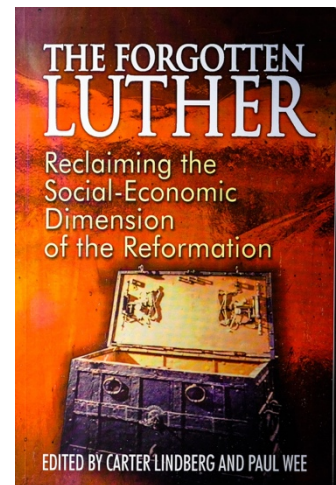




# BREAD and JUSTICE

This Spring 2017 issue of *Bread and Justice* focuses on the 500<sup>th</sup> anniversary of Martin Luther's posting of his 95 Theses on the door of the Castle Church in Wittenberg Germany on October 31<sup>st</sup> 1517, which would begin the Protestant Reformation. The central theses condemned the excesses and corruption of the Roman Catholic Church, especially the papal practice of asking payment, called "indulgences", for the forgiveness of sins and time off one's soul in purgatory.

To commemorate the anniversary, Carter Lindberg, Professor Emeritus of Church History at Boston University School of Theology, and Paul Wee, an ELCA pastor and former International Theological Director of the Luther Center in Wittenberg, Germany, edited *The Forgotten Luther: Reclaiming the Social-Economic Dimension of the Reformation*, a compilation of the lectures given by five Lutheran theologians and scholars at the *Forgotten Luther Symposium* in November 2015. Central to both the symposium and the book, is the assertion that, while it is true that Martin Luther was passionate about his opposition to the buying and selling of indulgences, it was not just the market for indulgences that drew Luther's ire. Much of Luther's writings contained condemnations of how markets generally operate unfairly for the poor. Since this wider body of work criticizing the operations of economic markets has been largely ignored by the modern Lutheran Church and others, the symposium and the companion book are entitled *The Forgotten Luther*. The last chapter of the book is not a lecture given at the symposium. Written by Ryan Cumming, program director for hunger education with ELCA World Hunger, it provides an interpretative summary of the book.



In this issue we first give a very brief summary of all the chapters in *The Forgotten Luther*, basically using the authors' own words. Together the chapters give an overview of what it is in Luther's writings that constitutes his economic legacy. We obtain insights into: the importance of Luther's initiation of a Common Chest to help the poor; the role of greed in motivating economic behavior; an understanding of how loving one's neighbor extends to economic life; what it is in the Ten Commandments that protects the rights of the poor, and how the ideas of charity and justice can clash as well as overlap. Then we add to the discussion the missing understanding provided by modern economics that qualifies, but does not negate the Luther legacy.

*The Forgotten Luther: Reclaiming the Social-Economic Dimension of the Reformation.*

***The Forgotten Luther:  
Reclaiming the Social-Economic Dimension of the Reformation***  
Carter Lindberg and Paul Wee, ed. Minneapolis: Lutheran University Press, 2016.

**Introduction:**

*Paul Wee, Ph.D.—ELCA pastor and former International Theological Director of the Luther Center in Wittenberg, Germany,  
Conrad Braaten—ELCA pastor and the initiator of the Forgotten Luther project.*



The story of this volume began when some members of Lutheran congregations experienced the painful truth that they could no longer adequately feed and care for their families, and others who were not experiencing the effects of poverty themselves were asking why so many in our society were being forced to suffer the insecurities arising from declining income. They also asked another question: How does such income disparity mesh with the biblical call to share the wealth of God’s creation with equity? Aware of the successful work of the ELCA and other ministries, they concluded that they needed to address not simply the **effects of hunger and poverty** (through for example, food distribution programs), but also the systematic factors that **cause and perpetuate hunger and poverty**.

