REPOSITIONING BIBLICAL THEOLOGY IN RESPONSE TO MERCHANTILE CHRISTIANITY IN NIGERIA

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Abstract

Biblical theology and its consequent product of biblical Christianity have been under severe fire by the wide spread of the impact of mercantile Christianity. The sort of Christianity that focuses on money and makes money the sole aim of setting up such churches, the pastors or the founders of such congregations specialize on twisting the bible passages to favour their extortion and exploitative practices, conjure up miracles and fake up prophesies to entice the innocent and unsuspecting congregation. The problem here is that such mercantile gospel preachers pull the largest crowd whose sole aim of following the Lord Jesus is to get money; the issues of personal salvation and holiness are never hammered home. This paper through investigative research aims at repositioning the biblical theology by studying the foundational roots of mercantile Christianity, the manipulative practices, the content of their gospel and the negative impact of this kind of Christianity. This paper in repositioning biblical theology recommends a journey back to the bible as a way of salvaging the gospel of Jesus Christ from this bastardization.

Introduction

Money is very essential for man's survival and as a legal tender, the major means of exchange and transaction; its pursuit takes the whole time of man. Its power is the only drive that keeps man on the move all the time. It is believed to have the ability to answer to all things; money is seen as the beauty and the strength of man. It gives sure defense to its holder, creates path and offer confidence and boldness to whoever that has it irrespective of age, gender, race or even religion. Money shows its possessive face all over the spheres of human existence, it is the main objectives of the political class so much that the politicians can do anything to grab and keep power for life. Worst still is the possessive face of money reflected in the religious circle and the church business in particular. It has become the major purpose of setting up several Christian denominations today in Nigeria. This has made Christianity not only focusing on money solely, but has also made Christianity to be the fastest money making factory. This money oriented Christianity has produced greedy merchants inform of prosperity preachers whose gospel has nothing to do with the biblical kerygma that is soul saving oriented. These merchants conjure all sort of attractive manipulations that aim only at the pockets of the victims. These merchants with their several unbiblical wares pull the largest crowd in town away from the biblical Christianity. This paper seeks to study this damning virus particularly from its foundational roots, its practices, the content of the gospel it proclaims and the deadly impact on the Christendom. This

paper will seek to reposition biblical theology as the major source of biblical orthodox Christianity and to show that the way out of this menace is back to the Bible.

Biblical theology as an attempt to dig out what the bible writers, through the divine guidance, believed, described, and taught in the context of their own times. It is based according to Yarbrough (1999) on the Bible itself, and takes the Scriptures as they are given to us to be the inspired, authoritative word of God. Further, biblical theology assumes that the canon was provided by the Holy Spirit through the instrumentality of human authors. From an evangelical perspective, biblical theology also assumes that the original autographs of Scripture were inerrant. Donald Hagner defining biblical theology in Ladd (1993) believes it to be

That discipline which sets forth the message of the books of the Bible in their historical setting. Biblical theology is primarily a descriptive discipline. It is not initially concerned with the final meaning of the teachings of the Bible or their relevance for today. This is the task of systematic theology. Biblical theology has the task of expounding the theology found in the Bible in its own historical setting, and its own terms, categories, and thought forms. It is the obvious intent of the Bible to tell a story about God and his acts in history for humanity's salvation.

Biblical theology for the most part is a Christian approach in which the scholar studies the Bible from the point of understanding the progressive history of God as God reveals Himself to humanity from the Fall and throughout the Old Testament and New Testament. It particularly focuses on the epochs of the Old Testament in order to understand how each part of it ultimately points forward to fulfillment in the life mission of Jesus Christ. Biblical theology of course focuses on the whole bible so Carson (1995), see biblical theology as the theology of the whole bible, descriptively and historically considered. Carson holds that the two verbs are relevant in understanding this concept; the verb "descriptively" refers to the inductive study of the biblical text which creates a closer connection with the bible. The verb "historically looks at the biblical text from the historical settings and sequence. Biblical theology is the theology of the various corpora or strata which obviously refers to the both Testaments. This makes both Testaments corroborate each other and so a balanced biblical theology should draw promises and fulfillment from the Old and New Testaments. This is somehow not a job for the lazy preachers and this explains the reason for the mercantile preachers who enter the bible with monetary view and so come out with conjured messages that appeals to their congregations. House (1998) in agreeing with this view states that:

