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The Reformers and the Social Order

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THE disintegration of the contemporary European social order has stimulated numberless attempts at diagnosis of our present ills. The prevailing opinion seems to hold that the capitalist society of our time is doomed and moreover that its fate is deserved since it has demonstrated both economic inefficiency and moral indifference. The origins of modern capitalism have been traced to the sixteenth century, and the teachings of Luther and Calvin have been blamed for its rapid growth. The religious revolt from Rome summarised under the convenient historical label of 'the Reformation' is thus represented as a movement primarily economic in its significance. Protestantism with its alleged undue emphasis on the individual in religion and on material prosperity in the world, has come to be regarded with increasing disfavour particularly by those whose gaze turns longingly towards a socialised Europe, or a resurrected Christendom owning a single loyalty. Now there can be little doubt that we are living in an epoch when the moulds, in which economic life has been set for a couple of centuries, are in an advanced stage of decay and in places already breaking up. A question of outstanding importance remains for our consideration. Is it true that reformed Christianity in Europe or in America is so closely identified with the present order of things, that the final collapse of capitalism will strike an irreparable blow at evangelical Christianity? It seems worth while to examine again the sixteenth century scene from this angle as a preliminary attempt to answer such an urgent question.

I.

The Western Church under the masterful leadership of the Papacy had for long centuries wielded a greater influence than any other single power in Europe, but it had never been strong enough to make of European society an effective unity.[1] Medieval society, like modern society, was subject to constant changes which were often obscured or misrepresented by the theological approach to such problems. The opening words of Dr. Eileen Power's Ford lectures on "The Medieval Wool Trade in England" comments on "the weakness of the conventional view of the middle ages as mainly a period of natural economy and self sufficiency . . . directly we come to examine the picture in detail, seeking not to establish an ideal type, but to seize something of the infinite variety of the reality we cannot fail to observe that the picture of self-sufficiency and natural economy is broken in several directions."[2] The disruption of outward religious unity in the sixteenth century was not the cause of political and economic disunity, but the final manifestation of the fact, that despite strenuous papal efforts, the idea of Christendom had failed to impress itself in the whole area of man's activities and interests. Behind the facade of religious unity and the moral and spiritual leadership of the

papacy, profound changes had been taking place in the social and economic life of European man.

The civilization of the Roman Empire had given to a large part of Europe and Asia Minor a real unity of social order and of culture. It was primarily an urban civilization, and its principal instrument was a money economy based upon the exploitation of slave labour or of a depressed proletariat. The breakdown of this Roman order followed upon the successive barbarian irruptions between 400 A.D. and 600 A.D. with important political and economic results. Politically the Western Church under the leadership of the Bishop of Rome emerged as the strongest centre of authority in a chaotic society. Economically the towns declined in importance and many of them fell into decay, with the consequence that there was a great reduction in the use and importance of money. The reconstitution of society under Charlemagne and his successors from the eighth to the tenth centuries was based more on Germanic than on Roman ideas. The foundation of the social order was land, real property, the holding of which involved the possessor in duties as well as rights. This new economy was essentially agrarian with production for consumption. Such a relatively static society based on communal self sufficiency in the essentials of life was able to repair the worst ravages of Gothic and Norse invaders. But it was not long before the inadequacies of this order for the real needs of society became apparent. Comparative peace and a measure of public order promoted conditions in which it was possible for urban society to revive and seaborne trade, particularly in the Mediterranean, to be renewed. Further, by the eleventh century, a growing population, especially in North East France and the Swiss Alps required the development of long distance exchange, in addition to the local exchanges between towns and the surrounding countryside. The need to import more corn than any particular area produced could only be met by exporting wool, butter or cheese. This meant production for exchange as well as for consumption, and it was an easy step for certain producers to concentrate on production for export and to carry on their business by means of money instead of barter. Illustrations of this development can be seen in the twelfth century when English wool was exported to Flanders, and wine from Gascony and Anjou was exported both to England and to the Low Countries.[3]

The renewed importance of money had a profound effect on the social order in other ways. The lord was affected by it since the range of commodities he desired from the merchant or craftsman was steadily expanding. His need for cash was increasing and he began to treat his estate as a source of revenue instead of administering it himself. Hence the personal relations between lord and peasant, of protection and service based on the tenancy of land were gradually replaced by a rent contract signifying a material relationship between legal equals. For his part the peasant gradually became free to produce for export to the towns, and not merely for consumption on the estate.

