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“If you do not do this you are not now a Christian”: Martin Luther’s Pastoral Teachings on Money

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HOW SHOULD CHRISTIANS RELATE TO THEIR MONEY?

For many pastors, with a few notable exceptions, the hardest topic to address in their congregations is not sex or politics, but personal finance. While occasional calls for tithing from the preacher or stewardship committee are relatively common, the idea of congregations discussing their incomes, jobs, or purchases together, openly and with an eye toward mutual accountability, is virtually inconceivable. Money is largely considered a private matter, something both wealthy and impecunious Christians would rather not open up to scrutiny. The culture of individualism that is fostered by market capitalism does not help the situation; leave people to make their own self-interested decisions, conventional wisdom says, and the “invisible hand” will work it all out in the end.¹ Nevertheless, highly publicized events with undeniable economic and ethical import—such as Hurricane Katrina

¹Adam Smith, *Wealth of Nations*, ed. with intro. Kathryn Sutherland (Oxford: Oxford University Press, 1998) 292. In all fairness, Smith himself was not as cavalier as this concept implies, but much of the theory’s influence comes from other thinkers taking it out of the ethical context he provided. See Jerry Evensky, *Adam Smith’s Moral Philosophy* (New York: Cambridge University Press, 2005).

“If you are rich and see your neighbor is poor, serve him with your possessions,” wrote Luther; “if you do not do this you are not now a Christian.” And are we not all “rich”? Luther’s teachings on money will make us all squirm. Still, there is promise: genuine faith will manifest itself in an openhanded use of our possessions.

and its disproportionate toll on the poorer populations of the Gulf Coast or the ongoing court cases of Enron and other corporate executives—not only invite but demand attention from the pulpit.

The biblical witness is far from silent on the subject of money, but it is so frustratingly varied that it is tempting to leave economic choices up to individual conscience. Christians, however, are not without resources for talking about money. The Roman Catholic Church has a long tradition of social teachings,² and Protestant history contains a number of enlightening economic teachings as well.³ While mainline Protestants do indeed find themselves without any hard-and-fast rules that can be easily applied to economic life today, it is not correct to assume that a Christian's economic life is a free-for-all, somehow isolated from family, church, or politics. In order to encourage more discussion in twenty-first-century churches about what might constitute particularly Christian economic virtues, I will here offer a short introduction to the ethics of wealth of one sixteenth-century German pastor. While the economic climate in Luther's time differed greatly from our own, his bold teachings on matters of wealth still ring true. Luther insisted that wealth and work, like everything else in the Christian's life, must take shape according to God's justifying grace.

INDULGENCES AND AVARICE IN THE CHURCH

Although Luther did not claim to be an economist (in fact, there was no such term until the very late eighteenth century), he also did not shy away from his pastoral duty to teach about money.⁴ In fact, he had issues of money in the forefront of his mind when he first appeared on the world stage in 1517. In his famous *Ninety-five Theses*,⁵ his primary sense of urgency in attacking papal indulgences—that is, remissions of sin that could be purchased from the pope—was spurred on by his observations about their social and financial repercussions. The doctrine of indulgences was not only wrong, he thought (in that the pope could not forgive sins), but it also caused Christians to behave in less than desirable ways:

²The Catholic moral tradition of social/economic encyclicals is generally traced back to Pope Leo XIII's *Rerum Novarum* (1891) and also includes Pius XI's *Quadragesimo Anno* (1931), John XXIII's *Mater et Magistra* (1961), and John Paul II's *Centesimus Annus* (1991), all of which are available at <http://www.vatican.va> (accessed 1 May 2006).

³For a glimpse into John Calvin's teaching on wealth, see John Calvin, *Institutes of the Christian Religion*, ed. John T. McNeill, trans. Ford Lewis Battles, 2 vols. (Philadelphia: Westminster, 1960), and Georgia Elma Harkness, *John Calvin: The Man and His Ethics* (New York: H. Holt, 1931). For samples of economic teaching from the Radical Reformation, see Peter Riedemann, *Account of Our Religion, Doctrine, and Faith* (Rifton, NY: Plough, 1970), and Peter Walpot, *True Surrender and Christian Community of Goods: From the Great Article Book by Peter Walpot, 1577*, trans. Kathleen Hasenberg (Ulster Park, NY: Plough, 1957).

