In this book Craig Blomberg, Distinguished Professor of New Testament at Denver Seminary, addresses a key question that has bedeviled the church since the time of Augustine: How should Christians live in an age of ever-increasing wealth? He contends that Mammon is God’s arch-competitor for human allegiance and asserts, “What is at stake with stewardship is one’s very salvation” (p. 169). Even for those who are saved, Blomberg believes that materialism is the primary barrier to progressing from spiritual infancy to maturity. Because monetary and economic questions touch every Christian daily, the relevance of this book is without question.

This volume follows the structure of other editions in the Biblical Theology for Life series edited by Jonathan Lunde. The first chapter defines the challenges of Christian stewardship in an age of abundance and asks, “What are we to do with all our stuff?” (p. 21). The next five chapters address this question by developing a biblical theology of the goodness of wealth, the seductiveness of riches, the benefits of generous giving, tithing and taxes, and insights into the consequences of managing wealth improperly. Each chapter consists of a survey of relevant biblical texts for each topic grouped into seven sections: law and historical books, the wisdom literature, the prophets, the Gospels, Acts and Paul, the general epistles, and the Revelation. The final third of the book is devoted to reflections on the relevance of this biblical theology of stewardship with specific application in three areas: the individual as steward, government and business as stewards, and the church as steward.

Blomberg is to be commended for inspiring readers to apply biblical truths to contemporary economic challenges and to live out a biblical theology of possessions. He also stands firmly against both proponents of the prosperity gospel and of extreme asceticism. Blomberg decries as “Jesus junk” the paraphernalia that increasingly dominates Christian bookstores (rather than books). Further, his personal life exemplifies the practical counsel conveyed in this book. Blomberg and his wife were so challenged by Ron Sider’s Rich Christians in an Age of Wealth that they give away more than 50 percent of their income each year (p. 232). With no changes in details other than adjusting the names, the author is able to use his own life as one of the examples in the case study section of the book.

Unfortunately, this book is also beset with presuppositional and
methodological challenges that lead to erroneous conclusions. The most significant of these are in the following areas, which I address in turn below: aggregated data; the nature of work; redistribution; economic systems; definition issues; and economic issues.

**Aggregated data.** Blomberg confesses to making “admittedly sweeping generalizations” in his economic analyses (p. 27). For example, the fact that churches own over $230 billion worth of ecclesiastical real estate in buildings (p. 27) lumps together churches that benefit from a humble place of worship and other congregations meeting in indulgent extravagance. Likewise, stating that between 2000 and 2005, Americans spent $289 billion on domestic travel and tourism and only gave away $188 billion (p. 25) provides a point of comparison, but surely not all domestic travel was sinful during that time. Declarations like “our world runs on consumerism” captures some truth, but are not necessarily helpful for defining the problem of materialism facing the church (p. 192). Such broad aggregations obscure the real data and make the tone of the book at times seem like a shrill restatement of the ideas of Ron Sider.

**The nature of work.** From the outset Blomberg asserts that much of our lives should be occupied with work, and not simply work that is defined by remuneration. He also correctly argues that work is inherently pleasing to God, not simply a platform for witnessing or lunch-time Bible studies. Unfortunately, he seems to conclude that the ultimate reason for work is to earn money to give away and not be dependent on others. For example, in the discussion of 1 Thessalonians 2:9 Blomberg concludes, “In short, we work so that we can give!” (p. 165). Similarly, the examination of Ephesians 4:28 arrives at the conclusion that a fundamental purpose of working for profit “is so that those with extra can be conduits in passing on their surplus to those who have too little” (p. 165). A deeper theology of work likely would find deeper meaning beyond simply subsisting and divesting.

**Redistribution.** A more serious concern is a greater focus on divesting and redistribution than on the process of creating more wealth for everyone. Blomberg says that “we must give until there are no more needy among us.” He argues that $80 billion per year could theoretically eradicate world poverty, and this sum could be raised if God’s people in the United States were generous (p. 195). In a searing indictment, Blomberg contends, “as long as there are some who have ‘too little’ to live even a minimally decent life, the surplus of the rich shows that they have ‘too much’ and that they should redistribute by giving it away to those who most need” (p. 200). While this spirit of generosity is laudable, the analysis overlooks the fact that such transfers likely would create further problems of dependency without generating economic self-sufficiency. It also misses the ability of free markets to transfer billions of dollars to poor people through free
exchange rather than destroying the dignity of work through redistribution. Blomberg’s recommendations erroneously consider the world economy as a zero-sum game where one person can only gain by extracting wealth from another. Teaching people how to create wealth through trade and industry allows both buyers and sellers to profit from every transaction.