Martin Luther has committed such a great deal of theological energy and passion to this issue: “The poor are defrauded every day and new burdens and higher prices are imposed. They all misuse the market in their own arbitrary, defiant, arrogant way, as if it were their right and privilege to sell their goods as high as they please without criticism.” Because this significant aspect of the Reformer’s thought and activity has been, in the view of the contributors, largely neglected in Christian education, they wrote this book on the “Forgotten Luther.”

**Luther and the Common Chest:**

*Carter Lindberg, Ph.D.—Professor Emeritus of Church History, Boston University Scholl of Theology*

- Luther’s teaching seems to point to a realization that an “imitation of Christ” theology that idealized poverty as the ideal Christian state and viewed alms as the means to purchase paradise supported a profit economy that rationalized itself with charity.
- Hence, if alms giving atones for sin and delivers from death (Ecclesiasticus, Tobit), and faith is formed by charity, there is no reason to address the systematic injustice of poverty.

But in reality Luther’s analysis of poverty and his theology led him beyond remedial philanthropy to address the social and political roots of poverty.

- The forgotten Luther is the Luther who initiated the reform of social welfare that eventually led to the welfare states of Germany and the Nordic countries.



Common Chest on display in Wittenberg at Luther Center

- The major step influenced by Luther was the Wittenberg Order of January 1522 that is known as the *Common Chest* because a chest for the weekly collection and disbursement of funds was set up (for education, poor orphans, loans, dowries, etc.) This was to be funded by expropriated ecclesiastical endowments, taxes, gifts and wills.
- The only criterion for distribution of loans or outright gifts was to be the need of the recipient.
- The Wittenberg Order prohibited begging. This was because Luther said that “every city should support its own poor”. It is better to help a man so that he does not need to become a beggar as to give alms to a man who has already become a beggar.
- Luther quotes John 12: *The poor you always have with you* and adds “just as you have all other evils. Since these evils are always in evidence, they are always opposed.”

### **Greed is an Unbelieving Scoundrel:**

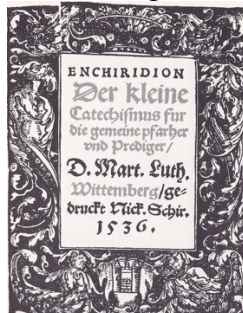
*Samuel Torvend, Ph.D.—holds the University Chair in Lutheran Studies at Pacific Lutheran University*

The teaching on justification by grace is a grace that is received in utter and *absolute passivity*.

- One wonders whether if such an overwhelming stress on the posture and passivity of forgiveness as the preeminent gift of the Gospel engenders a highly individualistic case to faith and a passive posture toward the world.
- Luther claimed that humans are profoundly turned inward by sin, such that the individual recognizes only the self as the primary subject in the world. Greed is this inward looking: “As long as I have my profit and satisfy my greed, of what concern is it to me if it injures my neighbor in ten ways at once?”

Luther did not consider any social or professional class greedier than others. There are many plagued by greed: day laborers, workers, servants, artisans, burgers, butchers, shoemakers, farmers, tailors, beer makers, owners of trading monopolies, church leaders, magistrates and princes.

- For Luther, greed is a form of idolatry, of failing to believe in God. Those who trust and worship the little god of self will pay scant attention to the commands of God which counsel Christians to help and support one’s neighbors in all of life’s needs.
- Luther linked greed with the commandment that forbids theft, for in it “God has commanded us not to rob or pilfer our neighbor’s possessions.”



## The Subversive Luther, Four Subversive Claims:

*Cynthia Moe-Lobeda, Ph.D.—Lutheran ethicist and Professor of Theological and Social Ethics at Pacific Lutheran Theological Seminary*

### 1. There are two kinds of righteousness.

Luther rattled the world with his radical claim that God, rather than human work, makes us righteous. But, unlike later Lutherans, Luther also insisted as a “fruit and consequence” of this first gift, we are placed in a radical different relationship with people by the “second kind of righteousness;” that good works that serve the wellbeing of the neighbor are a vital part of life for people who are justified by Christ. “Faith is followed by works as a body is followed by its shadow.” The relevant works are to love one’s neighbor as oneself.



