
MONEY BACK GUARANTEE AND FREE BONUS

MONEY-BACK GUARANTEE

Using the ten-step system presented in this book, your church's giving will increase by at least 10 percent within five weeks of beginning your stewardship series, or we will give your money back.

FREE BONUS

As a thank-you for purchasing and reading this book, you will receive a bonus membership in Rod Rogers's Pastor Driven Stewardship Community. This will grant you exclusive access to FREE online stewardship resources, including articles, audio downloads, a subscription to the Dynamic Giving eNewsletter, membership in the Pastor Driven Stewardship Yahoo discussion group, access to FREE online teleconferences with Rod, discounts on Dynamic Giving System™ products, and more. To register, send a blank e-mail to rodkrogers-115936@autocontactor.com. (We are using the honor system—please do not register until you have purchased this book. Thank you.)



WHAT OTHERS ARE SAYING

ABOUT THE DYNAMIC GIVING SYSTEM PRESENTED IN *PASTOR DRIVEN STEWARDSHIP*

I have reviewed *Pastor Driven Stewardship* by Rod Rogers and am impressed with his very significant work. It touches the heart of a problem every pastor faces and often shuns. His book is biblical, practical, and extremely usable. It makes me wish I could start my ministry all over again. With the help Rogers gives here, I could be a more competent pastor.

—**John W. Reed, Ph.D., Senior Professor of
Pastoral Ministries, Emeritus Director, Doctor of
Ministry Studies, Dallas Theological Seminary**

Fellow pastor, if you want to read one book this year that will empower your ministry and help transform the lives of your people and your church, this is the book!

—**Brian Kluth, Past President, Christian
Stewardship Association, Founder of [www.
MAXIMUMgenerosity.org](http://www.MAXIMUMgenerosity.org), senior pastor, First
Evangelical Free Church of Colorado Springs, CO**

Biblical and bold, this book is a highly practical off-the-shelf resource that anyone can use to transform (what the author calls) “tippers into tithers.”

—**Joe Henriques, D.Min., Vice President
and Dean, Moody Graduate School**

Just a little update from down here at Calvary Church in Pueblo, Colorado. We have some exciting results to report! We implemented your Dynamic Giving System this spring (2005). I was immediately overwhelmed by the response from our people. Just reading their cards and seeing the commitments people were making was a tremendous blessing. I also had several wonderful conversations with people throughout the month as they reported to me the work God was doing in their lives relative to stewardship. Well, the results of the first month following the stewardship series are in. Our general fund offerings for the month of May show a 57 percent increase over our average monthly offerings for both the past fiscal year and calendar year. For the past three years, our giving had been stagnant at best. We even saw a slight decrease this past year. Needless to say, we are thrilled by the results. But even more, we are thrilled by the spiritual response and growth we see in our people. Many seem to be empowered and encouraged to follow the Lord more fully in this area of their lives. I know it has only been one month, but we are confident that God has done something great here. We are looking forward to implementing the rest of the Dynamic Giving System, and will be planning a stewardship emphasis on an annual basis. To God be the glory!

—**Dr. David Asch, Senior Pastor, Calvary
Church (Baptist), Pueblo, Colorado**

We applied your stewardship teaching verbatim in our church, and the first year our offerings increased 30 percent, almost \$2,000 per week. We use your program every year and our weekly giving increases about 10 percent per year. Our church's per capita giving is now half

again the national average. Spiritually, this has changed our people's lives according to their own testimonies, which are very exciting. Our people are happier and better off financially because they are obeying God in the stewardship of their finances. I've also been teaching your stewardship module in Zambia, Africa, where the churches are fairly poor. Yet one church's giving increased by 20 percent; another church's weekly offerings went up by almost 20 percent. This shows that your approach isn't just an American cultural matter. It works because it is biblical. Yours is one of the best modules we offer in T-NET.

**—Rick Ensrud, Senior Pastor, Brooklyn Park
Evangelical Free Church, Brooklyn Park, Minnesota,
Africa director, T-NET International**

We have been using your stewardship module in our overseas centers. In the Philippines, the results have blown us away. Almost every pastor doubled the weekly giving in their church, and some almost tripled their weekly giving. Needless to say, there are some happy pastors over there. I am working with Midway Baptist Church in Wichita, Kansas. They went from a high of \$6,000 to a low of \$7,400 per Sunday—an increase of 25 percent, or \$1,500 per week.

