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THEOLOGY, LIFE, AND WORK:
Revisiting the Twentieth-Century Conversation on the Protestant Work Ethic

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For the western world in general and the U.S. in particular, the twentieth century proved quite a crucible for the concept of *applied theology*—a crucible subjecting divergent theologies to the test of time. Modernists seemed to confine God to a petri dish for objective analysis, while fundamentalists locked down the undeniable, non-negotiable propositional truths about God. The existentialists were determined to intensify encounters with God, while liberation theologians, for their part, were actively insisting that God was empowering (liberating) the poor and oppressed.

Even those who presumably had no stake in a particular theology made it a point to keep God in the conversation. For some, the question was something like "Where was God in the Holocaust?" For others, such as philosophers Friedrich Nietzsche and Bertrand Russell, the question was answered, "God is dead. God remains dead. And we have killed him."[1] In each of these theologies (even the nihilists' anti-theology), the crisis in question was essentially one of *applied theology*: How does God relate to life in this world? While computer technology, space travel, and nuclear fusion were all the rage in various decades of the twentieth century, a few age-old concepts actually shaped the course of human events—human life, death, God. The course of human events in the twentieth century might best be likened in psychological terms either to bipolar disorder or schizophrenia. It was the century of life. It was the century of death. Where was God?

The twentieth century is purported by many to be the bloodiest

[1]Friedrich Nietzsche, *The Gay Science,* 2nd ed. (Leipzig: E. W. Fritzsch, 1887), 181.

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on human record as revolutions, genocides, ethnic cleansings, and terrorist plots created an insufferable display of human carnage. But the twentieth century also produced the greatest liberation from poverty in the history of the world.[2] As the Institute for Research on Poverty declared, "The average level of well-being has risen and the poverty rate has declined."[3] In fact, poverty rates in the U.S. "exhibited a long-run downward trend from about 60-70 percent in the earlier years of the century to the 12-14 percent range" by the close of the century.[4] Life and health triumphed around the world. And yet death and oppression raged. How might God be involved in such a strange array of theologies and outcomes? Life. Death. God. Here is the work of applied theology. The remainder of this essay will focus specific attention on the more positive twentieth-century conversation regarding life, work, and economic flourishing. Does following God's way lead to a prosperous life? This question was part of a critical conversation spanning the twentieth century.

Some Christians are uncomfortable with the notion that increased prosperity is healthy or that increased prosperity decreases poverty. Nevertheless, the twentieth century sustained a prolonged conversation on precisely this point. What role did Christian theology play in producing Western prosperity? Christians and non-Christians alike noticed both that increased wealth decreased poverty and that the increase in wealth production in the West germinated from a work ethic endemic to Christian theology. In other words, many scholars are convinced that prosperity and its concomitant elimination of poverty are rooted in *applied theology*. For example, John Chamberlain, a prolific writer who at various times in the twentieth century held editorial positions at *The New York Times*, *Life*, *Fortune*, *The Wall Street Journal*, and *National Review*, concluded in his book *The Roots of Capitalism* that capitalism is not "Christian in and by

[2]A number of Christian organizations research and publish figures demonstrating this fact, among them are The Chalmers Center, the Oikonomia Network, and the Acton Institute. Other resources include John Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth* (Grand Rapids: Eerdmans, 2002); and Dinesh D'Souza, *The Virtue of Prosperity: Finding Values in an Age of Techno-Affluence* (New York: The Free Press, 2000).

[3]Robert Plotnick et al., "The Twentieth Century Record of Inequality and Poverty in the United States," *Institute for Research on Poverty Discussion Paper,* no. 1166–98 (July 1998): 2.

[4]Plotnick et al., "The Twentieth Century Record," abstract. While noting the diminishing of material poverty, some authors have shown that increased wealth actually led to decreased well-being. For one example, see Brian Fikkert and Kelly M. Kapic, *Becoming Whole: Why the Opposite of Poverty Isn't the American Dream* (Chicago: Moody, 2019).

itself; it is merely to say that capitalism is a material by-product of the Mosaic law."[5] In other words, biblical theology worked out over time produced a Western economic system which decreased poverty and increased prosperity. Alvin Schmidt explains it this way: "Capitalism is a by-product of Christianity's value of freedom applied to economic life and activities."[6] Capitalism was generated by the Christian view of God being worked out in life. The success of capitalism led to an overall increase in prosperity where it was implemented.

