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"These remarkable essays cover a spectrum of issues facing evangelicalism in North America. John Stackhouse is thoughtful and engaging, at times cranky, but always provocative."

— RANDALL BALMER, Ann Whitney Olin Professor of American Religion,
Barnard College, Columbia University

"John Stackhouse is a model for evangelical scholars addressing an audience outside the guild. No scandal here—unless evangelical readers fail to pay attention."

— JOHN WILSON, editor, *Books & Culture*

There are signs all around us that

evangelicals are in a state of "spiritual adolescence," charges John Stackhouse, and have been since breaking with fundamentalism a half century ago. In *Evangelical Landscapes*, he urges believers to develop a more sophisticated approach to worship and a more deeply felt sense of what it is to be a Christian.

Evangelical Landscapes explores the past and the present state of the evangelical movement in North America. It is intended to inform, inspire, and perhaps even lead to necessary change. Provocative chapters discuss the parachurch movement, ambivalence toward the Bible, money and theology, and whether evangelicals face an era of spiritual illiteracy and superstition.

Readers interested in the future of the evangelical movement will be challenged by this perceptive and engaging book.

John G. Stackhouse, Jr. (Ph.D., University of Chicago) is Sangwoo Youtong Chee Professor of Theology and Culture at Regent College. He is a contributing editor of *Christianity Today* and *Books & Culture* and a regular columnist for *Christian Week* and *Faith Today*.

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Evangelical Landscapes [Stackhouse]

Evangelical Landscapes

[Facing Critical Issues of the Day]

John G. Stackhouse, Jr.

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At the dawn of a new century, it would be well not to attempt too much prediction. Historians can assure a public eager for prophecy of the future that whatever they predict will, in many respects, be either wrong or incomplete. What those who love the Bible do not doubt, however, is that "the word of our God stands forever" (Isa. 40:8) and will accomplish God's purposes in the next century—whether via paper, phosphors, or media as yet not invented—just as it has in the previous twenty.

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A Complicated Matter

Money and Theology in North American Evangelicalism

The contrasting economies of heaven and earth collide in Frank Capra's well-known film *It's a Wonderful Life*. The hero, George Bailey, has fallen victim to the financial stupidity of a dotty uncle and faces ruin and disgrace. Considering suicide, he is rescued by an earnest angel, Clarence Oddbody. As Clarence tries to convince George that he is George's guardian angel and has been sent to help him, George offers a retort that focuses on what he perceives to be his central need: "You don't happen to have any money on you, do you?"

Clarence replies that he doesn't have any because money isn't used in heaven.

George looks up at this startling announcement and then deadpans, "Well, it sure comes in mighty handy down here, bub."

Undaunted, Clarence proceeds to help George see that what really matters in his life is not his lack of wealth but his enormous success in helping others live happy, useful lives. George eventually comes to appreciate that he has had a wonderful life after all.

The movie ends, however, with the economies of heaven and earth coinciding. George, after all, still faces jail if he cannot come up with a large amount of cash. He is rescued by all of the friends he has made through his own sacrifice, diligence, and compassion. They come through for him in his hour of need with an outpouring of donations. As George beams at the kind-

ness of his community, a bell rings to signal that Clarence the angel indeed has done his job.

There is, to put it mildly, a wide range of views of money within the evangelical tradition in North America, as there is in the Christian church worldwide. Money is a powerful symbol. Indeed, it bears many and diverse meanings that connect with basic priorities in the lives of individuals and communities. Our own culture testifies to this fact in its strong colloquialisms: Money is equated with both the staff of life (thus she has lots of "dough" or plenty of "bread") and with odious waste (thus he is "filthy" or "stinking" rich).

Such a potent symbol, not surprisingly, shows up often in the recorded discourse of Jesus Christ. Interpreters of North American religion who have no direct access to their subjects' inner lives do well to pay heed to the ancient gospel wisdom of analyzing where the "treasure" is to decide where the "hearts" are also. Let us follow, therefore, the way money moves through the life of a typical evangelical donor and a typical evangelical institution.

