Winans Conviction Highlights Need for Church Scam Vigilance

I cringed last week when I read the news about Michael Winans Jr., the Grammy-nominated gospel singer who was sentenced to more than 13 years in prison because he bilked gullible Christians out of millions of dollars. A judge in Detroit said the 30-year-old Winans collected more than $8 million from investors and promised them quick, 100 percent returns on their money.

As it turned out, Winans—who is the grandson of gospel legend David “Pop” Winans—was pulling the same old gimmick we’ve seen countless times before. His Ponzi scheme was as slick as the crude oil bonds he told people he was buying from Saudi Arabia. Winans took the money and spent it—or gave it to early investors—prompting one of his victims to call him “a silver-tongued con man.”

Some families who got bamboozled in the scam lost homes, retirement accounts and college savings. Others lost their marriages. The federal judge handling the case told Winans: “On more than one occasion you went into church … and perpetrated fraud on these good, decent churchgoing people.”

This is certainly not the first time a too-good-to-be-true financial scheme has infiltrated a church. Christians are nice, sweet, trusting people—so when a “brother in Christ” tells us about a financial plan that sounds too good to be true, we are prone to bite the baited hook and believe that it is the answer to all our prayers. We forget that God’s own elect can be deceived and that even preachers can steal us blind if we let them.

How do we avoid this scenario?

1. Don’t give pulpit time to financial schemes. In the case of Michael Winans, pastors actually allowed the singer to pitch his plan to congregations. Shame on them. I assume they didn’t get kickbacks from Winans (if they did, they should go to jail too), but now their members can’t trust them. We defile God’s house when we allow greedy merchants to hawk their schemes in the sanctuary.

Spiritual shepherds have been commissioned to guard their flocks. For that reason, if anybody in a church begins spreading news about a financial scheme, I make sure the pastor knows about it. This should also apply to any network marketing business. I know of churches that have been torn apart by aggressive salespeople who tried to increase their cash flow by adding all their church friends to their “downline.”

2. Apply healthy skepticism. We’ve all received emails from the infamous “Nigerian widow” who claims to have $380 million of her late husband’s money in a foreign account. She pleads: “I WANT TO GIVE YOU THIS MONEY. BUT I NEED $5,000 TO RELEZE THE FUNDS.” Yeah, right. Those emails are as silly as they are misspelled—but people still fall for them because gullible people don’t ask questions.

When someone invites you to invest in a financial scheme, especially if it promises magical profits, it is safe to assume it is bogus. Ask for paperwork. Investigate the company involved. Do a background search to see if articles have been written about it. And remember that if it seems too good to be true, it probably is too good to be true.

3. Don’t be impressed by who’s involved. A line often used in church scams is the old “everybody’s in on this” hoax. Famous names are always dropped. “Even Rev. So-and-So has invested $5,000!” If you hear those words, run for your life. Several years ago a church-based scam took millions of dollars from reputable denominations and several respected ministries, all because the perpetrators told investors that “everybody” was involved. In the end, “everybody” got shafted.

4. Check your heart for greed. One of the reasons these types of scams work so well in the church is because many Christians want their money faster than God gives it. We don’t want to work for prosperity—we want it overnight, even if we get rich at the expense of others. This is called greed.

Yet because Americans have had a steady diet of the prosperity gospel—the message that says, *“I want my blessings, and I want them now!”*—we are prone to think that the next financial whiz kid who steps into our pulpit is on a mission from God. Actually, he just might be an agent of Satan—who is on a mission to “steal and kill and destroy” (see John 10:10).

Please don’t be a victim. Ask questions. Scrutinize. Use discernment. And if a silver-tongued con man shows up at your church, show him the door and warn your friends.

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