



A Critical Look at the 'Word of Faith' Ministries

By Michael Barrick, Rusty Leonard, Rod Pitzer

Donors Beware!

Wall Watchers calls on donors to so-called Word of Faith ministries to closely examine their giving to these ministries. Why? **First, Word of Faith ministries often teach controversial and unorthodox theology** that frequently seems self-serving. As a result, donors may be unaware that they are supporting ministries that are leading the Lord's people away from the truth of scripture. **Second, these ministries refuse to make consolidated audited financial statements easily available** to anyone, including donor advocates like Wall Watchers. Until such time as these ministries receive a both high Transparency Grade from Wall Watchers' www.MinistryWatch.com website and begin teaching biblically-based messages, we urge donors to cease making contributions to these ministries as no one can be sure that the donated money is being used wisely and in line with both the ministries' calling and donor wishes. Doctrinal error and an absence of financial accountability have typically been hallmarks throughout church history of ministries that are fleecing the flock. The following is a list of the Word of Faith ministries that Wall Watchers has identified as both **doctrinally suspect** and which also receive **low Transparency Grades** from our www.MinistryWatch.com website:

As can be seen above, the wide variety of Word of Faith ministries comprises a movement rather than a formal organized group. The movement goes by some of the following names: Word of Faith, Health & Wealth Gospel, Positive Confession, Name it and Claim it, and Faith-formula. There is no founder per se; however, it can be traced to the cultic teachings of New Thought metaphysics and thus, much of the theology of the Word of Faith movement can also be found in pseudo-Christian cults as Christian Science, Unity School of Christianity and Religious Science.

'Viewer Discretion Advised'

We will first address the question of doctrinal error among the Word of Faith ministries. One of the more troubling theological aspects Word of Faith teachers is the use of the term "anointed." There is **no Scriptural foundation for claims of modern "anointed" ministry personalities** that they are extra specially endowed with an "anointing" from God, above the average Christian. These "anointings" can take a wide variety of forms including anointed handkerchiefs or other trinkets that will bring the TV viewer physical healing or meet some other need in their life. Since the minister has this anointing the viewer is encouraged to access this power through financial support of the ministry. These self-proclaimed "anointed" ministers seem to indicate at times that they are above the day-to-day fray of life issues and beyond reproach. Some newly "anointed" ministry personalities claim supernatural powers, with electrifying experiences that seem to create the impression that they are on par with God. One wonders whether these displays are concocted to entertain and emotionally engage the audience on the false pretense that the viewer will receive a blessing from God by supporting these wayward ministers. While the Bible clearly recounts stories of men that God endowed with miraculous powers, the behavior of the Word of Faith "anointed" ministers falls far short of that revealed in scripture. In particular, the focus on money by the self-proclaimed anointed ministers in the Word of Faith movement is in sharp contrast to that of the apostles Paul, Peter and others who performed miracles in the service of Christ. These true servants never sought financial gain and the evidence of scripture seems to indicate they endured a degree of poverty as well as a number of other indignities. **While the Word of Faith movement's leaders may provide some practical advice from time to time, the preponderance of doctrinal error in their teaching and focus on money should cause donors to be highly skeptical of these ministries.** This skepticism is made all the greater by the refusal of these ministries to openly and honestly reveal how much money they collect and how it is spent to advance the cause of Christ through their ministry. Donors, who we estimate contribute over \$500 million annually to

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Word of Faith Ministry	Transparency Grade
Benny Hinn Ministries/ World Outreach Church	F
Breakthrough Ministries / Rod Parsely	F
Creflo Dollar Ministries	F
Ever Increasing Faith Ministries / Fred Price	F
Kenneth Copeland Ministries	F
Kenneth Hagin Ministries	F
Life in the Word, Inc. / Joyce Meyer	F
Prophetic Image Expressions / Kim Clement	F
Trinity Broadcasting Network / TBN	C

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these ministries, need to be careful that they are not supporting an aberration of God's word rather than a truly anointed ministry.

Viewer discretion is strongly advised when dealing with the TV-based Word of Faith movement's preachers!