⁴George Forell notes, "He was willing to give advice on any economic or political question when the occasion arose. He would lecture on price control, condemn unfair trading practices, advocate compulsory education and decent salaries for the teachers...yet he refused to develop any comprehensive and all inclusive plan for social reorganization"; in *Faith Active in Love: An Investigation of the Principles Underlying Luther's Social Ethics* (New York: American Press, 1954) 157.

⁵Martin Luther, *Disputation on the Power and Efficacy of Indulgences* (1517), in *Luther's Works*, ed. Jaroslav Pelikan and Helmut T. Lehmann, 55 vols. (Philadelphia and St. Louis: Fortress and Concordia, 1955–1986) 31:25–33 (hereafter *LW*).

Papal indulgences should only be preached with caution, lest people gain a wrong understanding, and think that they are preferable to other good works: those of love....Christians should be taught that one who gives to the poor, or lends to the needy, does a better action than if he purchases indulgences....[H]e who sees a needy person, but passes him by although he gives money for indulgences, gains no benefit from the pope's pardon, but only incurs the wrath of God.⁶

Luther also worried that Christians who did not have money to spare were “squandering” on indulgences what they should have been spending on the basic maintenance of their homes and families. Christians’ theological concern over buying God’s forgiveness from the pope had the negative ethical effect of discouraging genuine works of mercy toward one’s neighbors. In these theses Luther makes clear that what a Christian does with her money stems directly from what she believes about how she receives forgiveness from God, and it reveals where her true confidence lies.

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Luther also criticized the church’s leaders for financial misdeeds.⁷ He accused the hierarchy of loving the income they got from the laity’s reliance on indulgences more than they loved laypeople themselves. If the pope truly had the power to liberate souls from purgatory, Luther asked, why did he not do so for free? Luther concluded that it was greed and avarice, which multiply when the “money clinks in the bottom of the chest,”⁸ that prevented the church from changing this doctrine. Catholic leaders, in their desire for wealth, had forgotten that the “true treasure of the church is the Holy Gospel of the glory and the grace of God.”⁹ Evangelism had been reduced to “money-getting,” he claimed, such that Christians were valued for the wealth they could add to the church’s budget rather than for the inalienable value of their souls.

PASSING ON GOD’S GIFT OF GRACE

Luther’s later economic teachings were directed not only toward the pope and the Catholic Church, but proved critical of other groups, including members of his own congregation. The Christian who receives grace from God must then

⁶LW 31:29 (theses 41, 43, 45).

⁷Although usury had been forbidden by scholastic theologians, in actual practice the church sometimes enforced the payment of interest through the threat of excommunication. Forell writes, “It is worthy of note that the pope who clashed with Luther was a Medici banker and that the indulgence salesmen were always accompanied by a representative of the Fugger banking house.” Forell, *Faith Active in Love*, 29.

⁸LW 31:28 (thesis 28).

⁹LW 31:31 (thesis 62).

pass it on,¹⁰ and Luther was adamant that this is given concrete form in deeds and material goods; serving the neighbor thus cannot consist only in praying for her spiritual good (although this is the highest of Christian works) but must take shape in *earthly* service as well. “Accordingly,” Luther writes,

the Apostle commands us to work with our hands so that we may give to the needy.... This is what makes caring for [one’s own] body a Christian work, that through its health and comfort we may be able to work, to acquire, and lay by funds with which to aid those who are in need, that in this way the strong member may serve the weaker.... This is a truly Christian life.¹¹

He goes on to note that the Christian, who is “rich” in the “wealth of his faith,” is able to offer this service willingly and with joy. One who has received such great *spiritual* possessions need hardly cling to *material* possessions, which represent a much inferior good. This holds true, Luther says, even when giving to people who may be unworthy or ungrateful. “For a man does not serve that he may put men under obligations,” he writes.