Though Old Testament theology has a close relationship to the New Testament the two have discrete witnesses of their own. Therefore Old Testament theology must state the Old Testament's unique message before incorporating the New Testament perspective. The ultimate goal is still to produce biblical theology yet to unite the testaments at the proper moment. This procedure is sound on historical, canonical and exegetical grounds and will make scriptural unity plainer than starting from the opposite end of the canon. It will also make the Old Testament's unique value for theology clearer.

Marshall (2004) writing from the new testament contends that the aim of the student of the biblical theology should be to explore the New Testament writer developing understanding of God and the world, especially the world of people and their relationship to one another. Wright (1992) observed that New Testament theology as a branch of biblical theology designates more or less, the attempt to read the New Testament from historical point view and either simultaneously or subsequently, to draw its major theological emphases together into a coherent statement that can address generations to come. Biblical theology therefore seeks to put individual texts in their historical context since what came before them is the foundation on which they are laid and what comes after is what they anticipate. Biblical theology is sometimes called the "history of special revelation" since it deals with the unfolding and expanding nature of revelation as history progresses through the Bible.

This branch of theology is motivated by such passages like Luke 24.27: "And beginning with Moses and all the Prophets, [Jesus] explained to [the disciples] what was said in all the Scriptures concerning himself." The assumption of this text seems to be that the Old Testament anticipated the messiah and that Jesus fulfilled those prophecies. Thus, Biblical theologians suggest that, in order to understand the intended meaning of a Biblical text, one must understand what the text points toward or back to. For instance, when reading about the sacrificial system in the Old Testament, Biblical theologians follow the trajectory the Bible lays out for that system (namely, pointing to Jesus as the true sacrifice), and likewise, when a New Testament text refers back to the Old Testament (for example, Jesus being the son of David and heir of his covenant), they try to understand that text against its proper, specified background.

Mercantile Christianity

Error or heresy is never put forward in a manner that exposes its grotesque deformities; instead it is packaged in outward adornment so appealing that it appears truer than truth itself. The tremendous appeal of this heresy is that it looks and sounds like the real thing, these were the words of McConnell (1995) as he describes the danger of heresy. I find it relevant in talking about mercantile Christianity because this Christianity unquestionably has the most attractive message proclaimed today in Nigeria. Mercantile gospel promises so much and demand so little. This message suits the Nigerian economy of poverty, such economy fueled by materialism and fired by the ambitions of the upwardly class. Mercantile Christianity preaches wealth and prosperity, promising health and long life to a world surrounded by myriads of death of different kind. In an environment of great insecurity like Nigeria with terrorist and kidnappers and all kinds of dangers this kind of Christianity confers authority on the believer to control his own environment. According to Martin (1977) the danger of this gospel is shredded in "the language barrier of terminology". The mercantile Christianity uses so much evangelical and Pentecostal terminology and so many biblical proof-texting that most believers are lured into a false sense of security as to its orthodoxy. This 'mercantile gospel' which is also variously referred to as the 'health and wealth gospel', 'Name it, claim it gospel', or 'Gospel of greed' is one of the fastest growing emphasis within the contemporary Church in Nigeria. Initially prominent in Pentecostal and Charismatic Churches, it has now spread across various denominations and Church traditions. The gospel focuses primarily on material possessions, physical well-being and success in this life: which mostly includes abundant financial resources, good health, clothes,

housing, cars, and promotion at work, success in business as well as other endeavours of life. This gospel asserts that believers have the right to the blessings of health and wealth and that they can obtain these blessings through positive confessions of faith and that of 'sowing of seeds' through the faithful payments of tithes and offerings.' The extent of material acquisition and well-being is often equated with God's approval. Although the Bible affirms that God cares enough to bless his people and provide for their needs- and although there are legitimate ways to work for such needs to be met- this gospel often makes the pursuit of material things and physical well-being ends in themselves. Scripture is always applied and sometimes missinterpreted or manipulated to promote the main emphasis of the 'mercantile gospel'. Accordingly Eyre (1987) identifies this cultural trend in Nigeria as the Dragon of Materialism that is leading us to become pre-occupied with the material side of life. Eyre laments that all our time, energy and thoughts are focused in the physical aspects of life. We became practical materialists. We know that there is more to life, but the way we live shows that we have adopted the creed of the Dragon of materialism.

