

wealth in contemporary households. Using statistical data, Cloutier suggests that around \$50,000 in annual expenditure is needed for a household of four to have a basic standard of living (228). This cost for food, shelter, transportation, medical care, and miscellaneous expenses is an average of estimated costs from different regions of the country. Wealth beyond this would be surplus income. He then distinguishes between living in comfort and luxury. A limit on “comfort-without-luxury” would be \$75,000 in expenditure for a four-person family. Beyond this would seem to be luxurious living. He grants that these ranges “must link up to a qualitative judgment about the goods themselves” (232).

Cloutier finally proposes to what surplus spending should reasonably be devoted. One’s intuition might be that a Christian is to devote all surplus income to charity. But Cloutier draws from Catholic social encyclicals for support for other goods, including those that support shared resources, festival goods, and those devoted to developing one’s vocation and personal enrichment. He notes that the last category is the one most liable to be broadened to include everything (265). He ultimately gives flesh to Pope Emeritus Benedict XVI’s principles of gift and gratuity in the economy in *Caritas in Veritate*.

Cloutier takes a while to define luxury. Although the economic analysis is impressive, delving into optimality and equilibrium, it was a bit fatiguing for a noneconomist to wade through this discussion only to find the assessment that luxury’s detriment to the economy is undetermined. I would also have liked to see the Augustinian accommodation-of-luxury account developed a bit more. However, such an interdisciplinary and comprehensive work has to sacrifice some depth in so concise a volume. Cloutier has done a masterful job at recovering this moral concept so relevant to a Christian’s salvation.

—Andrew M. Jaspers

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## On Working for Our Neighbor: A Lutheran Primer on Vocation, Economics, and Ordinary Life

**Gene Edward Veith**

Grand Rapids, Michigan: Christian’s Library Press, 2016 (140 pages)

In a world of workers and consumers, can we truly be neighbors? This is the question that dances in the background of *On Working for Our Neighbor*, a “Lutheran primer on vocation, economics, and ordinary life,” by Gene Edward Veith. It is a welcome update of Gustaf Wingren’s classic *Luther on Vocation* and a useful guide for reflection on vocation. How we serve God in our free-market economic environment is often cited as a problem for Christians who seek a balance between the pressures of daily life and the life of faith. Free-market economics, Veith starts out stating, is the pursuit of self-interest, and this drives many Christians toward a benevolent or socialistic economic worldview. The moral defense of capitalism, he suggests, is not always helped by traditional theological and moral systems. While Veith provides a very useful guide through the Lutheran doctrine of vocation, his attempt to link it to the modern economy is hampered by a weakness in

his understanding of how the economy works in reality. Economics is at its most basic the study of how human beings, or *homo economicus*, are best able to manage scarcity in a world of conflicting wants and needs at all levels of human interaction.

Capitalism is a system that allows for humans with conflicting desires and needs to cooperate and coexist in the most neutral way possible. From a religious perspective it means a Jew, a Christian, and a Muslim may cooperate despite having different faiths and ethics, and without a transaction in a store deteriorating into an argument about who are the true heirs to Abraham. Likewise, we can work with people we do not like or agree with on anything and still partake of their services; this is how we get our daily bread. This, I humbly submit, is the beauty of capitalism as a flawed system in a flawed world.

However, the zeitgeist of capitalism is described in much theological reflection on the economy as one of selfishness, which chimes with notions of greedy grasping bankers and capitalists where consumers and workers are in a perpetual state of postmodern alienation. This is a woefully inadequate understanding of economics and capitalism, yet it remains dominant in the popular imagination and the writings of academics. These notions owe rather more to Karl Marx, Max Weber, and Erich Fromm than anything else. It is with sociologist Weber that Veith starts in his objective to restore Luther's doctrine of vocation to its full glory in the context of our modern economy. To do this he must rescue the doctrine from the historical calcification of Luther's doctrine by Weber. It was Weber who famously connected this Reformation doctrine to the emergence of capitalism and its spirit. Veith contends that Weber missed the ethical dimension of the doctrine, which is in part explained by his focus on Calvin and later puritans rather than on Luther. Weber's influence on the notion of vocation is such that Veith is compelled to start by clearing up his errors.

The popular view of Martin Luther's teaching about Christian vocation is that it has to do with one's job. It is, as Veith skillfully explains, much more than this. Luther's doctrine of vocation, or *Beruf*, is a radical, neighbor-centered ethic that displaces good works from the realm of the merely spiritual into the realm of the material, the social, and the ordinary. God calls us to the ordinary task of life, and the Reformation extended the notion of priestly calling to activities of the laity. The ordinariness of this doctrine, connected to the priesthood of all believers, means that serving God does not require us to be ordained or enter the monastery to pursue our calling from God. Vocation thus broadens God's reach in our lives. Luther's view was that God works through our vocation to care for his creation. It has justification by faith alone at its heart, as in our vocation we do not work to show our status with God or prove our election; instead, we are humbly responding as vessels to God's ordering of creation.

What vocation does for the individual it does for society. The Reformation, as Veith outlines, broke down the division of society into church, nobility, and commoners, and it promoted greater egalitarianism and fairer division of labor. Veith links vocation to other doctrines such as the Three Estates, bondage of the will, the sacraments, and Christian love. Since we can love and serve others in the economy, he sees a way for vocation to

counter the materialism and self-centeredness of economic endeavors; thus, working together in society becomes transfigured into a labor of love.

