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# **The Teaching of Luther and Calvin about Ordinary Work: 1. Martin Luther (1483–1546)**

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*This is the first section of a three-part article in which Dr Ian Hart offers us some historical insights from his doctoral thesis on 'A Theology of Everyday Work'. Dr Hart formerly served as missionary in South-East Asia and is now working in Belfast*

It has for many years been a matter of concern to me that church sermons rarely give lay Christians much help on that area of their lives which occupies most of their time and most of their energies: their daily work. I therefore identify strongly with one of Professor Jurgen Moltmann's challenges for the theology of the future<sup>1</sup>:

Christian theology . . . will no longer be simply a theology for priests and pastors, but also a theology for the laity in their callings in the world. It will be directed not only toward divine service in the church, but also toward divine service in the everyday life of the world.

In fact, as we seek to correct this neglect and respond to this challenge, we can tap into a rich vein of teaching and preaching within the Reformed tradition, for Luther, Calvin, and the Puritans preached and taught about work with thoroughness and depth. This article will explore Luther, and will be followed by further parts dealing with Calvin and the Puritans.

I will first of all give the broad lines of Luther's teaching about work; I will secondly explore the roots of this teaching in outside influences upon Luther and also in his total theology; and I will thirdly discuss some particular points in greater detail.

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<sup>1</sup> J. Moltmann, *The Experiment Hope*, London, 11.

## I. Luther's defence of ordinary work

A major feature of the Reformation which Luther launched was a complete reversal of existing ideas about ordinary work. Luther insisted that, in order to be holy, in order to live a life which is fully pleasing to God, in order to be fully obedient to God, it is not necessary to become a monk or a nun, or to be continually doing 'religious' activities. Rather, in one's ordinary job and in normal family life one can live a life which is fully pleasing to God. He wrote contemptuously of the life-style recommended by the Roman church:<sup>2</sup>

. . . singing, (devotional) reading, playing the organ, reading the mass, saying matins, vespers, and other (canonical) hours, founding and decorating churches, altars, and monasteries, collecting bells, jewels, garments, trinkets, and treasures, and running to Rome and the saints.

He was scathing about the man who

. . . runs off to St. James, to Rome, to Jerusalem, hither and thither, he prays St. Bridget's prayer, this prayer and that prayer; he fasts on this day and that day, he makes confession here and he makes confession there.

He flatly denied the church's teaching that this kind of activity is 'good works.' On the contrary, it is<sup>3</sup>

. . . a good work when a man works at his trade, walks, stands, eats, drinks, sleeps, and does all kinds of works for the nourishment of his body or for the common welfare, and . . . God is well pleased with them.

In the Treatise on Good Works, from which these quotations are taken, Luther proceeded to expound the Ten Commandments, emphasising how they can all be profoundly obeyed in the course of ordinary working life and family life. In many places the exposition has lost all contact with the actual historico-grammatical meaning of the biblical text, but nevertheless it is a stirring portrayal of how ordinary everyday life can become service of God, and even worship.<sup>4</sup>

To further fill out this emerging picture of Luther's teaching about work, it will be worthwhile to quote at length the following splendid passage from his 'Estate of Marriage' essay:<sup>5</sup>

<sup>2</sup> Luther's Works, vols. 1-30 St. Louis, 1958; vols. 31-54 Philadelphia, 1966; Treatise on Good Works, vol. 45, 32, 27.

<sup>3</sup> Ibid. 24.

<sup>4</sup> Ibid. 29ff.

<sup>5</sup> 'Estate of Marriage', vol. 45, 39-40.

Now observe that when that clever harlot, our natural reason (which the pagans followed in trying to be most clever), takes a look at married life, she turns up her nose and says, 'Alas, must I rock the baby, wash its diapers, make its bed, smell its stench, stay up nights with it, take care of it when it cries, heal its rashes and sores, and on top of it care for my wife, provide for her, labour at my trade, take care of this and take care of that, do this and do that, endure this and endure that, and whatever else of bitterness and drudgery married life involves . . .? Fie, fie upon such wretchedness and bitterness! It is better to remain free and lead a peaceful and a care-free life; I will become a priest or a nun.'

What then does Christian faith say to this? It opens its eyes, looks upon all these insignificant, distasteful, and despised things in the Spirit, and is aware that they are all adorned with divine approval as with the costliest gold and jewels. It says, 'O God, how is it that I, without any merit, have come to this distinction of being certain that I am serving thy creature and thy most precious will? O how gladly will I do so, though the duties should be even more insignificant and despised. Neither frost nor heat, neither drudgery nor labour, will distress nor dissuade me, for I am certain that it is thus pleasing in thy sight.'