The Foundational Roots

The roots of the mercantile gospel also called prosperity gospel in some circles can easily be traced back to the United States. It is largely American televangelists that have given prominence to the pursuit of materialism and upward mobility through the 'Mercantile gospel.' This gospel is nothing but the good old American Dream re-clothed in Biblical garments. According to McConnell, (1995) 'the doctrine of prosperity is a gross example of the church's cultural accommodation to the wordily values of American materialism". Wiersbe (1980) identifies the 'success gospel' as one that is perfectly suited to American society that 'worships health, wealth and happiness.' Fee, (1990) opine that,

American Christianity is rapidly being infected by an insidious disease, the so-called 'wealth and health' gospel – although it has a very little of the character of the gospel in it. In its more brazen forms...it simply says, "Serve God and get rich"...in its more respectable – but pernicious-forms it builds fifteen million-dollar crystal Cathedrals to the glory of affluent suburban Christianity.

This is greatly duplicated in Nigeria today since such gospel is imported from America, all who proclaim such mercantile gospel are raising such structures like cathedral with sitting capacity of between 30,000 to 50,000 congregation. So this gospel is rooted in money and their congregations are also money chasing congregations whose only proofs of serving God is the fat bank account and physical affluence. This cultural virus is traced to some prominent Americans whose prosperity gospel has influenced the church in Nigeria and Africa, such as Oral Roberts and his son Richard Roberts with their 'seed-faith' gospel. Then we have Kenneth and Gloria Copeland with their 'hundredfold return' heresy; John Avanzini who markets a super-rich Jesus as well as Frederick Price who claims the reason he rides in a Rolls Royce is because he is following in Jesus' steps others are Morris Cerullo and Robert Tilton. They are mostly of the televangelist tradition. Other faith teachers closely associated with their tradition are Kenneth Hagin, Fred Price and Paul Couch and many more.

It is also worthy of note here that the foundational roots to this mercantile gospel is also traced to metaphysical cults. According to McConnell (1995),

The metaphysical cults, particularly New Thought and the Unity School of Christianity, were the first to propagate the idea that God will make rich all those who know "the laws of prosperity" which govern the universe. Through Kenyon, this cultic belief entered the faith movement and was expanded by Kenneth Hagin and the Faith teachers to a degree which even he himself would never have approved.

McConnell (1980) observed that even some of the associates of such mercantile gospel preacher like Waldo, an associate of E.W. Kenyon, advocated the occult practice of visualization as a means to prosperity. According to him,

Suggest prosperity to yourself; see yourself in a prosperous condition. Affirm that you will before long be in prosperous condition. Affirm it calmly and quietly but strongly and confidently. Believe it, believe it absolutely. Expect it – keep it continually watered with expectation. You thus make yourself a magnet to attract the things that you desire.

Hanegraaff (1995) pointing to Kenyon's life and ministry observed that she was 'enormously influenced by such cults as Science of Mind, the Unity school of Christianity, Christian Science, and New Thought metaphysics.' This is the background to the mercantile gospel, which has become so popular in many other parts of the world. So in Nigeria we have these mercantile preachers like the founder of this gospel in Nigeria, late Archbishop Benson Idahosa of the church of God Mission with its headquarter in Benin, David Oyedepo of winners chapel, Chris Oyakilome of believers love world and host of others which space will not permit me to mention here.

