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Money, Religion, and Tyranny: God and the Demonic in Luther's Antifragile Theology

Guillermo Hansen

Introduction

A new specter is haunting our lives—the specter of *debt*. A sense of powerlessness is disrupting our economic, psychological, political, cultural, and spiritual “comfort zones.” It is as though scenes and realities that once were associated with the Global South are now knocking at our doors. Debt is no longer a problem ravaging faraway lands but is installed in the living rooms of our mortgaged homes, it is carried in the pockets of our trousers and purses, and it determines who can pursue higher education and even who can enter the ministry. Some think that this is a moral problem, the erosion of a Protestant ethic that once saw debt as synonymous with sin and its replacement by the hedonistic code of “buy now and pay later.”¹ Others ruminate that debt is the result of policies and programs of entitlements and (social) spending that are dragging our country to an economic Gehenna. While there are some truths in both views, both miss the mark. The debt crisis is a *structural* problem: the “problem” that, paradoxically, has been the engine of the capitalist mode of accumulation since its inception. Not only is money created day in and day out on the basis of debt; not only do banks exist by lending what they don’t have (i.e., cash) through the creation of what did not exist (i.e., debtors); but the very circulation of commodities, services, and labor is structurally based on debt. What we are experiencing today is very simple: The capitalist chicken has come home to roost after a long detour through overseas coops.

How is debt related to theology? Surprisingly, Luther offers us two points of entry into this problem. One is his analysis of early capitalist practices during the 16th century and the ravaging effect of debt across the society of his day. The other is his identification of the reality of money and its instruments not merely as ethical or practical problems, but as confessional and religious ones: “The trust and faith of the heart alone make both God and an idol,” Luther remarks in his *Large Catechism*, adding laconically that “mammon . . . is the most common idol on earth.”²² In the first part of this paper, I shall explore Luther’s understanding of the early practices of capitalism and to what extent his view can be gauged against Walter Benjamin’s thesis that one can behold in capitalism a religion. We shall see that Luther approached the matter of money, capital, and debt as the arena of an apocalyptic struggle between God and the Devil, a struggle marked by a misplaced and distorted “trust and faith.” In the Reformer’s view, the economy of “gift,” encapsulated in the symbol of Christ, is contrasted with the economy of “debt,” the paragon of the demonic.

If one can behold in capitalism a (demonic) religion, how is this manifested today? In the second part of this paper, I will approach the “religious” traces of the contemporary hyper-financial capitalism that emerged as a result of a transference of divine attributes to the market, and how the virtual and speculative nature of financial capitalism on the one hand, and consumerism on the other, reflect subjective valuations as a form of (idolatrous) “faith.” If for Luther faith meant to “trust in God alone and turn to him, expecting from him only good things; for it is he who gives us body, life, food, drink, nourishment, health, protection, peace, and all temporal and eternal blessings,”²³ then for capitalism, the seat of all hope is the miraculous quality of money. I shall concentrate particularly on the “religious” promises of capitalism as a concealment of the ontological gap that characterizes human existence by promising a fulfillment of human personality—a centering of one’s whole self not only upon immanent realities but on the active exploitation of the neighbor’s needs and wants.

But if capitalism survives thanks to the deep psychological and emotional drives that make it either “God” or an idol, what should our Christian stance be? Cynical, reformist, revolutionary? In the third part of this paper, I shall return to Luther’s insights from a Pauline-apocalyptic perspective which outlines a threefold strategy for Christian living:

living *from* the end times as shaped by the event of Christ as gift (justification by faith); living *between* the times as engagement with neighbors and creation (love/law); and living *at* the end of (an historical) time as preparation for a revolutionary bifurcation in history. While the latter remained underdeveloped and even shunned in Luther, the readiness of the Christian that is a mark of the apocalyptic expectation did not. *From*, *between*, and *at* the end of times thus mark the proper Christian existence: an existence that is critical of current economic practices and conceptions (cynical living),⁴ eagerly expectant of the new to come (revolutionary living), and yet engaged in a permanent deferral of the final apocalyptic denouement in history for the sake of the most vulnerable in creation (reformist living). Luther's views on the three orders of creation, the two kingdoms, and the twofold governance of God allow us to encompass the three aspects listed above in a powerful anti-fragile⁵ recipe in the midst of the fragile texture of history.

Luther and Capital

A common assumption among many Lutheran theologians is that matters pertaining to political economy (e.g., money and market, labor and capital) should be treated with flexibility and lenience, as problems occurring in the realm of practical reason—what traditionally has been adjudicated to the left hand of God or to the “secular” realm. Because nothing that falls within this sphere can represent a danger to salvation or to the Gospel, these phenomena thus acquire the connotation of “*adiaphora*,” things that have no relation whatsoever to faith or the practice of faith.

Yet for Luther, money, capital, debt, labor, and the economy were theological issues of first order, for they refer to relational fields in which and through which the struggle between the Devil and Christ was carried out.⁶ Not only was Luther a keen observer and analyst of the early practices of what later will be known as capitalism, but he identifies practices such as credit, debt, inflation, interest, usury, rent, and monopoly as the expression of unbelief, a *demonic* reality, or even Satan's kingdom.⁷ “Money,” Luther writes, “is the word of the Devil, through which he creates all things the way God created through the true word.”⁸ For him, economic as well as political issues were theological realities in the sense that these describe not only fields in which the human engages with nature and other humans in productive and distributive spheres that sustain the very fabric of creation, but also arenas where God's very glory is at stake. “Creatures are the hands, channels, and means through which

God bestows all blessings,” Luther states in his *Large Catechism*.⁹ And in his Confession of 1528, he propounds a theology of three “holy orders” (household/economy, secular government, church) through which we are engaged in God’s holy work.¹⁰

In order to better appreciate the place that the economy in general and capitalism in particular had in Luther’s own thought, I propose to follow an oblique path that is provided by an heuristic prism contained in the famous remark of Walter Benjamin: “One can behold in capitalism a religion, that is to say, capitalism essentially serves to satisfy the same worries, anguish, and disquiet formerly answered by so-called religion.”¹¹ As the German text indicates (*“Im Kapitalismus ist eine Religion zu erblicken”*), Benjamin does not simply state that capitalism is a religion, but rather that in capitalism we can discern one of the structuring principles of religion. Or even more poignantly, capitalism is able to function as a religion because it explicitly denies that it is a religion. The kernel of religion, according to Benjamin, is *Schuld*—a dual sign that implies both guilt in the religious, moral sense and debt in the economic sense.¹² For Benjamin, capitalism “makes [*Schuld*] pervasive. Capitalism is probably the first instance of a cult that creates [*Schuld*], not atonement.”¹³ This is a critical observation because if the basic structure of religion is *Schuld* (i.e., debt compounded by guilt), then capitalism is a sublime expression of the negative pole of this structure (i.e., it is sustained by the perpetual generation of debt/guilt). Yet the lack of any atonement converts it into an utterly *demonic* religion. “An order, whose sole constitutive concepts are misery and guilt and in which there is no way of liberation,” Benjamin writes in *Fate and Character*, “such an order could not [really] be religious”—for it is the demonic appearance of it.¹⁴ A religion without atonement or liberation is what characterizes the historical “enormity” of capitalism. In this instance, “religion is no longer the reform of being, but rather its obliteration.”¹⁵

It is my aim to show that Luther’s approach to matters pertaining to money, capital, and debt are passable of a benjaminian reading, and that Benjamin’s fragmentary thoughts can aptly be expanded by Luther’s insights. Did Luther regard capitalism as a religion? Certainly he never referred to capitalism in these terms, since what today we term capitalism (as a mode of relations, production, and accumulation) is a category gained through hindsight. Luther himself—just like his contemporaries—was not even remotely aware that he was facing the multiple prongs of a new economic regime. But while Luther did not possess the overarching

category of “capitalism,” he did indeed address the new type of (economic) practices that later will be deemed the core of capitalist modes of production and accumulation. Moreover, Luther possessed a concept of religion that was able to locate the phenomena of early capitalist practices not just as an anomaly in the smooth texture of the feudal world, but as the structuring of subjectivities in open discord with Christian faith.

Capitalism as religion? Revisiting the first commandment

What we usually refer to as “religion” is either the result of a historical-comparative summary of its “marks,” or the salient features of our own practices and beliefs. Notions such as God, transcendence, worship and ritual, sacred texts, and a set of moral codes appear as the indispensable elements of this type of human behavior and thought which in its present form can be traced back to the Axial Age.¹⁶ But since the dawn of modernity and the processes entailed by secularization, we can no longer confine the scope of religion to the standard referential poles framed within metaphysical strategies of thought presupposing the existence of supernatural beings or gods. One should not fall into the naïve assumption that the secular is just secular (i.e., religionless), for modernity and late modernity signify a displacement of what constitutes—in Tillich’s celebrated words—the “ultimate concern.” Or as the Brazilian economist and theologian Jung Mo Sung suggests, modernization entails the secularization of eschatological hopes where space and time are conceived in their infinite potentials.¹⁷ In sum, after the great transformation of modernity, religion does not disappear—it only camouflages itself under a new disguise.¹⁸

Cultural anthropological studies offer us a more latitudinarian approach to the reality of religion, as in Clifford Geertz’ definition: “A religion is (1) a system of symbols which acts to (2) establish powerful, pervasive, and long-lasting moods and motivations in men [*sic*] by (3) formulating conceptions of a general order of existence and (4) clothing these conceptions with such an aura of factuality that (5) the moods and motivations seem uniquely realistic.”¹⁹ Adopting the theory of complex adaptive systems, another definition is offered by Mark C. Taylor: “Religion is an emergent, complex, adaptive network of symbols, myths, and rituals that, on the one hand, figure schemata of feelings, thinking, and acting in ways that lend meaning and purpose and, on the other, disrupt, dislocate, and disfigure every stabilizing structure.”²⁰

Can these definitions offer a clue regarding capitalism as a religion? In order to appreciate the reaches of Benjamin’s statement, let us turn to a

minimalist definition of religion that we find in Luther himself. Religion is a matter not just captured by a certain cosmology, institutional arrangement, or even a previous definition of a metaphysical transcendence, but it is lodged in what Luther calls faith as *trust*: an anthropological phenomenon that structures human existence. This is clearly seen in Luther's commentary on the first commandment in the *Large Catechism*. We know very well his introductory remarks that set in tandem God, heart, and faith:

"You shall have no other gods." That is, you should regard me alone as your God. What does this mean, and how is it to be understood? What is to have a god? What is God? Answer: A god is that to which we look for all good and in which we find refuge in every time of need. To have a god is nothing else than to trust and believe him with our whole heart. As I have often said, the trust and faith of the heart alone make both God and an idol. If your faith and trust are right, then your God is the true God. On the other hand, if your trust is false and wrong, then you have not the true God. For these two belong together, faith and God. That to which your heart clings and entrusts itself is, I say, really your God.

