

# ***Right on the Money!***

**Thomas P. Dooley, Ph.D.**

*November 2007*

© Copyright 2007 – Thomas P. Dooley, Ph.D. All rights reserved. This article is protected by the copyright laws of the United States of America. This article may not be copied or reprinted for commercial gain or profit. The use of short quotations or occasional page copying for personal or group study is permitted and encouraged, provided the source is acknowledged. Permission will be granted upon request. Unless otherwise identified, Scripture is taken from the Holy Bible, New International Version®; Copyright © 1973, 1978, 1984 by International Bible Society.

## INTRODUCTION

This text was written in order to expose a common theological ideology that is based upon a Biblical *half-truth*. Because it is only partially true, the teachings and behaviors associated with it are an admixture of good and bad concepts. This is a particularly sticky issue of contemporary theology that impacts negatively on our lives as disciples of Jesus as well as on society in general. I chose to not write a document that sugar coats Biblical truths, even if they are not politically correct at present in some circles of Judeo-Christianity. I seek to be a prophetic voice of *truth-in-love*, and choose to include tough words when necessary. It is high time that someone shares the following thoughts in a clear presentation. Our Western watered-down “Christianity” is missing the mark on many issues. Ironically much of what transpires in Christendom has little to do with a Biblical worldview intent on advancing the genuine Kingdom of God. It has become popular to just select the pleasant things we want to believe from a menu of many options, so as to tickle our ears. Therefore, let us take a brave hard look at a trendy theological concept that is based upon a *half-truth*. May the Lord give us the grace and revelation to wade through this issue and to consider it from a fresh perspective. These will be provocative words to many of us. That is precisely the point.

---

## RIGHT ON THE MONEY!

*“Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”* (Luke 12:15)

Money is a common source of disappointments, greed, crime, and marriage problems. The lack of money and the growth of debt can lead to hopelessness. Our Western culture has placed expectations on each of us to prosper beyond our means to provide for ourselves. We are ravenous wolves seeking more money and more possessions. *“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?”* (Ecclesiastes 5:10-11).

Financial prosperity and leisure have contributed toward de-emphasizing the Biblical values of discipline, righteous living, suffering, the consequences of sin, and the overriding sovereignty of the Almighty. Like it or not, the West’s growing addiction to financial prosperity and materialism is negatively influencing our worldview and collective theology. Jesus declared, *“No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”* *The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, ‘You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God’s sight.’*” (Luke 16:13-15; emphasis added). The love of money brought out fierce judgment by Jesus.

As the colloquial saying goes, we need to get, *“Right on the Money!”* One clear ramification is the growth of material prosperity’s religious offspring – *Prosperity Theology* that is associated with many televangelists (typically Charismatic or Pentecostal in persuasion) and

their close cousins occupying pulpits and positions of leadership in various ministries. Many of the proponents of *Prosperity Theology* are compelled to collect as much wealth for themselves as possible to justify their errant view that financial wealth equates with the “blessings of God”. To them, affluence is a requirement of being a preacher of this “new” affluence message. However, it lacks Biblical accountability to the *whole* truth. This “new” theology is difficult to defend if one is honest with the *Whole Counsel of the Lord* in Scripture, unless one picks and chooses only the nice “positive” verses of the Bible to support it.

In many facets of life we must stay centered on the road, and avoid the ditches on either side. If we err too much to the left we will fall into that ditch. And, if we err too much to the right we will fall into the other ditch. God has established many truths in the Bible that seem to have apparent contradictions going in opposite directions. To deny “half” of the Biblical truths on an issue will result in us falling into one of the two opposing philosophical ditches. Denial or suppression of half of the truth leaves us believing only *half-truths*. And, *half-truths* are misleading lies. *Prosperity Theology* is based upon a *half-truth* from the Scriptures. But, the other half of its foundation is a doctrine of demons that suppresses and denies ample Scriptural evidence to the contrary.

Let’s set one thing straight. God is not specifically opposed to his own children having or accumulating wealth, provided it is obtained by ethical and responsible means, or for instance by inheritance. Sure, there are many principles of the Bible that speak favorably about God’s intentions to bless His own, who live righteously. We shall be blessed in many different ways, some of which are tangible in the near-term present world, and might include possessions and real estate. But, there are numerous other Biblical principles that are intentionally sidestepped in order to make this errant teaching palatable and desirable as a “new” theology that tickles the ears of the hearers.