I. THE PROTESTANT WORK ETHIC

Of course, capitalism is not the same as a work ethic. The theological truths which shaped the way Christians engaged the world (especially at work) consolidated into the phrase the *Protestant work ethic* as a result of the sociological studies generated by Max Weber. Weber's most influential work, *The Protestant Ethic and the Spirit of Capitalism*,[7] provided the framework for much of the twentieth-century discussion. Indeed, at least a portion of the twentieth-century conversation featured a wrestling match among Christians about whether the term should simply be the *Christian work ethic*, highlighting the question, "What exactly was the role of the Protestant Reformation in all of this?" By the end of the century, neither religious appellation was any longer in view. When these truths were discussed, they were discussed simply as a *work ethic*. Reference to *Protestantism* and to *Christianity* dissipated over the nine decades following Weber's publication. Still, Weber's thesis demanded an extended conversation on the relation between God's people, work, and prosperity.

As will become evident further into the essay, Weber's thesis is not without its problems. Yet Weber's thesis is significant in this article for two distinct purposes. First, Weber's thesis—and nomenclature—governed the twentieth-century discussion concerning a Protestant/Christian work ethic. Second, Weber's thesis affirmed the reality of applied theology—demonstrating that the relationship

[5]John Chamberlain, *The Roots of Capitalism, 2*nd ed. (Indianapolis: Liberty Fund, 1977), 72–73, as quoted in Alvin J. Schmidt, How Christianity Changed the World (Grand Rapids: Zondervan, 2004), 207.

[6]Schmidt, *How Christianity Changed the World,* 207.

[7]Max Weber, *The Protestant Ethic and the Spirit of Capitalism* (ed. Richard Swedberg; New York: Norton, 2009).

between God and his covenant people works itself out through the daily lives of teachers, contractors, plumbers, electricians, pastors, and CEO's. With Weber's thesis in mind, we need to step back to the theology of the Protestant Reformation, particularly as it was represented by Martin Luther and John Calvin. This reconsideration of the Reformation should clarify what Weber meant by the term *Protestant*. As we shall see, diversity exists between Luther and Calvin on the question of work, so *Protestant* may not be the best descriptor. Following that clarification of terms, we can better assess how (and whether) the twentieth century was shaped by Protestants at work.

II. LUTHER AND THE PROTESTANT REFORMATION

Martin Luther triggered a theological earthquake by posting his 95 theses. Assuming he actually used a mallet and nail to tack his concerns to the church door in Wittenberg, each strike to the nail reverberated as a shockwave across Christendom. With seemingly little warning, a seismic shift was under way. Luther himself was transformed from an obscure Augustinian monk with ideas about indulgences to the central firebrand of the Protestant Reformation. The aftershocks of reform emanated relentlessly from their epicenter at Wittenberg. Christianity, indeed the world, would never be the same.

The Reformation was not *merely* doctrinal or ecclesiological. Doctrine in the days of Luther was linked to an existential urgency we may have forgotten. In their recent book, *Calvin and Commerce*, David Hall and Matthew Burton note that Christian liberty in life and work was "a 'proper appendix to justification,' which is to say that even as one is justified by God alone, so one experiences liberty only as a consequence of following God alone."[8] Luther's doctrine of justification was less "ivory tower" and more "cobbler and shopsmith." The Reformation altered more than the gospel paradigm, because altering the gospel necessarily altered daily life. To put it another way, *Semper Reformanda* transformed the church *and* the world, renovating even the mundane life of Christians at work. Consequently, one of the tectonic plates to shift during the Reformation was the Protestant concept of work. Christians in the days of Luther were

[8]David Hall and Matthew Burton, *Calvin and Commerce: The Transforming Power of Calvinism in Market Economies* (Phillipsburg, NJ: P&R, 2009), 86.

freed from more than the indulgence-plagued preaching of Tetzel. Christians were freed from an abiding dualistic concept of vocation which had sustained the medieval monastic ideal.

Luther may have begun in 1517 with questions about indulgences, but his work was quickly expanded into nearly every area of life. By 1520, Luther would write *An Open Letter to the Christian Nobility of the German Nation concerning the Reform of the Christian Estate.* In this work, Luther "developed an attack upon the teaching that the Roman Catholic clergy constitute a special class, the 'spiritual estate' while all other people—'princes, lords, artisans and farmers'—all form the 'temporal estate.' No, Luther … says, all Christians share in the same faith."[9] In the open letter, Luther wrote, "A cobbler, a smith, a farmer, each has the work and office of his trade, and yet they are all alike consecrated priests and bishops, and everyone by means of his own work and office must benefit and serve every other, that in this way many kinds of work may be done for the bodily and spiritual welfare of the community, even as all the members of the body serve one another."[10] Lutheran scholar Karlfried Froehlich examined Luther's teaching on vocation in four steps. For this paper, the first two steps are most significant.[11] First, Froehlich traces the origin of the Latin concept *vocatio*. In tracing this concept, Froehlich notes the peculiarity of Luther's translation of 1 Cor 7:20. Froehlich explains,

> [Luther translates the verse] "Remain in God's Word and stay in your *Beruf*… Trust in God and stay in your *Beruf*," where the Greek has *ergon* (work) and *ponos* (toil). Luther may have pressed Paul too far, making 1 Cor. 7:20 a witness to *klesis* as *Beruf*, that is, as an external condition. But his term was a polemical one, coined with a contemporary edge to protest against the concept of higher and lower callings in the Roman church, the presupposition of all forms of monasticism. Luther's "doctrine" of vocation, if it was one, belonged

[9]Paul Helm, *The Callings: The Gospel in the World* (Edinburgh: Banner of Truth, 1987), 57.