Basic Features of Mercantile Christianity

The greatest and the most common feature of this mercantile gospel is the demand for and practice of seed-faith. This practice is traced back to Oral Roberts whose teaching was embraced and taught by Archbishop Benson Idahosa – the undisputed father of mercantile gospel in Nigeria. Oral Roberts believes that 'whatever you can conceive, and believe, you can do' he (1970) declared that:

I could feel my inner man being to stir. I could feel myself standing up on the inside. I became excited as I began to see the meaning of the idea that God brought into my mind, whatever you can conceive, and believe, you can do! I saw God had first conceived the world and man. I saw He had believed. And what faith it was! God had believed in man enough to create him with the power to choose good and evil, to live positively or negatively, to believe or to doubt, to respond to God or to denounce Him.

Adeleye (2015) identified two major errors in Roberts' seed faith First; he failed to see that he was not God as to conceive 'whatever'. Secondly, Biblical faith is not about 'conceiving whatever'; it is confidence in God. Yet it was that thought that convinced Roberts that

'everything God does start with a seed planted'. Such practice of money centered gospel makes God indebted to whoever is sowing the seed for according to Roberts it's only what you give or sow, that God will multiply, so where you gave nothing there will be nothing for God to multiply. This is also making God a "money doubler" so to say. Just as it is common among the mercantile preachers to twist the bible text to suit the money centered gospel, Roberts backed up his seed faith teaching with the instruction to bring the tithes into the store house. Our tithes or offerings to God are therefore SEED-FAITH. Roberts quoting Gen 8:22 'While the earth remained, seed time and harvest and cold and heat, and summer and winter and day and night shall not cease' commented that, we are to receive back from God only as much as we sow as seeds. Seed-faith is seed giving. To Roberts, our seed giving is multiplied and given back to us so that we have "meat" in our houses – or more than enough for our personal needs. From this, Roberts developed his "Expect a Miracle" principle, which stresses that through seed-giving, all insurmountable problems can be solved. God here according to Adeleye (2015), essentially becomes an insurance agent to whom one invests with expectations of returns. Our giving to God is first and foremost an act of worship. We worship Him by offering our lives and resources to him as gifts with no strings attached. God is not an insurance agent who needs our seed-faith investments. The sacrifice of the wicked, the bible describes as abomination how much more when he offers it with wicked heart, so the one who sows the seed faith without a regenerated heart is offering a wicked sacrifice to God.

The other main feature of this mercantile Christianity is the deification of objects as either sacred or anointed with power and is sold to gullible members. Objects like handkerchiefs, anointed oil, anointed water, and sacred sand from the sacred land or even bishop's mantle. Such objects are believed to have super spiritual power in themselves. Oyedepo (1995) contends that

The anointing oil is not a chemical product. It is the Spirit of God mysteriously put in a bottle, mysteriously designed to communicate the power of God bodily. It is the power of God in your hand, in the person of the Holy Spirit, to humiliate Satan. It is the power of God placed in a tangible form in the hand of man, to make an open show of the devil.

Just like every other congregation, the followers of Oyedepo see the oil as "the" solution to every problem because the oil is believed to have protective power against thieves, witches, or any form of dangerous attacks. The people therefore anoint their cars, houses, properties etc. others like kwakpovwe of daily manner has what he called anointed page with the picture of human hands and followers are expected to put their five fingers in the picture in an expectation of miracle. Prophets like Iginla of Abuja, T.B,Joshua, of Lagos, etc. all produce and sale anointed water and oil which in most cases are sold between one and five thousand Naira. Some of these "men of God" taught secrets of success and promotion, as well as victory from poverty and diseases, based on the power of the anointing oil. Adeleye (2015) correlated this:

Closely related to this is the belief that when black currant is put into water and prayed over by the bishop, it becomes the blood of Jesus. This can be placed at strategic points in a house, particularly at doorposts and windows to act as protection over demonic attacks. It is also used to deliver from oppression, poverty, sickness and so on. White handkerchiefs, at times referred

to as mantles that have been prayed over by the bishop are believed to be so powerful that they can meet all their needs. Some members hang them on the entrance of their offices or shops to attract customers. Some on their door post to drive away demons.

