

countries is evangelism: pastors and missionaries who “make disciples of all nations” (see, for example, Sherman 1997).

As a further inducement to study this book, let me add that Schneider is a clear writer. I never found myself thinking: I wonder what he means by *that*? At times, the writing goes beyond being clear to being pleasing as well. Often, when I found myself wondering, “but what about?” Schneider inserts a parenthetical indication that this topic or issue would be addressed later, a practice I found reader-friendly.

This has been a congenial season for good books connecting economics and the Christian faith. William C. Wood (2002) has authored a “plain and simple Christian guide” to managing home economics and personal finances. John Stapleford (2002) offers a framework for discussing Christian ethics applied to economic organization. Samuel Gregg (2001) brings the economic way of thinking to those whose thinking is informed by theological training.

TGA serves a related market at the intersection of economics and religion. Schneider’s book offers a perspective on the Christian faith and wealth that is Biblically based, reader-friendly to non-theologians, and of very practical significance.

#### Endnotes

- 1 While the book does not purport to be a survey of the literature, names such as Calvin Beisner, Douglas A. Hicks, D. Stephen Long, Adolpho Lindenberg, John D. Mason, Peter H. Sedgwick, and John E. Stapleford are missing.
- 2 I was taken by Schneider’s insight into the contradiction of those who laud asceticism as a Christian ideal and yet argue that the governments of affluent countries should redistribute income to the poor. Schneider sees those who deny that God designed people to enjoy the abundance enabled by market economies as modern day Pharisees.
- 3 Schneider’s exegesis of the Jubilee passages in the Old Testament was, for me, worth the book itself. Unlike wealth-negative writers who have lauded the Jubilee concept, Schneider shows its limitations, and explains how the Jubilee, if applied, would not always help the poor. Rather, the families of original affluence would eventually continue in landed wealth whether they deserved it or not.
- 4 I would welcome more thought on the moral proximity principle. It seems to me that increased communication and micro-enterprise development programs may shrink the “proximity” between affluent Christians and poor Christians, making the concept of proximity as a sorting device less transparent.

#### References

- de Soto, Hernando.** 2000. *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else*. New York, NY: Basic Books.
- Gregg, Samuel.** 2001. *Economic Thinking for the Theologically Minded*. Lanham, Maryland: University Press of America.
- Hancock, Graham.** 1989. *Lords of Poverty: The Power, Prestige, and Corruption of the International Aid Business*. New York, NY: Atlantic Monthly Press.
- Sherman, Amy.** 1997. *The Soul of Development*. New York, NY: Oxford University Press.
- Pilgrim, Walter.** 1981. *Good News to the Poor: Wealth and Poverty in Luke-Acts*. Minneapolis: Augsburg.
- Stapleford, John E.** 2002. *Bulls, Bears & Golden Calves: Applying Christian Ethics in Economics*. Downers Grove, IL: InterVarsity Press.
- Wood, William C.** 2002. *Getting a Grip On Your Money*. Downers Grove, IL: InterVarsity Press.



#### Affirmation of Affluence, or Awkward Ambivalence?

*Dr. Andy Hartropp, Curate, Church of England, Watford, Hertfordshire (UK)*

The overall argument of John Schneider’s book is that the kind of affluence enjoyed by many in modern, prosperous, capitalist societies is something that Christians can (at least under certain circumstances) affirm. As he rightly argues, this perspective is in marked contrast—indeed, diametrical opposition—to that of most Christian comment on such matters:

For both Roman Catholic and Protestant intellectuals of all varieties to this day, the response to the spirituality and morality of consumption in affluent societies is most often instinctively suspicious and world-negative rather than world-affirmative (p. 28).

Schneider is of course well aware of the various arguments deployed by those who are “suspicious,” and on the whole he engages with them seriously. Some of those arguments are spiritual—“enjoyment” of wealth all too often means greed and hedonism, which take people away from God—and others are ethical (e.g. capitalism is unjust in its practice, and fosters poverty and inequality). Schneider’s case, at heart, is that the God of the Bible wants all people to enjoy a good life, and that this includes enjoyment of material things. Further, to the extent that modern capitalist societies enable this goal to be a reality—whilst avoiding the spiritual and ethical dangers—then

Christians should welcome it, rather than be critical.