Such a narrative will illumine a large and complex network of theological issues as the economies of heaven and earth overlap in the lives of Christians who are obligated by Jesus' teaching to render to Caesar what is Caesar's and to God what is God's. Recognition of the varying ways in which North American evangelicals have viewed these theological themes (highlighted in bold type) will go a long way in explaining why evangelicals have treated money in such different ways. And recognizing just how *many* theological themes—both doctrinal and ethical—are in play when it comes to money helps to explain why evangelical views and practices regarding money may at times be inconsistent: Coordinating all of these topics into a coherent theology of money is a daunting task.

Ms. Evangelical, then, goes to **work**. Does she view her work in theological terms, and if so, what terms? Some Christians have endured work as a necessary evil to be eliminated eventually in a paradise of continual ease or, as in the aspirations of mystics, ceaseless contemplation of God. Others have seen work as intrinsically good, as God himself is a "worker," and thus it is to be undertaken as part of representing the *imago Dei*. Still others have commended work as something Christians do

for the time being to keep a fallen world more or less in functional order so as to preserve the raw material out of which God is fashioning the church.¹

In each case, there is the question of locating work within a broader sense of **vocation**, of a "calling" by God to do this or that for some divinely approved reason. Does Ms. Evangelical view her work in terms of a kind of hierarchy, and if so, what values inform it? Some evangelical hierarchies, for example, have placed a premium on evangelism and thus have lionized missionaries who proclaim the gospel at great personal cost. This sort of hierarchy deprecates businesspeople who are occupied with making and spending money. Other evangelical hierarchies, however, have completely reversed the order, seeing God as the guarantor of health and wealth to all who have sufficient faith. Thus, the wealthy are the blessed, and the poor are properly suffering for their unbelief. Evangelical intellectuals, not surprisingly, have been tempted to value those whose jobs focus on ideas and "high culture." And as activist as evangelicals typically have been, they all tend to glorify the workaholic: "Better to burn out than to rust out," as one modern evangelical hero (Jim Elliot) affirmed. Finally, does Ms. Evangelical view her work as an organic part of her broader calling as a Christian, as a component to be prudently integrated with the rest of her life's relationships (as daughter, neighbor, friend, and church member)? Or does she see herself primarily as "a physician" or "an engineer" or "a salesperson" or "a police officer"?

The situation is more complicated when a Christian understanding of vocation is perverted by less noble motives. The Reformation doctrine of the goodness of all divinely acceptable vocations, for instance, has gone to seed in some episodes of North American evangelicalism in which it has been used to justify what is at root simply hedonism. The tension, let alone the conflict, between God and Mammon thus has been resolved by seeing the two as partners. God, you see, wants me to succeed in my profession/business/career in obedience to his call-

1. This last suggestion is perhaps the most uncommon: For a recent articulation of it, see Robert W. Jenson, "The Church's Responsibility for the World," in *The Two Cities of God: The Church's Responsibility for the Earthly City*, ed. Carl E. Braaten and Robert W. Jenson (Grand Rapids: Eerdmans, 1997), 1–10.

ing and for his greater glory—so I can eat my cake and have it too, gaining both earthly goodies and heavenly glory.

So far, these themes perhaps seem to have little to do with money directly. But in this economy, as in most (but not all: Slaves, for instance, work without recompense), there are **earnings** to be expected. Ms. Evangelical's view of earnings may well depend on her view of work. What is the relationship in her mind between her labor and her wages? Are her earnings simply what "her own hand hath gotten her" according to the current market price—thus, her earnings are her own by right? Perhaps her earnings are the gracious provision of God for her maintenance and stewardship and are (strictly speaking) only accidentally related to the work she does—that is, they merely happen to be what the market pays for her work just now and are not in any sense an objective indicator of the importance of her work nor of her success in it. Ms. Evangelical might take a different view yet and see the amount of her earnings as directly correlated with her obedience to God, as blessings to God's favorites (as in the biblical phrase "he who honors me, I will honor"). Are such blessings primarily for her to spend on her own enjoyment, then, and only secondarily to help others?