Yet we often forget the counter-example given by Luther in what immediately follows:

This I must explain a little more plainly, so that it may be understood and remembered, by citing some common examples of failure to observe this commandment. Many a person thinks he has God and everything he needs when he has money and property; in them he trusts and of them he boasts so stubbornly and securely that he cares for no one. Surely such a man also has a god—mammon by name, that is, money and possessions—on which he fixes his whole heart. It is the most common idol on earth. He who has money and property feels secure, happy, fearless, as if he were sitting in the midst of paradise. On the other hand, he who has nothing doubts and despairs as if he never heard of God. Very few there are who are cheerful, who do not fret and complain, if they do not have mammon. The desire for wealth clings and cleaves to our nature all the way to the grave.²¹

After expounding on other historical and contemporary examples of placing hearts and minds on other "gods" than the one and true God,

Luther concludes that these forms of idolatry do not “consist merely of erecting an image and praying to it. It is primarily in the *heart*, which pursues other things and seeks help and consolation from creatures, saints, or devils.”²² Two things need to be noted here: In the first place, Luther employs the category of “heart” as a synecdoche or metonymy for the subjective dimension of the human being.²³ At the same time, this is a materially and historically mediated subjectivity that is produced (passively and actively) through the different relational fields in which persons are implicated. These relational fields or spheres are what Luther will call “orders” of creation, orders which always serve as a mediation for trust.²⁴

It is precisely this approach that guides Tillich’s conception of the dynamics of faith, where faith is defined as the state of being ultimately concerned. An ultimate concern is not only what claims *ultimacy* for human life or the life of a group, but also what entails the promise of an ultimate *fulfilment*. In this sense, faith is an act of the total personality, the most centered of all human acts by which humanity is able to transcend the flux of relative and transitory experiences of paramount reality or ordinary life. Therefore, we are driven to faith by an awareness that is uniquely human—namely, an awareness of a transcendence to which we perceive to belong and which is not our natural possession. The ultimate ground for this orientation is not a rational event, but rather the realm of archetypal drives that are inscribed at the core of humanity’s psyche.

Yet there is never faith without a content toward which it is directed, namely, an “object” that symbolically catalyzes the psychic energies and concerns of the subject. Furthermore, the dynamic set between the subject of faith and the object of faith is bound to erase the distance and estrangement between the two if in the relationship established it is revealed that both coincide as the same reality: The object of the ultimate concern can never be object without being at the same time subject. This phenomenological observation allows Tillich to distinguish between true and false ultimacy, and the litmus test for gauging this is the consequences upon the subject, her “personality.” In effect, one may place trust in—i.e., expect fulfillment and ultimacy from—objects and events such as nation or success, but these are bound to result in an existential disappointment. The fact that human beings only actualize their being through symbolic forms implies that every symbolic operation involves the transposition of one’s being into a form other than one’s own. Thus every symbolic expression is fraught with the danger of alienation.²⁵ The

problem is not the sincerity or depth of these faiths, for they also are centered acts of the whole personality. Rather, the point is *where* this centeredness is symbolically located, which leads to the paradoxical loss of a center thus resulting in the “disruption of the personality.”²⁶

This disruption of personality, however, is more than a simple intra-subjective affair, but truly an inter-subjective matter. Luther may have been more radical than Tillich on this point, for he saw the existential reality of humanity in sharp relational terms where self and neighbor were more thoroughly imbricated than in the classical existential expression of the twentieth century with its accent upon self-relation.²⁷ False or idolatrous faith, therefore, always entails consequences for the totality of the fabric of life, not just as a consequence of a misplaced individual ego (as a sort of contagious or cumulative effect), but because the self is always mediated by social, political, and economic relationships.

In the second place, Luther sought to place Mammon (cf. Matthew 6:24; Luke 16:13) as a signifier of subjectivities that are implicated in the abuse of these spheres which emerge in the concrete material and symbolic exchanges that make up human living. In the context of high Christendom in which Luther was situated, a context that has already subsumed other historical deities in the process of missionary expansion, Luther sought to identify a new pattern of exchanges and subjectivity formation irrupting *within* the fold of Christendom. Thus what today we term “capitalism” Luther perceived not only as a new form of economic and social organization, but also as a new spiritual and material force in complete dissonance with Christianity: an idolatry. In other words, a new structuring of hearts and bodies based on the “religious” premise that something (e.g., money, profit) can be made out of nothing. As we shall note below, this is what distinguishes Luther’s critique from the caustic medieval condemnations of usury, for he placed the problem of money-making squarely within the confession of the first commandment: Capitalism is trusting in oneself and making oneself God, “for whatever a man [*sic*] trusts in and relies upon is his god.”²⁸ Capitalism, thus, can be regarded as a religion, albeit a false one. And Luther had a word for this: the Devil’s work.

Luther’s theological and pastoral approach to early capitalist practices

In order to grasp Luther’s understanding of capitalism, one should not be confined to his most obvious economic writings—*Trade and Usury* (1524) and the *Admonition to the Clergy to Preach Against Usury* (1540).

References to the economy traverse many of his exegetical, pastoral, and theological writings as well. Furthermore, one should regard his explicit allusions against capitalist practices as an extension of his initial confrontation with the abuse of indulgences and the scholastic pattern of thought. Thus there are at least two moments—which increasingly overlapped as the Reformation unfolded—that concentrate Luther’s address of the problem of capitalism. The first moment, often misunderstood in the epic reconstruction of the Reformatory movement as *merely* a critique of church abuses, constitutes a veritable *casus confessionis* that was geared not against the Papacy as such, but against the *tyranny* of a new logic and practice within the sphere of the church. This moment corresponds to Luther’s questioning of penance and indulgences, from the point of view of a theological postulate where “God does not repay in the sense of a fair exchange.”²⁹ The biblical testimony indicates to Luther that God and God’s church embody a different distributive system than the one presently operating in the ecclesial, political, and economic spheres.

His invectives against indulgences and scholastic thought constitute the backbone for Luther’s later theological critique of capitalism. After all, in the medieval church, the most precious of religious goods—forgiveness of sins—had become a commodity through the practices of indulgences and penance, thereby creating a market in which the church monopolized the profit resulting from the satisfaction of that need. In 1343, Pope Clement VI gave a “capitalist” turn to the belief and practice of indulgences by claiming that the wide distribution of heavenly treasure would lead to an increase in merit, which in turn continued the accumulation of treasure in a sort of virtuous cycle.³⁰ Anselm, obviously, had previously provided a strong Christological backing to this concept of treasure in *Cur deus homo?* Furthermore, we should never forget that the Reformation was preceded by and fueled, inspired, and opposed on the basis of the profound debt incurred by the house of the Hohenzollers, who had recently acquired Mainz and Magdeburg for 50,000 gulden that needed to be repaid to the lender, the powerful Fugger bankers: Half of the income from the selling of indulgences went to pay the lender, and half to Rome (who had the “patent” or “property rights” on indulgences). By attacking the church and the practice of indulgences, Luther addressed, in spite of his original intentions, the central logic of capitalism that held the church in captivity, not only in practice (indulgences that transferred the debt to the “buyers”), but also in its theology. In

effect, the whole confrontation with the works-righteousness scholastic scheme was an attack on the very premise of a *Schuld* that can and must be repaid by the sinner-debtor.

The second moment (from the 1520s onward) corresponds to Luther's specific address of the problems created in society by a specific logic of distribution based on the premise that money and wealth are their own creative agents, thus obfuscating the fact that money comes from the exploitation of labor and the creation of debt. He thus addressed the captivity of the economy and the compliance of the state to the mythological power of money and the creation of debt. His central premise was that the surplus signified either by interest or by profit comes from the work, needs, and toil of the debtor/buyer. While quips about material wealth, usury, interests, avarice, and greed have been a staple in the vitriol of Franciscans and Dominicans for centuries, Luther does not remain on the common moralistic ground that simply treats the concept of money with contempt in order to redirect believers toward higher "religious" values—as seen from Augustine onward. He can and does condemn in the harshest words usurers and merchants by stating, "Merchants can hardly be without sin (Ecclesiasticus. 26:29), the love of money is the root of all evils (I Tim. 6:10),"³¹ and "Merchants think they are gods."³² But then he moves further by unlocking the mystifying qualities of money as resting in the exploitation of the neighbor's losses, needs, wants, and labor. "You cannot make money just with money,"³³ Luther notes, underscoring the perverse machinations of avarice and greed that result in speculation and profits which undergird a new sphere of exchanges, the capitalist market.

In a revealing passage Luther describes the mechanism of profit and the "free market" of supply and demand resting on the exploitation of wants and needs:

When once the rogue's eye and greedy belly of a merchant find that people must have his wares, or that the buyer is poor and needs them, he takes advantage of him and raises the price. He considers not the value of the goods, or what his own efforts and risk have deserved, but only the other man's [*sic*] want and need. . . . Because of his avarice, therefore, the goods must be priced as much higher as the greater need of the other fellow will allow, so that the neighbor's need becomes as it were the measure of the good's worth and value.

