

10 Myths About Biblical Prosperity

There has been much written in recent years about the Christian's role in producing wealth on the earth. The following are common misconceptions in the church regarding prosperity and wealth creation that need adjustment for us to have biblical balance and integrity, and to experience transformation in our families, communities and nations.

1. Prosperity is automatic for all Christians.

Although God desires prosperity for all His children (3 John 2), nowhere in the Bible does it say that saints are automatically blessed financially because they are saved. The book of Proverbs is replete with principles of wealth creation, which deal with activating the laws of sowing and reaping, wisdom and integrity to produce financial wealth principles redeemed people do not necessarily practice after their conversion to Christ (read Prov. 6:6-8, 10:4-5; Gal. 6:7; 2 Cor. 9:6).

2. God only claims 10 percent of our finances.

There is a common misconception that God claims only 10 percent of our finances and that we can do what we want with the remaining 90 percent of our money. The truth of the matter is God claims all of our money; the tithe is simply a minimum of 10 percent that should go directly to the ecclesial realm for the spread of the gospel.

Luke 14:33 teaches that disciples of Christ are to relinquish ownership of 100 percent of their possessions because we are merely His stewards of what we own when we make Him our Lord. "The earth belongs to the Lord, and its fullness, the world, and those who dwell in it" (Ps. 24:1).

The Bible not only teaches us to tithe, but to get out of burdensome debt (Prov. 22:7; debt that causes a depreciation of our wealth), to invest wisely (Matt. 25:27), to be shrewd in our business dealings (Luke 16:8), to save for our future generations (Prov. 13:22) and to create business plans (Luke 14:28). The Bible also teaches us against co-signing for those you do not know well (Prov. 11:15) and to deal honestly with others (Prov. 11:1).

So you see, how we steward 100 percent of our money will determine how wealthy we will become, not just how we steward 10 percent of our money.

3. God wants us prosperous so we can be happy.

God tells us clearly in Deuteronomy 8:18 the primary purpose of wealth is so we can finance the spread of His covenant on the earth. The deal is this: If we seek first His kingdom with our finances, then He will give us what we desire anyway (read Matt. 6:33; Ps. 37:4). Biblical prosperity has more to do with pleasing the Lord and making Him happy than obtaining wealth so we can experience personal happiness.

4. All Christians are called to be very wealthy.

Although God has called the corporate body of Christ to leverage great wealth, not all individual Christians or even pastors can handle large amounts of money. God will only give a people that which they are able to properly manage and administrate (read Deut. 7:22).

Taking it a step further, some pastors and churches could even be damaged if certain billionaires came into their churches and gave them their tithes. The tithe on a billion dollars is \$100 million. How many small to mid-sized churches can properly steward that kind of wealth? Also, how many people who have won the lotto have kept their wealth, health and family?

Jesus came to give every person an abundant life (John 10:10), but not every person has been given the same amount of talents (Matt. 25:14-15). Some have been given five talents, some two and some one, all according to their God-given ability and assignment. Hence, not everyone in your local church is called to be a multimillionaire.

5. All pastors are called to be in business.

Because Paul was a tentmaker (Acts 18:3), many pastors think they are called to be entrepreneurs and wheeler-dealers in the marketplace (real estate, the stock market, venture capital, etc.) and many of them have had disastrous results and lost their shirts! It is one thing for a pastor to be bivocational because their church cannot afford a full salary. It is another thing for a pastor to think they are called to create much wealth by starting their own business because they think Scripture makes it normative.

The context regarding Paul is this: Since he was receiving many accusations because people were trying to insinuate he was an inferior apostle, Paul preached the gospel without receiving an offering from the Corinthian Church to silence his critics (read 2 Cor. 11:7-15; 1 Cor. 9:18) even though he had the full right to make a living from the gospel (1 Cor. 9:9-14). Also, he came to an area that was filled with clergy corruption because the temple priests in Corinth peddled religion and sex for money. So Paul did his best to distance himself from any semblance of clergy greed and vice (1 Cor. 4:12).

In light of this, I believe that only some pastors are called to have their own lucrative business; not every pastor has the grace to multitask between marketplace and ecclesial business and be successful. Only some are hyphenated ministers with calls to both the business and ecclesial realms.

6. Prosperity is the right of all those in Christ.

It is high time we in the body of Christ go from a “rights-centered” gospel, which has its historical roots in the American fight for independence and Jeffersonian preaching, to a “stewardship-centered” gospel, in which we view our gifts, calling and resources as a responsibility to serve and bless others, not something handed to us because we have the “right” to it as a Christian.

