which, in contrast to Jones's assertions to the contrary, more thoroughly address the cultural, ethical, and theological implications of attitudes toward usury in various historical epochs. Jones also ignores secular writings about usury limitations, especially the important insights of Jeremy Bentham and other economic thinkers. Finally, Jones notes, "the topic of financial ethics has not received as much attention by evangelical Christian scholars as other comparatively relevant areas of doctrine such as gender roles, homosexuality, or even war" (8). He might have strengthened his book by considering how the changing Christian attitudes toward usury over time may or may not affect modern consideration of these and other hot topics. Another missed opportunity was a brief footnote's mention of a topic that would have merited a more thorough examination: the similar debates about interest and the *Qur'an* that have been raging within Islamic scholarship for decades (10n.9).

Jones has written a respectable book about an important subject. Given its weaknesses however, the best two books on usury and interest remain Benjamin N. Nelson's *The Idea of Usury: From Tribal Brotherhood to Universal Otherhood* (Princeton University Press, 1949), which focuses on John Calvin's revolutionary analysis of usury; and John T. Noonan's, *The Scholastic Analysis of Usury* (Harvard University Press, 1957), which provides an in-depth account of Roman Catholic teaching on interest.

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On Ordered Liberty: A Treatise on the Free Society
Samuel Gregg
Lanham, Maryland: Lexington Books, 2003 (127 pages)

This concise introduction to the principles of the free society provides a welcome antidote to the unreflective relativism that dominates important currents of contemporary academic moral and political philosophy. Samuel Gregg's elegantly written treatise is in the best conservative liberal tradition and is studded with revealing quotations from the likes of Burke, Tocqueville, Guizot, and Röpke. In the spirit of his great predecessors, Gregg's book combines genuine attachment to personal and political liberty with an equally fulsome appreciation of the ends or purposes that inform a freedom worthy of man.

In seven readable chapters, Gregg takes aim at the subjectivist subversion of modern freedom. Following the lead of Tocqueville and Guizot, Gregg repudiates the modern conceit that human beings can ever be absolute masters over themselves. True liberals, he suggests, are necessarily beholden to an order of nature and truth and are thus able to distinguish responsible human individuality from brazen displays of human willfulness. It is only by deferring to an "order of things" outside the human will that human beings are able to establish free, lawful, constitutional governance and to respect and sustain those intermediate institutions that provide a necessary bulwark against the self-assertion of the autonomous individual and the self-aggrandizement of the centralizing state.

Drawing upon classical and medieval thought, Gregg recognizes that human autonomy is always a second-level good and can never be an end in itself. Human "preferences" must take into account the full variety of goods that are essential for human life and dignity. A hedonistic, utilitarian calculus can never account for the intrinsic choiceworthiness of human liberty. Gregg rejects the illusion, so central to the social sciences, that human preferences are rational simply because they have been freely chosen. Instead, he adheres to an older understanding that affirms that men and societies are capable of distinguishing reasonable and unreasonable choices and better and worse value judgments. According to this traditional view, preferences can be tutored or elevated through civilizing education. Moreover, the law performs a vital educative function by instilling in citizens the modicum of self-discipline that is necessary to sustain a self-governing political order.

On Ordered Liberty takes particular aim at a "modern case for freedom" that is "encumbered by a continuing reliance, implicit or otherwise, upon utilitarian premises and methodology." Respect for reason and the moral law are not only not incompatible with a free society but are essential to its well-being. On utilitarian grounds, human beings are fully capable of abandoning their liberty as a result of a misplaced "calculation of pleasures and pains." Tocqueville famously described how the disoriented modern individual, overwhelmed with the responsibility of choosing for himself and increasingly bereft of guidance from authoritative institutions, might sacrifice freedom for the sake of security. "Democratic despotism," and not political liberty, he suggested, is the logical outcome of utilitarian premises. The great French liberal Benjamin Constant argued as much in his incisive critique of the political implications of Jeremy Bentham's repudiation of the very idea of natural right.

Gregg ably chronicles John Stuart Mill's desperate efforts to save utilitarianism from itself by distinguishing between higher and lower pleasures. Such distinctions ultimately depend upon qualitative judgments about the human good that go far beyond anything resembling a merely utilitarian calculation of pleasure and pain. Good and evil are not reducible to matters of sentiment and utility as Hume, Bentham, Mill, and Mises each suggested. In light of the clear inadequacy of utilitarian presuppositions, Gregg persuasively makes the case for returning to a more substantial understanding of both theoretical and practical reason. This is the only way to defend the dignity of the human person as well as the freedoms proffered by the modern, constitutional state.

In his magisterial work *Sovereignty* (1955), Bertrand de Jouvenel wrote that "to the entire extent to which progress develops hedonism and moral relativism, to which individual liberty is conceived as the right of a man to obey his appetites, nothing but the strongest power can maintain society in being. The idea of political liberty is linked with other suppositions about man and with the encouragement of quite other tendencies." The whole of Gregg's book might be seen as an elaboration of this quintessentially conservative liberal insight. Recognizing the dialectical connection between utilitarianism, subjectivism, and democratic despotism, Gregg aims to recover a more capacious appreciation of what he calls "integral liberty" or self-government in the

fullest sense of the term. Human beings cannot be free unless they govern their appetites. Moreover, the task of education cannot simply be left to the spontaneous initiatives of civil society. Gregg rightly insists that there is nothing inherently statist or collectivist about cultivating the "common good" of a free society. Liberty depends upon a carefully calibrated "moral ecology" of mores and "habits of the heart," as Tocqueville called them, that work together with the rule of law to allow all-too-willful human beings to live together in relative comity. Self-government depends upon self-mastery, on the government of the human self by free men and women who are habituated to ordered liberty.

Gregg acknowledges that the older classical and Christian traditions did not always proceed as if choice was truly integral to virtue properly understood. A human being cannot be virtuous if his actions are coerced by a political community that does not respect the full variety and incommensurability of human goods. For this reason, Gregg turns to the "new natural law" thinking of John Finnis and Germain Grisez to supplement the classical Christian accounts of virtue and practical reason. Gregg is right to observe that one of the crucial tasks of practical reason is to weigh and balance incommensurable human goods. One wonders, however, if reason is as incapable as the new natural law thinking suggests of discerning some hierarchy, however provisional, among the "basic goods" of life. Can "knowledge of truth" for example, really be put on a par with "skillful performance in work or play?" Still, Gregg is surely right to highlight the indispensable role of practical reason in articulating and reconciling those goods that are essential to a free and dignified human life.

On Ordered Liberty exposes the radical limitations of utilitarian thinking and shows that there are more things in heaven and earth than are dreamed of in the philosophy of academic liberalism. It also provides a much-needed alternative to libertarian dogmatism in all its forms. It shows that there is nothing authentically liberal about an approach that fails to distinguish between better and worse preferences and that refuses to acknowledge any rationally discernable distinction between the noble and the base. In truth, Gregg's real target is not utilitarianism, as he declares, but rather the "contractualism" that is at the heart of post-Hobbesian political thought. Social contract theorizing denies the naturalness of the political community and affirms that those authoritative institutions (family, church, and other intermediate institutions) that civilize and socialize human beings lack legitimacy because they limit the free choices of autonomous human beings. Defenders of the free society must finally choose between the contractualist and conventionalist denial of the Good and a more truthful and salutary concept of human freedom. They must choose between an older liberalism that freely acknowledged the dependence of modern freedom on premodern moral capital and a liberty that refuses to bow even before the requirements of Truth. It is to Samuel Gregg's great credit that his book so thoughtfully clarifies this inescapable battle for the heart and soul of liberalism.

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