To make Luther's view absolutely clear, I will include one final quotation: from his exposition of Psalm 111. It will also underline that this was a theme to which Luther loved to return:<sup>6</sup>

Surely anyone should laugh in his heart for joy if he finds himself in a station that God instituted or ordained. He ought to shout and dance as he thanks God for such a divine act, because he hears and is assured that his position is full of honour and adornment before God . . . Now, this means that a servant, maid, son, daughter, man, woman, lord, subject, or whoever else may belong to a station ordained by God, as long as he fills his station, is as beautiful and glorious in the sight of God as a bride adorned for her marriage . . . But the blind and senseless world will not see this. It despises such stations so shamefully that it makes a pious heart bleed. 'Never,' it says. 'What shall I do with such an unimportant secular station? I will serve God and become a monk or a nun, a priest or a hermit.' And out of this wisdom there has developed such a lively fanaticism (*schwermen*) that the world is full of monasteries and institutions of so many different orders and factions, and everything fairly crawls and swarms with spiritual people.

The revolutionary nature of such teaching, in Luther's day, is obvious. Owen Chadwick has written:<sup>7</sup> 'Luther was a man of the people and fought to bring true religion to the hearts and homes of the people; to show them that religion was not the clerical,

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<sup>6</sup> Vol. 13, 368.

<sup>7</sup> O. Chadwick, *The Reformation*, London, 1972, 73.

ecclesiastical ritual act performed in church, but the appropriation of a Gospel into the life.' Karl Holl's assessment was that Luther 'brought honour to the peasant.'<sup>8</sup> A very different norm for Christian living was being proposed.

While all these quotations have been from only three of Luther's writings, his belief in the value of ordinary work comes to expression in many of his writings. For example, in his seminal 'To the Christian Nobility of the German Nation', one of his many pleas was for the abolition of the multitudinous 'saints' days', and he remarked:<sup>9</sup>

They would be doing something far better if they honoured the saint by turning the saint's day into a working day.

Again, in his exposition of Genesis 2:15, he emphasised:<sup>10</sup>

. . . man was created not for leisure but for work, even in the state of innocence.

In his exposition of 1 Peter 4:8–11 several of his ideas about work are clearly set out: he criticises those who<sup>11</sup>

. . . do not use their talents in their calling or in the service of their neighbour; they use them only for their own glory and advantage . . . The Gospel wants everyone to be the other person's servant and, in addition, to see that he remains in the gift which he has received, which God has given him, that is, in the position to which he has been called. God does not want a master to serve his servant, the maid to be a lady, a prince to serve the beggar. For he does not want to destroy the government. But the apostle means that one person should serve the other person spiritually from the heart. Even if you are in a high position and a great lord, yet you should employ your power for the purpose of serving your neighbour with it. Thus everyone should regard himself as a servant . . . The same thing applies to other stations in life.

It is probably true to say that in Luther's theology obedient service in one's calling is the first duty of a Christian.<sup>12</sup>

## II. The Roots of this Understanding of Work

Having given this general description of Luther's understanding of work, I will now enquire as to the sources or roots of this

<sup>8</sup> K. Holl, *The Cultural Significance of the Reformation*, New York, 1959, 79.

<sup>9</sup> Vol. 44, 183.

<sup>10</sup> Vol. 1, 103.

<sup>11</sup> Vol. 30, 124.

<sup>12</sup> E. Troeltsch, *The Social Teaching of the Christian Churches*, London, 1931 (orig. German 1911), 557.

understanding, whether in external factors or in connections with Luther's overall theology. It might be suggested that Luther's warm praise of the life of the peasant or the tradesman was due to his own origins and upbringing in that social class. Or it might be suggested that it was merely part of his reaction against everything Catholic, and specifically its monasticism.<sup>13</sup> However, there is clear evidence in his writings of roots other than these. I would like to propose four roots of Luther's ideas about work.

1. *The Scriptures* Most of Luther's vast energies were spent on exegesis and exposition of the Scriptures, and he broke with scholasticism in that he tried to construct his system of doctrine and ethics exclusively from scripture.<sup>14</sup> And indeed my brief outline of his basic understanding of work shows that it is firmly based upon the biblical teaching: work as serving God and serving one's fellowmen, carried out in a calling or 'station' ordained by God. Many of the passages in which Luther taught about work are actual exposition of specific biblical texts. It is surely fair to say that the main roots of his ideas about work are biblical.

2. *His Overall Theology* It is equally important to understand that his ideas in this area emerged logically from his whole theology concerning faith and works. If I may summarise very briefly what is obviously a vast topic, the Thomist view had been that supernatural grace is infused into a person, giving him the power to do righteous acts; he appropriates that grace by doing righteous acts; he is only truly justified to the extent to which the grace is realised in good works.<sup>15</sup> Given this understanding it was natural for the Catholic to focus on church-related activities, which had an obvious claim to be 'righteous.' Luther's theology, on the other hand, emphasised that the sinner is justified by faith alone, and works have nothing to do with salvation; here is a typical statement:<sup>16</sup>

Good works, however, or to give them their proper name, the fruits of faith, do not really pertain to the remission of sins and a serene conscience, but are the fruits of a forgiveness already granted, and still present, as well as of a good conscience.

