



*Health, Wealth & Happiness: Has the Prosperity Gospel  
Overshadowed the Gospel of Christ?*

© 2011 David W. Jones and Russell S. Woodbridge

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*In memory of my grandfather,  
Gustave H. Swanson,  
who first taught me about money.*

—DWJ

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*To my father,  
Rev. Russell D. Woodbridge,  
a faithful pastor for more than forty years.*

—RSW



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# Preface

**T**his book truly is a collaborative effort between two authors, each of whom has longstanding interest, professional training, and vocational experience in ministry and finance. While each of us is responsible for writing certain sections of this text, both of our fingerprints are on every page. As you begin reading, we thought it would be helpful for us to give a bit of personal background, as well as some insight into why we wrote this book.

## DAVID W. JONES'S STORY

One of the earliest lessons I can recall my mother teaching me is “Money doesn’t grow on trees.” Obviously, my mother didn’t think I believed money sprouted from the forest; this was simply her way of wisely turning down my request for a candy bar or a new pack of baseball cards. While the idea of dollar bills falling from the trees seemed almost comical to me as a young boy, being told “no” is never fun. Over time, however, I came to embrace the Puritan work ethic that still pervades much of the New England culture. The ideas of hard work, saving, intentional giving, and frugality became cornerstones in my early view of finances, and I now find myself telling my own children, “Money doesn’t grow on trees.”

When I became a Christian as a young person, like many new converts, I viewed Christianity as an eternal life insurance policy—that is, I embraced the spiritual aspects of Christianity, but I did not fully grasp the material dimensions of the gospel. Eventually, however, I began to understand that Christianity is not simply about the fate of people’s souls; rather,

the gospel is the message that Jesus died on the cross and was resurrected in order to redeem, restore, and reconcile all of creation on humanity's behalf and for His own glory (see Rom. 8:18–25; 1 Cor. 15:1–28). Over time I saw that Christianity is a worldview that impacts all of life. I came to understand that the gospel impacts our wallets as well as our souls, and I realized that the view of economics I had learned as a boy was largely biblical. When I entered vocational Christian service as a young man, I purposed to make the material implications of the gospel an emphasis within my ministry.

While I surely had been exposed to the prosperity gospel earlier in my life, it was not until I began my seminary training that I grasped the size and influence of the prosperity gospel movement. I was amazed to find classmates and laypeople who viewed their relationship to God as a give-and-get transaction. They saw God as a kind of sugar daddy who existed to make them healthy, wealthy, and happy on account of service rendered. While God certainly does provide and care for His followers, prosperity theology is a corruption of His self-revelation, a distortion of His plan of redemption, and an idea that can ultimately lead to a reckless view of the material world.

My ministry path has included Bible college, seminary, pastoral ministry, and various forms of denominational service. My interest in academics and education, as well as my concern for the practical aspects of Christianity, eventually led to a PhD in theological studies with an emphasis in financial ethics. I currently serve at Southeastern Baptist Theological Seminary in Wake Forest, North Carolina, where I teach a variety of classes, including the courses “The Ethics of Wealth and Poverty” and “The Created Order and Environmental Ethics.” My studies have afforded me the opportunity to become well acquainted with the practical and academic writings of prosperity gospel advocates, both historical and modern.

Early in my academic career, I published a brief article entitled “The Bankruptcy of the Prosperity Gospel” in a rather obscure theological journal.<sup>1</sup> It was an attempt to synthesize my objections to prosperity theology, as well as try to give some direction to those caught up in the movement. While I have published more than a dozen articles and books since—including topics from the ethics of taxation to the morality of usury—I

continue to get more feedback about my little prosperity gospel article than anything else I have written. In light of such reaction, I have long wanted to write a book about the prosperity gospel that could be used in the church.

Some time ago my colleague and longtime friend Russ Woodbridge suggested that we co-author a short book to address the failings of the prosperity gospel, as well as give direction to disillusioned followers of prosperity theology. Knowing Russ's own publication in the field, as well as his ministry service and background in high finance, I knew we would be a good team for such a project. The book you now hold in your hands is the fruit of our collaboration. Whether you are a church leader or layperson, a follower or opponent of the prosperity gospel, an expert in the field or just an information seeker, I trust and pray that the Lord will use this book to further conform you to Christ's image.