He does not distinguish between friends and enemies or anticipate their thankfulness or unthankfulness, but he most freely and most willingly spends himself and all that he has, whether he wastes all on the thankless or whether he gains a reward. As his Father does, distributing all things to men richly and freely...so also the son does all things and suffers all things with that freely bestowing joy which is his delight when through Christ he sees it in God, the dispenser of such benefits.¹²

Unlike the rule of reciprocity in the economic sphere that requires an opposite (if not equal) reaction for every good action, the gift in the kingdom of God is a one-way street.

The Christian who receives the gracious gift of faith from God does not then proceed to live as if material goods were all she had to comfort her. Instead, for Luther, the spiritual gift of received faith inevitably spawns the giving away of one’s unneeded material possessions: “If you are rich and see that your neighbor is poor, serve him with your possessions; if you do not do this you are not now a Christian. This is what we are to do with all our possessions both spiritual and material.”¹³ In Luther’s mind, those who are not ready and willing to ease another’s pain—with all their available means—must be lacking in saving faith, since those who are truly saved no longer need to cling to material comfort.

¹⁰The doctrine of justification by grace is made especially clear in Luther’s treatise *The Freedom of a Christian* (1520), *LW* 31:333–377.

¹¹*LW* 31:365.

¹²*LW* 31:367.

¹³Martin Luther, “Sermon on Palm Sunday” (29 March 1523), in *D. Martin Luthers Werke: Kritische Gesamtausgabe*, 71 vols. to date (Weimar: Herman Böhlhaus Nachfolger, 1883–) 11:76 (hereafter WA). Another version of the same sermon is found in WA 12:462–471. The English translation is from Paul Althaus, *The Theology of Martin Luther*, trans. Robert C. Schultz (Philadelphia: Fortress, 1966) 307, note 50.

THE RICH MAN AND LAZARUS

Luther's sermon on the Second Sunday after Trinity in 1535 provides a bold and complete statement of where he stands regarding matters of economics, both personal and public.¹⁴ Based on the parable of the Rich Man and Lazarus found in Luke 16:19–31, the sermon launches an attack on the human tendency toward greed, particularly as Luther sees it in his culture of nascent capitalism.¹⁵ Jesus tells the parable, Luther believes, in order to convict not only the nearby Pharisees who were covetous and greedy, but also later hearers of the word who are rich and arrogant. In Luther's own time, he bemoans the phenomenon (not unfamiliar today) that what used to be clearly seen as vicious has somehow evolved into a virtue: "Greed nowadays has come to be viewed as talented, smart, careful stewardship," and this has led as well to "sin in general [being] dressed up to look like virtue and not vice."¹⁶ Rather than taking care of one another and bearing one another's burdens, both spiritually and financially, Luther sees in his community a backwards ethic of self-interest in which taking care of oneself has an air of prudence and strength, deserving of the highest honor. Lost is the Christian idea that self-maintenance is for the purpose of enabling greater love of God and neighbor; fallen human nature is easily and willingly led to see selfishness as Christian virtue.

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smart, careful stewardship"*

Luther leaves no room for doubt that greed disguised as productiveness is sin against both God and neighbor. The values of the marketplace, being based on the necessity of profiting at the expense of others, are utterly foreign to Christian values; the result he sees is that everybody "scratches, scrapes, manipulates, and juggles prices so that everyone, from the princely ranks down to the servant ranks, becomes a wheeler-dealer."¹⁷ The culture of wealth has even gone so far, he notes,

¹⁴The English translation of the sermon used here is from *The Complete Sermons of Martin Luther*, ed. Eugene F. A. Klug, vol. 6 (Grand Rapids: Baker, 1996) 223–240. [Editor's note: The sermon in the Klug collection is from Luther's House Postils and is labeled "The First Sunday after Trinity." The translation follows the Erlangen edition of Luther's works, 2nd ed. (1865), vol. 5, 254–274, where the sermon is also ascribed to the First Sunday after Trinity. Another version of the sermon, as preached on the *Second* Sunday after Trinity (6 June 1535), is found in WA 41:293–300. This is a somewhat fragmentary form, following the notes of Georg Rörer (see WA 41:XXIV).]