[10]Martin Luther, *An Open Letter to the Christian Nobility of the German Nation concerning the Reform of the Christian Estate,* as quoted in Helm, *The Callings*, 57–58.

[11]Karlfried Froehlich, "Luther on Vocation," in *The Lutheran Journal* 13, no.2 (Summer 1999): 195–207.

in the context of his rejection of monasticism.[12]

Technically, 1 Cor 7:20 is related to the internal call of the Corinthian Christians. From the beginning of the letter, Paul had encouraged the Corinthians to "remember your calling"—a reference to soteriology, not social status. Thus, 1 Cor 7:20 is better understood in the way David Garland explains it: "One can make changes in one's estate, but nothing is to be gained 'before God' from any attempt to upgrade one's standing with God through these changes…. Paul is not sanctifying the status quo but challenging the illusions of those who think it wise to desexualize their marriage relationship… and to laud such changes as a higher calling."[13]

Garland clearly explains it differently, but in a sense, Luther had a point—the Christian, whether monk or eunuch, does not improve his status before God by his external condition. Even if Luther's exegesis wasn't as precise as later scholars would prefer on this particular point, his application of the text to Christian life certainly held sway. The notion of *vocation* has remained prevalent as a part of the Protestant vocabulary on work. Luther (though he did not technically use the language of calling)[14] did open a fresh conversation on Christian vocation.

Less than a year after writing *An Open Letter*, Luther published a treatise titled *On Monastic Vows*. Luther was obviously thinking about monasticism in 1520-1521. Froehlich notes, "It was in the sermons of this period that Luther spelled out his new notion of *Beruf*. One's *Beruf* was not something special, but something down-to-earth, something exercised right *in* the world of everyday work and toil. It was the word for the Christian's calling, wherever exercised, as an act of faith active in the love of God and neighbor."[15] *Beruf*—Luther's framework for the concept of vocation—was reactionary against the dualistic stratagem of monasticism. In his second step of explaining Luther's teaching on vocation, Froehlich points out that Luther did establish a new [or at least a *renewed*] definition of vocation: "Luther calls us back behind a two-tiered Christianity

[12]Froehlich, "Luther on Vocation," 197.

[13]David Garland, *1 Corinthians* (Baker Exegetical Commentary on the New Testament; Grand Rapids: Baker, 2003), 307–08.

[14]Helm, *The Callings*, 58. Using the actual language of "calling" came a bit later with Calvin.

[15]Froehlich, "Luther on Vocation," 200.

of monastics and non-monastics, perfect and less perfect, spiritual and secular Christians, and back to the early Christian *klesis*, the understanding that all have a calling from God, regardless of their station and condition in society."[16]

Froehlich demonstrates that Luther effectively challenged the dualism of monasticism and the Roman Catholic concept of vocation. Luther also advanced the more practical notion of *Beruf* as a calling for every Christian, thus paving the way for a reformation of the medieval ethic of work. As radical as the concept of *Beruf* was, however, Luther certainly did not envision the twentieth-century capitalistic economy. Luther's vision might, for example, just as easily be compatible with a more socialistic economic structure.

Both Luther and Calvin spoke from within the context of medieval Christendom. As Paul Helm notes, "As with Luther, [so with Calvin] there is more than a suggestion of Medievalism here, the idea of a static society in which each person has a permanent place."[17] Luther's writings on vocation, while significant, fall short of supplying us with the full-orbed *Protestant ethic* of work debated throughout the twentieth century.

III. CALVIN AND CALVINISM BEYOND

Some scholars, in fact, doubt whether the Protestant Reformation could have launched the workplace into the prosperous mechanism it became in the twentieth century.[18] To be sure, Luther offered weighty contributions to a Christian ethic of work. But Greg Forster contends that Luther's work was all but forgotten by the end of the century. For Forster, Luther's contributions are the ones most desperately needed today:

> This understanding of God's calling to daily stewardship through productive work is dormant, if not absent, in much Christian thinking and practice today. However, it was an important distinguishing element

[16]Froehlich, "Luther on Vocation," 201.

[17]Helm, *The Callings,* 59.

[18]See for example Karl Barth's extended discussion of the Reformer's view of vocation contrasted with his own call to the "active life" in Karl Barth, *Church Dogmatics* (ed. G. W. Bromiley and T. F. Torrance, The Doctrine of Creation, vol. 3, pt. 4, trans. A. T. Mackay et al.; Peabody, MA: Hendrickson, 2010), 521-23.

