

rival to it, owes more than a little to the great Reformer's convictions. Scholarship in the service of practical piety—that is the formula which has the authentic Lutheran ring to it, and which has always characterized Anglicanism at its best.

Fourth, and closely linked to this, there is the emphasis on the importance of a learned ministry. This appeared as early as the Wittenberg Articles of 1536, which contain an elaborate scheme for theological education, and this has remained a goal of the Anglican Church ever since. We have to confess, I think, that the Lutherans have been more successful in attaining this goal than we have, and I would even go so far as to say that the threatened loss of this tradition at the present time is perhaps the most worrying aspect of the current malaise in Anglican life, but the fact that this can be felt is in no small measure due to the Doctor of Wittenberg, who held out both in his teaching and in his example, a model for ministry very different from that which had gone before, and which in the end was to create a Protestant ethos quite clearly distinct from that of Rome.

We in England owe a greater debt to Luther and his followers than we perhaps realize. As Anglicans and Lutherans begin to grow closer once again, we should pray that these fundamental aspects of our historic relationship may come to the centre of the theological agenda, so that both sides in the dialogue may be refreshed, renewed and reunited in the grandeur of the vision bequeathed to us by Martin Luther, that servant of Christ whom God was pleased to use so mightily for the upbuilding and extension of his church.

Footnotes

1. C.R. Trueman, *Luther's Legacy: Salvation and the English Reformers 1525–1556*, (Oxford: OU, 1994).
2. D. Daniell, *William Tyndale: A Biography*, (New Haven: Yale U, 1994).
3. *The World of God and the Cross of Christ*, both of which made the Catholic doctrine of purification in the next life redundant. See Trueman, op. cit. pp. 131–137.
4. Op. cit. pp. 198–199.
5. D. Daniell, op. cit., pp. 111–115.
6. D. Daniell, op. cit. p. 118. One-third of Tyndale's notes are his own, and he not infrequently altered or expanded what Luther had written.
7. D. Daniell, op. cit. pp. 119–124.
8. Henry's actual title would have been Defender and Protector of the League.
9. G. Mentz, *Die Wittenberger Artikel von 1536*, (Leipzig, 1905).
10. The main exception is N.S. Tjernagel, *Henry VIII and the Lutherans*, (St Louis: Concordia, 1965). See also my own *Documents of the English Reformation*, (Cambridge: James Clarke, 1994), which contains parallel Latin/German and English texts.
11. For a complete analysis of the correspondences, see G.L. Bray, *Documents of the English Reformation*, (Cambridge: James Clarke, 1994), pp. 118–161.

This paper was originally given as a lecture at the Centre for Reformation Studies of the University of Sheffield, on 28 May 1996.

The Spirit of Capitalism and its Effect in the Churches

DAVID T. WILLIAMS

At the start of the century Max Weber published his famous essay, 'The Protestant Ethic and the Spirit of Capitalism'.¹ This was an attempt to show that the values inculcated by Protestantism, especially Calvinism and the pietistic churches, were those necessary for the growth of capitalism. Without the assurance of salvation provided by the Catholic sacraments, evidence of regeneration could be seen, according to

Weber, only in prosperity. This naturally led to a lifestyle of industry and frugality, which then complemented the ethos of capitalism. Thus the growth of capitalism was supported by the values and world view of Protestantism.

Max Weber's thesis cannot be taken as proven, and still engenders considerable debate, more of an academic nature in recent years due to the decline of

Protestantism, particularly of the kind that Weber knew. It must be subject to considerable qualifications. It is also an academic question in that capitalism, if it was indeed encouraged by a Christian ethos, no longer needs to be supported by it. It seems to have been incredibly successful in producing prosperity; thus the materialism which is so much a part of the modern world, especially in the West, provides a sufficient ideological base for its own continued existence. At the same time, it is fed by the desire for freedom also so much in vogue. What must be accepted is that the adoption of any economic system depends on the world-view and values of the people in question. If these are not sympathetic to the system, then it will not work, but if they are, the system is likely to become rapidly dominant. Certainly it would seem that the world was ready for the capitalist ethos. A recent example of this is the sudden collapse of socialism in Eastern Europe. It became impossible for the state to keep the system going in the face of the desires of the people. A large part of the pressure was, of course, due to the attraction of the very evident prosperity in close proximity, on the other side of the now defunct Iron Curtain. The materialistic base which was indeed encouraged by the dialectical materialism of Marxist-Leninism actually caused its collapse, as it was perceived that greater material prosperity could be achieved by a different economic system. Whether with a change of system the hoped-for prosperity will materialize is highly questionable, as the world is a very different place from that which enabled the economic boom in the West. There is no longer the possibility of abundant cheap resources; for eastern Europe there is no legacy of colonialism.

