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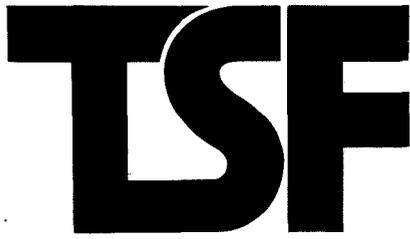
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THEOLOGICAL STUDENTS FELLOWSHIP

JANUARY-FEBRUARY 1984

Vol. 7, No. 3 \$3.50

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Jesus, Power, and Gender Roles
S. Scott Bartchy 2

**What is Distinctive about
"Evangelical" Scholarship?**
Donald A. Hagner 5

Reflections on the School of Process Theism
Royce G. Gruenler 7

Christopraxis
Competence as a Criterion for Theological Education
Ray S. Anderson 10

Children (and Others) and Money
Jacques Ellul 14

The Catholic Tradition of Spiritual Formation
Daniel Buechlein 16

**The Wholeness of Evangelism:
A Bible Study (Part B)**
Alfred C. Krass 19

**Christian Witness in the City:
An Annotated Bibliography (Part II)**
Clinton E. Stockwell 20

Recent Conferences:
Society of Pentecostal Studies, Wesleyan Theological Society,
Context and Hermeneutics in the Americas 22

Book Reviews (Itemized on back cover) 25

Children (and Others) and Money

by Jacques Ellul

Up to now it does not seem that many educators have studied this problem of money, although it is a highly sensitive area in the education of children. Very early, around age six if they go to school, children run up against money. Although they do not know what it is, they quickly understand its usefulness and force. They do not yet have any feeling of ownership about this abstraction, but they have already sensed its use, and through their parents they may have caught a glimpse of the importance that must be attached to it. All kinds of difficulties may arise out of interchanges with their playmates or because of their appropriation of someone else's money (not a theft, for they do not really understand that this could be owned by someone else). These difficulties can be one of our first ways of educating children in their relations with one of the powers of the world.

Realistic Teaching

If we continue taking Scripture as our guide, we will quickly notice that no express rules concerning the attitude of parents and children toward money are found there. Nevertheless we find firm guidelines in its revelation about the nature of money and in its general position of Christian realism.

A question like this one must remind us that in every situation, Christianity requires strict realism of us. This is not a philosophical opinion or a general doctrine of realism, but only a clear view of the real world which we must accept as it is. We must first oppose all idealism. In its popular form (refusal to see reality in favor of an ideal), with all the illusions and good feelings that it attaches to faith, such idealism turns God into "the good Lord" and Christmas into a children's holiday. It shows us the faith as we remember it from Sunday school and from songs our mothers sang. All this has nothing to do with Christianity. The Temple is not a refuge from the harsh world. But we must just as strongly reject philosophical idealism which would lead us to give priority to the world of ideas and values over the world of events and actions. Finally, Christianity objects to traditional spirituality with its package of religious values such as immortality and the preeminence of the soul over the body.

Confronted with all these distortions, God's revelation is remarkably realistic. It asks us to see the real world as it sheds light on it. Now the illumination that God's Word gives the world is particularly severe: our reality is a result of the Fall. Since that time the world has been radically estranged from God by its very nature. This reality is only a corruption, the kingdom of Satan, the creation of sin: in the natural world, we find nothing else. To say that in this world there is anything good, ideal or spiritual in itself is to deny revelation.

But this is not pessimism because revelation teaches us that God has not abandoned the real world. He continues to be present in it, he has undertaken an enormous work to transform it, and the kingdom of heaven is hidden in it. It is thus not pessimistic to affirm the existence of evil, for we know that God is the Lord; and because of our faith, we can have enough courage to look at the real world as it is. Because of our faith we can refuse to be deceived by the phrase we hear so often: "It's not so bad as all that." At the same time, to refuse to see this reality, to veil it with idealism or spirituality, is to betray God's Word and to rob God of his saving character.

This realistic position which fears neither words nor things must guide us in all educational work. We must never veil reality from children, idealize it or tint it with falsehood and illusion. But we must take into account each child's strength and reveal to each one only what he or she is able to bear, endure and understand about the

real world. With a child, as with an adult, this ability comes only with an assured faith. As the child's faith grows, we can introduce the harsh realities of the world. Otherwise we would crush him under the weight of evil which he would not understand and against which he would have no hope. Such realism leads to a total education that is based on vigilance and evidence.