**—Bob Gilliam, President, T-NET
International, Aurora, Colorado**

It's great to be on solid ground again financially! Budget deficits turned into budget surpluses as soon as we implemented the biblical principles collected in this system. Better still, our people are growing in faith and in the joy of giving as they see the Lord's faithfulness demonstrated in ways they've never experienced before. After several years of just squeaking by financially, we've been freed up to move ahead in ministry. Three months after implementing the Dynamic Giving System, giving was up an average of 21 percent compared with the same period last year. We saw increases across the board—in offerings for the general fund and in giving for missions support. I was skeptical at first, and very cautious all the way

along. But I found the material presented here to be thoroughly biblical, something which I could confidently present to our congregation. I'm very glad I did. I had been guilty of neglecting for many years any really substantial teaching on stewardship issues. I have repented before my congregation, and vowed, the Lord helping me, never to lapse into that kind of pastoral unfaithfulness again. The encouragement and expertise Rod Rogers offers will be a welcome aid as I try to keep my commitment in the years ahead.

—**Dan King, First Presbyterian Church
(PCA), Stanley, North Carolina**

Our team just returned from Zambia. They said that virtually all the pastors there that taught the stewardship material saw increases in giving of over 100 percent. Thanks for your ministry.

—**Bob Gilliam, President, T-NET International
Aurora, Colorado**

Rod Rogers's Dynamic Giving System for increasing a church's weekly giving is excellent. Having closely examined it, I know that it is biblical, practical, and rooted in sound leadership principles. And it brings God's spiritual, financial, and emotional blessings on a congregation. Knowing Rod when he was a student, and now in his role as Adjunct Professor of Pastoral Theology at New Geneva Theological Seminary, I can vouch for his scholarship, his teaching ability, and his integrity. I encourage every PCA pastor and missionary to take advantage of Rod's user-friendly approach to teaching and increasing stewardship in the local church.

—**Dr. Dominic Aquila, President
New Geneva Theological Seminary
Presbyterian Church in America
Colorado Springs, Colorado**

Rod has a real gift for helping pastors understand the giving potential hidden within their churches. I believe his training will help any pastor, anywhere, build a financially stable—even prosperous—church. He is a great communicator who really connects with his audience. The pastors in Peru loved Rod and his program.

—**David Curry**
President, The Foundation for Grace
Tacoma, Washington

Just a note to thank you for your insightful teachings on “biblical-based stewardship.” I think your ministry should be included in every church’s curriculum!

—**Stewart R. McChesney, President, Titus**
Stewardship Ministries, Cleveland, Tennessee



PASTOR
DRIVEN
STEWARDSHIP



PASTOR DRIVEN STEWARDSHIP

10 Steps to Lead Your Church
to Biblical Giving

Dr. Rod Rogers



BROWN BOOKS PUBLISHING GROUP
DALLAS, TEXAS

**Pastor Driven Stewardship: 10 Steps to Lead Your
Church to Biblical Giving**

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Dedication

I dedicate this book to my precious family: my
gracious wife Marisa, my dynamic daughter
Rachel, and my valiant son Stephen.



Table of Contents

Acknowledgments	xix
Foreword	xxi
Introduction	xxiii
<i>God's work done in God's way, will never lack</i>	
<i>God's supply—really?</i>	
PART ONE: WHY DOESN'T YOUR CHURCH GIVE MORE?	1
<i>Lord, no matter what we say or do, here is what we think of you. Amen. —Offertory Prayer</i>	
Ministerial Myths about Money and Ministry	3
<i>A mist in the pulpit is a fog in the pew.</i>	
Why Christians Don't Give.	13
<i>Hint: It's not because they can't afford to.</i>	

**PART TWO: TEN STEPS TO INCREASING YOUR
CHURCH'S GIVING 29**

It's just money; there's a lot of money out there.

Be Encouraged 31

There's gold in them thar' pews!

