

CENTESIMUS ANNUS: A NEO-CALVINIST CRITIQUE

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### I. INTRODUCTION: WHY A NEO-CALVINIST CRITIQUE

Toward the beginning of his most recent encyclical, Pope John Paul II reaffirms a main point made by Leo XIII one hundred years ago in Rerum Novarum:

we need to repeat that there can be **no genuine solution of the "social question" apart from the Gospel**, and that the "new things" can find in the Gospel the context for their correct understanding and the proper moral perspective for judgment on them. (p.13)

The significance of these words for the people of modern times is that the world must be viewed from a Gospel perspective, for only from this perspective can the world be understood, moral judgment rendered, and genuine solutions found. This is the foundational truth upon which the entirety of Centesimus Annus is based, and it is a truth upon which many Roman catholic and evangelical Christians base their lives.

And it is a truth all Christians need to hear over and over again, for we are all steeped in Enlightenment thought that would have rationality set apart from religion, knowledge from faith, and fact from value. What the Pope tells us is that we cannot understand the political, the psychological, the social, the economic aspects of the human experience unless we view them from a Christ-centered perspective. Any other perspective is bound to rest on faulty presuppositions, lead to faulty understanding, and spawn misguided solutions to misconceived problems. For those whose faith is in gods other than the risen Lord, this simple proposition may seem arrogant if not ridiculous, but for the Christian it is among the basic facts of our existence.

The Pope cuts no new ground here, although he does challenge the principles upon which mainstream social science is founded. He is simply affirming the time-honored Christian perspective that sees the world in the context of a history begun at creation, adversely affected by the fall, presently undergoing redemption, and waiting for the coming consummation. (pp. 48-49) Therefore, when the Pope thinks of "the social question," it is only natural for him to ask what God's created world was like, what effects the fall had (has) on the human condition, what the character of the redemption is, and what we finally hope for. In embracing this perspective, the Pope distances himself from *non*Christians, but he is firmly within the Christian tradition, bridging a vast array of diverse Christian perspectives.

Now though the previous point is no small one, I am going to make a presumptuous leap and assume that the audience here generally accepts the forgoing truth. Instead, then, of trying to make the Christian perspective intelligible (even appealing) to non-Christians, I take up the more parochial task of evaluating the Pope's position from the perspective of one group of the "separated brothers."

It is worth recognizing at this point that it is no more fair to say there is one evangelical perspective on the social question than to say there is one Roman catholic perspective. Not only is the evangelical world split into many theological camps, it also exhibits no univocal critique of capitalism and socialism. As in the Roman catholic church, in evangelical churches too there is a wide variety of viewpoints on these matters. This diversity has long been somewhat troublesome, but it is all the more nettlesome today because contemporary perspectives on the social question seem more influenced by secular ideologies than by theological or scriptural differences.

Within the evangelical world, Craig Gay notes this tendency in his recent book With Liberty and Justice for Whom: The Recent Evangelical Debate over Capitalism. Gay points out, on the one hand, that "the evangelical mainstream still understands history in terms of a basic discontinuity, often construed quite

radically, between this world and the next." (p.170) This large group emphasizes evangelism over social action and their thinking on social issues is neither consistent nor comprehensive. On the other hand, evangelicals who have taken the social question seriously have leaned toward extreme positions on the right or left. Gay carefully evaluates these divergent views and finds that neither position is very well grounded in theological foundations. Says Gay,

The positions are too closely linked to the two contemporary economic paradigms for this to be the case. In addition, were theology actually the decisive factor in the contemporary debate, we would not expect the evangelical positions on either side to resemble their secular counterparts as closely as they do. (p.172)

Gay's conclusion is that "evangelical advocates on both sides have actually been secularized without recognizing it." (p.172)

If Gay is correct, and I think he is, then to evaluate Centesimus Annus from one of these evangelical perspectives would serve largely to take the discussion into secular directions. Gay points out, however, that there is also an evangelical center. One of the groups in the center is the neo-Calvinist or Kuyperian perspective, named after the Dutch Calvinist politician and social thinker Abraham Kuyper, who was active around the turn of the century. This perspective, like Roman catholic social teaching, takes a comprehensive, holistic approach to the social question. It is from this perspective that I offer a critique of Centesimus Annus.