Veith then posits this explication of the doctrine of vocation as a challenge to the pursuit of enlightened self-interest that Adam Smith discussed in *The Wealth of Nations*, and it is here the primer runs into difficulty. As Smith famously stated the matter, it is not out of the benevolence of the butcher and the baker that we get our daily meat and bread. Unfortunately, there is a tendency when studying Smith to look at *The Wealth of Nations* in isolation, where we get a more nuanced understanding by reading this work in conjunction with *The Theory of Moral Sentiments*. Added to which, self-interest is frequently equated in the modern economy with selfishness. Smith's discussion of ethics was infused with Stoicism and Christianity. The Stoics did not see all self-interest as bad because the first principle of nature is self-preservation and responsibility for self. Another way Veith explores the doctrine is through the notion that we are masks of God. Behind each of us and what we do, it is God who is working through us to achieve the divine plan. This resonates with Smith's discussion of the invisible hand, where Smith attempts to reconcile selfishness with the economic system. As I argue in *Economic Parables* (IVP, 2007), we should look at self-interest and selfishness in terms of what it means to be self-interested economically and faithfully. A bad gambler who loses his health and home is acting selfishly, not in his economic self-interest. Likewise, the Christian is acting selfishly in putting material goods first, rather than the love of God and service to neighbor. Veith concludes his volume where he started, by alluding to concerns over the materialism and consumerism of our times. The implicit assumption all along seems to be that this is what the free-market economy is all about, rather than tackling the real problems of scarcity and conflict.

This leaves much work to be done to connect this excellent reflection on vocation to the nature of the modern market economy. Smith is the only economist, along with Marx, discussed in this primer. If we are to link vocation to the modern economy, we have to go further and undertake a more thorough analysis of the economic realities than a critique of Smith's straw man of self-interest provides. The economy is a reflection of what our self-interest means to us individually and collectively. In other words, the economy is a mirror, and if we look at the mirror and see ourselves as ugly, then smashing the mirror is not going to make us look any prettier. Socialism and much Christian reflection on the economy get this point the wrong way around. Veith has explained very well the Lutheran theology of vocation, but we need to look at the economy and see just how vocational we are in truth. In this realist spirit, we should recognize that we are very much wanting, and the economy cannot be made the scapegoat for Christian and secular failure to fulfill our vocations.

There are many economists who can help theologians engage in realistic dialogue between vocation and the modern economy, especially in the area of behavioral economics. One is Frank H. Knight, who first introduced Weber to the English-speaking world with his 1927 translation of Weber's *General Economic History*, and is the nearest the economics profession has had to a theologian. Knight challenged the market confidence of

the Austrians and Monetarists at the same time as dismissing socialism and Keynesianism, instead offering a worldly view of our economic dilemma. It is such worldliness that pervaded Luther's theology and makes his work such a rich seam for exploring everyday problems. Luther himself set up the problem very well for us when he insisted that the Christian cobbler should make good shoes, not bad shoes with little crosses on them.

—David Cowan  
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## The Divine Conspiracy Continued: Fulfilling God's Kingdom on Earth

**Dallas Willard and Gary Black, Jr.**

New York: Harper One, 2014 (352 pages)

It is a widely understood problem that, for many Christians, there is a disconnect between their faith and their work. One commonly proposed solution encourages greater involvement in church programs and engagement with spiritual practices. Yet, many who fill their lives with these activities find themselves asking, "Is this all there is to leading a good and meaningful life?" Some faith leaders encourage attending conferences where we hear the call to live radical or fearless lives for God. Such calls usually amount to spreading the gospel to unreached peoples or becoming a pastor or working for a Christian nonprofit ministry. Unfortunately, this approach leaves those who do not heed the call feeling either like second-class Christians or like it is impossible to lead a full life in God's world if one chooses to become a doctor, lawyer, educator, or entrepreneur.

What we need is an adequate vision of the *life* all Christ-followers are invited into. Gary Black, Jr. and the late Dallas Willard have done a masterful job of presenting such a vision in *The Divine Conspiracy Continued*. This volume extends Willard's initial work from *The Divine Conspiracy*, and even if one has not read that work, they will be able to fruitfully engage Willard and Black's ideas here. Chapters 1–3 summarize what the kingdom life with God amounts to. To begin, the authors remind us that "God's divine conspiracy is to overcome the human kingdoms of this world with love, justice, and truth." The main question for all of us (and that the book seeks to answer) is this: "How can we best participate in this reality?" (2).

Participation with God requires that we see him as a good and beautiful God who has good aims for us. God is always with us and for us in every area of our lives (Ps. 23, Ps. 119, Matt. 5). If that is right, then following Christ envelops our professional lives as much as our individual, family, and church activities. Work is no longer viewed as just a job that pays the bills; it is viewed as the natural place where I seek and find God. It is where I can join what he is doing there to bring blessing, peace, and reconciliation to all people (22–28). Put differently, one's professional work is the ideal space for spiritual formation into Christlikeness to take place, and this formation is for the sake of manifesting and demonstrating the goodness and peace (*shalom*) of God to a world that searches