It will be interesting to see whether this acceptance of the capitalist ethos will be repeated elsewhere, particularly in China, the other bastion of communism. Despite some moves towards free enterprise in China, there is a stronger feeling of community which opposes the intense individualism which is a necessary component of capitalism. At the same time there has been a deliberate isolation from the influence of western values which have arguably been so effective in Japan, Korea, Hong Kong and Singapore. (It must be noted, however, that the Japanese economic success may be explained not by the adoption of western individualism but by national pride after their defeat in World War 2).² It remains to be seen whether the influence of these 'successes' will now be effective on mainland China as it is more open to the outside world. It is worth noting that Weber's assessment of a more ancient China was that although the attitudes of industry and frugality were present, full capitalism was prevented by other factors such as bureaucracy and 'above all it has been handicapped by the attitude

rooted in the Chinese "ethos" . . . basically, by the lack of spiritual foundations'.³

Nevertheless, here as well, the influence of a different ethos, undergirded by the confidence of success, could well be irresistible. The world would then face the prospect of a capitalist China. In this case the economic consequences would be enormous. As Berryman⁴ says, there is no room for another Taiwan, and if this is so, due to the limitation of the world, there is certainly no room for another America, especially one the size of China. After all, with only 6% of the world population, America already absorbs 40% of its resources.

Even in Africa, despite a very different world view, capitalist enterprise is booming, and this is despite the African desire for equilibrium within the community, which has in the past led to an antipathy to the concept of working for individual benefit.⁵ In South Africa, one has only to look at the growth of the taxi-cab industry to see this. Of course, the apartheid policy of the previous government had contributed greatly to this individualism, particularly in the destruction of community spirit by migrant labour practices. However, again, the sight of capitalist success in 'white' South Africa, and the all pervasive American influence will also be significant.

In brief, there is a strong possibility that capitalist practice, with its associated ethos, will become completely dominant throughout the world. This may indeed, at least initially, have been encouraged by a Christian, or at least a Protestant ethic, but whether or not this is true, it does give rise to another question in the modern context; as Newton pointed out in a different situation, every action has its reaction. The question is what effect the capitalist ethos is likely to have on the church. There is already, in the development of liberation theology, a strong Christian reaction against capitalism, particularly what is seen as its imperialistic oppression. This reaction is predominantly to the poverty that it sees as caused by capitalist practices. The very obvious success and prosperity of the capitalist world is attributed to the exploitation of both human and natural resources. Thus in their reflection on the cause of that poverty exponents of liberation theology believe that the capitalist ethos itself must be rejected by Christians. Such an assessment would be strengthened by a perception that capitalism has a negative effect on the church.

The Spirit of Capitalism

The way in which capitalism acts in the modern world is very complex, but the essential ideas which undergird it can be very briefly expressed. At the heart of it is the value placed upon individual freedom, that

people act, and should act, with as little external constraint as possible.

Firstly, all people must act for their own individual benefit. All actions are carried out, all agreements made, in order to achieve the greatest personal profit, thus from a motive of self-interest. The belief is that if all operate in this way, the whole community will benefit.

Secondly, to complement this, there has to be competition between people. Such competition affects the setting of prices and wages, the so-called 'market', which Adam Smith called the 'invisible hand'. This will ensure that prices and supply are correct; all benefit from transactions and prosperity increases. It also keeps the quality of goods high and prevents excessive prices. Or so it is believed; in practice cartels and monopolies develop. However, if the price of goods then becomes unrealistic, the other enterprises naturally develop in competition with it, as long as outside influence, such as that by government, does not seek to control the free operation of the market.

Thirdly, again to complement these, the belief is that property may be absolutely owned and used, or abused, entirely at the desire of the owner. Profit from work or enterprise belongs entirely to the owner.

Compatibility with Christianity

It must be noted that there is a not insubstantial body of Christian opinion which sees free market capitalism and Christianity as two sides of the same coin. Thus Griffiths sees them as completely compatible.⁶ In a way reminiscent of Weber, it is argued that Christianity leads to economic growth; for example, Adeney records the positive economic results of the conversion of a Mexican village.⁷ Indeed for right wing Christianity,⁸ anything with a tendency to socialism must be antiChrist. Two very brief comments are perhaps in order here.

Firstly it must be asked how much the values of the American dream have simply been accepted as Christian. This is similar to the mistake of many of the early missionaries, who believed that conversion to Christianity also involved an adoption of the lifestyle and social values (e.g. wearing trousers) of the missionaries. It must be asked how Christian that American dream really is.