And with a note of indignation he asks:

Tell me, isn't that an un-Christian and inhuman thing to do? Isn't that the equivalent to selling a poor man his own need in the same transaction? When he has to buy his wares at a higher price because of his need, that is the same as having to buy his own need; for what is sold to him is not simply the wares as they are, but the wares *plus* the fact that he must have them.³⁴

But while want and need may explain the occasion for the profit of the merchant, it does not describe yet the source for enacting the exchange between the buyer and the seller. That, for Luther, is *labor*, the labor of the buyer, who with his toil provides a surplus of value that the wares or goods do not inherently possess. The capitalist “sucks up the other’s blood and sweat.”³⁵ Here lies Luther’s tour de force which comes to him by carefully analyzing the practice of *Rentenkauf* or *Zinskauf*³⁶ and defining it as an extraction of labor through debt: “Thus, when I buy *zinss* [the right to collect a return] on a specified piece of land, I buy not the land but the *zinss* payer’s toil and effort on that land, by which he is to bring me my *zinss* [return].”³⁷

Commenting on Luther’s sermon, the German Marxist historian Gerhard Brendler points out that “for the first time in the history of economic thought Luther exposed the fact that the creditor purchased the work of the borrower and that the interest on the money lent did not come out of some magic power of money or from the natural fertility of a mortgaged farm: *it came from the work of the borrower.*”³⁸ Karl Marx himself credits Luther with this novel insight, calling him “the oldest German political economist,” and quotes him at length to disprove the idea of “capital as a spontaneous source of value and its creation,” or “the idea of capital as a self-reproducing and thereby self-expanding value, lasting and growing eternally by virtue of its inherent power.”³⁹

Luther’s tirades against the early practices of capitalism point to two fronts: One is the properly Christian attitude toward it, firmly rooted in the parenetic dimension of the Gospel that for the Christian, as a bearer of Christ, comes not as an external demand or law but flows forth as a spontaneous practice in the encounter with the neighbor.⁴⁰ Luther’s injunctions as to how goods ought to be exchanged by Christians may sound utterly naïve, but they spell out the proper form of exchange—in principle applicable to all spheres of human existence—as patterned by the “exchange” between God and humanity enacted in Christ: Here the

“debtor” (the sinner) is met not by the exacting demands of the “Great Creditor” (God), but by God’s own *self*-giving in exchange for humanity’s losses. It is God’s own Self—namely, Christ—which is given as a free gift in lieu of the *lack* that traverses humanity’s very being. In sum, God’s own economy coincides with God’s own Being, where God does not demand repayment in the sense of a “fair” exchange between human virtues and good works for God’s grace and salvation. On the contrary, the very rules of a ‘fair’ exchange where supply meets demand is abolished. This is the “happy exchange,”⁴¹ a cornerstone in Luther’s entire theology, which in turn patterns the exchange of Christians with other Christians, even with the enemy or stranger.

Luther sincerely believed that confessing Christ implied, in the material realm of exchanges of God’s gifts, an engagement with one or all of the four “Christian ways of exchanging external goods with others”⁴²: to let the other steal our property, to give freely to anyone who needs it, to lend without expecting anything in return, and to exchange goods through the buying and selling for hard cash or payment in kind.⁴³ In other words, Christian communities are spaces of “communist” practices where exchanges and commerce are not ruled by the logic of capital-making through exploitation of labor, be that through the financial mechanisms of surety, interest-based credit, or selling commodities “as dear as one can.”⁴⁴

But then comes the unavoidable question: Does not the world become open for the wicked and the idle, for the dispossession of everything through lying and cheating, cunning and violence?⁴⁵ It is a fact that those who are ruled by the Gospel, although robust in faith, are left in a fragile situation in the spheres of exchange, vulnerable to every type of abuse and injustice. Were the world to be just ruled according to the Gospel, Luther repeatedly argues, it would become a desert, peace would vanish, and trade and society would be destroyed. In other words, although the Gospel is fragile as a means of ordering society, it is robust in its ability to transform subjects and create community. The weakness of the Gospel lies in its means of transformation—love of the neighbor and enemy, as exposed in the Sermon on the Mount. The Gospel can neither compel nor enforce its injunctions on those whose subjectivity and practices are captive to another “god.” Thus Luther’s understanding of the role of law and secular authority serves as a necessary “anti-fragile” strategy. The fact that Christians are rare (and will be rare compared to non-believers)

and that the world is still God's good creation despite being held captive by sin led Luther to expound on a theology of the three orders and two regiments as an antidote to abuse, exploitation, and injustice for the sake of creation as a whole. We shall return to this in the third section.

***Schuld*, works righteousness, and gift: the conflict of codes**

Revisiting Luther's thinking in light of Walter Benjamin's theses, one can risk the following hypotheses:

1. As Benjamin sustains, the new economic practices described and criticized by Luther can be theologically (and not just ethically) approached when those are considered as manifestations of the basic structure of a religion grounded in *Schuld*. Luther's initial confrontation with Rome had little to do with cosmetic reforms of religious practices and liturgy but with a cancellation of the classical "sacrificial" economy of signs where the human subject is always in debt with his "Provider," which resulted in the well-known scheme of works and the selling of indulgences. This theological economy created a perpetual state of indebtedness where the more grace was poured, the more of a debtor one became. This scheme of nature and grace provided the theological template for the legitimization of new monetary practices—one where creditor and debtor, God and sinner, engaged in a (capitalist) transactional scheme. The Scholastic version of Christianity erected a system of objects where signs could be *exchanged* like commodities (i.e., virtues for grace). Hence Luther's theological injunctions against capitalist practices were forged not merely by an ethical indignation, but also by a theological reversal of a system of exchangeable and negotiable signs by a code based on Christ as gift—not as Creditor. Hence Luther's attack upon current church practices (indulgences), scholasticism (works righteousness), and capitalism. All are different expressions of the same code.

2. The cancellation of this economy of signs is theologically enacted by Luther's transformation of the code of exchange. Luther introduces an economy of symbols that is based on the reality of *gift*. The paramount expression of this shift is embedded in his theology of the cross where the *fröhlich wechsel* gives something (Christ) in lieu of nothing (sin, debt). This implies a total remittance of *Schuld*, thus breaking a (demonic) mechanism of asymmetries. The articulation of the Law-Gospel modes of addressing the human situation expresses this: While the Law teaches what we ought to do, the Gospel teaches what we ought to *receive*; while

the Law is the taskmaster that demands that we work and that we give, the Gospel grants freely and only commands to receive what is offered. Thus, “if the Gospel is a gift and offers a gift, it does not demand anything.”⁴⁶

3. Luther employs this theological template as a critical weapon against capitalist practices. The lender, speculator, and usurer do not enact God’s own economy but that of the Devil by producing (material) indebtedness as a permanent state of being—parallel to the spiritual indebtedness generated by the church’s theology and practice. In other words, the Devil (or the demonic) is the mirror image of God (though a shadowy one) where the terms of the transaction are symmetrically reversed: While God gives, thus creating the phenomenology of the receiver, the demon demands, creating the phenomenology of the exactable—namely, the exploitable. The way in which the spiritual realm is structured is thus echoed in the secular realm. Hence, for Luther the problem of capital formation was not just an ethical matter, but a deeply theological one. In fact, God’s own Being as *donum*, gift, love, grace, was at stake.

4. Capitalist practices are an embodiment of self-seeking gain, in direct opposition to Christ’s (and the Christian’s) self-giving presence. It is an infringement of the first commandment to center one’s whole self and one’s whole personality not only upon earthly realities, which lack ultimacy and cannot fulfill the human vocation, but also on the active exploitation of the neighbor’s needs and wants. Thus the heart which clings to Mammon is grounded in a demonic trust, for it seeks to fulfill its desire through an idol/demon.

5. Benjamin’s theses that capitalism draws from Christianity enough mythical elements in order to constitute its own myth and that capitalism developed parasitically on Christianity are thus confirmed as long as Christianity is understood as a system of exchangeable signs along the lines of Creditor-debtor. Benjamin’s thesis is thus not applicable to a religion that responds to the problem of *Schuld* through justification by grace without works, or through what is the same, the total remittance of debt.

In sum, capitalism for Luther can be considered as a (demonic) religion in that it replicates in the secular domain the same logic found in the church dominated by the anti-Christ. It is grounded, indeed, on faith—but not on faith in Christ. Instead, it is grounded in a trust that “disrupts”

personality (Tillich) and eschews the whole fabric of existence. In short, it is grounded in a mechanism of dispossession.

We need to explore Luther's distinction of three orders and two regiments as a strategy able to deal with evil and abuse. If capitalism can be regarded as a religion, then another religious formulation is what can offer an initial critique. Yet this religion must be able to articulate a sphere that is liberated from the code of exchanges patterned by capital (i.e., the spiritual) and at the same time claims the spaces ruled by capital (i.e., the secular). This is what I term Luther's "anti-fragile" strategy, which refers not to God's direct rule (the Gospel) but to God's governance refracted by the abiding presence of the sinful, unjust, and demonic. God operates in these instances mediated by spheres of production and distribution that can never escape the very randomness and opacity of life, hence the necessary coercive nature of the institutional mediation of God's rule. Or, to put it in more positive terms, God's rule through law and institutions exacts (or harnesses) energy from the demonic for the sake of creation. In the secular domain, the point is not to directly eradicate the demonic but to constrain its effects.

Before that, however, we need to understand the contours of contemporary capitalism in order to grasp the mythical associations that money has acquired by mimicking the dynamics present in any religion: Not only is capitalism sustained by a trust placed in the endless thirst for profits, but it also reflects a strategy of keeping the subject away from the core of his/her subjectivity—a desperate attempt to cover up a gap at the core of human existence. Contemporary critiques of capitalism will show that the ultimate problem that we are facing is situated at a "religious" level, meaning the representation and construction of subjectivity which attempts to find the center of the subject outside of itself in the circulation of commodities in which money acts as the supreme broker and mediator (i.e., Mammon). This is the symptom of a humanity that is unable to articulate itself in a meaningful chain of significations.