## **RUSSELL S. WOODBRIDGE'S STORY**

Like my co-author, I also grew up in New England. Throughout my upbringing, my parents encouraged me to work hard, to give, and to save. More importantly, they taught me about God and, as a young boy, I repented of my sin and trusted Christ. After graduating from college, I moved to New York City to work for a well-known investment bank on Wall Street. Two years later the bank transferred me to its office in Frankfurt, Germany, where I ended up trading stocks and options for a living. Due to unfortunate circumstances, such as losing millions of dollars, the bank fired some traders and promoted me and one of my colleagues. My gifted colleague charted a new course and I went along for the ride: we made millions for the bank the next year.

God granted me success in trading but I was not satisfied. Money never satisfies. During this period of success, God changed my desires, and I left a lucrative career behind and returned to the United States to attend seminary. I learned that the purpose of life is not about accumulated money, health, or a great career—it's about knowing God. This series of events helped form my view of biblical stewardship and success.

While in seminary I met Kevin, a man paralyzed from birth, and he told me his story about trying to get healed at a crusade. What I

remember is how devastating this event was to his spiritual life. The false promises of the prosperity gospel crushed Kevin's spirit, and he spent years recovering. This was my first personal encounter with the teachings of the prosperity gospel.

After seminary I had the privilege of serving as pastor of a small church in North Carolina. When I discovered that several ladies in the church watched Joyce Meyer on television and read her books, I examined her core doctrines and teachings and found them to be erroneous. I am sure that the women in my church were not aware of everything that Joyce Meyer believed. Until this experience, I was unaware that the prosperity gospel was so influential in conservative, Bible-believing churches.

While I was teaching at Southeastern Baptist Theological Seminary, different churches asked me to preach. Whenever I mentioned Joel Osteen or some other prosperity teacher from the pulpit, people would come to me after the service to make comments. Occasionally they had questions about the prosperity gospel. More often, they told me they did not agree with the prosperity gospel but their friends and relatives listen to prosperity teachers and send them money. My sense was that these concerned Christians didn't always know what to say to their friends and family about such teachers.

My financial background and theological training have created opportunities for me to teach courses on personal finance at the seminary and college, at a Bible institute, and in churches. From this platform, I have been able to teach biblical truth about money and to critique prosperity theology.<sup>2</sup>

The prosperity gospel has tremendous appeal, and it is growing both in the United States and internationally. Millions of people follow famous prosperity teachers, and their souls are at stake. The deception of so many is a tragedy that I hope this book can help address.

I pray that you will find this book useful. Perhaps it will confirm what you already know, give you new information to share with friends captured by the prosperity gospel, or open your eyes to the truth and help you reject the prosperity gospel. Ultimately, I hope this book will encourage you to "seek the things that are above, where Christ is" (Col. 3:1).

# Acknowledgments

**A** number of people encouraged us to write this book. Our wives, Dawn Jones and Ingrid Woodbridge, are our greatest encouragers. Without their love and sacrifices, as well as the patience of our children, this book would not be in your hands.

We are indebted to resources we have read on the topic of the prosperity gospel, as well as the numerous conversations we have had with students and colleagues over the years, yet several deserve mention for their special assistance, critiques, and editorial improvements. We would like to acknowledge James K. Dew and Russell D. Woodbridge, who reviewed several chapters for content; Billie Goodenough for reading the entire manuscript and finding our mistakes; Dawn Jones for thoroughly editing each chapter and conforming them to the Kregel style guide; and several others who looked over the manuscript and gave advice, including William Aleshire, Benjamin Merkle, Andrew Spencer, Carrie Pickelsimer, and Ingrid Woodbridge.

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We would also like to express gratitude to the administration of Southeastern Baptist Theological Seminary, who provided support, resources, and time that allowed us to complete this book.