Part of Ms. Evangelical's view of the matter will have to do with her view of **economics**, however articulate or inchoate. Does she see her earnings as her "just deserts" rendered by a market guided by an "invisible hand" of divine providence? Does she see her earnings instead as her not-quite-just deserts, that is, as what she deserves *at least* from a not so infallibly guided market that seems to pay those people over there too much compared to what she thinks her own work is worth? Some have said that North American evangelicals have generally tended to treat economic systems as if they were part of the climate or topography: realities simply to be dealt with as given, not as human constructs thus amenable to human revision. Does Ms. Evangelical ever wonder whether the economic system includes some basic inequities, to compensate for which she should use her money, political influence, and other resources?

How, then, does Ms. Evangelical spend her money? How does she arrive at her financial priorities? This involves the question of **ethical and theological method**. In an integrated

Christian worldview, her management of money will emerge out of her sense of God's call on her life. But where is she to learn about her vocation and particularly about a Christian view of money? Perhaps she depends most on the teachings of her pastor or of popular authors she has read—whether Christian or secular. Surely she is influenced by advertisements, both secular and Christian, but they may do little to clarify her vocation, perhaps distracting her from it instead by manipulating her through feelings of guilt or greed. To what extent is her ideal standard of living informed by the lifestyles of her favorite characters on television or in the movies? Her view of money likely depends to a great extent on the values she learned in the family she grew up in and the churches she has attended. Has she ever processed these models according to her mature Christian commitments? Does she believe her responsibility as a Christian steward requires her to conduct research into the best value for her money, whether through reading *Consumer Reports*, engaging in comparative shopping, or reading Christian newsmagazine accounts of the integrity and efficiency of this or that charity? In sum, the question of ethical method involves how Ms. Evangelical comes to her financial decisions and with whom she deems it valuable to consult.

Let's suppose she now decides to give some of her money to explicitly Christian institutions. How does she decide how much to give and to whom? In particular, she faces the category of **tithing**. Some Christian communities simply use the Old Testament figure of 10 percent of income. In our age of income taxes and many other compulsory contributions to the public good, however, is that now 10 percent of net income or of gross income? Canadians generally are taxed more than Americans to provide a more extensive social welfare program. Should that affect one's tithe? We have here the complicated question of ethical method in regard to the application of the Old Testament law of Israel to the New Testament Christian community. This is especially the case given that the New Testament contains no direct teaching regarding tithing *per se*.

Is the tithe owed to the local congregation for its maintenance and ministry? Is it owed, in part, to the denominational family of which the congregation is a part? Or somehow to the church universal? What about Christ's body as it is active out-

side the congregational/denominational structures, in so-called (and, in some ecclesiologies, badly called) parachurch organizations? Some pastors teach that InterVarsity Christian Fellowship, World Vision, Evangelicals for Social Action, or Promise Keepers deserve financial support, but only *after* the congregation/denomination gets its tithe. But is this the best way to understand the nature of the **church**, as if congregations are primary and other Christian institutions are somehow secondary?

Ms. Evangelical has made up her mind and now wants to pay. She might write a check, hand over cash, or authorize withdrawals from her bank account on a regular basis. All of these media, of course, link her with the **world** of commerce, the state ("Whose inscription does it bear?"), and society at large. Thus, a theology of money is related to a theology of **culture**. What is the world, what is culture, what are they for, and how ought the individual Christian and the Christian church relate to them in greatest faithfulness to Christ? Is Ms. Evangelical responsible, for instance, for how her bank invests the money she keeps there?

Common evangelical wisdom holds that she should tithe every pay period as her first financial obligation and then manage her money from there. Should Ms. Evangelical borrow money, therefore, whether through a loan or (more likely) through a credit card, to pay her church or some other Christian organization as well as her bills?² Some evangelicals have taught that indebtedness is a mark of excessive entanglement with the world, even a sort of voluntary servitude to the world, and is to be avoided at all costs. Is it right for her, then, to take on even a student loan or a mortgage, quite apart from the question of making good on her tithe commitments?