### **Jesus’ Life and Teachings Concerning Money**

Consider carefully Jesus as our role model for the philosophy of money. After leaving his family home in Nazareth, where he had worked with his hands in the building trades as a “marketplace minister” for decades, Jesus was essentially a migrating itinerant “minister” without a home for the final three years of His life. Jesus said that He had no regular place to lay His head at night (Matthew 8:20). He was a traveling prophet-teacher-healer, presumably staying in various homes along his journeys, such as with His friend Lazarus and his two sisters.

Jesus was not affluent, at least during this latter “ministry” phase of life, and did not advocate for the affluent. To the contrary, He said, “*Blessed are you who are poor, for yours is the kingdom of God. Blessed are you who hunger now, for you will be satisfied...But woe to you who are rich, for you have already received your comfort. Woe to you who are well fed now, for you will go hungry...Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back.*” (Luke 6:20-21, 24-25, 30). It is recorded that on occasion He and His disciples lacked food. Perhaps you recall the miraculous feeding of the hungry multitudes with a handful of fish and loaves of bread or gathering cereal grains from a field on the Sabbath. Neither is the sign of an affluent man. Furthermore, He showed deference and great respect to John-the-baptizer, who very likely lived an extremely humble life without luxuries.

After gathering together the original apostles and disciples, His own mother and half-brothers thought Jesus had gone crazy. One may speculate that Jesus’ family came after Him out of shame and embarrassment over Jesus living like an itinerant prophet-teacher without returning

home each night. “When his family heard about this, they went to take charge of him, for they said ‘He is out of his mind.’” (Mark 3:21). That’s not exactly the type of image some folks have about his mother Mary and his half-brothers. [Upon reflection, some Roman Catholics in particular might have a bit of trouble with that Scripture.]

King David prophetically spoke about Jesus in this predicament, “*I am a stranger to my brothers, an alien to my own mother’s sons; for zeal for your house consumes me, and the insult of those who insult you fall on me.*” (Psalm 69:8-9). This prophetic word was directly attributed to Jesus in the New Testament with the phrase, “*zeal for your house will consume me.*” (John 2:17). By the way, this was mentioned within the context of Jesus personally purging the Jewish Temple (intended for worship of Yahweh) of the moneychangers and salesmen of worship objects. Just like our present times, Jesus witnessed people personally prospering off of “church business” in His day, and He was disgusted by it. The zeal of the Spirit within Jesus could not tolerate the absurdity of people intentionally profiting financially from worship to the Creator. For opportunistic selfish gain they turned something sacred into something impure. It incensed the Spirit within Jesus and led to a harsh verbal and physical judgment.

Sometimes Jesus’ minimal financial needs were met by *women* who traveled with His contingent of disciples (Luke 8:1-3), and at other times by a Greek Tetra-drachma silver *coin* taken from a fish’s mouth following a prescient word of knowledge by Jesus (Matthew 17:27). This, too, doesn’t sound like an affluent man.

When Jesus was living as a man on this planet, did He live like a wealthy king? Did the forerunner John-the-baptizer live like a wealthy king? Did any of the founding apostolic-prophetic leaders of the Church live like a wealthy king? Oh, please listen! Some well-intentioned Charismatics express at this time, “*I’m a child of the King, so I’m going to live like a prince (or princess)!*” It is hard to defend Biblically this concept of a “*nice God who is our ‘buddy’ and only prospers us*” that is percolating through much of contemporary theology.

I’m not advocating monastic asceticism in the least, in which case someone beats his or her own body and lives in utter deprivation, to attempt to please God. But, I am asking that we accurately handle the written *logos* word of God in its entirety. That obviates that we at least make an honest effort to know the Scriptures, and to grow in obeying them over time. That includes Biblical texts both *for* and *against* financial prosperity. That is something the proponents of *Prosperity Theology* avoid like the plague on this particular issue.

Did not Jesus say that it is better that a man voluntarily remove an offending body part that leads to sin, than to retain it and suffer the consequences of idolatry and sin in hell. Note to self -- hell is a real place of torment (see Revelation 20; Matthew 5:22, 29-30; Matthew 23:33; Matthew 25:41-46; Luke 16:19; 2 Peter 2:4). Scripture *suggests* that even Jesus visited hell at the time of his crucifixion (1 Peter 3:19; Ephesians 4:9-10). I, too, have “seen” a subterranean hell in a dream/vision in which I was preaching to a demonic horde. Jesus’ provocative (and likely hyperbolic) teaching about cutting off an offending body part indicates that we must be vigilant regarding the causes of sin, and in this case is the desire to obtain wealth. Since money and material possessions are tied to the source of greed, envy, oppression, and self-desire, then it is an evil of great consequence. Friends, we take this too lightly in the West today. “*The love of money is a root of all kinds of evil.*” (1 Timothy 6:10). Yet, so many of us worry ourselves silly to gain it at any cost.

