Although it can be convincingly argued that the substance of the original complaint of the Protestant Reformers against the Magisterium was largely concerned with true doctrine, concerns about practice were never far from Protestant sensibility. So while it is true, as Richard A. Muller has written, that the discontinuity between the teachings of the Reformation and those received by the Roman Catholic Church from the late medieval era primarily involved doctrinal matters concerning soteriology and ecclesiology, the circumstances and occasions for Protestant thought were to a large extent impacted by economic and social matters. As Muller writes, “Luther, Zwingli, Bucer, and other early Reformers saw a host of abuses and nonscriptural doctrinal accretions in the practices and teachings of the church. Their goal in attacking these abuses and accretions was to reform both Christian life and teaching.”1 We see this as early as 1517 in Luther’s challenge in the Ninety-Five Theses to the practice of selling indulgences by Johann Tetzel. Thus, asserts Luther in Thesis 28, “It is certain that when money clinks in the money chest, greed and avarice can be increased; but when the church intercedes, the result is in the hands of God alone.”2

In this way, although many confessional works written in the sixteenth century from a variety of doctrinal commitments are not primarily about economic matters, many have noteworthy economic dimensions or implications. The year 2013 marks the 450th anniversary of two significant events in this development of the Protestant and Roman Catholic reformations. In the latter case, 1563 saw the conclusion of the Council of Trent, the first session of which had opened in 1545, with the twenty-fifth and final session convened on December 3–4, 1563.
Significantly, the first decree of the continuation of the session on the council’s final day had to do with indulgences, the matter that had first occasioned Luther’s initial reformational proposal more than four decades earlier. The decree concerning indulgences included an admission of abuse and the need for reform to proper practice. The council, “being desirous that the abuses which have crept therein, and by occasion of which this honorable name of Indulgences is blasphemed by heretics, be amended and corrected” went on to ordain “generally by this decree, that all evil gains for the obtaining thereof,—whence, a most prolific cause of abuses amongst the Christian people has been derived,—be wholly abolished.”

Economic examinations of the religious controversies of the sixteenth and seventeenth centuries have often focused on the behavior of institutions as competitors in a religious marketplace, whether as a business firm or a club. In “The Economics of Religious Indulgences,” Alberto Cassone and Carla Marchese write that “economic factors may provide important insights into the institutional behavior of the Church,” particularly with respect to “the introduction of indulgences into its doctrine during the Middle Ages in order to increase its membership and respond to doctrinal competition.” As with Luther’s warnings about the tendency of selling indulgences to foment greed and avarice, Cassone and Marchese rightly observe, “a very important reason for the malfunctioning of indulgences on the eve of the Reformation was private revenue maximization by members of the hierarchy, pursued in spite of the interests and the constraints of the clergy as a whole.” Thus, in the context of the combination of economic and spiritual interests, “exploitation and rent-seeking activities may arise, and distort the efficient functioning of the instrument.” The concluding decree of the Council of Trent concerning indulgences explicitly responds to this reality—the aforementioned “abuses which have crept therein.” Ekelund et al. judge such attempts at reform at Trent to have largely failed: “Although some in the Catholic Church recognized the need for genuine reforms on the wholesale side, the serpentine Roman bureaucracy, entrenched in its power for at least a century before the Council of Trent, defied actual reform at the wholesale level of church organization.” This “normative conclusion … that the Council of Trent failed as a reorganization plan” was certainly shared by contemporary Protestants. At the same time, however, whatever Trent’s failures were in the near-term, the shape of Roman Catholic liturgy, piety, and practical life was definitively shaped by the Tridentine council for centuries thereafter.

Likewise the sixteenth century was a period of significant Protestant attempts at articulation and codification of doctrinal truth in the face of controversy and opposition. The publication of confessions such as the Heidelberg Catechism in 1563, along with the promulgation of the Thirty-Nine Articles of England...
that same year, in some ways signals a transition from the second to the third generation of Reformed theological development. Although certainly not primarily a document concerned with economic matters, the Heidelberg Catechism has achieved a level of international recognition and appreciation in large part because of its practical focus and pastoral tone. Appreciation for its 129 pairs of questions and answers led to, as Philip Schaff put it, the Heidelberg Catechism’s possession of “the pentecostal gift of tongues in a rare degree.”

The teachings of the Heidelberg Catechism with implications for economics are located primarily in its exposition of the eighth commandment forbidding theft. A characteristic of the Heidelberg, which it shares with the later Westminster standards, is the explanation of each of the words of the Decalogue positively and negatively. Thus the commandment is understood not only to condemn manifest theft and robbery as well as fraud and subterfuge but also to require of the Christian the positive promotion of “my neighbor’s good where I can and may, as well as the duty to deal with him as I would have others deal with me, and labor faithfully, so that I may be able to help the poor in their need.” As an early commentator on the catechism, the Dutch theologian Jeremias Bastingius (1551–1595), put it, through the observance of this commandment to work productively, “by this means through Gods helpe we shall atteine two things: first, we shall avoide povertie, and so remove all occasion of stealing: Secondly (as the Catechist teacheth) we shall be able of our abundance to supplie the wants of other men, and to impart to the necessities of them whome we see to be in any distresse.”

In this issue of the journal, on the occasion of the Heidelberg Catechism’s 450th anniversary, we are pleased to publish an original translation of the Dutch theologian and statesman Abraham Kuyper’s treatment of Lord’s Day 42, an expansive and challenging exploration of the significance of the Christian understanding of stewardship as it relates to ethics and economics. Together these anniversaries of the closing of the Council of Trent and the publication of the Heidelberg Catechism testify to the ongoing significance and relevance of the reformation movements of the early modern period, extending spiritual realities even to matters as mundane as business and economics.

—Jordan J. Ballor, Dr. theol.
Notes

1. Richard A. Muller, Post-Reformation Reformed Dogmatics: The Rise and Development of Reformed Orthodoxy, 4 vols. (Grand Rapids: Baker Academic, 2003), 1:33. Thanks are due to research assistance provided by Isaiah Nichols and Anthony Oleck.


4. For the limitations on such forms of analysis, see Jonathan E. Leightner’s article in this issue, “‘Stop Turning My Father’s House into a Market’: Secular Models and Sacred Spaces,” Journal of Markets & Morality 16, no. 2 (Fall 2013): 429–40.


   Now the Council of Trent proclaims the use of indulgences as most salutary, and speaks only lightly about certain abuses. But the reader should observe that the Tridentine decree does not specifically explain what these abuses are. For although it is perhaps not able to approve the monstrosities of Tetzel, about which we have spoken, it yet either does not want or does not dare to condemn them, because they had at that time, as we have shown, been defended by the whole papalist church and confirmed by papal authority. In order, therefore, that it might not seem that it was doing nothing, it mentions in a general way certain abuses and disgraceful ways of getting money, which however it does not point out or explain, but says that these could not be conveniently found out and prohibited, so that through general statements which mean nothing a hope of emendation might be held out, while in fact nothing was done.
10. See Muller, *Post-Reformation Reformed Dogmatics*, 159:

In a sense, the great confessions of the first codification provide the preliminary outline for the great systems of the ensuing confessional period of the Reformed Church. In this sense, orthodoxy is more than a positive and polemical development of theology beyond that of the Reformers: it is a conscious attempt to reflect in detail the early confessional synthesis of Reformed doctrine.