As she takes the bills from her wallet or flips open her checkbook, she confronts **money** itself. Some Christians have viewed money as a value-neutral tool, a form of power to be used well

2. The question of indebtedness and bankruptcy has come before the American courts of late in regard to a couple who were already in debt and in the process of going bankrupt. They gave money to a church along the way, and creditors sought to get the offerings back to pay the couple's debts. See Randy Frame, "Bankruptcy Tithes Exemption Sought," *Christianity Today* 41 (8 December 1997): 76.

or badly but itself neither good nor evil. Others have warned that it is instead a "power" as the New Testament describes such things (Rom. 8:38; Eph. 6:12; Col. 1:16) and is to be reckoned with carefully as such. Is it in fact an alternate god, Mammon, that competes with the true God for the soul's allegiance? Money is a highly complicated and multivalent symbol, performing a wide range of psychological and sociological functions for various kinds of people. How is Ms. Evangelical to view it?

The money is now dispensed. What does Ms. Evangelical think will be the **return** for her use of money in this way? Has God promised, as health-and-wealth teaching says he has, to reward her with a literally significant financial return? Will the organization she supports in this way send her a tangible premium of some sort? Does she believe instead that her "mansion" in heaven will be better furnished because of this "investment" in charity here below (Matt. 6:19–33 and par.)? Is she simply to enjoy the temporary but welcome relief of the guilt feelings that plague her from time to time, and what is she to make of this motivation as a Christian? And then there is the question of a tax receipt—which raises the interesting question of whether she needs to make sure to give *that* away too in order to make sure her tithe of 10 percent is *fully* donated.

Once the money has reached its destination, how will it be used? What is the ratio of overhead costs to ministry expenditures, and how is the organization itself to set its priorities? Each organization has to decide how much, if anything, it should put into endowment for future use and a measure of security, how much into promotion and development, and how much into immediate use, perhaps trusting God to supply day by day. Should new projects be undertaken before capital is at hand in faith that God will cover later costs? Or should they be deferred for fear of leaving the "house" half built, as the parable puts it (Luke 14:28–30)?

How is money to be raised? Executives of such organizations wrestle with how often and how hard to press the panic button to rouse their constituencies, particularly through direct-mail campaigns. Others face the question of the morality of their advertising as it resorts to sentimentality, end-

of-the-world alarmism, or even criticism of competing ministries in order to focus donors' attention on the needs of their organization.

Many missionary societies have required prospective missionaries to engage in "deputation," the practice of raising one's own support from friends, relatives, and churches. While this policy keeps missionaries in touch with their supporters (for all sorts of reasons), its successful practice obviously requires a set of skills in some ways different from those required of, say, a Bible translator or an AIDS counselor. Critics have seen this policy to place an inappropriate burden on such workers and, indeed, to privilege successful fund-raisers over those who might be better suited for the actual work of the agency.

Each organization has to work out the connection between those who donate the money and those who decide how it ought to be spent. To what extent, for instance, do major donors dictate the spending of the organization? As North American churches have moved from legal establishment to denominations and then to a populist free-for-all, within congregations themselves there can be acute pressure on clergy to kowtow to those members whose financial support seems crucial. (This pressure is all the more obvious in other institutions lacking the biblical aura of the congregation itself. If such organizations are not doing what the people want, the people will move their money elsewhere.)³ Furthermore, beneath this dynamic in churches is the very relation of pastor to people. To what extent does the perspective of the marketplace shape this relation, so that the pastor is viewed as nothing other than an employee of the church?

The other side to this question is the issue of the role of the leading personalities within the organization—especially if there is a single figure who symbolizes the organization to its public. To what extent do such individuals in fact set priorities by their power to raise funds—regardless of their wisdom and expertise concerning the actual work to be done? To what ex-

3. For the historical roots of this question, see Nathan O. Hatch, *The Democratization of American Christianity* (New Haven: Yale University Press, 1989).

tent is the organization shaped by the economic dependence of every employee on the charisma of the leader?⁴

The question of fund-raising interlocks with the question of image, of the way the organization presents itself. Perhaps it makes well-heeled donors feel at ease by entertaining them with fine dining and meeting them in tastefully appointed headquarters (that require expensive upkeep as part of basic operational costs). Perhaps money is spent lavishly on appearances to signify to lower-income donors that God's blessing rests upon it. Does the organization pay for high-quality print and audiovisual promotional materials in order to present its case most vividly and, to be frank, to make it stand out from its counterparts? Does the organization instead convey its commitment to thrift by economizing everywhere it can?

