

only over how to apply it (p. 219). In other words, the premise of flawed character has now been so widely accepted, that all that's left to discuss is whether we should apply force or incentives to correct bad behavior. Schwartz honestly doesn't seem to know which would be better. I have a feeling Americans would pick free choice over mandates.

Although the evidence to substantiate his conclusions is lacking, Schwartz arrives at some excellent policy suggestions at the end of his book. His final conclusion is that *both* a moral *and* a structural policy agenda should be pursued, and that *both* faith-based organizations *and* the government should work together to promote self-reliance and incentives to work. Faith-based organizations and public policy have a common goal of encouraging self-reliance. One practical public policy suggested by economist Edmund Phelps is wage subsidies for low-wage workers, which would provide economic incentive for workers whose work is seriously undervalued by the marketplace, to be more firmly attached to the labor force (p. 235). Realistic assistance for low-wage workers to stay attached to the labor force is needed, such as child-care, education and training, medical care, and transportation. Economists would add one critical missing piece to the policy formula advanced by Schwartz—U.S. stabilization policy to maintain a strong macroeconomy so that job opportunity is kept at full employment.

The book has both value and limitations. The greatest value in Schwartz's book is his thorough description of the moral reformers, and the lessons we can apply today from their example—that policy should always provide encouragement for personal responsibility and material assistance should never destroy incentives for self-sufficiency. Schwartz cannot fully support his relentless assertion of moral reform policy and he doesn't provide enough evidence to support his claim that moral reform is even more important today than it was in the nineteenth century. Even though Schwartz misses a primary opportunity to offer substantial evidence for moral reform, still there is much redeeming value in his conclusions. His conclusions are sound because they recognize the need for both behavioral and structural components to effective poverty policy, and that good policy draws on initiative and participation from all—the poor, the multi-faith partners, and the government. Thus, Schwartz leaves us with legitimate hope for poverty policy in the twenty-first century. ■

### **More Money, More Ministry: Money and Evangelicals in Recent North American History**

Larry Eskridge and Mark Noll, eds. Grand Rapids, MI: William B. Eerdmans Publishing Company. 2000. ISBN: 0-8028-4777-3. \$20.00.

*Reviewed by Donna Kay Dial, Economic Education for Clergy.*

Scriptural inerrancy, faith-budgets, making money for mission, rejecting money as corrupt, teleministry successes and scandals, fundamentalism, the church growth movement: all are characteristics used to describe evangelicalism. *More Money, More Ministry*, an organizational and financial history of the evangelical movement in the past two centuries, emphasizes both its evolutionary development and its great diversity. The book is a collection of essays which were presented at an invitational conference on "Evangelicals and Finance," in Naperville, Illinois in 1998. Seven chapters provide an overview of the historical development of evangelicalism, the impact of economic and technological change on evangelical perspectives and activities, and the influence of individual evangelists and contributors on the movement. Two of the chapters are comparative studies: the growth of seminaries in the United States and Canada; and the economic perspectives of Pentecostals and the Churches of Christ, especially in the southeastern United States. Case studies are the focus of articles on the China Inland Mission, Protestant women's mission groups, the New Era Foundation, Larry Burkett and the work of Christian Financial Concepts, and the growth of evangelical institutions.

The last two chapters are reflections on the earlier essays. In fact one might first read John Stackhouse's article "Money and Theology in American Evangelicalism" as a good introduction to the book. Stackhouse presents Everyperson, "Ms. Evangelicalism," who confronts the diverse views of the movement on vocation, the economy, raising money, spending money, tithing, attitudes about money, economic and religious values, missions and stewardship.

Economic conditions during the last quarter of the nineteenth century were instrumental in the evolutionary development of evangelicalism. Industrialization and urbanization, accompanied by uneven economic growth and cyclical change, transformed the face of the country. The

combination of these forces and the advent of developmental thought did much to divide American Christianity at the turn of the century. The result was a shift in evangelicalism, from its home, primarily in Protestant denominations, to independent congregations and parachurch groups. Peter Dopkin Hall provides crucial insight into this time of transformation. He emphasizes the intellectual forces which developed and resulted in the separation of theological liberals (in the Protestant churches) from evangelicals. The modernists embraced "... critical Biblical scholarship, social Darwinism, increasingly bureaucratized scientific approaches to charity and continuing efforts to construct national religious charitable and reform organizations." Hall's chapter is one of the most provocative articles in the collection for understanding the links between religious and economic change at the turn of the century. The influence of developmental thought on the separation of evangelicals from mainstream Protestantism is vital to understanding the difference between the nineteenth- and twentieth-century evangelicals.