## II. ROMAN CATHOLIC AND NEO-CALVINIST THEORETICAL TRADITIONS

What is perhaps most noteworthy about any comparison of neo-Calvinist and Roman Catholic perspectives is the extent to which they are similar, at least when compared with other perspectives. While there certainly are substantive differences, some of which I will point out shortly, the overriding impression one gets when reading in either tradition is the similarity of purpose and perspective. This fact has been noted by a number of Calvinist scholars; for example, Chaplin (1991), Hardy (1990), LeSage (1985), and Tiemstra (1992). Tiemstra says

it is the Calvinist and some parts of the Catholic tradition that have historically been most concerned about the problem of living out the Christian life in society, rather than being somehow separate from the secular world.

Indeed many of the different terms used within the two perspectives are only subtly different in meaning. For example, where Roman catholics speak of natural law, the common good, subsidiarity, and solidarity, Calvinists speak of the creation order, public justice, sphere sovereignty, and shalom. Before proceeding with the specific content of the encyclical, it is necessary to highlight some of the similarities and differences in the two perspectives.

In speaking of either natural law or creation order, both traditions are referring to the structure with which God ordered the world at creation. Both traditions agree that in order for a society to function properly, it must conform to this structure, so both traditions have tried to discover exactly what this structure is, and to what extent it can be approximated in the fallen world. One of the key philosophical differences on this question is on their respective views on the foundations of knowledge about the world. Whereas Roman catholics have believed in the possibility of pure knowledge apart from the Scriptures, and have relied heavily on Aristotelian thought, Calvinists have always argued that reason too is tainted by the fall, and the only road to its redemption is through the Gospel. For Calvinists, all of creation, including rational thought, is in need of redemption

through Christ. One is led to wonder, then, if the quotation with which I opened this discussion is a nod by the Pope in the direction of traditional Calvinism. (See Skillen and McCarthy 1991 for an extended discussion of the two perspectives).

More interesting for the purposes of this paper, however, are the different conclusions the two traditions have reached regarding the social structure itself. Under the influence of Thomist thought, Roman Catholics have seen society as a hierarchically structured organic whole. Papal social teaching thus puts the Church and the state at the pinnacle of society and charges the State, under the tutelage of the Church, with the oversight and attainment of the common good. The State is at the top of the natural hierarchy, with the Church looking over its shoulder as God's representative on earth. That is why John Paul II argues that one role of the Church is to offer "her social teaching as in **indispensable and ideal orientation.**" (p.83). This vision of a properly structured society is clearly prominent in the first part of Centesimus Annus where the Pope affirms that

the State has the duty of watching over the common good and of ensuring that every sector of social life, not excluding the economic one, contributes to achieving that good, while respecting the rightful autonomy of each sector. (pp.22-23)

The State is not alone in its responsibility, however, as this passage makes clear. Other autonomous sectors of society are also responsible for the common good, just that these sectors are in a subsidiary relationship to the State and the Church. Ultimate responsibility, therefore, lies with the State, but all people and all sectors are expected to work for a common end, defined, apparently, by the State under the watch of the Church.

In one example of the Pope's use of this framework, he talks about the direct and indirect roles of the State in achieving the common good in the work place. The Pope argues that "society and the state will both assume responsibility" for employment, adequate wages, proper training, humane working conditions, etc.

The State must contribute to the achievement of these goals both directly and indirectly. Indirectly and according to the **principle of subsidiarity**, by creating favourable conditions for the free exercise of economic activity... (p.32)

Economic activity is free and autonomous, but only until the time that the common good is violated. Then the State must intervene. The State thus contributes

Directly and according to the **principle of solidarity**, by defending the weakest, by placing certain limits on the autonomy of the parties who determine working conditions, and by ensuring in every case the necessary minimum support for the unemployed worker. (p.33)

In both cases, the principles of subsidiarity and solidarity are aspects of a unified hierarchical social system motivated by the goal of the common good.