Characteristics of Word Of Faith Ministries

Not all Word of faith ministries have the same teaching or structure; however, the following seem to be some of the **typical characteristics** of these ministries:

- **TV-based** with an emphasis on **performance** versus substance
- Legally **organized as a church** in order to avoid financial disclosures; however, it is not what would commonly be known as a traditional congregational church
- Tightly **controlled by a few** who are often family members
- **Financially non-transparent** – get a “F” Transparency Grade from www.MinistryWatch.com
- **Questionable theology**, with a predominant emphasis on “anointed” ministers and the health and wealth of viewers/donors. Other notable issues are efforts to create reality through the power of positive affirmation as well as the use of such terms such as the force of faith, the God-kind of faith, spiritual death of Christ, born-again Jesus, and authority of the believer.
- Distortion of scripture and truth with “feel good” concepts dominating, coupled with the utilization of methods customarily employed to **manipulate the emotions** of viewers/donors in order to increase giving to the ministry.

True Biblical Anointing

What is disturbing is the lack of care concerning clear Scriptural teaching among Christians today. While nearly all accept a use of the term anointing to designate enabling for service, many seem unconcerned – even oblivious to – the clear association of this specific enabling for service with the Spirit's teaching ministry.

In an upper room in the waning hours of Jesus' earthly ministry, John records Jesus' encouragement of His closest followers with the assurance that the Holy Spirit would be their comforter and guide (John 14:16-18, 26), revealing things yet to come and teaching them especially concerning the things specifically related to Himself (John 16:13-17). The Apostle John references the effect of this Holy Spirit ministry in his first Epistle calling it an unction, or anointing – a specific gifted enabling for service. **In the only definitive New Testament text on the subject of Holy Spirit anointing of saints, John clearly relates this enabling to the believer's ability to be taught the Scripture by its author, God the Spirit.** Indeed, the entirety of New Testament teaching con-

cerning the specific result of Holy Spirit anointing is contained in these few verses.

- “But you have an anointing from the Holy One, and you all know” (1 John 2:20 NASB).
- “And as for you, the anointing which you received from Him abides in you, and you have no need for anyone to teach you” (1 John 2:27a NASB).

The first passage states that **the believer already possesses it, so you don't have to go to someone else to get it.** That is, you received it from the Holy One. To say we need a new anointing is to say we need a new Christ! In addition, the second passage states that **the anointing received is implanted in us. It is not found in other things, nor released by other people.** The only anointing man can do is with earthly substances such as when Jesus was to be buried in Mark 14. Mary anointed him with her oil. **Only God can give himself to mankind, this anointing does not come from other men.**

Old Testament Examples of Anointing

Anointing in Old Testament times clearly designated objects or individuals as set apart for holy purpose (1 Samuel 10:1-10), equipping individuals so designated for God's service (Zechariah 4:1-14). Unmistakably associated with the ministry of the Holy Spirit, an anointing agent was frequently involved, such as oil (Exodus 40:9-15). Many, if not most Bible scholars liken anointing in the Old Testament to the *filling* ministry of the Spirit, tending to be temporary and incident specific, perhaps even withdrawn according to the chastening or broad purposes of God (1 Samuel 14:8-14; 15:32-35; Psalm. 51:11).

New Testament Examples of Anointing

New Testament anointing, also a ministry of the Holy Spirit, has been likened to the Spirit's *ongoing* ministry of *indwelling* New Testament saints, promised by Christ, fulfilled at Pentecost. While the opinion of some may vary concerning the permanence of the Spirit's indwelling, no explicit New Testament scripture ever presents Holy Spirit indwelling – or the Spirit's anointing – as temporary or recurring. Indeed, John speaks of the anointing ministry of God the Spirit as having taken place once at a point in past time, and presently ongoing as the common experienced of all New Testament saints (1 John 2:20, 27). John further identifies this specific gifted enabling as the believers' ability to be taught the Scripture by God Himself (1 John 2:27; cf. John 14:16-17, 26), again, promised by Christ prior to His death and fulfilled on the Day of Pentecost.

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Contemporary Theological Aberration of an “Anointing”

What then of the present day “anointing” phenomenon sweeping whole denominations and capturing the imagination of many evangelicals? Consider:

- Benny Hinn, a popular and internationally recognized evangelist, author and conference speaker promises to feature **“anointed guests”** at an upcoming crusade, ultimately referencing “the anointing” on multiple levels. It is never made clear what level of “the anointing” crusade attendees should expect to observe among the scheduled speakers.
- Creflo Dollar, the head of an Atlanta-based husband and wife ministry team, encourages an audience of women to “surrender to the anointing” in contemplation of **leadership qualities in a marriage partner**, and in printed curriculum, that “the anointing” is **the ability to get wealth**, based on Deuteronomy 8:18. The same ministry team asserts that **Jesus was an imperfect man**, God’s demonstration “of what a man with the anointing can do.”
- Kenneth Copeland, an internationally noted Bible teacher, confidently asserts to his Midwest faithful that “the anointing” **will bring personal success in life**, both materially and spiritually. The same man insists that “the anointing” ultimately enabled him to retire millions of dollars of ministry debt.
- Hinn, Rod Parsley and others have extolled a plan to build a healing center where “the anointings” of evangelists and faith healers of previous generations might be preserved and multiplied, where the “spiritual genealogies” of departed saints will be “multiplied” by “the anointing” of living saints.