The Market State: The New Face of Globalized Capitalism

Valuation and financial capital: In endless profits we trust

The relation between faith and a new configuration of subjective expectations is what here must hold our attention. This becomes more significant as we move into the state of our present world-system, which is purely sustained by a fiduciary alchemy that may be the envy of fading

religious traditions. Faith and trust are recurring categories employed at the moment of explaining the bizarre mechanisms that govern our contemporary world of social relations based on endless profit or gain.⁴⁷

Profits and endless gains are established—especially in late financial capitalism—through the differential relationship between signs indicating the “value” of stocks, securities, etc., apparently in relation to how profitable a company or economic activity is. However, this operation of valuation is not simply the result of a rational and critical evaluation of the actual performance of companies and their actual profits, since many of the companies do not pay dividends on a regular basis, and some of the most valuable stocks relate to economic activities which do not present any profit at all. Other factors appear in the capitalist valuation process which are not linked directly to the present performance of a company, fund, or asset. The sociologist Manuel Castells suggests that two factors appear to dominate this valuation process: *trust* and *expectations*. If there is no trust in the institutional environment in which value-making operates, then it cannot be translated into financial value. But if this trust is in place, then what creates value is the *potential future value* of a stock. In other words, it is the expected growth of financial value that is the rule of thumb for investment in the new economy.⁴⁸

How are these expectations created? Here is where faith and trust come in, for it is largely a subjective process made up of a vague vision of the future, some insider knowledge, conscious image-making, information turbulences generated by geopolitical and economic events, announcements by the U.S. Federal Reserve Board, personal moods of bank chairpersons or ministers of finance, valuations from respected firms, and herd behavior. But as Castells indicates, this is not to say that all valuation can be reduced to subjective moods, yet even the most objective factors are always assessed from a subjective valuation and expectation. He writes:

The performance of companies, supply and demand, macro-economic indicators [the “objective” factors], interact with various sources of information in an increasingly unpredictable pattern, where valuations may be ultimately decided by random combinations of a multiplicity of factors recombining at increasing levels of complexity, as the speed and volume of transactions continue to accelerate.⁴⁹

This illustrates that the new stage of financial capitalism “brings the information technology and the technology of information together in the creation of value out of our *belief* in the value we create.”⁵⁰ As mentioned, value-making is essentially the product of the financial market. Money, which used to be anchored in the “real economy” as a universal equivalent in the exchange of all commodities, has been displaced as a means to become an end in itself: the only true commodity. This is the triumph, as Slavoj Žižek notes, of the virtual economy where financial capital functions as a purely virtual notion processing real people.⁵¹

In effect, in capitalism, exploitation is thoroughly naturalized, inscribed into the functioning of every social relation. People, goods, commodities, nature, symbols, and even hopes and expectations are churned by a voracious information-processing that is almost completely out of control. If value-making is essentially a product of the financial market, to reach this market and vie for higher value in it makes of the ends of economic activity just a means. It is not that value is the result of economic relations (just or unjust), but now labor, innovation, production, management, and image-making are a function of the market. As Castells soberly states, “While the whirlwind of factors entering in the valuation process are ultimately expressed in financial value (always uncertain), throughout the process of reaching this critical judgment, managers and workers (that is, people) end up producing and consuming our material world—including the images that shape it and make it.”⁵²

Likewise Michael Hardt and Antonio Negri describe the present state of capitalism as a total event. They point out that

society has become a factory, or rather, capitalist production has spread such that the labor power of the entire society tends to be subordinated to capitalist control. Capital increasingly exploits the entire range of our productive capacities, our bodies and our minds, our capacities for communication, our intelligence and creativity, our affective relations with each other, and more. Life itself has been put to work.⁵³

This is a new form of totalitarianism in the sense that it is not merely the tyranny of one sphere upon the other, but the successful production of subjectivities according to the economy of desires and the exploitation of fears. The sacrificial logic reaches its zenith here. As Benjamin asserts, “therein lies the historical enormity of capitalism,” namely, in that “religion [i.e., capitalism] is no longer the reform of being, but rather its obliteration.”⁵⁴

The incessant circulation of commodities as signs

But faith or trust in the providential powers of the market and the expectation of the miracle of money creating more money are not by themselves enough to explain the complex workings of late financial and consumer capitalism. Keeping Benjamin's thesis in mind, capitalism can be regarded as a religion not on the basis of a metaphysical construct or a set of rituals, but in that it "essentially serves to satisfy the same worries, anguish, and disquiet formerly answered by so-called religion." Yet this satisfaction operates in a complex web of significations that latch onto an ontological lack at the core of human existence. In other words, it is a sign system devised to conceal the fact that humanity is marked by an ontological *incompleteness*.

Here we approach the question as to what makes capitalism tick. Walter Benjamin has already anticipated an answer by pointing out the negative pole that capitalism seeks to address (e.g., worries, anguish, and disquiet). We have also seen that these predicaments were codified under the master-code of *Schuld* (guilt/debt), from which a semiotic array unfolded where the signs of work, law, production, sacrifice, profit, and wages served to signify the means for the cancellation of this debt. It is this dimension that escaped the otherwise insightful critique of Marx, because it is a matter that points to the very ontological incompleteness of humanity that cannot be grasped through an economicist-materialist analysis. One must enter a realm where the theological, the ontological, and the psychological overlap.

In this vein, the French philosopher Jean Baudrillard has advanced a powerful critique of the Western tendency of thought centered upon the sign of "production." He states, "Everywhere man has learned to reflect on himself, to assume himself, to posit himself according to this scheme of production, which is assigned to him as the ultimate dimension of value and meaning."⁵⁵ While in traditional (liberal) political economy the human being is conceptualized as a producing animal (or as a tool-making animal), Marx's claim wanted to liberate humanity's productive potential without ever confronting the anthropological "phantasm" of the human being continually deciphering herself through her works. Labor was equated with human essence, an "aberrant sanctification" of work that shows Marx's entrapment in theological thought.⁵⁶ To whatever extent Marx was able to demystify the liberal abuse of the concept of humanity as work, he still regarded the working class with the same productivistic

code. Both liberal and Marxist conceptions of human nature share a common presupposition: Its fulfillment lies in the unleashing of labor power through the conquest of nature. Baudrillard writes:

The system of political economy does not produce only the individual as labor power that is sold and exchanged: it produces the very conceptions of labor power as the fundamental human potential. More deeply than in the fiction of the individual freely selling his labor power in the market, the system is rooted in the identification of the individual with his labor power and with his act of transforming nature according to human ends. In a work, man [*sic*] is not only quantitatively exploited as a productive force by the *system* of capitalist political economy, but is also metaphysically overdetermined as a producer by the *code* of political economy. . . . And in this Marxism assists the cunning of capital. It convinces men that they are alienated by the sale of their labor power, thus censoring the much more radical hypothesis that they might be alienated as labor power, as the “inalienable” power of creating value by their labor.⁵⁷

The point made by Baudrillard is that classical economy and Marx operate within a representational discourse, blind to the new form of social exchanges enacted by capitalism: the political economy of the sign that separates the signifier (a language term) from the signified (an intended meaning or image) and its material referent (an object pointed to by the signifier). The key for him is to understand the semiological structure of the circulation of commodities where the act of consumption is totally divorced from the use-value or utility of the object, inscribed instead by either prestige or desire. In other words, the center of the contemporary system is no longer the process of material production, but the political economy of the play of signs.⁵⁸ Consumption—and not production for the satisfaction of hypothetical needs—has become the chief basis of the social order: It structures (i.e., encode) behavior and groups through a linguistic sign function. In sum, consumer objects constitute a system of signs that differentiate the population by the transference of meaning to the individual consumer. Literally, the act of consumption is a digestion of signs.

Consumer goods are best understood as “a network of floating signifiers that are inexhaustible in their ability to incite desire.”⁵⁹ Thus a disturbing reversal is produced, for capitalism has let loose the genie in

the bottle: No longer is the bourgeoisie seen as exploiting the labor of the worker, nor does the worker experience estrangement as he or she is forced to sell his or her labor in the market. A new system has emerged where the commodity, detached from any social utility, exploits by way of evoking and seducing the hidden desires of humanity. We live “in the period of the objects . . . we live by their rhythm, according to their incessant cycles.” Thus, “objects are no longer tied to function or to a defined need. This is precisely because objects respond to something different, either to a social logic, or to a logic of desire, where they serve as a fluid and unconscious field of signification.”⁶⁰ Humans end up being consumed by objects, rather than consuming objects themselves.

What is this social logic or logic of desire? How are these related to *Schuld*? It should be apparent by now that the systems of signs structured around capitalism (i.e., endless profits) and consumerism (i.e., endless metabolism) are not only imbricated, but also constitute a new language through which something else speaks. Or rather, through which we are spoken. Baudrillard writes that

the world of objects and of needs would thus be a world of *general hysteria*. Just as the organs and the functions of the body in hysterical conversion become a gigantic paradigm which the symptom replaces and refers to, in consumption objects become a vast paradigm designating another language through which something else speaks. We could add that the evanescence and continual mobility reaches a point where it becomes impossible to determine the specific objectivity of an illness, for the simple reason that it does not exist. The flight from one signifier to another is no more than the surface reality of a *desire*, which is insatiable because it is founded on a lack. And this desire, which can never be satisfied, signifies itself locally in a succession of objects and needs.⁶¹

Desire and consumption are just the “hysterical symptoms” through which the “demonic” speaks in our contemporary, secularized environment. *Schuld* is thus externalized by the perpetual circularity and flow of signs that can never cover the hole that lies at the core of human subjectivity, the incompleteness of being. Money-making out of thin air, like consumerism of material or virtual sensations,⁶² rests on the same premise: the filling of a void that is not material, but ontological. *Schuld* as debt feeds on *Schuld* as guilt: Both are grounded, to paraphrase Til-

lich, in the distortion of being whose subjective moment is the distortion of personality.

Baudrillard's analysis helps us on three fronts. Firstly, by unveiling a psychological and anthropological fragility that has been encoded as a system of free-floating signs, we notice that there is a lack at the core of human existence which is exploited *ad nauseam* by advanced, consumer capitalism. This lack is the ultimate language which "speaks" through its hysterical symptoms, pointing to a distortion that abides at the core of the human psyche—yet is always encoded in a social web of significations.

