“Money Doctrines – Traditional versus Word of Faith Teaching”

By

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Christopher (Chris) Tolliday has had an extensive working career in a number of fields including a builders’ labourer when he was a financial member of Australia’s left-wing trade union the Builders’ Labourers’ Federation (BLF). He continues to have an active interest in communism and post-communist studies; critical perspectives on religion; cultural Marxism; indigenous issues; Marxist issues; philosophy; popular music; postmodernism; and social justice issues. At the time of writing of this book he was in his final year of an undergraduate degree in Arts at Deakin University, Australia where he majored in sociology. He has won the Golden Key Award for outstanding academic achievement at Deakin University. He is presently an active member of Tenterfield Presbyterian Church, 117 Logan Street, Tenterfield NSW 2372, Australia.
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Dedicated to: Rev. Dr. Allan Chapple and Rev. Dr. David Seccombe. This might be the last assignment I ever hand into you (27 years late)!
Abstract

There has been a significant volume of scholarly work conducted recently within the accounting literature on the role of money, investment and accounting within religious organizations. However, scant attention has been paid to modern Pentecostal understandings of money, investment and accounting, which is surprising given the high public profile of American televangelists who are nearly exclusively Pentecostal people. In this book we study the major money-related doctrines of American husband-and-wife televangelist Faith Teachers Kenneth and Gloria Copeland. We find the unique Copeland interpretation of “Treasures in Heaven” (Matthew 6:20) to be a complete inversion of the traditional or Anglican theological interpretation. While the traditional interpretation is that this verse refers to future rewards available after death, the Copelands argue that it refers to rewards existing now in the heavenly places in what they refer to as the believer’s “heavenly bank account”. The Copelands also believe in a literal “hundredfold return” on monetary and other gifts made “for the gospel’s sake” (Mark 10:29-30). Overall we find that the individualistic capitalistic pro-investment and stewardship position that Weber ascribes to Calvinism is emphasized in the Copelands’ teachings. However, this is balanced by warnings about the link between money and selfishness and a compassionate emphasis on the communitarian principle of “from each according to his ability, to each according to his needs” (Marx).

Key words: Christian Theology; Gloria Copeland; Kenneth Copeland; Faith Teaching; Kenneth E. Hagin Sr.; Hillsong Church; Hundredfold Return; Pentecostalism; Sacred-Secular Divide; Treasures in Heaven.
“Money Doctrines – Traditional versus Word of Faith Teaching”

“Modern days may require modern methods, but the principles of ‘the faith which was once delivered unto the saints’ must remain unaltered” (Henry E. Wiggins, leader of the Assemblies of God in Australia, 1937).

Introduction
There has been a significant volume of scholarly work conducted recently within the accounting literature on the role of money, investment, and accounting within religious organizations which has built upon the pioneering work by Booth (1993), Laughlin (1988, 1990), Lightbody (2000), and Parker (2001, 2002). For example, the Accounting, Auditing and Accountability (AAAJ) journal published a 2004 special edition on “Theological Perspectives on Accounting” (featuring articles by Davison, 2004; Gallhofer and Haslim, 2004; Jacobs and Walker, 2004; Kreander et al., 2004; McKernan and MacLullich, 2004; McPhail et al., 2004; Tinker, 2004) and the same journal had a 2005 special edition on “Bridging the Sacred-Secular Divide” (featuring articles by Berry, 2005; Hardy and Ballis, 2005; Irvine, 2005; Jacobs, 2005; McPhail et al., 2005). There were accepted articles for the APIRA 2007 Conference on accounting within the Seventh-Day Adventist Church in the 19th century (Hardy et al., 2007); internal controls in Malaysian mosques (Sulaiman et al., 2007); and accounting and accountability in Sri Lankan Buddhist and Hindu organizations (Jayasinghe and Soobaroyen, 2007).

The rise in prominence and popularity of the (Pentecostal) Hillsong Church in Sydney has also attracted much media and some scholarly attention (mostly from political scientists, philosophers, and
The extant scholarly literature (as at December 2009) on the “Hillsong phenomenon” has tended to emphasize the political and ideological links between Hillsong and the Liberal/ National Party Coalition in Australia¹ (see e.g., Lohrey, 2006a; Maddox, 2004, 2005; Pataki, 2007). However, despite this research on religious organizations, from both inside and outside of accounting, scant attention has been paid up until now to modern Pentecostal understandings of money, investment, and accounting.

The purpose of this book (originally it was a long article which was then cut down to size for journal article publication in 2010²) is to direct attention to and critique some recent radical writings on money, investment, and accounting from the theology discipline. In the same way that writings by any French philosopher on these topics would be gratefully brought into the accounting literature by earnest scholars, we should be equally keen to expose ourselves to radical new ideas put forward by contemporary theologians. The doctrines on money taught by Pentecostal authors Kenneth and Gloria Copeland since around 1974 have truly challenged many of the established doctrines on these topics that have remained essentially unaltered since the inception of the church nearly two thousand years ago. In particular, the Copelands challenged the previous romanticized, spiritualized interpretation of the biblical term “Treasures in Heaven”, re-defining it such that the benefits must no longer be postponed until after death but can be “downloaded” in money form into this present life. It is important for accounting and

¹ For an introduction to this literature, see Lohrey’s (2006a) Quarterly Essay on Hillsong church and the various responses (Campion, 2006; Collins, 2006; Costello, 2006; Dunstall, 2006; James, 2006; Jensen, 2006; Lohrey, 2006b; Maddox, 2006; Pataki, 2006; Shanahan, 2006). Regarding the rise of the Religious Right in America, see (this is not a complete list): Diamond (1995, 1998); Friend Harding (2000); Goldberg (2007); Hedges (2007); Kaplan (2005); Martin (2005); Wilcox and Larson (2006).

² What we have here is the original longer version of the 2010 article with minor editorial amendments having been made to the text in December 2017 prior to book publication. Real-world and scholarly developments since late-2009 are not incorporated into the book.
finance academics to have some exposure to this radical teaching since Pentecostal religion has gained tens of millions of new adherents in (especially) Asia, Africa, the Pacific Island nations, and Latin America in the past sixty years and many of our students may have been recently exposed to and/or embraced these doctrines.

This book provides an overview and critique of the “Faith Teaching” on money, investment, and accounting of American husband-and-wife televangelists, Kenneth (b. 1936 in Lubbock, Texas) and Gloria Copeland (www.kcm.org), two of the leading Faith Teachers in the modern Pentecostal church. Jacobs (2005, p. 198) writes that “[o]ne important aspect of [the clergy’s] jurisdiction is the issue of what Church members do with their money”. The Copelands have not been shy in claiming jurisdiction over this area of their TV partners’ lives, having written four full-length books and several mini-books exclusively on this topic in the past 43 years. The Copelands vie with flesh and blood church leaders who would also claim that they should have the “last word” on this topic as far as their physical world flock is concerned. There is thus not only a “jurisdictional conflict” between the clergy and accountants (Jacobs, 2005, p. 198) but between the physical-world and the virtual clergy.

3 We believe that it is a worthwhile endeavour to study the writings of theologians independently of any analyses of the lifestyles of those theologians (in the same way that we do not allow the lifestyles of academic accountants and philosophers to unduly influence our reading of their works). However, some readers may find it relevant to know that the Copelands have been unable to escape adverse media and governmental attention in recent years. Kenneth Copeland is joint defendant in an October 2007 legal action as a member of the Board of Regents of Oral Roberts University (CNN Online, 15 October 2007) and, on 6 November 2007, United States senator Chuck Grassley of Iowa announced an investigation of Kenneth Copeland Ministries by the United States Senate Committee on Finance (CBS News Online, 6 November 2007). Copeland has been required to submit certain of the ministry’s financial information in the face of allegations of excessive personal consumption and a lack of accountability as to where donations have ended up. In terms of doctrine, Faith Healing and Prosperity Gospel teachings have been continually attacked over many years (see e.g., The Philadelphia Inquirer, 24 September 1994; The New Yorker, 6 December 2004; Africa News, 21 August 2005). For a theological criticism of Kenneth E. Hagin Sr.’s ministry written by an ex-follower see Liichow (1998).
Jacobs and Walker (2004) document the highly structured accountability systems and processes used by the Scottish Iona Community to maintain exclusivity and control. However, they note (p. 376), following Foucault (1991; see also Booth, 1993; Flynn, 1994; Foucault, 1980a, 1980b, 1980c, 1988a, 1988b, 1988c; Irvine, 2005; Jacobs, 2005; Sawicki, 1994) that every power technology contains within itself the possibilities for resistance. Within the Iona Community, resistance could be effected easily since a member could simply not meet accountability requirements and/or leave the Community. Large-scale resistance to individualized accountability to leaders for use of time and money led to the movement switching its focus to more socialized forms of accountability (group meetings) which met with wider acceptance. In the same way, resistance to the Copelands message can be easily effected: if the Copelands do not present a primarily positive and encouraging message to their worldwide TV audience, viewers can simply switch their TV sets off since there are no formal or legal “ties that bind” TV viewers to the ministry. Furthermore, the likelihood of resistance is higher in the case of the Copeland viewers than for Iona Community members since the former have invested no or very little “social capital” in their movement (Bourdieu, 1979, 1993; Kahn-Harris, 2007; Putnam, 2001; Thornton, 1995).

The Copelands in fact have acknowledged that a believer’s primary accountability is to her/his local physical-world (as opposed to virtual) church. For example, Kenneth Copeland (Copeland, 1974, 1997) suggests that the tithe (10% of gross income, a “Christian tradition” in Jacobs and Walker’s (2004) words) should be paid to the place(s) where the believer is fed spiritually (the “storehouse” of Malachi 3:10; Copeland, 1974, pp. 75-81, 1997, p. 120)\(^4\). However, he adds that this storehouse “usually”

\(^4\) The tithe is a part of Pentecostal theology based on the Old Testament tithe. “The tithe
would be the believer’s “local church” (Copeland, 1997, p. 120). Nowadays, televangelists such as the Copelands, Creflo Dollar, Benny Hinn, and Joyce Meyer do attract worldwide and devoted followings and local churches often complain that their members’ tithes, financial offerings in excess of the tithe, and heart loyalties often go to the televangelists and not to them. This jurisdictional conflict between the physical-world and virtual clergy is only likely to increase in the future.

