

Silver and Gold Have I Quite a Large Sum

by David Servant

David Servant's sermon critiques the extravagant lifestyles of spiritual leaders and calls for true stewardship in accordance with biblical principles.

Scripture: 1 Timothy 6:9

Topics: "Christian Stewardship", "Financial Integrity"

Description

David Servant addresses the issue of stewardship, focusing on the questionable example set by some spiritual leaders in handling finances. He highlights the warnings in the Bible against greed and exploitation of believers for personal gain, drawing parallels to modern-day ministry leaders who live lavishly off donations. By examining the exorbitant salaries and luxurious lifestyles of these leaders, he challenges the notion of true stewardship and questions whether their actions align with the teachings of Jesus and the New Testament.

Transcript

Some years ago I was admonished by one of the wealthiest men in my city, a retired CEO of a huge multi-national company, with the following words, "It is the responsibility of guys like you to tell guys like me what God expects of us, lest we not be ready to stand before Him one day." It seemed, he elaborated, that too many preachers patronized "guys like him," fearful of offending and hopeful of gaining something--and in the process ultimately sealing the eternal doom of "guys like him." Sobering words to a patronizing preacher like me (at the time).

Emboldened by that old admonition, I'd like to address the subject of stewardship in the next few issues of HeavenWord. This month I want to focus specifically on the questionable example of stewardship being set by some spiritual leaders--because the church follows its leaders. There isn't any doubt in my mind that Jesus would address this issue if He were personally preaching on the planet today, because when He was preaching on the planet, He quite often made sobering statements about stewardship, and He also exposed the money-loving spiritual leaders of His day (see Matt. 23:14; Luke 16:13-15). Imitating Christ, Paul also lamented that many in his day were "peddling the word of God" (2 Cor. 2:17). He required that spiritual leaders be "free from the love of money" (1 Tim. 3:3). Peter, too, warned against false teachers who, motivated by greed, would exploit believers with false words (see 2 Pet. 2:1-3).

Last year I read Forbes Magazine's listing of some of the top-paid leaders of non-profit organizations. Forbes obtained its information from public records, primarily from the 990 forms that must be filed

annually by every U.S. non-profit organization (with the exception of churches). The entire point of the 990 form is to inform the public of the financial affairs of non-profit organizations so that potential donors can make intelligent decisions about contributions. The U.S. government believes donors should have the right to know the salaries of those who head non-profit organizations if those heads receive more than \$50,000 in annual compensation. All of the information about the salaries of ministry leaders which I report in this article is derived from the 990 forms of the actual ministries headed by those ministry leaders. I only report what the non-profits themselves have reported about the salaries of those who head them.

Reading Forbes' list, I wasn't surprised to see that Paul Crouch, head of the Trinity Broadcasting Network, was near the top, with an annual salary of \$409,306. His wife, Jan, was paid \$361,000. Making almost \$3,000 per work day, they bring new meaning to the phrase "daily bread." Public records also indicate that they live in a five-million dollar, 9,500 square-foot house in Newport Beach that has nine bathrooms, an elevator, a six-car garage, tennis court and pool with fountain. But there is more. A TBN-owned, 80-acre estate in Dallas is worth \$10 million. And there are 30 ministry-owned houses in California and scattered across the country at the Crouch's disposal. They can easily travel to those homes using the ministry's \$7 million Canadair jet. (See www.trinityfi.org/press/latimes04.html and www.christianitytoday.com/ct/2004/138/21.0.html).

Naturally, the Crouches are under the frequent scrutiny of Christian watchdog groups and the secular press. But they can ignore their critics, as contributions continue to flow into their coffers. And it isn't as if TBN actually needs money, as their own reported financial data indicates they have \$341 million in cash and near-cash investments. Without collecting another dime, TBN could continue just as it does for two-and-a-half years. (See www.ministrywatch.com/mw2.1/pdf/MWDA_031805_TBN.pdf)

What is perhaps most amazing is not the Crouch family, but the people who continue to funnel their contributions to TBN. Although Jesus plainly told His followers not to lay up treasures on earth and declared that those who do are full of darkness, serving Mammon, and not serving God (Matt. 6:19-24), and although Paul warned that no greedy person will inherit God's Kingdom (1 Cor. 6:9-10; Eph. 5:3-5), people who profess to believe in Jesus keep sending checks to TBN--headed by people who are laying up treasures on earth, full of darkness, serving Mammon, and whom Scripture says will not inherit God's kingdom.

