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on usury that extended from the later Middle Ages through the age of Reformation and notes that there were Protestant and Roman Catholic proponents of both positions.

It is chapter 4, concerning Musculus' view of law, that deals most extensively with his social-political views. Like his fellow Reformers, Musculus held a strong view of natural law. Ballor identifies his approach to natural law as basically a Thomistic view, though Musculus clarified, refined, and complemented conventional Thomism. Another important part of this chapter is Ballor's discussion of Musculus on civil magistrates, particularly with respect to questions of religion and church-state relations (a discussion Ballor augments in chapter 5). Musculus not only advocated that civil magistrates should have a general care for protecting and promoting true religion but also that they are the ones entrusted with imposing discipline and instituting laws in the church itself. With respect to the latter issue, Ballor argues that Musculus belonged to a line of the Reformed tradition (which may be termed "Erastian") distinct from Calvin's two-kingdoms or "Genevan" model. Musculus also believed that the church's ministers were obligated to give instructions to magistrates about how to govern; he admitted that Paul had not given such instructions in Romans 13 but argued that he would have had there been Christian magistrates, as in Musculus' own day. Given earlier discussions in the book, it would be interesting to know whether Musculus' strong advocacy of a universal general covenant, distinct from the special covenant, had any bearing on his political thought. In light of his political views, one suspects that the answer is negative, though Ballor does not indicate how these lines of his thought may or may not be connected.

This book is well researched, helpfully organized, and broadly conversant with contemporary scholarship. Ballor is to be commended for shedding much new light on an important but underappreciated Reformed theologian. Even where certain lines of exploration leave off (as with the social-political implications of his views on the general covenant), Ballor opens up new avenues for profitable research and reflection.

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The Economy of Desire: Christianity and Capitalism in a Postmodern World

Daniel M. Bell Jr.

Grand Rapids, Michigan: Baker Academic, 2012 (224 pages)

In *The Economy of Desire*, Bell presents a thorough critique of the neoliberal capitalist system. Whereas Karl Marx assessed capitalism from a materialistic standpoint, Bell uses a spiritual one, namely, desire, adapted from the work of postmodern French philosophers Foucault and Deleuze. Bell contends that capitalism is more than simply an economic system involving the exchange of goods and services. Rather, capitalism is about accumulation, efficiency, and satisfaction of individual desires. In other words, capitalism

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at its core espouses values antithetical to those of Christianity. Whereas Christianity calls us to desire God, community, contentment, and wholeness, capitalism calls us to accumulate more, to maximize efficiency, and increase capital. Bell treats capitalism like an evil force that distorts the dignity of humanity by turning our desire away from God and bending it toward things of this world. This distortion of desire ultimately leads to oppression, isolation, and poverty.

Bell has no desire to baptize capitalism or in any way rehabilitate its more negative elements. He argues that capitalism is a species of sin (147) and therefore cannot be reformed. In essence, "One cannot serve both God and capital" (167). The solution is for the church to fully embrace a Christian economic system. Bell says the church must first reorient its perspective away from the economics of scarcity to the economics of giving. Likewise, the church must accept the principle that all material goods are not for private use alone (158). The gifts that each of us receives must be used for the benefit of the common good.

Bell recognizes that this reorientation of the church's, as well as its parishioners', perspective regarding money and material goods will be difficult for many to grasp let alone implement. Nevertheless, he contends that change is possible by adopting the callings of poverty and stewardship. He argues that these two callings help guide and train us to reorient our relationship to things by making things serve others and the common good. While the calling of poverty shows us that all we have belongs to God, the call to stewardship directs us to employ God's gifts to serve his purposes. Bell is careful not to suggest that these callings result in works-righteousness. Instead, he says these callings are instructive to each of us as we seek to fulfill God's will. Practically, these callings tell us to refuse usury, work for the common good, limit the reach of market forces, and reform other elements of the capitalist system (191).

Bell understands that he has outlined a rather utopian vision of a world where the church is actively involved in ending the poverty, injustice, and isolation caused by the capitalist system, but he is not a utopian. He understands that a perfect world is not obtainable in this age. Although a realist, he rejects the idea that the church must simply compromise with the capitalist system. He believes the church should model a different vision of human relationships in the world as it already does in the New Monasticism movement.

Adherents of the free-market economic system will find much to ponder in this book. Bell's critique of the impact of the capitalist system on spiritual values is as deep as it is far reaching. In this regard, Bell's work plays an important role as he causes readers to reflect on their relationships with money as it relates to the kingdom of God.

Unfortunately, Bell's description of the replacement of capitalism does not match the detail he provides in its critique. He repeatedly says that property and profit are not wrong but fails to outline what constitutes appropriate levels of property ownership and profit. He commends "fair trade" (211), but how does one decide when trade is fair? Likewise, Bell's discussion of poverty lacks appropriate nuance and depth. He seems to downplay the role that personal choice has in becoming poor. Not all poverty can be tied to injustices in the "economic system." For example, Bell's interpretation of 2 Thessalonians 3:10 is

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incomplete (210). Certainly, Paul wanted people to work so they could contribute to the well-being of the community. At the same time, Paul was exhorting Christians to allow hunger to turn lazy people into productive members of society. Any simple reading of Proverbs will support a similar conclusion.

Bell's description of capitalism is unduly harsh. He does not properly distinguish the role capitalism plays in different political environments. I would suggest that capitalism can be quite oppressive when combined with tyrannical or oppressive political systems that stifle human liberty. If my suggestion is true, is it fair to compare the capitalism in communist China with the capitalism in Puerto Rico? Bell also downplays the positive effects of the capitalist system. He seems to have forgotten that capitalism permits individual creativity to compete in the market. Competition also spurs people to improve the quality and price of their products and services. While certainly correct concerning capitalism's overemphasis on individual freedom, Bell should understand that in the real world, this freedom is mediated through laws and personal relations, such as family and social groups. Even Scripture recognizes that our obligations to family and fellow believers are greater than to nonfamily and nonbelievers.

Bell's argument that the institutional church should be heavily involved in economic issues has much to commend it. Too often Protestants neglect the role the bride of Christ has in guiding the flock to become more like Christ. Readers should take to heart Bell's exhortation to understand the church as the shepherd of souls and property. Nevertheless, I wish he had engaged Abraham Kuyper's notion of sphere sovereignty. Bell never discusses the extent to which the church should be involved in economic affairs of state nor does he engage the distinction between the economics of the church and the economics of society outside the church where pluralism reigns. While the church should never compromise its mission, the question is whether market capitalism is an appropriately just system of commerce in a non-Christian world. He seems to be aware of this oversight, for in the last chapter he suggests that Christians, like the antagonist in the parable of the unjust steward, use wealth to gain friends.

Bell's work should be read by Christian capitalists as a form of self-evaluation. His comments stand as an appropriate challenge to blind obeisance to market forces. Unfortunately, Bell's lack of engagement of Scripture and failure to supply the details of his noncapitalist system will leave readers guessing as to the next step.

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