Why would anyone, who had understood the reality of an eternal hell because of how he or she misused money, have the audacity to cry out in ignorance, “*I’m a child of the King, so I’ll live like a prince (or princess)!*” This isn’t humility. This isn’t altruistic. It is blatant boastful

arrogance. Remember, hell is real! Hell is horrible, and it is forever! Jesus was not joking. If the love of money causes you to go to hell, was it worth it? “*What good is it for a man to gain the whole world, and yet lose or forfeit his very self?*” (Luke 9:25).

## Defining Prosperity Biblically

There is wisdom in petitioning God to meet our needs in alignment with the Proverb revealed by Agur, “...*give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say ‘Who is the Lord?’ Or I may become poor and steal, and so dishonor the name of my God.*” (Proverbs 30:8). He knew that having great wealth is a tremendous challenge that few believers can handle. Affluence takes wisdom and self-control, or else it will ensnare oneself.

One need only look at the disastrous results of rapidly obtained ill-gotten gains, such as from winning the lottery or from gambling. There is seldom a favorable long-term outcome for the recipient. Listen to these stern warnings: “*Such is the end of all who go after ill-gotten gain; it takes away the lives of those who get it.*” (Proverbs 1:19). “*Ill-gotten treasures are of no value, but righteousness delivers from death.*” (Proverbs 10:2). And, “*An inheritance quickly gained at the beginning will not be blessed at the end.*” (Proverbs 20:21).

However, God does bless the creation of honestly obtained wealth. “*Dishonest money dwindles away, but he who gathers money little by little makes it grow.*” (Proverbs 13:11). But, many of the blessings God intends for obedient righteous living by His saved children are things that aren’t measured by money or possessions. From a Kingdom of God perspective the blessings of “prosperity” may be measured out to us for instance as:

- Fruit of the Spirit (see Galatians 5)
- Gifts of the Spirit (see 1 Corinthians 12 & 14; Ephesians 2 & 4)
- close relationship with Jesus
- influence for the King of kings among other people and among the nations
- a spouse
- children (natural, adopted, and spiritual)
- friends
- health and longevity
- wisdom and a sound mind
- contentment and shalom (peace)

I like to remind myself that the really valuable things in life are Faith, Family, and Friends. The Creator’s blessings of prosperity are not measured *primarily* by wealth, although wealth can be one of the components of His blessings. If we judge by our natural eyes coupled to our greedy minds, we can be easily deceived. Many in the West live under the *illusion of blessing*, simply because they happen to live in affluence. But, it is a veneer! “*You say, ‘I am rich; I have acquired wealth and do not need a thing.’ But you do not realize that you are wretched, pitiful, poor, blind and naked. I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes so you can see. Those whom I love I rebuke and discipline. So be earnest, and repent.*” (Revelation 3:17-19). The church of Laodicea in Revelation chapter 3 epitomizes our current Western worldview that elevates affluence. We are to obtain spiritual “gold refined by

fire”, meaning that which is virtuous and of eternal value. We are to obtain spiritual “white clothing”, meaning that which is pure, forgiven, and redeemed by the Blood of the Lamb. And, we are to apply spiritual “eye salve” so as to have the “eyes of our hearts” healed to correctly see the truth rather than deception or the *illusion of blessing*. It is my observation that few living in the West have this insight at present. Therefore, Revelation 3 says we need to be earnest and to repent. Our priorities must change!

However, I personally know many people who have a lot of wealth and possessions, including many who have millions of dollars. But, very few are living righteously in obedience to the Scriptures. They are very far from the Kingdom of God. We must not look with the *eyes of sight*, rather with the *eyes of faith* from a Kingdom perspective. Financial blessings can easily turn into a snare for both the possessor of the materials (i.e., greed and worry over loss), as well as for the one who lacks the material possessions (i.e., envy, discontent, and bitterness). Both the rich and the poor can be easily driven by the demonic *spirit of poverty*. Financial prosperity has damaged the vision of billions of people over the millennia.