This approach is similar to Žižek's concept of the traumatic core at the heart of the ontological event of being human. The Slovene philosopher sees the problem of the production and representation of subjectivity as the core predicament exploited by the capitalist strategy. In line with the theological argument made by both Luther and Tillich, Žižek maintains that the status of the subject is always processual; that is, it emerges only through the failure to fully actualize itself. When a subject tries to articulate itself in a signifying chain, this articulation inevitably fails. But it is precisely in this failure that the subject as such emerges, which is to say, the subject is the *failure* of its signifying representation.⁶³ This is what capital as religion desperately attempts to conceal, thus fueling the engine of desires and the mystification of money as a way of actualizing human essence. But as we saw, it doesn't actualize anything; it actually consumes.

In both cases the capitalist system of signs acquires a religious aura since the perpetual unleashing (or production) of desires is allowed to present itself as salvation through consumption, enjoyment, accumulation of sensations, and happiness. This is the *soteriological* dimension of consumer capitalism, which, as in the case of the medieval church, evokes and manipulates demands (i.e., desires) for which it presents itself as the sole supplier. Thus the glittering and glamorous aesthetics of our late-modern shoppingscapes, commercials, and images are needed to conceal the fact that the satisfaction attained by fleeting consumption is no more than a pseudo-satisfaction that is "superficially exciting but hollow at its core."⁶⁴ The system is rigged by this mechanism, whereby the consumption of one sign (i.e., commodity) automatically elicits a referential relation to other signs that needs to be had. The bonfire of the vanities is endlessly fanned.

The second front opened by Baudrillard's post-structural approach to the economy of signs is that the logic of desire turns out to be based on the social and psychological need for *differentiation*, a desire for so-

cial meaning over and against other consumers of signs. One cannot live within an economy of signs without the referential differentiation of signs from other signs. This has been observed in the Latin American scenario by the Argentinian anthropologist Nestor Garcia Canclini in the way he traces the passage from citizens to consumers.⁶⁵ While consumption is not merely passive but active, the concept of citizenship has been displaced by the practice of consumption—the primordial referent for identity. Thus consumption is not an equalizer of social difference, but rather a deepening of social distinctions.

Last but not least, Baudrillard's analysis unveils the essential problem inscribed at the core of present financial capitalism: When desire rather than need ends up driving the market, commodities themselves become consuming, as do their images—images ultimately designed to promote further consumption (simulacra). The epitome of this process is the present network-computerized financial economy, where money codified as signs in reference to other signs is completely divorced from the real conditions of production and consumption. This marks the complete virtualization of money, a commodity that only exists as a sign; something that has to be “believed.” And if money makes money in this virtual machine, then it makes sense to borrow more virtual money to make more money. Few of the so-called entrepreneurs and job-creators really own any substantial amount of money; they simply borrow—which is to say, they are masters of sign-manipulation and speculation, the key to success in late-financial capitalism.

At this point we can return to both Luther's and Tillich's conception of faith as trust and its relation to the formation of subjectivity. For what stems from our analysis so far is that we are not facing just a set of objective coordinates obeying rigid historical laws, but the very production of subjectivities that rest on mythical and psychological mechanisms whose symptom is capitalism-as-religion. *Schuld* is at the root of this phenomenon and fuels an endless circulation, where fleeting signs (i.e., commodities) serve as the catalysts for “solving” the human problem: its utter disjunction, estrangement, lack. Hardt and Negri pose the scenario as to what type of subjectivity the total market has created. Not only has neoliberalism shifted the terms of economic and political life, but it has also “operated a social, anthropological transformation, fabricating new figures of subjectivity,” and the leading figure produced is that of the *indebted*.⁶⁶ With this we return to Luther.

Luther's Anti-fragile Strategy: Three Simultaneous Ways of Christian Living

As indicated in the first section, Luther's theological injunctions against capitalist practices were forged not merely by an ethical indignation, but by a theological reversal of a system of exchangeable and negotiable signs structured by the master-code of God-as-Creditor for one centered in Christ as gift. Hence his attack upon current church practices (indulgences), scholasticism (works righteousness), and capitalism (indebtedness): All are different expressions of the same code of *Schuld*. For in effect, the drive to maximize gain, the search for self-aggrandizement, or the quest to earn one's salvation, are all manifestations of the same instinct born from the desire to affirm the self in face of the empirical limits that bind finite existence. For this reason, Luther regarded the practices of early capitalism (e.g., debt, interest, usury) as idolatrous and demonic. For him, money and economy, and market and labor, were theological matters in the sense that these describe fields in which both the human and God realize their being—God as giver, the human as receiver. If, for Luther, true faith means that “we are to trust in God alone and turn to him, expecting from him only good things; for it is he who gives us body, life, food, drink, nourishment, health, protection, peace, and all temporal and eternal blessings,” capitalism—codified as Mammon—is the replacement of God-as-giver by the power and mechanisms of money, whose blessings are allocated on the basis of “merit.”

The analysis of contemporary critiques of capitalism has shown that the ultimate problem we are facing is situated at a “religious” level (i.e., the representation of subjectivity as one more sign within the circulation of commodities in which money acts as the supreme arbiter, broker, redeemer). Furthermore, the foregoing analysis has also demonstrated that both the efficacy and the appeal of money is grounded in the old religious axiom of *Schuld*—guilt and debt. The problem that we face is therefore twofold: On the one hand is the predicament of the signification and representation of subjectivity—namely, how the subject can be dislodged from the virtual play of referential signs that end up consuming the subject as such by positing that *Schuld* is a necessary mediation for attaining plenitude of being. On the other hand, there is a problem as to how the historical, political, and economic existence that is crisscrossed by the inherently processual fragility of the subject can in fact be contained in its deleterious social effects without the recourse to totalitarian or oppressive measures.

The Apocalypse of God, faith, and the self: Living from the end of times

Christianity approaches the first problem, the subject chained to *Schuld*, by a radical understanding of faith as an apocalyptic event taking place in the chain of significations that constitute the subject as such. This marks an end, yet also a beginning. It is marked by a struggle between ego and a new self (Christ) as expounded in Paul's enigmatic words in Galatians 2:20: "Nevertheless, I live; yet not I, but Christ lives in me."⁶⁷ Righteousness and faith are not the outcome of hard work on the basis of our substantial potentialities and attributes, but the acceptance and integration of an "alien" perspectival stance in the very symbolic web that constitutes subjectivity.

The understanding of subjectivity as a symbolic and perspectival event implies that we don't possess a substantial reality called "ego" or "consciousness" which produces symbols, but rather, consciousness as such is the result of symbolic linkages. The ego and consciousness are thus a virtual world that in Paul's and Luther's case comprises a battlefield where an old historical trajectory (represented by Law and sin) dies and a new life begins (represented by faith and Christ). For Luther, Paul's statement, "I live; yet not I, but Christ lives in me," is the center of his proclamation of the righteousness of Christ—a righteousness by which Christ lives in us and which, *de facto*, introduces a split in our existence, as well as our consciousness.

It is clear that for Luther the righteousness of Christ denotes not only a forensic event, but an existential and psychological transition by which an "alien" life is lived as one's own. Christ is the symbol for a new social and relational reinscription of the person, a symbolic order that is unanchored from a world that pits the person against its own ego, other egos, and God. Ego is eminently relational, but it is trapped in the wrong set of perspectives by virtue of a faulty symbolic articulation creating the illusion that the ego is its own person or substance—namely, that it can attain the resources for its own realization. Law, works, and ego reinforce each other, spiraling in recursive circularity around not simply a "lack," but an unquenchable desire to conceal and cover up such a gap. This is what creates the world of *Schuld*, for, in effect, if the ego is conceived as the agent whose vocation is to arrive at fulfillment and completion through means that in principle are not intrinsic, yet instrumentally at its disposal, then the world of objectivities (other human beings, nature, etc.) can only appear as means that are sought as erasures of an incompleteness that is

endemic to the ego. Life becomes, thus, a mechanism not only of accumulation, but of dispossession through *Schuld*. God as the Big-Other/Creditor, or the human being as a *homo oeconomicus* whose epitome is the financier/capitalist, are just two variations of the same trope.

Paul's expression "not I, but Christ lives in me" implies for Luther a new environment that literally rearranges the phenomenal self of the Christian. But in doing so, it unleashes a new identity that is expressed in the praxis of living. Not only is Christ "fixed and cemented to me and abides in me" in a purely virtual realm, but it is also the case that Christ is the name for the transition between virtuality and actuality, since "the life that I now live, He lives in me. Indeed, Christ Himself is the life that I now live. In this way, therefore, Christ and I are one."⁶⁸ Christ forms the very life that I now live, a new environment that is disclosed when one is pulled out of one's "own skin." All of Christ's attributes—grace, righteousness, life, peace, and salvation—now appear as cemented to one's own existence. When one divides one's own person from Christ's, one falls back into the old environment, that of the Law and the power of the demonic.

The accent upon the new identity of the self in Christ is what ultimately embodies the biggest challenge to the understanding of the ego as the outcome of the consumption of signs. It tackles the issue at its root, namely, by shifting the code of consumption and debt for that of the gift. It creates a liberated environment where one is free to love the neighbor without falling into the mechanisms of *Schuld*, without seeking to "consume" the other on the basis of his/her debt and guilt. This freedom elicited by faith turns the subject outwardly in a twofold manner: as a giving praxis in the midst of needs and wants, and thus as a "cynical" critique of the selfish motivations that structure daily living and the prevailing ideology informing our culture. Yet this praxis is grounded in a total passivity, the passivity that results from the new perspectival stance where God comes to us not as the Big Creditor but as gift. This movement is redoubled in the life of the Christian as the death of an old ego, its semiotic web, and the birth of the new self. This is the strategy that Luther called "spiritual," living *from* the end times as shaped by the event of Christ as gift (justification by faith). In other words, it outlines a new political economy of the gift, received and embodied in renewed *subjects* gathered in that community we call church.