Secondly, very vocal in its advocacy of capitalism is the teaching known as Reconstructionism, manifesting in South Africa as the Gospel Defence League. This teaching urges subjection to biblical law as the foundation of a Christian state, and says that society must be run according to what is laid down in the Bible, especially in the Old Testament. Followers of this teaching see this as totally consistent with capitalism.

Now on the one hand it must be asked how far the Old Testament can simply be accepted directly into a different time and situation, particularly in the light of the attitude of Jesus, Paul and the rest of the early church (e.g. Acts 15) to the Old Testament Law. On the other hand, and more fundamentally, the adoption of the Old Testament Law is the acceptance of a form of governmental control and will restrict free enterprise, the essence of capitalism. What is advocated is exactly what is being rejected in the next breath. It was laughable when the Gospel Defence League once called for socialist ideas to be banned, which is a direct infringement of individual liberty, in effect a form of socialism.

In fact even this very vocal brand of Christianity may actually find problems with the undiluted capitalist spirit; its followers too may really find Christianity and capitalism essentially incompatible. Perhaps a comment on this may be found in the writings of Novak, a strong advocate of free enterprise capitalism. He writes in support of the ideal of competition, one of the pillars of capitalism, suggesting that it is good as it encourages reliance on others.⁹ It is certainly strange to see a socialist ideal put forward as a reason for capitalism; reliance on others rather undercuts the capitalist ethos. Essentially Novak is having difficulty reconciling capitalism which an ideal which is thoroughly Christian.

Thus many Christians write openly condemning the spirit of capitalism as non-Christian. Bonino says this explicitly.¹⁰ Rauschenbusch, well-known for his advocacy of Christian socialism, wrote, 'If we can trust the Bible, God is against capitalism, its method, spirit and results.'¹¹ A more modern opinion is that of R. Foster in his very popular *Celebration of Discipline*.¹² 'The biblical injunctions against the exploitations of the poor and the accumulation of wealth are clear and straightforward.'

Here Foster is specifically questioning one of the pillars of capitalism, the right to property. Not surprisingly his sentiment finds an echo in the American Mennonite, P. B. Yoder,¹³ who castigates the desire to accumulate as non-Christian. According to a South African comment,¹⁴ money has replaced God in its society. This highlights the materialism in the western world which cannot simply be accepted by Christians. It is however a trend which will be aggravated by capitalism rather than by a more socialist system. In this regard it is noteworthy that Heilbroner remarks that the whole concept of working just for material gain was a blasphemous idea in the Middle Ages, before modern capitalism developed.¹⁵

As regards competition, Michael Novak's apology has already been noted. More directly, W. L. Owensby¹⁶ records the opinion of Robert McAfee Brown that capitalism can hardly be right when it

results in the destruction of so many people. Here he is reacting, as does liberation theology, to the plight of those who lose the battles inherent in capitalism. He and others who share his views are reacting to the common perception that the freedom and competition of capitalism naturally permits, and even encourages, the exploitation of people and the environment, and so positively causes poverty.¹⁷ It was such an opinion that led to the growth of socialism. It might also be noted that the roots of nationalism and racism lie in the ideas of competition, albeit on a group rather than an individual basis.

It is the third pillar, motivation by self-interest, which has occasioned perhaps the greatest Christian protest. C. Sugden¹⁸ is typical in identifying this simply as greed. Such a motive is openly admitted. Keynes, hardly a Christian source, writes that 'avarice usury and precaution must be our gods for a little longer still',¹⁹ and so explicitly rejects the idea that such a motive can be really acceptable, even to him. Such an attitude strikes at the very heart of the gospel of grace, where God is fundamentally seen as giving without demanding from those who accept the gift. A. Storkey thus points out that the essence of Christianity is in giving, not in seeking to acquire. Motivation by self-interest can hardly be acceptable to a Christian, who should follow the teachings and example of Jesus, who rather than advocating self-interest, urged love and care for others, and even self-sacrifice for the weak, expecting nothing in return.

The Effect in the Churches

If capitalism is to be questioned economically, it must be doubly questioned from a Christian perspective. Not only is it seen to harm humanity in general, but it is particularly harmful to the Christian church.