### 2. Neighbor love as guide for economic life.

The norm of neighbor-love pertains to every aspect of life including economic life. Christians must refuse to charge what the market will bear if it jeopardizes the well-being of the poor. Luther established norms for everyday economic life that prioritized meeting human needs over maximizing profit as the aim of economic life

### 3. Christ lives within and amongst us.

The moral power not to exploit others in our economic lives comes from Christ dwelling within and gradually transforming the community of believers.

### 4. Obey and disobey ruling authorities.

Luther considered rebellion against civil authority to be evil, for this attacks the divinely established head and interferes with the divinely ordained function of rulers. Notable therefore is Luther’s astonishing exception to this norm of obedience, when they demand ways of life that betray allegiance to God, including God’s call to embody neighborly love.

## An Economic Reading of Martin Luther’s Catechisms in Long Context:

*Jon Pahl, Ph.D.—Peter Paul and Elizabeth Hagan Professor in the History of Christianity at the Lutheran Theological Seminary at Philadelphia*

Economics is implicit throughout Luther’s Catechisms, in both large and small Catechisms. Luther covered the Ten Commandments first (the Law) followed by the Creed (the Gospel). We focus just on the commandments.

**First Commandment:** *You are to have no other gods.* What is this? We are to fear, love and trust God above all things.



- There are some who think that they have God and everything they need when they have money and property; they trust in them. They too have a god – Mammon by name. This is economic idolatry.

**Second Commandment:** *You are to not to misuse the name of your God.* What is this? We are to fear and love God, so that we do not curse, swear, practice magic, lie, or deceive using God’s name.

- Misuse of the divine name occurs first of all in business affairs involving money and property. After all, gratitude and trust is the foundation of every contract, cooperative effort and policy.

**Fifth Commandment:** *You are not to kill.* What is this? We are to fear and love God, so that we neither endanger nor harm the lives of our neighbors, but instead help and support them in all life’s needs.

- “If you send a naked person away when you could clothe him, you have let him freeze to death. If you see anyone who is suffering from hunger and do not feed her, you have let her starve”, says Luther.

**Seventh Commandment:** *You are not to steal.* What is this? We are to fear and love God, so that we neither take our neighbor’s money or property, nor acquire them by using shoddy merchandise or crooked deals.

- “Thievery is the most common craft and the largest guild on earth”, says Luther.

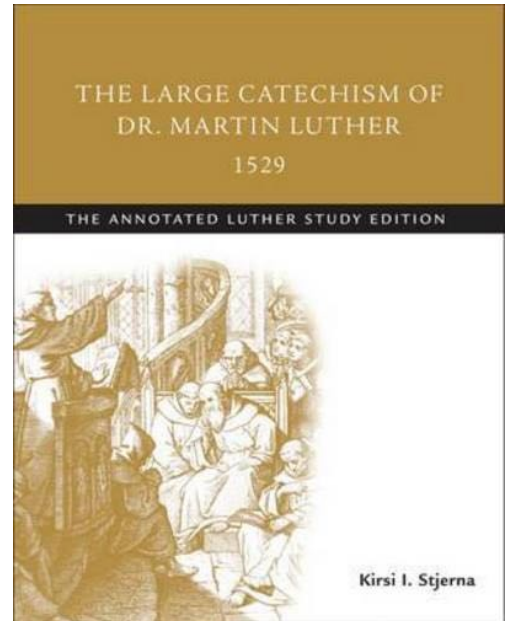
### **Luther, Forgotten, but not Gone:**

**Tim Huffman, Ph.D.**—retired John H.F. Kuder Professor of Christian Mission at Trinity Lutheran Seminary

From the very beginning of his life, Martin Luther was dealing with economic realities. The operations of the Fuggers Bank probably played a large part in forming Luther’s views of the workings of market forces.