Matthew 25 shows the great balance in this because it talks both about the command to properly invest our talents for an appreciation of assets that results in multiplication, and then illustrates that the reason for the talents is so that we can feed the hungry, clothe the naked, heal the sick, visit the prisoners, and be hospitable to the strangers and aliens (Matt. 25:14-46). This and other passages clearly show that the primary purpose of wealth is a matter of stewardship to serve humanity, not a matter of our “right” because we are Christians.

7. Wealth creation is the key to breaking the spirit of poverty.

Creating more money has never been the main key to breaking poverty. According to Genesis 1:27-28, the church must produce strong and stable marriages and biblically trained children, which is the first key to replenishing the earth, subduing our enemies and having dominion (great influence).

True prosperity is never only about money. Wealth creation is merely one of the by-products for people who walk in their assignment with integrity, humility, focus and diligence, all of which should be modeled at home by parents before a person reaches adulthood.

8. The only way to take a city is to buy it.

Although amassing great wealth and real estate holdings is something that will leverage great influence (for example, Robert Moses was the main powerbroker of New York because of

real estate and other assets), one size does not fit all for every community and city. Something like this is much easier to accomplish in poverty-stricken areas where the civil government and community boards want to give or sell property to local churches so the neighborhood can be redeemed. (Some churches purchase whole blocks and open up numerous businesses in impoverished or needy areas.) But in high-end areas something like this can take a church multiple generations to accomplish.

For example, my local church in New York City sits on only a quarter-acre of land that is worth \$4-5 million!

The easiest way for a local church to leverage great power, influence and transform a community is by loving and serving their community and city. When a local church has an army of paid and unpaid volunteers who educate at-risk children, help young people excel in the arts, sports and life skills, provide much-needed services for the poor, the fatherless and aliens, and minister to community leaders and elected officials, then God's favor rests on that church, which opens up more doors and buildings than money could buy! Community and business leaders will do whatever it takes to allow that church to have any facility and resource they need to further bless their community.

This was the primary method the early church used to spread the gospel. Instead of purchasing buildings, they filled everyone else's buildings (except the pagan temples) with loving, sacrificial Christians who risked their lives to care for the diseased, nurse abandoned babies, and bury rotting corpses left in the town garbage dumps. Truly, when the church goes after those nobody wants, God will give them those everybody wants! Taking a city does not just happen with a top-down approach of amassing wealth and speaking to power; it also involves a bottom-up approach with effective compassionate ministries.

9. It only takes faith to release prosperity.

Those of us who “named and claimed” prosperity found out the hard way that we not only have to speak faith and think positively, we also have to read books on wealth creation, work hard, and receive proper coaching from those who have already gone financially where we feel called to go. It is not just about faith and it is not just about sowing money; it is about working hard and learning how to get, how to manage what we get, how to save, how to invest money where it appreciates and multiplies the most, and how to disciple and empower others so they can also learn how to produce wealth for the kingdom.

10. Prosperity only relates to our present.

Most preaching today regarding prosperity only has an “I,” “me,” “my” emphasis which is a one-generation approach. God revealed Himself not only as the God of Abraham, but also the God of Isaac and Jacob (Ex. 3:6) because He has called us to plan for at least three generations in everything we do. I pray that the days will come to an end when the preaching is only on individualistic topics like “How you can write your own ticket with God” or “How you can receive your miracle”! Those of us maturing in the faith message and prosperity realize that God has called us to corporately think in terms of our present and future the same way He does (Ex. 20:5-6; 1 Chr. 16:15). We realize that God will transfer the wealth of the wicked only to those righteous who leave an inheritance for their grandchildren (Prov. 13:22).

After all, most of the money today is in “old” money, not “new” money (with the exception of Bill Gates and some others who have blazed the technological trail in this present information age), which means that wealth was accumulated over the course of multiple generations and kept in families (think of the Rockefellers for example). This is one reason why the Fifth Commandment (Eph. 6:3) tells us that if we honor our

father and mother, it will go well for us and we will live long on the earth.

Those who only think in terms of their present life are no better than economist John Maynard Keynes, who influenced the present American economic strategy with debt financing. He and those like him were not thinking of future generations but only about indulging their lust for the temporal present. May God deliver the church from such a mindset!

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