Like most prosperity preachers these days, the Crouches often report the good they are doing around the world for the poor with some of the money contributed to TBN. But we can't help but wonder, if they are so concerned about the poor, why are they receiving salaries that put them in the top 1% of all Americans, the top .001% of the world's population, and living in very lavish luxury? Is this a picture of self-denial, something Jesus said is required of all those who would follow Him (see Matt. 16:24)?

The Crouches are not alone among prosperity preachers who frequently report of the good that is being done for the poor by their ministries. Many prosperity preachers do so as a means to motivate people to give to their ministries. ("Your gifts are not only are helping us proclaim our life-changing message around the world, but are also helping us care for orphans in Haiti. Please send your most generous gift today!") Yet they themselves live extravagantly from the contributions that are given to their ministries. Thus, in reality, they are simply exploiting the poor as a means to further exploit their constituency in order to further enrich themselves. That is no exaggeration. Simply put, what should we conclude about someone who motivates people to give to his ministry using photos of impoverished Africans, but who keeps for himself large sums of what is contributed in order to sustain an extravagant lifestyle? Are we to

think that such people go to heaven when they die?

Perhaps equally as troubling is the fact that also high on Forbes' list were two men who head large Christian relief ministries (ministries that are admittedly doing lots of good around the world for the poor and worthy to be supported). Richard Stearns, president of World Vision, received \$384,772 in annual compensation, and Franklin Graham, president of Samaritan's Purse, received \$368,115. In one sense, what they are doing is of even greater concern than what prosperity preachers are doing, because prosperity preachers don't claim to be heading ministries whose primary purpose is to help the poor. Yet World Vision and Samaritan's Purse do. These organizations that are raising money to help the poor are using a portion of what is being given to help the poor to make those who head them incredibly rich.

Both World Vision and Samaritan's Purse are charter members of the Evangelical Council for Financial Accountability (ECFA), which makes that organization's stamp of approval seem rather meaningless in my mind. How are such exorbitant salaries justified? It is sometimes argued that if the very talented heads of these organizations were working in corporate America, they could command even larger salaries. But so what? Who, in any industry, is paid based on what he could make in another field? I suspect that Jesus, a fairly talented guy, could have made more money doing something other than what He did when He was on the earth. He wasn't in it, however, for the money. If the only way to attract the kind of talent that is needed to head such ministries is through \$375,000 salaries, then those who accept such positions are clearly in it for the money, because they wouldn't take those positions otherwise.

It is sometimes argued that only a small portion of every person's donation ends up as part of the huge salaries of such ministry heads. That is true, but that is not the point. Why must those ministry heads receive so much money, especially money that is given to help those suffering in deep poverty? If what they are doing is justifiable and they aren't ashamed of it, I challenge them to report their salaries openly in their ministry magazines along side the photos of starving children. If they did, is it possible that donations might drop? Not only are these individuals accountable before God for their exorbitant salaries, but so are the boards of directors who set their salaries.

Also weighing in high on Forbe's list was Charles Stanley of In Touch Ministries at \$299,512 and Pat Robertson of CBN at \$306,293. There was Dennis Rydberg, head of Young Life at \$272,127, Billy Graham at \$451,707, Wes Stafford of Compassion International at \$202,679, Chuck Colson of Prison Fellowship at \$218,614 and James Robison of Life Outreach International at \$195,500 (see www.forbes.com/lists/2005/14/Revenue_1.html). Other websites, using 990 forms as their source, reveal that Peter Popoff of Peter Popoff Ministries made \$425,019 and R.C. Sproul of Ligonier Ministries made \$221,576. (See for yourself at: www.charitynavigator.org and www.guidestar.org.) I suspect that most of these men would not want to be classed with typical prosperity preachers, yet they make salaries that would make welter-weight prosperity preachers salivate.

The Christian Research Institute's 990 form indicated that president Hank Hannegraaff, who is often critical of prosperity preachers, earned a total of \$280,331 in 2002. But his salary was only part of his perks. An 2003 article in Christianity Today reported that the Evangelical Council for Financial Accountability found fault with C.R.I., citing among other things the ministry's purchase of a \$66,000 Lexus for Hannegraaff's use and \$8,000 of ministry money used to purchase flooring for Hannegraaff's house in a gated community (To see C.R.I.'s 990 form, [click here](#)).

