

Money Myths In The Church

False Assumptions About Money and Giving

by Rev. Richard A. Borg

George Barna writes in his book entitled *How To Increase Giving In Your Church* “One of the most deceptive and insidious barriers to advancing good stewardship within churches is the vast array of assumptions we possess *and* act upon regarding money, ministry, giving, and givers.”¹

Many pastors rarely challenge the false assumptions and the myths about money held by their own people because they trust the people who hold them, or they don't have a Biblical Stewardship Theology of their own. Falsehood thrives when the truth is unknown or suppressed.

What is a Myth? A myth is an unfounded or false notion; a popular belief that has grown up around something, even a fragment of truth. This fragment of truth can give the myth a life of its own. Myths are assumptions that are rarely challenged because they've been given power by people of influence.

These myths have made the church financially unhealthy. Often Christians embrace a myth because it excuses them from Christian giving and Biblical stewardship. To restore health we need to recognize the myths that well-intentioned pastors and lay people believe and then *construct, teach* and *practice* a Biblical Stewardship Theology. A sound theology dispels falsehood and brings health to the church. God's truth is always liberating. (Psalm 119: 97-105; 125-128)

1. “If only God would provide, we could get his work done.”

Truth: God has already provided. All that is needed by way of material and financial resources to accomplish the purposes of God in the world is already in the hands of God's people. While the pagan world under Satan's domain controls the vast majority of God's wealth, the mission of Christ is not hindered for lack of resources—God's people control what is needed to underwrite his work. God does not run a heavenly bank from which he disburses funds upon request like manna. David understood the truth of God's ownership and man's stewardship when he prayed following the offering received for the construction of the Jerusalem Temple, “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.” (I Chronicles 29:14) God owns everything—we are only stewards—and *he wants his wealth released to build his kingdom.*

2. “If we just had enough faith, we could pray the money in.”

Truth: Faith has its place in Biblical stewardship, but so does *sacrifice* and *obedience*. A lack of corporate faith within the church is often the excuse for a lack of personal obedience and sacrifice. A focus on faith *alone* is a focus on God in which he's perceived as uncooperative or hard to please. The truth of the matter is simply this: the saints pray with their pockets full to a God whose pockets are turned inside out—He has given all he can give. Our prayer should always be, “Lord what would you have me to give” and, “Lord, touch the hearts of others that we will respond to you with obedience and sacrifice.”

What is the place of faith? Trusting God to meet our needs *after* we have given. This is the life of faith that pleases him. (11 Cor. 9:13) – “Because of the [offering] by which you have proved yourselves, men will praise God for [this] obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else.”

3. “We’re already a tithing congregation.”

Truth: There is no such thing, nor has there ever been, a tithing congregation. In order for this statement to be true, several unbelievable conditions would need to be present. *First*, every saint would have to be on the same page of spiritual maturity and vitality, and secondly, everyone’s income would have to be known by the leadership. This myth wrongly assumes that the believer’s giving potential ends at the tithe. In fact, the Lord may ask the steward to give more than a tithe or perhaps give everything. We are stewards of all we possess—not just a tenth of our resources.

4. “Our people can’t give anymore—they’re giving all they can give.”

Until everyone in the church has given like the widow of Luke 21 who “gave all she had to live on,” there will always be more to give to the Lord than what is presently being given. The grace of God can empower the people of God to give heroically as in the case of the Macedonian Christians who “gave beyond their ability ‘after’ they gave themselves first to the Lord” (II Cor. 8:1-5). This is the myth perpetuated by people who refuse to give anymore than they’re presently giving.

The sad truth is that giving as a percentage of income among U.S. Christians is on a disheartening thirty-year decline. The American Church is far from being a generous church, and much less, a sacrificial church. As long as greed, idolatry, and consumption grip the hearts of believers, the church will resonate with poor talk—“We can’t give anymore—we’re giving all we can.” Like Ananias and Sapphira we will say, “That’s all there is” (Acts 5:4).

5. “If we minister to people effectively, they’ll give generously back to the church.”²

The problem with this myth is that it teaches and creates passivity in the church toward steward discipleship. This myth excuses the timidity of church leaders to make stewardship a vital component of discipleship. Jesus was never this passive about money—he was direct and almost confrontational in both his teaching and in his person-to-person ministry (Matt. 6).