The faith of the people is gradually shifted from the ability of God to protect or heal to these deified objects which is nothing short of refurbished witchcraft and "talismanism"

Mercantile Christianity is also characterized by the 'hundredfold' return heresy which is a distortion of Christ's promise to provide a 'hundredfold' return to those who leave behind everything for the kingdom of God. Gloria and Kenneth Copeland champion this heresy. Copeland (1978) teaches that:

You give \$1 for the Gospel's sake and \$100 belongs to you; give \$10 and receive \$1,000; give \$1,000 and receive \$100,000. I know that you can multiply, but I want you to see in black and white how tremendous the hundredfold return is...Give one house and receive hundred houses or one house worth one hundred times as much. Give one airplane and receive one hundred times the value of the airplanes. Give one car and the return would furnish you with a lifetime of cars. In short, Mark 10:30 is a good deal.

The poverty ridden congregation that seeks a way out of poverty becomes easily swayed and path-way with their hard earned little money or property believing to harvest hundred folds. This mercantile preachers end up impoverishing the people. The Copeland's' one hundred fold heresy is the twisting of Mark 10:29-30; "I tell you the truth," Jesus replied, "no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as much in this present age (homes, brothers, sisters, mothers, children and fields- and with them, persecutions) and in the age to com, eternal life." The preachers tactically avoid the persecutions and the warning in Mark 10:25, ("It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God") which cannot be interpreted in the same literal way. It is a common practice among these preachers to build doctrines in texts taken out of context and manipulate them to suit their ends. The strongest and the richest of these preachers in Nigeria, David Oyedepo believes that poverty is due to disobedience to God and so it is a curse. Oyedepo (1995) says God has given him the mission to eradicate it. He believes his primary call and mission is to make people rich. According to him, God gave him the covenant hammer to break all chains of poverty "I took hold of it and declared "I can never be poor!" That was not an empty confession; I knew what I was saying, and what had been delivered to me. It has never disappointed me once! Friend, it is time to begin to hunger and thirst for this same hammer to be delivered to you." For Oyedepo, money is the answer to all things. It is a defense against being arrested for preaching the gospel. He says,

Some preachers in Nigeria have been arrested over and over again for preaching in some places. But, some others have gone to preach in the same place and they gave them police security. Why? One has defense, while the other hasn't. Money answers all things. That is why God has designed wealth for his people so He can establish them in dominion.

Mercantile Christianity shifts the focus of their followers from the true gospel and made the pursuit of wealth and health the sole purpose in following Christ. This mercantile gospel has the method that appeal to the masses.

Repositioning Biblical Theology

Biblical theology articulates the theology of the Bible reflected as the writers addressed their particular settings. The bible is the product of works of many centuries, from different authors in different social settings, and different geographical locations. They are written in three different languages and numerous literary genres. Therefore analytic study leading to synthetic understanding is required to grasp their overarching themes and underlying unities. Biblical theology should arrive at a coherent synthetic overview without denying the fragmentary nature of the light the Bible sheds on some matters, and without glossing over tensions that may exist as various themes overlap. This is what is lacking in the mercantile theology that leads to text lifting and text twisting. Biblical theology that can address the menace of the mercantile Christianity has some basic truths that should be noted.

The first major truth is that the whole Bible is given by God. While it clearly affirms and reflects its human authorship, it is also emphatic on its divine origin and message. None can separate the word of God from God "for all scripture is given by inspiration of God and it's profitable for correction for instruction in righteousness, that the man of God may be complete, thoroughly equipped for every good work" (2 Timothy 3:16-17). The bible according to its purpose is to train in righteousness not a book of fables to make men wealthy.

It is also noteworthy here that while contrasts and tensions exist within the biblical corpus due to the local and temporal soil from which its components first sprang, there is a solidarity that underlies them. This comes from the back drop of the oneness of God's identity and redemptive plan. It is also rooted in humankind's sinful solidarity in the wake of Adam's fall. Scripture's undeniable diversity, commonly overplayed in current critical discussion, complements rather than obliterates its profound unity. Scripture is its own best interpreter, and uncertainties raised by one portion are often legitimately settled by appeal to another. The theology of the mercantile preachers, should be put side by side with the entire bible to reveal what it is.