This difference, along with the diversity of the movement, makes it difficult to have a single definition of evangelicalism. In fact, the authors present several definitions. The editors, in their introduction to the book, cite David W. Bebbington's general description of evangelicals as "Christians marked by a tendency toward activism, with a particular emphasis on conversion, the Bible, and the work of the cross" (pp. 2-3). In "American Evangelicalism and The National Economy, 1870-1997" (by Robin Klay and John Lunn, with Michael S. Hamilton), evangelicals are considered "... as orthodox Christians influenced by Bible-centered revivalist modes of faith, who by the twentieth century became independent, special purpose congregations and organizations" (p. 77). Michael S. Hamilton (in "More Money, More Ministry: The Financing of American Evangelicals Since 1945") is more specific in defining evangelical individuals and congregations as those who accept the "authority of the Bible, and the doctrine of salvation through Jesus Christ" (p. 108). Dean R. Hoge and Mark Noll (in "Levels of Contributions and Attitudes Toward Money Among Evangelicals and Non-Evangelicals in Canada and the U.S.") add two additional characteristics: religion is relatively more important in believers' lives, and there is a greater desire to evangelize.<sup>1</sup> Although these characteristics are found in many Protestant churches, the twentieth century movement toward independent, non-denominational organizations suggests that denominational beliefs on baptism, the Eucharist and organizational structure lost their importance.

The forces which brought about these changes also produced new ways in which these groups financed themselves. The results were large gains in their funding bases, both from individual donors and from commercial activities. The story of evangelical fund raising in the nineteenth and twentieth centuries is another evolutionary aspect of the

movement and the focus of the book. In the revivalist movement of the nineteenth century, evangelists were often supported by wealthy patrons. By the turn of the century, however, women's mission groups were funded by many supporters across the country who made small, sacrificial donations (described in Susan Yohn's chapter, "Let Christian Women Set the Example in Their Own Gifts: The 'Business' of Protestant Women's Organizations").<sup>2</sup> As the non-denominational congregations grew in numbers, incomes and commitment, so did contributions. Dean Hoge documents this growth as do Gary Scott Smith ("Evangelicals Confront Corporate Capitalism: Advertising, Consumerism, Stewardship and Spirituality, 1880-1930") and Michael Hamilton.

An important development in the last half of the twentieth century was the impact of changing technology on the growth of monetary contributions. Television, radio, and the internet allowed religious leaders to enter each person's home both to solicit general support and also to market religious products. Computers and software programs increased efficiency in direct mail campaigns and other marketing activities, as well as record keeping and the production of religious literature. Founded in the belief that there are many alternative ways to help people meet their spiritual needs, programs and parachurch organizations were created for target audiences. Tools from the marketing and advertising industries were adapted to expand the evangelical outreach to both members and non-members at home and abroad.

Churches also were assisted during this time by such government policies as tax exemptions, lower postal rates, few regulations and access to the broadcast waves (discussed by Hamilton, p. 134). Finke and Iannaccone (1993) provide a special example of the impact of changing government policy. In 1960 a new FCC ruling eliminated free commercial broadcast time which had historically favored mainline denominations. This opened the door for fundamentalist and evangelical preachers to buy broadcast time on radio and TV. The result was an increase both in viewers and in financial contributions.

Evangelicals are in general agreement that good stewardship is an important part of one's entire life. Each individual is entrusted with God's gifts of creation and is therefore responsible for the wise use of all those gifts. Beyond that, perspectives on money are wide-ranging and sometimes controversial: faith mission vs. organized giving; denunciation of materialism vs. consumerism, the need to serve God vs. the need to raise money; the danger of the temptations of wealth vs. the advantages of greater personal wealth.

Although mention is made of total resources, most of the articles deal specifically with raising and spending money. A more efficient view of a congregation's or any volunteer group's resources would include "in kind" as well as monetary resources. Stewardship literature speaks of time,

talent and treasure. Volunteer groups rely heavily on non-monetary resources to support their organizations. This suggests the need for additional research on a congregation's total resource income and expenditures and the process of making decisions about resource utilization. The structure and values of the group, clergy and laity roles, and the links to larger denominational bodies all make an impact on the decision-making process.