> of Christianity for most of the last two millennia. And in particular, it has been essential to evangelical and Protestant religion. At its deepest level, this view of stewardship and calling is rooted in a fundamental commitment to the direct and personal relationship between God and each individual.[19]

Mingled with Forster's lament is his notable reaffirmation of the link between the doctrine of justification and diurnal Christian living. More skeptically, John Schneider asserts that Luther and Calvin were not as radical as many evangelicals assume. Schneider argues that Augustinianism largely persevered even through the Reformation and the efforts of Luther and Calvin:

> While Luther and Calvin were less technical in their arguments on acquisition, use, and enjoyment, permitted the practice of charging interest on loans, and rejected the theology of monasticism, I do not find much support in their writings for anything like the spirit and habits of contemporary capitalism. On the contrary, my sense is that famed historian of the Reformation Albert Huma (in his rigorous critique of Weber on this point) was right. In his estimation, Luther and Calvin were not significantly more progressive on economic matters than their mediaeval predecessors, or Augustine.[20]

To be fair, what Schneider has in mind is less a diminishing of the contributions of Luther and Calvin and more an offering of a clarification that advances were needed beyond Luther and Calvin in order to arrive at the prosperity of the twentieth century. Schneider's view of "where we are today" is, in a sense, much more optimistic than Forster's. The latter views the Christian work ethic as lost, while the former argues that the Protestant work ethic has resulted in unparalleled affluence—even if not necessarily on account of Luther and Calvin.

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[19]Greg Forster, *Theology That Works: Making Disciples Who Practice Fruitful Work and Economic Wisdom in Modern America* (Deerfield, IL: Oikonomia Network, 2013), 13.

[20]Schneider, *The Good of Affluence,* 27.

Schneider argues that Luther and Calvin could not have produced our contemporary, capitalistic impulses toward acquisition and enjoyment. Schneider points instead to Jonathan Edwards and the Puritan divines for the most hopeful theological ecosystem to which we may ascribe the twentieth-century culture of affluence. Schneider says, "Edwards and other American Puritans indeed did seek to integrate their affluence into their Christian theology. They began to rediscover the importance of the Old Testament and its thematic doctrine of creation, especially as evident in the stories of Eden and a Promised Land flowing with milk and honey. And they began linking the experience of prosperity with notions of faithfulness and divine blessing."[21] Deeply committed to biblical revelation, informed by Luther, Calvin, and the Protestant Reformation, Jonathan Edwards and the Puritans unleashed an intensely practical work ethic which shaped the course of this nation. Just what role did theology play in the work habits of these Puritans? How did theological convictions lead to the unparalleled prosperity of the twentieth century?

These are the questions Weber tried to answer in his monumental essay. In the century since its writing, economists, sociologists, and theologians have been digging out from an avalanche of literature refuting, defending, and clarifying Weber's 1905 essay.[22] Weber's real quest was to discover the *geist* which could explain the trail of affluence he saw in the capitalistic systems which followed English Calvinists.[23] Like Schneider would after him, Weber looked beyond Luther and Calvin and found the most likely explanation to rest in the Calvinistic Puritans of England and America. Ironically, the *Protestant* work ethic in Weber's use of the term turns out to have taken root not in the Protestant Reformation but in the soil of English Puritanism—in the generation following Luther and, even more directly, John Calvin.

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[21]Schneider, *Affluence,* 28. Schneider laments that most of what remains from this formulation is the connection between righteousness and prosperity which has been kidnaped by the prosperity gospel preachers.

[22]Max Weber, *The Protestant Ethic and the Spirit of Capitalism*, hereafter PESC.

[23]Heinrich Maurer, "Studies in the Sociology of Religion: I. The Sociology of Protestantism," *American Journal of Sociology* 30, no. 3 (1924): 257–86, first clarified the important distinction between German Lutheranism and the kind of Calvinism Weber actually meant in his use of the term *Protestant.* See the discussion in William H. Swatos and Peter Kivisto, "The Publication and Reception of the Protestant Ethic," in *The Protestant Ethic Turns 100: Essays on the Centenary of the Weber Thesis* (ed. William H. Swatos and Lutz Kaelber; Boulder, CO: Paradigm, 2005), 120.

No small confusion surrounded Weber's thesis in its first several decades, as debate raged over the empirical evidence for a Protestant work ethic. Some of that debate eased in the late 1980's when Harry Liebersohn pointed out that Weber's PESC in its original form was contrasting preeminently English Calvinism with German Lutheranism—a Lutheranism which Weber thought was "an incompletely reformed, hence essentially Catholic, otherworldly ascetic, German Lutheranism."[24] In other words, the Protestant ethic was *Protestant* in the sense that Jonathan Edwards and Richard Baxter were Protestants, rather than Protestant in the sense of Luther and Calvin. This clarification of terms is important to keep in mind when speaking of an ethical ideal like the Protestant ethic. In what sense is the term *Protestant* to be understood?