Luther's conception of the three orders: Living between the times

Yet Luther was aware that this transformation of the subject is never completed in this life, and furthermore, the radical appeal of the Gospel has a limited reach (Christians are rare and few, even in the midst of Christendom!). The “gospelling”⁶⁹ of human existence through the economy of the gift does not provide the efficacious means to govern a world that is crisscrossed by the forces that promise the ego another type of fulfilment. This leads to a second strategy, which Luther developed in his theology of the three orders and two regiments as God’s own indefinite delay of the final apocalyptic occurrence in history. This strategy incorporates the former one, yet places it within the historical tension of living between times, where God shares the stage with the demonic. The latter cannot be directly eliminated, because it is parasitic on God’s good creation: Only God’s addressing human beings through law (revealing a gap, a lack, a hole) can contain, restrict, and curb the demonic ruse. While the demonic cannot be unswervingly obliterated without endangering God’s own creation, it can indirectly be restrained, contained, and even sapped of its energies through a proper strategy of constraint. And while the economy is the ultimate abode of the demonic, it is the political which is able to restrain its venom—or let it loose in the veins of society. This is the “secular,” anti-fragile strategy developed by Luther, which corresponds to an existence placed *between* the times.

Let us proceed to observe how the living between the times or “re-formist” strategy looks in the face of the capitalist predicament outlined before. It is well known that Luther horizontalized the classical medieval hierarchical and organic distinction between *ecclesia* (church), *politia* (public realm), and *oeconomia* (household) by decoupling them from distinct castes or classes. While maintaining their distinctive features, Luther ingeniously argued that all human beings participate in these spheres and their institutions. Vitor Westhelle has demonstrated how the Aristotelian categories of *poiesis* and *praxis* may have informed Luther’s conception of the range of human activities composed by the spheres of economy and politics. While *poiesis* denotes an activity whose outcome is the production of something, *praxis* refers to an intersubjective effect which does not necessarily result in a “material” outcome.

The economy is thus the sphere of a “metabolic” activity of self-production between human beings and nature, the realm of the forces of production that seeks to provide the objective means for the sustenance

and reproduction of life. The political, on the other hand, comprises the sphere of intersubjective relations of production, which “constitutes itself as explanatory narrative and public communication”—the medium of human communicative action, moral deliberation, and juridical legislation.⁷⁰ While *poiesis* (economy) deals directly with the conditions that allow for the creation, sustenance, and reproduction of human life, *praxis* (politics) deals directly with the virtual/symbolic conditions that regulate the exchanges among human beings. Both are realms of power, yet they function differently. The church, however, distinguishes itself from the other two spheres in that humanity does not produce anything here; no activity of self-representation is enacted. In this instance, our mode of being is not that of action, but that of re-action,⁷¹ namely, our response to God’s address which is both virtual (Word) and material (sacraments). It is important to note, however, that God’s activity in the church does not happen in a vacuum, but is intertwined with the other two spheres, vicinities to which the addressees already belong and from which they cannot extricate themselves.

Another way to interpret Luther’s understanding of the three orders or mandates is to approach them not just from the productive code (cf. Baudrillard) but from the *distributive* one. It refers to a pluralistic view of distribution, where each sphere obeys different rules. This does not replace the “productivist” model referred to above, but complements it by emphasizing that human beings are not just the subjects or objects of production (active producers and passive consumers); they are also subjects and objects of the distribution of both virtual and material goods. Furthermore, what is allocated, shared, or exchanged in the process of distribution are not just the fruits of physical labor, but also the fruits of the mind and emotions. As the political philosopher Michael Walzer notes, “People conceive and create goods, which they then distribute among themselves.”⁷² Goods do not appear out of thin air, nor do individuals distribute them according to a homogeneous general principle such as free exchange, desert, or need. Rather, goods and their particular social meanings are the central medium of social relations. Before goods come into physical hands, they are already inscribed in people’s minds. Thus the distribution of these goods is already conditioned by shared conceptions of their meaning and their utility. Distributive agents, therefore, are already constrained by the goods they hold, to the point that one may say that “goods distribute themselves among people”⁷³ according to

social rules, desires, wants, needs, and mores that outline specific spheres of distribution according to explicit criteria.

However, it is one thing to speak theoretically about the (relative) distributive autonomy within each particular sphere; it is another to experience the way these spheres actually function in society. The reality is that these spheres are constantly violated. This becomes particularly clear when we consider that “most societies are organized on what we may think of as a social version of the gold standard: one good or one set of goods is dominant and determinative of value in all spheres of distribution.”⁷⁴ When this good or set of goods is monopolized, then the individuals or groups possessing this particular good acquire a disproportionate command of a wider range of other goods. While certain goods are dominant by their very nature—water in the desert, for instance—in most contexts, the reality of dominance and monopoly is the result of an imbricate social and political creation that compounds reality and its wants and needs with its symbolic construal. As Walzer notes, physical and military strength, familial reputation, religious or political office, landed wealth, and capital and technological knowledge have all played this role at one point or another in human history. The possession of a dominant good means it can automatically be converted into another good, thus cementing the sociological symbiosis between the monopoly of a dominant social good and the dominance of a ruling class/caste/group atop all the distributive systems. This is tyranny.

What does this have to do with Luther’s view? For the time being, it should be apparent that Luther’s understanding of the three “sacred” orders through which God comes to us as a gift acknowledges the legitimacy of different criteria of production and distribution in each one of them, where producers may dominate in the economic sphere, princes in the political, and clergy and theologians in the ecclesiastical. They represent three different ways in which God’s gifts—or God’s “comings”—are received, used, and abused. It is precisely the reality of abuse (i.e., sin) that gives a clear institutional format to these three “comings,” erecting powerful barriers against (a) the domination of one sphere upon the other, (b) the abusive domination within each sphere (monopoly), and (c) the possibility of converting one dominant good into another (tyranny). The common denominator of these three instances is fragility. Theologically, we would refer to this as sin, and in mythopoeic language, the work of the Devil. Luther’s proposal thus addresses the reality and effects of sin in a

way that allows a society to avoid the temptation of succumbing to messianic and utopian adventures which would almost certainly attempt to intervene directly—mostly politically—to erase the traces of life’s fragility. Buttressed by Walzer’s insights, Luther’s theology of the three orders thus helps us appreciate the gravity of the present situation, a situation marked by the tyranny of financial capital upon all spheres of life.

Spiritual and secular strategies

The culturally and socially pluralistic environment in which we live today, compounded by the single rule of capital that undermines every other sphere, suggests a double strategy that follows Luther’s distinction between the spiritual and the secular. Since capitalism should be seen as a (demonic) religion—which is to say, as the construal and production of subjectivity based on an economy of signs that seeks to center human subjectivity in the endless circulation of goods—we can regard the Christian church as being engaged in a spiritual-semiotic struggle from the point of view of a different code. It is a struggle between faith in the God of Israel and faith in Mammon, between expectations regarding a promised world and expectations regarding a world of promises, between belief and unbelief, between clinging to the Master and clinging to MasterCard. In short, this is the battle around the fabrication of “figures of subjectivity” that is always intertwined with the “vicinities” of *poiesis* and *praxis*.⁷⁵

This is the proper sphere for the church’s struggle as a creature of an economy based on gift in the midst of a world ruled by the economy of exchangeable signs. The “demythologization” of capitalism is the present struggle of the church, for she is always bound to clash with other technologies of the self, particularly with those centered in self-production through the dispossession of other selves. Thus the simple proclamation of the Word to our hearts always has an effect on the spheres that our bodies occupy, the spheres in which it both produces and represents itself (bodies that are subjectivized by God’s own subjective move). This is the political and economic *munus* (office, service) and *usus* (use, exercise, practice) of the Gospel. Thus no church can be said to be preaching the Gospel today without addressing the problem of the idolatrous faith of capitalism. This is a spiritual struggle with political and economic effects, for it redraws the foundation of *Schuld* and the pattern of exchange. It is the proclamation of a gift and thus the confession that we don’t believe in the market; we believe otherwise, in Christ. This is the new “atheistic”

face of Christianity, which creates a space where we are given permission to *not* enjoy, to *not* be happy, to *not* have to explore all our “potentialities” of desire insofar as these are dictated by the capitalist sign-system. This is freedom.⁷⁶

At the same time, the struggle and tension is not apart from but within the other spheres composing our creaturehood. Here the struggle is not directly against capitalism *per se*, but against its *tyranny* grounded in the concept of endless profits. Hence, the problem is not whether or not a market should exist, or the place of money within it; the problem is when the criterion of distribution within the market (i.e., money in exchange for goods and services) becomes *the* criterion that rules in the other spheres. Thus the main focus is neither the economy nor the church, but the public sphere, the realm of the commons, governance (*politia*). Luther saw in the State the means of restraining the *effects* of sin and evil in society (neither *oeconomia* nor *ecclesia* have these means of restraint). Certainly the political sphere and its institutions do not possess the means to produce “good” people (only the Gospel can do that).⁷⁷ Neither does the political sphere possess the means for the production and reproduction of life. But it does have the means to coerce evildoers to do minimally a superficial good (or, stated negatively, to not do harm).

During the last few decades, we have witnessed an erosion of both the legitimacy of the State, political parties, and democratically elected representatives and the active involvement of (democratic) governments in the very setting up of the rules, institutions, and powers of neoliberal globalization.⁷⁸ Against the template of Luther’s theology of the two governances and the three orders, it becomes apparent how important the role of the State is and how crucial a “re-enchantment” of the political sphere becomes at this time. Politics, broadly construed, is the only place that can furnish the mechanisms for controlling the anarchic forces of the market. In other words, only *praxis* can create the institutional sphere where *poiesis* can regain its role in the sustainment and reproduction of life. After all, in Luther’s account, politics came into existence when the economy was affected by sin, as stated in his commentary on Genesis.⁷⁹ But whose politics? Which State? History shows us that the State—and the political parties that have taken turns in its administration—easily becomes a prisoner of economic interests when a democratic culture of moral deliberation, social control, and rebellion falters. The public space constituted by this deliberation and mobilization must debate its moral

values and vision, as well as serve as the foundation for a political resolve to curb the impulse of a socially and economically powerful minority through a new regime of democratic representation.