This development of trade and maritime commerce gave rise to modern banking and the financier class, since it was necessary to have some means of changing foreign currencies, receiving deposits, cashing

cheques and extending credit. The financial requirements of the papacy, drawing moneys from every country both for its own purposes and in order to finance the crusades greatly stimulated such economic tendencies. The new monarchies also assisted this process when frequent wars involved an extended use of money. It was in 1339 that three merchants from Malines lent 54,000 florins on certain securities, to Edward III. for his French war. About the same time the Florentine banking house of Acciajuoli was reported to have forty-one agents in different towns, including London, Paris, Bruges and Tunis.[4] It is clear that by the end of the twelfth century the three factors[5] which Weber has defined as essential to capitalism, were operative in European economy. Merchants and bankers carried on their business for profit so that there was "a ceaseless striving after gain." Labour which was nominally free was rationally organized and profits were reinvested in the business. Already in the twelfth century Godric of Finchale had learned with great success to carry on trade by transferring goods from a low priced to a dear market and to increase the scale of his operations by regular reinvestment of the profits. It is true that an awareness of defiance of traditional Christian teaching involved in such activities, drove him in later life to retire from business and enter a monastery. Nevertheless his life was commended as a praiseworthy example to many future generations of laymen without any apparent condemnation of his business career. Sombart in his great work on 'Modern Capitalism' regards the year 1202 in which the commercial state of Venice attacked and conquered Constantinople for trade and Pisano wrote his Liber Abbaci, an arithmetical treatise rendering exact calculation possible, as the definite date when capitalism came to birth in Europe.

The fifteenth century, a period of serious religious decline, marked the heyday of medieval capitalism. Rich merchants and bankers gave liberal patronage to the arts and helped forward the Renaissance. Families like the Medicis and the Fuggers exercised powerful influence in European politics. Many towns attained positions of outstanding importance and won valuable privileges of self-government. This was particularly noticeable in northern Italy, along the Rhine and in the Low countries where towns grew up at strategic places along the main trade routes. The restless striving after gain had already begun to seek for new markets in overseas exploration, and it was in this century that renewed efforts to find a way to the mythical riches of Cathay led to the discovery of ocean routes to America, to India and the far East. Other features of modern capitalism can be observed in the formation of fifteenth century cartels among Florentine and Hanseatic merchants.[6]

This brief survey of economic conditions and developments in medieval Christendom has been a necessary preliminary to a discussion of the attitude of the great reformers to these problems. It serves to show that far reaching economic changes had taken place behind the facade of external stability and carefully regulated business morality. When the inner stresses became too acute at the beginning of the sixteenth century, the traditional moral and spiritual moulds were broken beyond repair. The attitude of scholastic theologians to these new facts of the economic situation had for a long time been

unreal. Their teaching had been originally formulated in a time of relative economic stagnation and in the last three centuries before the Reformation was hedged about and elaborated with concessions and interpretations of every kind. The basis of their teaching was the prohibition of usury and superficially its condemnation was absolute. The statement of Aristotle that "*pecunia non parit pecuniam*" was set alongside a legalistic interpretation of Luke vi. 35, "lend, hoping for nothing again and your reward shall be great."[7] Aquinas, whose philosophy is predominantly urban in outlook,[8] was chiefly concerned with the morality of economic exchange and the virtual abandonment of the traditional doctrine of usury can be seen in the assertion, "he who keeps the money of a creditor beyond the appointed date seems to injure him to the extent of the whole gain he might have made by his money."[9] The payment of interest on the loan of money was sanctioned under the fictitious devices of ground rents, partnerships and insurance for risks. The fifteenth century papacy as patron of the Renaissance and engaged in Italian power politics was deeply committed to this traffic in financial operations which were frankly capitalist. Buridanus (d.1358) a pupil of William of Ockham had sought to find some justification for this state of affairs by arguing that a morally good man who cared for the common weal and did not strive for possessions "*ultra modum et debitem ordinem,*" ought not to be hindered from growing rich since he brought great benefit to the community. The capitalist spirit and ethic was thus firmly rooted in European economy from the beginning of the twelfth century, and its development was considerably helped by the international financial transactions of the papacy. All that was lacking was the stimulus afforded by sixteenth century geographical discovery and the technical developments of applied science in the nineteenth century.