It seems to me that the great strength of Schneider's book is precisely here in its detailed and lively engagement with those suspicious and "world-negative" arguments. Schneider does us all in the Christian community a great and much-needed service. He offers a powerful and thorough presentation of the Biblical teaching which indeed affirms affluence, at least under certain circumstances, and he shows the great relevance of this teaching to our contemporary scene. In the United Kingdom, as (on Schneider's argument) in North America, there is considerable confusion on the question of whether—and if so, how—rich Christians can actually enjoy their affluence, or whether they/we really ought to feel rather guilty. Schneider's use of the term "delight"—enjoying affluence in the way God intends—is a helpful way of capturing the valuable and vital perspective which he presents.

Schneider is a theologian, and makes no claim to be an economist, but his book is nevertheless of great importance for Christian economists. Although he largely excludes discussion of what might be termed objective or "positive" aspects of the causes and effects of Western economic prosperity (other than in his "Epilogue," addressed later in this response), his focus on the ethical and spiritual aspects of affluence is important. In attempting this focus—as with a theological treatment of any theme—one of the vital requirements is to achieve the appropriate *blending* of different strands in the Biblical material. It is in this weighing of the Scriptural material, it seems to me, that Schneider's book is open to serious critique.

Schneider characterizes as "awkward ambivalence" the dominant Christian treatments of affluence (e.g. p. 37). Those treatments, he argues, try to give weight to the evident "material things are good and to be enjoyed" strand within the Bible. However, since their main emphasis is upon the spiritual and ethical dangers of wealth—especially (as Ron Sider) in the context of immense poverty in the Two-Thirds World—then these treatments end up with an ambivalence that is at best "awkward," if not downright self-contradictory. Schneider presents his approach as a better way: more Biblical, and more coherent.

Is it in fact, however, a blending which properly reflects the Biblical balance? Or is Schneider's treatment an over-reaction, perhaps, to those he criticizes? (The subjects of Schneider's critique can, of course, answer for themselves—I have no brief to attack or defend them.) I wish to argue here that "ambivalence" is actually a rather good term to convey the overall thrust of the Biblical material. This ambivalence may or may not be "awkward," but it is certainly not self-contradictory.

First, consider three of the Old Testament (OT) themes addressed by Schneider. One of these is Creation and Fall,

discussed in his Chapter Two, entitled "Genesis: The Cosmic Vision of Delight." As that title suggests, there is a strong emphasis here on the goodness of material things, and the idea of a plentiful world to be managed and richly enjoyed by humankind under the Lordship of God the Creator. That is a most important emphasis. However, this chapter gives far too little emphasis, it seems to me, to the Fall. This is not simply about numbers of pages (2½ on the Fall, in a chapter of some 24 pages). Schneider is right to emphasize here God's redemptive plan, in the face of the Fall, but he seems not to take on board the breadth and depth of the Fall's impact with regard to economic life. Sin is sin. The word "ambivalence," in my dictionary, refers to "mixed feelings." There are both positive and negative aspects. Surely that is precisely the way the Bible, taken as a whole, invites us to regard affluence, in the light of Creation *and* Fall? The corrupting power of wealth is, from Genesis 3 onwards, a major Scriptural theme. Is not ambivalence, then, a rather appropriate term?

---

**Schneider characterizes as "awkward ambivalence" the dominant Christian treatments of affluence. . . . I wish to argue here that "ambivalence" is actually a rather good term to convey the overall thrust of the Biblical material.**

---

To help substantiate this point, consider a second OT theme: the promised land. As Schneider rightly points out, this land is continually referred to as a land "flowing with milk and honey." However, in exactly the same places where that emphasis is found, there is also a major focus on the sin-inducing power of material affluence. Thus in the book of Deuteronomy, with its references to that land flowing with milk and honey (e.g. 11:9), there are plain warnings to the Lord's people about being enticed to turn away and worship other gods (e.g. 11:16) with all their wrong use of material things. The same double emphasis is found in chapters 28–30, with blessings for obedience and curses for disobedience. These blessings include material blessings, of course (as Schneider would doubtless leap to point out!), but the warnings about idolatry are plain to see. And, as the New Testament says—of which more later—greed is a form of idolatry (Col. 3:5).

A third OT theme is that of "neither poverty nor riches" (Prov. 30:8–9). Schneider offers (in Chapter 4) an insightful summary of the teaching of Proverbs, so it is something of a surprise that he is so dismissive of "neither poverty nor riches" as a possible motif for a Christian approach to material affluence. This is not a defence of Craig Blomberg's book of that title, but instead a plea to note the ambivalence that is expressed in those two verses from Proverbs. The writer prays: ". . . give me neither poverty nor riches, but

give me only my daily bread [v. 8]. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonor the name of my God."