These are but a few of the more prominent assertions attributed to leaders in the Word of Faith movement regarding “anointings.” Such examples, however, are simply the tip of a large iceberg of questionable activities employed by Word of Faith ministers. **A wide array of other purported mystical phenomena** is also regularly employed by Word of Faith teachers such as manifestations of “holy laughter” and the alleged appearance of gold dust. **All teachings of this brand of teachers need to be thoroughly tested with scripture** (1 John 4:1) due to their proclivity to step outside the bounds of the Bible in their efforts to retain viewers and increase donations to their ministries. **Donors and viewers should not be swayed by teaching that is not in line with scripture.**

Teaching Spiritual Thoughts, Spiritual Words

Regrettably, this spurious theology, which has emerged without Scriptural warrant, ranges far outside biblical use of the definitive terms – as demonstrated above – and is foisted upon the woefully undiscerning by those who ought to know better. Indeed, Biblical promise of hope for those who would sincerely understand the things, “*God has prepared for those who love Him,*” things

“*taught by the Spirit, combining spiritual thoughts with spiritual words*” (1 Corinthians 2:9, 13) has, at the very least, been carelessly misused within their contexts. At worst, it has been hijacked by those desiring to avoid accountability and escape the very scrutiny demanded in Scripture. **By invoking “the anointing” as a prophetic mantle, discerning questions are deferred, criticism is quieted, and otherwise dubious activity is given legitimacy.**

As with most doctrinal disgrace, this error will be remedied only by subjecting the teaching of men to the clear standard of Scripture, leadership within the Body of Christ which fears false pretense more than the favor of men, and a return to accountability with the terms of Scripture. **The anointing designates the gifted, supernatural enabling of the New Testament saint to be tutored in the written revelation of God, and is a function of the permanent indwelling ministry of the Holy Spirit.** It is the efficient resource of God and needs no review or improvement. It cannot be managed, manipulated or merchandised.

Financial Accountability and Transparency

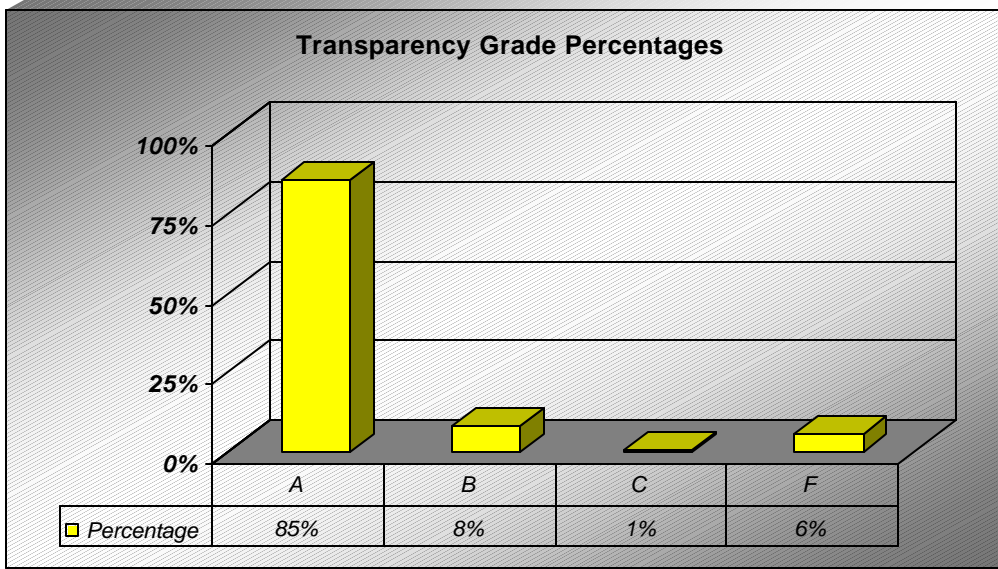
In addition to teaching questionable doctrine, these Word of Faith ministries are also characterized by **a lack of financial accountability and transparency in financial dealings.** Unfortunately, what information can be found on the spending habits of this group is indicative of abuse of the funds entrusted to them by believers and of excesses in the lives of those controlling the ministries.