# Introduction

**C**indy, an accountant in Florida, listened intently to the prosperity preachers on television.<sup>1</sup> She heard their message, “Be faithful in your giving and God will reward you financially.” And she saw their message—that is, she could be financially successful just like the heralds of the prosperity gospel. Inspired by their message, as well as their example, Cindy sent money to the ministries of Joyce Meyer, Paula White, and Benny Hinn, hoping to be rewarded for her faithfulness. She waited and waited, but the financial reward never appeared. Like many others, she first thought that she did not have enough faith to receive God’s financial blessing. Later she realized that the prosperity preachers’ promises were just plain false. Instead of improving her economic situation, Cindy’s dabbling with the prosperity gospel made her financial woes worse. She ended up having to borrow money to buy groceries. Today Cindy is understandably angry, bitter, and disillusioned.

Kevin is also disillusioned. Paralyzed from the waist down due to a congenital birth defect, Kevin wants to walk. When as a boy he heard that a faith healer was coming to Raleigh, North Carolina, he begged his parents to take him to the crusade. The message Kevin heard there was that if he had enough faith, he would be healed; but his hopes for healing were quickly dashed when ushers at the crusade prevented him from sitting near the front, despite his disabled condition. Although seated near the back of the auditorium, Kevin did not give up his hopes of being chosen for divine healing. During the invitation Kevin waved his hands at the ushers to get their attention, but to no avail—they overlooked him, a seemingly obvious candidate for healing. An advocate for

the handicapped, Brian Darby observes that, like many others, Kevin's sense of euphoria came crashing down when the hoped-for healing did not occur.<sup>2</sup> Today, Kevin remains in his wheelchair, disappointed but alive—unlike others who have stopped medical treatments after being “healed” at a prosperity gospel crusade and, in rare cases, have died shortly thereafter.<sup>3</sup>

While these may be sensational examples of the influence (and failings) of the prosperity gospel, other less extreme examples abound. Evangelical churches are full of people who, perhaps unknowingly, regularly watch prosperity gospel teachers on television. Here is a common scenario: the polished, friendly, motivational preacher asks for money in order to support his ministry; in return, he promises prayer on the donors' behalf, as well as a financial blessing from God. The viewers then send money because they appreciate the positive teaching and could use a little bit more money to pay their bills. When an increase in income does not occur, however, consumers of the prosperity message often become self-critical, thinking that the failure rests in their own lack of faith, or they become disappointed and angry with God. Undoubtedly, this scenario is played out repeatedly as significant numbers of Christians are influenced by the prosperity gospel.

What happened? How did the modern church arrive at a place where otherwise orthodox Christians would come to view God as a way to achieve personal success and as a means to attain material prosperity? In pondering these questions, consider the words of renowned pastor Charles Spurgeon, who just over one hundred years ago spoke these words to the then-largest congregation in all Christendom, “I believe that it is anti-Christian and unholy for any Christian to live with the object of accumulating wealth. You will say, ‘Are we not to strive all we can to get all the money we can?’ You may do so. I cannot doubt but what, in so doing, you may do service to the cause of God. But what I said was that to live with the object of accumulating wealth is anti-Christian.”<sup>4</sup>

Over the years, however, the message preached in some of the largest churches in the world has changed. A new gospel is being taught today. This new gospel is perplexing—it omits Jesus and neglects the cross. Instead

of promising Christ, this gospel promises health and wealth, and offers advice such as: declare to yourself that everything that you touch will prosper, for, in the words of a leading prosperity gospel preacher, “There is a miracle in your mouth.”<sup>5</sup> According to this new gospel, if believers repeat positive confessions, focus their thoughts, and generate enough faith, God will release blessings upon their lives. This new gospel claims that God desires and even promises that believers will live a healthy and financially prosperous life.