In regards the Copelands’ theology on money, investment, and accounting, we find that the individualistic capitalistic pro-investment and stewardship position that Max Weber (Weber, 1965) ascribes to Calvinism in *The Protestant Ethic and the Spirit of Capitalism* is emphasized in the couple’s teachings. Our finding here is consistent with Lohrey’s (2006a, p. 25) claim that Calvinism underpins the logic of the Hillsong Prosperity Gospel. However, the Calvinist influence is balanced in Copeland theology by warnings on the link between money and selfishness (Copeland, 1974, 1985, 1997; Irvine, 2005, pp. 220, 230; Tinker, 2004, p. 446; Tucker, 2006, p. 17) and a compassionate emphasis on the communalist principle of “from each according to his ability, to each according to his needs” (a saying made famous by Karl Marx and which first appeared in his late-period work *Critique of the Gotha Program* (1994, p. 321)).
The Copelands, and especially Kenneth (the idea is not present in Gloria Copeland’s 1978 book *God’s Will is Prosperity*), rely heavily upon the notion of the “*heavenly bank account*” (Philippians 4:17; 1 Timothy 6:17-19), in contrast to the earthly bank account, “where moth and rust destroy and where thieves break in and steal” (Matthew 6:19b). They use a uniquely modern Pentecostal interpretation of the teaching of the Apostle Paul in Philippians 4:17 (“Not that I am looking for a gift, but I am looking for what may be credited to your account”) (New International Version (NIV), emphasis added) and 1 Timothy 6:18-19 (“Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life”) to argue that each believer has a spiritual bank account (i.e., the Treasures in Heaven), denominated in dollars and existing *now* in a parallel heavenly universe. By selfless giving, the believer will build up her/his “Treasures in Heaven” (Matthew 6:20) rather than her/his “Treasures on Earth” (Matthew 6:19) and this is infinitely wiser.

The Copelands (see Copeland, 1974, chap. 3, 1997, chaps. 6, 9) rely on a unique modern Pentecostal understanding of the term “Treasures in Heaven” used by Christ in the Sermon on the Mount (Matthew 6:20). The Copeland interpretation of Treasures in Heaven we find to be a complete inversion of the traditional or Anglican theological interpretation. Whilst the traditional interpretation is that this verse refers to future rewards available after death, the Copelands argue that it refers to rewards existing now in the heavenly places in what they refer to as the believer’s heavenly bank account. In other words, Treasures in Heaven refers to accounting entries made by God (as the accountant for

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7 All Scripture references are from the New King James Version (NKJV) unless otherwise stated.
the banker) in a heavenly bank account which is denominated in dollars and which exists in time now in a parallel heavenly universe. Therefore, the Treasures in Heaven doctrine is closely connected to the heavenly bank account doctrine; and the latter could not exist without the former. Both doctrines were already established by Kenneth as early as 1974 (the eighth year of his ministry’s existence) when he released his highly influential book *The Laws of Prosperity* (which is still in print and available for purchase at www.kcm.org).

Both doctrines are also closely connected to the third major doctrine we study in this book, that of the “*hundredfold return*”. All three of the Pentecostal doctrines on money that we study in this book rely upon the Pentecostal interpretation of the term Treasures in Heaven. In Copeland (1978), Gloria explains that the hundredfold return is: (a) a literal, financial 100 times return on an initial monetary gift (Copeland, 1978, p. 71); and (b) that the return comes physically to the believer by faith and exclusively “in this life” (i.e., the believer does not need to wait until heaven or the glorification of the body) (Copeland, 1978, pp. 74-75; see also Copeland, 1997, pp. 142-143).

There are similarities and differences between the key Copeland doctrines of the heavenly bank account and the hundredfold return and

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8 The CPA Conference 2008 discussant for this paper David Woodward raised the interesting point that the Copelands never seem to write books together. Within the context of Christian culture today “mens” and “ladies” ministries are typically separated with men’s meetings on Saturday mornings with male speakers and ladies’ meetings on weekday mornings with largely female speakers and creche facilities, etc. As such it is consistent with church culture for husband and wife authors not to write books jointly. The Copelands did jointly edit a book *One Word of God can change your Finances* in 1999 but their contributed chapters were authored by either one or the other. As for differences in doctrine, we point out that the “hundredfold return” doctrine was introduced by Gloria in her 1978 book and does not appear in Kenneth’s 1974 book. However, it appears in Kenneth’s later 1985 and 1997 books (e.g. see Copeland, 1985, p. 55 (one brief mention), 1997, pp. 142-143, 167). The Copelands are probably patriarchal when viewed by today’s secular standards but fairly radical when viewed by Christian standards. After all, Pentecostal minister Kenneth E Hagin in the 1960s and 1970s wrote his entire ministry’s material and his wife was a “stay-at-home” pastor’s wife whose name was never in the spotlight. When compared to the Hagins, the Copelands’ joint TV and book ministry is significantly different.
the Seventh Day Adventist (SDA) theology of the Books of Account described in Hardy et al. (2007). The similarities are that the accounts are literal and the accounting takes place now in a parallel heavenly universe and also in that God is the actual accountant (not simply like an accountant, as Hardy et al. (2007) explain). The differences are that the SDA books relate to sin, good works, and judgement whereas the Copeland account avoids sin completely and is based on giving and good works (credits) and withdrawals by the believer by faith through positive confession (debits). Friedrich Nietzsche’s thesis developed in *The Anti-Christ* (Nietzsche, 1990, Section 26) that the power of the priest relies upon the doctrine of sin does not seem to be able to explain the Copelands’ ministry where sin is rarely referred to. However, sin is indirectly present to the extent that lack of faith is regarded as sin for the Copelands (although the word “sin” is rarely used). Even this is debateable as the Copelands stress that we each have been given “the measure of faith” (Romans 12:3, *King James Version (KJV)*, emphasis added) and so no believer can claim that she/he has no faith. Lack of faith for the Copelands is usually portrayed as an example of poor stewardship. In other words, the person did not make the effort to develop, test, and build up her/his faith through actively exercising it (with faith being viewed as similar to a bodily muscle).

The remainder of this book is structured as follows. Chapter 2 introduces the Pentecostal Movement and Faith Teaching; whilst Chapter 3 discusses the Copeland partnership model, and in particular the key money, investment, and accounting doctrines of Treasures in Heaven, heavenly bank account, and hundredfold return. Chapter 4 concludes the book.

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9 Not only “all good Englishmen” (Marx, 1976, p. 170, paraphrased) but God as well prepare sets of books under Copeland and SDA theology.
History of the Pentecostal Movement and Faith Teaching

The Copelands are part of one relatively modern branch of Pentecostalism known as Faith Teaching or Faith Ministries or Word of Faith. From here on in, for the sake of simplicity, the term Faith Teaching is used synonymously with Pentecostalism. Faith Ministries are known by that name because of the central role that the believer’s own personal faith plays in the theology. Frequent citation of the verse “So then faith comes by hearing, and hearing by the word of God” (Romans 10:17) by Faith Teachers emphasizes the importance of hearing to faith in Faith Teaching (cited in Capps, 1976, p. 21; Copeland, 1974, pp. 9, 90, 107, 1978, pp. 8, 97, 1992, p. 7, 1995b, p. 8, 1997, pp. 79, 168). Other important Bible verses in Faith Teaching are Hebrews 11:6 (“But without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him”) (cited in Copeland, 1978, pp. 23, 106, 137, 1992, p. 13, 1995b, p. 8, 1997, p. 160, 2004, p. 14) and Hebrews 11:1 (“Now faith is the substance [noun] of things hoped for, the evidence of things not seen”) (cited in Copeland, 1992, p. 24, 1995b, p. 8).

In the Faith Teaching interpretation of Hebrews 11:1, faith is viewed as an intangible substance (thing) for the movement’s supporters; it is viewed as a literal (but invisible) reality or thing rather than just a concept. Faith Teaching relies heavily upon the NT rather than upon the Old Testament (OT), consistent with the Pentecostal movement’s working-class and African-American roots (to be discussed shortly).

Historically, the modern Pentecostal movement arguably began at a Bible college in a house called “Stone’s Folly” located in Topeka, Kansas (Noble, 1990; Liardon, 1996, chap. 4). The beginning of the movement can be traced back to December 1900 when a group of Stone’s Folly
students taught by Charles F. Parham (1873-1929) were given an assignment to research the “Baptism of the Holy Spirit” from the biblical Book of Acts (which recounts the acts of the early church apostles). After the assignment was completed the same students received personally the Baptism of the Holy Spirit, including speaking in other tongues, the first student to receive it being one Agnes M. Ozman (Liardon, 1996, p. 119; Noble, 1990). Knowledge and experience of the baptism spread in January of 1901 when Parham preached about it in a church in Topeka.10

An important early Pentecostal movement lasting from April 1906 to around 1909 was known as “The Azusa Street revival” and involved meetings organized by the African-American preacher and son of freed Louisiana slaves, William J. Seymour (1870-1922) and held in a former Methodist Church building located at 312 Azusa Street, Los Angeles (Liardon, 1996, chap. 5; Nelson, 1981; Noble, 1990; Tucker, 2006, p. 10). The movement rapidly spread to other cities and Pentecostalism remained a predominantly working-class movement throughout the 20th century. Seymour continued to teach and lead meetings at Azusa Street until his death in September 1922 (although the movement’s zenith was reached many years earlier) and leadership of the Azusa Street meetings was continued after his death by his widow Jennie Evans Seymour. Seymour was known as a very humble man but often struggled in the areas of organization and maintaining control over meetings. He would sometimes pray in meetings with his head inside a shoebox, which reflects his desire to seek God without hindrance and the total lack of emphasis he placed upon outward display (Tucker, 2006, p. 10). Seymour’s involvement indicates that modern Pentecostalism has working-class and African-American roots, roots that remain firm up

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10 Pentecostals believe that the Baptism of the Holy Spirit is a once-off subsequent to salvation experience which is always evidenced by its external sign, the speaking in other tongues (which can be in an earthly or heavenly language).
until the present day. McGrath (2004, p. 195, cited in Pataki, 2007, p. 20) estimates that there are today 500 million Pentecostal believers worldwide. The largest Australian denomination that subscribes to Pentecostal theology and practice is the Assemblies of God (AOG) which includes Hillsong Church.