The neo-Calvinist understanding is similar in many regards, but it is shed of the overriding notion of the common good, of the hierarchical structure, and of the leadership roles of Church and State. Because Calvinists do not accept the nature/grace dualism associated with the Thomist tradition, neither do they accept the notion of a hierarchically structured society with the Church and State at the head. Instead, neo-Calvinists see the entire creation as God's perfect world, with human beings as God's on-site stewards of the creative process. The creation, under the care of human beings, gradually unfolds and develops according to God's original creation plan. For neo-Calvinists every area of creation was created equally good, is cursed equally by the fall, is equally under the Lordship of Christ, and is equally undergoing a redemptive process.

The way this plays out for questions of social, political, and economic order is that modern society has differentiated into a number of different sovereign spheres, over which no other sphere, including the State, has direct authority. Society may thus be logically divided into, say, political, economic, educational, religious, family, and artistic spheres. And these may be subdivided even further. Stewards in each of the spheres are charged with creatively unfolding the potential of the respective spheres such that they abide by creation norms and values and thereby glorify God as their final end. The spheres naturally interact with each other, and individuals may be members of different spheres, just as in the Roman catholic understanding, but they do not operate under the authority of the State, they are not subsidiary, and they do not pursue some ill-defined notion of the common good.

Whereas the Roman catholic State is charged with ensuring the achievement of the common good, the neo-Calvinist state is charged with maintaining public justice. Justice, which in the neo-Calvinist understanding is a relational concept meaning basically that relationships are right (i.e. the way God intended them to be), is achieved in the public sphere when sovereign spheres are properly respected in the public arena and one sphere does not encroach upon or oppress another legitimate sphere. The State thus has a legal function to protect one sphere from another. Kuyper has called this a boundary function, because it checks the relationships at the boundaries of the various spheres. For example, if businesses are requiring workers to put in twelve hour days, then they would be encroaching on the proper function of the family sphere, and the government would be in its proper authority to make labor laws to protect the proper functioning of the family. In addition, as in the Roman catholic view, the State has the special assignment of protecting common resources and providing public goods that enhance the development of the spheres.

The similarities between these views are significant. Consider, for example, a statement from a speech given by Abraham Kuyper in 1891, the same year Leo XIII began the tradition of papal social teaching:

And finally, to touch on the real point that lies at the heart of the social problem, the Christian religion seeks personal human dignity in the social relationships of an organically integrated society... "not a heap of souls on a piece of ground," but rather a God-willed **community**, a living, human organism... We are members of each other, and thus the eye cannot get along without the foot, nor the foot without they eye. (Kuyper 1891, p.44 & p.52)

Both Roman catholic and neo-Calvinist traditions envision an organically structured society which attempts to respect individuals as God's image-bearers, but also understand the fundamental nature of human community.

In spite of the common spirit of Kuyper and the popes of the last century, however, there are two key differences that deserve to be emphasized. First, neo-Calvinists do not accept the notion of a hierarchically organized society. In the Roman catholic tradition, the State is at the top of society. The neo-Calvinist State, on the other hand, is more of a facilitator to the sovereign development of the spheres. Second, neo-Calvinist spheres are charged with unfolding the creation potential inherent in their own particular areas. In Roman catholic thought, Christ works through the Church which imparts its divine wisdom to the State which then seeks properly to order natural society. In modern parlance, the Roman catholic view is top down, the neo-Calvinist view is bottom up. This means, for example, that people in productive enterprises are understood by neo-Calvinists to be moral beings who must discern what God asks of them in the production of goods. In this endeavor they are God's stewards, fully responsible to God for producing goods in accord with God's creation plan. Whereas in the Roman catholic tradition, moral guidance comes from the church, in the neo-Calvinist tradition it comes from economists, workers, consumers, entrepreneurs, politicians, etc. who are doing God's will in their own spheres of life. The common good, such as it is, is the outcome when people live according to God's will. It is not explicitly pursued.