As in economics, Adam Smith considered competition in religion to be a good thing.²¹ 'He supported the hundreds of religious sects competing with one another in the salvation market.' Thus he assumes the need of a multiplicity of churches and denominations. This presupposes the splitting up of churches, which has been a feature of Protestant Christianity since the Reformation and is particularly evident in Southern Africa, where more than 6,000 independent denominations exist. This is not the peaceful establishment of daughter churches by a mother but usually involves disputes so severe that the opposing parties separate. These can basically be on two issues. Firstly there can be a dispute over leadership, as for example where dissatisfaction with continued white leadership and perceived subjugation of aspirant black leaders can lead to the latter forming an independent church. Here no doctrinal issues are involved, but it is sad when

Christians cannot find a way to resolve personal disputes. The strength of feeling on this issue can be seen in the facts that despite the desire in African society for harmony, there have been so many divisions to form new churches. This is perhaps also an indication of the influence of a more capitalist and individualist spirit. Secondly divisions can take place because of differences in doctrine such as over the Charismatic issue or the teaching of predestination and its associated ideas. The tragedy here is that instead of a determination to produce a synthesis, a split occurs, with the probability that each side will effectively overemphasize one aspect of truth, carrying the risk of outright heresy. There is of course a need to expel heretics (cf. 2 Jn. 10), but this should be a last resort.

After all, divisions result in duplication, and this inevitably is wasteful. How many towns attempt to support several small, struggling, free churches, each with its minister and under-utilized building? Division has led to weakness and waste, the latter particularly culpable when the establishment of churches in areas where there are none, and even material poverty elsewhere demands the input of funds which are squandered on squabbles within the church. Likewise, to produce their ministers and ensure that they are effectively trained in their own brands of doctrine, there is a multiplicity of colleges, each with its own buildings, which require maintenance, each requiring highly qualified staff to teach a handful of students, all with libraries stocked with expensive books, and so on. What is particularly sad is to find out how few church members actually know what separates them from their neighbours down the road.

Usually the answer to this question lies in their upbringing; people have inherited their denominational affiliation from their parents. Significantly, in the context of inheritance, it may be suggested that much of the economic damage done by the capitalist system is due to wealth, power and privilege being inherited from parents, which has given some an unfair advantage in life over those who are less fortunate. If all started on equal terms, there would be far less opportunity for structural oppression. (The practice of the biblical Jubilee would go a long way to solve this problem.)

Then each church, in order to compete, must attract members and adherents. If it does not do this effectively, it will die, just as a business without customers has a short life expectancy. An emphasis on recruitment naturally leads to what is often referred to as 'sheep-stealing', where members move from one church to another. This is a practice which can hardly lead to a strong effective church because members may suddenly leave; at the same time it is unlikely to lead to strong Christians, rather to those who are unsettled and made insecure by their moving. Changes

in membership are always disruptive for both giving and receiving churches. More importantly, this will mean in practice that rather than preach the uncompromising message of Christ, which can often be unpopular, as it was in his own day, the preaching has got to be what the people want to hear. Fundamentally this will mean that the preaching will not be prophetic, with a demand for change, but will reinforce attitudes and ideas which are already present. Thus Robert Schuller, downplaying sin and seeking to boost the self-image of his hearers, is extraordinarily popular; he is, of course, simply reflecting the capitalist ethos.²²

It is likely that such preaching cultivates the baser desires of humanity. Again, it is hardly surprising that churches offering formulae for instant prosperity are attractive, or that churches using a form of 'service' that provides emotional uplift are popular. At the same time, churches which preach the need of social action so often face declining congregations.²³ Not to be overlooked here is the attractiveness of a healing ministry. Such aspects are, with qualification, valid, but often at the cost of other aspects of truth which do not meet with such instant approval.

Again, in order to be attractive to prospective members (and contributors), large amounts of time, effort and money have to be put into the development of attractive programmes, and, of course, attractive facilities. Now to some extent this is valid but it must be asked whether it is right to use so much in the light of such need elsewhere. Are resources being used to the glory of God, or because of the need to compete?

The ultimate result of this process is that because of the need for large amounts of money, churches are able to survive only in affluent centres. In other places the population is not rich enough to support a church of this nature without charity from wealthier areas. Does this not indicate that this sort of church is wrong? Rather, as with the Latin American 'base communities', a church can develop which is inexpensive to run, and supportable by the community. If this is possible there, would not such a church be right also in the affluent city, better reflecting the ethic of Jesus, and freeing money for the vast needs elsewhere? A church after all should not mirror society, but challenge it.

As already noted, closely allied to competition is the idea that the best motivation is self-interest. The immediate result of a church following such a policy will be that it will put its efforts into areas which will be most profitable for itself. There must then be a neglect of those who cannot benefit the church. Just as in the economic sphere, the operation of the market is likely to produce a lack of sensitivity to the weak.²⁴ The tendency will be to seek to serve the rich and powerful rather than the poor and weak in society, who could be said to need the help of the church far

more. Such an attitude is soundly condemned in the Bible, for example in James 2:1f. It is hardly surprising that the work that Mother Theresa is doing in Calcutta is not being done by an independent Protestant church. It can well be viewed as 'pointless' as it does little, at least directly, to build up the church, so it would not be done by a group which is governed by self-interest.