¹⁵In spite of Luther's resistance to an economy based on the trade of money (what would later come to be known as capitalism), Weber held that Luther's doctrine of vocation at least cracked open the door to its later dominance (though it would take Calvin to finish the job). But Weber acknowledges that Luther's insistence that labor was an act of Christian charity did set him at odds with self-interest. See Max Weber, *The Protestant Ethic and the Spirit of Capitalism* (Los Angeles: Roxbury, 1998) 28–36. Others emphasize that Luther was unequivocally anticapitalist and give credit (or blame) for the phenomenon of capitalism to Rome; see for example Forell, *Faith Active in Love*, 26–31.

¹⁶In Klug, *Complete Sermons*, 224.

¹⁷*Ibid.*, 225. Unlike Smith (*Wealth of Nations*, 21), Luther had no hope for economic self-interest; it was utterly sinful, and the state, not a free market, was the chosen vehicle for God's invisible hand. See Karl Holl, *The Reconstruction of Morality*, ed. James Luther Adams and Walter F. Bense, trans. Fred W. Meuser and Walter R. Wietzke (Minneapolis: Augsburg, 1979) 109.

as to assert that money is a sign of God's favor and poverty a punishment, a mistake due again to backwards reasoning about God's promises to God's chosen people. Luther states that the rich in his own time pretended that their wealth was evidence that "they had kept God's commandment, and [they] condemn the poor as though God had punished them for their sins and transgressions."¹⁸ The rich, for obvious reasons, tend to favor the idea that the economically deserving prosper while only the lazy or undeserving wither.

"Everything, even money, comes from God who rains on both the just and the unjust. But the way one goes about acquiring wealth is important."

But Jesus, Luther says to his congregation, tells the parable for the express purpose of revealing how wrong is this conventional wisdom: "Had you seen this rich man about whom I am speaking, you would have declared him blessed" because of a significant misunderstanding about how God works.¹⁹ Luther here again stresses, instead of economic merit, the gifted aspect of material goods. Everything, even money, comes from God who rains on both the just and the unjust. But the way one goes about acquiring wealth is important: "When God bestows riches and possessions, that is good and a blessing of God. But if one grubs and scratches for Mammon and through greed scrapes his possessions together, that is neither good nor a blessing of God."²⁰ While Luther was a promoter of work as such, he still believed it crucial to perceive the source of one's material goods rightly. God wants Christians to "realize that we have received them from his hand and may recognize in them his fatherly goodness toward us."²¹ Wealth is good when it is gratefully received, but becomes an occasion for sin among those who seek to secure their own advantage without God's help.

Luther's example of such riches gone bad is the rich man. While he is confident that wealth in itself is not evil (as evidenced among God's chosen, including Abraham, David, and Job), "to be greedy is wrong and a sin."²² Luther surmises that "rich" in the Bible ends up having a negative connotation largely because it is generally reserved for those characters for whom wealth is their primary concern. Abraham and Job are not identified as "rich," though they have many possessions, because it is not their most noteworthy characteristic. But the "rich man," though he thinks of himself as pious, is in fact wicked because of his self-serving attitude toward his wealth. Instead of recognizing it as a gift and sharing it with poor Laza-

¹⁸In Klug, *Complete Sermons*, 227.

¹⁹Ibid.

²⁰Ibid.

²¹Martin Luther, *The Large Catechism*, in *The Book of Concord: The Confessions of the Evangelical Lutheran Church*, ed. Theodore G. Tappert (Philadelphia: Muhlenberg, 1959) 431.

²²In Klug, *Complete Sermons*, 228.

rus, who sits in squalor at his doorstep, the “uncharitable and ruthless” rich man has “not a spark of Christian love in his heart.”²³ His wealth has made him proud to such an extent that he takes all of his comfort from it, thus leaving no room in his heart to receive the gospel. It is for this reason, Luther notes, that “the gospel is preached not to the rich but to the poor.”²⁴ The rich are incapable of hearing the word of God because their ears are full of the sweet sounds of worldly acclaim, while the empty poor have room to receive the good news.

