show the proper respect for it, and understand how to work positively in it.

The most basic element of helping in the Third World is that ability to live productively in a cross-cultural environment. For this it is necessary to speak the language and get Third World experience before looking for a position. No amount of books, interviews, and missionary slide shows can adequately prepare one for understanding a culture as can actual immersion in the culture. Culture is lived and it is not learned apart from life itself.

Finally, the day when generalists are used in development work, or in any position in Third World countries is ending. Therefore it is important to have some specific skill: construction, accounting, computing, teaching, business management, counseling, and so forth. Some may already have such skills. Others, with an eye on the future, can work to obtain the ones in greatest need.

There are, quite naturally, a number of different ways to acquire such skills, knowledge, and experience. One of the ways suggested by almost all of those interviewed is to link-up with a reputable Christian development agency. Such an agency can orient one with respect to many of the suggestions made here, providing information about what one can do to really help in the Third World. Another way is to begin simply by travelling to the Third World as a tourist and trying to learn as much as possible while there. Church related Bible and issue study groups can also help one learn about how the First World and the Third World relate and about what God asks of us in this relationship.

For those still in college there is an especially attractive opportunity. Many colleges provide semester of year abroad programs in the Third World. These programs allow the student to focus on studying and listening and also remove the immediate burden on the student of doing a job, or of actually helping right now. The Latin American Studies Program of the Christian College Coalition, of which I am currently director, is one such program. Students on this program live, work, study, and travel in Central America for at least a semester; and some stay for additional time. Such programs provide learning experiences without equal, give the students a semester's worth of college credit, and get them started on the journey toward building Kingdom relationships across cultures. After such an experience, students are a lot better prepared to understand and follow the Lord's will for their lives, and they are in a much better position to answer that all important question--What are we to do?

One cultural trait of North Americans is that we want to get our hands dirty right away. We are go-getters and we want to see success. We often rush in before we check things out. Such is also our tendency in working to help our brothers and sisters in the Third World. This trait is in many ways admirable, and has been the source of great things. But when the environment into which we propose to rush is so foreign to us, and when human relationships are at stake, it is imperative that we control ourselves and stop, look, and listen before we proceed. Only this way will we truly be able effectively to serve our Lord in His multicultural, multinational world.

Counting the Cost: The Economics of Christian Stewardship by Robin Kendrick Klay
Reviewed by Earl L. Grinols (University of Illinois)

The interface between economics and Christianity is a difficult one. This is as true for economists who struggle to reconcile their secular training as professionals with their Christian beliefs as integrated spiritual, mental, and physical beings; as it is for Christians of other disciplines who accept God's injunctions to them to do justly and to love mercy. That this interface needs strengthening is evident merely from reading the discussions of economic policy issues which are treated in the newspapers, magazines, and airwaves of our country. Rarely, if ever, in the secular media does an application of spiritual or peculiarly Christian understanding play a role. Moreover, in neither the secular media nor in sermons or Christian publications is there displayed an appreciation for how economies function, and the inevitable and difficult economic choices required to meet the material needs of mankind.

Given this state of affairs economists can become better informed about the meaning of spiritual economic principles, and Christians can become better informed about economics. Robin Kendrick Klay has chosen to do the latter. Her book's title, Counting the Cost: The Economics of Christian Stewardship...taken from the passage in
Luke 14:28 about counting the cost before building a tower in order to be able to finish it, suggests its main purpose: to help Christians understand how properly to evaluate the alternative costs of carrying out a responsible use of their earthly resources. The focus of the book is therefore primarily educational, attempting to gather together and present the relevant issues in economic terms, rather than argue for a particular answer based on Scripture. The “Christian” content of the book comes from infrequent biblical references placed in the discussion of the various chapters, from chapter subsections devoted to “Implications for Christians,” and from a formal list of “Questions for Further Consideration” ["What does it mean to be an ‘environmentally responsible’ consumer? . . . Should Christians favor any one of the following devices over another . . . ?"] placed at the end of the chapters. In many places the style reads much like a Brookings' book written for a less sophisticated audience, or a Challenge article (sources from which the author draws heavily) which inevitably creates a similar tone for some of the chapters.

The first three chapters of the book are devoted to introducing the reader to the problems of scarcity and then acting as a primer on the basic market responses to it. Chapters four through ten are devoted to discussions of poverty in the United States, poverty in the rest of the world, the question of air and water resources, land use, trade policy, the government's role in the economy, and the size of the U.S. military budget. The treatment of topics is such that the book could be used as a supplement or mini-text for a course discussing policy issues in economics.

An important question for anyone reading this book must be: to what extent are Christians any different from other well-meaning people when it comes to their thinking about social problems? Apart from exhortations to social awareness and responsibility based on a scriptural quotation rather than a call to goodness based on social philosophy, it is probably correct to say that a non-Christian reader would find little in this book that would seem unfamiliar or puzzling.

