Theology and Economic Ethics: Martin Luther and Arthur Rich in Dialogue

Sean Doherty
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The purpose of this book is to “expand the self-critical resources of contemporary theological approaches to economic ethics” (1). This is accomplished by examining and comparing selected works of the Protestant reformer Martin Luther and twentieth-century Swiss theologian Arthur Rich. Why Luther and Rich? The author contends that there is an extensive body of literature critiquing Luther’s economic ethics but little has been done to appropriate Reformation theology in general and Luther’s works in particular as a resource for informing and criticizing contemporary Christian economic thought.

Rich is used, in part, to draw attention to a significant continental theologian who draws on Reformation themes but who has received little attention among English-speaking audiences. More importantly, Rich’s account of business and economic ethics is used to demonstrate how Luther may be applied to expose some of the principal methodological strengths and weaknesses of modern theological contributions to economic ethics. The author hopes that this comparative analysis will help to clarify the “bewildering confusion” (2) that plagues contemporary Christian social ethics in general and assessments of economics more particularly.

The book consists of three lengthy chapters along with a brief introduction and conclusion. The first chapter provides a detailed examination of the methodology Luther employed in his *Sermon von dem Wucher*. Luther begins with the presumption that there is often a fundamental tension, if not conflict, between the gospel and economics. The Reformer resolves this tension by turning to the Sermon on the Mount, from which he derives three well-known precepts: do not resist those who take your property, give to those who beg, and do not refuse those who wish to borrow from you. In short, a self-denying charity trumps self-interested exchange. Luther uses these precepts to assess emerging banking practices and commercial activities that he finds to be largely, though not entirely, contrary to the gospel. He subsequently attempts to ground these practices and activities within the doctrine of creation on which he bases his accounts of work, vocation, self-interest, governmental action, and personal responsibility. Luther’s basic conclusions include that the so-called autonomy of “financial affairs” (67) is superseded by the command to love one’s neighbors, that Jesus’ teaching prohibiting attachment to temporal goods must be strictly obeyed, and that “self-interest is always wrong” (67) and contrary to neighbor love.

The next chapter equally scrutinizes the methodology employed by Rich in his *Wirtschaftsethik*. As opposed to the options of descriptive and metaethical projects, Rich “locates and defends his own project as one of normative ethics,” emphasizing in particular an “ethics of responsibility” (75). He contends that all moral acts are relational in character, impinging on various personal and social environments. Although Rich admits there is a universal moral experience, he grounds his particular normative claims in Reformation
themes that enable people to act in ways that achieve what is good and just. Employing a Weberian framework, he proceeds to develop a series of normative claims regarding what constitutes good and just economic acts, many of which echo or amplify concepts proposed by John Rawls' account of justice. Unlike Luther, however, eschatology rather than creation plays the central theological role from which Rich draws a series of maxims involving relationality and participation that enact, or at least anticipate, the coming of God’s kingdom. This enables Rich to affirm a market economy that is not based exclusively on self-interest but includes a love of neighbor—a kinder, gentler capitalism.

Chapter 3 analyzes Rich in light of Luther. Although the author is in many respects sympathetic with Rich’s project, a number of problems emerge when assessed through the lens Luther provides. To take one example, Scripture plays a less central role in Rich’s methodology. Consequently, his moral maxims are general rules of thumb rather than the clear commands of the gospel regarding how neighbors should be treated in economic and commercial relationships. If Luther is taken seriously, it is difficult to imagine how a market economy could be a little less self-interested. Additionally, Rich’s account of justice is more dependent on Rawlsian themes than on eschatology, which purportedly plays the central role in Rich’s project. The ensuing ethics is thereby curiously more suited to a liberal emphasis on contractual relationships rather than on bonds of neighbor love that anticipate God’s kingdom.

The conclusion offers a final summary of the book and brief reflections on the state of contemporary theological social ethics. Although these reflections are sparse, they do not detract from the author’s careful and detailed study of moral theological methodology in which economics serves as a revealing source of the various issues and problems at stake.

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Christians in an Age of Wealth:
A Biblical Theology of Wealth
Craig L. Blomberg
Grand Rapids, Michigan: Zondervan, 2014 (271 pages)

As part of a series devoted to applying biblical theology to life, Craig Blomberg has done a service to biblically focused people by examining biblical texts on various aspects of stewardship and wealth. This is more than a catalogue of texts, though two-thirds of the book is devoted to examining them as required by the series editor. This book flows well and readably from Blomberg’s pen. It also serves as a worthy update of his 2001 IVP book, Neither Poverty Nor Riches.

After an opening essay decrying our (mostly Protestant) stingy giving and consumerist spending, including a shot at lavish mega church buildings, he begins to focus on how wealth could be used corporately to help those in need (among us) and the poor (away from us).