So I hope I've made it clear that very high salaries are very common among heads of many high-profile Christian ministries. Why, I must ask, do these ministry heads need so much money? The average household income in the U.S. (where just about everyone is rich by world standards) is around \$45,000. That means half of us live on less than \$45,000 a year.

It could be argued that we have no right to judge these ministry heads, because we don't know what they are doing with the sizable salaries they receive. Perhaps they are giving all their money away. But we do have some idea of what they are doing with their money from looking at their lifestyles. And if they wanted to give a significant percentage of their salaries away, they would do it simply by taking a lesser salary, because that would enable them to give away much more--due to the fact that they must pay taxes on their incomes. Being in the highest tax brackets, as much as half of what they receive goes to income taxes. Thus they could give away considerably more by taking smaller salaries and designating the reduced portion to charity. By doing so, they might also give unbelievers less reason to be offended at the gospel, those who otherwise might cynically reject it, convinced that those who proclaim it are only in it for the money. These ministry heads know that their salaries are a matter of public record. And before anyone judges me for being judgmental, please read my article, "Judge Not". Christ commanded us to judge all spiritual leaders (Matt. 7:15-23).

Forbes' list doesn't include such well-known prosperity preachers as Kenneth Copeland, Benny Hinn, Joyce Meyer, and Creflo Dollar, whose salaries are essentially hidden from public view because their organizations obtained I.R.S. designations as churches (which is certainly questionable for all of them but Creflo Dollar). That means they don't have to reveal publicly their financial data each year as do all other non-profit organizations. But their lavish lifestyles are well documented. Some of them even boast of their extravagant lifestyles in order to prove how well their theology works.

Joyce Meyer, for example, lives like a queen. The St. Louis Dispatch reported, "Minutes of ministry board meetings show that for 2002 and 2003, the board approved compensation packages of up to \$900,000 for Joyce Meyer and up to \$450,000 for her husband." More recently, she and her board cut her salary to a humble \$250,000, but she formed a private for-profit company from which she now receives royalties from her many books, royalties that were previously received by her ministry (see: www.ministrywatch.org/mw2.1/F_SumRpt.asp?EIN=431382734). Her ministry's financial report that is posted on her website informs readers that besides her salary, her board also grants her use of the "ministry-provided parsonage" (www.joycemeyer.org/projects/financial/FA_pg42.html). It fails, however, to mention that the "ministry parsonage" is 10,000 square feet, has an 8-car garage, and is worth two million dollars (for a photo, click here). And this is not a two-million dollar home in Southern California, but in Fenton, Missouri. Meyer also personally owns a \$500,000 vacation home on Lake of the Ozarks with a \$105,000 boat parked at her dock.

John Hagee, television preacher and pastor of Cornerstone Church in San Antonio--perhaps milder in his preaching about wealth than other prosperity preachers but certainly not so in practice--was paid a total of \$1.3 million from his ministry (GETV) and Cornerstone Church in 2003. Again, this is from GETV's own 990 form. According to a June, 2003 article in the San Antonio Express-News, "Hagee and his wife are listed in the Bexar County Appraisal District database as owners of their six-bedroom, 5,275-square-foot house in one of San Antonio's most exclusive gated communities, The Dominion" (to read the San Antonio Express-News article, click here).

One common justification that some popular televangelists, like both of those just mentioned, offer for their sizable salaries is that their book and CD sales bring more money into their ministries than they receive in salaries. So they are supposedly giving more to their ministries than their ministries are giving to them, because those books and CDs are products of their personal labor. But they fail to acknowledge that the major reason they sell so many books and CDs is because of the marketing of those books and CDs on their TV shows and in their ministry magazines, marketing that is primarily paid for by contributions from donors. Without such exposure, sales would not be near as brisk. A televangelist claiming that he is entitled to all the profits from his books and CDs is like the CEO of McDonald's ignoring the contributions of all McDonald's employees and shareholders and claiming that he is entitled to all the profits from the sale of his hamburgers.