Few can handle the temptation of the idolatrous lure of wealth. Only those who have been tested in the little things and have been found faithful to the truth should be entrusted with more. Remember the parable of the Talents? Without wisdom, wealth is a deadly snare. One of the Church’s early leaders, James, reinforced this principle saying that we lack because we ask with wrong motives, intending to fulfill our own lustful desires (see James 4:2-3). By His mercy the Creator restrains giving wealth to some of His followers for his or her own good. I repeat for emphasis, “*give me neither poverty nor riches*” (see Proverbs 30:8). We must learn to be content in all circumstances, either in plenty or in little. We must learn to discriminate between our *wants* and our *needs*. And, we must become generous and focused altruistically upon meeting others’ needs before our own wants.

Friends, we just can’t afford to choose the Scriptures that we like. We shouldn’t take the privilege of choosing only the pleasant ones. We need the *Whole Counsel of the Lord*, including the Scriptures that don’t appeal to us. Without that objectivity, we’re open to deception and serious errors. This is one area where many folks within the Church in the Third World have a greater appreciation of the Scriptures. They have endured greater hardships, such as economic and political uncertainty, denial of basic human “rights”, and in some cases have faced fierce religious persecutions for standing up for the Gospel. The believers of the Church of the Third World have learned valuable lessons that seem to have been lost in the developed Western World over the decades since World War II. Consider the costs paid by the disciples of Jesus in China, Myanmar, Indonesia, Africa, and the Islamic states of the Middle East. Many believers have lost everything for their precious Savior Jesus! They have lost money, possessions, homes, family, and friends. They have endured imprisonment, torture, and beatings. And, yet God is greatly prospering them in the midst of their financial poverty, lack, and material need!

Prosperity that comes from God should not be viewed mono-dimensionally as: *prosperity = financial blessings*. Let’s not be short sighted in understanding the breadth of the meaning of Biblical prosperity. Psalm 37 addresses the fact that many “wicked” people enjoy financial successes in life. They appear to be financially “blessed”, and to some extent it is true. However, we must not envy those who do not operate from a Kingdom perspective toward wealth. Worldly standards of success and wealth are disturbing to God, and should become disturbing to us as His followers (Luke 6:15). How much has the world’s schematic been imprinted into our minds?

Those persecuted in other lands for the sake of the Gospel have much to say in genuine authority to the affluent Western “Church” today. Consider Hudson Taylor and Watchman Nee in China, William Carey in India, and the great intercessor Rees Howells of Wales, who were amply blessed with the Fruit of the Spirit and with many other spiritual blessings. Though they are physically dead, yet their testimonies still speak (see Hebrews 11:4). They lacked personal material possessions and paid the high price for the cause of Christ! Their priority was on knowing Jesus Christ, not on the material possessions, as we are admonished, “*Set your minds on things above, not on earthly things.*” (Colossians 3:2).

I’ve taken Path Clearer ministry teams to the historic sites in England and Wales, where the Almighty stretched the faith of William Carey, Hudson Taylor, Rees Howells, and Evan Roberts. We’ve prayed and lain prostrate on the floor breathing in the carpet fibers in Moulton, England where Carey was a Particular Baptist preacher in the late 1700’s. We’ve kneeled on the docks of Liverpool where Hudson Taylor spent the most difficult faith-building day of his entire life in 1853, as he departed alone from his dear sobbing mother to head to China as a missionary. We’ve breathed the carpet fibers of the Bible College of Wales, where Rees Howells led private intercession to change events of world history during World War II. These commendable British men-of-faith each paid a high price for his calling. Let us properly honor them and not belittle all other real soldiers-of-the-Cross with our contemporary flippant mind-numbing *Prosperity Theology*.

Let’s face the profound truth...***Faith is the currency of the Kingdom of God...not money!*** By “faith” I mean *risk-taking belief in action*. We can have plenty of money and no faith, and we will never be pleasing to God. The Way of the Cross of Christ and the Baptism by Fire, which we must undergo as obedient disciples, are extremely expensive. Yet, neither can be purchased by money.

### **Common Errors of *Prosperity Theology***

Brothers and sisters, there is something seriously wrong with *Prosperity Theology*’s imbalanced over-emphasis on materialism and financial rewards. You can have loads of money and the appearance of prosperity, yet totally miss life-changing encounters with Jesus Christ. Jesus told us that it is extremely hard for a rich man to enter the Kingdom of Heaven (see Matthew 19:16-30). Sure, I desire for all of God’s chosen to be blessed with abundant life, but genuine blessings from a Kingdom perspective are likely to look very different than the view espoused by the proponents of this “new” teaching. I just see that the emphasis toward financial prosperity neglects to be open toward plenty of other Scriptures running in the other direction. May we repent and once again agree with the great hymn of surrender:

*I have decided to follow Jesus.  
No turning back, no turning back.  
The cross before me; the world behind me.  
No turning back, no turning back.  
Though none go with me, still I will follow.  
No turning back, no turning back.*

What a shame if we’re following Him just because we want Jesus to hand us a microphone, or a large bank account, or an annual ministry budget in the millions, or a Rolls

Royce car, or a mansion on the lake, or a book contract, or our own television station. We need to follow Him simply because He is the Creator-Son and is inherently worthy of us doing so...not just to get some cookies from His hand. We need to shift our eyes from His hand to His face. After all, those who make it into eternity in His presence will forever declare that He is worthy of all praise. And, everything that was carnal will have been burned up.

Have you not noticed that the proponents for this “new” teaching invariably are requesting money from *you* for the support of *his or her* agenda, which frequently includes lavish lifestyles and prominent ministries named after themselves? Think about it. Then, think about it again. What’s wrong with this picture? They often say to their audiences, “*You should invest a seed of faith into my ministry!*” If the principles they teach were entirely balanced and true, why not simply teach these principles freely with no expectation of receiving anything themselves? *Prosperity Theology* fills the pockets of its most effective proponents and cajolers. These effective salesmen receive the reward themselves for self-serving rhetoric and aberrant theology lessons. This type of theology “pays”. It sometimes resembles a Ponze scheme, a pyramid plan that keeps those at the top well fed and well dressed. While, the rank and file at the bottom must struggle to make a humble living, so that they can feed the beast above them. You might have heard of the phrase, “the greater fool”.

However, in the Kingdom of God, this must not be spoken of you! A servant leader must not be greedy for money (see 1 Peter 5:2). In the *real* Kingdom of God, servant-hood and generosity are the hallmarks of a mature disciple...not some so-called “leader” who pleads and begs for money on TV, radio, or from a pulpit. *He* cries and moans for your financial support for *his* ministry, and for *his* version of how to reach the world with *his* message, and for *his* own lavish lifestyle, and for *his* “dreams” about *his* kingdom on earth.

Rather, it is time that we hear other words like, “*Prophecy against the shepherds of Israel ... ‘Woe to the shepherds of Israel who only take care of themselves! Should not shepherds take care of the flock?... I am against the shepherds and will hold them accountable for my flock. I will remove them from tending the flock so that the shepherds can no longer feed themselves. I will rescue my flock from their mouths, and it will no longer be food for them.’*” (Ezekiel 34:2-12).

We have an abundance of self-seeking ravenous “shepherds” minding the flocks of today’s local churches and “Christian” TV audiences. It is time that the Church rises up and throws out its own filthy trash. If we don’t, then the World will do it for us through critical documentaries, congressional hearings, and legal battles. If we followers of Jesus don’t mind our own business, they’ll make it their business to intervene, to oppose, to criticize, to scoff, and to mock. If we don’t discern and judge this serious error correctly ourselves, the Lord will continue to judge the *Prosperity Charlatans* in the public arena using the Assyrians or Babylonians of the modern media. And, if we fail to do so, our own privileges as ministers of the Gospel might become more limited and damaged. *Prosperity Charlatans* are threatening the moral fiber of Judeo-Christian society, and could bring serious damage to our own free expression and use of Biblical Worldviews.

The line is being drawn NOW in the sand. Which side are you going to stand on? Are you going to side with the *Prosperity Charlatans* or against them? What does the *Whole Counsel of the Lord* require of you?

Shouldn’t judgment regarding *Prosperity Theology* first come from within the house of God? If we don’t take care of this mess, then who will? Jesus warned us to meet our accuser before he or she takes us to court, to minimize or avert any further damage (Matthew 5:23-26).

When we are in the wrong, we should meet the accuser half way. We should cut them off at the pass, and bring the appropriate offerings of repentance with a humble and contrite spirit. The secular folks have good reason to be critical of *Prosperity Theology*. Shouldn't we, too, as followers of Jesus? Or are we just too gullible to see the obvious?

*Prosperity Theology* is an appealing but dangerous rattlesnake. It has many close cousins – greed, theft, manipulation, self-seeking ambition, pretense, selfishness, elitism, and luxury. When we pick up a rattlesnake and stick it in our pocket, we shouldn't be surprised when we discover later that it has fangs and venom. We knew it was a rattlesnake when we first set our eyes upon it with desire. The trouble is that it looks good on the outside to those who earnestly desire wealth for themselves. But, love of the World puts us at enmity with the Creator.

