The Prosperity Gospel and Money – Plundering the Devil’s Den?
Pat Francis and Kingdom Covenant Ministries

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Abstract

The charismatic stream popularly called the “prosperity gospel” lives uncomfortably on the edge of the Pentecostal movement. Its location is in part due to controversy surrounding its teaching and practices. It is scorned by non-Pentecostals and Pentecostals alike for its apparent shameless appeal to material wealth. The animus against the prosperity gospel by mainstream Pentecostals in particular is judged in part due to weak biblical exegesis, over-claims for results, temptation to greed, and absence of a theology of suffering. This essay is a brief case study of Kingdom Covenant Ministries, Toronto, and its Jamaican founder and pastor, Pat Francis. The purpose is to explore her understanding of the prosperity gospel and how it is lived out in her ministry in Canada’s largest multicultural city. I begin by reviewing the two historical movements which have shaped the prosperity gospel: its Pentecostal roots and neoliberal economics. This will be followed by an overview of Francis’s prosperity gospel theology and its outworking in her ministry. The paper concludes with a series of reflections intended to locate her Kingdom theology and ministry within a broader typology offered by theologian, Howard Snyder, and raise questions regarding the strengths and dangers of the robust promotion of wealth accumulation, even with the most laudable of motives.

Keywords
Prosperity Gospel - Pentecostalism - Charismatic Movement - New Thought - Neoliberal Economics
Introduction

The charismatic stream popularly called the “prosperity gospel” lives uncomfortably on the edge of the Pentecostal movement. Its location is in part due to controversy surrounding its teaching and practices. It is scorned by non-Pentecostals and Pentecostals alike for its apparent shameless appeal to material wealth. The animus against the prosperity gospel by mainstream Pentecostals in particular focuses in part on its weak biblical exegesis, over-claims for its results, temptation to greed, and absence of a theology of suffering.

This essay is a brief introduction to Kingdom Covenant Ministries, Toronto, and its Jamaican founder and pastor, Pat Francis. The purpose is to explore her understanding of the prosperity gospel and how it is lived out in her ministry in Canada’s largest multicultural city. Attention will be given first to two historical movements that have shaped what we know as the prosperity gospel: its Pentecostal roots and neoliberal economics. This will be followed by an overview of Francis’s theology and its outworking in the ministry of Kingdom Covenant Ministries. She teaches biblical shalom as both material and spiritual, believes that involuntary poverty is a sin, trains and equips poor and low income young people in the skill of wealth creation/giving/saving/investing, to the end that they become active participants in the ‘already’ work of the kingdom of God. The concluding section will attempt to locate Kingdom Covenant Ministries within a wider typology of theologies of the kingdom, and reflect on the challenges of avoiding the lure of greed in the midst of the pursuit of wealth.

1 Pentecostalism is a Protestant Christian movement emphasizing a person’s experience of the Holy Spirit, particularly Baptism in the Holy Spirit. It is generally accompanied by speaking in tongues following the experience of the first Christians. Other spiritual phenomena such as healing and prophecy are also expected. The Pentecostal movement in North America began in the first decade of the twentieth century. Charismatic Christians represent believers in other denominations who similarly experience the Holy Spirit with the same accompanying phenomena. See Stanley M. Burgess, ed., ‘Introduction,’ The New International Dictionary of Pentecostal and Charismatic Movements (Zondervan, 2002), xvii-xxiii.
Pre-Pentecostal and Pentecostal Roots

The roots of the prosperity gospel lay within its Pentecostal heritage, even though it was denounced in 1980 by the nation’s largest Pentecostal denomination, the Assemblies of God (AG). By mid-century, the Pentecostal movement was becoming institutionally more acceptable, especially among evangelicals, having been a founding member of the National Association of Evangelicals in 1942. At the same time, prosperity gospel identity was beginning to emerge mid-century through the Salvation Healing movement, represented by Oral Roberts (1918-2009), Kenneth Hagin (1917-2003) and others. Hagin, deeply influenced by Roberts, soon became the voice of an emerging sub-group called the Word of Faith Movement (WFM). Onetime Pentecostal pastor, Hagin built an extensive ministry as prolific writer, radio teacher, and founder of Rhema Bible Training Center in 1974, influencing a new generation of disciples.