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**A new gospel is being taught today. This new gospel is perplexing—it omits Jesus and neglects the cross.**

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This is the core message of what is known as the prosperity gospel. This gospel has been given many names, such as the “name it and claim it” gospel, the “blab it and grab it” gospel, the “health and wealth” gospel, the “word of faith” movement, the “gospel of success,” “positive confession theology,” and, as this book will refer to it, the “prosperity gospel.” No matter what name is used, the teaching is the same. This egocentric gospel teaches that God wants believers to be materially prosperous in the here-and-now. Robert Tilton, one of the prosperity gospel’s most well-known spokesmen, writes, “I believe that it is the will of God for all to prosper because I see it in the Word [of God], not because it has worked mightily for someone else. I do not put my eyes on men, but on God who gives me the power to get wealth.”<sup>6</sup>

Without question, the prosperity gospel continues to grow and influence Christians. Fifty of the largest two hundred sixty churches in the United States promote the prosperity gospel.<sup>7</sup> The pastors of some of the largest churches in America proclaim the prosperity gospel, including Kenneth Copeland, T. D. Jakes, Joel Osteen, Frederick Price, Creflo Dollar, Kenneth Hagin Jr., and Eddie Long. Through the Internet, television, and radio, the prosperity gospel reaches millions around the world every day. Joel Osteen’s Web site notes that his television program

is available in one hundred countries, while roughly one million people download his services each week. Likewise, Joyce Meyer claims that her television program, *Enjoying Everyday Life*, reaches two-thirds of the world through television and radio and has been translated into thirty-eight languages.<sup>8</sup>

Given its departure from the historical, orthodox message of the church, one would think that most Bible-believing Christians would reject the prosperity gospel. However, this is not the case. The prosperity gospel is spreading beyond the confines of the charismatic movement, where it has been traditionally strong, and is taking root in the larger evangelical church. A recent survey found that in the United States, 46 percent of self-proclaimed Christians agree with the idea that God will grant material riches to all believers who have enough faith.<sup>9</sup> Why is this so? The prosperity gospel has an appealing but fatal message: accept God and He will bless you—because you deserve it.

The appeal of this teaching crosses racial, gender, denominational, and international boundaries. The prosperity gospel is on the rise not only in the United States but also in Africa, South America, India, and Korea, among many other places. In 2006, the Pew Forum conducted an international survey of Pentecostals and other like-minded Christians. The results of this survey were staggering. In Nigeria, 96 percent of those who professed belief in God either completely agreed or mostly agreed that God will grant material riches if one has enough faith. Believers in the countries of India (82 percent) and Guatemala (71 percent) gave similar responses. Likewise, a significant number of those surveyed asserted their belief that God will grant good health and relief from sickness to believers who have enough faith. When the Pew Forum asked if faith in God was an important factor in people's economic success, roughly 90 percent of those who responded in Kenya, Nigeria, and South Africa said it was.<sup>10</sup>

What accounts for the success of the prosperity gospel? A *Christianity Today* article noted that this movement is sweeping Africa because "American lifestyles have led African believers to equate Christian faith with wealth."<sup>11</sup> Influenced by American affluence and prosperity, native

preachers readily take up the message of the prosperity gospel.<sup>12</sup> Additionally, American prosperity teachers export their message on television networks such as the Trinity Broadcasting Network, one of the most watched religious stations in the world.

In the United States, the popularity of prosperity preachers has caught the attention of the media and the government. The prosperity gospel phenomenon has appeared in magazines such as *Time* and *Newsweek* and television programs such as *Larry King Live* and *60 Minutes*. To the media's credit, the reporters sense the hypocrisy of prosperity gospel teachers—that is, wealthy preachers making promises that do not materialize to followers. Wealth does, however, materialize for many of the prosperity gospel teachers. With many of the most popular prosperity gospel teachers flaunting their wealth on television, it is not surprising that the U.S. Senate Finance Committee is currently investigating six ministries—all of which promote prosperity theology—to ensure that there has not been a misuse of donations.<sup>13</sup>

One of the most popular preachers in America is Joel Osteen, a proponent of the prosperity gospel. His church, Lakewood Church in Houston, Texas, has a weekly attendance of approximately forty thousand, and he reaches millions more through his broadcasts. With the release of *Your Best Life Now* (2004), *Become a Better You* (2007), and *It's Your Time* (2009), Osteen has gained influence among Christians of all denominations and has found an audience for his teachings. Yet, while sincere and likeable, Osteen preaches the prosperity gospel. Osteen's message will be analyzed more thoroughly in chapter 3. For the time being, consider the following example from Osteen's most recent work,