Like us, the original "Protestants"[25] were living in a time of political turmoil. Global alliances were in doubt and Christian nations were threatened by the fear of Islamic invasion. Thankfully, Luther and Calvin—while aware of these global concerns—were most clearly fixed on doctrine and the church. Luther's primary contributions to an ethic of work have already been discussed, namely, his introducing the notion of *calling* against the dualism of the monastic order and his further explication of a daily vocation lived in the real world to the glory of God and the good of others.

IV. CALVIN'S CONTRIBUTIONS TO A PROTESTANT WORK ETHIC

Calvin's contributions were more extensive. Not only did Calvin employ the technical vocabulary for *calling*, but he also constructed the systemic, theological framework necessary for the Protestant work ethic to take root, develop, and flourish. Discussions regarding Calvin's contributions—though plenteous—are not always careful to distinguish which doctrines and practices came directly from Calvin and which were developed by later Calvinists.

Schneider who was quoted earlier is not one to exaggerate the influence of Calvin with regard to work and calling. But Schneider recognizes the importance of Calvin's breaking with centuries of

[24]Swatos and Kivisto, "Publication and Reception," 120.

[25]The term was first used by the six lords at the second Diet of Spires in 1529 when they could not accept the overturning of the more accommodating edict at the first Diet of Spires in 1526. They responded, "We protest."

tradition to establish the validity of charging interest on loans. Hall and Burton are much more effusive in their praise of Calvin in this regard. Building on the earlier work of Andre Bieler, Hall and Burton offer three helpful observations regarding Calvin's arguments for the proper use of interest. First, they note that Calvin understood the distinction between consumer lending and production lending. The former was frowned upon, the latter justified. Calvin was not envisioning Christians maxing out their credit cards; he was concerned for Christians to take risks, invest, and produce good.[26]

Second, Hall and Burton point out that Calvin was taking no small step in his move toward charging interest. So, they explain,

> Following the views of Aristotle, as Roman Catholicism frequently did, an eighth-century church council in Nicea had condemned lending at interest. Various papal decrees and major theological works had similarly denounced profits that came from interest alone. Calvin, however, based his seismic shift in exegesis on two principal ideas: (1) in a fallen world, it is possible for persons to borrow with ill intent, and if the lender is never repaid that constitutes theft; and (2) in a growing economy, if one wishes to loan money to another person who is producing or developing, that is a fruitful use of assets.[27]

In his exposition of Exodus 22:25, Calvin pointed out the awfulness of usury and agrees it is everywhere condemned. Calvin recognized also the limits to the language used to describe *usury*. He complained that any and all lending is proscribed under the single banner *usury*. But Calvin recognized the need for distinction. So, he argued from the basis of equity and brotherly love that some forms of *usury* are permissible, even good. So, said Calvin, "It is abundantly clear that the ancient people were prohibited from usury, but we must needs confess that this was a part of their political constitution. Hence it

[26]Andre Bieler, *Calvin's Economic and Social Thought* (New York: World Council of Churches, 2005), 402. See also the discussion in Hall and Burton, *Calvin and Commerce,* 75–78.

[27]Hall and Burton, *Calvin and Commerce,* 75-76. The authors immediately list seven moral conditions that need to be present for interest to be ethical. They have adapted these seven conditions from Bieler.

follows that usury is not now unlawful, except in so far as it contravenes equity and brotherly union. Let each one, then, place himself before God's judgment-seat, and not do to his neighbor what he would not have done to himself, from whence a sure and infallible decision may be come to."[28]

Calvin's usury position nowadays is considered "common sense," but this view of lending was not common in the Reformation. Calvin went against centuries of tradition to pave a way for economic flourishing. Calvin's views made good sense practically: If a brother stands in need, help him. The law says do not steal. Borrowing money without paying it back is stealing. Each person has a right to his or her own property. Using someone else's property without paying them for it is a failure to be your brother's keeper; it breaks the brotherly union and fails to care for your neighbor or his property. Holding someone's property (including money) for a time implies paying them usage. Simple principles, profound results.

Hall and Burton detail how Calvin insisted relentlessly that love for others must govern all instances of borrowing and lending. What Calvin proposed was nothing short of fulfilling the commandment to love. "From a Calvinist perspective, therefore, the purpose of the eighth commandment is that 'no one should suffer loss by us, which will be the case if we have regard to the good of our brethren.'"[29] Using someone's property without compensating them for what they may have earned with the property constitutes a form of theft—or at least loss. Such use would not be loving.