But Luther did not merely teach that good works were the fruit of

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<sup>13</sup> Cf. R. H. Tawney, *Religion and the Rise of Capitalism*, London, 1926, 241: 'Luther had advanced it as a weapon against monasticism.'

<sup>14</sup> G. Ebeling, *Luther: An Introduction to His Thought*, London, 1970, 50–51.

<sup>15</sup> *Ibid.* 157.

<sup>16</sup> In 'The Judgment of Martin Luther on Monastic Vows', vol. 44, 279.

faith, rather than providing justification. He believed and taught that it was faith that made a work good. No work can be good unless it proceeds from faith and from a person who has faith. Ebeling encapsulates Luther's teaching thus:<sup>17</sup>

For whatever the position and belief of the conscience are with regard to God, so are the works which derive from them . . . works which take place outside faith are nothing and are dead.

This opened the way for a broader definition of good works: everyday actions are just as valid as those directly connected to church. Faith liberates works from the hierarchy of a religious scale of values, in which some works are more meritorious than others.<sup>18</sup> Luther wrote:<sup>19</sup>

In this faith all works become equal, and one is like another, and all distinctions between works fall away . . . whether they are great or small, brief or lengthy, many or few. For works are not pleasing on their own account, but on account of faith.

This line of thought led Luther on to his rejection of the distinction between clergy and laity, and his famous 'priesthood of all believers,' expressed in, for example, *To the Christian Nobility* and *On the Freedom of a Christian Man*.<sup>20</sup>

Luther's special doctrine of the Word of God also contributed to his view of ordinary work.<sup>21</sup>

The Word of God hallows and makes divine everything to which it is applied. Therefore those estates that are appointed by God's Word are all holy, divine estates, even though the persons in them are not. Thus father, mother, son, daughter, master, mistress, servant, maid, preacher, pastor, etc., all these are holy and divine positions in life even though the persons in these positions may be knaves and rascals.

This consideration of the roots of Luther's understanding of work suggests that it was an inevitable outcome of his fundamental theology of the Gospel.

**3. *Johann Tauler (c.1300–1361)*** Almost two centuries before Luther, this Dominican monk had preached the value of ordinary work in his sermons in and around Strasburg. He broke new ground by preaching and writing in German, never Latin, and, as a result,

<sup>17</sup> Ebeling, 169.

<sup>18</sup> *Op.cit.* 170.

<sup>19</sup> 'On Good Works', vol. 44, 26.

<sup>20</sup> Vol. 44, 128, 130, and vol. 31, 329–377.

<sup>21</sup> 'Exposition of Psalm 82', vol. 13, 71.

his sermons, though delivered usually to nuns in convent-chapels, were often attended by lay-people. In one of his sermons the following passage occurs:<sup>22</sup>

I know a man who has the closest walk with God of any I ever saw, and who has been all his life a husbandman—for more than forty years, and is so still. This man once asked the Lord in prayer if he should give up his occupation and go into the church; and it was answered him: No; he should labour, earning his bread by the sweat of his brow, to the glory of Christ's precious blood, shed for him.

Other sermons contain related emphases; for example, he lists skills like shoemaking as a gift of the Spirit.

There is evidence that Luther read Tauler,<sup>23</sup> and we can assume his ideas about work were encouraged by what he found there. (This was only one part of the broader debt Luther owed to Tauler: in fact his whole understanding of how to live by faith in this world was helped by Tauler.)

4. *The Devotio Moderna Movement* The most significant of the renewal movements in the decades preceding the Reformation had been the 'devotio moderna' of the Brethren of the Common Life in the Netherlands. These were a kind of lay order committed to the search for holiness and a monastic style of piety within the life of their daily occupations. Luther's superior Staupitz had been influenced and helped by the devotio moderna<sup>24</sup> and it is therefore certain that Luther knew of Groote's movement, and likely that he found encouragement for his ideas in it.

### III. Work as Serving One's Fellowmen

The quotation above from Luther's exposition of 1 Peter 4:8–11 reveals an emphasis often found in Luther's preaching about work: that it is the main way in which we can serve our fellowmen. In fact in Luther's theology service of one's fellowmen was given unprecedented importance. An obvious example is his famous Reformation tract of 1520, *The Freedom of a Christian*. This tract is a prolonged exposition of the twin propositions:<sup>25</sup>

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<sup>22</sup> *The History and Life of the Reverend Dr John Tauler of Strasburg, with Twenty-five of his Sermons*, tr. S. Winkworth, London, 1905, 371 (Sermon for the Tenth Sunday after Trinity).