II.

The Reformation as a religious revival springing from a new understanding of the meaning of Divine Grace entered the stream of history at the point where economic capitalism and political absolutism had already established a formidable condominium. Like their medieval predecessors, the great reformers approached all questions from theological presuppositions so that it is from incidental references rather than by systematic exposition that their social teaching is to be discovered.

It is frequently stated that Luther subordinated the church to the state and was largely responsible for the sixteenth century worship of "that rare monster" the godly prince. Some go so far as to say "it is easy to see how Luther prepared the way for Hitler" and his wide divergence from Calvinist teaching is noted at this point.[10] Such judgments rest upon inadequate acquaintance with Luther's own writings and an unfortunate confusion of Luther with some of his followers. Like the writers of the New Testament, his thought was primarily unpolitical and he was faced by a similar situation to that which confronted them—the task of promoting a new form of an old religion in a hostile environment. Beginning with a clear distinction between the kingdom of God and the kingdoms of this world, Luther pointed out that Christians as such do not need a worldly government

at all. Christians will of course obey the ordinary laws of the state but having the Holy Spirit who teaches them within their hearts they will live according to the Word of God in the order of faith. " The Christian man is the most free lord of all " because he possesses the only true freedom which comes from hearing God's Word and obeying it. This inner freedom finds expression as God's Word directs in a concrete situation so that " a Christian man is the most dutiful servant of all and subject to every one."[11] However, Christians are and always will be a small minority, " scarcely one true Christian in a thousand," and Christians are still sinful people, so there is need of an external order of law. The state is a secular order alongside the church instituted by God[12] as a power of co-ercion on account of sin. This teaching is not due to some deep seated pessimism in Luther but the result of taking seriously the fact of human sinfulness. Like Thomas Hobbes, on the basis of historic experience Luther believed that unredeemed human life left to itself was " nasty, brutish and short." Without a lawful and powerful government human life would be indescribably chaotic. God had indeed showed His mercy to men in instituting the state and endowing it with a real but limited authority to save men from the worst consequences of their sin. The state can thus be regarded as a part of the fatherly action of God,[13] but the fact that it operates by means of physical force is a continual reminder that its origin is to be found in the sinful nature of man.

The aim of the state is the creation of a measure of order and the establishment of external peace and a relative justice. Indirectly, through the maintenance of peace and order the state assists the Church in its task of preaching the Gospel, and creates better conditions for the hearing and the obeying of God's Word. This is the limit of its usefulness, but up to that limit it is of God and in supporting it the Christian partially fulfils his obligation to love and serve his neighbour. Luther always maintains this clear distinction between the order of faith and the natural order of law, and shows that both Christian and non-Christian need the assistance and correction which the law can give. But this separation of grace and law does not confer an autonomy of procedure upon either order.

