

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.

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

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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

utilization of wealth in an affluent society. Like many Christian economists today, I often bemoan Christian theologians' and ethicists' weak understanding of basic economic principles and institutions. By contrast, Schneider exhibits the opposite: both good understanding and a knack for revealing the market's underpinnings to nonspecialists.

Throughout his book, Schneider conducts a conversation with Ron Sider, the paradigmatic evangelical scholar,¹ who has challenged at least two generations of Christian students and communities, presenting them with radical Biblical demands about their consumption and giving. Schneider demonstrates the limitations of Sider's Biblical ethics of consumption. For example, in *Rich Christians in an Age of Hunger*, Sider reports that North Americans and Europeans earn sixty-one times the income of poor people in the Third World. Nevertheless, they contribute only a tiny fraction of their income to the church; and their churches mostly spend on themselves. Sider asks, "Can we honestly say we are imitating God's concern for the poor and oppressed? If the Bible is true, can we seriously hope to experience eternal love rather than eternal separation from the God of the poor?" (Schneider 2002, p. 95, quoting Sider). Schneider says that Sider's mistake is to think that ordinary people in the First World today are very much like the rich people of Biblical times. The latter were condemned by the prophets for cheating the poor and selling them into virtual slavery "for a pair of shoes," rather than providing them a hand-up. Schneider describes the frequently tyrannical control by the elite in Biblical times. They were able to set tax rates and fix prices to their advantage. As Lunn (2002) shows, the wealthy lived off of income from the land during Biblical times. Today, most of the wealthy in the First World are not able to live off of income from real and financial wealth. Instead, they must invest in human capital and put it to work, in order to earn a good living and to accumulate other types of capital for future income security. Again, Schneider writes:

Ordinary people living under democratic capitalism, raising families, working one or two jobs, saving for college, for care of aging parents and for retirement, contributing to churches and local charities—and giving but one or two percent of their income to people in remote parts of the world—just do not fit the description of the evil men and women in Amos (pp. 97–98).

In addition to Sider, Schneider criticizes several other Christian thinkers for overlooking a key Biblical theme, godly delight, in their attempts to apply New and Old Testament teaching about wealth to the present era. (I will later offer the work of Cobb (1991), a liberal Christian ethicist, as another example of theological reflection on economics that betrays only superficial economic knowl-

edge.) The core of Schneider's book is a careful examination of that theme from Genesis, Exodus, and the prophets, through the life and teaching of Jesus, to the early church. As Schneider shows, theology that is inadequately informed about economics (and even about recent Biblical studies) is not just unfortunate and wrongheaded. It is dangerous. This is especially true when theologians advocate radical changes in public policy (e.g. regarding globalization). Furthermore, their habit of critiquing all existing human systems has a debilitating effect on those who are criticized for not rejecting and overhauling whole social/economic systems, even though they do effectively help meet local needs. In the introduction and first chapter of *The Good of Affluence*, Schneider demonstrates that it is possible to reflect on capitalism in a way that does justice to current scholarship about the fundamental underpinnings of a market economy. He cites the seminal work of Novak, whose *Spirit of Democratic Capitalism* (1982) has been the genesis of much creative thought (especially, but not only, by Catholics). That book and the works it spawned call attention to capitalism's necessary ethical foundations, in terms of the economic and moral virtues that are required for its success. The same works often recommend that public policy measures be crafted to safeguard the power of market economies to create material abundance and simultaneously to enlarge possibilities for moral living.

Schneider agrees with Novak that capitalism, unlike socialism, exists primarily as a "practice," not a theory. Largely for that reason, theologians since the Middle Ages have had difficulty evaluating its foundations, values, and outcomes. Unfortunately, "Inattention to theory weakens the life of the spirit and injures the capacity of the young to dream of noble purposes," (Schneider, p. 17, quoting Novak). With this book, Schneider responds to an appeal for sound Christian reflection about capitalism.

Virtually all economists accept evidence, cited by Schneider, that attests to the great material progress made possible by capitalism. (Even Marx lauded its achievements in his own time, while decrying its effects on workers.) However, many Americans—and especially Christian theologians—fail to acknowledge that capitalism is the only engine of economic growth benefiting the masses that has ever existed. Therefore, any moral critique of capitalism must take into account the connections between its deepest motivations and the material success it can provide for the masses. Nobody, including Schneider, denies the serious plight of Third World peoples, who have had neither the benefit of market economies, nor a strong foundation for markets in private property and the rule of law. Schneider's goal is to uncover aspects of capitalism that make it successful and at the same time deeply moral.