<sup>23</sup> Cf. H. A. Obermann, *Luther: Man between God and the Devil*, New Haven, 1989, 180 – 184.

<sup>24</sup> So B. Lohse, *Martin Luther*, Edinburgh, 1986, 28 (orig. German 1980).

<sup>25</sup> Vol. 31, 344.

A Christian is a perfectly free lord of all, subject to none. A Christian is a perfectly dutiful servant of all, subject to all.

Although the main theme of the tract is that a man is justified by faith and not by works, there is also strong emphasis on neighbour love:<sup>26</sup>

A man does not live for himself alone in this mortal body to work for it alone, but he lives also for all men on earth; rather, he lives only for others and not for himself. To this end he brings his body into subjection that he may the more sincerely and freely serve others . . . He ought to think: Although I am an unworthy and condemned man, my God has given me in Christ all the riches of righteousness and salvation without any merit on my part, out of pure, free mercy, so that from now on I need nothing except faith which believes that this is true. Why should I not therefore freely, joyfully, with all my heart and with an eager will do all things which I know are pleasing and acceptable to such a Father who has overwhelmed me with his inestimable riches? I will therefore give myself as a Christ to my neighbour, just as Christ offered himself to me; I will do nothing in this life except what I see is necessary, profitable, and salutary to my neighbour, since through faith I have an abundance of all good things in Christ.

Luther specifically mentions 'the works of his profession and station'<sup>27</sup> as one of the ways in which a man puts this into practice.

In this Luther was not saying anything new. Augustine and Chrysostom had said the same thing a thousand years earlier. This fine statement from Chrysostom may well have been known to Luther:<sup>28</sup>

' . . . in worldly matters no man lives for himself, but artisan, and soldier, and husbandman and merchant, all of them contribute to the common good, and to their neighbour's advantage.'

Luther's insistence on man's 'radical subjection to service'<sup>29</sup>, though not original, was a valuable ingredient of his overall teaching about the Christian's attitude to his everyday work.

#### **IV. Work as a 'Remedium Peccati'**

Luther occasionally mentions the ascetic significance of work:<sup>30</sup>

Each one should do the works of his profession and station, not that by

<sup>26</sup> *Ibid.* 364, 366.

<sup>27</sup> *Ibid.* 369.

<sup>28</sup> *Homilies on the Gospel of St. Matthew*, in *A Select Library of the Nicene and Post-Nicene Fathers*, ed. P. Schaff, Grand Rapids, 1988 (reprint), vol. X, 469.

<sup>29</sup> Ebeling, 171.

<sup>30</sup> 'The Freedom of a Christian', vol. 31, 369.



them he may strive after righteousness, but that through them he may keep his body under control, be an example to others who also need to keep their bodies under control, and finally that by such works he may submit his will to that of others in the freedom of love.

Where might Luther have got this strange idea? Possibly it was a familiar one in the medieval church, since it had been clearly expressed by John Chrysostom.<sup>31</sup> Or possibly it seemed to Luther a matter of commonsense that a man who did no work would use the excess energy in some less desirable activity.

### V. Luther's Concept of 'Calling'

In the quotation given above from Luther's exposition of 1 Pet. 4, the word 'calling' occurs. Luther used the word very frequently, indeed on most of the occasions on which he wrote about a person's work. This quotation which I gave is particularly important because it shows where Luther got the word from: he is paraphrasing 1 Cor. 7:17, 20, and 24. In his translation of that passage he had rendered *klesis* by the word *Beruf*, the gerund of the verb *rufen* = to call.<sup>32</sup> Since he believed that Paul in 1 Cor. 7:20 described one's work as one's calling, Luther then began to use the word *Beruf* in the sense of 'job'. Luther also used the word *Beruf* in his translation of Sirach 11:20. In the LXX as we know it today this verse reads: *stethi en diatheke sou kai homilei en aute, kai en to ergo sou palaiotheti*. Luther rendered the first part with 'bleibe in Gottes Wort' and the last part with 'beharre in deinem Beruf'. Dealing with the last part first, Luther's translation seems unjustified: Jesus ben Sirach did not at this point intend to say anything about 'calling'; he merely said 'grow old in your work.' Turning to the first part of the verse, it is ironic that here Luther could quite legitimately have used the word *Beruf*, but didn't. We now know, as Luther could not have known (the Hebrew original of Sirach had not yet been discovered!) that *diatheke* translated *chok*, which means something like one's 'appointed task.' In fact there are several places where the LXX uses *diatheke* with this meaning, and it is surprising that Luther did not remember this (Ex. 5:13; Sir. 14:1; 43:10). The Jerusalem Bible translates *diatheke* with 'job': 'Stick to your job, work hard at it; and grow old at your work.' The issue becomes more complicated when

<sup>31</sup> *Homilies on St. John*, op. cit., vol. XIV, 127.