The motivation of self-interest may also apply to 'professional' Christians, and can well affect the work that they are doing. Naturally this can be at a very blatant material level, where ministers and other workers consider the financial packages offered by various churches or other organizations, perhaps rationalizing that God leads them in that way. Perhaps more subtly, the temptation is to put effort into areas where the reward is greater, so where work may be seen as more strategic, where numbers are higher, or where the target group is potentially more effective. Jesus however came to an insignificant minor province, not to the heart of the Roman Empire, and even there concentrated on those with little apparent influence. Since then God has called people such as William Booth, Wesley and so many others to submerge themselves in work which would initially seem to be wasteful and ineffective. And yet God's way proved effective.

A result of this attitude has been seen in the declining interest in missionary work. Contrary to the self-giving of those like Albert Schweitzer, missionary work can often be seen as waste of talents that could be better used at home. Moreover those who do make it to a mission field are often motivated by a thirst for adventure and experience for themselves rather than by a desire to serve. It is hardly surprising that the number of people from the western world offering for missionary service on a long term or life career basis is steadily decreasing. At the same time however, the number of people offering to serve for just a year or two is increasing; this is a phenomenon which even occurs at the same time as the number of committed Christians is declining, but which, indeed like that decline itself, is readily explicable from a market perspective; the motivation for missionary work can be that of a desire for adventure and an enriching experience, which can be met in a short period. At the same time, while this can be seen as a response to a conscience that is troubled by third world need, one wonders, as with some financial giving, whether this is a salve to that conscience rather than a real sacrifice. While short term missionaries can make a valid contribution, it must be questioned how far such work can be really effective when it allows no time for the long-term efforts of learning the language and culture.

A side issue here, also a result of capitalism, although its result rather than its ethos, is that so much modern missionary work is ineffective because of the

tremendous economic gap between the affluent westerner and the people of the third world, which greatly hinders the attempt to communicate.²⁵ It is also extremely relevant that missions are frequently coupled with colonial expansion which was carried out from a capitalist motive and which is perceived as a cause of poverty. Thus missions are viewed with, at best, suspicion.²⁶

It must also be asked how far the ethos behind the 'church growth' school and techniques for promoting growth in churches can be linked not so much to a desire to serve but rather to a thirst for effectiveness, to a desire to be as strategic as possible. There will be a linking of effort to results.²⁷ This has given rise to such ideas as the homogenous church principle where it is argued that a church which is composed of people of one race, culture and social background is more likely to be attractive to people coming in and so will grow faster than a mixed church. It must be asked however if such churches are really what God wants in so far as in him there is no longer 'Jew or Greek, slave or free' (Gal. 2:28) and where social distinctions should fall away. It is, however, interesting that often those who argue against the homogenous church principle do so not on the grounds of what is right, but from the belief that mixed churches are stronger,²⁸ an attitude itself surely influenced by the 'capitalist spirit'.

The question of what is right raises a further issue arising from the priority of self-interest as a motive for conduct, coupled with the rejection of any exterior authority such as is present in a socialist system. Moral decisions tend to be made on the basis of what is expedient, or what is seen to be of greater benefit to most people, and not what is in accordance with any exterior moral code such as the Ten Commandments. Obviously this leads to situational ethics, and, as has happened in many western countries, leads also to permissiveness and a lowering of overall moral standards. Unfortunately this has been a feature also within churches, influenced not only by the practices of those without, but also by the spirit that has brought them about.

The third pillar of the spirit of capitalism is the belief in absolute ownership. The belief in the right to possession manifests itself in various ways which influence the church. Firstly, and perhaps most fundamentally, capitalism functions on the basis of exchange, so that the right of possession of anything is surrendered on the payment of a price. The corollary of this is that if a price is not seen to be paid, there is doubt about the validity of possession. Because of the idea of ownership, the essence of capitalist procedure lies in exchange.

However, Jesus advocated giving to those who could not repay (Lk. 14:14), an attitude totally opposite to that of the spirit of capitalism which will give

only because of the return expected. Various theories of the atonement do include the idea that the cost was in fact paid on the cross of Christ, but there is a very deep desire on the part of many to try to earn salvation or standing with God. At the same time there tends to be a lack of assurance in believers who do not feel that they are really 'saved' if they have not paid anything.