It is generally believed among Pentecostals that the founder of Faith Teaching is Kenneth E. Hagin Sr. (1917-2003), of Tulsa, Oklahoma, who began his ministry as a 15-year-old boy in April 1933 after having been miraculously healed of an incurable blood disease from which doctors had predicted that he would never recover (Liichow, 1998). In terms of Hagin’s influence on the next generation of Faith Teachers, Liichow (1998) writes:

"Rev. Hagin’s teachings are accepted without question by the rank and file charismatic and many of the most popular charismatic ministers acknowledge Hagin as their spiritual father. Some of those who publicly acknowledge their debt to ‘Dad’ Hagin include Fred Price, Kenneth and Gloria Copeland, Norval Hayes, Buddy Harrison, and Keith Butler, to name only a few”.

Hagin’s message, best represented by best-selling books such as The Believer’s Authority (1986a) and How you can be led by the Spirit of God (1986b), relies heavily upon the dualistic (Frandsen et al., 2007; Pataki, 2007) or dialectical notion of God (good/ truth/ love/ healing/ prosperity) and Satan (evil/ lies/ hate/ sickness/ poverty). In The Believer’s Authority, Hagin (1986a) outlines the doctrine that Christ, both literally and metaphorically, now sits at the right hand of God in heaven (see also Copeland (1974, p. 29) who agrees with this doctrine) and “All authority has been given to [Him] in heaven and on earth” (Matthew 28:18). Satan is the fallen angel who rebelled and now stalks

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As from 2007, the Assemblies of God denomination in Australia goes under the name of umbrella organization, the Australian Christian Churches (ACC). It is referred to as the “AOG in Australia” throughout this book. The AOG in Australia was formed in 1937 as a result of the merger between two bodies created in the 1920s, the Pentecostal Church of Australia based in Melbourne and the Assemblies of God in Queensland (Anonymous, 2007c).
the earth (he is not permitted to re-enter heaven, which is a literal realm, existing now, somewhere above the earth), tempting, deceiving, making people sick, and otherwise afflicting people. In some ways, for authors such as Hagin, Satan is the artificially created “straw-man” anti-thesis of Christ (Moynihan and Søderlind, 2003, pp. 126, 146, 391). He has been described as a “Trotsky in the revolution” since Stalin demonized Trotsky and yet the name of Trotsky only makes sense at all within the context of a post-revolution Russia. Satan likewise only makes sense within a Christian context.

Kenneth and Gloria Copeland walk in the same theological tradition as Hagin. According to Wikipedia, Copeland was converted at age 26 in November 1962 and enrolled in theology at Oral Roberts University in Tulsa, Oklahoma in the fall of 1967 (but never graduated) (Anonymous, 2006). The Copelands’ ministry experienced strong growth throughout the 1970s and their Believer’s Voice of Victory TV program commenced broadcasting in 1979. A main part of the Copelands’ motivation, since the beginning of their ministry, has been to inspire believers to have more faith, not only in God but also in their own words as Faith Teaching adherents believe that words are containers possessing spiritual power, either positive or negative. So, according to “power of words theology”, a person including a Christian who speaks negative words constantly “over her/his own life” (e.g., “I will never be successful in life”, etc.) may well find that those words take on a life of their own and come true in reality for her/him. The Copelands argue that speaking positive, faith-filled words, likewise, creates future positive benefits for the believer although this is just a general tendency (much like Marx’s “law” of the declining rate of profit (Callinicos, 2003, pp. 38-39; Marx, 1981)).
Power of words theology is a key Faith Teaching doctrine and has been based historically around the Faith Teaching interpretation of Mark 11:23b (cited extensively by Gloria in Copeland (1978, pp. 96, 102-116, 160, 2004, p. 20), by Kenneth in Copeland (1974, pp. 16, 25, 96-97, 102-103, 1985, pp. 53, 60, 1997, pp. 14, 16, 2007, p. 5) and by Capps in The Tongue: A Creative Force (Capps, 1976, pp. 22, 73, 142)), a verse which arguably says (and only then in the KJV): “you can have whatever you say”. An anonymous customer reviewer who posted a review of Capps’ (1976) book on Amazon.com argues that this doctrine is based on a misreading of Mark 11:23b which itself is part of the larger passage Mark 11:20-24 addressing the topic of prayer. The reviewer claims that the intention of Mark 11:20-24 is to address only the topic of prayer and not the much more general topic of the power of spoken words. The interpretation of Mark 11:23b is an area where traditional or Anglican Christians (and ex-Faith adherents) generally hold that Faith Teachers have made the mistakes of quoting an isolated verse out of the context of its passage and making the verse apply to a larger number of situations than the original author intended (Liichow, 1998). As Liichow (1998, emphasis original) states: “It is obvious that for brother [Kenneth] Hagin proving something by the Word of God consists of finding a text, regardless of its context, and thus proving the validity of a concept by mere proof-texting, which is no proof at all”.

Traditional/ Anglican theologians (e.g., English, 1992; Haacker, 2003; Hull, 1983; Johnson, 2003; Mitchell, 2003; Rosner, 2003; Schweizer, 1983; Stagg, 1983; Stendahl, 1983; Stevenson, 1983) argue that the historical context of the gospels/ epistles and the modern-day context of the hearers must both be understood (and the similarities and

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12 Reliance upon this doctrine has led to Faith Teachers being referred to as the “name it and claim it” preachers and their followers the “name it and claim it” brigade.
differences grasped) by Christian preachers. Stendahl (1983, p. 306) claims that “the Pauline and biblical authority in and behind our preaching has its highest density where the message is closest to Paul’s original intention and most analogous to the situation which he addressed himself in the first place”. Furthermore, Stendahl (1983, p. 308) states that “[a]pplications and analogies should be reasonable, not contrived” whilst Schweizer (1983, p. 251) adds that “preachers cannot distil a pure doctrinal statement out of a parable [for Schweizer, parables always contain a mix of minerals and mud]”. Hull (1983, p. 173) remarks that “[academic] form-criticism forces us to honor the integrity of the pericope [individual paragraph] as the most basic building block of the Synoptic Gospels” and that “[w]hile there may be a key sentence, phrase, or even word worthy of an entire sermon, such bits and pieces of the text should always be set within the context of the form-critical unit to which they belong” (p. 173). In regards the Pauline epistles, Haacker (2003, p. 19) forcefully contends that:

“Positive or negative judgements on Paul are usually based upon some well-known doctrinal statements of his, isolated from the argument of their context and quoted without regard to the circumstances of his life and times. Instead of such more or less arbitrary opinions, to do justice to the person and work of the apostle demands a careful consideration of the character of our sources and an interpretation of his teaching as conditioned by his social and religious background and as part of his ministry of founding and fostering young churches in the Mediterranean world outside Judaea”.

Hull (1983, p. 175, emphasis added), a traditional theologian, also cautions against searching for and preaching “novel religious ideas” when he states that: “Our task, like that of the Evangelists, is not so much to create new material, in the sense of novel religious ideas, but to adapt existing resources in creative fashion to meet the challenges of our own time and place”. Generally speaking, Hull (1983, p. 176, emphasis added) recommends that a preacher “prepare [sermon] outlines based
on a thorough study both of current scholarship and of the text itself [as this] will enable the preacher to track the mind of the Evangelists”. Hull’s (1983) approach is vastly different (as we shall see) from the approach of the Faith Teachers who are not concerned so much with the “mind of the Evangelists” but with what God, the Holy Spirit, angels, and personal experience reveals to them now and personally.

However, other traditional theologians (e.g., Morgan, 2003) claim, in the spirit of Jacques Derrida and post-modernism (Smith, 2006, chap. 2), that a text may have multiple meanings, some of which the original author may not even have been aware of. In Morgan’s (2003, p. 245, emphasis added) words, “[t]heir [modern] Pauline-influenced theologies also affect how Paul is understood today, and there is enrichment as well as distortion here. Great literature, including religious literature, accumulates meanings unknown to the original author” and this is even referred to as a “snowball effect” (p. 245). To illustrate his point, Morgan (2003, p. 245) argues that: “[t]he Authorized Version of 1 Corinthians 13 ... is rhetorically more powerful than the original [Greek text]”. Furthermore, argues Morgan (2003, p. 246), “[all] interpretations are transient”, which is a phrase that Derrida himself would surely have agreed with.

In addition to this, Paul’s interpretations of the OT scriptures in his NT epistles have been viewed by mainstream theologians as being in places “strange” (Stendahl, 1983, p. 316); “somewhat arbitrary” (Longenecker, 2003, p. 71); “peculiar” (Longenecker, 2003, p. 71); “far from the most natural reading” (Longenecker, 2003, p. 71); “rather creative” (Longenecker, 2003, p. 72); and “unfettered by the original contours of the scriptural narrative” (Longenecker, 2003, p. 72). To those less familiar with conservative theological traditions, none of these descriptions is offered as praise! However, despite this, traditional
theologians’ challenges to Paul’s interpretations of the OT have always been very restrained and carefully worded due to the exalted position that Paul holds within the Christian tradition. An argument can be made that the same latitude in interpretation accorded to Paul should also be offered to the modern-day Faith Teachers.

The emphasis on my faith, rather than on the character of God, has been perceived to be a major weakness of Faith Teaching (Liichow, 1998). The opponents of Faith Teaching claim that the focus on my faith and using my faith to access financial and healing benefits encourages a shallow, individualistic, materialistic faith that is (too) well suited to the culture of Anglo-American (or Australian or Singaporean or Malaysian) consumer capitalism. Faith Teaching’s opponents argue that the Faith Teachers’ God is simply a magic genie or a switch to be flicked. Consistent with the magic genie thesis, Hedges (2007) repeatedly labels American televangelists as peddlers of “magic”; whilst in the Australian context Lohrey (2006a) speaks of Hillsong Church in terms of “New Ageism” (p. 16) and “showbiz” (p. 20).