**Step 1: Master the Biblical Principles of
Stewardship 37**

Biblical Principles of Grace Giving 38

Biblical Principles of Stewardship 48

Biblical Principles of Faithful Giving 53

Biblical Principles of Rewards for Giving 71

**Step 2: Personally Follow the Biblical Principles
of Stewardship 91**

Step 3: Preach an Annual Stewardship Series . . 95

**Step 4: Expose Your People to Stewardship
Testimonies 103**

Step 5: Ask for a 10 Percent Commitment 117

Step 6: Send Follow-up Letters to New Givers . . 129

Step 7: Pray for Your New Givers 135

Step 8: Distribute Frequent Giving Records . . . 141

Step 9: Use Estimates of Giving at Budget Time . 143

**Step 10: Teach Stewardship in New
Members' Classes 149**

**PART THREE: APPLYING THE TEN STEPS TO
INCREASE YOUR CHURCH'S GIVING 157**

If you preach it, they will give.

**Implementation Guide to the Ten-step Dynamic
Giving System159**

**A Stewardship Series-Taking the "Stew out of
Stewardship169**

1. Good Stewards and Financial Contentment
(Phil. 4:10-14).171

2. How Good Stewards manage Money
(Selected Proverbs)184

3. What Good Stewards Know about Giving
(1 Chron. 29:1-17)198

4. The Rewards of a Good Steward
(Mal. 3:7-12)212

Appendix A:

A Sermon on Getting out of Debt227

Appendix B:

**Impact of the Dynamic Giving System on the
Author's Church233**

Giving History234

Congregational Survey Results235

Copy of Congregational Survey.241

Bibliography245

About the Author251

More Pastor Driven Stewardship Resources. . .253



Acknowledgments

I wish to thank Dr. John Maxwell, whose Successful Stewardship seminar—fourteen years ago—demolished my faulty assumptions and taught me the fundamental principles of church stewardship development.

I am deeply grateful to my friend Bob Gilliam, president of T-Net International, who first asked me to organize and teach my giving system to pastors and who shares my system with churches all over the world.

My thanks also to Milli Brown and her fine staff at Brown Books Publishing Group, especially to Kathryn Grant, Trey Garrison, Deanne Dice, and Erica Jennings. Thank you for believing in this book and guiding me through the publishing process.



Foreword

After years in the ministry, both as a professor and pastor, my own eyes were opened dramatically regarding how much God says about how His people are to use their material possessions to build the Kingdom of God. Charged by my own elders to speak on stewardship, I invited them to join me in preparing a series of messages. They consented and together we met once a week for a number of months and looked carefully at everything God says about this subject. To our surprise, we discovered over 100 supracultural principles. In essence, we discovered that God says more about how His people should use their material possessions than any subject other than God Himself. Originally published under the title *A Biblical Theology of Material Possessions*, these principles are now outlined in a new release entitled *Rich in Every Way*.

Dr. Rod Rogers has in many respects picked up where we left off and demonstrated in a clear, concise way how to apply these principles in a local church setting. What he shares is not theory. The plan he proposes has grown out of his own experience as a pastor and these ideas have been unfolded in many churches—with very significant success. Rod has demonstrated that when God’s people are taught what God expects, they respond—and with hearts of gratitude for being able to respond to the will of God in this area of their lives.

I recommend this book. Today we live in a materialistic culture and as people who claim to be followers of Jesus Christ, many of us have allowed ourselves to be conformed to this materialistic world rather than being transformed into the image of Jesus Christ. Thanks, Rod, for challenging pastors and leaders particularly to lead the way!

Gene A. Getz, Ph.D.

**Pastor Emeritus, Fellowship Bible Church North
President, Center for Church Renewal**

**Adjunct Professor in Pastoral Ministries,
Dallas Theological Seminary**

Author of over forty books, including *Rich in Every Way*, *Real Prosperity*, *Sharpening the Focus of the Church*, the *Measure of* series, the *One Another* books, and the *Men of Character* series

Introduction

“God’s work, done in God’s way, will never lack God’s supply,” said J. Hudson Taylor, the great missionary to China. So, why do so many churches, which are so sincere, have so little money?

Could it be that we haven’t fully understood what it means to do “God’s work” in “God’s way”? Could it be that “God’s way” of doing ministry includes pastoral teaching on biblical financial stewardship?

