

# Prosperity gospel faces challenge: frugal savers

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For 40 years, the Rev. Charles Cowan has been preaching that God wants Christians to prosper. So he's not about to change the message, no matter how bad the economy looks.

That includes telling his followers that if they are faithful in giving to the church, God will reward them financially.

"We want to be sure that we are taking care of honoring God, because his Word tells us that if we honor him, he will honor us," said Cowan, pastor of nondenominational <http://www.victoriousliving.org/>>Faith is the Victory Church in Nashville.

Despite the economic downturn, the prosperity gospel remains alive and well. Pastors like Cowan or televangelists like the Rev. Creflo Dollar and the Rev. Kenneth Copeland continue to promise that financial blessings will follow donations to their ministries.

But it faces a challenge from a new austerity gospel, which says God blesses those who work hard, save their money and pay off their debts.

Believing in God's provision is common to most Christians. What makes the prosperity gospel unique is the idea that God's blessings can be triggered by donations known as seeds of faith.

That concept was taught by Cowan's mentor, the late Rev. Kenneth Erwin Hagin, along with Hagin's colleague, the Rev. Oral Roberts, two grandfathers of the prosperity gospel.

The idea works this way: A believer sows a financial seed of faith, giving it to a church or a preacher, and God rewards that seed with a monetary blessing.

On Cowan's church Web site, visitors can donate a seed of faith from \$5 to \$1,000 using their credit cards. The site quotes from Luke 6:38, a favorite of prosperity gospel preachers.

"Give and it shall be given unto you: good measure, pressed down, and shaken together, and running over, shall men give into your bosom," the verse reads.

But the Rev. Cowan is quick to stress that giving money to God won't make you a millionaire. He believes that God will take care of faithful givers — rewarding them with spiritual and physical health, along with enough money to meet their needs. He fears that some preachers recently have taken the message too far and made faith all about money.

"I think some churches, when they teach about prosperity, only talk about money," he said. "Money has become the total focus of their relationship with God."

## The austerity gospel

The opposite of the prosperity gospel is the austerity gospel, promoted by radio host and author <http://www.daveramsey.com/>>Dave Ramsey.

His call-in show reaches about 4.5 million listeners daily on more than 400 radio stations, according to *Talkers* magazine, a trade publication. The magazine recently named Ramsey the seventh most powerful radio talker in the U.S., just behind Laura Ingraham and ahead of Lou Dobbs.

Ramsey shared his testimony at the annual Operation Andrew Thanksgiving service, held Nov. 22 at First Church of the Nazarene in East Nashville. He started by recounting how he had become a millionaire in the real estate business while in his 20s, then lost everything he had.

"I've made mistakes with zeroes on the end," he said.

Not long before his life fell apart, Ramsey says, he became a Christian. That newfound faith sustained him through bankruptcy. Rebuilding his finances was a result of his [Bible studies](#).

In his <http://www.daveramsey.com/fpu/home/>>Financial Peace University program, Ramsey tells people to go back to making money the old-fashioned way — always pay cash, never spend more than you earn and avoid debt like the plague.

The idea that financial blessings are a result of hard work and thrift is a more mainstream religious view, said James Hudnut-Beumler, dean of Vanderbilt Divinity School. Most Catholics, Protestants, Jews and Muslims would share that belief, he said.

"Telling people to cut expenses, not go into debt — it's the anti-prosperity gospel," he said.

Ironically, the austerity gospel can lead to financial rewards, Hudnut-Beumler said. "You take the Jesus road, and stop drinking, and down the road you'll have more money."

Hudnut-Beumler wrote about the prosperity gospel in his book *In Pursuit of the Almighty's Dollar: A History of Money and American Protestantism*.

### **Recession-proof giving**

He said most Christians believe that God blesses and takes care of believers, which is why prosperity gospel preachers often sound like any other preacher.

The difference is that the prosperity gospel teaches that God can be controlled.

"The prosperity gospel crosses the line by making God's blessings absolutely predictable and a matter of exchange," he said.

Still, Hudnut-Beumler isn't willing to count out the prosperity gospel. He said that in general, it is recession-proof because it offers hope to desperate people.

"When people are desperate with their situation, they will look for ways to get out," he said.

Dennis Decker, a missionary with <http://www.crown.org/>—Crown Financial Ministries, said he has seen a growing number of people who are disappointed with the prosperity gospel. Crown is a national group that runs financial classes at churches and offers volunteers who can teach budgeting one-on-one. Decker oversees their work in Middle Tennessee.

Last year, the group worked with 5,000 people. This year, it is on track to double that number.

"We call it financial triage," Decker said.

Decker says that Crown teaches people to handle money according to biblical principles. It's similar to the approach that Ramsey teaches — especially in using a budget and avoiding debt. Like Ramsey, Crown also teaches the importance of using money in charitable ways to help others. But unlike Ramsey's company, which is for-profit, Crown is a nonprofit Christian group.

Decker believes Ramsey's approach is great for getting out of debt and for teaching people to budget. But he believes it doesn't change people's basic attitudes toward money.

"We feel the purpose of money is not to insulate us from problems or to live independently but to help others and to accelerate the fulfillment of God's purposes," he said.

### **Hopeful in hard times**

That kind of austerity gospel isn't completely foreign to prosperity gospel preachers.

The Rev. Cowan wants people to believe God will take care of them so they can remain hopeful in hard times. But he also wants them to use common sense, as well as faith.

"We teach our people to be wise in how they spend their money," he said. "To be sure that they take care of things that have to be taken care of before they spend anything beyond that."

Even in hard times, Cowan remains a big supporter of tithing — giving 10 percent of a believer's income to God. But he understands that people will sometimes fall short.

"We teach them what the Bible says, that the tithe belongs to God," he said. "At the same time, we realize that there are things people have to pay for — they have to pay their mortgage, they have to pay their utilities, they have to pay their car payment — we are not out in left field on that. But we teach them to honor God."

<http://www.tennessean.com/article/20091129/NEWS01/911290359/Prosperity+gospel+faces+challenge++frugal+savers?template=printart>