The well-rounded modern message of Kenneth and Gloria Copeland has arguably moved the Faith Movement further away from the magic genie caricature, especially given Kenneth’s emphasis on the importance of love in the life of the believer (see e.g., Copeland, 1974, pp. 108-120, 1987a, 1997). As Kenneth has said, love is important not only for its own sake but also for the sake of faith because “faith work[s] through love” (Galatians 5:6b, cited in Copeland, 1974, p. 110, 1987a, p. 16). In Kenneth’s words, “[f]ailing to walk in love will stop faith quicker than anything else [that] I know” (Copeland, 1997, p. 109). Both Kenneth and Gloria also emphasize that, to receive the blessings of God, the “force of faith” must be mixed with the “force of patience” or “patience undergirds

Whilst Catholic and Anglican Church attendances have been declining in Australia as a long-term trend (as also indicated by the 2006 Census Results), Pentecostal affiliation in this country has been rapidly increasing (Collins, 2006; Lohrey, 2006a; Metcalf, 2007; Pataki, 2006, 2007). In the 1954 Australian census self-reported Anglicans were 37.9% of the population but this had declined to 20.6% by 2001 (cited in Collins, 2006, p. 83). Although Catholics had increased from 22.9% in 1954 to 26.6% in 2001, this is a counter-balanced by a very low practice rate. We get a very different picture when we study trends in Pentecostal church attendance in Australia. The 2006 Census Results indicate growth in those nominating themselves as “Pentecostal” by religious affiliation increasing by 26% since 1996 (Anonymous, 2007a). If we break down the percentage increases by states, we get a 48% increase in New South Wales (to 68,944); 27% in Victoria (to 41,530); 26% in both Western Australia (to 17,967) and Tasmania (to 4,777); and 15% in Queensland (to 61,022). The AOG claims to have presently 195,695 attendees with total attendances having increased by 30,000 people or 18% in the past two years (Anonymous, 2007b). Hillsong Church in Sydney and Australian Idol winner Guy Sebastian’s Paradise Community Church in Adelaide have an estimated 20,000 and 6,500 weekly attendees respectively (Lohrey, 2006a, p. 17). Although Lohrey (2006a, p. 63) claims, probably correctly, that mainstream denominations are “still the main religious game in town”, Pentecostalism is clearly on the rise in Australia (as elsewhere) and appears to be meeting genuine societal needs for encouragement.

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13 Berry (2005) also notes the decline in membership numbers that the Church of England and its “cat’s cradle” of associated organizations (the “eco-system”, in Berry’s words) endured during the 1980s and 1990s.
inspiration, and community (Putnam, 2001). Pentecostal churches and their weekly small groups are places where social capital can be expended and accumulated\(^{14}\).

\(^{14}\) Of course this observation does not extend to those followers of the televangelists whose only religious involvement is their engagement with their TV set.
The Copelands’ Partnership Model and the Three Major Money-Based Doctrines

The Copelands’ partnership model operates similarly to that of most secular or religious organizations and is similar to the partnership systems of Marilyn Hickey and Benny Hinn. The Copeland Model, however, utilizes much more developed theology. It also does not require that a given monthly amount be paid to the Copelands’ ministry which vividly demonstrates the Copelands’ personal integrity and faith in God. Kenneth Copeland (Copeland, 1997) states that he refuses to use air-time and letters to beg for money from partners. When a person signs up for partnership, through the Copelands’ website, she/he begins to receive free copies of the Kenneth Copeland Ministries (KCM) monthly magazine *Believer’s Voice of Victory (BVOV)* sent to her/his mailing address. The colour monthly magazine includes teaching sections, based 100% on Faith Teaching, on a variety of topics including the blood covenant (see Copeland (1987b) for the Copeland theology on this topic), faith, hope, love, giving, money, healing, relationships, perseverance, stewardship, wisdom, prosperity, and debt-reduction. The magazine also features letters called “testimonies” from readers around the world which mostly describe the joys of salvation; recount how God moved to heal supernaturally; or how by faith they withdrew from their heavenly bank account to receive an immediate material blessing in the form of money, unexpected debt cancellation, job promotion, etc.

The Copelands’ partnership model relies upon a number of key scriptural passages. Some of these passages are the traditional, accepted passages on accountability, stewardship, and investment found in the gospel narratives including the Parable of the Talents in Matthew 25:14-

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15 The first edition of *BVOV* was published in September 1973 and mailed to around 3,000 people. Within two years circulation had grown to 20,000. Present-day (2007-08) mailing list subscribers number 600,000 worldwide.
30 (cited in Jacobs, 2005, p. 205) and the Parable of the Shrewd Manager in Luke 16:1-15 (cited in Copeland, 1995a, pp. 14-15; Jacobs, 2005, pp. 189, 207). Reliance upon these passages is consistent with both Calvinism (Tinker, 2004, p. 446) and the life and theology of the eighteenth century English preacher and founder of Methodism, John Wesley (1703-1791) (Jacobs, 2005; Waller, 2003)\textsuperscript{16}. However, the Copelands also rely on many non-traditional passages and bring them together to create their modern Faith Teaching understanding of partnership and its reciprocal set of rights and obligations. Key passages here are Paul’s teaching on the heavenly bank account in Philippians 4:17 and 1 Timothy 6:17-19 and Christ’s teachings on Treasures in Heaven in Matthew 6:19-21 and on hundredfold return in Mark 10:29-30. All of these passages are interpreted in a way that would possibly surprise many Christians of more theologically conservative denominations as well as many non-Christians. Yet all are vital for the partnership model of the Copelands.

Whilst all three doctrines apply to individuals, they unite the Copeland partners since all stand to benefit equally from the doctrines (God is “no respecter of persons”; Acts 10:34 cited in Copeland, 1997, pp. 83, 158) and a partner can use the faith of others to inspire additional personal faith within herself/himself. Furthermore, the 1 Samuel 30 doctrine of “from each according to his ability, to each according to his needs” (to be discussed later) has a clear communal dimension whereby the benefits and blessings that accrue to KCM are claimed by Kenneth to

\textsuperscript{16} As someone who arguably did not believe in the doctrine of predestination (Waller, 2003, p. 23), for Wesley personal stewardship over time and money was a spiritual discipline and an act of accounting to God. For Irvine (2005, pp. 226, 230), a focus on stewardship within a local church can have a “communal” dimension since the focus is on together determining worthy projects (based on primarily spiritual criteria) and then funding them sensibly. For the Calvinists, according to Tinker (2004, p. 446) and Weber (1965), their belief in the predestination doctrine led to active investment in capitalist businesses as a way of proving and demonstrating their own (personal) salvation to themselves and to others. Clearly for Wesley, as well as for the Calvinists, there was no sacred-secular divide (Jacobs, 2005).
be spread around evenly across all partners independently of their personal financial contribution to the ministry. Therefore, the Treasures in Heaven are at least to some extent communal treasures. To illustrate the communal nature of the treasures, Kenneth has taught that the spiritual rewards from German evangelist Reinhardt Bonnke’s African crusades, where one million people may make a decision for Christ, accrue in part to KCM due to KCM’s gifts to Bonnke and, therefore, “pass through” to all KCM Partners as a collective (just like dividends “pass through” the company to the ordinary shareholders except that here, because of the 1 Samuel 30 principle, rewards may not necessarily be in direct proportion to monetary investment).

The Faith Teaching interpretation of the meaning of Treasures in Heaven is crucial for Faith theology. The Copeland interpretation of Treasures in Heaven we find to be a complete inversion of the traditional or Anglican theological interpretation. Whilst the traditional interpretation (which Copeland (1974, p. 68) calls “religious” and Copeland (1997, p. 99) labels “religious tradition”) is that this verse refers to future rewards available after death (colloquially “pie in the sky when you die”), the Copelands argue that it refers to rewards existing now in the heavenly places in what they call the believer’s heavenly bank account. In other words, Treasures in Heaven refers to accounting entries made by God in a heavenly bank account which is denominated in dollars and which exists in time now in a parallel heavenly universe (colloquially “steak on the plate while you wait”). Therefore, God is the accountant for the banker. The parallel universe is the same universe where Christ presently sits at the right hand of God, symbolically as well as literally (Copeland, 1974, p. 29).

Against the Copelands, theologians such as Carson (1978), MacArthur (1985), and Stagg (1983) hold steadfastly to the conventional
or traditional interpretation that the Treasures in Heaven of Matthew 6:20 are the contradiction of the Treasures on Earth of Matthew 6:19. For Carson (1978), MacArthur (1985), and Stagg (1983), if the Treasures in Heaven could be accessed now, what would be the point of contrasting them with the Treasures on Earth? In addition, the passage as a whole (Matthew 6:19-24) is encouraging believers to avoid materialism and concludes with the clear injunction that “You cannot serve God and Mammon” (Matthew 6:24b). For the Copelands' interpretation to work, Matthew 6:19-20 would have to be regarded as teaching on a different topic from Matthew 6:21-24. Stagg (1983, p. 218) provides a typical traditional interpretation of what he perceives to be the key theme running through Matthew 6:19-34. The sentence in italics indicates clearly that, for Stagg (1983), Treasures in Heaven is interpreted to mean the complete contradiction of the perishable treasures available in this life:

“This section is made up of many parts, the continuity not always apparent. One theme does seem to tie it all together, a proper disposition toward the material. Perishable treasure cannot sustain us in this life and we cannot take it with us. It has its place, but we perish with the perishable if we bury our hearts in it. ... The selfish live in darkness; the generous live in light. It is striking that Jesus warned that we cannot belong to God and Mammon (hoarded money) rather than God and Satan. Anxiety for things is unnecessary, futile, and evil. The material is not meaningless, but its meaning is to be secondary to God’s kingdom and his righteousness”.