Luther was the son of a rough-hewn miner who through arduous work and business deals managed to gain and run a small business mining and smelting copper. His father’s work provided daily lessons for the young Martin of that important industry in which the small miners and the smelters were pushed around by the powerful forces of investment banking as well as by the church and government authorities.

By the time of the Ninety-Five Thesis in 1517, Luther was aware that the church itself openly flouted the biblical and canonical prohibitions of usury. Luther told clergy to withhold the sacraments from a usurer unless he repents for he is damned life a thief, robber and murderer (p47).



St. Peter's was being built in Rome on money borrowed from the Fugger banking concern of Augsburg, which in turn receive annual plenary indulgencies granted for the sin of lending at interest to the Vatican. Not all the money for indulgences went to Rome. Half went to Rome; the other half went to Albrecht of Brandenburg for repayment of a huge loan and interest to the Fuggers Bank used to finance Albrecht's buying of church positions that included becoming the Archbishop of Mainz.



"Theses Doors" in Wittenberg commemorating Luther's 95 Theses

So in addition to his theological objections to indulgences, Luther was indignant that the indulgent sales were taking money from simple German believers to repay the Fuggers for bribes and usurious loans. The Fuggers became rich from mining interests and monopolies, not least a near monopoly in the distribution of copper, which had to affect the Luther family and the German copper miners and smelters.

**A New Vision, Faith is a Lens:**  
**Ryan Cumming, Ph.D—Program Director of Hunger Education for ELCA World Hunger**

**How one views the poor depends on how one sees the poor. The point is that if we see them as lazy then we would tend not to help them; while if we see them as deserving then one would support actions helping the poor.**

*Jesus went on with his disciples to the villages of Caesarea Phillipi; and on his way he asked his disciples, "Who do people say that I am? And they answered him, "John the Baptist; and others, Elijah; and still others, one of the prophets," He asked them, "But who do you say that I am?" Peter answered him, "You are the Christ" (Mark 8:27-29).*

In all three of the synoptic gospels, and in all three versions, the episode is permeated with allusions between faith and perception. In case the readers of the gospels missed the point, Mark makes the importance of perception, i.e., "sight", obvious by including Jesus' healing of a blind man in Bethsaida:

*He took the blind man by the hand and led him out of the village: and when he had put saliva on his eyes and laid his hand on him, he asked him, "Can you see anything?" And the man looked up and said, "I can see people, but they look like trees walking." Then Jesus laid his hands on his eyes again; and he looked intently and his sight was restored, and he saw everything clearly (Mark 8: 23-25).*

The point here is that "right" faith begets "right sight". Faith is not just a matter of believing but of perceiving. Perception is crucial to action. Faith is a lens through which the disciples see Christ and through which they – and we – see the world. To have faith that is well founded is to have clear sight.

**The history of the US's welfare programs reflects the shifting perception of people from seeing the poor as deserving and needing help to viewing them as undeserving and not needing help.**

- Between the 1960s and 1980s there was an unconditional war on poverty and numerous initiatives were set up, including Medicare, Medicaid, a permanent establishment of the food stamp program and the Head Start Program. (A *Common Chest* was established.) But, between 1985 and 1997 the percentage of those who agreed that the government had a responsibility to provide for the poor shifted slightly downward.
- While most American attitudes did not change much from the 1930s to 1980s, there was one exception. A growing percentage of Americans believe that welfare recipients [those receiving cash transfers like Aid to Families with Dependent Children] are to blame for their poverty. It could be that this change in perception laid the groundwork for the dismantling of welfare under Presidents Reagan and Clinton. Gone were the images of the deserving poor, to be replaced with images of “welfare queens” and “deadbeat dads”. So how Americans viewed people in poverty shaped what they saw as just and fair policies. In 1996 President Clinton abolished welfare and replaced it with the severely limited Temporary Assistance to Needy families.