Perhaps the most controversial issue which dogged Hagin and the subsequent prosperity gospel movement was his appropriation of the teachings of Essek W. Kenyon (1867-1948), who was assumed to link the prosperity gospel to its pre-Pentecostal roots. An evangelist, educator, and pioneer in radio ministry, critics complained that Kenyon had imbibed “New Thought,” a version of nineteenth-century metaphysical ideas, while attending Boston’s Emerson College. However, Kenyon’s theology was consistently orthodox and evangelical, and more closely associated with leaders of the evangelical healing movement, such as Charles Cullis, A.J. Gordon, and Albert B.

3 See David Edwin Harrell, Jr., All Things Are Possible: The Healing & Charismatic Revivals in Modern America (Bloomington, IN: Indiana University Press, 1975).
Simpson. He also carried on correspondence with early Pentecostal leaders, especially William Durham and Canadian, Franklin Small. Kate Bowler, scholar of the prosperity gospel, accurately sums up Kenyon’s relationship with New Thought, observing that “He chided their content, not their method.”

What did endure of Kenyon’s theology was his unique interpretation of the legal substitutionary theory of the atonement. Adopting a popular evangelical theme of “the name of Jesus,” Kenyon taught that in the atonement Jesus not only shed his blood, but gave us his name as legal power of attorney to appropriate all atonement benefits. Everything purchased for humanity on the cross – forgiveness, healing, prosperity – is available through faith in the legal authority of the name of Jesus. Furthermore, these atonement provisions are to be claimed boldly, in defiance of Satan’s resistance. But victory is assured. Bowler points out that the four themes present in all prosperity gospel teaching can be found in Kenyon: faith, health, wealth, and victory.

Important differences, however, do exist within the prosperity gospel movement. The following three scholars identify differences and in some cases disagreements. African-American Pentecostal scholar and insider, Lewis Brogdon, identifies eight types, ranging from “positive confession prosperity” in WFM to “prosperity as divine favor.” Bowler draws the distinction between “hard” and “soft” prosperity, between firm insistence on applying the law of faith and a later shift to more “therapeutic and emotive” presentation. Historian of religion J. Gordon Melton points to the sharp disagreement over the

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6 David A Reed, ‘In Jesus’ Name: The History and Beliefs of Oneness Pentecostals’ (Dorset, UK: Deo Publishing, 2008), 101-105.
9 Bowler, 7.
11 Bowler, 97, 125. Examples of hard prosperity are Kenneth Hagin and his former student, Kenneth Copeland. Soft prosperity examples are T.D. Jakes, Dallas’ Potter’s House, and Houston’s Lakewood Church pastor, Joel Osteen.
scope of the promised abundance, beginning with Hagin’s expectation of one being “abundantly supplied for” and Copeland’s “promise of a hundredfold” (see Mark 10).12

The common thread within this otherwise diverse movement is its biblical narrative. With Adam and Eve’s disobedience, the creation was cursed and robbed by Satan. God made a covenant with Abraham to bless him and his descendants. These blessings are holistic – spiritually and materially. The Adamic curse was abolished when Christ took on the world’s sin, sickness and poverty, thereby releasing the Abrahamic covenant promises to all who follow and obey him. The degree to which each teacher appeals to a universal law of prosperity, positive confession, or practical effort done with trust in God, varies. What is not an option in God’s plan is passively living in scarcity and poverty.

**Neoliberal Economics: A Secular Partner**

The prosperity gospel is a religious sub-culture within Pentecostalism that embodies values of neoliberal economics or free market capitalism, wealth creation in particular. This is the thesis of sociologist Michael Wilkinson and the authors of *Religious Activism in the Global Economy: Promoting, Reforming, or Resisting Neoliberal Globalization?*13 Neoliberalism is, in Sabine Dreher’s words, “a project of global market making…with the goal to abolish all state regulations that are seen as impediments to economic growth (or the freedom of maneuver for business, whether nationally or globally), while the surveillance and regulatory capacity of the state are strengthened to better implement these reforms.”14

For much of modern western history, religious institutions were modeled on the European state church political system. Through the 1950s, being a good Christian also required being a good citizen. The state enforced it by law; the church reinforced it by moral suasion. With the decline of religious institutions in western society, and the weak and

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12 Melton, 23-25. Copeland is head of Kenneth Copeland Ministries.
14 Ibid, 2.
often corrupt governmental systems in developing countries, the political mandate is less compelling for some.