<sup>32</sup> It is perhaps worth adding at this point that Tauler had used the word *Ruf* for purely worldly labour, and had said that a worldly *Ruf* and a spiritual *Ruf* were of equal value; so H. J. Grimm in *Luther's Works*, vol. 31, 73.

we look at the Vulgate: 'Sta in testamento tuo et in illo conloquere et in opere mandatorum tuorum veteresce.'

The obvious question here is: where did the Old Latin (which the Vulgate simply took over for the Apocryphal books) get the 'mandatorum tuorum' from? Because the addition of these words produces the meaning 'remain in the work which has been commanded you,' which is almost identical with the translation Luther offered of the LXX. Did an Old Latin translator place his own interpretation on the 'work'? Or, since the same idea is there in both the Old Latin and Luther, and since the present LXX text diverges considerably from the Hebrew,<sup>33</sup> is it best to assume they both had before them a different recension of the LXX from the one known to us today? The problem is unresolved.

However, whether rightly or wrongly, Luther in his translation of this verse used the word *Beruf* in the sense of a man's work, as he also did in his translation of 1 Cor. 7:20. As a result of this and also of his use of the word in this sense in his sermons and voluminous writings, '*Beruf*' became, and remains to this day, the normal German word for one's profession. Soon after Luther's time this linguistic and theological innovation spread to the other Protestant countries of Europe: the word which was used in 1 Cor. 7:20 (English 'calling', Dutch 'beroep', Danish 'kald', Swedish 'kallelse') came to refer to one's job.<sup>34</sup>

Much of Luther's understanding of work can be related to this word *Beruf* = calling. As already mentioned, he taught that every job, not just that of the priest or monk, is a calling, something committed to us by God, a charge laid upon us by God,<sup>35</sup> and of equal value to the work of the priest. But another of Luther's ideas was also closely linked to the notion of *Beruf*: that one should stay in the same job, and not change. This idea can be seen in the exposition of 1 Pet. 4 quoted above, and recurs frequently in Luther's writings. There may be three roots of this idea. First, there were only two biblical texts in which Luther found a reference to one's *Beruf*, and both enjoined remaining in it (Sir. 11:20 and 1 Cor. 7:20). Luther interpreted this more absolutely than the two biblical texts themselves require (1 Cor. 7:21 gives an exception to the rule, for example). Secondly, Luther had a sharply defined belief in special Divine Providence, which made him inclined to accept the existing

<sup>33</sup> M. Weber, *The Protestant Ethic and the Spirit of Capitalism*, New York, 1958, 204–206 (orig. German 1905).

<sup>34</sup> *Ibid.* 207.

<sup>35</sup> *Ibid.*, 208, 212.

order of things in the world, and even the details of life, as immutably willed by God.<sup>36</sup> One's calling was<sup>37</sup>

. . . that state of life in which the individual has been set by Heaven, and against which it is impiety to rebel.

He specifically said that God puts people into classes.<sup>38</sup> He believed that this static social system of callings as ordained by Providence would meet all the needs of the whole population. Also, since such a fixed system prevents competition, he believed it was in harmony with the ideal of love.<sup>39</sup> This belief in Providence even led Luther to oppose the peasants' demand for the abolition of serfdom.<sup>40</sup>

Thirdly, this conservatism was further reinforced by his 'fervid eschatological expectation';<sup>41</sup> he believed the Antichrist had already come, time was short, and in a dying world changing one's job was irrelevant.

Luther's insistence that one should not change one's job did not sound quite so strange to Luther's listeners as it does to us today. In the 16th century changing one's job was a very different matter from what it is now. Often a young man had no choice in the matter of his job: he took over his father's shop or farm or tools. Or if he had served an apprenticeship, which would have been long and would have entailed financial sacrifice, it would have been a drastic step to waste it by turning to something else. Against such a background Luther's advice seems less strange.

## VI. Were Luther's Teachings About Work Really So Very Different From Those of the Catholic Church?

It has been argued that Luther was largely ignorant of the whole great system of Catholic teaching and practice, and that therefore his polemics on many matters are misdirected;<sup>42</sup> or that he exaggerated

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<sup>36</sup> Cf. H. Bornkamm, *The Heart of the Reformation Faith*, New York, 1965, 114.

<sup>37</sup> Weber, 209.

<sup>38</sup> Tawney, 241.

<sup>39</sup> 'Exposition of Ps. 111', vol. 13, 368; and cf. Troeltsch, 559.

<sup>40</sup> Troeltsch, 561.

<sup>41</sup> Troeltsch, 871f.

<sup>42</sup> The phrase is that of T. F. Torrance, *Kingdom and Church: A Study in the Theology of the Reformation*, Edinburgh, 1956, 20. For a thorough analysis of Luther's eschatological expectation and its influence upon him, cf. G. W. Forell, *Faith Active in Love*, Minneapolis, 1954, 162-185.

many of the Catholic emphases.<sup>43</sup> Of course this is strenuously denied by others. I will try to make some points on this difficult subject.