This is of course also materialistic. This is a prevalent attitude in modern western society and contributes to capitalism. Under its influence, salvation is often viewed as a thing, like a ticket, which has to be owned, and so which has to be paid for. Even where the idea of salvation by works is rejected, and faith emphasized, this faith tends to be viewed almost as a material thing which has to be possessed. Faith is quantified, rather than being seen as a relationship to God, resulting in conformity to him, a faithfulness to God as a response to his faithfulness. An emphasis on relationship should, of course, be characteristic of a socialist outlook, the antithesis of capitalism, an attitude which depends on awareness of, and care for, others.

Seeing faith in quasi-material terms can and does lead to significant results. If it is viewed as an object to be possessed, there is a natural desire to want more, and so services can be designed to increase faith, usually by their emotional nature. Then response to prayer can be seen as dependent upon the quantity of faith (a fee for action?), so that failure to receive is perceived as being caused by a lack of sufficient faith. Faith viewed in relational terms means however an awareness of the will of God, so that prayer can be in accordance with what God wants, and in this way will be effective. Thus mountains can indeed be rooted up (Mk. 11:25), not if enough faith is accumulated, but if it is indeed the will of God to do so. Without this understanding, faith is surely presumption, and becomes almost magic, an attempt to force God. This is an abuse of faith, but, it must be pointed out, it is of course acceptable if faith is seen as an absolute personal possession, in accordance with the ethos of capitalism.

When faith is thought of as a possession, there will also always be a lack of assurance that enough faith is possessed. Seeing faith as a relationship to God, although, like any other relationship, it will need to be developed, can be very reassuring. It is still a relationship, and so salvic, no matter how weak and tenuous.

Contributing to the lack of assurance that is such a common experience for modern western Christians, is the fact that the benefits of faith are largely intangible or to be received in the future. This lack of assurance is partly due to the modern scientific world view whereby only what can be demonstrated empirically can be

accepted. Nevertheless also contributing to this problem is the fact that the capitalist system does not operate on the level of trust and verbal promises but demands proof of transaction, usually written. What a contrast to the faith of Abraham who did not distrust, even without objective proof (Rom. 4:20) and whose faith was then 'reckoned to him as righteousness' (Rom. 3:22).

It is also not without significance that interest in the afterlife has declined in modern Christianity just because people are interested in what can be received immediately. They are not interested in a Christianity whose major benefits lie in the future. Nevertheless this emphasis on the present is perhaps a healthy reaction to a view which, placing all the benefits of faith in the world to come, results in a lack of involvement in the present, such as in social issues.

The modern desire is rather to see direct results of faith and salvation in the present. In Weber's time this prompted the Work Ethic; in modern society it helps to explain the attraction of the prosperity teaching, in which the Christian is believed to have a right to claim immediate wealth, so that faith can be measured by possessions. It is significant that this teaching is highly individualistic as well as materialistic, so much in sympathy with the spirit of capitalism. Interestingly, prosperity teaching has been characterized as having an over-realized eschatology, seeing all the effects of faith in the present.²⁹

The emphasis on the present also relates strongly to the importance of borrowing and credit in the modern capitalist system, a system significantly not permitted in Judaism or the medieval church. It is also very significant that a major part of the problem of poverty in the third world is due to the interest charges on debts to western banks. These now form a major proportion of the Gross National Product of many countries, and are sucking wealth from them into the already inflated western economies. The essential idea of credit is, of course, to have now in the hope (or perhaps rather 'presumption') of being able to pay back in the future. In fact what the prosperity teaching is doing is making promises which are indeed valid and correct, but only in an eschatological perspective. Health and wealth are the rights of a Christian, but only definitely in the new creation. God may give them now, but only as a foretaste, and certainly not as a present right. Claiming them is correct, but demanding them now is not only a form of magic, but also of presumption.

A further result of the ethos of ownership is that the rights of all to ownership of their property should be respected. Such may well be accepted as biblical in view of the Old Testament prohibition of stealing. But there are reservations; the early church practised a form of communalism, and the demands of the year of

Jubilee are found in the Old Testament. What may also be observed is that in the secular world the right to property has resulted in the growth of the security industry and the military, with their associated waste. In some situations also, the protection of the rich has led to the repression of the poor. From a religious perspective, absolute property rights have resulted in another common feature of modern society, mainly, and significantly, in the West, where the influence of the spirit of capitalism is greatest. If the physical property of others is to be respected and not to be stolen, it would seem to follow that this applies also to their spiritual property. Thus there is an acceptance of pluralism and tolerance, the right of all to their own benefits, that these must be respected and not stolen from them in an attempt to convert to a different faith.

Rather than a belief in absolute property rights, many Christians rather see possessions as held in stewardship from God. Naturally such a looser view of property as something to be held as a right only when used for the good of all, is not so conducive to the acceptance of all religions as of equal validity. Moreover, unlike absolute ownership, stewardship does not imply a right to abuse; it can well be argued that a 'false' religion is actually an abuse of the spiritual.