Quite obviously, capitalism depends on consumption.

To say it another way, consumption is the goal of market activity overall. Adam Smith chided the mercantilists for their portrayal of economic activity as aimed at adding gold to the national treasury. Merchants are needed by market economies; but merchants' welfare is not capitalism's end. Smith taught the world that competitive markets are necessary (though not sufficient) to harness the interests of producers in the service of consumers and the common good.

As I write this, I hear myself (and others) rejecting the *ultimacy* of consumption. The Christian church has consistently proclaimed that the end of all activity is to glorify God. However, what Schneider correctly notes is that affluence and consumption—rightly practiced—are perfectly consistent with glorifying God. Scripture reveals that God glorifies himself by lavishing material (as well as spiritual) abundance on members of the royal household of faith. Schneider is careful to distinguish this claim from the “Gospel of Wealth,” as he also sets apart kingly stewardship from a “Gospel of Poverty.”

One of the great historical conundrums for Protestants has been how to deal with the wealth created by the economies in which their entrepreneurship, saving, and hard work serve as effective engines of growth. Schneider quotes various Protestant sources, including Wesley, to illustrate the ambivalence that Christians have often felt about their wealth. He might well have used a different passage from Wesley (1985) to make the same point, namely, “Make all you can, save all you can, and give all you can” (pp. 263–280). Wesley often scolded Methodists for doing better at the first two than at the last. This line of Christian teaching about material life exhibits the virtue of apparent grammatical and moral balance, but also the weakness of not attaching *any* divine purpose to consumption. Neither is it specific about what constitutes the minimum demands on Christians regarding their giving.

Schneider does a masterful job of dealing with a wide swath of Scripture, looking for the grounding principles regarding wealth. He does not shy away from passages that appear to call for radical poverty, like Jesus' command to the rich young ruler to “give away all you have to the poor” (or even the Acts portrayal of the early Jerusalem Church practice of rich believers selling some parcels of their land in order to share the proceeds with poor believers). Instead, he shows how those passages fit into the context of the whole Biblical narrative, in which other passages refer to heaven as a banquet, promise material blessings to believers, and present Jesus as one who was accused of “carousing” with sinners. Taken together, these two sorts of passages do *not* offer Christians a moral norm. Instead, they illustrate a wide variety of creative ways that God's followers approach wealth and consumption in their faithful response to God's purposes.

The practice of godly delight and the principle of moral proximity are central to Schneider's views. In the context of the history of economic thought, I introduce my students to what I believe are the fundamental Biblical teachings about wealth and material goods. In short, Jews and Christians are commanded to be fruitful in work, thank God for his gifts, and enjoy the fruits of their personal and collective labor (as well as the fruits of unaided nature). They are also repeatedly commanded to demonstrate gratitude to God (for their freedom, and for the necessary means to provide for their material well-being), by sharing their good fortune with those who are “enslaved” by poverty.²

After reading Schneider's book, I still regard the above as a succinct summary of Biblical teaching on wealth. However, with Schneider's help, I now see the importance of dwelling more on the matter of “enjoying” the fruits of our personal and collective labor. Starting with Genesis, the author beautifully illustrates what he calls the “godly condition of delight” (Schneider, p. 43). God takes delight in his creation and creatures; and God makes it abundantly clear that, as royal agents, men and women are to exercise dominion in ways that call forth amazing riches, which they are expected to enjoy to the hilt. Apparently, our earthly destiny is to create and enjoy, as well as to create and share.

Catholic practice in daily life and worship often strikes me as more faithful to the Biblical theme of abundance and feasting than does some Protestant worship and teaching. The Mass clearly symbolizes the heavenly banquet—a party with movement and royal insignia in evidence.³ Jewish religious practice and culture, as well, are full of unabashed celebration. Purim is almost carnival-like. The Passover Seder, an example of thanksgiving and feasting, includes a moment when someone is sent to the door to see if anyone can be invited in from the street to join the celebration. Both traditions—Catholic and Jewish—reflect Schneider's principle of “godly materialism,” for which he substitutes the term “godly condition of delight,” in this revision of his book.