Copeland (1974, pp. 68, 70, emphasis original) explains carefully his interpretation of Treasures in Heaven as follows and compares his interpretation with the traditional interpretation:

“In Matthew 6:20, Jesus teaches us to ‘...lay up for yourselves treasures in heaven, where neither moth [n]or rust doth corrupt, and where thieves do not break through nor steal’. This is what the Word says. However, with our religious heads we have read it this way: ‘Lay not up for yourselves treasures on earth...but lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt...and where thou canst not touch it until thou gettest to heaven’. e have added our own little idea, but this is not what Jesus meant. He was saying, ‘If you will let heaven be your treasury and your supply, then
regardless of what happens on earth, you will have a bank that is not subject to theft or ruin’. What you have laid up then will be ready when it is needed. Jesus was not referring to when we get to heaven. He was teaching about God providing for us now. ... Then the Lord said [to me], ‘I did not say this treasure could not be used until you get to heaven’. First Timothy 6:19 says to lay up for yourselves a good foundation for the time to come when you will need it. A heavenly bank is not subject to theft and ruin; it will always be there when you need it”.

All of the Copelands’ theology on money hangs on the correct interpretation of Matthew 6:20. Are the Copelands correct and the Treasures in Heaven refers to rewards accumulated in a heavenly bank account and available to be “downloaded” by faith in this life? Or is the traditional interpretation that the Treasures are available only after death the correct one? In our view, the Copeland interpretation seems to add to, rather than contradict, the traditional interpretation. As Hooker (2003, p. 111) remarks, “[a]s so often happens in theological controversy, each view contains some elements of truth”. In fact, Copeland (1974) agrees with the traditional theologians that perishable things have no usefulness after death. However, against the traditional theologians, Copeland (1974) argues that heavenly rewards can be brought down to earth to take on material form, something which Matthew 6:19-20 (in our reading of it at least) does not outrightly preclude.

The first book of Timothy 6:17-19 is especially interesting here. Potentially supporting the Copeland interpretation of the downloadability of the Treasures in Heaven is the fact that 1 Timothy 6:18-19 encourages accumulation of future rewards created by good works and generous giving so as to “stор[e] up ... a good foundation for the time to come, that [you] may lay hold on eternal life”. Does the “time to come” here refers to hard times in the current world that the believer might experience in her/his present lifetime? Or does it refer to the serene life after death, which would support the traditional interpretation of Matthew 6:20? In other words, does “time to come”
precede “eternal life” chronologically or are they simply different phrases to describe the same situation? If the time to come precedes eternal life chronologically and leads into it, then the Treasures in Heaven are a foundation for the hard times of this life, meaning that they are money which is potentially accessible to the believer to withstand future difficulties. On balance, 1 Timothy 6:17-19 seems to support the Copelands’ interpretation. This is especially the case if the *KJV* is used. The *KJV* (emphasis added) translates this passage as follows: “Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life”. The use of “against” in the *KJV* rather than “for” as in “against the time to come” suggests that the times to come will be difficult and that a firm foundation is needed to withstand them. It is hard to see how life after death, within the context of the Christian tradition, could be presented in this negative light. In addition, Ignatius, the third Bishop of Antioch after St. Peter, in a letter written in the early second century AD, seems to imply that believers can access accumulated heavenly rewards: “[L]ay up a store of good works as a soldier deposits his savings, so that one day you may draw the credits that will be due to you” (Epistle of Ignatius to Polycarp 6). In his notes to the letter, Andrew Louth (Louth, 1987, p. 112, n. 5) comments that, in Ignatius’ day, soldiers’ bonuses and prizes were deposited into a regimental savings account, held in the soldier’s name, the balance of which was given to the soldier at the end of his service term. Ignatius seems to be drawing his readers’ attention to this earthly practice and implying that the heavenly bank account operates in the same way.

However, a third middle-of-the-road interpretation may yet be possible. The “time to come” may refer to this present life without the believer literally having a heavenly bank account if the passage is interpreted to imply that in some general sense God has seen the
believer’s good works and generous giving and, because of His character, will therefore bless the believer (financially and/or in other ways) during hard times (Hebrews 6:10 cited in Motyer, 1984, p. 216). Although his writing here is somewhat ambiguous, John Stott (Stott, 1996, p. 162), the Rector Emeritus at All Souls Church in London since 1975, seems to have this third interpretation in mind when he states that “[i]t is rather spiritual treasure [promised here], which is (literally) ‘a good foundation for the future’, enabling the generous rich to lay hold of the authentic life which begins now and ends in heaven”. Motyer (1984, p. 216) agrees, in regards Philippians 4:17, arguing that this verse does indeed refer to Treasure in Heaven and suggests that creating credits to the heavenly bank account (the term “credit” is used but not “heavenly bank account”) “is a proper motive for Christians to cultivate: they should seek out opportunities to expand their generosity upon the needy, because by selling what they have and giving alms they would make for themselves ‘purses that do not grow old … a treasure in the heavens that does not fail’ [Luke 12:33]”. The blessings available now, under this third interpretation, thus flow *purely from the character of God* and do not require reliance upon mechanical depositing and withdrawing by the believer to and from her/his literal heavenly bank account. Elsewhere, Stott (1978, p. 156) claims, in his commentary on Matthew 6:19-21, that “a kind of credit account in heaven” is “a grotesque notion [that] contradicts the gospel of grace”. In addition to this, it should be remembered that neither Stott (1978, 1996) nor Motyer (1984) interpret treasures wholly or even partly in financial terms; the treasures indeed are “spiritual” (Stott, 1996, p. 162). Overall, we prefer this third middle-of-the-road position since it gives due weight to the character and the sovereignty of God and avoids an overly mechanical determinism (Liichow, 1998).
Mark 4:1-20 and Mark 10:29-30 are two important Bible passages which describe the concept of the hundredfold return, a concept which is interpreted literally, not metaphorically or sentimentally, by the modern Faith Teachers. A hundredfold return means a literal 100 times dollar return on an initial gift (Copeland, 1978, p. 71, 1997, pp. 142-143). In other words, a gift of US$1 would result in an immediate credit entry of US$100 to the believer’s heavenly bank account, which can be withdrawn at a later time by faith through positive confession (Mark 11:23). This conclusion is in fact a combination of the teachings on heavenly bank account and hundredfold return. Copeland (1978) argues that the hundredfold return is available but may not come physically to the believer until later “in this life” (Copeland, 1978, pp. 74-75; see also Copeland, 1974, p. 64 where reference is made by Kenneth to Mark 10:30 and “in this life”). What might appear a gift to the Copelands or another Christian ministry generates the hundredfold return so it is better labelled as an “investment” (Copeland, 1997, p. 134), which is completely consistent with Stott’s (1978, p. 156, emphasis added) argument that “the use of our money for Christian causes ... is the only investment whose dividends are everlasting”. It is worth noting that a new KCM partner (as at late 2007) receives an initial welcome letter from the ministry which promises her/him the hundredfold return.18

Copeland (1978) even argues that a non-financial gift to a friend qualifies for the hundredfold return and she uses an example her giving of a diamond ring. Kenneth in Copeland (1974, chap. 3) agrees, and he cites the example of when he gave a private airplane as a gift to another ministry. In Copeland (1997, pp. 110-111), the example is used of

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17 However, even the third interpretation is not without its difficulties since the passage clearly says “laying up in store for themselves a good foundation” which suggests that the believer retains complete control of the process.

18 Whilst researching this book, the first-mentioned author signed up as a KCM partner and received such a letter dated 15 October 2007 from KCM’s Australian office.
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someone working free of charge so as to qualify to receive a paid job in the future. Gloria in Copeland (1978, p. 87) explains the general principle as follows: “Sowing and reaping is not a doctrine. It is a spiritual law or principle. It works in anything, not just money or material things. You sow love, you receive back love. Sow hate and discord and that will be returned to you multiplied”. This quote suggests that each gift multiples after its kind (the Genesis (Capps, 1976, p. 29) or Noah’s Ark principle). It suggests that a believer may have multiple heavenly bank accounts: one for love, one for discord, one for diamond rings, one for airplanes, one for jobs, one for money, etc. This interpretation is a generous one and should encourage compassionate giving to the less fortunate within the church and outside it. The “sow love, reap love” teaching in Copeland theology is one element that would be certain to please critical accounting authors McKernan and MacLullich (2004) who argue for a recapturing of the “religious impulse” even within the business world. They define this “religious” or “ethical” impulse as simply the “feeling/intuition of absolute obligation to the other; a sense of being bound ... [by] the demands of solidarity” (p. 356).

Gloria in Copeland (1978) explains that the hundredfold return is: (a) a literal, financial 100 times return (see p. 71) and (b) it comes to the believer by faith and exclusively “in this life” (i.e., the believer does not need to wait until heaven or the glorification of the body) (see pp. 74-75). Gloria (see Copeland, 1978, pp. 74-75) relies upon Mark 10:29-30 which reads as follows:

“So Jesus answered and said, ‘Assuredly, I say to you, there is no one who has left house or brothers or sisters or father or mother or wife or children or lands,

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19 There appears to be some confusion here as Kenneth claims that God said to him: “When you give the airplane, this deposit will enable you to call for a withdrawal to handle your television ministry [TV stations tend to require payment in cash and do not accept payment in airplanes]” (Copeland, 1974, p. 73). In fact Copeland claims to have received both a new airplane and money for the TV ministry (Copeland, 1974, p. 73).
for My sake and the gospel’s, who shall not receive a hundredfold now in this time—houses and brothers and sisters and mothers and children and lands, with persecutions—and in the age to come, eternal life’ (Mark 10:29-30, emphasis added).

The following passage from Copeland (1978, p. 71) clearly explains how she perceives that the hundredfold return operates:

“The first thing the Lord led me to realize was just how great the hundredfold return really is. You give $1.00 for the gospel’s sake [this is the condition imposed by Mark 10:29-30] and the full hundredfold return would be $100. Ten dollars would be $1,000. A hundredfold return on $1,000 would be $100,000. Webster’s New 20th Century Dictionary says that hundredfold means ‘one hundred times the bulk or measure of anything’. Mark 10:30 is a very good deal. Where in the natural world are you offered the return of one hundred times your investment? In the natural world if you double your money, you do well. If you receive ten times your investment, it is a marvellous deal, but who even talks in terms of one hundred times an investment” (emphasis original).