These dovetailed questions of fund-raising, priorities, and image remind us of a long-standing tension in Christian relations with the rich. As the church receives donations—whether from medieval lords, Renaissance magnates, early modern burghers, or Gilded Age robber barons—it seems to be offering approval. Protestants have been scandalized in this regard, particularly over the Roman Catholic practice of granting indulgences, but Protestants, too, have often been glad to offer certain laurels to donors possessed of questionable motives. (The Orthodox, whose story does not figure largely in North American history, have their own complicated heritage of relations with the powerful.) Ms. Evangelical, then, might well expect another "return" to motivate her donation: a lovely ceremony lauding her as a fine Christian patron and her name suitably inscribed on this or that monument for later generations to admire.

4. Harold John Ockenga, champion of the "neo-evangelical" movement of the 1940s and following decades, made clear his views of leadership and money in an interview he gave in his seventy-seventh year: "The pastor should sit on the board of trustees, not as a member, but just as he should sit on the board of deacons, or elders. He ought to know where everything goes. He has to raise the money, therefore he ought to be able to see where it goes. . . . He ought to have a good bit to say about the final disposition of funds. I didn't do that directly; I did it through the boards. I sat on every board that spent a dime, because I didn't want the money to go to the wrong place. It was too hard to raise" ("Harold John Ockenga: Chairman of the Board," *Christianity Today* 25 [6 November 1981]: 28).

Beyond the question of relating to the rich is the question of the economy in general—and thus we encounter again the theology of **culture**. To what extent does the church implicitly or explicitly endorse the economy in which it finds itself and particular players within it? The most crucial example of this question in American history, of course, is the defense of the slave trade. In the century and a half since then, however, Christians have continued to engage in other economic controversies, whether the rise of the free market domestically and internationally; the threat of communism; the emergence of the welfare state, especially since the New Deal and expanded through the Great Society; the furor over Reaganomics; and so on. It is easy, with hindsight, to scorn nineteenth-century evangelicals for exploiting Scripture to justify the slave-based economy of the South. Such exploitation, however, can hardly be presumed to have vanished since.

Again, we return to most North American Christians, and perhaps evangelicals in particular, treating the economy as they have the weather: complaining about it but generally taking it for granted. (This attitude might well be more true of white evangelicals than of black or Latino believers, of course, given the violent history of the latter groups' encounter with American economic forces.)⁵ Evangelical holdings in church buildings, schools, missionary societies, advocacy organizations, and other institutions, however, amount to hundreds of millions of dollars, quite apart from evangelicals' own domestic and business properties, investments, and so on. Clearly, evangelicals have had a significant financial presence in America. Yet one has to look northward to Canada, to the politics of Social Credit and to the Cooperative Commonwealth Federation (now the New Democratic Party), to find broad-ranging movements, let alone political parties, devoted to economic reform with Christians at their core.

5. See Clifford A. Jones, Sr., "How a Christian African-American Reflects on Stewardship in a Consumer-Oriented Society," in *The Consuming Passion: Christianity and the Consumer Culture*, ed. Rodney Clapp (Downers Grove, Ill.: InterVarsity, 1998), 151–66; and Calvin O. Pressley and Walter V. Collier, "Financing Historic Black Churches," in *Financing American Religion*, ed. Mark Chaves and Sharon L. Miller (Walnut Creek, Calif./London: AltaMira, 1999), 21–28.