First, it must be said that ordinary work was recommended, approved, and admired in traditional Catholic doctrine. Augustine had strongly emphasised the value of ordinary work, and E. Osborn<sup>44</sup> has argued that the medieval emphasis on the dignity of work owes much to the legacy of Augustine. The Schoolmen encouraged hard and conscientious work; St. Antonino of Florence (14th century) especially encouraged the faithful to fill every minute with work.<sup>45</sup>

Even in the specific matter of one's calling, the teaching of Thomas Aquinas shows close similarities to that of Luther: Thomas gave Providence a very large place in his whole theology, and wrote that it is due to Providence<sup>46</sup>

. . . that one person chooses one office such as husbandry, and another person another.

Again,<sup>47</sup>

This . . . division of men in different occupations occurs in the first place through divine providence, which distributes the condition of men in such a way . . . and also in the second place from natural causes, as a result of which it happens that there are different aptitudes for different occupations amongst different men.

And Thomas insisted that a man should remain in his present job.<sup>48</sup>

However, in spite of these points, I would like to argue that there

<sup>43</sup> E.g. most extremely, H. Denifle, *Luther und Luthertum*, Mainz, 1904. Denifle's book is ridiculed by Catholic as well as by Protestant historians today; cf. R. Stauffer, *Luther as seen by Catholics*, London, 1967, 13–16. cf. also Troeltsch's demolition of it, op. cit. 821. But even a much more balanced Catholic historian like J. Lortz argued that 'He identified Catholicism with the widespread vulgarised Catholic practices of the time' and therefore ' . . . that which Luther and his followers attacked or rejected as Catholicism, in many ways was not the Catholic faith at all.' (*The Reformation in Germany*, London, 1968; orig. German edition 1939, 447, 471). Another Catholic historian, H. Grisar, had argued that Luther's mistake was to attribute Occamist emphases to scholasticism as a whole (*Luther*, vol. 1, Freiburg-im-Breisgau, 1911, 114–116). Erasmus was the first to call Luther 'Doctor Hyperbolicus': cf. Stauffer, *Luther*, 56.

<sup>44</sup> E. Osborn, *Ethical Patterns in Early Christian Thought*. Cambridge, 1976, 155

<sup>45</sup> Cited by W. Sombart in R. W. Green ed., *Protestantism and Capitalism: the Weber Thesis and its Critics*, Boston, 1959, 31.

<sup>46</sup> *Summa Theologica*, III Supp., Q. 41, Art. 2.

<sup>47</sup> Cited in H. M. Robertson, *Aspects of the Rise of Economic Individualism*, Cambridge, 1933, 6.

<sup>48</sup> So Troeltsch, 419–420.

was a great gulf between the Catholic view and what Luther stood for.

Augustine's emphasis on the dignity of human work was limited by his insistence that the monastic life was the best life.<sup>49</sup> In the writings of Chrysostom, the only other of the Fathers to write at any length about the subject of work, there is an even wider gap between monk and layman; only the monastery and the priesthood represent serious obedience to and service of God.<sup>50</sup> Wiles' comment is fair:<sup>51</sup>

(The Early Church) never really accepted that God can be as fully served within the affairs of the world as in seclusion from them.

The theology of Thomas Aquinas tended in the same direction. In his system the Church takes up into its own life the secular institutions, groups, and values which have arisen out of Natural Law; so the natural stage in human life prepares the way for the higher supernatural stage.<sup>52</sup> It is true that therefore the ordinary life of lay-people is given its place in the organism of the church, in the 'cosmos of callings.' Yet it is a subordinate place; an inferior place. In his long section dealing with the relative merits of the contemplative and active life, Thomas does not in so many words say that the contemplative life is superior to the active, but in my judgment he subtly conveys that message.<sup>53</sup> Again, in his discussion of spiritual perfection, his only interest is in whether the bishop, the priest, or the monk is nearer to perfection; the layman does not come into it.<sup>54</sup>

Furthermore, even within the category of secular work Thomas had a hierarchy: he placed mental labour above physical; and within physical work he distinguished between noble jobs which were

<sup>49</sup> E.g. '... the chastity of continence is better than marriage chastity, whilst yet both are good ... let such as are continent know that to them indeed there is due a greater recompense than marriage chastity demands' (*De Bono Coniugale*, On the Good of Marriage', *Nicene and Post-Nicene Fathers* vol. III, ed P. Schaff, Grand Rapids, 1988, 411, 413).

<sup>50</sup> Cf. especially his second letter to Theodore, op. cit. vol. IX, 115. Also his 'Treatise on the Priesthood', op. cit. 40.