Wilkinson notes that, as religions tend to be adaptive to social systems in their environment, the prosperity gospel’s commitment to wealth as a promised benefit for believers is highly compatible with an economic philosophy of unencumbered pursuit of wealth promoted by free market capitalism. This has the ultimate effect of “transforming believers into consumers.” More generally, a consumer implies someone who pursues and expends wealth primarily for self-interest, even if it is worthy. In this context, a more nuanced understanding is proposed by a team of researcher who explored such motives among prosperity practitioners in Going to Church. Their conclusion says: “What is needed when addressing Faith practices is a more multidimensional approach to engagement between the religious and economic spheres of activity.” Drawing from their field research, they observed that “such economic-focused arguments miss that money, prosperity and wellbeing are not necessarily the end-goal in and of themselves; they are rather a means to an end, . . .[and] can be used to focus on what is really important: life,” both here and hereafter. While their goal is to accumulate and distribute wealth, the motivations and objects are different. That is, goals for religious persons are shaped by the religious sphere to which they belong, and which guide their spending. Uniquely as part of their prosperity gospel faith, spending may also include commodities that symbolize divine blessing.

Wilkinson’s observation that the prosperity gospel movement signals the shift from a traditional political social sphere to an economic one may explain, at least partially, the phenomenon of wealth display among practitioners. Since religious groups generally appropriate – in ritual, demeanor and dress – the cultural standard of the social sphere to which they belong, these practices become socially normalized. What

16 For a critique of the prosperity gospel from an ecological perspective, see A.J. Swoboda, “Posterity or Prosperity? Critiquing and Refiguring Prosperity Theologies in an Ecological Age,” Pneuma 37/3 (2015), 394-411.
happens when a religion shifts from one sphere to another, in this case, from the political to the economic sphere? What are identifiable norms of dress, conduct, and ritual appropriate to the religion that is embracing the economic sphere? Is it possible that such displays of wealth in possessions, demeanor, and ritual is at least one case of a larger societal, even global, shift toward adaptation to a new, economic sphere?  

Pat Francis and Kingdom Covenant Ministries

Pat Francis was born in Jamaica, the second of two children, to Christian parents who had not completed high school. Although her father died when she was eight years old, they were her first encounter with compassion in action as she observed them help feed the poor in their community through their small grocery store. She recounts that it was this witness which instilled in her a “genetic gift of compassion and enterprise.”

In 1975, Francis graduated in radiography from the University of the West Indies. Ten years later, she immigrated to Canada. As a practicing Christian working in the medical field, she was drawn to participate in annual summer mission trips to the slums of Africa and Asia where she was moved and challenged by the extreme poverty she encountered. This was the first time she saw “how powerful poverty is…. it cripples you, enslaves you, destroys you.” So she prayed: “Give me the power and ability to make changes.” This led her to embrace a vocation of holistic health and wellness, with special attention to spiritual and emotional health.

In 1989 this calling led to her first initiative which ultimately resulted in the founding of what is now Kingdom Covenant Ministries, located in Mississauga, Ontario. She first gathered ten people for Bible study in her home, with no intention to do anything other than be a

18 An apt illustration of embedded cultural symbols in religious practice is the historical origins of liturgical vestments and ceremony in Catholic, Orthodox and Anglican traditions in the culture of the early Roman Empire. Second, wealth was displayed and admired in the period of Christendom, with its stunning cathedrals, art, and pageantry.