While it’s true that gratitude is one of the motivations for Christian giving, we all must be disciplined in the practice and grace of Christian giving, just as we are in all the other practices and graces of discipleship. (II Cor. 8:7) – “But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.”

6. “God’s work, done in God’s way, will never lack God’s supply.”

In a perfect world this would be true. But living and ministering in a fallen world, it’s unfair to conclude that every short fall in funds means that we are not doing God’s work in God’s way. We would be hard pressed to make that judgment. If all the money needed to do the work of God is in the hands of God’s people, God’s people need to be disciplined in stewardship and challenged to give.

This myth *also* appeals to a timid passivity. If the apostle Paul is a model of Christian leadership in the church, we would do well to imitate his directness in the area of financial stewardship. (II Cor. 8-9) Paul doesn’t sound very passive, yet it was God’s work being done in God’s way, but it was under funded. He called God’s people to accountability.

7. “When the economy is down, we can’t expect people to give.”

Truth: When financial markets sour and when people feel squeezed, they prioritize their spending and giving. They tend to honor God in their giving when they are trusting him to meet their needs. The research also tells us that the less people make, the greater percentage of their income they tend to give away—i.e. The widows mite was “*all she had to live on.*”

8. “We can’t afford to do this-the numbers don’t add up.”

When church leaders meet to discuss a financial challenge or a new ministry opportunity, the issue of “affordability” is inevitably raised. This almost always leads to “poor talk.” Poor talk should not be in the language of God’s people. Poor talk is *godless* and *faithless* talk. When the word “afford” is used, the discussion gets derailed and heads in an unproductive direction. The most important questions that need to be discussed are: “Is God in this? Is this God’s will? Does this fit into the mission or vision God has given us?” If God is in it, affordability becomes a moot point. Spiritual leaders know they can trust God to touch the hearts of his stewards when the vision is cast. Will everyone respond and support it? No, not everyone in the congregation will follow, but that doesn’t mean God isn’t in it.

9. “People don’t want to give.”

Truth: The research indicates that Christians are not satisfied with their giving and believe it to be a weakness they want to improve.³ Many are entangled by debt and need help. They will welcome the help the church offers. Did you know that Christian Financial Concepts receives over 500,000 calls on their hotline each year? In a recent survey in *Harper* magazine—82% said they believe they have too much.

10. “Baby boomers do not give much to their churches because of their achievement orientation and selfish nature.”

The truth of the matter is that boomers are the most generous givers our nation has seen in this century. *Boomers have retained their desire to influence the world and make a difference.* They are also the wealthiest generation we have ever had. They have different criteria for giving than prior generations, but they remain unchallenged to give.⁴

11. “Parents of children under 18 are not as generous as empty-nesters because of the high cost of raising children.”

Truth: They are more likely than empty nesters to fund missions, missionaries, evangelistic ministries, youth ministries, and children’s ministries. Their motivations for giving are different than the builder generation, and they simply need to be challenged to give to these ministries. Church leaders should know the generational differences in giving motivations and values.⁵

12. “When our people are given well-documented budgets, they are compelled to give. If we just tell our people what the need is, they will give.”

Well-crafted budgets are needed to establish credibility for the ministry and comfort for the giver. If such documentation does not exist, people will hesitate to give; but budgets do not inspire generosity.⁶ People give *to people* and *for people*. People give to *vision*, not *need*. Rick Warren writes in *The Purpose Driven Church*, “If need motivated people to give, every church would have plenty of money. It is not the neediest institutions that attract contributors but those with the greatest vision.”⁷

13. “Givers want to stay at arms length from the church’s decision makers and are not interested in expressing their ideas about things they don’t understand.”

Givers sometimes want to meet the people their giving helps, but they often love to get to know the people who lead the ministries and offer views and insights into how the ministry should be conducted. Decision making input is one of the tangible benefits of giving. Strings are not usually attached.⁸

14. “As long as a fund-raising event includes a free meal, givers are excited about attending.”

There is little truth to the notion that Christians like to attend events that include a meal. However, the research by the Barna Group indicates that when people attend a fund-raising event, they want a “night out” kind of experience—enjoyable and professional.⁹

15. “Givers are on information overload, so the last thing they want are more facts and figures regarding how the church uses their money.”