If we are not careful, we might allow Taylor’s mighty statement of faith to reinforce our assumption (and desperate hope) that we have little or no responsibility to teach our people to give in order to access “God’s supply.” We might continue to believe that doing “God’s work” in “God’s way” means that if we just preach the word (except on giving, of course) and pray, God will supernaturally stir people to give.

Why do so many churches, which are so sincere, have so little money?

For many years, that misbelief grew deep roots in my mind, watered by the theological culture I moved in and fertilized by my natural reluctance to talk about money. I didn't want people to think I was one of those slick television preachers who twisted the Scriptures and manipulated people's emotions to pay for expensive suits and outrageous hairdos for their flashy wives.

What about you?

- ❖ Do you need increased offerings to expand your ministries, but detest talking about money?
- ❖ Do you wish you could teach your people to give biblically, without pressure or guilt?
- ❖ Do you wish you knew exactly what to say and do when it is time to ask your people to give?

If you are like most pastors, you love to preach, but have not yet mastered church stewardship. However, if your offerings do not start improving soon, you may have to cut back on ministry or postpone new ministries indefinitely.

Don't feel bad, there is nothing wrong with you. Like me, you were probably taught how to parse Greek verbs and preach biblical sermons. But no one ever gave you a biblical theology of financial stewardship or trained you to lead a church into obedient giving. Believe me—you're in good company.

- ❖ Only 15 percent of pastors feel they have been equipped by their denomination or seminary to teach biblical financial and stewardship principles.

If you are like most pastors, you love to preach, but have not yet mastered church stewardship.

- ❖ Only 2 to 4 percent of seminaries offer courses, seminars, or Bible studies to teach emerging Christian leaders biblical financial and stewardship principles.
- ❖ Only 1 to 2 percent of Christian colleges and universities offer courses, seminars or Bible studies to teach their students biblical financial principles.
- ❖ Only 10 percent of denominations actively seek to equip their pastors and churches to teach biblical financial and stewardship principles (Zodhiates 1999, 17).

Your church budget may be “in the black,” but if only 4 percent (the national average) of your people are tithing, you’re not even close to reaching your giving potential.

The consequence is that “only 10 percent of churches have active programs to teach biblical financial and stewardship principles” (Zodhiates 1999, 17). This lack of teaching is the primary explanation for the appallingly low giving we find in churches in America and around the world. Maybe even in your church. Your church budget may be “in the black,” but if only 4 percent (the national average) of your people are tithing, you’re not even close to reaching your giving potential.

9/11 DIDN'T HELP

The 9/11 horror did not just hurt our national economy, it also clobbered church giving. According to the Barna Research Group, tithing fell 62 percent the year after 9/11. The drop came despite many polls at the time suggesting that, after the tragedy, Americans wanted to “get back in touch” with their spirituality and their religion.

Giving has increased only a little in the years since. Here are the church tithing statistics, segmented by group, for 2004:

- ❖ All Americans: 4 percent tithed.
- ❖ Evangelicals: 23 percent.
- ❖ Non-evangelical Born-again Adults: 7 percent.
- ❖ Charismatics or Pentecostals: About 7 percent.
- ❖ Mainline Protestant Denominations: 5 percent.
- ❖ Roman Catholics: Fewer than 2 percent (Barna 2005).

Furthermore, according to Barna,

From 1999 through 2004, cumulative annual giving to churches increased by \$89 per donor, representing an 11 percent rise since before the turn of the millennium. After factoring in inflation, however, churches are actually getting about 2 percent less than the current value of the money contributed in 1999. (2004)

No wonder we get so stressed out about stewardship.

GOOD NEWS

I have good news for you. You can lead your church into greatly increased giving, biblically, without pressure or guilt, within five weeks. And you can do it without stewardship committees, fund-raising dinners, home visits, or telethons. I know, because I did it annually for eight years in the church I planted and pastored. Later, at the

urging of a church consultant friend, I organized my approach into ten steps and named it The Dynamic Giving System™.

The Lord so greatly blessed my stewardship leadership in my former church that, at one point, 70 percent of our people were giving 10 percent or more. The number of our congregants who tithed never fell below 50 percent. Our giving increased 32, 23, and 27 percent in three consecutive years.