Mark 10:29-30 forms the basis for the hundredfold return doctrine of the Faith Teachers. Copeland (1978, p. 74) then claims to have had a personal revelation from the Holy Spirit to the effect that “in this time” in Mark 10:29-30 really means the same as “in this life” or “in this present life”. She notes on pp. 74-75 that some translations support this, and that W. E. Vine’s Expository Dictionary of New Testament Words says “in this lifetime”. However, an internet search by the authors on BibleGateway.com found that only one of the 21 available online English translations of the New Testament (the Worldwide English (New Testament)) use either one of the preferred Copeland translations. However, supporting Copeland, two other translations use “in this world” (Contemporary English Version and New International Reader’s Version) and the NIV (and its spin-offs) use “in this present age”. The New American Standard Bible translation reads “in the present age”. Most translations (11 out of 21), unfortunately for the Copelands’ interpretation, use either the ambiguous “in this time” or the equally
ambiguous “at this time”. However, if we look at these verses in their entirety, the *NKJV* text (above) clearly sets up a contrast between “the age to come”, which offers the reward of “eternal life”, and its contradiction “in this time”. If we take “in this time” to mean simply the opposite of “the age to come”, then the Copelands’ interpretation appears to be correct. This is supported by the *NIV* translation of “in this present age” which is a phrase usually used to refer to the Church Age.

In the following passage, Gloria (Copeland, 1978, pp. 75-76, emphasis original) explains how the hundredfold return can be fully received “in this life” or “in this lifetime” if the believer is able to continually keep active and alive her/his personal faith that the hundredfold return belongs to her/him because of the initial act of giving:

> “Jesus said whatever you release or give up for His sake and the gospel’s you will receive a hundred times as much now in this life. He did not say it would come in two weeks, but He said it would come in this life. Glory to God! Here was the answer. I had given ten dollars, believing for the hundredfold return. Fifty percent of that return came to me within twenty-four hours – that meant that $500 was still out there [actually it was in the heavenly bank account but this book does not specifically refer to that doctrine] coming to me in this life. I realized that the hundredfold return is continually working, coming to me as long as I keep my faith active in its behalf”.

The traditional theologian Wright (2001, p. 135) argues that the Story of the Rich Young Ruler (which encompasses Mark 10:29-30), and its reference to “Treasure in Heaven” (Mark 10:21), is looking forward to not to an after-death state but to the future military reign of the Kingdom of God on earth (as written about in the OT as well as in the pre-Christian apocryphal and rabbinic literature) which would replace the Roman Empire. Wright’s (2001) argument lends some support to the Copeland doctrines of Treasures in Heaven and (by implication) hundredfold return, i.e., neither requires that a person wait until after
death to receive. Wright (2001, p. 135) also argues that the age to come “bursts through” into the present age through the ministry and actions of Jesus and the twelve apostles, a concept supported by traditional theologians such as Barnett (1991, p. 190), English (1992), Rust (1983), and Stott (1978, p. 34). In Rust’s (1983, p. 240, emphasis added) words, “[the recorded miracles in the Gospels] point to ... [Jesus’] Messianic identity as the [here and now] presence of the kingdom”. As Wright (2001, pp. 135, 136, emphasis added) explains it:

“When Jesus says ‘You will have treasure in heaven’, he doesn’t mean that the young man must go to heaven to get it; he means that God will keep it stored up for him until the time when, in the Age to Come, all is revealed. The reason you have money in the bank is not so that you can spend it in the bank but so that you can take it out and spend it somewhere else. The reason you have treasure in heaven, God’s storehouse, is so that you can enjoy it in the Age to Come when God brings heaven and earth together at last. And ‘eternal life’, as most translations put it, doesn’t mean ‘life in a timeless, otherworldly dimension’, but ‘the life of the Age to Come’ (the word ‘eternal’ translates a word which means ‘belonging to the Age’). ... Because he, Jesus, is here, a whole new world opens up: the Age to Come is not now simply in the future (though it is that too); it is bursting through into the present, like a chicken so keen to be born that it’s already sticking its beak through the shell ahead of the right time”.

However, whilst traditional theologians generally concur about the Kingdom of God “bursting through” into the present, the “this present age” hundredfold return interpretation is usually very different from the Faith Teaching interpretation. Traditional theologians usually romanticize and spiritualize most biblical references to money and future blessings. For example, Barclay (1975, p. 249) and Paul Barnett (Barnett, 1991, p. 192), former Anglican Bishop of North Sydney, argue that the “families” and “houses” that the believer receives in this present age, according to Mark 10:29-30, refers to the believer’s Christian “family” and being welcomed into the “homes” of Christians. This occurs together with (at the same time as) “persecutions” which may include
rejection by the believer's biological family. By contrast, for the Faith Teachers, all the blessings receivable in the present age come in money form or can be converted by the believer into money form. Faith Teachers refuse to romanticize or spiritualize any biblical references to money and future blessings thus partly overcoming Herbert Marcuse’s (2008) criticisms of Martin Luther's duality doctrine of the free inner (spiritual) person and the unfree outer (natural) person (Marcuse, 2008). Clearly, the Copelands cannot be accused of supporting any “sacred-secular” divide as conventionally conceived (Booth, 1993, 1995; Hardy and Ballis, 2005; Irvine, 2005; Jacobs, 2005; Laughlin, 1988, 1990; McKernan and Kosmala, 2007; McPhail et al., 2005). If there is any sacred-secular divide, then arguably it is an inverted one since money is the common denominator or rate of exchange in all (or most) spiritual activities. As Ruth Tucker (Tucker, 2006, p. 17), associate professor of missiology at Calvin Theological Seminary in Grand Rapids, Michigan, writes about the mostly Pentecostal mega-churches: “But in matters of lifestyle, the megachurch mentality promotes an outlook that embraces materialism far more than it repels it”. Tanya Levin, author of a 2007 book about Hillsong Church, People in Glass Houses, states that: “The Salvation Army are very much geared towards charity and gospel and Hillsong was very much geared towards money, recruitment and fund raising” (Levin, 2007, cited in ABC.net.au, 2007). The Treasures in Heaven, heavenly bank account, and hundredfold return doctrines are accorded an extremely important place within Copeland theology (as evidenced by four full-length books and joint editorship by Kenneth and Gloria of one full-length compilation in the past 43 years). Therefore, arguably, the Copelands (or at least their followers in the Pentecostal physical world mega-churches) have inverted the sacred-secular divide. For the Copelands, the secular (i.e., money) is arguably more important
than the sacred (i.e., everything other than money) rather than less important.

Moving on from the question of what giving triggers the hundredfold return, we now ask: “how does the heavenly bank account work technically?” The believer may have, for example, US$100,000 in her heavenly bank account. Copeland (1974, p. 74, 1997, p. 113) claims that deposits to the heavenly bank account can be made in any one of four ways: (a) tithing; (b) giving to the poor; (c) investing in the gospel; and (d) giving as a praise to God. On the other side of the ledger, withdrawals are made through (a) the power of agreement; (b) the power of confession; and (c) the power of standing expectantly on God’s Word. All three of the latter must be present to effect a withdrawal (Copeland, 1974, p. 94) in the same way that at a conventional earthly bank an account holder must (or had to in the year 2007 in any case) park her/his car, walk into the bank building, fill out a withdrawal slip, sign the withdrawal slip, and present the slip to the bank teller. The believer can “withdraw” accumulated funds (i.e., bring them down to earth in material form) simply by asking God by faith through prayer to meet particular immediate material needs in her life or in that of others. Even positive faith confession (because “you can have whatever you say”; Mark 11:23b) is enough to bring the return into the here-and-now, according to Copeland (1974, 1978), because the return is an entitlement and hence the act of asking for it in prayer is redundant (and may even imply a lack of faith).

Interestingly, from the accounting perspective, Gloria in Copeland (1978, p. 77) specifically refers to the account name “Accounts Receivable” to describe the Treasures in Heaven created by the hundredfold return. Since Philippians 4:17 talks specifically of “credits to your account” clearly it has in mind an Owner’s Equity account and all
Owner’s Equity accounts have a normal credit balance. However, since every journal entry has a debit as well as a credit side, Gloria is correct (within the narrow confines of the doctrine) to regard the Treasures in Heaven as being an increase to the believer’s Accounts Receivable account (Dr. Accounts Receivable, Cr. Owner’s Equity). The money receivable is an Accounts Receivable for the Christian but an Account Payable for God (God’s journal entry being Dr. Owner’s Equity, Cr. Accounts Payable)!  

The fact that the heavenly bank account is now a widely acknowledged and understood part of Copeland theology is seen clearly by the following letter from a ministry partner to the Copelands’ monthly magazine *BVOV*. This letter, from K.B. of Canada, appeared in the August 2007 issue of the magazine:

“Four weeks ago, I was reading the book *The Laws of Prosperity* by Kenneth Copeland [Copeland, 1974]. In that book, I read about how to sow my finances and how to make a withdrawal from my heavenly bank account. So, I prayed the prayer that was in the book. Then, I followed through by taking the best of all my funds and presented it as an offering and a seed for increase in my income. I didn’t tell anyone. Then I waited, believing by faith that I would receive that increase. A week ago my supervisor called me in to speak with me. He said, ‘I’m going to give you an increase. Starting this pay period, $300 will be added to your monthly wage’. Then he said that in the new year I would receive another increase and also there was a benefit package coming down the line. Wow! I’m at a loss for words, except ‘Glory to God!’” (*BVOV*, August 2007, p. 18).