With most of his reforming contemporaries, Luther perceived that one of the chief sources of corruption in the church was to be found in the practice of prelates holding state offices and competing with lay lords in luxury and ostentatious display of pomp. In that way the Church was secularized and the Gospel obscured. Hence he urged that churchmen should be obliged to recognize the boundary laid down in the New Testament between church and state and should be restricted to their proper office of ministry in the church. It may be asked whether he allowed to state officials the power to order the church as they pleased in their own territory? Nowhere has Luther been so much misunderstood or misrepresented as on this point. If there is a boundary to limit the activities of churchmen there is also a boundary to limit the activities of the civil power. The duty of the magistrate is to maintain public righteousness and true religion, but it is never suggested that a magistrate may decide what is true religion. " Implicit in his teaching was the assumption that his own interpretation of God's revealed Word could not reasonably be dis-

puted."[14] Luther believed that it was the duty of the prince to put into operation the reforms which he himself or any other competent authority had planned.[15] This conception of the place of secular power in church business was shared by Rome and Geneva as well as Wittenberg, for the notion of a church as such possessing executive power apart from the secular authority was hardly known anywhere in the sixteenth century. But Luther never exalted the state over the church, and he was fully aware of the fact that most princes were men of doubtful morality. He openly derided them " as commonly the greatest fools and worse scoundrels upon earth," adding that " from the beginning of the world a prudent prince has been a rare bird and a devout one still more rare."

It is important to remember that he did manifest a profound and far reaching pacificism which seems to have been derived in part at least from medieval German mysticism and the '*Theologica Germanica*.' Under no circumstances would he sanction armed rebellion—at most he would only allow flight to another territory where a Reformed prince was ruling. As early as 1520 he wrote " I will always side with him however unjust who endures rebellion, and against him who rebels however justly." Behind this attitude we can discern three convictions—first that it was degrading to the Gospel for Christians to assert their rights. The rights were undoubtedly a personal possession, but the Christian man " should rather suffer quietly and live humbly." Hence when the peasants refused his mediation and rose in revolt, in some instances claiming Gospel sanction for their acts, Luther lost his head and urged on the authorities the suppression of a movement which was misrepresenting the Gospel. Secondly, he was profoundly convinced that force and violence could never be a real remedy for undoubted wrongs. Rebellion would be not only impious but foolish and useless. "Nothing," he wrote, " is so satisfactory to the devil as a civil commotion when the innocent suffer." Thirdly, he was convinced that the Word of God was itself powerful and needed " no man's weapons," and would ultimately triumph. " *Summa summarum* is this.[16] I will preach the Word, will declare it, will write it. Take an example from me. I opposed all the practices of the papists, but not with force. I have urged God's Word alone and . . . the papacy has been rendered more impotent than any prince or emperor has ever succeeded in making it. I have done nothing; the Word everything. If I had so wished I might have deluged Germany with blood; yea, I might have started such a game at Worms that the Emperor himself would not have been secure. I have only let the Word act. Had I done otherwise, I would only have done the devil's work for him."

At the same time it should be noted that Luther allowed passive resistance if the prince sought to take away the Word from you or to compel you to do wrong or participate in an unjust war. He never identified the law of the prince with the law of God which all must obey. The submission which he taught was common to the practice and teaching of others as widely sundered as the lawyers of Bologna or Bishop Stephen Gardiner of Winchester. The real cause of princely absolutism in Germany was the reception, early in the sixteenth century of the Roman Civil Law (*Corpus Juris Civilis*) as the common law of

Germany, in the foundation of the Imperial Court of Justice which with its fundamental postulate " that the people has invested the prince with the whole of its own authority and power " and therefore " the prince's decision has the force of law " speeded up the development of the absolutist tendency already visible in the fourteenth century.[17]