Moreover Jesus explicitly stated that the Scriptures point to him "and beginning from Moses and all the prophets, he expounded to them in all scriptures the things concerning himself" (Luke 24:27) again in verse 44 He said "these are the words which I spoke to you, while I was still with you that all things must be fulfilled which were written in the Law of Moses and the Prophets and Psalms concerning me" The New Testament writers follow Jesus in this conviction. The Old Testament writers are aware of a future fulfillment to Yahweh's present promises to his people; that fulfillment, while multifaceted, is summed up in Jesus messianic ministry. Biblical theology emphasizes the ways the Old Testament foreshadows and predicts the Messiah, and the ways, in which the New Testament finds its meaning in Jesus Christ, and so gives him the central place in both biblical and world history. To get these truths over and against the heresy of the mercantile gospel there are giving principles of doing the biblical theology. The major part of this is proper exegesis because whatever that comes as sound biblical theology must be the work of through exegesis which these mercantile preachers lack greatly. Ossai-Ugbah (2001) defines exegesis as

"a systematic bit-by-bit investigation of the historical tradition behind a text and the grammatical meaning revealed in context by a text for productive interpretation" so exegesis is a method of enquiry into the meaning of a text the author intended for the original audience. This is a process of enquiry that involves a journey back to the original life situation that brought about the writing of the text without embellishing the thought or intension of the original author by either changing the meaning or focus of the text for the original first century audience. Exegesis helps the preacher to discover meaning from a text and then apply it in another context that share the same contextual peculiarity. According to Martin (1977) people take various approaches towards the exegesis of the Scripture. These include: allegorical interpretation where literary terms or words are held to be the way they are written; spiritualizing: where spiritual meaning is attached and given to every object and narrative in scripture, "sensus plenoir': where meaning is read into a text that was not intended by the author sometimes under the guise of revelational knowledge by the interpreter; dogmatic method: follows the traditional line of denominational interpretation, or in key words/ phrases in neglect of the context in which such is used and the presupposition approach: where the interpreter comes with an already made up mind to a text just to use it as a support for a theological position without digging into it. The mercantile preachers approach the Bible with the sensus plenoir and so read foreign meaning into the text and this they do claiming they have divine revelations. They also use the presupposition approach and twist text to suit their theology of wealth and health. Biblical theology holds that the interpreter's thought form and exegesis must be subject to the context of Scripture. An interpretation based on experience is improper having reached a "predetermined conclusion". The bible becomes truly meaningful when read with a first century mind-set. Moreover such exegesis that will produce sound theology of the bible will have followed these principles of ascertaining the mind of the original authors and their original settings.

The Historical Principle

Fee (1991) contends that:

The gap between the first century audience and the present day reader/interpreter of the Bible is great which calls for faithfulness in dealing with a text. The first century audience's culture, literary form, grammatical syntax and presuppositions that made decoded messages easily understood are not the same in today's 21st century context.

This call for a closer and much more appropriate means for both understanding and interpreting a text in its original context is imperative for today. Even though the Bible is believed to be the inspired word of God, yet Davidson (1999) believes that inspiration "does not assure intelligibility" since divine ideas were written in a historical setting through human words. Erickson (1993) suggested that though the "authorial intent" of the Bible is human but was identical with the divine intention. The human author simply corporated with the divine author, the Holy Spirit, in order to achieve his aim. These human authors lived in a particular historical

setting wherein God spoke to them, so we are to draw from what God spoke to them for our present historical context. Therefore this principle is interested in digging out facts about the following concerning any particular text of study: Who is the author of the book? Who was the original audience? What is the date of the book? What is the cultural or geographical setting of the text?

The Grammatical Principle

"The Bible says" is usually an assertive declaration made to buttress a point during a session of preaching or teaching. However, what the Bible says and what the Bible mean are two different things. (Ossai-Ugbah, 2001). The meaning is not always found in the very literal words of Scripture but, most often in the grammatical structure and words that make up a sentence. The two major languages of the bible (Hebrew/Greek) are no longer spoken just the way they were written. These languages have gone through several changes and modifications with time so, the onus is on the preacher to find out the meaning of a text in a language that has lost connection with time. This can be done by aligning such biblical words with their usage in a text to the period in history that relates to it. This principle is interested in investigating into these facts about the text: What is the literary context/character of the text? What is the history of the text? What are the textual issues raised in the text? What are the grammatical structure/syntactical relationship in the text? What is the meaning of a word in its historical usage?