However the money comes in to an organization, then, how should its employees be paid and otherwise benefited? Some Christian organizations have paid everyone the same, while most have employed differentiating criteria, whether seniority, qualifications, experience, need, function, and so on.⁶ What constitutes an appropriate standard of payment in this institution—what parallels with other institutions, if any, will be sought to peg remuneration in this one?⁷ Clerical salaries have long been used by historians as measures of a church's self-image vis-à-vis the broader culture, whether farmer-preacher Baptists or highly educated and professional Episcopalian priests. Every other institution faces similar questions. Will a Christian college, for instance, compare its scale with other Christian colleges in its region, in the country, or in North America? Will it compare itself with secular schools? Will a missionary society compare itself financially with a secular charity or with a government agency? With the organization of labor in modern times comes the question of the legitimacy of unions—even in Christian "ministries." How ought Christians, whether labor or management, workers or owners, to consider collective bargaining? Some see unions as disruptive of organizational harmony and therefore to be avoided in Christian ventures. Others see them as necessary tools for promoting justice

6. Speaking of the zone I know best, namely, Christian higher education in Canada, I note that at least three approaches to faculty remuneration have been formulated that break with typical North American patterns. Prairie Bible Institute in Alberta for most of its history paid all staff members similarly, regardless of function, allowing only for marital status and dependent children. Ontario Theological Seminary in Toronto (now Tyndale Theological Seminary) had no ranks among its faculty members (everyone was a "professor" of his or her field) and paid everyone the same. And Regent College, Vancouver, did employ the typical North American ranks of assistant, associate, and full professor but paid one salary per rank, regardless of years already spent in that rank (that is, there were no "steps" in the pay scale). For more on the ethos of these institutions, see my *Canadian Evangelicalism in the Twentieth Century: An Introduction to Its Character* (Toronto: University of Toronto Press, 1993).

7. One is reminded of Billy Graham's long-standing policy of having his board pay him a fixed salary—regardless of income received by the Billy Graham Evangelistic Association—that was pegged to the typical salary of the pastor of a large, urban, American congregation (see William Martin, *A Prophet with Honor: The Billy Graham Story* [New York: William Morrow, 1991], 139).

and restraining evil. Answering these questions, then, will depend on consideration of the interlocking theological themes of **providence, vocation, mission, stewardship, community**, and more.

Christians with a well-developed doctrine of **sin** will exercise an appropriate hermeneutic of suspicion in regard to theological justifications of financial policies. Such Christians might inquire, for instance, whether the practice of paying everyone the same low salary truly exemplifies Christian community or is instead a rationalization for poor fund-raising and woolly minded administration. They might, to pick a different example, ask whether the structuring of an organization in parallel with secular bureaucracies is a mark of appropriate worldly wisdom or just sheer worldliness that privileges elites at the expense of others.

In regard to the ever present temptation to rationalize, I remember historian James Bratt speaking of the "seductive powers of economies of scale" that tempt evangelical institutions to think that "bigger is better." He also warned of economic necessity being turned into evangelical virtue: Cooperating with other groups merely to survive becomes a splendid venture of ecumenical goodwill, or refusing to file proper tax information is defended as keeping God's money out of the hands of worldly powers.⁸

One can observe theology being used to justify all sorts of economic situations and decisions. But, as theologian John Mulder has argued, it is not equally good theology in each case.⁹ Sometimes, of course, the theology is sheer hypocrisy. Often, however, the theological ideas used to consider money are sound enough, but there are not enough of them—not enough to provide theological and ethical balance and thus prevent easy and extreme decisions. The typical evangelical impulse toward pragmatism, evangelism, and activism and away from systematic theological reflection has not served evangelicalism well in this respect.¹⁰

8. Conference on "Evangelicals and Finances," Institute for the Study of American Evangelicals, Naperville, Illinois, 3 December 1998, author's notes.

9. John M. Mulder, "Faith and Money: Theological Reflections on Financing American Religion," in *Financing American Religion*, 157–68.

10. Mark A. Noll, *The Scandal of the Evangelical Mind* (Grand Rapids: Eerdmans, 1994).

A related dynamic in evangelical history has been the invocation of secular wisdom to solve Christian financial disputes. "Each generation should pay its own debts" has justified a refusal to take out long-term loans, while "each generation should pay its own way" has warranted a refusal to seek endowment funds. Both of these proverbs have been solemnly intoned as if they were Proverbs. Again, the fundamental question appears concerning which values, which wisdom, even which language Christians have used to think about and therefore make use of money.