Givers appreciate access to information regarding how their contributions are used and what effect their giving has had. They want to know, “Is my giving making a difference?”¹⁰

16. “I can’t afford to give any more than I do.”

Truth: The scriptures never make giving an “economic” issue. Giving is always a spiritual issue of *faith, obedience* and *sacrifice*. Giving is a Lordship issue. Compare and contrast the rich young ruler and Zaccheus. (Luke 18-19)

17. “If I made more money, I would give more to the Lord.”

Truth: The research indicates, the more people make, the less by percent of income they give away. Those who claim this myth have not made giving a part of their discipleship. Good and faithful stewards don’t make this kind of statement because they don’t think this way.

A Related Myth—“The wealthy people of our congregation will see us through this crisis.” Not necessarily because they may be the problem and reason for a lack of funds—they may be irresponsible and need discipleship. (I Tim. 6) – “Command those who are rich”—strong language directed to people who need to face their responsibility before God. Making money is quite different from Christian stewardship.

18. “If I had more money I would be happier.”

This is the myth of prosperity. In his book *The Pursuit of Happiness*, Dr.- David Myers, a professor and researcher in social psychology, concludes that there is no correlation between money and happiness, between wealth and well being. Once the basic human needs of freedom, relationships, purpose, and food and shelter are met, increased wealth does not make any appreciable difference in one’s sense of well being or happiness.¹¹

Contrary to the myth of prosperity, the Apostle Paul instructs Timothy that wealth can be hazardous to spiritual health and ones happiness quotient. (I Tim. 6:9, 10) – “People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” Jesus said, “...a man’s life does not consist in the abundance of his possessions... [be] rich toward God.” (Luke 12:15b)

19. “It’s unspiritual for a pastor to be involved in the fiscal responsibilities of the church.”

Another reason pastors are fearful is that money is viewed as *necessary*, but *unclean, ungodly*, and *unmentionable*. Perhaps money is viewed as unspiritual because so many

Christians are having a spiritually adulterous affair with it. Jesus said, "You can't love both God and money." Perhaps those who yell the loudest about the uncleanness of money are the hypocrites who love it the most.

Truth: Since there are so many condemning warnings in Scripture about the love of money, pastors and people have confused the *love* of money with the *stewardship* of money.

20. "Money is a necessary evil and shouldn't be talked about from the pulpit."

Pastors are fearful to preach on money because money is a taboo topic of discussion in our culture. A pastor once told a guest speaker whom he had asked to preach on stewardship, "I always let someone else do my dirtywork." The Ronsvalles in their book, *Behind the Stained Glass Windows*, state, "We spend endless hours discussing budgets and how to spend the money, but we say little about how to raise it. Christians resent anyone knowing what they make and how much they give. Privatization contributes to this secrecy."¹²

Another reason pastors are afraid to preach on the subject of money and giving is because they themselves have no stewardship theology; have never been trained how to preach it—what to say and what not to say or when to say it. They haven't made the connection between faith and money, stewardship and discipleship.

21. "If I preach on giving, people will get angry and may leave the Church."

A pastor once said that he asked his elders if he should preach on stewardship and giving, and several told him not to because they thought it would anger some people. His *first* mistake was to give away his authority, as the servant of God, to well intentioned, but misguided elders. *Secondly*, when do angry people set the agenda for the preaching and teaching ministry of the pastor? The Pastor's calling does not include the making of friends by compromising his calling. The research indicates that people are hurting in this area and appreciate that God's Word offers help and hope. Members who are angered are more than likely the Achans in the camp and the Ananias and Sapphiras in the church.

- A. These are people who do battle with the sins of greed, covetousness, and idolatry. Too often they choose *love of money over love of God*. These are the people who need to *repent and be disciple* to follow Jesus in this area of their life.
- B. These people *should not* become members of the church with this known problem. Stewardship must be a requirement for church membership.
- C. These people *should not* become leaders in the church or they will oppose every faithfilled risk that has a financial component. Everything that requires additional financial resources requires the Ananias and Sapphiras to give more.
- D. These people should never become treasurers or they may become the Judas in the church. Church financial health begins with pastors and leaders who are committed and faithful tithers. Raising the bar for church leaders might be step one toward church financial health.