By elaborating on the Biblical narrative and teaching about wealth, abundance, and enjoyment, Schneider shows that Christians in affluent, capitalist countries are called on by Scripture to pay special heed to the needs of poor people. He shows, however, that there is no *unique*, Biblical yardstick (e.g. a ten-percent tithe) provided to measure the *right* amount of giving to the poor. Neither is the primary, Biblically approved, way to deal with wealth one in which Christians must pull away from the culture of capitalism, e.g. by adopting “simple living,” or by making graduated tithes.

Instead, Schneider argues that Christians should understand their specific responsibilities for helping the poor in the light of the principle of “moral proximity.” He says that Biblical teaching is clear on the hierarchy of moral respon-

sibilities. Each person should first, care for the self and the family; then, for the community of faith and the local community; next, for the nation; and finally, for people who are in great need. I was not aware of the principle of “moral proximity,” but found it amazingly close to the teaching of Adam Smith in *The Theory of Moral Sentiments* (1976).

As economists recognize, Smith’s early treatise, written before *The Wealth of Nations* (1976), offered a sort of sociological interpretation of ethical values. Smith claimed that the “author of the universe” made us in such a fashion that we could discern the basics of right and wrong by observing ourselves and others. Individual persons (and groups) have a natural inclination to sympathize with victims of certain acts, and to condemn those responsible. They also naturally find other acts laudable, praise those responsible, and publicly hold them up as good examples. The former we call “bad” acts and the latter “good” acts. (This bears a resemblance to Paul’s teaching in Romans 1: 18–20, and 2:14–15 about a natural moral sense available to all people.)

The relevant issue for this paper is Smith’s observation that the most people easily recognize a *natural* moral hierarchy—virtually identical to the one described by Schneider. Because our knowledge and power is greatest about those in close proximity, we humans think it proper to first care for ourselves, then to exercise benevolence toward the family, and later to look out for the poor of whom we are aware. Beyond that, our attention is first fixed on the security of our own society (and nation); then, we may also care for people in nearby countries. (Smith warns that as we move out to rings further away from ourselves and the local situation, we often know too little to act in ways that we can be assured will advance the public good.)

In the modern world, where technology “shrinks” the distances, one might think that the rule of “moral proximity” no longer applies. Schneider argues that the principle does still apply, but not only with respect to physical proximity. The famous “rule of six” (now doubted by some) holds that an individual anywhere is able to contact another person anywhere through a chain involving six or fewer links. Even if generally true, this rule would not imply that the first person in the chain could know much about the last person (her needs, desires, capabilities, support network, etc.), or that he is in any practical way morally obligated to the other person (or vice versa). Some Christian thinkers claim that *all* Christians have a moral obligation to *all* other people on earth (especially the poor), and that they must fulfill those obligations, whenever their own means exceed a basic social/economic minimum. Rightly, Schneider points out that such a standard implies the damnation of most Christians living in the developed world. It can also sap the moral energy of those who live in abundance, because it implies that any help they give is never enough, and that

therefore there is no possibility for godly people to properly enjoy material abundance.

Schneider claims that the principle of moral proximity, in terms of geographic nearness, is a guide for living morally, but not a rule. Thus, since I once lived in Cameroon, I may sense a certain moral proximity to the people there. However, because my knowledge and means are very limited, I normally exercise that responsibility by sharing the joys, needs, triumphs, and dreams of people there who became “like family” to me, after my arrival in 1976. I would be wrong, however, to urge that all Christians have a similar responsibility, or to feel personally obliged to help *all* Cameroonians.

Economists will find Schneider’s connection of vocation to moral proximity especially inviting. Although he does not have the space to develop the point, Schneider explains that vocations are not responses to moral commands, but rather the result of individual and communal discernment regarding God’s intention to use widely-varied, personal gifts in relation to particular opportunities and needs. Thus, in their separate callings as nurses, business owners, entertainers, steelworkers, and scholars, everybody is brought into moral proximity to a unique set of other people. This proximity gives each individual special responsibility that is not generally assumable by people in other occupations and professional settings. I hope that Christian economists and non-economists will further explore this aspect of vocation.

Schneider argues that Christians should understand their specific responsibilities for helping the poor in the light of the principle of “moral proximity.”

