

(8) are substantial whether it is regarded as truthful revelation or metaphor (though, she concedes, these are not the same). Readers may not be convinced by such a step. The metaphorical reading of *imago* can only be that we have a shared moral responsibility on account of our shared nature as persons—a much weaker claim than the ethical mandate that results from the bold statement that as the image of God we are called upon to complete his work of creation and bring about his kingdom on earth.

Concrete proposals are, in the end, somewhat limited and less original than the rest of the book: a call to bring civil associations into policy making, to develop local stock markets and some kind of social-consequence reporting for large firms, as well as more radical proposals for a basic income and some kind of luxury tax. Pally's point is that such methods are already known and available to us, yet we lack the political will to implement them. That lack, she suggests, is the result of a weak ontology: a failure to "believe—in the way that we believe we breathe" that the other side is worthy of consideration. Yet a reading of the theology on which Pally builds her arguments might imply far more radical transformations than the suggestions made here: a genuine commitment to rebuilding an economy in the image of the kingdom is perhaps more likely to be seen in a grassroots rethinking of economic practice than in tinkering with the trimmings of global capital.

Having worked so hard to move beyond mere functionalist notions of what covenantal economic stewardship might entail, it is disappointing to see Pally step back at the last moment. Nonetheless, this erudite and original book offers a substantial contribution in its articulation of the political and economic implications of a theology of covenant and relationality.

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The Vice of Luxury: Economic Excess in a Consumer Age

David Cloutier
 Washington, DC: Georgetown University Press, 2015 (315 pages)

Readers of contemporary retrievals of Christian ethics are familiar with works on hidden vices, for example, *acedia*. Such works typically draw from patristic authors and renew a moral critique of modernity from a theological perspective. David Cloutier's recent book on the vice of luxury stands apart from these accounts in its sophisticated analysis from economic, philosophical, theological, and marketing standpoints.

As anyone who is familiar with the New Testament can see, Christ's teaching about the peril of riches is rife. Dives and Lazarus show the tendency of wealth to desensitize one to the poor. The parable of the rich fool (Luke 12:16–21) shows that excessive saving is sinful because it promotes selfishness and carnal attachments. Yet Cloutier notes that the Church has done little to repeat this message in modernity until the pontificate of Pope Francis.

Cloutier surveys the Socratic, biblical, and patristic critiques of excessive wealth. These maintain that luxury leads to corruption, disobedience, and idolatry. He argues that the wealth critique disappeared in the Christian tradition through a more accommodating position from Augustine and the Reformers (116–19) and through the development of the capital sin lists that subsumed luxury into sexual sin (36). These coincided with changes in the social and political order that isolated economic matters from ethics.

Cloutier finds in Bernard Mandeville's *Fable of the Bees* a delightful argument for how luxury seeking helps "stimulate the economy." Added to this are Hume and Smith's proluxury perspectives that purport to be amoral. It is common to maintain that, though luxury spending may be morally harmful, it is economically beneficial. Through a careful, critical analysis of classical, proluxury theories, Cloutier gives strong doubt to this position on economic grounds. In addition, he cites Charles Taylor's idea of "strong assessments" that are latent in Hume and others' allegedly amoral ideas. It is about these philosophical and theological commitments that Cloutier sees the greatest problems for luxury.

The prudential nature of income and spending seems to defy precise ethical determinations. Franciscan, radical renunciation is impractical for most Christians, and Cloutier observes that the limit cases of the profligate poor and obscenely rich seem to exempt those of the middle class—that is, practically everyone—from concern in this area (6–7). He notes that anticonsumerism critiques are vulnerable to charges of elitism and the neglect of personal desires in favor of structural critiques. Cloutier believes that a luxury critique can provide an "ethical break." However, his account of the luxury disposition is meant to be internal to ordinary economic activity, and not an external moralism applied to market practices (59).

He sees the limitation of critiques of luxury goods, *per se* (66). He points to the disposition to luxury, and the quasi-sacramental lure of a luxurious life. The marketing of certain products, he notes, "make *spiritual* promises: a more-than-material experience for oneself and love and affection from others" (112). Through brand identification, one seeks exclusive communions (e.g., Apple owners). Luxury promises objective quality, hedonistic experience, and social status (109). Cloutier relates the luxury motive to idolatry. He sees the fault not in occasional luxuries for the purpose of celebration or special need. The issue with the luxury disposition is the desire constantly to choose luxuries for status and selfish pleasure. However, he notes that inexpensive and often exploitative food and clothing choices usually accompany luxury spending on premium brands.

Cloutier uses MacIntyre's concept of a practice as a specimen of luxury's personal and social decadence. He writes that "luxury can be identified with material goods, especially of comfort and convenience that impair our ability to do the difficult work of disciplining our desires to achieve the goods of excellence" (88–89). In focusing on the external good, luxury discourages development of internal goods and social cooperation. Luxuries are also inherently comparative, "positional" goods, so they contribute to envy.

Having laid doubt to the economic benefits of luxury seeking, and made robust philosophical and theological arguments against the disposition to luxury, Cloutier addresses the question of how much wealth is enough. He notes the widespread experience of surplus

wealth in contemporary households. Using statistical data, Cloutier suggests that around \$50,000 in annual expenditure is needed for a household of four to have a basic standard of living (228). This cost for food, shelter, transportation, medical care, and miscellaneous expenses is an average of estimated costs from different regions of the country. Wealth beyond this would be surplus income. He then distinguishes between living in comfort and luxury. A limit on “comfort-without-luxury” would be \$75,000 in expenditure for a four-person family. Beyond this would seem to be luxurious living. He grants that these ranges “must link up to a qualitative judgment about the goods themselves” (232).

Cloutier finally proposes to what surplus spending should reasonably be devoted. One’s intuition might be that a Christian is to devote all surplus income to charity. But Cloutier draws from Catholic social encyclicals for support for other goods, including those that support shared resources, festival goods, and those devoted to developing one’s vocation and personal enrichment. He notes that the last category is the one most liable to be broadened to include everything (265). He ultimately gives flesh to Pope Emeritus Benedict XVI’s principles of gift and gratuity in the economy in *Caritas in Veritate*.

Cloutier takes a while to define luxury. Although the economic analysis is impressive, delving into optimality and equilibrium, it was a bit fatiguing for a noneconomist to wade through this discussion only to find the assessment that luxury’s detriment to the economy is undetermined. I would also have liked to see the Augustinian accommodation-of-luxury account developed a bit more. However, such an interdisciplinary and comprehensive work has to sacrifice some depth in so concise a volume. Cloutier has done a masterful job at recovering this moral concept so relevant to a Christian’s salvation.

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On Working for Our Neighbor: A Lutheran Primer on Vocation, Economics, and Ordinary Life

Gene Edward Veith

Grand Rapids, Michigan: Christian’s Library Press, 2016 (140 pages)

In a world of workers and consumers, can we truly be neighbors? This is the question that dances in the background of *On Working for Our Neighbor*, a “Lutheran primer on vocation, economics, and ordinary life,” by Gene Edward Veith. It is a welcome update of Gustaf Wingren’s classic *Luther on Vocation* and a useful guide for reflection on vocation. How we serve God in our free-market economic environment is often cited as a problem for Christians who seek a balance between the pressures of daily life and the life of faith. Free-market economics, Veith starts out stating, is the pursuit of self-interest, and this drives many Christians toward a benevolent or socialistic economic worldview. The moral defense of capitalism, he suggests, is not always helped by traditional theological and moral systems. While Veith provides a very useful guide through the Lutheran doctrine of vocation, his attempt to link it to the modern economy is hampered by a weakness in