22. “If I preach on giving, people will think I’m trying to ‘feather my nest.’”

Another reason pastors are fearful about preaching on giving is that it will appear to be self serving. To avoid such an accusation, pastors over react and ignore the subject just to stay on the safe side. Being underpaid doesn’t help matters either. But while the pastor is huddled in safety, the people remain immature in their stewardship. Pastors must live and labor in the tension between personal godly contentment and the discipling of God’s people in financial stewardship.

23. “If I thank my congregation for their generous giving, they’ll get lazy and full of pride.”

Truth: We all need positive reinforcement, a sense of belonging, of feeling needed and appreciated—that’s what family life is supposed to be like. Appreciation usually lifts people to greater achievement. (Phil. 4:10, 14) – “I rejoice greatly in the Lord that at last you have renewed your concern for me. Indeed you have been concerned, but you had no opportunity to show it.... Yet it was good of you to share in my troubles.” (II Cor. 9:2) –“For I know your eagerness to [give], and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action.”

24. “If we keep our pastor on the edge of poverty, it will keep him humble before the Lord.”

Truth: The Biblical tradition and mandate is this: “The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching.” (I Tim. 5:17) “Honor” here includes pay.

The church that embraces this myth will not enjoy the blessing of God, nor the blessing of a contented pastor who cares for the people without distraction. The churches that undervalue and underpay their pastor will experience pastoral turnover every two to three years. These pastors feel that the only way to get a salary increase is to leave for a better paying position. Churches with revolving front doors on the parsonage will never have a chance to grow. Churches can break this destructive cycle by giving adequate pay and regular increases.

25. “Pastors should never ask for a raise in pay.”

Truth: Until a church learns to value its pastor by giving him an adequate wage that meets his need, that church’s future will consist of a succession of short pastorates. The pastor who loves the church enough to confront her will do some research and educate the leadership, ignoring the tension that that creates.¹³ A properly developed compensation package and review process will lead to:

- A. Freedom from guilt on the part of the congregation about the low salary and inadequate compensation they give their pastor.

- B. Freedom on the part of the pastor to disciple the congregation in financial stewardship and giving.
- C. Longer tenures of pastors who are undistracted by financial problems and cared for by loving congregations.
- D. Respect for pastoral leadership and authority.

26. “I have lay people in my church who understand more about money than I do.”

Truth: I hope not. If the pastor has a well-conceived Biblical stewardship theology, he will know more about money than anyone else in the congregation. This has nothing to do with good accounting practices or bookkeeping software—those are important and can be delegated, but rather about the stewardship of God’s wealth and how to use it for God’s kingdom and glory. The church is not a business—it’s a mission. The pastor must also give leadership to the spiritual decisions and faith-filled risks that include financial stewardship.

27. “We have an honest treasurer—we don’t need a lot of checks and balances.”

Truth: All the more reason to have checks and balances. We must protect the reputation and integrity of an honest treasurer and build confidence in the minds of congregants. Without safeguards, controls, and systems that are functioning, we endanger the treasurer and the congregation. A treasurer who won’t be accountable can’t be trusted.

28. “If we build it, they will come.”

No one in their right mind would build a major league ballpark for a little league team. People might come to a new church facility out of curiosity, but they stay for other reasons. Facility development works best when growth is creating space problems, and new space will enhance the vision and mission that’s already in progress.

¹ George Barna, *How To Increase Giving In Your Church* (Ventura, Calif.: Regal Books, 1997), p. 27.

² Jay Pankratz, "Growing Generous Givers," *Leadership* (Summer 1998); p. 92.

³ Ibid.

⁴ George Barna, op. cit.

⁵ Ibid., p.29.

⁶ Ibid., p. 30.

⁷ Rick Warren, *The Purpose Driven Church*.

⁸ George Barna, op. cit., p. 31.

⁹ Ibid.

¹⁰ Ibid., p. 30

¹¹ David Myers, *The Pursuit of Happiness* (New York: Avon Books, 1992), pp. 31 – 46.

¹² John and Sylvia Ronsvalle, *Behind the Stained Glass Windows* (Grand Rapids: Baker Books, 1996),

¹³ Rebecca and Michael Sanders, "Five Myths of the Church," *Vital Ministry* (March/April 1998), p. 39.

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