The differences between Luther and Calvin on the subject of state authority were neither great nor important in themselves. The very different circumstances in which each worked produced different results. Like Luther, Calvin held to the two orders of life, one under the Word and the other under a civil ruler. The primary function of the state was to establish and maintain an order of society in which the church could exist and do its necessary work. " It is to foster and maintain the worship of God, to defend the condition of the church . . . its object is that no idolatry, no blasphemy against God, no calumnies against His truth nor other offences to religion should break out or be disseminated amongst the people ; that the public quiet be not disturbed, that every man's property be kept secure."[18] On the other hand no minister was to hold secular office. Where Calvin differed most widely from Luther was in his conception of discipline. Luther believed in the inner freedom of the man who lived by God's Word which put him on a moral level above the standards required by the state, but Calvin found a more definite place for law in the life of the Christian. Released from the control of the confessional men needed some new method of public supervision of morals. In Geneva and in Scotland the organs of the state were pressed into the service of the Christian moral ideal. Idolaters, swearers, blasphemers and cheats came under the discipline of the Consistory and the Kirk Session. The spirit and purpose of this discipline was well defined by John Knox in his interview with Mary Stuart when he said " God forbid that I should grasp at the exercise of power or set subjects free to do exactly as they like. My one aim is that Prince and People alike should obey God."[19] This quotation also serves to illustrate the Calvinist emphasis on obedience to the Will of God in all life. The primary task of declaring God's will fell to the ministers of God's Word, and the resolute determination to keep the power of the state within its due and proper confines made the Church at times almost " the monitress of the state, teaching it its purpose, advising it concerning its way."[20] Thus while Luther was more concerned to deliver the Church from its late medieval secularization, Calvin at times approached the spirit of mastery of the state characteristic of the Hildebrandine papacy.

III.

Turning to consider economics and the state of society in general there is again in the great reformers a lack of systematic exposition and a traditional outlook. As Tawnay admits " the mark of nearly all this body of teaching, is its conservatism."[21] Luther's fundamental conception of the Christian life was freedom in obedience to the Word so that in place of the medieval contrast between the way of perfection exemplified by the religious and the way of ordinary men in secular occupations, he drew the contrast between those who lived by the

Word and those who lived under the burden of law. " Canon Law is the work of the devil and must be destroyed root and branch," and it was in this spirit that he had thrown a copy of it into the flames with the papal bull of condemnation.[22]

The idea of vocation was thus no longer confined to the monastic life but brought into everyday Christian life. Again and again he asserted that the common Christian life is the only true Christian life.[23] The Gospel was thus seen to command the common service of the community in the practical duties of life. Thus the highest spiritual places were open to all whatever their occupation and the notion of a spiritual aristocracy abolished.

Detailed examination of the economic teaching of Luther shows that his approach was typical of the peasant outlook—vigorous in denunciation but unsystematic in teaching. It is in the document entitled " To the Christian Nobility of the German Nation " composed in 1520 that Luther came nearest to setting out a programme of social reform and educational policy. Commerce was declared unchristian and detrimental to the common weal in draining Germany of its gold and in the raising of prices. " The merchants grow rich by what is sheer trickery." He considered " it were much more godly to encourage agriculture and lessen commerce." The bitterest attacks on the pope and on highly placed ecclesiastics were reserved for their financial exploitations. He described the papacy " as the see of robbers, the head and supreme protector of all thieves."[24] For the banking activities of the Fuggers he had no words hard enough. " It is time to put a bit into the mouth of the holy company of the Fuggers." " Is it possible " he asks " that in one man's lifetime such great wealth should be collected together, if all were done rightly and according to God's will? I am not skilled in accounts, but I do not understand how it is possible for 100 guilders to gain 20 in a year and that not out of the soil. . ."[25] In the same pamphlet he urges Christian rulers to pass laws against extravagant dress and too much eating and drinking. In the Greater Catechism expounding the commandment " Thou shalt not steal ", he attacked those who took advantage of others at the market. In a tract published in 1524, he attacked usury with considerable bitterness and in 1539 towards the end of his life, he raised his voice, not for the first time, against those who made a corner in corn and starved the people. In pulpit and in pamphlet he thundered against the taking of anything above a reasonable price and constantly urged the duty of the preacher to stand up for the right. "Luther was the living and most active conscience of the princes, the Christian teacher of the statesmen of his time."[26] He never hestitated to speak out against social abuses and to defend the poor.

When we turn to Calvin we find the same conception of a vocation in the world which was conditioned by the discipline or what Tawnay has so aptly called " the nerves of religion."[27] The Christian was to be distinguished by a certain strenuousness of living, a heroic endeavour to glorify God in all things so that the due balance was to be maintained between taking a moderate and an immoderate pleasure in material things. Earthly blessings were trusts for which we must give account. In bearing poverty there must be patience, in time of abundance,

moderation. Life was regulated by one's calling so that each man had his station in life and "' no one may presume to overstep his proper limits or be driven about at random."[28] Excessive austerity was denounced and the asceticism commended was not for the purpose of increasing capital but for greater efficiency in personal service and the abolition of all unworthy ostentation or extravagance.