This testimony (and countless like it in the magazine over the years) might lead a reader to the conclusion that Copeland theology is being used to believe for, and possibly also to receive, nothing but job promotions, new employment, and miscellaneous financial benefits. There is no mention here of the gift being given “for the gospel’s sake” although that may be taken as implied by readers of the magazine. It might be argued that Copeland theology encourages the very worst materialistic and covetous tendencies of human nature (Hedges, 2007).
Most Kenneth Copeland Ministries partners seem to have absolutely no trouble living the Faith Teaching lifestyle in consumer capitalist societies such as U.S.A., U.K., Canada, Australia, Malaysia, Singapore, South Korea, and N.Z. In Frankfurt School sociology, Theodor W. Adorno and Herbert Marcuse would argue that the prosperity (“it is God’s will for you to prosper financially”) and the hundredfold return doctrines encourage a “false consciousness” (Adorno, 1994a, 1994b; McPhail, 1999) and a rampant consumerism which ultimately enslave the worker and allows the ruling elite to maintain their positions of power in society (see Adorno, 1994a, 1994b; Marcuse, 1964, 1966). Adorno’s content analysis of the astrology column of the Los Angeles Times in his essay “The Stars down to Earth” (Adorno, 1994a) provides us with a Frankfurt School perspective on the use of homogenized spirituality in Advanced Industrial Society to train dependents and to help them adjust to and cope with the rigorous demands of capitalism. Many Hillsong Church members were recently greedily attracted to a “Christian” property developer (and Hillsong attendee) Robert Orehek who had been offering 25% returns on his property developments which later failed (see Klan, 2007). Hillsong pastor David Crafts and executive pastor Joel A’Bell also fell victim to the failed scheme, having invested a combined total of A$540,000 of their personal funds. The hundredfold return doctrine might have caused Hillsong members to place their personal funds in the projects without doing the necessary due diligence as they might have perceived that God would use the project to bring money to them in the here-and-now.

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20 The physical banning of Orehek from Hillsong services also hints at the Pentecostal mega-churches’ dark-side. Although one might presume that church premises are “public spaces”, much like parks or streets, this is far from being the case (Levin, 2007). Being banned from church services is an act of church “discipline” (Levin, 2007; Marr, 2007). A similar ban from Hillsong services has been imposed upon former member and author of People in Glass Houses, Tanya Levin (ABC.net.au, 2007; Levin, 2007).
Orehek specifically invoked the hundredfold return doctrine, in our opinion, when he courted for funds by stating that “he could deliver [the promised 25% returns to investors]” because he intended making 100 per cent on all equity invested, and “didn’t want to be too greedy and keep all the profits myself” (cited in Klan, 2007, p. 4). The reference by Orehek to an expectation of a 100 percent return is most likely a direct reference to the hundredfold return doctrine studied in this book. However, there have been clear departures from the original hundredfold return doctrine as set out in Copeland (1978). In that place, the hundredfold return only accrues in the believer’s life-time, not over any pre-specified number of years and certainly not within one year, and the return is one hundred times not 100 percent. Using H. Richard Niebuhr’s sociological typology of Christian worldviews recounted in Hardy and Ballis (2005, pp. 247-251), Copeland theology, as practised today by Pentecostal megachurches such as Hillsong can be classified as “Christ of culture” if looked at critically but “Christ above culture” if looked at charitably. With the “Christ of culture” worldview, “society is sacredized and religion is secularised” (Hardy and Ballis, 2005, p. 248). This is consistent with our earlier comment that the Copelands (or at least their followers in the Pentecostal megachurches) have inverted the sacred-secular divide.

Another real concern regarding Copeland theology is that the hundredfold return doctrine is not capable of being falsified by empirical evidence. In Nietzsche’s words in *The Anti-Christ* (1990, Section 23),

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21 The early Pentecostals of the first two decades of the twentieth century are best classified as “Christ against culture”. Much has changed since the days when William J. Seymour would pray in meetings with his head inside the shoebox! Members of Pentecostal megachurches today present themselves as extremely self-confident and charming; they use worldly techniques to achieve their own personal purposes based on the premise that “the end justifies the means” (Tucker, 2006).

22 However, it must be said that nearly all religious beliefs are characterized by the inability to falsify. Writing from the post-modern (Derridian) perspective, McKernan and Kosmala (2007, p. 742) argue that this is not altogether a bad thing: “We accept that religious belief is
“[s]ufferers … [are] sustained by a hope which cannot be refuted by any actuality”. In other words, a person who does not receive the hundredfold return on her/his giving can always be castigated for lack of faith and patience. Nietzsche would conclude that the Copelands, as modern-day priests, gain their power over the herd through lack of faith which can be viewed as the modern televangelist version of sin. The theology (and most certainly the Bible) is always completely exempted from any blame in the TV world of the Copelands (Marr, 2007). As author Tanya Levin says of Hillsong Church: “[T]hey say people don’t have the faith to hang on; they’re unable to take it through the tough times [hence the rapid turnover of church attendees]. It’s always the fault of the person. It’s never the fault of Hillsong” (cited in Marr, 2007). The believer who fails to receive may end up simply blaming herself/himself which can contribute to depression and a host of other mental illness problems amongst those who, by their very tuning into the Copelands’ message initially, can probably be said to be a part of society’s most vulnerable groupings (if not financially then at least in terms of their emotional states; Hedges, 2007; Lohrey, 2006a, p. 17; Marr, 2007; Pataki, 2007, pp. 7, 128).

However, admirably, Kenneth has done much to defuse these question-marks that might otherwise have surrounded KCM theology and practice. He argues that prosperity should not be thought of purely in financial terms but includes prosperity in spirit, mind and body. In the Introduction to his 1985 book *Prosperity: The Choice is Yours*, Copeland (1985, p. 7), citing 3 John 2, writes: “I desire with all my heart that you ‘prosper and be in health, even as your soul prospers’” (see also the citation of 3 John 2 in Copeland, 1974, p. 9, 1995a, p. 4, 1997, p. 25).
other words financial prosperity without a prospering soul would be meaningless. Copeland also cites 1 Timothy 6:10a which states that “the love of money is a root of all kinds of evil” (Copeland, 1985, p. 29; see also the citation in Copeland, 1974, pp. 10, 31, 1997) and adds that “there are people committing this sin who don’t have a dime”. The citation of this verse, a favourite among traditional Christians and one that has also entered the lexicon of the non-religious, indicates Copeland’s rejection of the idea that his teaching should be used purely for one’s own selfish purposes (Irvine, 2005, pp. 220, 230; Tinker, 2004, p. 446). Copeland is thus in complete agreement with the traditional theologian Stagg (1983, p. 225) who states that “[i]t is when the material [realm] owns us that it destroys us”. Kenneth also claims that poverty is a literal evil spirit (Copeland, 1985, p. 14) connected to the love of money and to the hoarding mentality. Therefore, a rich man can hoard and also be unduly under the influence of a “spirit of poverty” (i.e., a spirit of the love of money). Being delivered from the spirit of poverty is more about one’s thinking than about one’s bank account balance. This makes sense within the overall framework of Copeland theology which maintains a clear faith/fear dualism. In the words of Kenneth Copeland (Copeland, 1985, pp. 14-15):

“No poverty is an evil spirit. I remember one of my junior high school teachers telling my mother something that has marked my thinking all these years. He said, ‘I was raised in deep poverty. I fought my way through high school and through a college degree to get away from it. But,’ he said, ‘I don’t care how hard I try and how hard I work, I still smell that poverty. I can’t get away from it’. I remember thinking, ‘I wonder why he still smells poverty?’ It was because

23 A hoarding mentality is connected to the fear of losing everything, is therefore the opposite or “reverse gear” (Capps, 1976, p. 61) of faith and is therefore in the devil’s territory. In Capps’ (1976, p. 61) words, “[f]ear is the reverse gear of faith. Fear is produced by believing the wrong things. Fear is faith in the enemy [devil]’s ability”. Since “the thing which I greatly feared has come upon me” (Job 3:25, cited in Capps, 1976, p. 105), for the Faith Teacher, someone who fears poverty is more likely to become poor than someone who doesn’t. In the world of Freudian and neo-Freudian psychology, such as the work of Melanie Klein, the hoarding mentality would be viewed as a manifestation of the death instinct (Freud, 1926, 1930; Klein, 1997a, 1997b, 1997c).
the spirit of poverty was still with him. Many rich people are operating under this spirit. It drove them to become rich. If the spirit of poverty can compel a man to become wealthy, it will drive him to keep his wealth as well. You would think that a person who was raised in poverty would be motivated to get others out of it [what Copeland believes wealth should be used for].

Kenneth Copeland chides those who use his teaching to get “relaxed and comfortable”, claiming instead that any increase in financial wealth that a believer receives should be used to help the poor (Copeland, 1985, p. 16, 1997). Copeland (1985, p. 16, emphasis original) states very clearly that “[t]he whole purpose for gainful employment and prosperity is to take God’s laws, prosper by them and then do something about the poverty in the rest of the world” which seems to be a manifesto for Christian Socialism (or possibly a Deng Xiaoping style of socialism which allows some to “get rich first” (Meisner, 1999, p. 535)!)

Furthermore, Copeland continues, “[t]rue prosperity is the ability to meet the needs of mankind in any realm of life. Wealth and power cannot answer every need” (Copeland, 1985, p. 33, emphasis original; see also Copeland, 1974, p. 22 where the first of these sentences also appears). Copeland’s social gospel is consistent with the life and theology of John Wesley who urged his followers to “gain all you can, save all you can, give all you can” (cited in Jacobs, 2005, pp. 189, 205; Waller, 2003, p. 104).