*Prosperity Theology* is not Biblically balanced. It presents partial truths from selected Scriptures (which in themselves are true), while overlooking other compelling Scriptures that contradict it. It is an admixture of Biblical truths and demonic lies. Admixtures are powerful tools that are effective at deceiving others. The devil will put some honey into a bucketful of vinegar in order to get us to drink the acidic solution. Admixtures are a common strategy of the devil.

We should be prudent to give our financial contributions only to those ministries and local churches that are genuinely honoring to God. Identify those serving His Kingdom's purposes on earth efficiently and without waste. Have you not seen reports of leaders of the prosperity movement, who live in grandiose multi-million dollar estates. To add insult to injury, they ironically and deceptively termed their mansions as pastors' "parsonages" to benefit from tax-exempt status. They pay themselves massive salaries as so-called "Pastors", with some earning \$500,000+ per year in salary, while parasitizing the generosity of those who live on meager wages. Their lifestyles resemble those of the *Rich-and-Famous*. They are celebrities to be adored. Shame on anyone who continues to feed this beast! Cut off his or her food supply!

These wealthy televangelists and other so-called "ministers of the Gospel" (which is an overt misnomer) forcefully argue to their critics, "*But our financial books are audited by outside accounting firms. That means we have high ethical standards.*" Oh, this is a cheap magician's trick! It is a simple slight-of-hand to keep your attention off of some really important questions. An *audit* does not mean that you solicit, receive, and spend the donated money righteously or ethically! It only means that you allocated the monies into the appropriate categories in your accounting software spreadsheets and general ledger, so that it passes muster with the auditing firm and the IRS. That's all that an external audit does.

They can pay their family members hundreds of thousands of dollars as *pseudo-employees*, provided they allocate it into the correct accounting column. They can pay enormous amounts for "Presidential Suites" in posh 5-Star hotels at resorts while on ministry events (i.e., "vacations"), provided they allocate it into the correct accounting column. They can live in multi-million dollar mansions themselves as "parsonages", provided they allocate it into the correct accounting column. And, they can also "give" to their own children as *pseudo-employees* expensive homes as so-called "parsonages" for their perceived assistance to the ministry, provided they allocate it into the correct accounting column. Completing an audit does not mean that you are handling money righteously or wisely! It just means you put it in the appropriate categories as per the standards of accounting policies. Don't be deceived.

Do you get the point? If it looks like manure, feels like manure, and smells like manure, you can bet it is manure! Who cares how they allocate it in the audit report? It is a stinking mess. And, there are plenty of these *Prosperity Charlatans* operating on TV, radio, and many of

their “cousins” who serve as pastors in many churches every day in the West. On a typical day’s worth of so-called “Christian” TV programming we can see a dozen of these prosperity-centric programs. Sadly, they are also rapidly infusing this error into the Third World via satellite TV and expensive foreign ministry trips. The sickness is rapidly spreading around the globe.

These greedy excesses are not unfamiliar to students of Church history. The Roman Catholic Church and its Orthodox kinfolk did the same ever since the Dark Ages. They milked the poor to build religious kingdoms of men, to gather gold and silver for ornate cathedrals and whitewashed marble tombs, and to give the appearance of glory to man-made institutions. The former greedy Roman Catholic leaders also sold indulgences for the presumed forgiveness of sins, thus granting man-made assurances of eternal consequences. Martin Luther made some correct observations about those issues during the Reformation. It seems that bilking money out of followers is an ancient art of Christendom.

But, the Catholics no longer have a corner on this practice. Today the greedy Protestant *Prosperity Charlatans* “sell” their donors on the *quid pro quo* principle! They declare if you give a “seed” to *them*, then you’ll reap a fruitful reward from *God*. It imputes an anticipated return-on-investment (ROI). Sometimes they even declare brazenly it will be 30-fold, 60-fold, or 100-fold. The *Prosperity Charlatans* say things like, “*The Lord told me to tell you personally, ‘Give to this ministry \$1,000 right now! Go ahead and give us your offering by check, cash, or credit card. Put your faith behind it, as the Lord told me to tell you that you’ll get a 30-fold blessing back for this seed sown today. Amen?’*” Ironically you are asked or manipulated to give to the preacher-man’s ministry, and somehow God will give back to you as the donor. The preacher-man receives the benefit without the responsibility for fulfilling the ROI obligations. You just selfishly fill in the blank of whatever you’re wishing for! The modern day Protestant preacher-man says, “*You scratch my back, and God will scratch yours.*” And, to keep you, as the donor, happy they’ll send you a token prayer cloth, or a prayer guide on a business card, or another cheap gimmick gift. In many cases that cheap gift is your return-on-investment!

