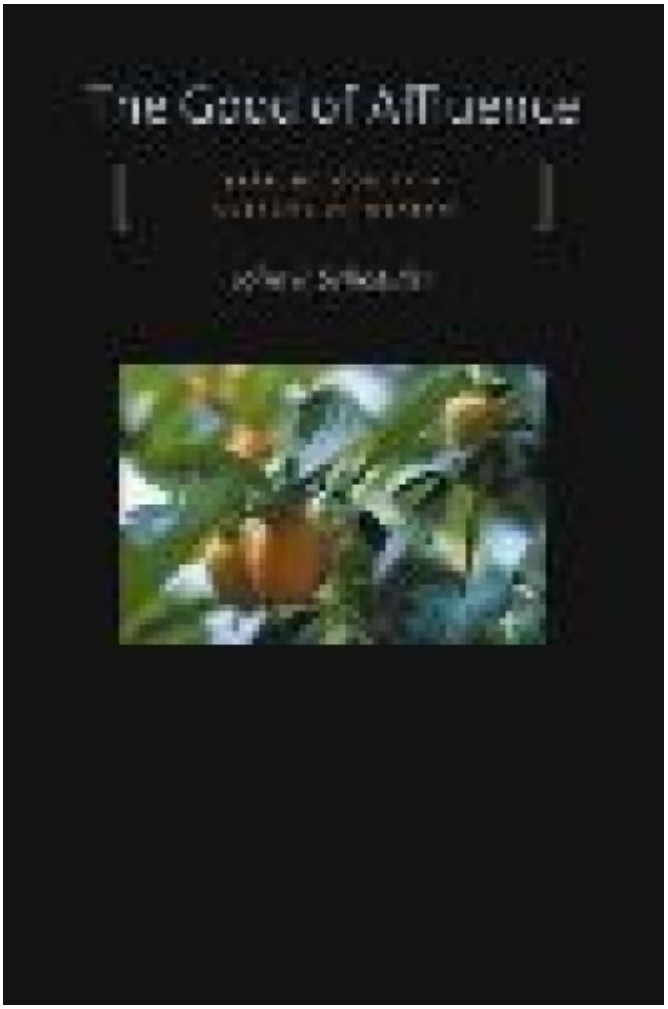
Affluent Christians

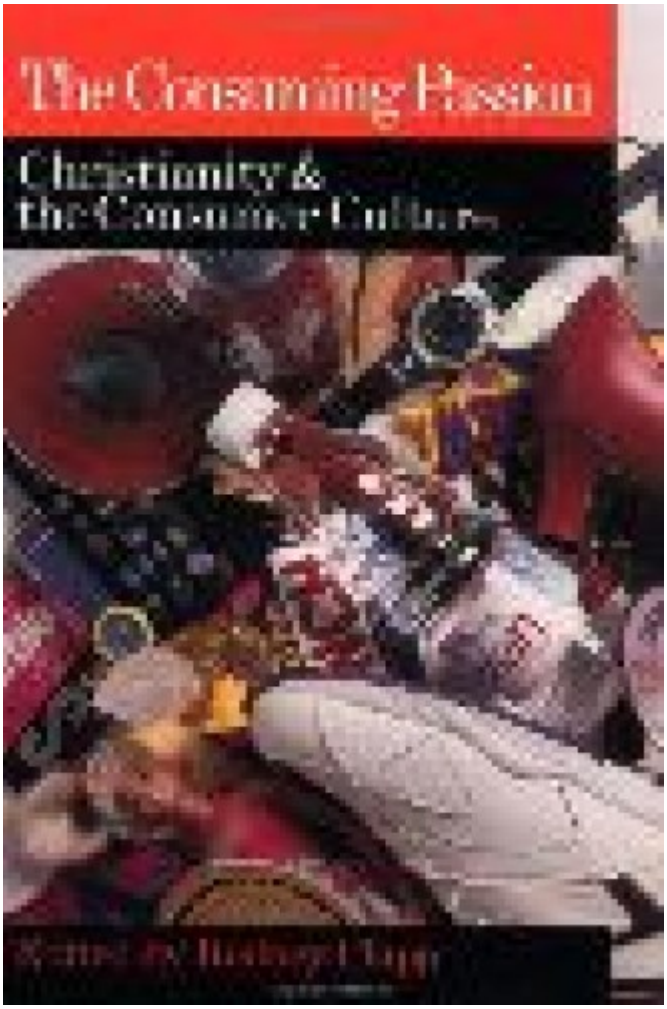
by Lillian Daniel in the February 8, 2003 issue