### III. CENTESIMOS ANNUS

But let us move on to some of the specific issues discussed by John Paul II. How does the Pope analyze and evaluate the great events of the times? What lessons does he draw? Given that the Pope's theoretical roots are similar to those of neo-Calvinism, it should be no surprise that the Pope's analysis strikes a lot of familiar chords. The essential relationships discussed by the Pope among freedom, truth, human dignity, responsibility, peace, and justice are all based on deep biblical truths. We could quibble about precise meanings and other details, but the overall fact is that much of the Pope's discussion resonates nicely with neo-Calvinist views. For example, I cannot argue with the Pope's overall assessment of capitalism as a system. There are, however, two areas that I have major questions about. The first is the Pope's advice on social organization and the locus of moral responsibility, and the second is the Pope's exaltation of the free market and the manner in which he proposes our society address with the great problems of the day. In addition, behind these major plots there lurks the subplot of whether the Pope is being true to the heart of Roman catholic social teaching, for there are clear indications that John Paul II is taking the discussion in new directions.

One of the Pope's primary purposes is to explain the utter failure of Marxism and socialist systems. With the Berlin wall coming down in 1989 and the progressive disintegration of Marxist based societies all around the globe, the Pope refers back to Rerum Novarum and affirms with Leo XIII that "the fundamental error of socialism is anthropological in nature... (for) the concept of the person as the autonomous subject of moral decision disappears." (p.27) In failing to respect basic human dignity and freedom, Marxism erected social and economic structures which were destined to fall. (pp.44-46) Any society based, as Marxist societies are, on such faulty notions of the human person, is destined to fail.

On this point there is little to dispute. Neo-Calvinists have rarely been inclined toward socialism, and many of their own positions, like those of the Roman catholic tradition, have been sharpened on the stone of Marxism. The more important question for us is what lessons we can learn for the structuring of our own society and for the way we should deal with the social question.

If communism is out, then the question somewhat naturally turns to "Well, what about capitalism?" The Pope addresses this question head-on:

Returning now to the initial question: can it perhaps be said that, after the failure of Communism, capitalism is the victorious social system, and that capitalism should be the goal of the countries now making efforts to rebuild their economy and society? (p.81)

To this question, the Pope and neo-Calvinists give very similar "yes, but..." answers. The Pope affirms the "fundamental and positive role of business, the market, private property and the resulting responsibility for the means of production," (p.82) but he refuses to condone a freedom in the market that is not informed and directed by ethical and religious principles. In other words, people in the economic sphere must be free to make decisions, but those decisions must be freely directed toward the common good. The free market advocated by the Pope, therefore, is not the free market that we learn about in introductory economics classes, based as it is on individualistic autonomy and the maximization of some incomprehensible aggregate of individually determined welfare. Instead, it is part of a system directed toward the common good, a common good to which business leaders, labor leaders, and consumers are expected to subscribe.

The Pope may argue here for limited government involvement in economic affairs, but he is far from blessing the reigning ethos and moral foundations of capitalist institutions and lifestyles in the West. In a veiled reference to the United States, the Pope argues as follows:

the affluent society or the consumer society ... seeks to defeat Marxism on the level of pure materialism by showing how a free-market society can achieve a greater satisfaction of material human needs than Communism, while equally excluding spiritual values. In reality, while on the one hand it is true that this social model shows the failure of Marxism to contribute to a humane and better society, on the other hand, insofar as it denies an autonomous existence and value to morality, law, culture and religion, it agrees with Marxism, in the sense that it totally reduces man to the sphere of economics and the satisfaction of material needs. (p.40)

If by capitalism one means the totality of Western lifestyle, including all the values associated with "the affluent society," and the reduction of all of life to the sphere of economics, then the Pope is highly critical.

Now consider the following critique from neo-Calvinist Bob Goudzwaard:

Capitalism is subject to critique insofar as, for the sake of progress, it is founded on independent and autonomous forces of economic growth and technology, that is, forces which are considered isolated, sufficient, and good in themselves. These economic and technological forces are indeed related to norms of ethics and social justice, but in such a manner that these norms cannot impede the realization of these forces and the promotion of "progress." (p.66)

Although the focus is different, the essential critique is the same. The economic arena of life must be governed by ethical values and by justice. Goudzwaard is concerned about the reduction of all of life to one area of life, what he has broadly defined as economic progress unchecked by norms of ethics and social justice. John Paul II is concerned about a capitalist society propelled by the fires of consumerism.