The Contextual Principle

Fuller (1978) describes contextual principle as the transition of a message in a text for specific application to the lives of present day hearers. It is a" method of transition... from what did the text mean to what does the text say and how do I understand it for myself today". Ossai-Ughah (2001) conceives the context to mean a "connective circumstances of historical and or grammatical transition between a passage of Scripture and another". So in order to produce sound and balanced biblical theology there is the need to closely examine the sectional, immediate, book, biblical, historical, logical or theological contexts of a text. The context of the text is very important in getting a balanced and sound theology of the bible and this can found in the study ofthe pretext, a context and a post-text. A pretext is the issues or events that occur before a text, a context is the matter that is at play in the present text while a post-text is the issue or event that occur just after the text in focus. To achieve this, Ossai-Ugbah suggested the following:

Invite the Holy Spirit for insight based on your historical/grammatical context? Stay with the passion of a text that is meant for today's audience? Stay within the biblical/theological context of the first audience? Develop or adopt a personal translation of the text that to be interpreted? Pick out the significant words/phrases in the text for better explanation? Apply the meaning of the text in today's context that does not betray the purpose of the text? Employ cultural/contemporary equivalents that can illustrate the meaning of the text better for today's audience?

One therefore wonders where these mercantile preachers got their training from, the church ministry is one profession that does not have a strict entry requirement and this is why we have so much proliferation or break-away of merchants all in the name of Christianity. The above biblical principles are not procedures for the lazy or microwaved preachers of today.

Biblical Theology and Major Heretical Doctirines of Mercantile Christianity The Abrahamic covenant is a means to material entitlement

The Abrahamic covenant as reflected in God's encounter with Abraham in Genesis chapters 12, 15, 17, and 22 forms one of the theological bases of the mercantile preachers. They accept the fulfillment of this covenant in the bible yet they refuse or ignore the orthodox view of this covenant. To them the inception of the covenant is more significantthan the application of the covenant. Pousson (1992) opine the prosperity view on the application of the Abrahamic covenant: "Christians are Abraham's spiritual children and heirs to the blessings of faith. . . . This Abrahamic inheritance is unpacked primarily in terms of material entitlements." So the mercantile gospel believes and teaches that the primary purpose of the Abrahamic covenant was for God to bless Abraham materially. Since believers are now Abraham's spiritual children, we have inherited these financial blessings. Kenneth Copeland (1974) asserted that "Since God's covenant has been established and prosperity is a provision of this covenant, you need to realize that prosperity belongs to you now!" these mercantile preachers erroneously refer to Galatians 3:14 "the blessings of Abraham [that] come upon the Gentiles in Christ Jesus." These teachers ignore the second half of the verse: "that we might receive the promise of the Spirit through faith." Paul is clearly reminding the Galatians of the spiritual blessing of salvation, not the material blessing of wealth.

Jesus's Atonement Extends to the "Sin" of Material Poverty.

The mercantile gospel claims that "both physical healing and financial prosperity have been provided for in the atonement." This is confirmed in Copeland's statement that "the basic principle of the Christian life is to know that God put our sin, sickness, disease, sorrow, grief, and poverty on Jesus at Calvary." This is a complete deviation from the scope of the Christ atonement on the cross. The mercantile theology portray a fundamental misconception of the life of Jesus, for believing Jesus had "a nice house," "a big house," "Jesus was handling big money," and he even "wore designer clothes." It's easy to see how such a warped view of the life of Christ could lead to an equally warped misconception of the death of Christ. Again as part of their misinterpretation of the atonementthey also refer to 2 Corinthians 8:9 "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, that you through his poverty might become rich." The mercantile shallow reading of this passage lead them to believe that Paul was teaching about an increase in material wealth, but a contextual reading reveals he was actually teaching the exact opposite principle. Indeed, Paul was teaching the Corinthians that since Christ accomplished so much for them through the atonement, they should empty themselves of their riches in service of the Savior. This is why in verse 14 Paul would urge the Corinthians to give their wealth away to their needy brothers, writing "that now at this time your abundance may supply their lack"

Christians Give in Order to Gain Material Compensation from God.