From these remarks, the contributions of Luther and Calvin appear to be significant. Schneider may too hastily have dismissed Luther's offering of vocation and daily call. And the impact of Calvin's breaking the prohibition against usury would be difficult to overvalue. Luther and especially Calvin provided substantial instruction on vocation and economic issues. Little wonder that Weber would look to their heritage to explain the economic flourishing which erupted in the twentieth century.

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[28]John Calvin, *Harmony of Exodus, Leviticus, Numbers, Deuteronomy* (Calvin's Commentaries, vol. 3; Grand Rapids: Baker, 2003), 132.

[29]Hall and Burton, *Calvin and Commerce,* 77.

V. WEBER AND THE PROTESTANT ETHIC

Schneider does not embrace Weber's thesis. No one fully embraces it. Yet both Schneider and Weber point to English Calvinistic Christianity (especially the Puritans) as the nearest connection to the societal affluence of the twentieth century. Many have undertaken to pick up Weber's thesis and correlate it from today back through the Puritans to Calvin and the Reformation.[30] In that sense, maybe there *is* a *Protestant* work ethic. Weber certainly believed in such a thing. For good or ill, Weber—who effectively coined the phrase *Protestant ethic*—has, as noted, shaped no small part of the conversation around Protestant notions of work and economy.

Understanding the concept of a Protestant ethic demands reckoning with Weber's thesis. As part of his discussion regarding the reception of Weber's thesis in the academic world, Richard Hamilton offers a clear, concise summary of Weber's thesis. Here is the Hamilton summary:

- Martin Luther expounded a new and distinctive religious doctrine: the concept of "the calling," secular occupations were invested with God-given purpose.
- Transmission of the new doctrine occurred.
- Calvin and his followers expounded the doctrine of predestination.
- Transmission of this doctrine occurred.
- Among Calvinists, the predestination doctrine produced extreme salvation anxieties which were experienced in profound "inner isolation."
- Calvinists were told that "intense worldly activity" may be taken as a sign of salvation.
- To gain that assurance, Calvinists engaged in remarkably disciplined economic activity.
- Calvinists accumulated considerable amounts of capital which following religious strictures, were reinvested.
- The ethic and the later *spirit* cause substantial economic growth in Protestant nations, specifically in those influenced by Calvinism and its derivatives.

[30]See, for instance, Hall and Burton, *Calvin and Commerce.* See also Schmidt, *How Christianity Changed the World.*

- Sometime later, the original attitudes were transformed; the religious ethic disappeared and was replaced by the secular capitalist spirit.
- The argument of extension or of diffusion: the spirit of capitalism spreads out from the early centers and, later, has sweeping, general effects.
- Late in the nineteenth century, one finds substantial differences in the economic and occupational standing of Protestants and Catholics, this resulting from "the permanent intrinsic character of their religious beliefs."[31]

Hamilton finds only the first four points to be adequately supported by Weber (the last eight are either refuted, not supported, or inadequately supported). As demonstrated earlier, Luther redefined vocation and opened the way for all Christians to fulfill their calling. As for the teachings of Calvin, few would doubt that he taught and transmitted to his followers a robust concept of predestination. Theologians would—like Hamilton—insist on making several qualifications to follow that statement, including making clear that Calvin did not view predestination as a root cause of anxiety (indeed it was the opposite).

Hamilton dismisses the aspect of Weber's thesis concerning the anxiety over predestination on the grounds that it is not only unprovable, but it is nearly untestable. So, Hamilton says, "To assess Weber's claim, for example, one needs information on the anxiety levels of Puritans and those of some appropriate control groups. Confirmation or disconfirmation of such claims, therefore, is extremely difficult."[32]

More to the theological point, David Hall and Matthew Burton point out in two distinct ways how Calvin's teaching militates against the kind of selfishness and anxiety Weber envisions. First, they reference Calvin's *Institutes* in which Calvin appeals to the eighth commandment—the commandment against stealing. In his interpretation of this command, Calvin asserts both the right

[31]Bullet points from Richard Hamilton, "Max Weber's The Protestant Ethic: A Commentary on the Thesis and on Its Reception in the Academic Community," in *The Protestant Ethic and the Spirit of Capitalism,* 180–83. For a contrary view from a Roman Catholic perspective, see Michael Novak, *The Catholic Ethic and the Spirit of Capitalism* (New York: The Free Press, 1993).