From the Genesis account of Cain’s fraternal jealousy, to Simon’s misguided motive in Acts 8 to merchandise the blessing of God, to contemporary prophets of prosperity, individuals within Christendom have sought the favor of God upon their lives while exempting themselves from criticism in any form by a claim to an anointing.

Indeed, many throughout church history have invoked the biblical endorsement of prophet and apostle for everything from self-help and career counseling to financial advice. Likewise, Word of Faith ministries take in hundreds of millions of dollars every year without ever giving a proper account of how that money is spent. These organizations **repeatedly deny requests for detailed financial information.** It seems that **their “anointing” has led to arrogance** that makes them believe they are not accountable to queries regarding fundraising and spending habits. **Is this a purposeful effort to deceive others, or are they deceiving themselves?** Whatever the answer, there are concerns that they are enriching themselves and doing little biblically-based ministry. Do Word of Faith ministers need to live in great luxury, demanding millions of dollars from donors for an ever-increasing number of projects, some of which never materialize?

What is really disturbing is that so many well-known, TV-based ministries operate in the same way. **These are often organizations formed for and by one family, there is an inordinate fixation on appeals for money or sales of merchandise, these**

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About 94% of the over 500 ministries on MinistryWatch.com provide financial statements. The Word of Faith ministries are among the minority that are not financially transparent.

appeals seem to often have an emotional and manipulative approach where truth and Scripture can be heavily distorted, and those donating funds are soon focusing more on the charismatic personality than the Lord to have their spiritual and physical needs met.

If a ministry or person is going to solicit money by invoking the name of Jesus Christ, **they should certainly be completely open with their finances.** That's not the case with most of the Word of Faith ministries. Benny Hinn has been the subject of a number of investigative news reports by both secular and Christian

media. Ministry officials recently admitted to revenues of \$89 million in 2002, just a few million less than that earned by the respected Billy Graham Evangelistic Association. The reports have also accused Hinn of misleading donors about how funds will be spent and of leading a luxurious lifestyle at the expense of donors. Earlier this year, NBC "Dateline," in an undercover story, reported that employees claimed Hinn's fundraising was used to finance his personal lifestyle and revealed also that some people that Hinn claimed to have healed died a short time later. **If the tax-exempt organization does not serve a public interest, it should not be tax-exempt** (Internal Revenue Code Regulations 1.501 (c)(3)-1(d) (1)(ii)). In addition, the ministry, **through its attorneys, has refused repeated requests for audited financial statements.**

At TBN (which does file federal tax form 990) for example, the two founders – Paul Crouch and Jan Crouch – and their son, Paul Crouch Jr., reported **combined incomes of more than \$855,500** on the organization's 2002 IRS Form 990, the last year available. Wall Watchers also wonders if **royalties and related party transactions** might provide the Crouch's sums of money that would make their salaries look paltry in comparison. Even on these

salaries, it is hard to imagine how they could afford the \$5 million dollar estate with nine bathrooms they reportedly purchased in 2001. Moreover, the ministry reported annual profits of between \$40 million and \$74 million annually over the most recent six years and has about \$300 million in cash and investments on its balance sheet, which raises the question of the need for the constant pleas for donations on their TV programs. Indeed, **such a consistently high level of profitability is appalling for a ministry.** Also, according to its 2002 California Exempt Organization Annual Information Return, TBN sold at least three luxury vehicles – a Mercedes, a BMW and a Range Rover. One can only guess at the need these vehicles met within the ministry.

Hinn, who raises a large percentage of his donations through programming broadcast on TBN stations, lives in a multimillion-dollar oceanfront mansion in ritzy Dana Point, Calif. The aptly named Dollar brags

about his million dollar home, corporate jet and luxurious cars. In contrast, top officials with the Billy Graham Evangelistic Association earn between \$110,000 to \$175,000 per year and many ministry heads make far less than even this while living in homes to which the average donor could more easily relate.

Church Status and Financial Disclosure

These ministries – and one wonders whether businesses might be a more apt description for some of them – hide under the cloak of federal laws protecting churches from disclosing their finances.