The mercantile preachers manipulate the people through the act of giving. They confront their victims with such pious statements like, "True prosperity is the ability to use God's power to meet the needs of mankind in any realm of life" and, "We have been called to finance the gospel to the world." As praiseworthy as this sound, yet the emphasis on giving is built on motives that are anything but philanthropic. The motivation for such hand twisting message is "Law of Compensation."purportedly based on Mark 10:30. Gloria Copeland (2012)put it this way "Give \$10 and receive \$1,000; give \$1,000 and receive \$100,000. . . . In short, Mark 10:30 is a very good deal" this shows clearly that this doctrine of giving is built on faulty motives. Whereas Jesus taught his disciples to "give, hoping for nothing in return" as stated earlier the act of giving should be outward flow of true worship of God for who he is, butmercantile theologians teach their disciples to give *because* they will get a great return.

Faith is a Self-generated Spiritual Force that Leads to Prosperity.

The orthodox Christianity understands faith to be trust in the person of Jesus Christ; the mercantile gospel teaches that "Faith is a spiritual force, a spiritual energy, a spiritual power. It is this force of faith which makes the laws of the spirit world function," according to Copeland "There are certain laws governing prosperity revealed in God's Word. Faith causes them to function." This is dangerous because according to this theology, faith is not a God-granted, God-centered act of the will. Rather, it is a humanly wrought spiritual force, directed at God. So, any theology that views faith chiefly as a means to material gain rather than justification before God must be judged heretical because such faith only makes God the errand god and not the God of salvation.

Recommendations

This Teaching flourishes in Nigerian contexts of terrible poverty, and so for many people, it presents their only hope, in the face of constant frustration due to the failure of politicians and the federal government in providing a better future, or even for a more bearable present. So the true church should rise up with her prophetic voice to denounce the high rate of poverty in Nigeria which has aided this dangerous gospel.

The world council of churches and the Christian Association of Nigeria should stop being political and palace prophets to the failing Nigerian politicians and government and do an in house cleaning of all the mercantile preachers by either closing down such business centers or insisting on proper entry qualifications for all preachers.

The Federal Government through her Corporate Affairs Commission should insist on proper statement of faith of these churches which must be in line with sound biblical doctrine, before registering them and deregister or even close down all such erring ones.

The Federal Government should strictly enforce the taxation of these churches and insist on their total asserts declarations yearly, this will bring in some level of sanity in the operations of these merchants.

The congregations of these mercantile Christianity should imbibe the attitudes of the biblical Bearean believers who took out their private times to investigate all they were taught by their teachers so as to ascertain and verify the truth of their teachings.

Conclusion

Mercantile gospel has been defined as the teaching that believers have a right to the blessings of health and wealth and these blessings can be received through positive confessions of faith and the "sowing of seeds" through the faithful payments of tithes and offerings. This teaching cuts across denominational barriers; it is reflected in varying degrees in mainstream Protestant, Pentecostal as well as Charismatic Churches. Though there are traces of prosperity promises rooted in the bible yet this paper posited that the overall view of the teachings of those who most vigorously promote the 'mercantile gospel' are false and gravely distorting of the Bible, that their practice is often unethical and unChristlike, and that the impact on many churches is pastorally damaging, spiritually unhealthy, and not only offers no lasting hope, but may even deflect people from the message and means of eternal salvation. In such dimensions, it can be soberly described as a false gospel. It is a gospel while promising so much ends up dragging the people further down into poverty, it is a teaching grossly incompatible with both orthodox and evangelical Christianity.it is however painful that mercantile gospel stressed individual wealth and success, and ignored the need for community accountability, and so damaged a traditional feature of African society, which was commitment to care within the extended family and wider social community.

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