In the pages that follow, I'll tell you exactly how we did it. I have written this book to

- ❖ Fill in the stewardship gap in your pastoral training.
- ❖ Transfer to you my passion for teaching stewardship in the local church.
- ❖ Give you the tools to increase your church's giving 10–60 percent in five weeks—guaranteed.
- ❖ Advance Christ's kingdom by increasing church giving around the world.

YOU WILL LOVE THE RESULTS

If you follow the ten-step system presented in this book, you and your church will enjoy many satisfying rewards, including:

1. Increased Personal Prosperity.

Repeatedly, God promises in the Bible that He will reward us financially when we give to Him obediently. (For example, check out Proverbs 3:9–10; Malachi 3:10; Philippians 4:18–19; Luke 6:38; and 2 Corinthians 9:8–11.) Countless believers throughout human history have taken God at His word, have given liberally to accomplish His pur-

When anyone says, "It's not about the money, it's the principle of the thing," it's about the money.
—Abe Martin

poses, and have enjoyed His financial blessings.

God knew how greedy prosperity teachers would twist these promises to snare the gullible, yet He gave them to us anyway. If God in His wisdom was not afraid to make such bold promises, we should not be afraid to preach them. When you and your people give generously, He will reward you with—dare I state it so plainly?—more money.

2. Increased Offerings.

Your weekly offerings will increase by a minimum of 10 percent. Based on the experience of many churches, an increase of 20–60 percent the first year is highly likely. You can then expect an average giving increase of at least 10 percent of each year's enlarged offerings annually.

For example, if your church received \$100,000 in general offerings last year, you can confidently anticipate a \$10,000 to \$50,000 giving increase the first year. If your people gave \$300,000 last year, they will give at least \$30,000 more this year. Most likely, they will give \$60,000 to \$150,000 more.

If you continue to apply the steps of the Dynamic Giving System, your giving will increase about 10 percent annually. Compare this to most growing churches that average only 1 percent per year (Toler 1999, 64). Greatly increased giving means that your church can:

- ❖ Hire new staff.
- ❖ Retire debt.
- ❖ Send new missionaries.
- ❖ Pay its pastors properly.
- ❖ Increase its evangelistic harvest.

What could your church do with a 10–60 percent increase in offerings next year?

3. Increased Spiritual Growth.

When you help your people break free from slavery to money, you greatly boost their spiritual growth.

No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon.
(Matt. 6:24)

Moreover, your congregation's faith will grow because, as they give, they will see God keep His promises in their lives in an undeniably concrete way—in their personal finances. There is no more effective way to disciple your flock than by challenging them to give to God's church.

There is no more effective way to disciple your flock than by challenging them to give to God's church.

4. Increased Commitment to the Church and to Eternal Matters.

Jesus taught that where people invest their money, they place their commitment.

For where your treasure is there will your heart be also. (Matt. 6:21)

Leading your people to give generously greatly deepens their commitment to your church and to heavenly priorities.

5. Increased Church Morale.

When your offerings increase by 10–60 percent in a short, five-week period, your people will be excited. They will have experienced an electrifying spiritual victory. This will boost their morale tremendously.

Congregational morale will continue to increase as people see the fresh progress made with all the new money available for ministry.

6. Increased Pastoral Confidence.

Because the Dynamic Giving System equips you as the pastor to powerfully teach and lead your congregation into biblical giving, your confidence as a leader will be enlarged. You now have a skill you can use throughout the rest of your ministry.

Confidence also grows with success. When you lead your people to greatly increase their weekly giving, the achievement will build your confidence. (The reduced stress from no longer worrying about how to pay church bills won't hurt either.)

I earned more respect and gratitude from my people for teaching them to be faithful stewards than from any other aspect of my ministry.

7. Increased Pastoral Leadership Credibility.

When God uses your leadership in an area as visible and down to earth as money, people cannot help but notice and grow in their respect for you. They recognize that it was your courageous pastoral leadership that brought God's blessings into their emotional, spiritual, financial, and marital lives. All due to their newly obedient giving.