**The Lutheran lens is the crucial difference between ministry that *responds* to problems and ministry that *solves* problems. Responding to problems is carrying out charity; solving problems is achieving justice. Worship and justice are connected for Lutherans.**

- Solving the problem of poverty involves addressing the “root causes” of hunger. However, there is often not just one cause, but a myriad of interconnected causes, a “root ball”.
- The vulnerability that leads someone to the door of a food pantry very rarely has one cause. More typically it involves multiple causes; Mental illness *and* unemployment, low wages *and* high rent.
- Relief remains the most prominent response of Lutherans to hunger and poverty, but it also remains perhaps the most vulnerable to a failing vision that misses the tangled systems that underlie hunger and poverty.
- Relief ministries (charity) only meet immediate needs and do not address root causes. Charity could be “toxic” if it deprives needy people of their dignity.
- Relief can allow injustice to continue.
- Charity can also be toxic when well-intentioned action is divorced from well-formed perception (understanding why there is poverty in the community, i.e., why people are seeking relief).
- Addressing the root causes of poverty is what seeking for justice entails.
- The Lutheran tradition is that worship and service are intimately connected.



- The consistent witness in Scripture is that the only authentic worship is worship that is done by a community that authentically loves and serves the neighbor with justice.
- So without justice there is no worship. [Micah 6:6-8. Amos 5: 21-23.]
- The church is most fully “church” when there are both a common chest and a common meal.

### Conclusions:

- One of the benefits of the chapters in this book is reminding Lutherans of the Luther who throughout his life excoriated an unregulated profit economy and created social progress.
- The aim is to inspire a commitment to both charity and justice.
- One needs to constantly be aware of “structural injustice,” where economic opportunities are open or closed in different ways to different people.

## The Forgotten Economics

**Robert J. Brent, Ph.D.**—*Professor of Economics at Fordham University and co-chair of the MNYS World Hunger Committee*

Markets are not inherently “bad”. They focus on efficiency. But they ignore equity. The government can allow for equity. This provides a synthesis of modern economics with Luther’s legacy.

### Markets and efficiency

- Profits are neither good nor bad. One can become a billionaire by inventing a cure for cancer. Or one can become a billionaire by selling child pornography.
- It is up to society to set the rules and decide what activities are allowed and what activities should be banned.
- If the activities are allowed then profits are the reward for satisfying legitimate consumer preferences.
- Competitive markets can maximize consumer satisfaction and in this way are called efficient.
- When markets are not competitive, regulation may be necessary to restore competition and hence secure efficiency.
- Even competitive markets can fail to be efficient if there are effects on others that are not priced (like alcohol leading to drunken driving). [These are called “externalities”.]
- Governments can reduce these inefficiencies by taxation (which raises the prices of alcohol and cigarettes). Not all price rises are undesirable.

### Markets and equity

Markets are not designed for equity as the poor have low purchasing power. But, intervening in markets to achieve equity usually does not work (help the poor).

High prices are often needed to remedy shortages.

- High prices are a sign that profits can be made.



- New firms who are attracted by the profits come in and their production removes the shortages, which lowers the prices automatically without government involvement.

Setting price ceilings often doesn't help. For example, consider rent control.

- Rent control may help a large family who is currently needy and cannot afford high rents.
- But, when the children leave, they may no longer be needy. The residents are reluctant to move out if the rents continue to be low.
- With low rents, new housing is discouraged, and repairs do not get done.

Setting price floors often doesn't help. For example, consider minimum wage laws.

- Few of the workers affected by minimum wages are in poverty.
- Higher wages usually leads to greater unemployment.
- Even when there is no unemployment, firms substitute highly skilled, productive workers for poor, low-skilled workers.

### **The role of usury**

Luther was against usury. But there is a role for interest rates provided that they are not set too high for any reason.