Foundations for Teaching. This realism assumes, first, that we will be looking at money as it is, or more precisely, as the Bible shows us it is in the world. We quickly learn that the reality revealed by the Bible is in every way what a scrupulous observation of the real world can teach us. This means that we must teach children what money is with its power and perversions. We must not let children live in a world of illusions. We must not give them all the money they want as if it were a natural and simple thing to do, but neither should we cut them off completely from the world of money. Too many Christian families, when dealing with their children, handle money problems only in the abstract. "No need to mix them up in such base and despicable things." But we forget that these children will then get their understanding of money from the world, which is not a better solution. Or if we succeed in completely cutting them off from money, once they are seventeen or eighteen years old they will be defenseless and without resources. Their innocence will be a trap for them; their purity will be an easy foothold for the demon.

Children must be taught to separate the ideas of usefulness and goodness.

We must then teach the child *progressively* both that money is necessary and that evil is attached to it. The need for money, all the work connected with it, the simple statement that we can't get along without it—these things children will understand quickly and will get used to easily. They will not, however, grasp the evil attached to money as easily. It will be very difficult to make them understand scriptural ideas that there is no good money or good use of money, that money brings evil in society and in human relations, and that it leads to evil in our personal and inner lives, with all the jealousy, hatred and murder that accompany the desire for money.

Undoubtedly all this can be taught, and many books or stories that the child will read take this approach. But this is not the best form of evidence. We should count much more on facts than on words to introduce the idea. Obviously the parents' example must be the foundation of this teaching, but above all we must take advantage of all circumstances—quarrels among children over money, social inequalities that children see themselves, thefts or strikes—all the events which, when explained, show the reality of the power of money along with the extreme danger that it entails.

Children must learn that people will sacrifice everything to have money; but like Spartan children before the drunken Helots, they are given this example to put them on guard so that they can protect themselves from a similar fate. In addition, children must gain experience by using money. Children will learn concretely, at their own level, what money is. I think it is vitally important that this experience be direct, that it involve real sums of money and real operations (simple purchases or sales) in proportion to each child's abilities.

The worst education about these ideas seems to me to be that given by games like Monopoly where children learn a complex financial management of abstract sums of money. In the real world children must know real things at their own level, for money is not a game and it quickly raises moral questions.

But such a method of teaching, especially concerning the evil provoked by money, risks falling into two dangers: moralism and nega-

Jacques Ellul is the retired professor of the History and Sociology of Institutions at the University of Bordeaux in France. This article is taken from Money and Power, ©1984 by InterVarsity Press, originally published as L'Homme et l'Argent, 1954, rev. 1979. Reprinted by permission.

tivism. Both are threats and both should be condemned. Moralism is a potential problem whenever children, having to choose between two attitudes, are almost automatically told by their parents which one is right. Once children have acquired certain habits, they will begin to act spontaneously as they have been taught. They will have been trained in a way that is not bad from a social standpoint but that in no way corresponds to life in Christ.

There is only one way to avoid moralism: by maintaining children's freedom and letting them choose their own behavior. As often as possible, children should make their own decisions on how they will handle money on the basis of what they have seen or heard. But they can be led to reflect on their actions afterward. Better that children make mistakes, act badly and reflect afterward than that they turn into robots who do good things that are not the fruit of their personality. This is a great problem for parents, who can only with great difficulty leave their children free to make mistakes.

The other danger is negativism. If children end up understanding (as they must) that money is bad (even when we do good things with it or use it well), they will tend to take a negative attitude toward it. Children tend to behave consistently; consequently, if something is evil, they keep away from it. They see things in black and white. Now this negative attitude is wrong from all standpoints. It is wrong because it leads to exactly the opposite of what is desirable: it leads to a false spirituality or a scorn for money. It is also wrong because negativism tends to spread and to affect other attitudes and judgments until it has become a way of life. When a child is negative on one point, we can easily see the contagion spreading into other areas of his personality.

The passive attitude in practical matters and the crushed spirit which result from negativism are serious failures in education. But in avoiding negativism we must not fall into the absurdity of "positivism," which is the usual tendency of today's education. This education is founded on the goodness of human nature, the validity of human thought and enterprises, and the justice of society. It shows vigorous and healthy optimism, but in God's eyes it is hypocrisy.

The only valid position is a dialectical one, but how difficult this is in education, for it assumes that children will give up their entrenched ideas and unilateral attitudes. Here are examples of what I mean by dialectical education in the area of money:

1. Children must know that money is not respectable, that we do not owe it honor or consideration, that the rich are not superior to others. At the same time, however, money is not contemptible. This is especially true of money their parents may give them, for it represents their work and is a way they have of showing them their love.

2. Children must know that money is necessary, but they must not draw the conclusion from this that is good. Inversely, they must learn that it leads to much evil, but they must not draw the conclusion that it is useless. In other words, children must be taught to separate the ideas of *usefulness* and *goodness*, a separation that adults no longer make in our day.