I earned more respect and gratitude from my people for teaching them to be faithful stewards than from any other aspect of my ministry. God keeps His promise:

Those who honor Me, I will honor.
(1 Sam. 2:30)

WHERE WE'RE HEADED

In Part One: Why Doesn't Your Church Give More? we will look at the factors contributing to the poor giving in your church. Some may surprise you.

In Part Two: Ten Steps to Increasing Your

Church's Giving, you will find a biblical, practical, and proven ten-step strategy for building a dynamically giving church. I'll show you how to turn tippers into tithers overnight.

In Part Three: Applying the Ten Steps to Increase Your Church's Giving, I've included an implementation guide, along with a complete stewardship sermon series. Just add water and stir.

The stewardship system in this book has been used by over nine hundred pastors—from many denominations—in thirteen countries around the world. Not one of them has ever experienced less than a 10 percent increase in offerings. Some have even seen 100, 200, and almost 300 percent giving increases. It worked for them. It will work for you.

With apologies to Hudson Taylor, I propose that we modify (at least in our minds) his striking statement of faith to read:

God's work, done in God's way (with pastors teaching stewardship), will never lack God's supply.



PART

1

Why Doesn't Your Church Give More?

Lord, no matter what we say or do,
here is what we think of you. Amen.

—Offertory Prayer

*Nothing is more dangerous than
to be blinded by prosperity.*

John Calvin

You cannot serve both God and wealth.

Jesus, Matt. 6:24b



MINISTERIAL MYTHS ABOUT MONEY AND MINISTRY

A Mist in the Pulpit Is a Fog in the Pew

I'll never forget his response. We were in the locker room of a racquet club getting dressed after playing several games of three-way racquetball (which I lost badly). One of the players was Bob, a church consultant friend of mine. The other was a pastor whom I'll call Mike.

Within Mike's hearing, Bob said to me, "Why don't you tell Mike about how you've been able to increase your church's giving?"

So, while Mike combed his hair, I gave him a quick summary of how I had developed a stewardship system that had increased our church's giving by 32 percent the first year, 23 percent the next, and 27 percent the following year—a 105 percent increase in just three years.

I waited expectantly for Mike's response. While I watched, he finished brushing his thick, wet hair back over his head, put the brush in his

gym bag, zipped it up, and, without a word or a backward glance, walked out of the room.

Since his hearing was fine, and since his church's giving was in trouble (by his own admission), I could only conclude that Mike had been victimized by one or all of the common ministerial myths about money and ministry. Like a computer virus, these insidious myths—spread from seminary professor to future pastor, and from pastor to pastor—had wormed their way into his brain and paralyzed the parts that think about church stewardship.

Let's run a virus scan on your thoughts to identify and destroy any of these myths that may have attached themselves to your brain. These five ministerial myths about money and ministry keep pastors and churches from reaching their giving potential:

MYTH #1:

A truly Godly pastor will never talk about money.

Many pastors and church members think it is a sign of great spirituality never to preach or talk about money in the church. In his two-volume biography of the great Welsh Bible expositor and pastor, Doctor Martin Lloyd-Jones, Iain H. Murray mentioned with apparent approval that Dr. Lloyd-Jones had never preached on money or giving. His implication was that a person of integrity is above handling such a profane subject.

There is no question that Martin Lloyd-Jones had great integrity. But he (and many other great preachers) did not set a godly pastoral example in this area.

**The Truth:
A faithful pastor will regularly
talk about money.**

We know it isn't ungodly to teach about money because the Bible is full of instructions on the subject. You've read the statistics:

- ❖ The Bible has five hundred verses on prayer, fewer than five hundred verses on faith, but over two thousand verses dealing with money and possessions.
- ❖ The book of Proverbs alone is filled with instructions about money.
- ❖ It has been said that Jesus talked more about money than about any other subject. Of Jesus's thirty-eight parables, sixteen deal with money management.
- ❖ One out of every ten verses in the gospels has to do with money or possessions—a total of 288 verses.
- ❖ There is more said in the New Testament about money, than about heaven and hell combined.

If God thought it was important to talk to His people about money management and giving, you and I have no right to neglect these parts of His word.

If God thought it was important to talk to His people about money management and giving, you and I have no right to neglect these parts of His word.