By implication, ACE members are among those who are called into proximity with various groups of actors—workers, entrepreneurs, and policy makers—given their knowledge about incentives and the economic institutions that channel economic forces. Hence their concentration on the nature of markets, the role of private property, the power of incentives, and the conditions necessary for economic growth is legitimate. By contrast, a beloved, non-economist colleague of mine spends a lot of energy opposing what she calls *shark capitalism* (as well as other behaviors and systems that she claims exploit differences in race and sexual orientation, or the environment). Schneider implies that, by doing so, my friend may have stretched her sense of moral proximity beyond recognition (unrelated, as those issues are, to either her professional calling or her personal experience and relationships). In fact, I often find her sense of moral outrage about so *many* things to be both inadequately informed and exhausting.

Schneider argues that a more adequate understanding of vocation in a modern, capitalistic economy is needed to

counter a frequent claim that Christians are culpable for any social evil that they do not actively oppose. For example, Sider warns that, "If one is a member of [a] privileged class that profits from structured evil, and if one does nothing to try to change things, he or she stands guilty before God" (Schneider, p. 130, quoting Sider). Schneider says this is an impossible standard, since every day Christians participate in systems that support evil somewhere. Thus, if I pay for a car wash, the recipient may use the money to buy pornographic material. If I work for a company, I may provide a livelihood to a foreign supplier who physically abuses employees. My work, purchases, banking, leisure, and even worship (using purchased materials) may entail evil. Although I cannot know and be responsible for all those instances, I *can* be just and merciful in my direct contact with fellow workers, neighbors, competitors, etc. I can also pray and work through benevolent organizations. The rest, Christians must leave up to God's providence, because He *does* know, and concern Himself with, all needs; and He promises to satisfy his people with every good thing.

Perhaps some ACE members will take up Schneider's challenge to work with Christian theologians, in order to develop a deeper sense of the moral and practical virtues of economic life under capitalism. Such a perspective would honor a wide variety of callings and emphasize the virtues necessary to create, enjoy, and effectively share wealth.⁴ It could also unleash gifts that go underdeveloped for lack of a clear, Christian vision and justification.

In the last portion of his book, Schneider takes up the issue of globalization and Third World poverty, as an example of confusion among many Christian ethicists and theologians. They simply do not understand or appreciate the dynamic workings of markets by which economic actors throughout the world help themselves and others, as they create new wealth through production and trade. (By contrast, Sider says that Third World people lack adequate capital because they are hurt by market economies which conduct business with "damnable defiance of the Biblical God of justice" (Schneider, p. 217, quoting Sider).

Although Schneider does not mention him, ethicist John B. Cobb Jr. has published extensively (often with economist Herman E. Daly), arguing that the international economic system is deeply flawed.⁵ He asserts that, consequently, poor countries and poor people in industrialized countries are badly served by capitalism. I have never known Cobb to argue for replacing capitalism with socialism. Nevertheless, Cobb's support for government restrictions on market mechanisms is a perfect example of Schneider's claim that ill-informed thinking can be dangerous. Specifically, Cobb's anti-globalization posture could have the effect of encouraging Christians to take up that cause, for example, by refusing to buy certain goods from poor countries, and by

opposing the WTO. In so doing, they would raise barriers *against* economic development rather than help redeem the poor.

Schneider dedicates considerable space in the last chapter to summarizing the main thesis of Hernando de Soto (2000). He mentions de Soto's call for the mobilization of over nine trillion dollars worth of capital that is already in the hands of millions of the world's poor. Specifically, de Soto calls for granting the poor clear legal title over their land, shops, homes, etc., and for the removal of bureaucratic barriers to entrepreneurial activity. Both measures are necessary to convert capital from dead to living forms, so that it can be used to raise living standards.

Regarding the true nature of capital, as differentiated from a stock of material things, Schneider quotes Novak's remark: "Capital is not something that you can have access to, like fruit on a tree. You have to invent it or discover it" (p. 217). Many other things economists talk about are not primarily material goods, e.g. markets, money, and utility. Early Austrian economists, and the Austrian philosopher, Wittgenstein, pointed out the immateriality of much that is important to language and other social endeavors, like producing, selling and buying, and establishing value. Such an understanding of capital and other "goods" helps differentiate the dynamics of markets from base materialism. It also acknowledges human creativity in the marketplace as one important way that humans are meant to exercise their nature as bearers of God's image.