[32]Hamilton, "Weber's Protestant Ethic," 182.

to possess private property and the obligation of the Christian to look out for his neighbor. Calvin concludes his section on the eighth commandment saying, "Let it be our constant aim faithfully to lend our counsel and aid to all so as to assist them in retaining their property."[33] Calvin, then, did not teach accumulation of goods apart from love for others. As Calvin writes in the *Institutes*, "For who can deny that it is right for all the powers of the soul to be possessed with love? But if any soul wander from the goal of love, who will not admit that it is diseased?"[34]

A second way Hall and Burton demonstrate the inconsistency of linking anxiety to Calvinistic thinking is through their discussion of the 1562 Geneva Catechism. That catechism included a prayer to be recited daily. The prayer included much in the way of guidance for daily work: "Calvin prayed that workers would care for the indigent and that the prosperous would not become conceited. He prayed that God would diminish prosperity if he knew the people needed a dose of poverty to return them to their senses. Far from callousness toward the less fortunate, Calvin prayed that workers would 'not fall into mistrust,' would 'wait patiently' on God to provide, and would rest with entire assurance in [God's] pure goodness."[35] In the last line of this prayer—which, again, was expected to be prayed daily—an uncompromising antidote to Weber's assertion of election anxiety is found. Namely, Calvin and Calvinists like William Perkins and Richard Baxter never expected followers to find rest in the accumulation of goods or lands. Rather, as the daily prayer asserts, assurance is found only in God's pure goodness. Weber's thesis misunderstands some of the central instructions of Calvinism.

More than a few scholars have pointed out the deficiencies of Weber's thesis. Often, evangelical scholars mention Weber only to note how thoroughly refuted his thesis has become. As noted, Hamilton points out that two-thirds of Weber's argument is not supported. And yet—even as scholars note the deficiencies in Weber's presentation of Calvinism (or *ascetic Protestantism* as he calls it)—Weber's thesis still governs conversations relating to the Protestant work ethic. An article by Niall Ferguson in the *New York Times* makes

[33]John Calvin, *Institutes of the Christian Religion,* vol. 1 (ed. John T. McNeil; Philadelphia: Westminster, 1960), 2.8.46, as quoted in Hall and Burton, *Calvin and Commerce,* 28.

[34]John Calvin, *Institutes of the Christian Religion,* 2.8.50.

[35]Hall and Burton, *Calvin and Commerce,* 28.

the point: "Many scholars have built careers out of criticizing Weber's thesis. Yet the experience of Western Europe in the past quarter-century offers an unexpected confirmation of it. To put it bluntly, we are witnessing the decline and fall of the Protestant work ethic in Europe. This represents the stunning triumph of secularization in Western Europe—the simultaneous decline of both Protestantism and its unique work ethic."[36] Although his definition of the concept is limited to working longer hours and sacrificing leisure on account of theological convictions, Ferguson believes in the real presence of a Protestant work ethic influencing the world.

VI. A PROTESTANT WORK ETHIC?

So, what fruit did the twentieth century conversation bear for applied theology? Does following God's word faithfully lead to prosperity? Do Protestant Christians possess a work ethic? Forster (a theologian) and Ferguson (an atheist) equally lament its decline. Is there a Protestant work ethic?

Yes. Contra Schneider and Huma, Luther's concept of vocation was something of a watershed. While Luther did not exactly break from medievalism in his understanding of a static society, he did alter the playing field. As Emil Brunner notes, Luther's "notion of work shifted the meaning from 'what' and 'how' to 'why'."[37] Luther connected key doctrinal themes such as justification and the priesthood of believers to the everyday circumstances of shopkeepers. When Christians understand "why" they work, they seem better to know how to work. Luther, Calvin, and the Protestants who followed have much to teach both in doctrine and by example concerning work. The doctrine of justification unlocked the potential to move away from a static economy and a dualistic structure for work.

Further, Calvin unlocked yet another key, productive lending, which bore much fruit in the centuries after his death. Whether sociologists agree on its empirically verified presence or not, twentieth-century prosperity bears the fingerprints of sixteenth-century Protestants. Alvin Schmidt may explain it best, when he says,

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[36]Niall Ferguson, "The World; Why America Outpaces Europe (Clue: The God Factor)," *The New York Times* (June 8, 2003).

[37]Emil Brunner, *Christianity and Civilization* (New York: Charles Scribner's Sons, 1949), 61–62, as quoted in Schmidt, *How Christianity Changed the World,* 197.

> Weber's observation is correct...· Calvin's position clearly contravened what numerous church councils had called sin for more than a thousand years. Weber also contended that by giving approval to taking interest money, Calvin's followers, many of whom were Puritans, functioned as inner-worldly ascetics...· The inner-worldly ascetics were Christians who remained in society but denied themselves pleasures by working hard, saving, and practicing thrift in order to attain future prosperity and wealth.[38]

Devotion to God and to being faithful stewards (not being anxious over predestination) caused English Calvinists to flourish.