But if capitalism, broadly defined, and socialism are rejected, what help does the Pope give us for properly organizing a social, economic, political system? In spite of the disclaimer that "the Church has no models to present," (p.83) the Pope nevertheless gives a fair amount of guidance in this regard. In fact, after initially affirming the traditional State-led organic model of society, John Paul II begins to argue for a social, economic, political model that sounds strikingly like the tripartite system advocated by Michael Novak. This is a system divided into three broad interdependent yet autonomous spheres, the moral-cultural, the political, and the economic.

A few examples will suffice. In his discussion of "the phenomenon of consumerism," the Pope argues that

a great deal of educational and cultural work is urgently needed, including the education of consumers in the responsible use of their power of choice, the formation of a strong sense of responsibility among producers and among people in the mass media in particular... (p.71)

The Pope here seems to have the notion of the moral-cultural system in the background. In a later passage, the Pope affirms the political arena; "The Church respects **the legitimate autonomy of the democratic order** and is not entitled to express preferences for this or that institutional or constitutional solution." (p.92) Shortly thereafter the Pope notes the autonomy of the economic sector, arguing that the State should guarantee "individual freedom and private property, as well as a stable currency and efficient public services." (pp.92-3) The broad outlines of Novak's three broad sectors are thus in place. Or we could simply listen to Novak's response to the encyclical;

Throughout, this philosophically trained Pope distinguishes the three separate but related systems of advanced free societies: the political system, the economic system, and the moral-cultural system. (p.12)

This rendering, however, takes us now into a different direction than the neo-Calvinist would take us. In the Pope's, and Novak's, view it seems that the moral-cultural system informs the economic and political spheres, but not the reverse. The moral-cultural system, of which the Church is clearly the head, teaches values that should be taken to the other spheres, but does not learn from them. In the neo-Calvinist view, on the other hand, the people in each sphere are charged with discovering the God-given norms for that particular sphere and, in conjunction with the other spheres, are to live justly in organic unity. Neo-Calvinists have argued that the spheres interact with each other in a process known as "disclosure." In reference to Dooyeweerd, Calvinist philosopher Nicholas Wolterstorff says that

We must seek what may be called **disclosure**. Life within each sphere of activity, though it must find its own fulfillment free from domination by other spheres, must at the same time be **open** to the norms of the other spheres. Economic activity, for example, is never exclusively economic in its significance... (p.59)

In the neo-Calvinist understanding each sphere informs the others and is in turn informed by them. Ethical reflection and action is rightly the responsibility of each and all spheres.

Eugene Dykema takes up these concerns in a reaction to the discussion surrounding the U.S. Bishops' letter on the economy in 1986.

In Novak's view of markets, the values flow one way, from the moral-cultural system to the economic system. But what of the other direction? Doesn't market behavior teach people values? Doesn't it reward some values and denigrate others? Doesn't competition sometimes "weed out" precisely those attempting to practice Christian values? Doesn't market behavior alter the values held in the moral-cultural sphere? (p.53)

Dykema's concern is that it's not right to suggest, as Novak and the Pope do, that values are somehow loaded into the economic sphere from the outside. Instead, norms of ethics and justice are intrinsic to the economic sphere. As neo-Calvinist Paul Marshall argues, stewardship is a primary norm of economic life:

In emphasising stewardship, I am not offering a 'moral' critique of economics. Nor am I saying that 'ethical' questions must be considered **alongside** 'economic' questions. I am saying that these costs and benefits are themselves **actual, real, concrete, intrinsic, economic** questions. I am saying that to be anything other than a steward is uneconomic, wasteful, and inefficient. We should not try to add 'Christian ethics' to economics. Instead we should strive for a **Christianly inspired economics** itself; one which is rooted in the biblical view of stewardship. (p.102),

This is really the crux of the issue. The Pope seems to suggest developing a morality in the moral-cultural sphere and then bringing it down into the economic sphere. Neo-Calvinist see the norms and ethical standards developing within the spheres themselves.