When you say of the Lord you are healthy, you are whole, you are free, you are blessed, you are prosperous—when you say it, God has promised He will do it. . . . If you are not sharing in His favor, you might want to watch your words. Here's the key: If you don't unleash your words in the right direction, if you don't call in favor, you will not experience those blessings. Nothing happens unless we speak. Release your faith with your words.<sup>14</sup>

## GROWTH OF THE PROSPERITY GOSPEL

Despite its departure from the historic Christian message, the prosperity gospel continues to grow exponentially around the globe. As has been noted, generally speaking, this is due to the self-centered bent of the prosperity message. There are, however, at least seven specific additional reasons why the prosperity gospel continues to grow, both in America and abroad.

First, the prosperity gospel contains a grain of biblical truth, albeit a grain of truth that has been greatly distorted. Proponents of the prosperity gospel teach that God is love, that He has the power to bless, and that He is exceedingly gracious toward His creation. God is love, has the power to bless, and does graciously provide for His people; yet, God does not promise material prosperity for all people. Instead, God promises something far better—Himself.

Second, the prosperity gospel appeals to the natural human desire to be successful, healthy, and financially secure. These desires are not inherently sinful; yet, they can become sinful if they supplant one's desire for God. The problem, then, is not with health and wealth but with one's attitude toward such things. Whenever we place our security and trust in anything or anyone other than Jesus Christ, we become idolaters. In a sense, then, the prosperity gospel brings out the worst in a wayward heart struggling to find sufficiency in Christ.

Third, the prosperity gospel promises much and requires little, portraying Jesus as one who can help believers help themselves. Instead of portraying Jesus as the one who made possible humanity's reconciliation with God, prosperity preachers tend to portray Jesus as the solution to material wants. Within prosperity theology, Jesus more closely resembles a servant of humans than the sinless Son of God.

Fourth, many advocates of the prosperity gospel have cultivated a winsome personality and a polished presentation of their message. Given that many modern Christians value style over substance, prosperity advocates find the contemporary church to be fertile ground for their ministry. Yet, while prosperity teachers are good communicators who are skilled at motivational speaking, their message must be compared to the Bible in order to validate their truth claims.

Fifth, many followers of the prosperity gospel have little knowledge of biblical doctrine. Therefore, they are ripe for accepting the distorted teachings of prosperity preachers. This is especially true given the Christian veneer of the prosperity message, which makes it attractive to listeners who may lack theological discernment. Christians must keep in mind that the biblical gospel is not Jesus plus material prosperity. As nineteenth-century pastor J. C. Ryle noted, “You may spoil the Gospel by substitution. You have only to withdraw from the eyes of the sinner the grand object which the Bible proposes to faith—Jesus Christ; and to substitute another object in His place. . . . Substitute anything for Christ, and the Gospel is totally spoiled! . . . You may spoil the Gospel by addition. You have only to add to Christ, the grand object of faith, some other objects as equally worthy of honor, and the mischief is done. Add anything to Christ, and the Gospel ceases to be a pure Gospel!”<sup>15</sup>

Sixth, many people have experienced success and healing (or at least claimed to have done so) and attribute it to the teachings of the prosperity gospel, thus “validating” its message. Modern Christians tend to be pragmatic in nature and incorrectly conclude that if a method works, it must be legitimate. People watch multimillionaire pastors on television tell their stories about how they believed a better day was coming and see that the pastors now have immense wealth. Hearing the powerful testimonies and having a pragmatic outlook, many Christians are understandably susceptible to the teachings of the prosperity gospel.

Seventh, many in the modern church lack a general sense of discernment because they are more influenced by the secular culture than by Scripture. Consequently, Christians often define happiness, joy, and success by the world’s standards instead of using God’s standards. Christians view success in terms of status, wealth, and position rather than holiness, faithfulness, and obedience to God. Regrettably, all too often there is little difference between a Christian and a worldly definition of prosperity.