**Economic systems.** Another area of serious concern is that Blomberg treats Marxism and capitalism (or free markets) as essentially equal choices. Blomberg understands texts that might be viewed as supporting Marxism or capitalism as being relatively evenly distributed or even offsetting. He proclaims that the very models that inspired the two halves of Marx’s famous Communist manifesto – ‘from each according to his ability’ and ‘to each according to his need’ – come directly from the pages of Acts (11:29; cf. 2:45/4:35), where the early church appropriated variations on the theme of giving to a common treasury or fund to be redistributed to the poorest and neediest in their midst (p. 200).

Unfortunately, this confuses voluntary private generosity with Marx’s governmentally coerced redistribution. He adds that “one significant positive accomplishment of socialism, indeed even of Communism” was to “elevate the socioeconomic status of the very poorest in societies … but typically such improvements were not sustainable” (p. 201). The verdict of history has further demonstrated that free-market exchange has lifted millions of people out of poverty while Communism has enslaved and ultimately impoverished millions. Blomberg concedes that “anything close to pure statist socialism, especially when untempered by Christian values, has proved disastrous wherever it has emerged” (p. 207). In contrast, the competition of free markets tends to constrain greed and other evils much better than centralized planning.

**Definition issues.** A significant omission in this book is a lack of definition of key terms such as “surplus,” “unnecessary wealth,” or “proper,” and for this reason it is difficult to either agree or disagree with many of his assertions. For example, Blomberg considers material possessions as good and wholesome, but only “when used and kept in proper perspective.” He adds “too much unnecessary wealth leads so often to sin, and those with an excess amount should divest themselves of it” (p. 96, emphasis mine). Certainly every Christian would want to generously give away unnecessary wealth and to view possessions from a proper perspective, but a definition of these critical terms is never provided. Compounding this difficulty are statements such as, “Those with surplus must give generously from that surplus, but the rich are not called to trade places with the poor, nor does Paul command anyone to give up everything except the very basics of life” (p. 58). While every Christian likely would agree with this statement
in principle, the devil, as they say, is in the details of defining what wealth is actually surplus.

**Economic issues.** Blomberg is an able theologian, but sometimes confuses economic and financial concepts. Intermixing the distinct concepts of income and wealth, or an income statement with a balance sheet, muddies some of the discussions. Further, a quote from Mark Cuban that billionaires completely ignore tax rates might be true for billionaires, but basic capital budgeting and financial project analysis always includes a consideration of the effective marginal tax rates on cash flow (p. 207). Further, his discussion considers the Jubilee as a year of canceling debts, when it more closely corresponds to a modern lease of commercial agricultural fields with the payments based on the annual value of the crops.

In conclusion, the reader must sympathize with Blomberg’s heart for the poor and the resulting challenges this causes in his life. He states, “my greatest occupational hazard, financially speaking, is my library. Although I regularly give away books that I realize I’m not using, my new book-buying increasingly outstrips what I divested myself of” (p. 180). The conclusions of this book lead the author to possess such a library with a vague sense of uneasiness, yet it seems that this is actually one of the great blessings of being a Christian in an age of increasing wealth. The kingdom of God advances because theologians like Blomberg have personal access to a treasury of books like never before in the history of the church. This is fundamentally good and pleasing to God.

As fewer and fewer people in the world live at the subsistence level, both as a percentage of world population and in absolute numbers, the church will need to continue to wrestle with this question of how to channel increasing affluence into kingdom work. Larger libraries for theologians surely must be a good place to start, so that more work can be published on these thorny questions at the intersection of theology and economics. Blomberg is to be commended for breaking new ground, and even more for his personal commitment to generous giving. Increasing riches can be seductive over time, so individual Christians would benefit from reminders regarding stewardship as provided by this book.

**Reference**