It is not that Novak and the Pope think people in the economic sphere should not be responsible. The problem is that their vision allows people in the economic sphere to shed too easily their responsibilities toward others in society. It is too easy to say that the cause of consumerism is the misguided choices of the consumers themselves; that it is not really an economic problem per se. It is too easy to say that the resolution of the

problem is the responsibility of the moral-cultural sector alone. For the neo-Calvinist, on the other hand, the responsibility clearly lies in all relevant spheres. Ethical business people will not try to sell as many goods as possible, ethical advertisers will not attempt to create attitudes of consumerism, and ethical consumers will, even as the Pope says, determine their choices on the basis of "truth, beauty, goodness and communion with others for the sake of common growth."(p.72)

There seems to be some confusion or inconsistency here on the part of John Paul II. At the beginning of the encyclical he seems to accept the hierarchical, organic society envisioned in the main body of Roman catholic social teaching. This is a society with widespread responsibility, and it is one where the State also plays a central role. Midway through the encyclical, for example, the Pope proposes

**a society of free work, of enterprise and of participation.** Such a society is not directed against the market, but demands that the market be appropriately controlled by the forces of society and by the State, so as to guarantee that the basic needs of the whole society are satisfied. (p.68)

Here, it seems that the market is to be controlled, not only by the choices that consumers make, but also by the State and other "forces in society." Yet when the question of actual State intervention arises, it is clear that the market is not really to be tampered with very much. According to the pope, the State intervenes according to the principles of the common good and subsidiarity. In his discussion of the "so-called 'Welfare State,'" John Paul II says that

Here again, **the principle of subsidiarity** must be respected: a community of higher order should not interfere in the internal life of a community of a lower order, depriving the latter of its functions, but rather should support it in case of need and help to coordinate its activity with the activities of the rest of society, always with a view to the common good. (p.94)

In a striking statement toward the end of the encyclical he discusses the principles for State intervention in the economic arena. First, the State is charged with guaranteeing "individual freedom and private property, as well as a stable currency and efficient public services." (p.92-93) In addition, the State should "sustain business activities by creating conditions which will ensure job opportunities." (p.93) Finally, the State may intervene in a "**substitute function**" by directly providing some necessary service or product which is not yet being produced by an appropriate private enterprise. Still, this intervention must be as brief as possible so as not to hinder "economic and civil freedom." (p.94)

For all the high talk about responsibility shared throughout society on the principle of solidarity, John Paul II now has me wondering exactly what the responsibilities of the State and the economic sector actually are. The answers seem to be contained in the Pope's discussion of the problems modern societies face. The Pope sees "specific problems and threats emerging within the more advanced economies and which are related to their particular characteristics." (p.70) He identifies our greatest problems as consumerism (of which drug use and pornography are a part), "the destruction of the natural environment," (p.73) the deteriorating social environments in our cities, and the disintegration of the nuclear family. How should we solve these problems? The Pope focuses on the moral-cultural arena by arguing that his "criticisms are directed not so much against an economic system as against an ethical and cultural system." (p.77)

The dimensions of these problems seem not, then, to encompass the economic or the political sectors. With regard to the economic sector, the Pope argues that

of itself, an economic system does not possess criteria for correctly distinguishing new and higher forms of satisfying human needs from artificial needs which hinder the formation of a mature personality. (p.71)

Is it not accurate to say, then, that under the Pope's and Novak's vision, economic actors may continue to conduct their affairs until the moral-cultural sphere has determined how we should respond to these problems?

By this time it seems fair to say that the Pope is most reluctant to endorse State intervention into the economy. How, then, would the Pope have us respond to such problems as the savings and loan mess, the ongoing problem of poverty and homelessness, the Third World debt, world-wide environmental degradation, the Japanese economic challenge, the plights of the spotted owl and Northwest lumberjacks, and so on? In spite of his rhetoric in support of widespread responsibility and government oversight of the common good, the Pope seems to conclude that all such problems can be dealt with through moral-cultural education. This assignment of responsibility seems rather thin, and it seems quite out of line with traditional Roman catholic social teaching.