## PREVIEW OF CONTENTS

We write from the perspective that, as theologian Millard J. Erickson writes, “Theology is important because correct doctrinal beliefs

are essential to the relationship between the believer and God.”<sup>16</sup> A corollary to this statement is that an incorrect theology will lead to incorrect beliefs about God, His Word, and His dealings with humanity. Most importantly, the gospel must be rightly proclaimed because it is a matter of life and death for those who do not believe. Teaching or trusting in a false gospel has eternal ramifications. We know, as Paul writes, “The time is coming when people will not endure sound teaching, but having itching ears they will accumulate for themselves teachers to suit their own passions, and will turn away from listening to the truth and wander off into myths” (2 Tim. 4:3–4). It is a tragedy that many modern Christians are turning to a gospel of materialism to satisfy their souls, rather than to the gospel of Jesus Christ, the only hope for humankind.

You may feel uneasy when a loved one becomes enamored with the prosperity gospel or financially supports these ministries, though you may not know why you feel this way. Perhaps you need to know more about the prosperity gospel to articulate your concerns. We want to inform you about the prosperity gospel movement and equip you to help those who have let the prosperity gospel replace the gospel of Christ.

The first chapter begins with a survey of the historical foundations of the prosperity gospel. Few people realize that the prosperity gospel has its philosophical roots in a nineteenth-century movement known as New Thought. This movement, in some ways, is a forerunner to the modern New Age movement, as it rejects the orthodox teachings of Christianity in favor of a self-generated type of mysticism. The unorthodox teachings of the New Thought movement will be summarized using five categorical pillars. What will become clear as this chapter unfolds is that New Thought influenced the early proponents of the prosperity gospel.

Building on the survey of New Thought, chapter 2 provides a brief history of the prosperity gospel and its connection to New Thought. This is followed by a summary of the teachings of the prosperity gospel. Although prosperity teachers claim that their message is found in Scripture, there is little proof to substantiate this claim. As will become

clear, the prosperity gospel has more in common with New Thought than with the New Testament. This chapter will explore the prosperity gospel's teachings about God, the mind, humankind, health and wealth, and salvation.

Chapter 3 examines some of the doctrinal errors of the prosperity gospel. While some Christians know that there are practical problems with the prosperity gospel, many do not realize the extent of the theological errors that underpin this movement. The chapter begins by defining the gospel according to Scripture before examining the prosperity teachings on a number of important theological doctrines, including faith, the atonement, the Abrahamic covenant, prayer, and the Bible. As will be shown, when we rightly understand the biblical gospel, it becomes obvious that the prosperity gospel cannot possibly be true.

Chapter 4 focuses on the important topic of suffering. The prosperity gospel has little to say about suffering—other than that Christians are not supposed to suffer, unless they lack faith or fail to make proper professions, speaking the right words. In light of the skewed view of suffering within prosperity theology, and the questions that are raised therein, this chapter covers a number of important biblical teachings on suffering, before developing a theology of suffering for Christians. Contrary to the teaching of the prosperity gospel, Christians do suffer and God has the ability to use such suffering for His purposes.

Chapter 5 builds a biblical theology of wealth and poverty. Whereas the prosperity gospel argues that faith is the key to material prosperity, the biblical message is that labor is a means of stewarding the created order. Whereas the prosperity gospel focuses on the furtherance of one's own finances, the Bible encourages believers to be concerned with the economic well-being of others. Whereas the prosperity gospel is fixated on the blessings of material goods, Scripture warns about the dangers of accumulating wealth. These and other areas of biblical teaching on wealth and poverty are explored in this chapter.

Finally, chapter 6 focuses on the topic of giving. It asks questions such as "Why should Christians give?" "How much should Christians give?" and "To whom should Christians give?" By looking at the biblical

teaching on benevolence, we hope that questions that arise related to giving are answered. While this book will not answer every question that can be asked about the prosperity gospel, we trust that it will serve as an appropriate introduction and that it will show many the bankruptcy of the prosperity gospel.