20 Interview, KTN-TV, Nairobi, Kenya, August 29, 2016.
spiritual helper and Bible teacher. But by summer the group grew to seventy. It further expanded to 150 while renting space in St. Paul’s Anglican Church in downtown Toronto. When finally forced to lease independent facilities in 1993, attendance surged to 700. This became Francis’s vocational turning point: the need to establish a church. Today Kingdom Covenant Ministries is a multi-cultural church with over 2000 weekly attendees. Among fifty nations represented, approximately 80 percent are black, mostly from Africa and the Caribbean, with the remaining minority from Asia (including Philippines and Indonesia) and local white believers.21

To focus her calling on healing and empowerment, Francis has established a variety of ministries. Pat Francis Ministries is a missions and humanitarian organization which serves the poor, children and families at risk, disaster relief, and provides the means to move out of poverty through educational, business and spiritual resources. Acorn to Oak Youth Services helps at risk young people with the educational and social resources needed to improve their lives, including scholarships (60 percent for members, 40 percent for others). Kingdom Covenant Academy (38 students) and Kingdom Covenant Leadership Institute are next level education programs that foster a “zero-failure culture.” The project which likely most comprehensively models a process for moving from poverty to independence is Covenant Gardens Estate in South Africa, which Francis established in the 1990s.22

Francis’s influence has also been acknowledged in the wider community. She has received a Certificate of Recognition from the US Senate of New Orleans (2004), a Civic Award from the City of Mississauga (2005), and an appointment to the United Nations through a non-governmental organization as Transformational Activist. She holds a Doctorate in Divinity and Psychology/Social Work. Her vision is “To serve God and humanity and to make my world a better place.” Her Prosperity message is “Empowerment, Self-Enterprise, and Kingdom Dominion.”23

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21 Personal phone interview, with Pat Francis, November 29, 2019.
22 “Dr. Pat Francis.”
23 Ibid.
An event dating from the beginning of the church in 1993 set the direction of Kingdom Covenant Ministries for the past quarter century. Francis writes how she prayed for God to send her “the young people who are struggling … the worst … those already in crime.” As she describes it, God answered her prayer by sending her 120 youth who had been involved in crime, were angry, and thought they were stupid. She explains, “God answered my prayer but I didn’t expect 120!” She soon invited them for a one-week retreat. Upon returning, their lives were redirected toward Christ and ready to move on in the Christian life. For the next five years she invested heavily in the lives of these young people, with consistent mentoring. At the end of that period, they had been substantially healed from past wounds and trauma. From this beginning she developed training schools from which many became professionals. This further opened doors to prison ministry. Working in partnership with government, judges and lawyers, she created a restorative justice program in which men given a prison sentence were instead assigned to her church.

**Prosperity Theology of Kingdom Covenant Ministries**

The prosperity gospel can rightly lay claim to being a near *sui generis* movement in Christian history. It is not traditionally evangelical, not exclusively charismatic, not typically Protestant social gospel, nor is it a proposal for a new version of the state church. Yet there are recognizable features incorporated from all four movements.24 Francis’s views affirm the four common themes inherited from Kenyon and the prosperity gospel. But, given the prosperity gospel context which celebrates wealth, she articulates in clearest terms – and her ministry at home and abroad demonstrates – that she is driven by the weight of poverty and its consequences she has witnessed from her youth. She is also clear that, “the poor cannot take the poor out of poverty.” It requires material and spiritual assets: “The poor can prosper if we give them a chance.” Hence her motivation is to generate kingdom resources for both material and spiritual prosperity. As a Christian leader, the good

24 For a helpful introduction to the prosperity gospel worldwide, see C. Peter Wagner, ed., *The New Apostolic Churches* (Ventura, CA: Regal, 1998), and *Dominion! How Kingdom Action Can Change the World* (Grand Rapids: Chosen Books, 2008). In *Dominion*, Wagner mentions his personal friendship with Pat Francis, a person of some wealth but with no indication that she has ‘fallen into the trap of being influenced by Mammon.’ 190.
life – life to the full (John 10:10) – also includes following Jesus and living a purposeful life in the kingdom of God.25

Francis is concerned, however, to distinguish her approach from what she calls “extreme” forms of prosperity gospel. The following summary of her views clarifies distinctives and dissociations related to the prosperity gospel. She states:

- My emphasis is not the same as some of the other leaders who have been labeled to focus on imbalanced “Prosperity Teachings”; 
- Prosperity from a biblical perspective is based on three key texts:
  - Jer. 29:11: God’s “plans to prosper you . . . give you hope and a future”
  - 3 John 2: “I pray that you may prosper in all things and be in health, just as your soul prospers” and
  - Deut. 8:18: “Remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant.”
- Prosperity includes success, well-being, provision (everyone needs money to survive), abundance (with the ability to give to others, create solutions, be a solution) ease, victory, thriving, wealth, peace, blessing, etc.;
- Prosperity is not just about money. It is who you are and your ability to make a difference in our world … includes health, relationships, alliances, opportunities, ventures, beliefs, and mind-set;
- God’s plan is for all people to succeed, prosper and live a life of well being. Poverty for humanity was never God’s plan for us;
- God is very clear about poverty in Deut. 15:4-5 “There should be no poor among you, for in the land the Lord your God is giving you … he will richly bless you, if only you fully obey the Lord your God”; 
- God connects prosperity with rich blessing and hearts of obedience to His commands. God is wealth and the Creator of all the wealth in the universe;

25 Phone interview.
Healthy minds want to prosper. Hopeful people are praying that our world will seek peace with God to prosper and be a safe place for all to prosper and destroy poverty;

When I am invited to speak globally, I am not invited as a “prosperity teacher.” I am invited to share and show the gospel of Jesus Christ in a holistic manner that corrects the abuses of the “prosperity message”; and

My message as I travel globally is … to awaken believers to the powerful great glory of Christ, Chayil Glory, which is in them (Col.1:27, Luke 21:27).

One of Francis’s favourite Hebrew words is the richly layered, Chayil. It can mean power, force, army, wealth and abundance. El Chayil is both Lord of Armies and Lord of Wealth. As God reveals Himself through names according to seasons, God’s name for this season is Jehovah Chayil – God of War and God of Wealth. We are now in the end time revival when God will “loose His Harvest,” in lives (Ex 8:1, ‘Let my people go’), land (Ex 3:7-10, ‘a land flowing with milk and honey’), and resources (Ex 3:21-22, in which God instructed the Hebrew women, before leaving Egypt, to ask Egyptian women for articles of silver and gold, and clothing). The writer concludes, “so you will plunder the Egyptians.” In this end time revival, the church is about to enter an unprecedented period of prosperity as Jehovah Chayil makes the “great wealth transfer” to the people of God. Chayil glory is the manifestation of the power of Christ in believers.

In Francis’s theology, this is the moment to grasp God’s purpose for the great wealth transfer. First, the riches of the earth belong to God. As David prayed, “for all that is in the heavens and in the earth is thine; thine is the kingdom, O Lord, and thou art exalted as head above all” (I Ch 29:11). Second, God’s plan is to remove the wealth from the hands of the corrupt and greedy and distribute it to the people of God and those in need. The devil’s culture of poverty will be replaced by a culture of prosperity. But such a replacement requires a sanctified church dedicated to manifesting God’s power and glory, as Francis explains, “We don’t work for money; we work for destiny.”

26 Pat Francis, Personal e-mail, November 24, 2019.
27 Flyer, “2016: Year of Manifested Glory” (n.d.).
Francis then asks, “Does God trust you with wealth?” “Are you willing to be deployed?” However one evaluates her version of prosperity gospel, this is the element often neglected by some prosperity gospel leaders and overlooked by observers. While it may appear to be a religious money grab, Francis is resolute that God blesses those who are committed to blessing the world. Only by an unwavering commitment to the mission of the kingdom of God will God entrust wealth to us. Prosperity is missional, not a *quid pro quo*.

The process of prosperity blessing is circular. God chooses the world’s wealth to display His glory. God prospers the church, and when dedicated to kingdom mission sanctifies the church, which God in turn presents to himself as a glorious church. As Francis summarizes the process, “I God will take your poverty and turn it into prosperity…. I’ll clean you up and then present you to myself as an offering.” In this process wealth is turned on its head from seductive temptress to sanctifying temple, sign and symbol of divine favour.