So why the shift? Here we can only speculate. My own speculation is that the Pope's personal experience with totalitarian regimes in the Eastern Bloc countries has led to a pronounced pessimism on the positive role the State might play in achieving the common good. Hence his emphasis on freedom and the strict limitations on the role of the State. It is also evident that the Pope has been heavily influenced by Michael Novak and his particular analysis of democratic capitalism. As to exactly how much of the encyclical Novak directly inspired I cannot say, but his imprint is exceedingly clear in the latter part of the Pope's analysis.

For the neo-Calvinist, however, the problems mentioned above need to be addressed in all their dimensions by many of the different spheres of a complex society. Everybody is responsible for working on solving these problems; there is no specific moral-cultural sphere. What's more, people not only have the responsibility, they have authority. There is nothing in this analysis which militates against the importance of freedom in the market place. Indeed, if people are expected to act as responsible moral agents, they must have the space and the freedom to do so. Neo-Calvinists, then, are not predisposed toward big government either. Quite the contrary. Kuyper himself makes this very clear in his 1891 discussion of poverty:

The task of family and society ... lie outside government's jurisdiction. With those it is not to meddle. But as soon as there is any clash among the different spheres of life, where one sphere trespasses on or violates the domain which by divine ordinance belongs to the other, then it is the God-given duty of government to uphold justice before arbitrariness, and to withstand, by the justice of God, the physical superiority of the stronger. (p.71)

But while neo-Calvinists are wary of State power, they are also aware of power emanating from the economic sphere. As a result, when the situation demands it, neo-Calvinists are quite willing to suggest appropriate State intervention in economic affairs, for government is the institution provided by God to oversee public affairs.

An honest look at the above list of contemporary problems cannot help but lead to the conclusion that they are much bigger than any of the spheres can handle on their own. There needs to be coordination of effort. For example, the savings and loan industry touches bankers, real estate investors, families, neighborhoods, home builders, and home buyers. Each of these groups has responsibility for ensuring that funds are properly saved, loaned and invested such that good homes are made available to families, neighborhoods are enhanced, those employed in the industry are adequately compensated, etc. Yet there is a problem in the way the savings and loan industry developed and that is that those in control of the saved funds turned out to have too much power. The question then becomes, how does our society maintain all the economic and social advantages

offered by savings and loan institutions without suffering the disadvantages that arise when they behave as they did in the 1980's?

There are two basic answers that come to mind. The first is to let the market work, and assume that people who are hurt will learn from the process and be wiser savers and investors in the future. That is, let the free market do the job of weeding out businesses that do not serve the public. In the latter half of the encyclical, the Pope seems to lean in this direction. The other answer is to ask the government to oversee the savings and loan industry by regulating its activities and by requiring public accountability from those in charge of making key decisions. The neo-Calvinist would lean in this direction. There is no contention here that the government should get directly involved in performing the legitimate functions of the industry, but there is certainly room for it to get involved in the promotion of public justice.

The Pope starts off Centesimus Annus with a strong affirmation of the tradition of social teaching that largely began with Pope Leo XIII's Rerum Novarum in 1891. By the end of the encyclical, however, he seems to have moved toward a different way of thinking about the social question, one that seems essentially neo-conservative. A major element of this transition is the strong blessing the Pope gives to the free market. John Paul II begins by talking about freedom and justice and solidarity and the common good, but by the end the main issue seems to be freedom. Neo-Calvinists too have a tradition of social-political-economic thought that has developed over the centuries, and they too have struggled with finding the proper balance in a fallen world between freedom, responsibility, and social justice. Often times the solution to the dilemma revolves around finding the right balance. Perhaps the Pope's current emphasis on freedom can be explained by his own personal experience with Marxism. Who can argue with the Pope that this is the message people in ex-Marxist countries need to hear? This neo-Calvinist's experience, however, is in the Western capitalist world, and while I prize freedom, it seems to me that the message that desperately needs a voice here is the message of responsibility and justice.

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