But, Jesus said in John 15:7 that we’re entitled to ask of Him in accordance with the principles of *remaining in Him* and *His word remaining within us*. He isn’t just a Jesus-the-Santa-man or Jesus-the-Genie-man, who grants our every fond desire. There are conditions, and it requires a relationship of knowing His logos written Word and the Holy Spirit’s rhema revelation Word. That close relationship gives to us revelation of His desires, and His desires are the ones that He then fulfills.

It should be noted that the principles of *return-on-investment* for the *seed-of-faith* sown each have a legitimate Biblical basis. It can be supported by Scripture, but only as principles. However, they are not assured specific promises for a specific circumstance. Often the anticipated rewards are not realized by the “seed” donors. They think unwisely in advance, “*I’ll give this seed to the man-of-God, and I expect to receive that reward from God.*” This can be a disheartening reality. It can produce disappointments, because it is built on a faulty foundation. Biblical *principles* are not *guarantees* of a particular outcome for an individual in a particular circumstance. They are *general* patterns, not *specific* assurances or insurance policies. This errant thinking can and does destroy hope, because the hope was in the wrong person, place, or thing.

Another disgraceful and simple notion expressed by the proponents of *Prosperity Theology* is an extension of, “*If you preach it, you must live it.*” To the proponents it means one must be unashamedly decorated with tangible evidence of financial wealth for all to see. You’re supposed to flaunt it, like the pretentious gold “bling” necklaces on a street rapper in the ghetto.

I've heard them say, "*You're a child of the King, so live like a prince (or princess)!*" I've heard them say, "*If I don't drive a luxury car, then the sheep that I pastor will doubt whether this 'seed' principle works.*" This notion is ridiculous, and not defensible by anything more than a cursory imbalanced look at the Bible. It is about the pride and pretentious image of the minister, and a convenient marketing device to generate additional funds. Jesus is always more concerned with the heart, rather than the image.

This aberrant theology also fosters and feeds *idolatry* within the folks who *worship* the so-called *man-of-God* (or *woman-of-God*). The simpleminded devout followers adore these wealthy televangelists and mega-church pastors, while the latter have their pockets lined with cash and have their "cathedrals" erected on large campuses. The idolatrous followers envy the leader's anointing, and abandon all discernment at the door. Thus, the followers elevate the preacher-man into an *idol*, and are so enamored with the *man-of-God* so as to defend the preacher-man with blind loyalty regardless of the truth. Examples of this were clearly shown to me in spiritual dreams, indicating that the idolatry distorts the eyesight of the follower, and takes them captive to his or her own desire. I later literally saw those prophetic dreams realized before my very eyes while traveling in Africa and Eastern Europe. There are millions of people who adore and idolize these preacher-man ministers as "gods". I am not exaggerating! I have witnessed it many times over.

The loyal followers of the *Prosperity Charlatans* think erroneously, "*Oh...look how the Lord has blessed the man-of-God!*" But, I say to you -- God has not blessed that man! The preacher-man has merely ripped you off, and you paid for it while smiling. Quit feeding this ravenous beast that is stealing from the Kingdom of God for his or her own agenda. Babylon, the sinister financial system of the World, is alive and well in many churches and ministries. Not only are those holding the microphone guilty, but, so are the loyal followers participating in the pews and watching broadcasts at home from the comfort of their Lazyboy recliners.

Oh, where are the modern Saint George-the-dragon-slayers, who will courageously attack this beast of *Prosperity Theology* precisely and accurately using the logos and rhema Word of God? Where are the genuine prophets today? Or, are too many of them so compromised by embracing this lucrative erroneous theology that they can't speak out against it with any level of authority?

What about frugality and responsibility toward the donors and God? In many cases the monies solicited by the prosperity preachers are used inefficiently. Do we really need gold-leaf throne chairs for the "royalty" and guests on these "Christian" TV broadcast sets? Do we even need their type of so-called "Christian" TV and radio broadcasts? Do we need any more \$20+ Million "cathedrals", when each of our bodies is the temple of the Holy Spirit? Do we need to spend another \$2+ Million on a so-called "crusade" that lasts only a few days in Asia or Africa. For that price tag the "crusade" will have high visibility on satellite TV, extravagant decorations, rows of white cloth-covered chairs for politicians and dignitaries on or near the illuminated stage, a huge choir, blocks of lavish hotel rooms, and a top-dollar advertising budget? The walls and businesses on the streets nearby will be emblazoned with thousands of posters with the famous preacher-man's smiling face.