Francis’s mission is grounded in Pentecostal, Holy Spirit empowerment combined with practical strategic learning in and planning for wealth creation. As a follow-through, Kingdom Covenant Ministries conducts regular seminars and provides mentors for learners. Her hope is for each member (or family) to own their own home. This stage secures financial stability. The larger goal is achieved when kingdom followers have enough financial capacity to give generously beyond their personal expenses.

Santos reviewed Francis’s program and argued that it demonstrated practical effectiveness as a holistic program for lifting the poor from mere survival to fully human flourishing. The seven steps in the program are: (1) Rescue, (2) Survival, (3) Equip, (4) Empower, (5) Significance/Give Meaning, (6) Community (including Partnership), and (7) Societal Transformation, Justice for peace and human dignity. In brief, the holistic poverty reduction strategy of the program in South Africa, according to Santos, addressed the two main sources of poverty including structural and individual factors. Notwithstanding the analysis of Santos research, the South African program developed by Francis was instrumental in her awarding of a “transformational activist” by the United Nations.31 It is this award and global recognition that gives Francis some justification for her work.32 Francis functions on two axes; Pentecostal-charismatic Christianity and humanitarianism. She finds in the former the spiritual and theological transformation that empowers the latter. Her holistic view of the gospel that addresses the soul, body and mind goes far to explain her view that the humanitarian is only ‘the tip of the iceberg.’33

**Which Kingdom?**

The theological centre that holds together Francis’s vision and ministry and that of Kingdom Covenant Ministries, is the kingdom of God. There is, however, little consensus among Christians regarding what in fact is the kingdom. In a major study on the kingdom of God, Wesleyan scholar Howard Snyder discovered wide diversity and disagreement among church bodies and theologians. In _Models of the Kingdom_, he identified and analyzed no fewer than eight models. After reviewing these models, the one which most closely approximates the prosperity gospel as viewed through the lens of Francis’s ministry appears to be “Kingdom as Christianized Culture.” It must be noted that _Models_ was written a

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32 See “Dr. Pat Francis.” She was appointed to the United Nations through her work in a non-government organization as a ‘Transformational Activist’ because of her influence in dealing with humanitarian issues, systemic poverty, and helping at-risk children and families.

33 Phone Interview with Senior Associate Pastor, Stowell Theodore, January 25, 2019.
decade before the prosperity gospel was recognized as a distinct movement.34

The kingdom in this model is transformative in the present, not just an eschatological future; in the social sphere, not primarily for the individual; and in the material world, not just in the privacy of one’s soul. It is the driving force of “social reconstruction empowered by God’s Spirit.” It is not a theocracy but a set of Christian principles applied to society. Christians are to be “transformers” so that society will be deeply influenced by kingdom values at all levels –socially, politically and economically.35 Historically, the roots of this model date to the German Pietists, John Wesley, many evangelicals of a century ago, and among today’s most mainline Protestant churches. The prosperity gospel may appear to be strange bedfellows with those now considered liberal. But the similarities echo the passion and vision of leaders like Charles Finney and William Booth, founder of the Salvation Army. These represent a stream of evangelical Christians motivated particularly by compassion for the poor. Francis must be counted in this number.

But there are five distinct differences from the traditional Christianized Culture model. First, Francis’s late-twentieth century charismatic orientation reorders the older understanding of “empowerment” by the Holy Spirit. Francis and the prosperity gospel are products of the “New Order of the Latter Rain,” a renewal movement within the North American Pentecostalism of the late 1940s. The great commandment of Jesus would not, it was believed, be fulfilled by Christian humanitarian activism, but with an eschatological end time “latter rain” second Pentecost outpouring of the miraculous: pneumatological revelations, visions, anointing, Spirit-inspired prophecy, and healing.

Second, Francis reflects the conviction that in this approaching worldwide end time revival, material wealth will be the spiritual currency through which God’s great commission will be accomplished. That is, God will fund this end time revival through a massive transfer of wealth to true Christian believers. The economic vehicle for this

34 Howard A. Snyder, Models of the Kingdom (Nashville: Abingdon Press, 1991).
transfer will be the divinely appointed global neoliberal capitalism, a system that encourages wealth to be generated by means of individual initiative, investments, entrepreneurship, and minimal governmental control.