<sup>51</sup> M. Wiles, *The Christian Fathers*, London, 1966, 175.

<sup>52</sup> Cf. Troeltsch, 461.

<sup>53</sup> Thomas' discussion of this is in 'Comparison of the Active and the Contemplative Life', *Summa Theologica*, 2a 2ae, Q. 182. Thomas's preference for the contemplative life is equally clear in '*Summa Theologiae*': a Concise Translation, ed. Timothy McDermott, London, 1992, 452-453. E. Gilson, *Moral Values and the Moral Life: the System of St. Thomas Aquinas*. ET London, 1931, 323-324, believes Thomas strongly emphasised the superiority of the contemplative life. Contra Troeltsch, who argued that Thomas' overall theology did not contain this idea (op. cit. 420).

<sup>54</sup> 'Of the State of Perfection in General', *Summa Theologica*, II, 2, Q. 184.

‘according to reason’ and those which were servile and ignoble. He placed at the bottom of the ladder day-labourers, mechanics, and other ‘dirty’ people.<sup>55</sup>

Examination of printed sermons proves that Thomas’s high valuation of the monastic life and corresponding devaluation of ordinary life was not merely a piece of academic theologising far removed from the popular level, but was preached in Catholic churches in the late Middle Ages.<sup>56</sup> Thomas a Kempis’ famous ‘Imitation of Christ’, written in the late 14th century, frequently refers to the monastic life which he assumes all those interested in imitating Christ will have chosen.

More simply, it seems clear that the institution of the monastery cannot but express a criticism or a denial of secular life.<sup>57</sup>

I therefore believe that my phrase above, a ‘complete reversal of existing ideas about ordinary work’, is fair. Troeltsch’s phrase, ‘an extraordinary intensification of the idea of the duty of labour,’<sup>58</sup> is accurate, but only covers part of Luther’s contribution: there was also his powerful proclamation that such labour is a high calling from God.

I believe that Luther’s teaching about work not only had a religious impact, helping multitudes to do their daily work in an attitude of worship, but also an economic one:<sup>59</sup>

By proclaiming the duty to work for the sake of production, and by proclaiming simultaneously the spirit of humble simplicity, Luther gave a tremendous boost to the economic production of goods.

## VII. Luther’s ‘Business Ethics’

Since Luther was recommending and promoting ordinary work as a valid Christian occupation, it is not surprising that he wanted to give guidance to Christian lay-people about moral issues connected with business and work. His essay ‘Trade and Usury’ contains both calls for action by governments and teaching for Christian individuals.

1. *Commerce* In the early 16th century a far-reaching economic revolution was beginning to transform Germany from a nation of

<sup>55</sup> Thomas’s lofty looking down upon manual workers is evident in I, Q. 113, Art. 3; and in I/2, Q. 91, Art. 6. For other references see Troeltsch, 298, 421.

<sup>56</sup> I. Siggins, ‘Luther and the Catholic Preachers of his Youth’, in Luther, *Theologian for Catholics and Protestants*, ed. G. Yule, Edinburgh, 1985, 59–74.

<sup>57</sup> Cf. detailed discussion of this point by Troeltsch, 243–244.

<sup>58</sup> *Ibid.*, 557.

<sup>59</sup> Holl, 77.

peasant-farmers and artisans into a society with the beginnings of a capitalist economy. Large-scale production of goods required capital and distribution networks; banks and trading companies sprang into being. Luther knew nothing of economics and could only see the negative side of the changes: the sky-rocketing wealth of the businessmen and bankers, and in general increasing disparities between rich and poor; monopolies being created in order to make excessive profits; the small man being squeezed by the companies; myriad new opportunities for dishonesty and a mercenary approach. He did not see that large-scale production created a need for traders who would distribute the goods. In his eyes distribution was not productive work, and therefore he regarded traders as parasites, worming their way in as middlemen, in order to make a living without working. He fulminated against<sup>60</sup>

. . . this great, filthy, widespread business of trade and commerce . . .

He advised against working for the new trading companies:<sup>61</sup>

This is why no one need ask how he may with a good conscience be a member of a trading company. My only advice is this: Get out; they will not change. If the trading companies are to stay, right and honesty must perish; if right and honesty are to stay, the trading companies must perish.

With the luxury of hindsight the 20th century reader can smile at these quaint ideas; in 16th century Wittenberg they no doubt seemed shrewd enough.

2. *Excessive Profits* It follows from the above that Luther's advice concerning ethical issues in everyday work assumes an individual farmer or artisan or merchant or small family business—the kind of traditional pattern which he believed in. On the matter of profit, he preached:<sup>62</sup>

In determining how much profit you ought to take on your business and your labour, there is no better way to reckon it than by computing the amount of time and labour you have put into it, and comparing with the effort of a day-labourer who works at some other occupation and seeing how much he earns in a day . . . The rule ought to be, not 'I may sell my wares as dear as I can or will,' but 'I may sell my wares as dear as I ought, or as is right and fair.' For your selling ought not to be an act that is entirely within your power and discretion, without law or limit, as

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<sup>60</sup> Vol. 45, 260.