In Review



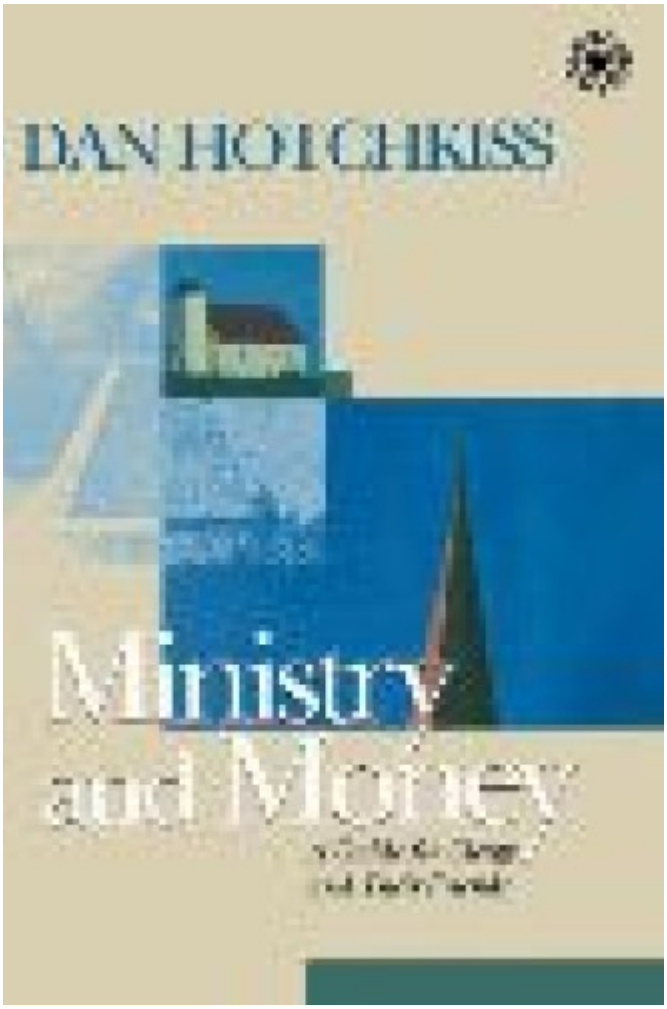
The Good of Affluence: Seeking God in a Culture of Wealth

John R. Schneider
Eerdmans



The Consuming Passion: Christianity and the Consumer Culture

Rodney Clapp, ed.
InterVarsity



Ministry and Money: A Guide for Clergy and Their Friends

Dan Hotchkiss
Alban Institute

In my congregation the choir saves its biggest anthem for the collection of the weekly offering, and I sometimes suspect that the anthem is there not to draw attention to the offering but to distract us from it. The offering plates are passed apologetically, as people try not to see what others have put in. When the plates are brought to the altar, the prayers of thanksgiving praise God for many things but seldom for the dollars and cents in the plates, which are then carried to a tiny shelf behind the organ, out of sight.

That shelf was actually part of the architectural plans for the church, and the congregation prided itself on the theological view behind it: the money must be whisked away because it would soil or sully the communion table. Maybe someday

we'll install a dumbwaiter next to the altar to get that money out of sight even faster.

When I arrived at the church, the memory of church splits made me wary of speaking about money for fear of appearing to sing for my supper to a crowd that wasn't much interested in cooking. Yet that fear was overcome by my conviction that unease about money lies at the heart of many congregations' paralysis when it comes to proclaiming the gospel. Money mattered to Jesus, to Paul and to the prophets, and it ought to matter to the church. It is in its attitude toward money that the church is most likely to conform to the ways of the world rather than to transcend them.

John Schneider, a professor of religion and theology at Calvin College, wants to take money not only off the shelf but out of the doghouse as well. Schneider contends that Christians too long have been critical of wealth. "I strongly challenge the widely held belief that the world-shrinking effects of globalism generate strong obligations for any wealthy person in an advanced society to any poor person in an undeveloped one." Modern capitalism, Schneider maintains, has not been treated fairly by Christians. Schneider considers capitalism a very recent phenomenon that until World War I existed only in England and the U.S. Since then, "twenty-five nations have successfully re-ordered their economies on the lines of modern capitalism. . . . They have done nothing less than eliminate material poverty as a significant problem in their societies."