3. When we teach children that money does evil, they will be led to see one side only. Either money does evil to those who have it by hardening their hearts, for example, or it does evil to those who passionately desire it by leading them to theft. Now it is essential to teach that money does evil both to those who have it and to those who do not, to one group as much as to the other. It is essential to teach that money does not leave us unscathed, whatever attitude we take or whatever situation we have been placed in by circumstances. In any case money first spoils our relations with people. Children must progressively learn to be wary of the effect money has on relations with adults and with friends.

In all this, the dominant idea is that Christian education must educate for risk and for danger. We must not shelter the young from the world's dangers, but arm them so they will be able to overcome them. We are talking about arming them not with a legalistic and moralistic breastplate, but with the strength of freedom. We are teaching them not to fight in their own strength, but to ask for the Holy Spirit and to rely on him. Parents then must be willing to allow their children to be placed in danger, knowing that there is no possible education in Christ without the presence of the real dangers of the world, for without danger, Christian education is only a worthless pretty picture which will not help at all when children first meet up with concrete life.

Possession and Deliverance

We must not live in a dream world. When young children use money, they cannot help being possessed by it. Such is its danger. Children will think it is marvelous to be able to buy so many lovely things; they will think it is fun, if they are from a rich family, to humiliate their playmates; they will be full of envy and bitterness if they are from a poor family. They will certainly admire the beautiful cars that money can provide, and perhaps will look down on their parents if they do not own one. There are so many signs of this possession, which can also be marked by many other feelings and impulses. However careful we may be in training our children, we cannot avoid this, at least not without breaking the child's spontaneity and falling into a legalistic moralism with all the repression it entails. For if what we have said about money is correct, there is no educational method, however subtle or refined, however psychologically astute or careful, adequate to check its power and to prevent possession. These are facts of a different order: the spiritual order.

Consequently the battle takes place on a different plane. Even though thorough educational work is necessary, it will not do a bit of good unless it is based on the real battle for the deliverance of children. If our educational method exposes children to the danger of possession, it must also protect them from it and deliver them by spiritual weapons, of which prayer is the first. It is not necessary to stress the importance of parents' prayers for their children. By this act the parents recognize that God is effectively in control of life and that only he can command money and free children from possession. This gives meaning to education which teaches right behavior toward money. This is neither magic nor method; it is the full liberty of God as expressed in grace responding to prayer. What we are going to say makes sense only if prayer is never neglected; prayer is the first act leading to deliverance.

This being the case, it is important to propose a type of behavior to children, perhaps as an example, but especially as a lifestyle. Undoubtedly money loses importance for children to the extent that their parents are themselves free from its power. Children who live in homes where the money question is the parents' central and obsessing preoccupation are inevitably conquered by this obsession. This is true whether the homes are rich or poor.

Children truly participate in the parents' deliverance that Jesus Christ offers. We cannot forget that biblically, young children to about age twelve are part of their parents' lives. They not only depend on them materially, they also are spiritual and psychical parts of their parents. They are not yet their own persons, and consequently their parents' attitudes (whether internal or external) toward money are theirs. This explains why some parents who never talk about money in front of their children, or who try to behave in a dignified manner, but who in their inner lives are obsessed with money, have children who are also possessed by it. It is important that parents be free from possession inside as well as out. Otherwise children are possessed through their parents, even if their parents try to give them a just and healthy education.

***When a person truly loves something,
there is little room for loving many
other things.***

And, to be sure, children seem to be excellent barometers of their parents' inner reality. They are not yet divided between their actions and thoughts: they are unities and directly express what they are. This is why instruction, examples or an atmosphere are far from enough. First of all parents must themselves have a right attitude toward money. Consequently when parents, by grace, are freed from this obsession, their children can hear and receive instruction, profit from education, acquire good behavior patterns.

But children's openness, their adherence to the truth lived out by their parents, is only temporary. Children are free with regard to

money when their parents are free only until they become responsible for themselves. When this happens, the experiences they are called to undergo, the decisions they are called to make, will require them to face up to this power themselves, no longer through their parents. When this happens, what they become is no longer their parents' doing; it is their own business. But obviously if they have had their eyes opened to this struggle, they are better prepared and armed to endure it.

In short (and this is true whenever education is in the spiritual area), no educational method will work unless those who use it are themselves authentic, free from demon possession but able to discern it. All techniques are useless that fail to recognize this reality and try to accomplish by method alone what is really spiritual business. We cannot stint on this enterprise if we want to give our children something beyond a few more or less useful tricks for adapting themselves and getting out of scrapes. It goes without saying, moreover, that the prayer which accompanies this work makes no sense unless we are involved in the quest along with our children.