It seems a fair interpretation of these verses, in the light of the rest of Scripture, to say that "my daily bread" can include something more than minimal subsistence. The world-affirming strand of Biblical teaching, so rightly emphasized by Schneider, clearly authorizes such an interpretation. (Like Schneider, I have a strong commitment to the divine inspiration, and thus overall coherence, of the Bible.) But surely the particular emphasis of these verses from Proverbs is to draw attention to the respective dangers both of poverty and of riches? To have too little is dangerous. And to have too much is also dangerous. In turn, then, surely a balanced Christian approach to material affluence must include a strong emphasis on its dangers? That is why "ambivalence" seems to me a helpful term—rather than something to be criticized.

Ambivalence may seem to be an "awkward" position to hold. But no more so than any of the other tensions which are a necessary feature of being a disciple of Christ in this fallen world. And this brings us to the New Testament (NT), and especially to Schneider's Chapter Six, entitled "The Radical Jesus as the Lord of Delight." I think this is one of his best chapters, in which—as that title suggests—he weaves together two strands, two "identities of Christ," which might otherwise appear to be contradictory. In Luke and Acts, as is widely recognized, there is a substantial amount of material on riches and the rich. Schneider demonstrates that, on the one hand, Jesus is a radical, calling people to renounce possessions (and leading the way himself); and yet he is also a man who feasts, and invites people to enter the kingdom of God, a kingdom which will one day be consummated in a Messianic banquet. The radical Jesus is also the Lord of delight; and the early church (as in Acts) seeks to model something of this tension. It seems to me entirely right that we must indeed blend these two elements together, and Schneider has made an excellent attempt at doing so.

Nevertheless, any attempt at this kind of balancing (by us mortals) is open to critique, and I must raise one or two questions here of Schneider's treatment of the NT. First, with regard to the case of Zacchaeus (Luke 19: 1–10), I find it a little alarming that Schneider does not see the contemporary application in terms of the rich giving some of their wealth to the poor. Instead—also alarming to me—there is talk of the world being "redeemed in and through the salvation and new economics of the new man" (p. 165). The Lord Jesus alone is the Saviour of the world. Having registered my unease at this rather loose (and unBiblical) use of redemption language, I wish to focus on the conclu-

sion that Schneider does draw. We are, he says, to take Zacchaeus as a model: not in a literal, slavish way (fair enough), "but to follow in terms of the dispositions and principles he displayed. Like him, we can find creative ways to shape our institutions into instruments of redemptive power" (pp. 165–166). It does seem entirely right to draw that kind of conclusion—but not at the price of losing the simple obligation upon the rich to share with the poor. Schneider, I fear, does end up by at least underplaying that simple obligation. But it is an obligation (in the context of following Christ) placed upon the rich throughout Luke, and indeed throughout the NT and the Bible as a whole.

Along the same lines, I wonder why Schneider gives so little weight to the teaching on riches in 1 Tim. 5–6, especially 6:17–19. These verses seem to me to combine, in a highly attractive and viable way, the elements (referred to already here) of enjoyment, warning and sharing. (The precise form(s) that such sharing might take cannot be debated here. But it was a surprise that Schneider seemed to downgrade the very principle of such sharing.)

In his Chapter Seven ("Parable of Affluence") there is, I think, a similar lack of emphasis upon the importance of the rich sharing with the poor. There is little space here to develop this line of criticism—and I should add that there is some very insightful comment along the way—other than to observe that Schneider's discussion of the "parable of the pounds" (Luke 19:11–27) seems to be misguided from the start: i.e. from the point where Schneider states that this story "is largely about Christian economic faith and life" (p. 186). Luke makes it perfectly plain that the context and reason for the parable is the people's misconception "that the kingdom of God was going to appear at once" (v. 11). The parable can hardly be limited, therefore, to the economic sphere of life (whatever the importance that readers of this journal would wish to attach to economics!).