<sup>61</sup> Ibid.

<sup>62</sup> Op. cit., 248, 251.

though you were a god and beholden to no one. Because your selling is an act performed toward your neighbour, it should be so governed by law and conscience that you do it without harm and injury to him, your concern being more directed toward doing him no injury than toward gaining profit for yourself.

Luther knew that not all would follow these strict rules, and so he added that competition would normally limit the making of excessive profits.<sup>63</sup>

3. *Tricks* One of the most entertaining sections of this essay is that in which Luther gives examples of the trickery merchants in his day were using: raising prices when there was a shortage; buying up the entire supply of a product in order to be able to demand whatever price you want; lowering prices temporarily in order to bankrupt your competitors; putting pepper, ginger, and saffron in damp cellars to make them heavier.<sup>64</sup>

4. *Payment of Interest* Luther fulminates at length on the evil of demanding interest on a loan you make to someone. He says that if someone needs money we should *give* it to him, quoting Mt. 5:42: 'Give to him who begs from you.' But he also permits a 'lower degree', i.e. a slightly lower standard of conduct for a Christian: to lend without requiring interest.<sup>65</sup> This of course was in line with Ex. 22:25: 'If you lend money to any of my people who is poor, you shall not be to him as a creditor, and you shall not exact interest from him.'

He allowed certain exceptions. For example, the form of interest which was most widely practised in Germany at the time was called *zins*, for which no precise equivalent exists today; this Luther permits provided the person paying the interest is not poor and provided the transaction solves a problem for both parties.<sup>66</sup> He also insists that it is only permissible if the rate of interest depends on the profit the interest-payer makes, so that there is an element of risk on the part of the interest-receiver.

Another important point in this connection is that although Luther in general forbade Christians to take interest, he conceded that

<sup>63</sup> Op. cit., 250.

<sup>64</sup> Op. cit., 261–273.

<sup>65</sup> Op. cit., 295.

<sup>66</sup> Op. cit., 304–305.



governments should not forbid it, and indeed he recommended that they should fix a maximum interest rate of 5%.<sup>67</sup>

In his insistence upon a fair price and in his opposition to the payment of interest Luther was in line with traditional scholastic teaching, where the *pretium iustum* and the ban on usury were well-known.<sup>68</sup> However, later scholasticism, especially St. Antonino of Florence (15th century), had become rather more flexible (Troeltsch calls it 'evasions')<sup>69</sup> about both prices and interest, and Luther was calling for a return to the older narrower scholastic position, which, as far as he could see, was the only one which harmonised with the Christian ethic of love, trust in God, and renunciation of the world.<sup>70</sup>

Evidently the great banking house of Fugger in Augsburg did not satisfy Luther's criteria; he preached and pamphleteered against it: 'Hie musste man wahrlich auch den Fuckern und der geistlichen Gesellschaft einen Zaum ins Maul legen' (almost untranslatable! but approximately: It is time to put a bit in the mouth of the holy company of the Fuggers.)<sup>71</sup>

### VIII. Conclusion

The most obvious and most important element in Luther's overall teaching about work is the high valuation he placed upon it: the life God wants most people to lead is the life of daily work, and therefore such a life is holy and sacred and fully pleasing to God—in no way of less value in God's eyes than a life spent in prayer or church work. His other important thrusts were that each person should regard their job as a calling and stay in it; that menial work is of equal value to work more highly regarded by men; that one's work must serve one's fellow-men ('give myself as a Christ to my neighbour' in Luther's moving phrase); and his concern for honesty and fair dealing in one's work.

### Abstract

In the author's experience sermons today rarely offer Christians any teaching or guidance about ordinary daily work, which in fact takes up the greater part of their time, energies and thinking. It was not always so. Luther, Calvin and the Puritan preachers spoke and wrote

<sup>67</sup> 'Letter to the Citizens of Danzig, 1526', cited by Troeltsch, 870.

<sup>68</sup> *Summa Theologiae* 2.2.Q. 79 (on usury); 2a.2ae.Q. 61 (on the *pretium iustum*).

<sup>69</sup> Troeltsch, 556.

<sup>70</sup> Op. cit., 559.

<sup>71</sup> Cited by Tawney, 306.

about the Christian's work regularly, comprehensively and perceptively. In these three articles their main emphases are summarised. Ordinary work is in fact the service of God; in some way it must serve one's neighbour; it is to be regarded as one's 'calling', and all jobs are of equal value in God's sight; each person's skills are their 'spiritual gifts'; and work must be done with honesty and fairness to others.