Francis also teaches, as do other prosperity gospel representatives, that money is the visible and material sign and means of this divine funding for God’s end time mission in the world and fulfillment of the great commission. In Thomistic language, money is a sacramental, (in this case a material) object blessed and set apart for God’s purpose (eg, praying over an offering). Money is the tangible sign that the promise of the kingdom is being fulfilled in the present. Here the symbol of money is turned on its head from being a beguiling necessity to a celebrated. It is an eschatological sign when Christian believers find wealth being poured upon them, in ‘good measure, pressed down, shaken together, running over’ (Lk 6:38, RSV). More importantly, it is a dedication of God’s beneficence to participate in God’s mission. Francis poses the question directly asking, “Can God count on you to be faithful to the mission of the kingdom?”

Furthermore, Francis’s eschatology of a prosperous end time revival appears to be an aspect of the premillennial hope of Christ’s return by incorporating not only the great commission but also healing of the body and prosperity. This represents the traditional Pentecostal four-fold gospel with the exception that she replaces “Soon Coming King” with prosperity. Although this hints toward a postmillennial realized eschatology, her end time rhetoric suggests otherwise.

Finally, Francis’s policy of building partnerships with non-believers is not mere humanitarian expediency, but one important vehicle to carry out the great transfer of wealth. One somewhat surprising but special source of this end time harvest of wealth will come from the Arab world since Ishmael’s descendants stand in a special relationship with the Abrahamic Covenant. She therefore counsels believers to make “strategic alliances” with the Arab east: “Ishmael shall serve his brethren for the sake of his father…. God is

36 Francis’s version of the Four-fold Gospel: Jesus is Saviour, Healer, Deliverer/Exorcism, Wealth; “Lord of Wealth,” CD3. It is not clear that this was an intentional dismissal of the eschatological hope or simply intended for emphasis.
The Prosperity Gospel and Money

going to bring people to serve you that are not Christians, because the seed of Ishmael will bless his father Abraham.”

In sum, the prosperity gospel according to Francis’s version, cannot be regarded as a totally “new thing.” Nor can its kingdom theology be too closely wrapped within Snyder’s transformative Christianized Culture. It is its Pentecostal identity that shapes its theology of divine providence and evangelistic expectation. And its adaptation of neoliberal capitalism provides a currency chosen by God to accomplish those providential and evangelistic mandates. I propose therefore, that Francis’s version of prosperity gospel theology is a unique charismatic kingdom theology, with elements of the old social gospel movement transplanted into late twentieth century Pentecostal-charismatic Christianity.

Plundering the Devil’s Den?

In the prosperity gospel narrative, the promise “So you shall plunder the Egyptians” (Ex 3:22) is a key ingredient in God’s great wealth transfer to the people of God as part of God’s ultimate purpose for reconciling the world and ushering in the kingdom of God. I conclude with the following six reflections. First, there is a consensus among all Christians that the “devil’s den” was plundered sufficiently and for all time by Jesus’ atoning death on the cross. Further, the common metaphor of spiritual warfare in prosperity gospel theology is vividly dramatized in the early “Christus Victor” theory of the atonement. I suggest that this central act celebrated by all Christians calls us minimally to acknowledge followers of the prosperity gospel as sisters and brothers in Christ, and consider our differences a family matter.

Second, the prosperity gospel emphasis on the present dimension of the kingdom should be understood as a corrective to evangelical views that spiritualize and interiorize the present kingdom in soul-saving, postponing the rest to the eschaton. The latter is particularly evident in conservative reformed circles represented by such leaders as Arthur W. Pink, Martin Lloyd-Jones, and R.T. France.

37 Ibid.
In the words of William Hendriksen, the exclusive mandate of the church is evangelistic and “any other mandate outside of a directly evangelistic mandate is a distraction to the church and a hindrance fulfilling its mission.” The seeds of a holistic gospel in the present can be seen in A.B. Simpson’s Four-fold Gospel, one of which is Jesus the Healer. In other words, plundering the devil’s den in our present time must include the material as well as the spiritual.