Instead of attempting to encapsulate pragmatic aspects of capitalistic success under the rubric of *Protestant*, we latter day Protestants might be better served to redirect our focus toward *applied theology* for the church—to instruct the teachers, business leaders, nurses, and plumbers in the congregation to apply the lessons of Luther, Calvin, and the Protestants who followed them. Just think of the practical lessons easily drawn from the observations made in this article. Christians might be strengthened by the following lessons:

- Reject—like Luther—any and all dualistic patterns defining work. Full-time pastors and missionaries are not in a better place before God, nor are they inhabitants of a more spiritual estate than Christians of other vocations.[39]
- Teach all Christians to view themselves as "ministers."[40] Pastors and plumbers are equal before God. Missionaries and millworkers both are called to work "as unto the Lord" for God's glory. All are ministers of God's mission.

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[38]Schmidt, *How Christianity Changed the World,* 199.

[39]For examples of common errors in this regard, See, Greg Cochran, "Help! I Don't Know How to Take My Faith to Work," https://www.crossway.org/articles/help-i-dont-know-how-to-bring-my-faith-to-work/.

[40]Term taken from Scott Rae, "Taking Faith to Work: Conclusion." Lecture, Taking Faith to Work Conference at Crowell School of Business, Biola University, La Mirada, CA, April 16, 2013.

- Help Christians own their identity as priests to one another, highlighting the value of a priestly ministry to God and to humankind—regardless of the nature of (licit) work being performed.
- Remind believers of the goodness of work. Work was instituted before the Fall and will continue in some way even after the Parousia.
- Encourage Christians to be productive in their work for their own sakes and for the prospering of others.[41] Through human work, God intends a level of filling and fruitful multiplying on the earth, which Adam and Eve failed to accomplish.
- Clarify for Christians the way borrowing can be loving (productive lending) as well as pointing out the way lending can also be predatory and evil.
- Insist on the principles of unity and brotherly love, while upholding essential biblical notions such as the right to private property.[42]

But the best lesson of all might be for professors (and plumbers and pastors) to keep going back to the Scriptures in the spirit of the Reformers—the true sense of *Semper Reformanda*—and always be willing to protest[43] unbiblical notions of Christians at work—whether those erroneous views originate from political allies or political foes. One of the greatest examples of this practice comes not from the Protestant Reformation, but from the very first Christians of the first century.

Jesus, Peter, John, and Paul were somewhat *Protestant* against Rome's dualistic conception of work. In the Greco-Roman world, labor was viewed as *demeaning*, fit only for slaves. Free citizens were

[41]A great example of this kind of work is the Chalmers Center for Economic Development, founded by Brian Fikkert at Covenant College. Through local and global microloan programs, they have made demonstrable strides against poverty and toward human flourishing via the gospel at work. See two of the books coauthored by Fikkert: *From Dependence to Dignity* (Grand Rapids: Zondervan, 2015) and *Helping Without Hurting in Church Benevolence* (Chicago: Moody, 2015).

[42]See important discussion in Schneider, *The Good of Affluence,* 213–220, regarding the work of Hernando de Soto which demonstrates the significance of private property rights for alleviating poverty.

[43]The spirit of protest is certainly present in Ken Estey, *A New Protestant Labor Ethic at Work* (Eugene, OR: Wipf and Stock, 2002), but this book leans too heavily on "labor" as a synonym for "work." The thrust is heavily in favor of the worker against the company.

not expected to labor. Certainly, philosophers, political leaders, and religious leaders were beyond menial chores. Nevertheless, Jesus worked in construction. Peter, James, and John fished. And Paul made tents with his hands. Jesus taught that all laborers are worthy of their wages, while Paul taught that anyone unwilling to work ought also to be unable to eat.[44] Schmidt explains, "The view that all work is honorable set the early Christians apart not only in their rejecting the Greco-Roman attitude that despised manual work, but also because they prospered economically as a result of their strong work ethic. Their prosperity was sometimes an additional reason that the Romans saw them as undesirable people, resulting in their persecution."[45] May we also be such Christians, set apart by our devotion to God through meaningful work that prospers others and ourselves. Perhaps this is the precise disposition toward the world through which God will work to bring about much good in an otherwise evil time.

No doubt the Christian view of work—shaped by the Christian view of God being one who is always working (John 5)—influenced the productivity of the twentieth century. God was at work through millions of Christians working as unto the Lord, shaped by centuries of instruction from the apostles through the Reformers. Frugality, productive lending, and the concept of vocation paired well with the doctrines of justification, sanctification, and the priesthood of believers to contribute—and possibly even to ground—the unparalleled prosperity of the twentieth century. The Protestant work ethic was at least one place applied theology left its mark in the twentieth century. Let us work together to explore meaningful and faithful application of these truths for our twenty-first century world.

[44]See 2 Thess. 3:10. Note also that Richard Baxter used 2 Thess 3:10 to teach that even the wealthy ought to be required to work. See Richard Baxter, *A Christian Directory,* vol. 1 (Morgan, PA: Soli Deo Gloria, 2000), 10.1.4.

[45]Schmidt, *How Christianity Changed the World,* 196.