Finally, all of these themes need to be seen in the light of the **Christian story** of creation, fall, redemption, and consummation. Where have we been, where are we now, and where are we going? Jesus frequently discusses money as if there are two realms distinguished both spatially (earth and heaven) and chronologically (this world and the next). His consistent message is that we need to view money and make financial decisions with this twofold reality in mind. How are this cosmology and this teleology, as it were, to be understood and applied in our day?

If Christ is returning imminently to establish an entirely new heaven and earth upon the eradication of the current cosmos, investing in long-term projects would be a waste of valuable and urgently needed resources. If instead there is to be a great deal of continuity between this world and the new earth to be inaugurated, then some kinds of investments in, say, environmental stewardship are indeed justified in the long haul. We would be cooperating with God in his ongoing project of redeeming the planet. What, then, is the church's **mission** in the world in the light of this vast story? Is it primarily evangelism, justice seeking, charity to the needy, worship, living out the values of the kingdom of God as "proleptic community," or perhaps some combination of these?

Answering such questions brings to the fore the question of **value** and what counts as success. According to what standard does an individual believer and a Christian organization rightly measure success in the service of God? What is, in short, the good life? Money is an all-too-convenient symbol, whether in terms of income, expenditure, savings, or investments. This individual is blessed by God: One can ascertain this by how much

money she has—or has given away. That organization is failing to please God: One can tell by its small donor base—or by its sponsorship by rich (and therefore suspect) Christians. Where does the sense of value and worth (as in “net worth” or “worthy service”) come from for Christians?

Money is a complicated symbol psychologically, and it is bound up with a daunting range of theological themes.¹¹ It is hardly surprising, therefore, that evangelicals have disagreed with one another over it and have even found it difficult to treat it consistently. Whatever the theological tradition and conviction, however, it seems fair to suggest at least that Christians should think and act in regard to money in a way consistent with their convictions about fundamental theological themes. Indeed, a well-formed theology should act as a sort of razor: Properly honed, it should help Christians, whether individuals or institutions, make decisions about money.

Ironically, one can look at the money/theology relationship the other way. In doing so, one can claim dominical authority for concluding that theology, whether well formed or not, has indeed affected evangelical decisions about money. As one observes how North American evangelicals have raised, spent, and thought about money in history, one sees what Christ himself encouraged one to see: Where our treasure has been, there our hearts—and minds—have been also.¹²

11. For recent reflections by a Christian psychologist, see David G. Benner, *Money Madness and Financial Freedom* (Calgary: Detselig, 1996).

12. See Larry Eskridge and Mark A. Noll, eds., *More Money, More Ministry: Money and Evangelicals in Recent North American History* (Grand Rapids: Eerdmans, 2000); cf. Clapp, *Consuming Passion*; and Chaves and Miller, *Financing American Religion*.

6

The Christian Church in the New Dark Age

Illiteracy, Aliteracy, and the Word of God

Evangelicals at their best are realists who take sin and evil as seriously as the Bible does. Evangelicals—not to put too fine a point on it—expect trouble. And they distrust anyone who suggests that life is easy, the way is smooth, and happy days are here again. So let me say this instead: A new Dark Age is advancing upon us, and we had better recognize it and deal with it.

It is a strange Dark Age, to be sure, for it is very well illuminated. Television screens at home glow all day and much of the night, as do computer screens at work and in our home offices. Instead of the flickering golden candlelight thrown off by medieval tapers, our civilization is lit by the bluish light of the cathode-ray tube, supplemented by fluorescent bulbs inside and halogen streetlights and neon signs outside.

It is a strange Dark Age in another respect as well, for the previous Dark Age got its name from the way the lamp of culture burned low. Tribal warfare wracked Europe for centuries after the decline of the Roman Empire. It was pacified only briefly by Charlemagne (ca. 800) and then resumed after his death. Most people counted themselves fortunate to survive on the poor agriculture of the era, hoping not to be called into battle because of some foolish knight's quest or to have to defend their farms against marauders. Formal learning of even an elementary level was restricted to an elite of clergy and nobility. Numerous reforming church councils of this era sought to end the common practice of ordaining priests who could not read and