.

Living with less and giving more, we're happier than we've ever been in our lives. Today I sat holding back tears of joy for an hour and a half as I watched my wife give away reading glasses to Cuban pastors and their wives who could no longer read their Bibles. All it cost was one dollar per pair of glasses. An American friend who has joined us here just returned from filling up the trunk of our rented car with food for that Cuban couple who live in three windowless rooms with their four children. They were overjoyed in God's provision. He was overjoyed to be the vessel of God's love. It cost him thirty dollars. He can't wait to do it again tomorrow for another poor Cuban Christian family. He wouldn't have traded his experience today for two weeks on a Caribbean cruise ship.

Ministering to pastors all over the world has brought us face to face with very poor brothers and sisters in Christ, many of whom have pressing needs, and we cannot close our hearts. We have consequently launched a ministry called *Orphan's Tear*, through which we assist struggling Christian orphanages in numerous countries through the kindness of \$15-per-month partners who sponsor one orphan. A second ministry, *I Was Hungry*, provides opportunities for Western Christians to supply food and meet other very pressing needs of fellow believers in developing countries, all administered through trusted pastors.²

Surely we will be even happier as God continues His miracle in us, purging us of our selfishness and making us more like Christ. May He complete the work that He has begun. We're going through the needle, glory be to God. If you're still reading, looks like you are too. *Glory be to God!*

¹ A few weeks after I wrote this, Kim Moto was rear-ended and totaled, and we are presently in the market for another used Civic. No one was hurt in the accident, praise God.

² For more information, visit www.OrphansTear.org and www.I-Was-Hungry.org.