Ted Ownby discusses the Church of Christ in the Southeast, while Klay and Lunn mention the restorationists. However, the book provides no discussion of the role of the Christian Church (now the Disciples of Christ, Independent Christian Churches and the Churches of Christ). In the nineteenth century the Christian Church was a unified movement which, according to Walker (1992), was marked by "... bold evangelism, enrichment of church life, serious educational programmes, and a vital church press" (p. 414). Founded by Barton Stone, Thomas and Alexander Campbell, this movement was characterized by revivals, printed materials, and large increases in church growth. Between 1850 and 1900, numbers of members increased from 118,000 to 1,120,000, fifth among religious bodies in the United States (Walker, p. 415). This rapid growth is more significant due to the fact that there was no assistance from emigration; in addition, only adult conversions were counted. Unlike many evangelical congregations of the 20th century the Christian Church did not move in the direction of transdenominationalism, although the more conservative of the congregations have exhibited the aforementioned characteristics of evangelicals. Curious it is, indeed, that a movement of this size, which possesses such similar characteristics to evangelicalism, would be absent from this book.<sup>3</sup>

The editors note many additional research opportunities for scholars in evangelicalism. In addition to their suggestions I would mention the use of theories of economics and religion to enhance our understanding of evangelical structures and decision-making processes. For example, use of the research of Douglass North, Joe L. Wallis, John C. Hilke, Laurence Iannaccone, Barbara Redman and Kenneth Elzinga would greatly enrich scholarship in this field.

Overall, the book provides a good historical and institutional description of evangelicals and their relationship to financial funding. It is excellent for non-technical reading and for a broad understanding of the movement and all its colors. The case studies are informative and interesting and the general articles offer a good feel for the past and current history of this important American religious movement.

## Endnotes

- 1 This is consistent with findings in Hoge (1994).
- 2 Yohn notes that these entrepreneurs were so successful they were eventually absorbed by their male counter-

parts in parallel organizations.

- 3 An excellent discussion of this movement is found in Williams (1991).

## References

- Finke, Roger and Laurence Iannaccone. 1993. "Supply Side Economics and Religious Change." *Annals of the APPSS*. 527 (May), pp. 27-39.
- Hoge, Dean R. 1994. "Religious Giving in the United States." *Non-profit Management and Leadership*. Vol. 5, No. 1 (Fall), pp. 53-66.
- Walker, Dean E. 1992. *Adventuring for Christian Unity and Other Essays*. Johnson City: Emmanuel School of Religion.
- Williams, D. Newell, ed. 1991. *A Case Study of Mainstream Protestantism: The Disciples' Relation to American Culture, 1880-1989*. Grand Rapids, MI: Eerdmans.

## A Catholic Response to Economic Globalization: Applications of Catholic Social Teaching

Paul Cleveland, Gregory M.A. Gronbacher, Gary Quinlivan, and Michel Therrien. Grand Rapids, MI: Center for Economic Personalism. 2001. ISSN: 1531-4057. \$6.00.

*Reviewed by William P. Jordan, Cornell University (NY).*

This thoughtful document advances the dialogue about globalization by focusing on key principles of Catholic social teaching relevant to the worldwide economic phenomenon called globalization. Most readers will not be in agreement with all the authors' points, but should come away believing that Catholic social teachings can be instrumental in fashioning a more humane and improved globalization process than the one we are presently experiencing. The authors are not as critical as this reviewer of the present predominating version of globalization, yet they manage to touch upon most major points of contention in the ongoing debates about globalization's evolution.

First, let me highlight some areas of agreement with the authors. They do a good job of quoting Catholic ecclesial authorities on the globalization topic, starting with the present Pope. They rightly highlight the following quotation from John Paul II:

Globalization must allow for greater participation by people, not their exclusion or isolation; it must apply a greater capacity to share, not to impoverish a large part of the population for the benefit of the few. Nobody must be excluded from economic circles; on the contrary, each and every one should benefit from technological and social progress, as well as from the fruits of creation (p. 1).

After the Pope, Bishop Diarmuid Martin, Secretary of