Luther believes the true Christian “is ready to share his goods if and when a poor man comes to him for help in time of need.”²⁵ At the same time, he fears that, knowing he is justified by faith and not works, the Christian may become lazy about sharing wealth. “[P]overty saves no one,” says the “old Adam, and riches condemn nobody; therefore, even though I’m rich, I’m not condemned by such wealth. [The rich person] goes merrily on, becomes secure and proud, thinking that he can do with his wealth as he pleases. Our old nature is a rascal and is very adept at this.”²⁶ The almost inevitable distortion of Luther’s gospel teaching gives rise to a moral laxity and loss of good works that he condemns. This distortion happens not, he insists, because the teaching is wrong, but because human nature is weak and easily deceives itself. For better or worse, the evangelical message lacks rules with teeth:

Under the [rules of the] papacy people were charitable and gave willingly; however, now under the gospel no one gives any more....And the longer one preaches the gospel, the deeper people are submerged in greed, arrogance, and sensuality, as if the poor beggar’s pouch is to survive here forever. So completely has the devil taken hold of people.²⁷

Many will misuse the gospel for their own material benefit. Ultimately Luther knows he cannot stop this, and relies on the judgment of God, who is not as easily blinded as humans are.²⁸

It is not only the rich whom Luther condemns. In fact, he believes the tendency to “scratch and scrape” is as present among peasants as it is among businesspersons, and he has no more tolerance of greed among the poor than among the rich. The sin is the same—seeking one’s own advantage at the expense of one’s neighbors and relying on wealth instead of on God for one’s comfort. Luther therefore sees Lazarus as a model poor person and interprets the parable to say that “the

²³Ibid., 230.

²⁴Ibid.

²⁵Ibid., 232.

²⁶Ibid.

²⁷Ibid., 233. See also Luther’s sermon on the Sermon on the Mount: “In former days, when they had praise and honor for it, the alms, endowments, and wills came down like snow. Of course, their notion that they were earning heaven by this did have a great deal to do with it....[But] the main reason was the fact that this was something great and praiseworthy in the eyes of the people.” *LW* 21:132.

²⁸In Klug, *Complete Sermons*, 225. “You justify yourselves before men; but God knows your hearts....I cannot rebuke you, since you are no longer sinners, just plain and great saints. But you cannot deceive God.”

rich belong in hell; but the poor, who conducted and resigned themselves rightly in their poverty, belong in heaven.”²⁹ It is this resignation that is the proper posture for those of slender means. While Luther does not condone poverty, he does believe that the poor should by and large accept their station in life, for although “the severity and wrath of the world’s kingdom seems unmerciful, nevertheless, when we see it rightly, it is not the least of God’s mercies.”³⁰ Since all goods come from God’s hand, one’s *lack* of goods should also be received as a gift. “Mammon is after all a damnable treasure” that brings with it all kinds of perils.³¹ The poor person is safe from the temptation to turn God’s material blessings into curses, and—if she can avoid the “shameful evil” of covetousness³²—can trust God eventually to deliver her into Abraham’s bosom where she will receive the comfort she lacks in this life. But although poverty is not a punishment (“the more Christian a man is, the more evils, sufferings, and deaths he must endure, as we see in Christ”³³), Luther insists that neither is poverty a necessity of Christian living: “Having money, property, land, and retinue outwardly is not wrong in itself. It is God’s gift and ordinance.”³⁴ Being financially rich or poor does not make one blessed or cursed; it is spiritual poverty that Jesus commands.

STEALING AND COVETING IN EVERYDAY LIFE

While Luther’s sermon seems to offer a convenient way out for Christians who would rather not part with their material goods, he does not thereby make it easy for anyone to shirk all responsibility for sinful dealings. Luther fights the economic values he sees in his time with the ancient Ten Commandments, particularly “You shall not steal” and “You shall not covet your neighbor’s house.” The brunt of his attack is directed against the fine, upstanding members of society who never overtly trespass any laws. Luther wants to take stealing further than just outright theft and argues that theft itself is common to virtually all human beings, who cannot seem to resist the urge to benefit at their neighbor’s expense.