- Interest (usury) is the reward for waiting. No interest, no saving. No saving, no investment. No investment, no economic prosperity.
- So usury is not a sin, even though charging exorbitant interest rates may be a sin.
- To evaluate public policies the social discount (interest) rate should be around 1 – 3%, which is not an exorbitant rate. But note, the World Bank has a 10% discount rate and the Inter-American Development Bank has a 12% discount rate.
- The problem of adherence to Christian doctrine also plagued Fugger's Bank conscience at the time of Luther as Christians had been prohibited from charging interest.
- So Fugger loans were usually contracted with an additional payment to be made for "trouble, danger, and expense". In this underhand way they circumvented the prohibition on interest.

### **The role of government**

Luther understood that there was a need for a government to supplement the role of markets for our daily life.

- Martin Luther in the Large Catechism explains what is meant in The Fourth Petition of the Lord's Prayer when we say: *Give us this day our daily bread*. "For when you mention and pray for daily bread, you pray for everything that is necessary in order to have and enjoy daily bread and, on the other hand, against everything which interferes with it."
- Luther adds: "For our life it is not only necessary that our body have food and covering and other necessities, but also that we spend our days in peace and quiet among the people with whom we live." We need "civil relation and government. For where these two things are hindered [intercepted and disturbed] that they do not prosper as they ought, the necessities of life also are impeded, so that ultimately life cannot be maintained."
- Luther concludes: "For though we have received of God all good things in abundance, we are not able to retain any of them or use them in security and happiness, if He did not give us a permanent and peaceful government. For where there are dissension, strife, and war, there the daily bread is already taken away, or at least checked."

**A suggested synthesis of Luther's concerns with the principles of modern economics.**

Once we have, concerning the market:

- Set the rules about what economic behavior is acceptable,
- Provided regulations and enforcement to ensure that competition is preserved,
- Set taxes to correct externalities and raise revenues, and
- Provided goods that the market fails to produce (such as National Security),

we should allow the remaining markets to be run without too much direct interference. This allows for some degree of efficiency (consumer preferences to be satisfied).

However, this ignores equity. So we need in addition a government. This is necessary to provide Luther's common chest, a support system consisting of:

- In-kind services (such as the Supplemental Food Assistance Program, Medicare and Medicaid) and
- Cash transfers (such as Social Security and the Earned Income Tax Credit).

In this way we let markets do what they do best, yet provide a safety net to help the poor when they are excluded from the markets.

**Keep in touch!**

The [Hunger Committee](#) would like to keep in touch with you! Let us know how we can help you raise awareness of hunger issues in your congregation. We would also like to hear about what your congregation does to address hunger locally and globally so we can share your ideas with others. Also, we would like the name of one person from your congregation to serve as a liaison between your congregation and the Hunger Committee. There are no meetings to attend! We just want to want to share hunger-related information with you to pass on to your congregation. If you are interested in serving in this capacity, please contact us. We can be reached at [mnysworldhunger@optonline.net](mailto:mnysworldhunger@optonline.net). We look forward to hearing from you.

**Hunger Committee:**

Synod Dcn. Karen Nurmi, Co-chair, Dr. Robert Brent, Co-chair, Pr Rosalind Brathwaite, Pr. Perucy Butiku--Synod Staff, Pr Rev. James O'Hanlon, CPT Anthony Stephens, Ph.D., Pr James Sudbrock. Mrs. Eleanore Sudbrock, Synod Dcn. Richard Thyden, Ms Abigail Triebel, The Rev. Alex Walbrodt

**SAVE the DATE!!! September 30, 2017 from 10 a.m. to 3:30 p.m.**

*The MNYS Hunger Committee invites you to attend a workshop:*

***Sowing Seeds, Reaping the Harvest, Sharing our Bread***

***Learn*** about hunger issues. ***Find*** out about resources and ideas to engage your congregation. ***Hear*** how your gifts are used for the work of ELCA World Hunger.

**Gustavus Adolphus Lutheran Church**  
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