Furthermore, the effort to resolve differences over the prosperity gospel on purely exegetical grounds will be only partially successful. One reason is that other traditions which protest the prosperity gospel hold teachings that are themselves at least debatable on exegetical grounds. This is compounded by a hermeneutically weak method of interpretation; in the case of the prosperity gospel the building of a narrative of the great transfer of wealth based on imposing the narrative on individual texts which alone do not support that narrative. It may be, however, that either a ‘gospel instinct’ or the cultural force of the reader may allow a text to be interpreted in ways that allow for multiple meanings. The authenticity test may well lie more in praxis than the traditional reformed evangelical view that only pure behaviour can issue from pure doctrine. Mennonite Alan Kreider argues that it was not primarily the force of Christian ideas that resulted in the growth of early Christianity, but habitus, their “habitual behavior” which spoke persuasively what they believed.

The degree that the prosperity gospel authentically addresses the needs of the poor (Luke 4:18-19), the material and physical dimension of the kingdom is a sign of the presence of the kingdom. I specifically refer here to the ministry of Pat Francis. This statement does not require believing that such material flourishing will usher in the eschatological kingdom. There are signs that, though many have been hurt, disappointed and even had their hopes dashed, many poor will be lifted

out of poverty. The fact that a significant number of Pentecostal churches in the global south embrace some form of the prosperity gospel is at least cause for reflection. Without lionizing or criticizing the phenomenon, it is worth noting that they are reading the same Bible, but through different eyes. This should at the very least give pause before judgment.

It is also possible to view Francis’s ministry as filling an important niche within the wider context of traditional and evangelical churches. All three streams respond in some way to the personal and material needs of our world, especially the poor and indigent. Due in part to being a legacy of the European state church, mainline churches have more connections and give more attention to the role of government in serving the poor. Evangelicals (at least in the twentieth century) have developed strong faith-based ministries but are disinclined to support broad-based government programs. In a culture of neoliberal capitalism which places priority on education, skill-development, and training for the economy, Francis envisions an aggressive program to move people from poverty to self-sufficiency and to kingdom partners.

Finally, scripture issues repeated warnings of the lure of greed and the prosperity gospel has a mandate to proclaim the “whole counsel of God.” Will the next generation of plunderers of the devil’s den be the stewards and missionaries which Francis calls them to be, or will they succumb to the temptation of Ananias and Sapphira (Acts 5)? Will they recognize the warning signals when they become financially comfortable and “at ease in Zion”? Do prosperity gospel leaders equip them for the long and arduous journey of faith? Pastor Yonggi Cho of Yoido Full Gospel church preached the “Threefold Blessing” of salvation, financial prosperity, and healing which was a message of hope that sustained the Korean people through the early years of hardship and abject poverty through to its current prosperity. In his recent study, Sang Yun Lee counsels that the church not dispense with prosperity teaching now that the people are affluent, but rather redirect the same message of hope to a new generation of poor and
This may be particularly relevant in North America if perchance the wave of neoliberal capitalism wanes.

**Conclusion**

Pat Francis’s testimony and ministry present us with a challenge. Many observers, often white and middle-class, raise exegetical questions, warnings about the pursuit of money, and dangers of exploiting the vulnerable. These are appropriate, but not necessarily the first questions to be asked. Those listening most earnestly to Francis are the poor and those most affected by social and financial insecurity. They already know what it feels like to be the last and the least, to be the servant. What they listen for is hope, the promise of life, here, now and forever. Many of us cannot join their conversation because we know little or nothing of their struggles, physically, financially, emotionally, or spiritually. This question remains: did Francis find in the theology of the prosperity gospel a more culturally appropriate message for communicating the gospel, i.e., more hope, than in the traditional theologies that speak to the middle class and wealthy, the established, and the educated? Is the gospel she preaches the most appropriate one for the world in which she found herself and her calling, among the poor, the broken, the desperate, and the imprisoned?

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