It is also strange that Schneider's commentary on the rich man and Lazarus (pp. 172–182ff) seems to allow the contemporary rich (the West) to evade moral responsibility to the poorest countries in the world. Schneider makes heavy use here—and elsewhere in the book—of the notion of "moral proximity": i.e. the idea that we have relatively greater moral responsibility to some people (e.g. our families, and those in our own community and nation) than we do to others. It seems clear that Christian ethics does need some such notion. But Schneider's application of it to contemporary economic life is dubious, especially given the increasing interconnectedness of the modern economic world in practice. To take a particular example: The World Trade Organization (WTO) seeks to encourage a reduction in trade barriers between countries, and has powers to enforce that policy. In the United Kingdom there is a growing movement that is calling for "Trade Justice," i.e.

for greater fairness in the structures of world trade, including in the negotiations held at the WTO. My point is simply that rich and poor countries are connected; and surely, therefore, the principles taught in the Bible have some application in that kind of context. Perhaps Schneider needs to do more work on moral principles as they apply to countries and nations, as well as to individuals.

If we do follow down that road—as I am convinced we must—then in both the European Union and in North America we will have to face some very tough questions, not least with regard to the agricultural subsidies currently paid (sometimes in growing amounts) to Western farmers. These subsidies seem likely to be having a detrimental, even devastating, impact on agricultural producers in the Two-Thirds World. The playing field looks distinctly uneven. That hardly seems compatible with the Biblical responsibilities placed upon us.

In the short space that remains, I wish simply to raise some other issues arising from Schneider's book. First, there are questions regarding affluence, poverty and inequality. He argues that one must not downplay "the real problems caused by poverty in America today" (p. 21). But that is virtually his last word on the issue other than (on p. 22) asking whether relative inequality continues to matter, and calling (on p. 34) for "a new way of thinking about inequality." This new way appears to involve tacit acceptance of whatever degree of inequality is generated by the economic system. It seems to me that a Biblical conception of justice has more to say about inequality than that. (I have offered an attempt at such a conception in Hartropp 1999.)

A second issue concerns the nature of "capitalism." Schneider tends to use this as an all-embracing term for any society which allows a substantial role for market forces in its economic life; and he tends to attribute the remarkable growth in prosperity in such countries in the 20th century to "capitalism." However, it can be argued that the role of government in at least some of these countries has also been a significant factor: not least (as in the United Kingdom) in providing a social framework in which unemployment no longer brings absolute poverty, education is largely provided by the state, and substantial redistribution of income (towards those who are less well-off) occurs, thus helping to ensure a degree of social stability that a purely laissez-faire economic system would perhaps not of itself provide. Such stability may be a necessary condition for economic prosperity.

Finally, Schneider's "Epilogue," on "Being Affluent in a World of Poverty," seems to raise far more questions than it answers. On p. 212 he makes his one statement of what the obligations of the Western rich are to the poor (in a global context), and—extraordinarily—says that most often it is a

matter "of special divine communication and calling, the work of the Holy Spirit." Are there really no objective ethical and moral criteria at all?

Schneider then proceeds to present, entirely uncritically, Hernando de Soto's arguments that most of the poor already possess the assets they need to make a success of capitalism (p. 214). "All" that has to be done to release these assets, and thus bring prosperity, "is to create integrated and stable formal systems of property law, and the rest will fall into place" (p. 216). The impression given by this "Epilogue" is that the solution to world poverty is essentially out of the hands of us in the West. This looks to me rather like moral abdication. Of course, economic prosperity in the West has brought, and can continue to bring, material blessings to many. And, of course, we must recognize that economic exchange and trade can often bring greater economic prosperity to all participants. But, in addressing the enormous poverty in the contemporary world, it seems unlikely that a carefully balanced Biblical approach to affluence can really leave it at that.

#### Reference

**Hartropp, Andrew.** 1999. "Biblical Justice and Modern Economic Life" in David Peterson, ed., *Witness to the World*. Carlisle, UK: Paternoster.



#### Godly Delight, Christian Vocation, and Moral Obligation: A Much Needed Perspective on Capitalism

*Robin Klay, Hope College (MI)*

When Christian economists reflect on the connections between their discipline and their faith, they give themselves a peculiar task. They must use standard economic theory and methodologies to answer certain questions about how economies function. They must also inform themselves about Biblical and theological thought regarding the proximate and ultimate ends of economic activity, in light of the limited means available. In *The Good of Affluence*, John Schneider sets out for himself a similar task, but by passing from theology to economics. Both economists and theologians who undertake this difficult endeavor are obliged to migrate back and forth between economic thought and Biblical/theological reflection. This Schneider does with great facility and insight.

Schneider's book is a masterful undertaking. He dedicates most of his time to expounding a Biblical theology of wealth, with special regard to the proper understanding and