In the meantime, active social policies that deal with the distribution of income, property, and wealth through a reengineering of tributary criteria and processes are a few of the defining characteristics of the present (reformist) agenda. It is time that wealth and riches be redistributed among the spheres of health, education, and culture. Furthermore, these same attitudes and practices need to be applied to our current ecological crises. But any reformist strategy must tackle the core issue: the regulation of the creation and allocation of money that fuels a financial imperialism. The transference of wealth from the poor, the middle classes, and the Global South must stop.

One step in this direction would be reform of the banking system. Practical measures should include the banning of private banks as the monopolizers in the creation of money out of nothing (i.e., debt), clear regulation that differentiates investment banks from savings banks, the promotion of person-to-person banking as well as cooperatives and credit unions, creation of a new international currency that can provide stability to world commerce, etc. Nevertheless, these practical measures will be ineffectual if they are not accompanied by a strong political will that democratizes the creation and allocation of money, thereby suppressing the “invisible hand” of the market as the final arbiter of wealth and well-being. But it must further be kept in mind that the new relation between capitalism and territoriality signified by a globalized economy must also inform our people’s vision and strategies for justice. As mentioned before, because we participate in a global economic network, we are also subjected to social processes that transcend our own groups, classes, and nations. What this means in the long run is that a “globalization from below” (Gorostiaga)—the international networking of groups and associations—constitutes one of the means for the birth of a democratic “geoculture” that would be able to cast a new vision for life in this planet.

Bifurcations: Living at the end of (a) time

The above is just the description of an anti-fragile strategy that I see implied by Luther’s understanding of the three orders as an indefinite delay of the final apocalyptic occurrence. By its very nature, it is a *reformist* strategy—but not necessarily a revolutionary one. It is a strategy to live “between the times,” in the midst of a tension. Yet living between the

times also means that the end of an historical cycle is eventually reached. Thus the challenge is how to be engaged as Christians in a reformist path even while “eagerly expecting” (*apekdechomai*, cf. Galatians 5:5; 1 Corinthians 1:7; Romans 8:19)⁸⁰ a revolutionary overhaul which, while not attempting to second-guess God’s own time, can nonetheless embrace a *kairos* that is inscribed in the very apocalyptic being of God and Christians. I would like to see this as a third, apocalyptic strategy where Christians, who by definition are a people marked by the praxis of the Holy Spirit, are ready to embrace an unforeseen event in history in partnership with their neighbors. Within this strategy—which condenses the other two—acts of engaging in socio-political reforms are carried out in preparation for and in anticipation of an event that can be neither foreseen nor predicted in all its details. The practices of equality, fair taxation, redistribution of income, freedom, sustainability, open access to the commons, etc. form the scaffolding on which, in the event of a radical break in history, a new “ordering” of global society can develop.⁸¹ The centering of subjectivities in the apocalypse of God (Christ) propels a reformist tactic in the here and now while being open to—even eagerly expectant of—a revolutionary event in the near future.

Chaos theory may teach us here a very important “apocalyptic” lesson: Like any living system, human societies are open systems at one point or another faced with a *bifurcation*. By all indications we are in fact approaching such a moment. The chronic crises that we are facing (debt, unemployment, health coverage, rising costs of education, etc.) suggest that the main structural problems cannot be resolved within the parameters offered by the system itself. It is only by going outside of and beyond the historical system that these crises can be (even temporarily) resolved. At the brink of bifurcation, it is chaos that dominates, meaning that “every small action during this period is likely to have significant consequences.”⁸² It is a time where little ripples can become unstoppable waves, where small gestures may have towering repercussions. Thus our engagement in “reformist” practices—just a collection of temporary measures—is not only important for creating breathing space for those who are suffocated by the market’s onslaught, but it is even more critical for providing a template and vectors for the future in a period when the system as such may be about to collapse. These practices are like writing a manual for how to create and live in a new society. Thus we may say we are reformists—not for the sake of keeping the system, but for the sake of

new trajectories at the brink of an impending change still open regarding its outcomes. One thing must be clear: The capitalist world-system is reaching its nadir. What will come next is anybody's guess, but we have a chance for engaging in action and thought that announce a coming system "where everybody has a place."⁸³

Finally, the church of Jesus Christ is the "laboratory" of the Spirit—which is to say, it is the location where new perspectival stances and new subjectivities are forged, ready to embrace new trajectories. And here, more than ever, the reversal initiated by Luther—namely, the replacement of an economy of exchangeable signs by an economy of gift—is at the core of what the proclamation and embodiment of the Gospel does: the justification of the indebted by grace alone.⁸⁴ Thus every assembly addressed by the Word, every Lord's Prayer, every exorcism in baptism, and every sharing of the blessed sacrament is an anti-capitalist practice—despite the particular ideological makeup of those gathered, its leaders, or the denominational-institutional bylaws. To paraphrase the Augsburg Confession, section VII, the pure preaching of the Gospel and the correct administration of the sacraments acquire their proper outline against the background of a false gospel and a spurious administration of God's gifts. This is the mind of Christ taking place in ours, establishing its own *oeconomia* through the conformation of a new body (cf. 1 Corinthians 12). Indeed, the Word effects what it says.⁸⁵

Endnotes

- 1 Cfr. Daniel Bell, *The Cultural Contradictions of Capitalism* (New York: Basic Books, 1996), 293. The debt crisis can be most adequately understood as the combination of two factors: increase in costs of living with a concomitant stagnation of salaries, and the massification of new financial instruments—credit cards, loans, mortgages—since the 70s. The so-called "moral shift" (towards hedonism, consumerism, etc.) is a symptom, not the cause of the problem of debt.
- 2 Martin Luther, "The Large Catechism," in Theodore Tappert, ed., *The Book of Concord: The Confessions of the Evangelical Lutheran Church* (Philadelphia: The Muhlenberg Press, 1959), 365.
- 3 Ibid., 367.
- 4 I employ the term "cynic" to refer to a critical attitude to prevailing values and practices grounded in the realization of the desires of the ego. In this sense, cynic refers to the unmasking of selfishness—individual and collective.
- 5 I borrow the notion of "antifragility" from Nassim Nicholas Taleb, *Antifragile: Things that Gain from Disorder* (New York: Random House, 2012). Taleb claims that "Antifragility is beyond resilience or robustness. The resilient resists

shocks and stays the same; the antifragile gets better. This property is behind everything that has changed with time: evolution, culture, ideas, revolutions, political systems, technological innovation, cultural and economic success, corporate survival, good recipes (say, chicken soup or steak tartare with a drop of cognac), the rise of cities, cultures, legal systems, equatorial forests, bacterial resistance.... By grasping the mechanisms of antifragility we can build a systematic and broad guide to nonpredictive decision making under uncertainty in business, politics, medicine, and life in general—anywhere the unknown preponderates, any situation in which there is randomness, unpredictability, opacity, or incomplete understanding of things. . .” The task, therefore, is not to attack fragility at its root (for that would deprive life of its stressors, i.e., its viability), but “the reduction of fragility or harnessing antifragility” (Kindle Edition, locations 339, 353, 361). While I find important insights in his work, by no means I endorse his libertarian ideology.

- 6 See Oswald Bayer, *Martin Luther's Theology: A Contemporary Interpretation* (Grand Rapids: Eerdmans, 2008), 2-5. Also, Heiko Oberman, *Luther: Man between God and the Devil* (New York: Doubleday, 1989), 102-106. Oberman writes: “Luther’s world of thought is wholly distorted and apologetically misconstrued if his conception of the Devil is dismissed as a medieval phenomenon and only his faith in Christ retained as relevant or as the only decisive factor. Christ and the Devil were equally real to him: one was the perpetual intercessor for Christianity, the other a menace to mankind till the end. . . . Christ and the Satan wage a cosmic war for mastery over Church and world” (104).
- 7 See Ricardo Rieth, “Luther on Greed,” *Lutheran Quarterly* XV/3 (Autumn 2001), 345. See also Martin Brecht, *Martin Luther: The Preservation of the Church* (1532-1546), trans. James Schaaf (Minneapolis: Fortress Press, 1999), 259f. I will follow Tillich’s interpretation of the demonic as the perversion and destruction of the structures of creation.
- 8 Quoted in Mark C. Taylor, *After God* (Chicago: The University of Chicago Press, 2007), 64.
- 9 Martin Luther, “The Large Catechism,” 368.
- 10 See Martin Luther, “Confession Concerning Christ’s Supper,” in Timothy Lull, ed., *Martin Luther’s Basic Theological Writings*, second edition (Minneapolis: Fortress Press, 2005), 65.
- 11 Walter Benjamin, “Capitalism as Religion,” in *Selected Writings*, vol. 1, 259. Text accessed at http://www.complit.u-szeged.hu/images/benjamin_-_capitalism_as_religion.pdf
- 12 As the Greek term *opheilemata* (debt) in Matthew’s version of the Lord’s Prayer (Matthew 6:12), different from Luke’s version (Luke 11:4) were debts are replaced by sins (*hamartias*). For a discussion of its context and socio-economic connotation, see Robert Funk, ed., *The Five Gospels: The Search for the Authentic Words of Jesus* (New York: HarperCollins, 1997), 149, 326.
- 13 I follow here the translation offered by Daniel Weidner, in “Thinking beyond Secularization: Walter Benjamin, the ‘Religious Turn’, and the Poetics of Theory,” in *New German Critique* 111, Vol. 37, No. 3, Fall 2010, 140.