For those who live in cities like my own New Haven, which has the highest public school class size and infant mortality rate in the state, Schneider's snapshot of the world is out of focus. His focus is intentionally on the affluent, who, he believes, are too quickly dismissed by Christian thinkers. He turns to secular works like Dinesh D'Souza's *Virtue of Prosperity* to support his view that, since poor Americans have access to such things as televisions, microwaves and super-sized fast food, inequalities between the rich and the poor are no longer a problem. Though the rich may be getting richer, the poor aren't starving. But those who follow secular economic debates know that quoting D'Souza on poverty is like quoting Phyllis Schlafly on women's rights.

Schneider's book is actually a revised edition of his previous *Godly Materialism*: *Rethinking Money and Possessions*, a book that he hopes will continue to be read as an antidote to Ronald J. Sider's *Rich Christians in an Age of Hunger* and similar books

that have called capitalism to account. Since “ours is not a culture that contains affluence, but is a culture of affluence,” how do we help rich Christians deal with those hurtful slights against the rich that dot scripture and Christian history?

Schneider offers hope to the unappreciated affluent by presenting them with a savvy, networking, middle-class Jesus who “did not adopt a life of poverty, but rather called his disciples out of the ordinary world and into a community of celebration.” As for all those parables about money and things, they “call Christians not to become poor (as is commonly thought) but to be wealthy in the right way.”

While Schneider argues that many of the Bible’s words about the poor do not apply to us directly, since modern capitalism is a new phenomenon, his investigations into New Testament culture reveal that the poor didn’t have it so bad then either. “The peasantry was not always on the losing end of things,” he explains. “Manipulated inflation (price fixing) by the rich actually created better prices for poorer landowners simply by artificially raising the prices for their commodities.” This is biblical times? Sounds like a conversation at the country club. Schneider also points out that by spending time with publicans and tax collectors, Jesus indicates an acceptance not just of them as people, but of their money-making lifestyles as well. (He does not venture a similar argument about prostitutes.)

Schneider explains that “the condition of affluence in advanced societies is good in the same way that conditions in Eden, the Promised Land and the Messianic Banquet are said to be good . . . in the potential they have for human flourishing.” Last time I checked, we got thrown out of the Garden of Eden for this sort of arrogance.

Schneider seeks to address real people—people like Janet Wills, CEO of an investment firm whose Christian clients “have become wealthy beyond their imaginings during the past decade of growth in the stock market” and then wondered “what it all means.” Lacking in Schneider’s project is a thoughtful theological response to the worker whose layoff contributed to those extraordinary stock market returns, and who now stands in the unemployment line wondering what that means.

Positioning himself between the “wealth-negative premise of radical Christianity” and the simple equating of faith and money of the “Prosperity Gospel,” Schneider points to God’s providence. He quotes Michael Novak: “We are going to see a spiritual revival in this country and it’s going to be led by rich people.” Just what the

American church needs—another fearless defender of the overdog.

Rodney Clapp's volume offers a much wider sense of the spectrum of Christian debate and places Schneider in context. Editor Clapp reminds us that "consumerism . . . is not a force of nature. . . . People can respond to it and potentially change its course."

Bill McKibben comments on the joys of promoting a $100 Christmas among United Methodists. He worries about the spread of the American way of shopping. "We need to put God at the center. Then we need to realize that this involves more than the smug announcement that we have done so. . . . We must share our bounty with the rest of the world, finding somewhere a middle ground so they do not follow our path to consumer development."

McKibben's caution is backed up by David Myers, a professor of psychology at Hope College, who states that while "wealth, like income, has been flooding upward, not trickling down," we as a nation are growing more unhappy and depressed. Myers writes about the bad side of affluence. Apparently too much money may buy a supersized case of the blues. "Today's youth and young adults have grown up with much more affluence, slightly less overall happiness, much greater risk of depression, and a tripled teen suicide rate. Never has a culture experienced such physical comfort combined with such psychological misery. Never have we felt so free or had our prisons so overstuffed. Never have we been so sophisticated about pleasure or so likely to suffer broken relationships."

As Clapp sees it, consumption "provides an abundantly stocked pantry but a lousy way of life." Clapp lays some of the blame on 19th-century Protestants and the explosion of Christian publishing. People stopped savoring one book and instead longed for more quick reads, thus feeding the habit of addictive buying and consumption.

Some are uneasy with the notion of a networking Jesus who justifies capitalism, yet are also unconvinced that Jesus sits in an egalitarian heaven plotting the communist revolution. The Alban Institute has produced a solid volume aimed at Christians who walk this middle way. Dan Hotchkiss addresses a common fruit of the American Christian's engagement with money: ambivalence. A Unitarian Universalist pastor who consults with churches and synagogues on fund raising, Hotchkiss would agree with Schneider on one point: that the church is confused about money, and that

clergy give mixed or muted messages about it. Hotchkiss gets the money off the shelf, counts it, rolls up the pennies and tells church folk to get real. He talks straight to ordinary Christians who look for Jesus in a materialistic world where paychecks run out before payday.