The term "church" has three prominent meanings, (1) Spiritual, (2) Structural, and (3) Legal. **Spiritually**, church can refer to the Greek word, Ekklesia, or called out ones who are the body of believers in Jesus Christ, and referred to the body of Christ. On a **structural** and physical sense, people discuss the dimensions of the building and what church means to them such as, its steeple, stained glass windows and bell. Generally, people have treated church property much different than other property, including non-believers; such was witnessed of the church of the Nativity in Israel as people took refuge there. Many people treat church property as sacred or holy. In addition, many of these ideas come out in movies. **Legally**, the term church can have various meanings under state, county, city and federal laws. The application has implications on legal structure, zoning issues, building issues, and numerous tax authorities. For our present discussion, one additional implication concerns the federal financial disclosure obligation of tax-exempt organizations, with the exception to "churches."

Generally tax-exempt organizations under Internal Revenue Code (IRC) section 501(c)(3) have a **legal responsibility to comply with public disclosure requirements** pursuant to IRC section

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6104(d). The nuances are spelled out in the IRS publication 557 (Tax-Exempt Status for Your Organization). A number of exceptions exist, including for those designated as “churches” and for those designated as financially small by the IRS.

Generally tax-exempt organizations must make available for public inspection and/or furnish a copy of its **three most recent** annual information returns (**IRS form 990**). This includes any amended annual information returns, and all of its schedules, attachments, and supporting documents (except donor names and addresses). In addition, tax-exempt organizations must make available for public inspection and/or furnish a copy of its application for tax-exempt status. This includes all documents and statements the IRS requires the organization to file with the form, any statement or other supporting document submitted by an organization in support of its application, and any letter or other document issued by the IRS concerning the application.

Churches and religious organizations, like many other charitable organizations, qualify for exemption from Federal income tax under IRC section 501(c)(3) and are generally eligible to receive tax-deductible contributions; however, Congress has enacted **special tax laws applicable to churches**, religious organizations and ministers in recognition of their unique status in American society and of their rights guaranteed by the First Amendment of the Constitution of the United States. Churches and religious organizations are generally exempt from income tax and receive other favorable treatment under the tax law. Churches that meet the requirements of IRC Section 501(c)(3) are automatically considered exempt and are not required to apply for and obtain recognition of tax-exempt status from the IRS. In addition, they are then not required to file the annual financial report, the IRS form 990. Although there is no requirement to do so, many churches seek recognition of exempt status from the IRS because such recognition assures church leaders, members and contributors that the church is recognized as exempt and qualifies for related tax benefits.

Churches and religious organizations may be legally organized in a variety of ways under state law, including as unincorporated associations, nonprofit corporations and charitable trusts. The term “church” is found, but **not specifically defined, in the Internal Revenue Code (IRC)**. The loosely held term “church” may also be used in some instances to refer to conventions and association of churches as well as integrated auxiliaries of a church. The IRS and court decisions have developed characteristics and general attributes of a “church.” The IRS generally uses a combination of these characteristics, together with other facts and circumstances, to determine whether an organization is considered a church for Federal tax purposes. The IRS makes no attempt to evaluate the content of whatever doctrine a particular organization claims is religious, and it has virtually no mechanism to judge if a particular belief of the organization is truly and sincerely held by those professing them.

Churches have greater freedom, but all IRC Section 501(c)(3) organizations, including churches and religious organizations, **must abide by certain rules:**

- Their **net earnings may not inure to any private shareholder or individual,**
- They **must not provide a substantial benefit to private interests,**
- They must not devote a substantial part of their activities to attempting to **influence legislation,**
- **They must not participate in, or intervene in, any political campaign** on behalf of (or in opposition to) any candidate for public office, and
- No part of the organization’s purposes or activities may be **illegal or violate fundamental public policy.**

When considering what churches must abide by, in particular that their net earnings may not inure to any individual and that they must not provide a substantial benefit to private interest, **there appears to be a clear need for the IRS to investigate the Word of Faith churches to determine if they actually qualify for the church exemption. Government has a duty to examine an organization’s claim to the tax-exempt benefits it bestows on non-profits.** Given that over \$500 million is likely donated to such churches, the IRS should make these investigations a priority. In anticipation of objection on a supposed basis of violation of church – state separation, it should be noted that disclosure does not require relinquishing control. It simply aids honest evaluation of the legitimacy of a claim to the benefit of tax-exempt status.