- 14 See Ibid., 142.
- 15 Benjamin, 260.
- 16 Cfr. Robert Bellah, *Religion in Human Evolution: From the Paleolithic to the Axial Age* (Cambridge, Massachusetts: Harvard University Press, 2011), xix.
- 17 Jung Mo Sung, *Economía: tema ausente en la teología de la liberación* (San Jose: DEI, 1994), 130.
- 18 Cfr. Rennie, Bryan; *Reconstructing Eliade: Making Sense of Religion* (Albany, New York: State University of New York Press, 1996); ch. 16; Ostwalt, Conrad; *Secular Steeples: Popular Culture and the Religious Imagination* (Harrisburg, Pennsylvania: Trinity Press International, 2003).
- 19 Clifford Geertz, *The Interpretation of Cultures* (New York: Basic Books, 1973), 90.
- 20 Taylor, 12.
- 21 Martin Luther, "Large Catechism," 365f.
- 22 Ibid., 367. To trust in God alone is to expect from God only good things, for it is God "who gives us body, life, food, drink, nourishment, health, protection, peace, and all temporal and eternal blessings."
- 23 See Tuomo Mannermaa, *Two Kinds of Love: Martin Luther's Religious World*, trans. Kirsi Stjerna (Minneapolis: Fortress Press, 2010), 5f.
- 24 Curiously, the placing of the problem of the production of subjectivity and trust set us squarely in the late-modern discussion as embodied in Slavoj Žižek, Alain Badiou, and Michael Hardt, and Antonio Negri among others.
- 25 Cfr. Roger Johnson, *The Origins of Demythologizing: Philosophy and Historiography in the Theology of Rudolf Bultmann* (Leiden: Brill, 1974), 254.
- 26 Paul Tillich, *Dynamics of Faith* (New York: Harper & Row, 1957), 12.
- 27 See Johnson's poignant critique of Rudolf Bultmann, which is applicable to Tillich's position as well. *The Origins*, 200.
- 28 Martin Luther, "Trade and Usury," in Helmut Lehmann, ed., *Luther's Works*, vol. 45 (Philadelphia: Fortress Press, 1962), 254.
- 29 Oswald Bayer, "Justification as the Basis and Boundary of Theology," *Lutheran Quarterly* XV/3 (Autumn 2001), 276.
- 30 See Erik Erikson, *Young Man Luther: A Study in Psychoanalysis and History* (New York: Norton, 1958), 188
- 31 LW 45:246.
- 32 Ibid., 248.
- 33 Ibid., 299.
- 34 Ibid., 248.
- 35 Ibid., 309.
- 36 Annuity purchase. Since the 13th Century, the prevailing lending business in Medieval Germany where the buyer (lender) acquired by a certain purchase price (loan amount) the right to purchase an annuity payable annually. See *Kleine Enzyklopadie des deutschen Mittelalter*, <http://u01151612502.user.hosting-agency.de/malexwiki/index.php/Rentenkauf>, accessed 11/28/2013.
- 37 LW 45:303.

- 38 Gerhard Brendler, *Martin Luther: Theology and Revolution*, transl. by Claude R. Foster, Jr. (New York, Oxford: Oxford University Press, 1991), 162. My emphasis. He rightly points out that Luther's knowledge of the current capitalist practices may have come first hand from the Mansfeld mining enterprise run by his own family.
- 39 Karl Marx, *Capital: A Critique of Political Economy*, vol III, *The Process of Capitalist Production as a Whole*, trans. by Ernest Untermann (Chicago: Charles H. Kerr & Co., 1909), 461-463. Luther's text quoted by Marx comes from *Luther's Admonition to Clergy to Preach Against Usury* (1540).
- 40 As the opening remarks of his *Long Sermon on Usury* indicates: "Therefore, it is necessary in these perilous times for everyone to be alert, to use proper discretion in dealing with the temporal goods, paying diligent attention to the holy gospel of Christ our Lord." LW 45:273.
- 41 See Martin Luther, "The Freedom of a Christian," in Lull, ed., 397.
- 42 LW 45:255.
- 43 Ibid., 256-9.
- 44 Ibid., 261.
- 45 See Ibid., 257f.
- 46 Martin Luther, "Lecture on Galatians," in Jaroslav Pelikan, ed., *Luther's Works*, vol. 26 (St. Louis: Concordia Publishing House, 1963), 208-9.
- 47 While it is true that trading companies, production for intended sale in the market, the search for profit, and wage-labor have existed for thousands of years and all across the globe, the capitalist experiment introduced a key notion that did not exist before: in effect, we can identify the emergence of a capitalist system only when the system gives priority to the endless accumulation of capital, or the pursuit not just of profits, but of endless gain. See Karl Polanyi, *The Great Transformation* (Boston: Beacon Press, 1944), 43ff.
- 48 See Manuel Castells, *The Information Age: Economy, Society and Culture*, vol I, *The Rise of the Network Society* (Malden, Massachusetts: Blackwell Publishing, 2000), 159.
- 49 Castells, 159.
- 50 Ibid., 160. My emphasis.
- 51 See Slavoj Žižek, *Less than Nothing: Hegel and the Shadow of Dialectical Materialism* (New York: Verso, 2012), Kindle Edition, location 5732.
- 52 Castells, 160.
- 53 Michael Hardt and Antonio Negri, *Declaration* (New York: Argo Navis, 2012), Kindle edition, location 141.
- 54 Benjamin, 260.
- 55 Jean Baudrillard, *The Mirror of Production*, transl. by Mark Poster (Saint Louis: Telos Press, 1975), 19.
- 56 Ibid., 36. According to Baudrillard, Marx resurrected in a secular form the old Protestant work ethics.
- 57 Ibid., 31.
- 58 Ibid., 130.
- 59 Mark Poster, "Introduction," in *Jean Baudrillard: Selected Writings* (Stanford: Stanford University Press, 1988), 3.

- 60 Baudrillard, "Consumer Society," in *Ibid.*, 44.
- 61 *Ibid.*, 45.
- 62 As Zygmunt Bauman notes, what dominates social dynamics today is not to have, or to be, but to use, to accumulate sensations. See *Modernidad líquida* (México, FCE, 2003), 191.
- 63 See Slavoj Žižek, *Less than Nothing*, location 5876.
- 64 David Harvey, *A Brief History of Neoliberalism* (New York: Oxford, 2007), 170.
- 65 See Néstor García Canclini, *Consumidores y Ciudadanos: Conflictos multiculturales de la globalización* (México: Grijalba, 1997), 25.
- 66 Hardt and Negri, location 106. The other figures is that of the mediatized, the securitized, and the represented.
- 67 For Luther's understanding of faith in view of Paul's letter to the Galatians, see Guillermo Hansen, "Luther's Radical Conception of Faith: God, Christ, and Personhood in a Post-Metaphysical Age," *Dialog: A Journal of Theology* (52/3), Fall 2013, 212-221.
- 68 LW 26: 167.
- 69 See Robert Bertram, *A Time for Confessing*, ed. By Michael Hoy (Grand Rapids: Eerdmans, 2008), 138.
- 70 Vitor Westhelle, *The Church Event: Call and Challenge of a Church Protestant* (Minneapolis: Fortress Press, 2010), 33.
- 71 See *Ibid.*, 40.
- 72 Michael Walzer, *Spheres of Justice: A Defense of Pluralism and Equality* (Basic Books, 1983), 6.
- 73 *Ibid.*, 7.
- 74 *Ibid.*, 10.
- 75 See Westhelle, 41ff.
- 76 However, the church is not only in conflict with the world "outside," but equally within itself. For in effect, the "spiritual" percolation of capitalism is also felt within its own ranks, tempting the church to emulate its capitalist poetic vicinity. Is this not the main theme of Paul Anderson's movie *There Will Be Blood* (2007) where in its harrowing conclusion the "capitalist" (played by Daniel Day-Lewis) brutally smashes the head of the "preacher" (played by Paul Dano) who, by this time, had become as capitalist as the oil-entrepreneur? Is it not the moral of the story that the emulation of an alien, entrepreneurial logic not only corrupts the office of preaching, but eventually, makes of the preacher a victim of that which he sought to mimic? There is something to be said in favor of Daniel Bell's warning that when (Judeo-Christian) religion loses its footing in society, the economic powers run amok (Cfr. Bell, 339). This is what creates a state of confession, in the tradition of *casus* or *status confessionis*.
- 77 In the socio-political arena confusion between law and gospel has led many of our churches to forget that the goal is not to call people to be better, but that people do the good. See Gustaf Wingren, *Creation and Law* (Philadelphia: Muhlenberg Press, 1961), 164.
- 78 This is the result of a crisis of the basic premise of modernism that set its hopes in a radical transformation of reality. The gradual conviction that suffering was

not subject to the interplay of demons and God led to the belief that suffering could, in principle, be overcome. The State, harnessing the powers unleashed by education, science, prophylaxis and medicine soon adopted the role of a “healer” that promised to cure all ills of society. The welfare state was the embodiment of this “healing,” a healing that in fact it provided for a while but could not sustain for long due to the pressures of capital. Thus, since the 80s, a desperate attempt ensued to hand-over the “healing” responsibilities of the state to the forces of the market. Overall, this transference was the result of a political decision in face of the raising costs of production in the central industrialized countries (and many formerly prosperous countries in the South) and the increasing demand of the populations for the expected “healing” benefits. The result was that increasingly the services that hitherto were provided by the State should now be “purchased” in the open market –health care, insurance, education, etc. Thus institutions that were the center of collective endeavor and social bonding started to erode, ensuing in the delegitimization of state and political parties increasingly perceived as “betrayers” of a social pact. See Bauman, 78; Bell, 314; Castells, 137ff.; Harvey, 168.

- 79 See Vitor Westhelle, “Power and Politics in Luther’s Theology,” in Christine Helmer, ed., *The Global Luther: A Theologian for Modern Times* (Minneapolis: Fortress Press, 2009), 295.
- 80 See James Dunn, *The Theology of Paul the Apostle* (Grand Rapids: Eerdmans, 1998), 311.
- 81 Cfr. Hardt and Negri, location 1313.
- 82 Immanuel Wallerstein, *World-Systems Analysis: An Introduction* (Durham: Duke University Press, 2004), 77.
- 83 See Franz Hinkelammert, *Cultura de la esperanza y sociedad sin exclusión* (San José, Costa Rica: DEI, 1995), 311.
- 84 Cfr. the practices regarding debt of an African-American church, Mt. Carmel Baptist Church in Norfolk, Virginia, documented in the film by Danny Schlechter, *In Debt we Trust* (Altacliff Films, 2006), at <http://www.youtube.com/watch?v=TVr813HkEjM>.
- 85 Cfr. Bayer, *Martin Luther’s Theology*, 52.