In 1545 Calvin was approached by a correspondent seeking information on the subject of usury. His devout acceptance of the facts of life led him to begin his reply by saying that he would deal with " things in themselves and not words." Hence he repudiated the Scholastic concessions and refinements. There was no clear testimony of scripture to assert that usury was altogether to be condemned. Scriptural condemnations were directed against extortions and frauds. Next he rejected the Aristotelian watchword *pecunia non parit pecuniam*. " What about the dwelling from the hiring of which I receive payment? Is money really born of the roofs and walls? He who asks a loan of me does not think to have it by him unoccupied after he has received it from me." In the light of these facts Calvin thought the question should be judged by the rule of equity. It was ridiculous to prefer on moral grounds, buying a rent-charge to granting a loan to a farmer for which usury was taken. Certain exceptions or modifications were, however, added. The needy should not be charged for a loan nor should greater security than he could honestly afford be exacted from the borrower. The lender should not take payment unless the borrower had made a gain at least equal to or greater than the amount originally promised to the lender. In these ways his teaching was not only direct and intelligible but better adapted to changed and changing economic conditions.

It is clear from this evidence that the Reformers were not conscious innovators in their social and economic teaching. But they did bring vocation out of the cloister into the market place, and viewing it as a life of personal obedience to the will of God they sought to bring all parts of life under the control of the Gospel. This emphasis has been of lasting value and is as important to-day as it became in the sixteenth century. In other ways the great reformers revived the critical and prophetic function of the church in the world so that the destiny of evangelical Christianity is not irrevocably linked with the fate of our present civilization.

1 The Unquenchable Light : K. S. Latourette, p.60.
2 The Medieval Wool Trade in England : E. Power, p.1.
3 Cambridge Economic History, Vol I., pp. 493-496.
4 The Rise of Economic Individualism : H. M. Robertson, p.40.
5 In his book, The Protestant Ethic and the Spirit of Capitalism, E.T. 1930.
6 The Legacy of the Middle Ages : ed. C. G. Crump and E. F. Jacob, p.449.
7 The Divine Imperative : E. Brunner, pp. 673-4.
8 Political Thought in the European Tradition : J. P. Mayer, pp.92-4.
9 Summa ii.ii, questio 62, art. 4.
10 Religion and the Rise of Capitalism : R. H. Tawnay, pp.102-3.
11 Concerning Christian Liberty : printed in Wace and Bucheim ' The Primary Works of Luther,' p.256.
12 Luther and the Reformation : J. Mackinnon, Vol. III. pp.282-6.
13 The Church and the Modern State : Nils Ehrenström, p.153.
14 Social and Political Ideas of the Renaissance and the Reformation : ed. F. J. C. Hearnshaw, p.184.

[15] See the 'Appeal to the German Nobility' in Wace and Bucheim, pp. 175-179, 190. Mackinnon, op. cit. III., pp.171-173.
[16] A Sermon quoted in Mackinnon, Vol. III., p.91.
[17] Edouard Meynial in the Legacy of the Middle Ages, p.385.
[18] Inst. iv. xx. 2.
[19] The Social Teaching of the Christian Churches : E. Troeltsch, Vol II., p.634.
[20] Calvinism : A Dakin, p.233.
[21] Tawnay, op. cit., p.87.
[22] Wace and Bucheim, op.cit., p.287. Mackinnon, op. cit., Vol. III., p.283, Vol. IV., p.164.
[23] Mackinnon op. cit., Vol. III., p.27.
[24] Wace and Bucheim, p.74, p.181.
[25] Wace and Bucheim, pp. 240-1.
[26] C. G. Schweitzer in Theology, Vol. XLVI, p.200, (Sept. 1943).
[27] Tawnay, op. cit., p.114.
[28] Inst. iii. x. 6.