There may not always be a legal obligation to be open and transparent; however, Christians should be willing to live ethically without a governmental entity mandating that they do so.

Christian ministries have been given a responsibility that has placed them as examples that others will follow in either direct or indirect behavior. **Christians should be treating others as they themselves would be treated. If donors are to make wise decisions with prudence and without haste, they need information.** Christians are also admonished to love God with their mind. People cannot do this unless they have knowledge. If organizations are seeking donations of money and/or time, organizations should be willing to be open financially. It is imperative for Christians to show themselves good examples by their deeds.

Wall Watchers would hope that nonprofit ministries would **let their light shine** before men in such a way that they would see the good works performed, and **glorify our Father** who is in heaven. Christians **should have nothing to fear by being open.** All will be judged at a future date, but how are we to conduct ourselves before God today? Organizations described as “Christian Ministries” are at least giving people **an image of God. Is God characterized as closed, impartial and hidden or open, personable and knowable?** Scripture enjoins Christians to conduct themselves **honestly** (1 Thessalonians 4:12; 1 Timothy 2:2), with **due candor** (James. 5:12) and **grace** (Colossians 4:6), **without deliberate offense** to Jew, Gentile or the Church of God (1 Corinthians 10:32), with **decency and orderliness** (1 Corinthians 14:40), **blameless**, giving no occasion for rebuke (Philippians 2:15), and

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offering no opportunity for false accusation (1 Peter 3:16). Responsibility for the resources God has placed in the trust of His saints is called “**stewardship**” in the Bible (1 Peter 4:10), the person responsible for the resources is called the “**steward**” (Luke 12:42; 16:1-8). Most Christians would not argue with the principle that the chief aim of man is “to glorify God and enjoy Him forever.” However, **how can a Christian Ministry “glorify God” if they are not open?** Should not Christian ministries **lead by example?** The Bible and common sense seem to agree that **Christian ministries should be open and transparent.**

In summary, most **Word of Faith organizations are clearly not traditional congregational churches.** There are many indications that Word of Faith church leaders are reaping enormous financial benefits that may call into question their church status under IRS guidelines. **Ultimately, Wall Watchers would like to see these groups turn over audited financial statements that cover all their related entities so that donors could have a reasonable idea of how their gifts are used.**

A Call to Action

Until such time as these ministries open up their books so that donors can know beyond a shadow of a doubt that the money they send is going to worthy projects, **Wall Watchers would urge all donors to these ‘Word of Faith’ groups to strongly consider holding back their donations to these groups.** Meanwhile, we would recommend that these donors look through our www.MinistryWatch.com website to **find one or more of the many ministries that are doctrinally sound and financially transparent with donors.** Almost 94 percent of the over 500 ministries in our database do provide financial statements for us to analyze on behalf of donors. These ‘Word of Faith’ ministries are thankfully in the minority but they rake in vast sums of money and the evidence we are able to glean suggests that a good portion of that money may not be spent in a manner consistent with donor desires. While these ministries may have some redeeming qualities, the preponderance of evidence suggests that donors would be wise to transfer their **support to those ministries that are doctrinally sound, do not manipulate donor’s emotions and give a full accounting of how money is spent.**

There is no New Testament text of Scripture teaching that anointing is an extra measure of passion for God or ministry. The error of the Word of Faith movement is that they exalt man and decrease God. They exalt man to God status and reduce God to man’s status. There is no New Testament text that teaches anointing is a particular giftedness for preaching, pulpit ministry or music. No specific text of New Testament Scripture teaches that anointing endues a minister with exclusive vision for a particular church growth ministry or project. Finally, **there is no legitimate appeal to anointing as a veil of concealment, exempting ministers or ministry methods from clear New Testament standards or scrutiny.** Perhaps change is in order in how we give. **Why not try giving to a transparent and humble ministry?**

Wall Watchers serves as a donor advocate to those who give to Christian ministries. It provides donors with expert insight on financial accountability and financial efficiency as well as the theological stances of Christian ministries through its website, www.MinistryWatch.com. If everybody who gives money to Christian ministries utilized Wall Watchers www.MinistryWatch.com website, some would be very surprised by what they found and many would become more effective donors to the cause of Christ. Sadly, many well-meaning Christians are swayed into donating huge sums to such questionable groups while many biblically sound ministries doing sacrificial works of mercy and evangelism are not adequately funded.

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MinistryWatch Reflections aims to spur donors to examine ministries and make discerning giving decisions.

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