According to Hotchkiss, some of the greatest confusion about money lies in the hearts of clergy. They ought to be guiding, but tend instead to follow a culture that holds them in thrall or in disabling debt. Hotchkiss writes like a beloved uncle giving advice from his comfortable old recliner. Make yourselves a budget, he tells clergy, who tell newlyweds to do it but don't do it themselves. Understand money as a spiritual challenge in your own life, and then don't be afraid to preach on it.

As one who gets called into congregations when people are at the height of their money confusion, Hotchkiss understands the lives of worshipers rich, poor and mostly in between. Covering everything from how to produce a treasurer's report that church members can actually understand, to advocating just salaries for support staff, to explaining how market theory affects clergy salaries, he is not afraid to name the inequalities.

"When my mother started as a church musician in 1953, no one doubted that hers was a 'second income.' As I write, she is preparing the church for the 'sticker shock' they will experience when she retires and they try to hire someone with comparable skills. It is a transition many congregations will need to face if they are going to succeed in a new century." This may not be the voice of radical Christianity, but it is a voice that reminds us that how we use our money, in affluence or poverty, matters to God and shapes God's church.

As different as these books are in scope and style, they remind us that wrestling with money theologically is a mark of excellent ministry. Each week in worship we engage the words of scripture as they engage money through the eyes of the One who provides for us in more ultimate ways. Scripture also reminds us of the biblical tensions: while we may all wrestle with questions of economic justice, we don't all do so in the same way.

Many of Jesus' words were directed to those at the bottom of the economic ladder, but comparatively few of the average preacher's words move in that direction. How many of us have heard pastors speak about helping people "cope with the problem" of materialism in those upper-class churches that invariably describe themselves as

middle class? Even the language of “coping” implies that materialism is better addressed by therapy and understanding than by repentance and redemption.

Similarly, imagine how the great prophets of the Old Testament would react to the trendy adult education topic: “affluenza.” This use of a euphemism for the sin of greed would make Amos sick. Here’s a modern cure for affluenza: try working at Wal-Mart. While reflections on the disease of affluenza might compel the wealthy to live more simply, how much do the poor actually benefit when the wealthy clean out their closets?

Yet in poorer congregations, where affluenza is a disease impoverished members might love to catch, is money addressed any more responsibly? Preachers who promise financial prosperity to the faithful still attract members who have been beaten down by an unjust economy. The best-selling book *The Prayer of Jabez* and its ubiquitous spawn (what’s next? *The Prayer of Jabez for Middle Managers with Migraines*?), while encouraging prayer, mostly encourage enlarging one’s territory.

A home built in Honduras is certainly a blessing to those who will live in it and to those who go there and build it. But do these blessings distract or absolve us from a clear analysis of injustice in our backyards? In my own church, we raise money to send our youth away to do mission work, while the homeless are living in a tent city on the New Haven green. Are our mission trips another version of that little offertory shelf behind our organ?

In the end, engaging money theologically should inevitably lead to practicing one’s faith differently. If a mission trip abroad is thoughtfully and theologically interpreted, it can open our hearts to more than sentiment and can transform our practices. We may return to our churches with a different vision of hospitality, in the same way that serving a meal at a soup kitchen can bring us back to our own kitchen tables with deeper insight. But thus far, the current trend of taking mission trips to poor areas of the world does not appear to be radically shifting the balance of power back home, any more than considering the “poor children in China” while cleaning one’s plate actually feeds them.

The mark of excellence in engaging money theologically is that we are transformed not just individually, not just as churches, but as communities. As helpful (and comforting) as it is to send school backpacks and medical supplies to Afghan children, we are not excused from pointing out that the end of war would help these

children more.

There are dangers in engaging the subject of how money works in the world. In our enthusiasm, we might put our faith in systems rather than in God and leave the power of our prophetic tradition behind. Or we might succumb to world-weary cynicism and the hopelessness which turns us inward. But God in Christ predicted these struggles through his life and death.

Countless saints before us have striven for justice in the world of money and called the church to account, whether for selling indulgences in Italy, selling pews in New England or selling salvation on cable TV. While those brave Christians have not transformed our unkind world into the kingdom of God, they have trusted that they were part of a long and powerful divine history and of a victory won for us on the cross. n