For example, chapter ten ["U.S. Security: Counting the Cost of Military Spending"] quotes Isaiah 31:1--"Woe to those who go down to Egypt for help and rely on horses, who trust in chariots because they are many and in horsemen because they are very strong, but do not look to the Holy One of Israel or consult the Lord!"--as representing the middle majority of Christians (rather than extreme pacifists or militarists) who know their ultimate security is not in arms and alliances. The following paragraph then explains what this is leading to: "In this chapter we will show that an over-emphasis on comparing national levels of military expenditures has diverted attention from analyzing the cost of effectiveness of various weapons systems and from recognizing the economic impacts of increased defense spending here and abroad." The chapter then proceeds to discuss cost effectiveness.

For a Christian who is struggling to integrate his position on military spending and the size of the military with the promises in Psalm 91 ["Thou shalt not be afraid for the terror by night; nor for the arrow that flieth by day. . . a thousand shall fall at thy side, and ten thousand at thy right hand; but it shall not come nigh thee."] or Isaiah 54:17 ["No weapon that is formed against thee shall prosper . . . this is the heritage of the servants of the Lord. . ."] or Leviticus 26:3,8 ["If ye walk in my statutes. . . five of you shall chase a hundred, and a hundred of you shall put ten thousand to flight: and your enemies shall fall before you by the sword."]--to name just a few, the call to cost effectiveness seems completely non-controversial.

The chapter on poverty in the U.S. comes closer to synthesizing the spiritual principles of the Bible with the realities of poverty in a way that would enlarge the perspective of a Christian who does not know economics, and an economist who does not know God. She begins by pointing out that the Bible says the poor will always be with us. She then attacks the big questions: "Is poverty a matter of choice?" and "Would redistribution of wealth eliminate poverty?" Phrasing the questions as she has, of course, forces the answers: "Not always." and "Probably not." With respect to the first question we are reminded that "routes to poverty or wealth are not always rationally chosen, but instead result from cumulative good or bad fortune for which the individual is not responsible." With respect to the second question, we are reminded that just after the Bible says that the poor will never cease out of the land, it goes on to say that we are to open wide our hands to our brothers. Moreover, the Bible made this more than a call to personal charity; it institutionalized the economy's response in the right of the poor to glean at harvest time, the liberation of servants every seventh year, and the return of all lands to their original owners during the fiftieth year (the year of Jubilee).

Some of the facts of income and wealth distribution in the U.S. are presented to make the reader more com-
fortable with helping the poor, including figures that show that only about one in thirteen of those individuals who received welfare at some time over the decade sampled by the cited study were heavily dependent on it for a long time (i.e. receiving fifty percent or more of their income from welfare for eight or more years of the ten). Most poor in the U.S. are temporarily poor. This is consistent with figures that I have seen which show that those who were poor in every year of the ten year study made up less than one percent of the sample population. Of these, 48.4 percent were unmarried females with children, 32.3 percent were disabled, and 22.2 percent were females aged 65 or older. Given the likely overlap between these groups, they explain a very large percentage of the always-poor group.

Family structure and its break-up long has been recognized as a primary cause of poverty in the U.S. But whatever one thinks about the choices that were made or not made to cause poverty, or the repeated bad fortune that might have placed these individuals into the poverty group, Klay argues that further income redistribution based on some minimum untaxed income level as in a negative income tax scheme is infeasible. It would require either too high a rate of marginal taxation (benefit reduction rate) for those receiving the benefits; or, were a low benefit reduction rate chosen in order to stretch out the removal from welfare support as income rises, as much as twenty percent of the U.S. population could be on the program receiving welfare benefits--clearly an unacceptably high level. This type of calculation which Klay provides probably has not been considered by many Christians or the population at large.

So what options exist? Klay argues in essence that education subsidies are an obvious long-term public remedy for poverty. She says that Christians might see this as equivalent to the year of Jubilee that redistributed land—the primary source of capital at that time—to break the intergenerational cycles of poverty. Of course land and educational opportunity have another characteristic not mentioned by Klay. They both require the effort of the recipient as input or they will not produce a living. Presumably an asset that everyone is endowed with as a birthright, and which requires personal effort to generate a living from it, would guarantee that there would be no poor; or if there were, that it would be due to lack of effort on their part. Such an asset does not exist, but the closer that we can come to finding one with those attributes the better.

This book can best be described as a non-technical explanation of economic reasoning for a reader seeking to be socially aware. It does not criticize mainstream economics or seek to show where it has been misused from a scriptural perspective. Rather it is an attempt to summarize relevant background material on different sides of the major policy issues and lay out the economic perspectives on the alternatives. The role of government in the economy, the need for growth and macroeconomic stabilization, the importance of international trade to the U.S. and the rest of the world, our responsibility to future generations for resources and the condition of the environment, and the international economic order, are all among the issues discussed.

I felt that the author could have gone further than she did in carrying her stated purpose of making this a book for Christians, as opposed to a discourse for any good person who wants to do what is socially right. Yet the book does cite Scripture and includes periodic discussions of moral perspectives in trying to present a balanced view of the economic terrain which distinguishes it from other books of this type. Thus I believe Counting the Cost will be able to help the Christian who feels that he or she is not adequately apprised of the economic consequences of their moral choices, so as to recognize the right questions and consequently better phrase the alternatives.

"The Bishops and the Economy: A Review Essay"
prepared by Thomas F. Head (George Fox College)


_Bulletin: Association of Christian Economists_ Issue #9 (Spring 1987)