Based on the apostle Paul's example, God has not given preachers the option of shrinking from teaching what His word says about giving. Twice in one speech, Paul made the following claims:

- ❖ *I did not shrink from declaring to you anything that was profitable (Acts 20:20).*
- ❖ *For I did not shrink from declaring to you the whole purpose of God (Acts 20:27).*

As Margaret Thatcher said, "No one would remember the Good Samaritan if he'd only had good intentions. He had money as well."

If you fail to teach biblical principles of giving, you rob your people of the profit they could receive from knowing and practicing the truth. Don't shirk your responsibility to declare the whole purpose of God.

MYTH #2:

I can build a great ministry without raising money.

When the average pastor dreams of building a great ministry for God's glory, he never thinks about the necessity of raising money to make it happen. Bible college and seminary professors don't talk about it, so we think that all we need is knowledge of theology and the ability to preach.

The Truth:

God has inextricably linked ministry to money.

When I was called to minister in Portugal as a missionary and, later, as my wife and I set out in 1987 to plant a church, I quickly realized that if you can't raise money, you can't build your ministry. Most of us don't like it, but this is a fact of life. As Margaret Thatcher said, "No one would remember the Good Samaritan if he'd only had good intentions. He had money as well."

It costs money to:

- ❖ Support missionaries.
- ❖ Pay utility bills.
- ❖ Buy land and build church facilities.
- ❖ Hire staff.
- ❖ Print bulletins.

- ❖ Pay the pastor's salary.
- ❖ Extend the gospel to your community.
- ❖ Buy Sunday school curriculum for children's ministries.

We could spread the gospel to everyone on planet earth within a few short years if we just had the money required to send the needed missionaries!

There are many examples in the Bible which confirm the truth that God has linked money to ministry advancement. Here are just a few:

- ❖ Moses had to raise money to build the tabernacle (Exod. 35:4–9, 20–20; 36:1–7).
- ❖ David and Solomon had to raise money to build the temple (1 Chron. 28–29).
- ❖ Even Jesus had to be financially supported by contributions from his female followers (Luke 8:1–3).

Don't hide your head in the sand and pretend that you don't need to raise money to increase your ministry to people.

What next step would you take in your ministry *if you had the money?*

MYTH #3:

It is not my responsibility to raise the money for my church.

Many pastors (and their governing boards) believe that the pastor should only deal with "spiritual matters" and leave money matters to others such as the lay leaders or businessmen in the church. After all, on his salary, what could their pastor really know about money?

In the matter of teaching on money management and giving, as in every other area of church leadership, the sign, "The buck stops here," belongs on the pastor's desk.

The Truth:

It is the senior pastor's responsibility to raise the money for his church.

Again, the vast majority of pastoral training institutions fail to teach this, but it is true. As the senior or solo pastor, you have the primary responsibility, and the greatest ability, to raise the money for your church.

You have the primary *responsibility* to raise the money for your church because you are the leader. People look to the senior pastor for direction. In the matter of teaching on money management and giving, as in every other area of church leadership, the sign, "The buck stops here," belongs on the pastor's desk.

As pastor, you have the primary *ability* to raise the money for your church because you have the power of the pulpit. No board member or key deacon has this kind of influence for good.

If you don't use the power of your pulpit to teach your people to give, no one else in your church can.

MYTH #4:

If I just pray and preach on giving, people will give as they should.

I believed this the first few years of my pastorate. However, I soon discovered that, even when I preached bold biblical messages on giving, without giving a challenge for a *specific* giving commitment, the results were poor.

The Truth:

To get people to give as they should you must also ask for a specific commitment.

In order to get your people to give as they should,

you also need to exercise leadership by asking your church family to make specific giving commitments. We follow the “asking principle” in almost every area of church life except giving.

- ❖ We ask members to commit to teach a boy’s fourth grade Sunday school class for six months.
- ❖ We ask people to commit to serving on the music committee for one year.
- ❖ We ask unbelievers to trust Christ as Savior and to let us know of that faith decision.
- ❖ We ask married members to sign up to attend a weekend couples’ retreat.

And yet we are afraid to ask people to make a specific commitment to give financially.

I was nervous the first time I asked our people to fill out a card with a definite giving commitment. But the first year I preached a series on biblical financial stewardship and asked for a concrete giving commitment, our giving increased 32 percent.