Seeking Things Above. The whole answer, however, is not found in general, indirect action (prayer and parental attitude). There is also specific and direct educational work to do. It makes use of all of today's pedagogical methods. But we must be aware of a major difference between Christian education and all other forms. When children are possessed by money, their resulting behavior will be sin: revolt against God and acceptance of the power of money. We are not speaking only of habits or of psychological illness, and consequently we cannot simply give free rein to the child's nature, leaving it to its natural goodness. We cannot simply arouse in each child the full development and expression of his personality, for this personality is evil. But we will not solve the problem of teaching behavior alone, behavior resulting from a moral code and expressing itself in virtues. If we are talking about sin, we must always remember Kierkegaard's observation that the opposite of sin is not virtue but faith. But how do we express this?

It seems that the most basic advice we can give is to "set your minds on things that are above" (Col 3:2). In all the details of their lives, children are called to offer their love to God in response to God's love and always to act from that starting point. If we do not always go back to God's love, we know how sterile our reasoning becomes. If we restrict ourselves to fighting money with moral or psychological methods, there comes a time when everything stops working, a time when we can find nothing more on which to base everything else. We must in real life rediscover the "things that are above" and derive moral and educational truths from them. The direct fight against money is ineffective without this. We must begin by giving a general direction to each child's life, leading each of them progressively to attachment to higher things, making the larger truths and realities penetrate their hearts. But this will necessarily be a slow work which will not immediately bear fruit. It is as children attach themselves to higher truths that they will pull away from lesser

realities.

For there are two possible directions to take in this education about money. On the one hand we can try to stay on the level of the problem itself by considering money as a purely natural phenomenon, by looking at it from an economic and strictly human point of view. In this case we would need to use certain psychological tricks and, at best, an appeal to morality. On the other hand we can ourselves come to the point of mastering the questions money raises; we can see it in its profound reality. In this case we must lead children to the same understanding and judgment, because we are dealing with more complete truths and because we are living by these truths. We must be careful not to think there is anything mystical in this; we are simply saying that when a person truly loves something, there is little room for loving many other things.

If we love the "things that are above," we will be rather detached from the things that are below. We do not have to repudiate money or despise it: we have already seen that a major part of Christian education must be, by contrast, to teach the proper use and value of money. We have only to be sufficiently detached from it. Money loses interest and its importance when we stop giving it importance and interest; we can do this only if we give importance and interest to something else. Otherwise our detachment will be only constraint and asceticism, and these are never advisable. We must not be a negative influence by depriving children of money or forcing them to do without. What is necessary is that children progressively detach themselves from money because another order of value attracts them.

Let there be no confusion: these values are not just any values. Humanism cannot produce this result even if it is very elevated. Neither intelligence nor virtue nor art will succeed in freeing children. We know how often in real life these things are subordinated to money. Not even Christian education or Sunday school or church membership are truly "the things from above"—only Jesus Christ himself and him alone. Children can learn that all contradictions are resolved in Christ and that the great power of money is only the power of a servant. And when children are joined to Jesus Christ, Christ's action is produced in them, giving them freedom and delivering them from passion.

We must be very careful. If children are thus detached from money, this is not at all a natural phenomenon, a simple psychological effect. It is not simply compensation where mechanically the moment children are interested in one thing they lose interest in other things. This does not have to do with their attention or habits. We must always remember what sort of thing possession by money is. We need the power of Jesus Christ to dominate it, and it is Jesus' unforeseen, all-powerful and gracious act that causes this transformation of love in children as well as in adults. If we try to get by without this act which does not depend on us, our efforts will be in vain and our children will serve another lord.

CHRISTIAN FORMATION

The Catholic Tradition of Spiritual Formation

by Daniel Buechlein

With your indulgence I begin my presentation with a reading of the Emmaus story. I do so because I believe it contains the components of our tradition of spirituality.

That same day two of them were on their way to a village called Emmaus which lay about seven miles from Jerusalem, and they were talking together about all these happenings. As they talked and discussed it with one another Jesus himself came up and walked along with them but something kept them from seeing who he was. He

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asked them, "What is it you are debating as you walk?" They halted, their faces full of gloom, and one called Cleopas answered, "Are you the only person staying in Jerusalem not to know what has happened?" "What do you mean," he said. "All this about Jesus of Nazareth," they replied, "A prophet powerful in speech and action before God and the whole people; how our chief priests and rulers handed him over to be sentenced to death and crucified him. But we had been hoping that he was the man to liberate Israel. What is more, this is the third day since it happened and now some of the women of our company have astounded us. They went early to the tomb but failed to find his body and returned with the story that they had seen a vision of angels who told them he was alive. So some of our people went to the tomb and found things just as the women had said. But him, they did not see." "How dull you are!" he answered.