Pluralism is of, course, an aspect of the emphasis on the individual which is such a strong feature of western society and which lends itself so readily to the spirit of capitalism. Without the spirit of capitalism however, an emphasis on the individual can give an awareness of the needs of others so can lead rather to a desire to give and to share, whether material things or a religious faith, an attitude much more in keeping with Christianity.

Conclusion

It would therefore seem that the influence of the spirit of capitalism on the practice of Christianity leads to a variety of effects which can hardly be seen as beneficial to the churches, but will rather result in their weakening and, if unchecked, ultimately to their destruction. A Christian can then hardly advocate the ideas of capitalism as good for the church, and so must seriously question whether they form an acceptable paradigm in the economic sphere. Rather than suggest, with Weber, that Christianity leads naturally to capitalism, it must be asked what it does lead to. There is the need for an economic system more compatible with Christianity, such that its influence would not be detrimental to the faith. The obvious choice is a form of socialism, but the socialist experiment, despite the very valid reasons for its adoption has also largely failed.

Despite the temporary triumph of Marxist-Leninism in Eastern Europe, the short-comings of that system in turn also become apparent in the endemic drabness, shortages, inefficiency, indolence and lack of motivation that resulted from it. There was a constant problem of corruption, and the high cost of the necessary bureaucracy, all of which could be said to have contributed to poverty. Above all there was the lack of personal freedom, a restriction necessary for the system to work at all, and so a totalitarian oppression of most of the population.

It can however be suggested that the failure of humanistic socialism was that it was based upon an incorrect set of assumptions. The ideal of working for society as a whole, and of sharing equally with others in general remained just an ideal. Capitalist self-motivation comes much more naturally to people. In short, before socialism can work successfully in a human society, the people of that society must be changed themselves; basically the problem is religious. In fact, just as capitalism is totally dependent on resources from outside, socialism also needs the injection of something from without, in this case a more adequate ideology than the dialectical materialism of Marxist-Leninism. This can be supplied by a widespread Christian conviction, as it was in the New Testament church (Acts 4:32); this would also mitigate the extreme selfishness and greed of capitalism and prevent both the excessive exploitation of the poor and the growing gap between rich and poor that the unrestrained spirit of capitalism generates. Christianity can supply both a motivation to work and also to share, a base for real justice, in the love for others which should be a natural result of the following of Jesus. Such love does not come naturally to people, but occurs as a result of a commitment to Jesus.

It is clear that an economic society cannot survive guided simply by the spirit of capitalism, although it is unlikely that its decline will be as rapid as that envisaged by the founders of communism. Change must occur, indeed is occurring: the question is how much damage to the environment and to humanity as a whole will take place before it is replaced by something far less destructive. It would be far better if society took action early and avoided the trouble that is inevitable if such action is ignored. Such action can be motivated by a Christian world-view.

The danger is that rather than serving to moderate the effects of the spirit of capitalism, Christianity itself is damaged by it and so loses its effectiveness. The churches, as well as society, must recognize the danger that they themselves will be destroyed by the influence of that same spirit and must act to prevent a further deterioration. They should not after all be guided by that spirit but by the Holy Spirit of God. Moreover,

they would then be in a position to guide society as a whole into a better and more just order, free from that destructive spirit. The challenge for the churches is to ensure that their Christianity is not just a superficial veneer, not diluted, even atrophied, by foreign elements and ideologies, but a deep commitment that changes the lifestyle and the very motivation of each Christian.

Footnotes

1. 'Die protestantische Ethik und der Geist des Kapitalismus', in *Archiv für Sozialwissenschaft and Sozialpolitik*, 20 & 21 (1904-5).
2. B.J. Walsh & J.R. Middleton, *The transforming vision: shaping a Christian world-view*, (Downers Grove, Ill: InterVarsity, 1984), p. 20.
3. in S. Andreski (Ed.), *Max Weber on Capitalism, Bureaucracy and Religion, a selection of texts*, (London: George Allen and Unwin, 1983), p. 84.
4. P. Berryman, *Liberation Theology: essential facts about the revolutionary movement in Latin America and beyond*, (Philadelphia: Temple University Press, 1987), p. 183.
5. K. Nürnberger, *Power and beliefs in South Africa: Economic potency structures in South Africa and their interaction with patterns of conviction in the light of a Christian ethic*, (Pretoria: UNISA, 1988), p. 128.
6. B. Griffiths, *The Creation of Wealth*, (London: Hodder & Stoughton, 1984), p. 63.
7. M. Adeney, *God's foreign policy*, (Grand Rapids: Eerdmans, 1984), p. 130.
8. See especially *Journal of Theology for Southern Africa* 69, 1989, which contains several articles on this phenomenon.
9. M. Novak, *Will it liberate? Questions about liberation theology*, (Mahwah, NJ: Paulist, 1986), p. 214.
10. in Griffiths, *op. cit.*, p. 10
11. W. Rauschenbusch, *A theology for the social gospel*, (New York, Nashville: Abingdon, [1917]), p. 184.
12. London: Hodder & Stoughton, 1980, p. 71.
13. *Shalom: the Bible's word for salvation justice and peace*, (Newton, Kansas: Faith & Life, 1987), p. 128.
14. *Road to Damascus: Kairos and conversion*, (Johannesburg: Skotaville, 1989), p. 11.
15. Walsh & Middleton, *op. cit.*, p. 136.
16. *Economics for prophets: a primer on concepts, realities and values in our economic system*, (Grand Rapids: Erdmans, 1988), p. viii.