In *The Good of Affluence*, Schneider adds considerable span and depth to an important bridge being built between economists and theologians, as well as between them and the general public. I look forward to reading and participating in further efforts of this kind. They are badly needed. Christians deserve a well-articulated theory of capitalism that can strengthen the life of the spirit and augment the "capacity of the young to dream of noble purposes" (Schneider, p. 17, quoting Novak).

Endnotes

- 1 See especially Sider (1997).
- 2 The Old Testament is most prescriptive about how Israel was to share its abundance with the poor (largely, widows, orphans, and strangers) in their midst. The law required various tithes, certain agricultural practices, cancellation of debts, and honoring the Jubilee.
- 3 This is my idealized view of the Mass, since some Catholic worshippers may experience weekly Mass as un-party-like, as I do at many solemn Protestant communions.
- 4 Smith took note of virtues, like lowly prudence, that are especially useful in economic endeavors. There is a

large and growing segment of economic literature that speaks favorably of ancillary virtues, like saving, trust, cooperation, and the institutions that encourage them, to which Schneider refers.

5 See Cobb (1991).

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Is Affluence Good?

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The *Good of Affluence*, by John Schneider, is a heavily revised edition of his earlier *Godly Materialism*. The title alone is a decided improvement, since "materialism" by definition in many contexts means an inappropriate attachment to possessions. Schneider has two related objectives—to sample the Scriptures to see what they teach about the Christian and affluence, and to promote capitalism as the economic system most likely to produce Biblical economic priorities in today's world. I am not nearly as competent to assess his success with the second objective as with the first, so I will focus primarily on his exegesis. I must also be highly selective because of the word limit my editor has given me. Inevitably, that leads to disproportionate attention to areas in which I disagree with this book.

The first chapter is largely a summary of Michael Novak's and Dinesh D'Sousa's cases for "democratic capitalism." We are told that this system has liberated 25 entire

populations from poverty in the last fifty years (p. 18). But we are never told which countries these are. I imagine Japan and Singapore are two; several other East Asian nations are regularly touted as having dramatically improved economically through capitalism, though no other country is entirely lacking a sizable minority of poor persons. How as many as two dozen could be enumerated is beyond me. And nothing is said about all the post-Soviet republics where capitalism to date has largely failed, arguably making matters economically worse for many in lands without a significant base of Christian morality to temper the human greed that otherwise corrupts every economic system.

Chapter Two treats Genesis' "cosmic vision of delight." Most of this chapter correctly establishes God's originally good intentions in creating a material universe, and his plan for the patriarchs to enjoy some of the bounty of this world. The abundance of the Garden of Eden is an important, unifying theme of God's desire for his people throughout history. Missing from this chapter, though, is hermeneutical reflection on the link between the patriarchal blessings and the unique covenant God would establish with their descendants, the people of Israel. The theme of the land and its material prosperity is consistently "spiritualized" in the New Testament; conspicuously absent is any promise of sizable material reward for spiritual faithfulness (except as Christians share with each other) comparable to Old Testament arrangements.¹ The emphasis in 48 out of Genesis' 50 chapters of life after the Fall seems to be played down, too. God is working redemptively to vindicate his original creative purposes, but the two testaments together make plain that any significant redemption of the material world awaits Christ's return and the coming new heavens and earth (Rev. 21–22). To claim that "the creation story suggests that physical and material delightfulness (superfluity) is needful for healthy human well-being everywhere" (p. 61) generalizes far beyond anything Scripture states; if it were true, millions of God's people throughout history could rightfully call "foul!"

Chapter Three turns to the exodus. Schneider rightly stresses that physical liberation cannot be separated from the spiritual purposes of God's unique covenant with Israel. Particularly helpful is his discussion of the intricacies of the Jubilee and the difficulty of applying it to our vastly changed world. But it is a little misleading to claim that "the poorest people in society were unaffected by it" (p. 83). Not all of the "aliens, sojourners, non-Israelite debtors and slaves" were the poorest. Wealthy, nomadic foreigners regularly traveled and settled throughout the Ancient Near East, while many of the poorest in Israel were *Israelite* slaves, sold into their state due to financial destitution, who could be redeemed through the Jubilee. Schneider takes exception to my finding the "manna economy" of the wilderness