To this end, he redefines theft as any dealing in which a person takes advantage of a neighbor so as to cause a loss. A person steals, he writes, “not only when he robs a man’s strongbox or his pocket, but also when he takes advantage of his neighbor at the market, in a grocery shop, butcher stall, wine-and-beer-cellar, work-shop, and, in short, wherever business is transacted and money is exchanged

²⁹Ibid., 236.

³⁰Martin Luther, “An Open Letter on the Harsh Book against the Peasants” (1525), in *LW* 46:71.

³¹In Klug, *Complete Sermons*, 237.

³²Ibid., 236.

³³Luther, *The Freedom of a Christian* (1520), in *LW* 31:354–355. There is some evidence that Luther considered himself poor, though not unhappily so; he and Katie had six children, adopted additional orphans, gave liberally, and took in boarders to help meet their expenses. See Roland H. Bainton, *Here I Stand: A Life of Martin Luther* (New York: Abingdon-Cokesbury, 1950) 292–295.

³⁴“Blessed are the poor,” Luther writes. “Yet the little word ‘spiritually’ is added, so that nothing is accomplished when someone is physically poor.” *The Sermon on the Mount*, in *LW* 21:12.

for goods or labor.”³⁵ In essence, the entire market economy in which buyers deliberately try to get the lowest price they can, regardless of a good's actual value, and in which sellers seek deliberately to make a profit, is stealing. And since no one is exempt from this economic system,³⁶ making stealing the most common of all human activities, Luther resigns himself to the idea that “if we look at mankind in all its conditions, it is nothing but a vast, wide stable full of great thieves.”³⁷ Luther also counted as thieves those who do not help the poor when they see them but instead turn them away, and he warned them that those who do not see justice done to the poor but instead force them to “cry to heaven” for aid will face God's revenge.

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In case there are any in Luther's church who still believe that the commandment against stealing does not apply to them, Luther catches them with the ninth, assuring them that the command not to covet is addressed “not to those whom the world considers wicked rogues, but precisely to the most upright,” who have lived by the letter of the previous laws.³⁸ The desire for wealth and profit, it seems, is built into fallen human nature, and Luther does not leave any possibility for Christians to believe that their economic behavior is somehow purified by mere legality. Neither are economic matters irrelevant to their lives of faith. There is a right way and a wrong way to deal with money; the right way is governed by grace and justice, the wrong way by self-love.

THEOLOGIZING WEALTH IN THE TWENTY-FIRST CENTURY

Living before the Industrial Revolution, Luther could not have conceived of the kind of globalized economy we live in today, in which a car or a strawberry or a pair of jeans may bear the fingerprints of hundreds of people from multiple nation-states; in which buying a home with borrowed money is a most respectable rite of passage; in which giving to churches and established charities gets one a tax deduction; in which TV viewers in Minnesota can, while eating their dinner, see live footage of dying famine victims in Sudan. The age-old question “Who is my neighbor?” has an ever-changing answer as the world gets smaller; and what counts as a truly Christian “vocation” changes with the economy as well. Nevertheless, Luther makes several points that still seem significant and useful for the edification of modern Christians.

³⁵*Large Catechism*, 395. In this Luther does not markedly differ from traditional Christian economic thought; on just prices and wages and on usury, see Thomas Aquinas, *Summa Theologica* (New York: Benziger, 1948) II, 2, Q. 77–78.

³⁶Not all agreed with Luther on this point; the Hutterites, for example (see again Riedemann and Walpot), did recommend living separately from the general public, including its corrupt economic system.

³⁷*Large Catechism*, 396.

³⁸*Ibid.*, 405.

First, what Christians do with their money is indicative of what they believe about God. Luther noted that fearful Christians in the sixteenth century bought indulgences rather than doing good works. Christians today might benefit from scrutinizing their economic behavior to see what it says about them and where their ultimate comfort lies. Does their comfort come from receiving others' attentions and approval, which money seems very effective in buying? Do they feel the need to buy their "salvation" for old age with hoarded wealth, rather than giving liberally to those who desperately need help right now? Many Christians of integrity may find their own answers to these questions disappointing.