Ministers who capitalize on their God-given influence to obtain wealth put themselves in the same category as Balaam, a for-profit prophet who is now in hell (2 Pet. 2:15; Jude 1:11). And isn't it true that Jesus could have capitalized on His gifts and opportunities to make Himself immensely wealthy?

Beyond all of this, does Christ's prohibition against laying up earthly treasures have any application? Where are the modern Christian leaders like John Wesley of old, who could have become extremely wealthy from the sale of his books, but who lived very simply and gave the large majority of the profits from his book sales to charity? He did so out of obedience to Christ and died owning very little.

The New Testament instructs Christians not to associate with any so-called brother who is greedy or covetous, just as it instructs Christians to not associate with any so-called brother who is a homosexual, a drunkard, an idolater, or an adulterer (see 1 Cor. 5:9-13). In order for Christians to obey this very clear instruction, there must be some valid criteria they can use to determine if someone is greedy. What could that criteria be but the actions of those they evaluate? That being so, would it be wrong to conclude that a spiritual leader is greedy if he accepts a salary that puts him in the top .001% of the world's population and uses that exorbitant salary primarily for his own extravagant lifestyle? If the answer is yes (and what else could it be?), then Scripture says we shouldn't associate with such a person. He brings reproach to Christ, as his selfishness is the antithesis of everything Christ taught and lived. If we shouldn't associate with such a person, should we listen to his sermons and support his ministry? (If you are among those who have been misled into believing that greed is only an attitude of the heart that has nothing to do with what one does with his money, please wait a month before writing to correct me. I'll address that myth in next month's article.)

Another common justification for laying up immense earthly treasures by spiritual leaders is that their luxuries were gifts from generous donors. Creflo Dollar, for example, says that the two Rolls Royces he drives were gifts, so he can hardly be accused of greed for accepting gifts (To see the New York Times' article, [click here](#)).

How much better it would have been if he had said to his confused benefactors, "Thank you for this gift, but because I love Christ and I love you, I must tell you the truth. By doing this, you are bringing a curse upon yourself. The Bible promises, 'He who oppresses the poor to make more for himself, or who gives to the rich, will only come to poverty' (Prov. 22:16). So let's sell these Rolls Royces and give the money to Jesus incarnated in some of 'the least of these His brethren' who need food and shelter. That way we can be sheep and not goats when we stand before Jesus, and you can avoid bringing a curse upon yourself on your way to that judgment."

Incidentally, the curse of poverty that the Bible promises to those who give to the rich is the only valid promise that applies to those who give to the prosperity preachers. While they promise their donors riches, the Bible promises them poverty. (I wonder why prosperity preachers, who almost exclusively find their proof texts in the Old Testament, never quote Proverbs 22:16?)

Finally, and most importantly, does it not seem odd that all of the ministers whom I've mentioned (and there are thousands and thousands of others who fall into the same category) say they believe in a book that says, "Let your character be free from the love of money, being content with what you have" (Heb. 13:5) and, "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" (1 Tim. 6:9) and, "Come now, you rich, weep and howl for your miseries which are coming upon you" (Jas. 5:1)? Isn't it odd that they claim to follow the One who commanded, "Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also" (Matt. 6:19-21) and, "Sell your possessions and give to charity; make yourselves purses which do not wear out, an unfailing treasure in heaven, where no thief comes near, nor moth destroys" (Luke 12:33)? Isn't it strange that they claim to represent the One who required a rich man seeking eternal life to sell everything and give the proceeds to charity, the same One who told a story of a rich fool who laid up treasures for himself, built bigger barns, and who died and went to hell, and the same One who once said, "Woe to you who are rich, for you are receiving your comfort in full" (Luke 6:24)?

The secular media often points out this hypocrisy among high-rolling Christian leaders. And while the "Satan-controlled" secular media demonstrates some biblical spiritual discernment, professing Christians keep writing checks to promote what is, according to Jesus, detestable in God's sight:

Now the Pharisees, who were lovers of money, were listening to all these things and were scoffing at Him. And He said to them, "You are those who justify yourselves in the sight of men, but God knows your hearts; for that which is highly esteemed among men is detestable in the sight of God" (Luke 16:14-15).

Source: <https://sermonindex.net/speakers/david-servant/silver-and-gold-have-i-quite-a-large-sum/>

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