As in prayer, so in stewardship development—“You do not have because you do not ask” (Jas. 4:2).

MYTH #5:

If I ask for a giving commitment, it will hurt the church because many people will be offended and will leave.

Probably the main reason pastors fail to teach their people about giving is that they are afraid of offending and losing people. “Fear of man” is alive and well in the hearts of many of us.

It used to be considered bad form in some churches to have a collection taken in church during the worship for fear it might disturb the spiritual emotions of those in church.
—A. T. Robertson

The Truth:**Only non-givers may be offended and their departure won't hurt your church.**

If you ask people for a giving commitment, here's what will happen:

1. Your faithful givers will rejoice.

These rare church members (the 2–23 percent of your congregation who tithe) will be thrilled that you are preaching on an important value of theirs. They will rejoice that you are challenging the rest of the congregation to help them share the financial responsibilities of the church. I was on the phone recently with a godly church elder who said to me, “I'm 74 years old and I've been in church all my life, but I have heard very few sermons on stewardship.” He would be thrilled to hear his pastor preach on giving.

2. Many non-givers will repent and become givers.

God will use the power of your bold leadership and His word to bring many to obedience in the area of giving. They will benefit enormously—and your weekly giving will jump dramatically.

3. A few non-givers will resent it and leave.

In the eight years that I asked our people to make specific giving commitments, I'm not aware of losing even three families because of it. That was far fewer than I expected. But of course, it does happen.

However, as we think about losing people, it is important to ask this question, “If you lose a non-giver, what have you really lost?” Answer: You have lost a rebellious Christian who was not contributing to the financial needs of your church.

Leadership expert and former pastor, Dr. John Maxwell, tells pastors, “If you teach on giving, you choose who you lose. You lose your whiners and keep your winners.” He’s right. No one who gives faithfully is offended by a balanced presentation on financial stewardship by a loving pastor. Since faithful givers will not be lost, choosing to ask people to give is simply choosing to possibly lose a few people who are unwilling to obey God’s word. That is out of our control.

But even knowing we might lose a few members should not keep us from asking people to give; it would be a tragedy to allow a few disobedient church members to control what we preach and how we lead God’s people.

- ❖ *Cowardice* asks the question: “Is it safe?”
- ❖ *Consensus* asks the question: “Is it popular?”
- ❖ *Courage* asks the question: “Is it right?”

It is important to remember that you will always offend and lose people, whether or not you ask people to give. The question should not be, “Will someone be offended and leave?” The question *must* be, “What is the right thing to do as a spiritual leader?” I constantly had to remind my staff and lay leaders that the primary purpose of our church was *not* to keep people from leaving it!

The real problem is that most pastors (and their governing boards) live in fear of personal rejection. I know. I struggled with it constantly myself. But in order to become a great spiritual leader, you cannot operate out of fear.

Your primary motive must not be to avoid criticism and conflict. Your primary motive must be to obey God’s word and love God’s people. Don’t

If you teach on giving, you choose who you lose. You lose your whiners and keep your winners.
—Dr. John Maxwell

ask, "Will I be criticized?" Instead ask, "What is the right thing to do in this situation?"

Every pastor needs to memorize and internalize 2 Timothy 1:7:

For God has not given us a spirit of timidity [the Greek word is "cowardice"], but of power and love and discipline.

Never be afraid to teach the truth. That is our calling as pastors.

My church members told me repeatedly that the single most life-transforming teaching and leadership I ever gave them was in the area of stewardship.

LOVE GIVES YOU COURAGE

When you realize that one of the most loving things you can ever do for people is to help them live out God's principles of giving, it gives you courage to ask them for concrete giving commitments. Asking people to give is an act of love because when they get their giving in order:

- ❖ Their marriages improve.
- ❖ Their spiritual lives deepen.
- ❖ Their faith grows.
- ❖ Their financial condition is enhanced dramatically.

Teaching stewardship is more than raising money; it is God's way of raising people. My church members told me repeatedly that the single most life-transforming teaching and leadership I ever gave them was in the area of stewardship. And they respected me deeply for loving them enough to talk about it.

If you really love your people, you'll ask them to become generous givers. Let love give you the guts to lead them into faithful giving.