One extremely positive feature of the Copelands’ teaching, in our view, is their use of the communalistic, compassionate story of 1 Samuel 30 to demonstrate their belief that KCM partnership implies reciprocal commitment and care. In other words, in Copeland theology, a believer’s present material lack or lack of physical strength or talents should not and does not diminish her/his right to receive an equal share of the partnership blessings immediately. In Copeland theology, only “wicked and worthless men” (1 Samuel 30:22a, NKJV, New American Standard

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24 “Christian Socialism is but the holy water with which the priest consecrates the heart-burnings of the aristocrat” (Marx and Engels, 1994, p. 178).
Bible (NASB)), “wicked men and men of Belial” (KJV), and “evil men and troublemakers” (NIV) would oppose such a view. In the 1 Samuel 30 story, an enemy army has stolen all of the Israelites’ wives and possessions. The Israelite King David plans to follow after the enemy and forcibly take back what belongs to them. A group of 200 soldiers out of a total of 600 are too tired to go the final leg of the journey. When the remaining Israelites recover the wives and possessions, David maintains that the recovered goods should be divided equally among all members of the army including those who were too tired to participate in the actual fighting. This communalistic compassionate decision might upset many both inside and outside the church who have been raised in individualistic capitalist societies. However, it is consistent with the collectivist theology and practice of the Scottish Iona Community (as documented by Jacobs and Walker, 2004); the Confucian-inspired philosophy of many Japanese companies today (see e.g., Bailes and Assada, 1991; James et al., 2006; Ueno and Sekaran, 1992) who reward senior managers based on overall company profit rather than on individual performance; and also with Marx’s (1994) maxim of “from each according to his ability, to each according to his needs”. The U.K. labour movement has been strongly influenced by Christianity as evidenced by the publications of the League of the Just/Communist League in the 1830s and 1840s, whose membership included the young Marx and Engels (Stedman Jones, 2002, pp. 39-49). St Thomas More’s fictional Utopia was seen as important communist literature by the original Bolsheviks although More’s Catholicism was clearly evident in it. Likewise, Christian novelist Leo Tolstoy was seen by Lenin and Trotsky as being extremely important in documenting and mythologizing the concerns, grievances, and self-identity of the Russian peasantry. Although no Marxist, Tolstoy’s distaste for the upper classes, the Tsarist
Government, and the institutionalised church and his identification with the peasantry as seen in novels such as *Resurrection* (1966) can be viewed as being revolutionary in spirit. Terry Eagleton (Eagleton, 2007, p. xxx) goes so far as to say that Christ was “both more and less” of a revolutionary than Lenin and Trotsky since He too during His life-time had expressed preference for a future regime over a present one (hence Nietzsche’s bundling of Socialists and Christians together in *Human, All too Human* (1990) and other works because of their united rejection of the present).

Of course there are differences between orthodox Marxism and even the most left-leaning versions of Christianity\(^2\). Australian Pentecostal pastor David Falk (Falk, 2008, p. 7) claims that every firm’s profit belongs to God based on a fairly literal interpretation of Haggai 2:8 which says that “[t]he silver is Mine, and the gold is Mine”. For the bourgeois hegemony of Modern Finance Theory, profit belongs to the shareholders whereas, for Marx, profit (surplus-value) rightfully belongs to the workers. However, Falk (2008) also indicates that the profit, although “owned” by God in the abstract theological sense, should *in practice* be shared with society’s less fortunate, consistent with the Copelands’ teaching on 1 Samuel 30. The pressure is clearly then on

\(^2\)Marcuse’s (2008) powerful critique of Luther and Calvin in the first chapter of his *A Study on Authority* makes some very important points in this regard. For Marcuse, Luther’s separation of the free inner person from the unfree outer person was an unstable contradiction both in theory and in practice. Calvin, by his reliance on the predestination doctrine, made matters worse still by taking away even the freedom of the inner person. The first-mentioned author of the present book worked for four years in Singapore where he was amazed by the willingness of Christians there to passively accept every dictate and foible of the benevolently paternal (when they are benevolent) Singapore government on the grounds of “submission to authorities is the will of God” (Luther) and “submission in one context trains you for submission in other contexts” (Calvin). We have Trotsky’s (2004, p. 79) “well-known gospel of obedience and silence”. No wonder the Singapore government encourages freedom of religion! Althusser’s (2008) Ideological State Apparatuses work seven days a week: at the workplaces/schools Mondays to Saturdays and at the churches on Sundays. However, the rise in electoral popularity of Anwar Ibrahim and his family members in Malaysia recently do suggest that the political passivity in the region may not be a permanent state of affairs.
Christian business owners to be generous in giving to the less fortunate with the profits earned by their firms (and not only with the tithe).

It is also generally acknowledged by theologians that the Apostle Paul had a communalistic, collectivist approach to the Christian faith (Barton, 2003; English, 1992; Jewett, 2003; Johnson, 2003; Lincoln, 2003; Rosner, 2003). Johnson (2003, p. 204) comments that “Paul shows little or no concern for the perfection [or protection] of individuals, but is constantly concerned that his churches mature as communities” and, furthermore, “it can be argued that for him soteriology is ecclesiology: all of his language about salvation has a communal rather than an individual referent” (p. 201).

In the first and second centuries AD, churches played the role of Welfare State by financially supporting widows, and also, at least in one recorded instance, unmarried women (1 Timothy 5:9-10; Epistle of Ignatius to the Smyrnaeans 13; Epistle of Polycarp to the Philippians 4; Louth, 1987, p. 105, n. 11, p. 124, n. 3). They were also known to have paid the money price necessary to physically redeem Christian slaves from their owners (Epistle of Ignatius to Polycarp 4; Louth, 1987, p. 112, n. 2). Lenin (2004, p. 302) remarked in The State and Revolution that the primitive church was imbued with a “democratic revolutionary spirit”. In regards the Early Church’s policies documented here, clearly there was no sacred-secular divide as money was allocated strategically according to spiritual priorities (Irvine, 2005, pp. 216, 224-225). In the Early Church, financial planning was “the numerical manifestation of spiritual goals” (Irvine, 2005, p. 225). Paul (and the apostolic fathers Ignatius and Polycarp) would probably have totally approved of King David’s decision in 1 Samuel 30, giving credence to the view that Paul’s Christianity was always “a particularly radical variety” (Segal, 2003, p.
very much “his own brand” (Segal, 2003, p. 163); and a “radical social critique” (Witherington, 2003, p. 262).
Conclusions
In this book we have studied the major money-related doctrines of American husband-and-wife televangelist Faith Teachers Kenneth and Gloria Copeland. We find the unique Copeland interpretation of Treasures in Heaven (Matthew 6:20) to be a complete inversion of the traditional or Anglican theological interpretation. While the traditional interpretation is that this verse refers to future rewards available only after death, the Copelands argue that it refers to rewards existing now in the heavenly places in what they refer to as the believer’s heavenly bank account. The Copelands’ interpretation seems to add to, rather than contradict, the traditional interpretation here and it certainly cannot be conclusively disproved from any open-minded analysis of the biblical text. Especially when the *KJV* of 1 Timothy 6:17-19 is used, it seems that the Treasures in Heaven must be downloadable into the real world of today in order to properly serve as a foundation “against the time to come” (emphasis added).

The Copelands also teach that the mechanism by which a credit balance in the heavenly bank account is downloaded on to the earth is positive faith confession (Mark 11:23). Furthermore, based on Mark 10:29-30, they believe in a literal “hundredfold” return on monetary and other gifts made “for the gospel’s sake” (Copeland, 1978, 1997). The hundredfold return doctrine requires that we interpret Mark 10:29-30 literally rather than figuratively. However, it is clear that Jesus often used figures of speech and exaggerations to make a point (English, 1992; McKernan and MacLullich, 2004, p. 352; Stagg, 1983)\(^\text{26}\). As Stagg (1983, p. 223) warns, “[n]o biblical passage ‘covers the waterfront’. Even Jesus, to make a point, could risk an ‘overkill’”. Likewise, Paul, that other great

\(^{26}\) The extremist Faith Teacher Charles Capps (Capps, 1976, p. 93, emphasis original) comes very close to denying this when he says that: “Thank God, when Jesus spoke, He meant it. *He meant what He said, and He said what he meant*. He never talked any foolishness”.

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author of biblical sayings, was a “master of rhetoric” (Witherington, 2003, p. 264) taken literally, in many instances, only at the reader’s peril. The Copelands surely could not but agree with traditional theologians that the passage in Matthew 5:27-30 about cutting off of a hand or the gouging out an eye to avoid sexual temptation is not to be taken literally. However, even if the financial return is not literally one hundred times the initial dollar gift, Mark 10:29-30 clearly indicates that this reward occurs in time before the age to come. The traditional theologian Wright (2001) argues that “the age to come” in the first century Galilean context does not mean an after-death state but an earthly military Kingdom of God that was expected to replace Roman rule and was eagerly awaited by Jesus’ original hearers. Although there is no unambiguous evidence to support a literal interpretation of “hundredfold return”, our biblical study does support the interpretation that this return comes to the believer “in this life”. This is consistent with a “this-life” interpretation of the Treasures in Heaven which allows for their downloadability in material form into this present world.

Overall, we find that the individualistic capitalistic pro-investment and stewardship position that Weber (1965) ascribes to Calvinism is emphasized in the Copelands’ teachings. Our finding here is consistent with Lohrey’s (2006a, p. 25) claim that Calvinism underpins the logic of the Hillsong Church Prosperity Gospel. However, the Calvinism is balanced in Copeland theology by warnings about the link between money and selfishness in Copeland (1974, 1985, 1997) and a compassionate emphasis on the communalist principle of “from each according to his ability, to each according to his needs” (Marx, 1994). A collectivist Christian faith is not highly unusual and in fact is consistent with both the theology and practice of the Scottish Iona Community and the radical Pauline theology that we find in Paul’s seven undisputed
letters. It is even possible to argue that the sacred-secular divide (if we want to retain this theoretical framework at all given its limitations; McKernan and Kosmina, 2007) has been inverted by the Copelands (and their followers in the Pentecostal megachurches), given the high places accorded to the Treasures in Heaven, heavenly bank account, and hundredfold return “money-based” doctrines in the couple’s theology.

Is the heavenly bank account theology of the Copelands used in a Foucauldian way (Foucault, 1979) to exert surveillance and control over docile bodies in such a way that control becomes internalized as self-discipline? At one level, we might argue no since the Copelands as televangelists really have only an indirect influence over the TV viewers. In addition, oppressive means of surveillance over believers would indicate a lack of faith on the part of the ministry leaders and reduce their ability to function as role models. It might also appear that Foucauldian localised resistance to Copeland power technology could be extremely easily effected by the TV viewer by the viewer simply switching off her/his TV set. However, given the possible fragile psychological states of some audience members, the Copelands’ set-up can be seen as a form of social control to the extent that audience members both experience an addictive thrill of giving to the ministry (knowing that giving is always linked to promised financial blessings) and feel some sense of moral obligation to support KCM, both financially and emotionally, on an on-going basis.
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