I wonder if some of these "crusade" events are being done largely for the sake of the TV viewing audience back home in the States or Europe. This sure seems like expensive advertising to solicit even more funds from donors back home, yet coincidentally at the same time giving the impression of "changing the world for Jesus". How much of it is real? How much of it is marketing and the *illusion-of-blessing*? It must grieve the Holy Spirit to see the waste of money

thrown around by some of these top-tier ministries. At least the Spirit within me is deeply grieved by their excesses and showmanship, and I've been there overseas and have seen it with my own eyes. Been there, seen that!

The *Prosperity Charlatans* plead with their followers, “*It is so expensive to host ‘crusades’ and television ministry events. We simply can’t survive unless you help us meet this month’s financial obligations!*” Don’t be fooled for a moment; similar or higher value long-term impact for the Kingdom of God can be obtained for perhaps one tenth (or less) of that amount by other honorable ministry leaders. A tremendous amount can be accomplished by anointed disciples with integrity, who are poor in resources yet are rich in faith and discipline! I know this first hand from many experiences overseas in Asia, Africa, Europe, and the UK. A small amount of money can accomplish great things, if it is the hands of trustworthy men-of-God and women-of-God.

Brothers and Sisters, please heed this warning. This “new” aberrant theology (most often associated with Pentecostals and Charismatics, but not entirely) is not restricted to the USA. It is permeating around the globe, and to the detriment of the people over there. Many Christians around the globe are dismayed and perplexed by the over-emphasis of *Prosperity Theology*. Honestly, they don’t need it in their land. We don’t need it here, and they don’t need it over there. To me it resembles exporting cigarettes for profit into the markets of foreign countries. It should stop. Period. We’re exporting garbage over the airwaves during many of these “Christian” TV and radio programs, and just because the preacher-man has enough money to purchase airtime.

Some Christians will find these words provocative and unsettling. Good. But, please don’t misunderstand, I’m not “*throwing the baby out with the bathwater*”. I am attempting to bring about a long-overdue correction in view of an over-emphasis that has produced a faulty theological foundation. The correction seeks to address the need for a balanced view of the message of prosperity to *also* embrace the difficulties, challenges, and chastisements from the hand of the Lord. If you doubt this advice, go spend some time with the “Persecuted Believers” in a land that is hostile toward the Gospel.

In summary, some of the significant problems manifested by Prosperity Theology include:

- (1) It promotes a spirit of greed and manipulation by the soliciting ministry for its own benefits;
- (2) It instills a *quid pro quo* expectation that God will perform a specific reward for the donor, and it elevates greed within the donor;
- (3) It results in poor accountability and responsibility to spend the funds wisely, righteously, efficiently, and effectively;
- (4) It denies or suppresses opposing Scriptures about the value of difficulty, suffering, and discipline in life; and
- (5) It lacks universal applicability, such as amongst the poor of the Third World.

Finally, may we always be generous to give to the Kingdom of God and for the furtherance of the Gospel of Jesus Christ (see 2 Corinthians 8 & 9). It is not my intention to turn off the tap of the giving hydrant. Rather, just avoid giving any of your money to *Prosperity Charlatans* or to ineffective or inefficient ministries. It is more important that we give to Judeo-Christian organizations and churches that are efficient conduits of the genuine Kingdom of God, rather than to personal beneficiaries of the largesse of donors. Please seek out ministries led by servant leaders of integrity.

## ABOUT THE AUTHOR

Dr. Tom Dooley is the founder of Path Clearer Inc., a ministry involved in *Influencing Nations with Judeo-Christian Truth*. He is a prophetic preacher among the nations, and is the author of *Praying Faith* (Destiny Image Publishers, 2004) and *Hope When Everything Seems Hopeless* (soon to be released). Tom has a diverse professional background and has been active in various ministries. He was a farm boy who subsequently became a research scientist, professor, and entrepreneur. Tom has worked in various positions in the pharmaceutical industry and as a professor in academia. Furthermore, Dr. Tom Dooley is a serial entrepreneur, having founded various scientific companies and nonprofit organizations. He is an advocate for bi-vocational ministry and advancing the Kingdom of God. Dr. Dooley has a diverse set of perspectives seldom provided by other authors.

info@pathclearer.com  
www.pathclearer.com  
www.tomdooley.org

**Path Clearer, Inc.**  
PO Box 661466  
Birmingham, Alabama  
35266-1466 USA