Second, God's economy is one of grace rather than reciprocity.³⁹ Jesus did not counsel his followers to give only to the "worthy" poor, but to all who ask for help. It is human nature to want to see one's altruism come to fruition, but this is not always for the giver to enjoy. When Christians today give, they should consider why they are giving. Is it because they are spilling over with gratitude for what God has done for them or because they hope to receive some kind of thanks or recognition in return? Luther reminds Christians that God's grace to them was free and that their own giving patterns should therefore be modeled on the God in whose image they were created.

Third, not all wealth is the same. God created material goods for the benefit of humankind, but wealth is not to be pursued for its own sake. Wealth is a blessing (not to be confused with a reward) only when it is received as a gift from God, not when it is obtained unethically through "scratching and scraping."⁴⁰ Christians must therefore give a long, hard look at the means by which they obtain their income. It is not enough to point fingers at others' livelihoods ("Well, at least I don't work for big tobacco!"); we must all seek to remove the planks from our own eyes. Moreover, Christians must keep in mind that wealth—like God's love—is freely given to humans expressly so that they might pass it on to their neighbors, just as they would wish their neighbors to do for them if they were in need.

With this in mind, Luther's counsel of resignation for the poor must be seen as a blot on his economic ethics. Virtually all wealth, Luther moaned, was achieved through some kind of theft—profit at another's expense. Yet he did not for this reason emphasize the rightful claim that the poor may have on the wealth of the rich. His insistence that money is an undeserved gift and poverty not a punishment or consequence of wrongdoing, as well as his acknowledgement that poverty leads to the necessity of "scratching and scraping" for subsistence, should have led him to a greater sense of solidarity with the plight of the poor and a more adamant call for conditions of economic justice. The "rich man" in the Lazarus parable was thrown into hell for not redistributing some of his wealth to the poor man at his gate. Yet Luther (though we can hardly point fingers) seemed more anxious to as-

³⁹For a fuller exploration of this idea, see Kathryn Tanner, *Economy of Grace* (Minneapolis: Fortress, 2005).

⁴⁰For example, we may take his attacks against the Fuggers not as a blanket critique of all trade, but against an unjust monopoly on wealth and power. See Weber, *Protestant Ethic and Spirit of Capitalism*, 30.

sure the wealthy in his congregation that their wealth was clean than to call them to account for their complicity in their neighbors' destitution.

Lastly, Luther emphasized that fallen humans are masters of self-deception. Although Christians have "Moses and the prophets" (as well as Jesus) to tell us to live justly and to share what we have, we still easily manage to justify virtually any economic decision we make in the name of prudence. We convince ourselves that another DVD is not a luxury, even when others lack clean water, or that buying something on eBay for much less than its real price is not profiting at another's expense. We save up for our own children's first-class educations while we consign other people's children to a life of minimum wage. If nothing else, Luther's reminder that wealth can be a hindrance to hearing the gospel should give pause to any Christian not going to bed hungry tonight.

Of utmost importance to the body of Christ is for church leaders (not only pastors but all those who make strategic and financial decisions) to lead by example. If the churches are going to promote charity (that is, concrete acts of love) in place of self-interest among their members, they will have to model it. This may mean forgoing the million-dollar sanctuary face-lift in favor of a well-run justice ministry, devoting at least ten percent of the church budget to serving people outside of the congregation, or perhaps something as simple as taking the money that would normally be spent on Christmas poinsettias and giving it to a local family that is facing eviction or an overwhelming medical condition. Different churches will make different choices based on their own contexts, budgets, and local needs; in God's gracious economy there is no specific law to bind Christian souls. But genuine faith—that is, the life-altering acknowledgment of God's saving mercy—will (not should, not must, but will) manifest itself in an openhandedness toward one's own possessions and, more important, in concrete acts of love toward one's neighbors. ⊕



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