17. Nürnberger, *op. cit.*, p. 18f gives a good description of the economic mechanisms involved.

18. 'Latin America: where Marxism challenges Christians to be just', in A. Scarfe & P. Sookhdeo (Eds.), *Christianity and Marxism*, (Exeter: Paternoster, 1982), p. 108.

19. Cited in E.F. Schumacher, *Small is beautiful: a study of economics as if people mattered*, (London: Bland & Briggs, 1973), p. 20.

20. *Transforming economics: a Christian way to employment*, (London: SPCK [Third way books], 1986), p. 71.

21. in G.W. Ditz, 'Smith and Keynes: religious differences in economic philosophy' *Bijdragen* 49(1), (1988), p. 63.

22. D. Voskuil, *Mountains into Goldmines: Robert Schuller and the Gospel of Success*, (Grand Rapids: Eerdmans, 1983). Cf also Robert Schuller's own book, *Self Esteem: the new Reformation*, (Waco, Tx: Word, 1982).

23. R.D.N. Dickinson, *To set at liberty the oppressed; towards an understanding of Christian responsibilities*, (Geneva: Commission on the

Churches' participation in development, 1975), p. 37.

24. Cf. R.K. Klay, *Counting the cost: the economics of Christian stewardship*, (Grand Rapids: Eerdmans, 1986), p. 23.

25. J.J. Bonk, 'Affluence: the Achilles' heal of missions', *Evangelical Missions Quarterly* 21, (1986), pp. 382-90.

26. J.S. Pobee, *Toward an African Theology*, (Nashville: Abingdon, 1979), p. 16.

27. D.A. McGavran, *How Churches grow: the new frontiers of mission*, (London: World Dominion press, 1959), p. 169.

28. E.g. John Stott, cited in Adeney, *op. cit.*, p. 93.

29. J.N. Horn, *From rags to riches: an analysis of the Faith movement and its relation to the classical Pentecostal movement* (Pretoria: UNISA, 1989), p. 108.

David T. Williams is a regular contributor to *Evangel*. He teaches at the University of Fort Nare, Republic of South Africa.

Book Reviews

Scripture

Models for Scripture

John Goldin hay
Eerdmans, Grand Rapids, and Paternoster,
Carlisle, 1994, 420pp, £15.99, paperback,
ISBN 0-85364-638-4

What is Scripture?

Wilfred Cantwell Smith
SCM, London, 1993, 352pp, £17.50, paperback,
ISBN 0-334-02536-2

The concept of Scripture is one which is of constantly recurring interest, and recent years have seen a spate of publications on the subject. Many of these are concerned with the classical questions surrounding the formation of the canon as we now know it, but there has been a remarkable growth of interest in the theological significance of the canon itself. Add to this the ongoing issues of divine inspiration and inerrancy, as well as the question of revelation in other religions and cultures, and the scholarly world is well provided with material to chew on!

These two books approach their subject in very different ways, but they complement each other quite well. John Goldingay is concerned with Christian Scripture—its origin, meaning and authority for the church today. His own background is in Old Testament studies, and this is apparent throughout. For example, he continually refers to the First and Second Testaments, instead of to the Old and New, which sounds very much like a scholar's determination to ensure that his readers do not think that his own area of expertise is somehow inferior or out of date! It does however, suffer from the inconvenience that First and Second imply a sequence which Old and New do not—is there a Third Testament? In our New Age culture, that is not just an idle question!

Goldin hay's approach is inductive throughout, another feature which reflects his own training in Biblical Studies. He begins with words like *inspiration, revelation and canon*, and goes on from there to discuss the pros and cons of each in some detail before relating them to the text and coming to some conclusion about their appropriateness for today. The inattentive reader may therefore be misled by his con-