# Religion & Liberty

November and December • 2004 A Publication of the Acton Institute for the Study of Religion and Liberty Volume 14 • Number 6

# Responsible Individual Liberty and the Moral Maximization of Wealth



Andrew M. Yuengert, holds a Ph.D. in economics from Yale University, and a B.A. in economics from the University of Virginia. He is the John and Francis Duggan Chair of Economics at Seaver College, Pepperdine University, where he has taught economics for nine years. Professor Yuengert has also taught at Bates College in Maine and was a research economist at the Federal Reserve Bank of New York. His research interests include labor economics, finance, the empirical study

of religion, economic philosophy, and Catholic social thought. He is currently the president of the Association of Christian Economists.

**R&L:** Since obtaining your doctorate in economics from Yale, you have held positions as a research economist for the Federal Reserve Bank of New York, as a professor at Bates College, and now as a professor at Pepperdine University. Based on all of your study and these varied experiences, what would you say is the single greatest economic challenge facing the world today?

**Yuengert:** Over the last decade or so, most of the countries in the world have officially embraced the idea of free markets, at least to some degree. This is a remarkable turnabout, but what we have found is that free markets do not exist in a vacuum. They require a set of political and cultural preconditions: the impartial rule of law, a culture of impartiality in government, honesty, justice, and public spiritedness in business. We have found that it is not enough just to free up markets and safeguard property rights. Market exchanges are exchanges between real people, and property rights are guaranteed by real people, whose virtues and vices matter. These virtues cannot be legislated.

I would say that our biggest challenge is to understand how these political and cultural foundations for markets can be nurtured in societies which already have them, and developed in societies that lack them. This will be no easy task large government initiatives will not bring these virtues about, because they

are developed in the most personal ways—in the family, in religion, and in the local community.

# **R&L:** How does or should Christian faith and practice address and alleviate this economic challenge, if at all?

**Yuengert:** Christians, and all people of faith, can address this problem by simply living out their faith in every aspect of their lives. At every level of society, in whatever jobs they have inside or outside of the workforce, Christians must be leaven. We should embrace the duties of our station in life—butcher, salesman, entrepreneur, politician, bureaucrat—and seek to carry them out as well as we can. We should accept the limits that our moral code places on us, even if this makes our lives difficult or even puts our livelihoods at risk. Christians shouldn't be deterred by the challenges of living out the gospel in the workplace. We shouldn't lie. We should be

INSIDE THIS ISSUE & Articles: "Calling, Vocation, and Business" by Scott B. Rae and "Practical Virtue: Finance and Administration in the Spirit of Church Organizations" by Paul Roney & In the Liberal Tradition: Frederick Douglass & Column: "The Church Must Remember Its Mission" by the Rev. Robert A. Sirico & *Plus* Book News.

There is a certain kind of moral entrepreneurship that is brave enough to tackle the simultaneous challenges of being both successful and good in a very messy world. And when we can't be both, we need to be willing to settle for being good.

fair and generous to our bosses, our coworkers, our employees, our customers, and our communities. There is a certain kind of moral entrepreneurship that is brave enough to tackle the simultaneous challenges of being both successful and good in a very messy world. And when we can't be both, we need to be willing to settle for being good.

**R&L:** In your opinion, has the church done a good job overall understanding economic life and its theological implications?

Yuengert: From my reading of Catholic Social Teaching as it



### Religion & Liberty

A publication of the Acton Institute for the Study of Religion and Liberty Volume 14 • Number 6

Publisher: Rev. Robert A. Sirico Editor: Stephen J. Wolma, J.D. Contributing Editors: Eduardo J. Echeverria, Sacred Heart Major Seminary Pierre Garello, Université d'Aix-Marseille III Megan Maloney, Criminal Justice Ministry, Archdiocese of Detroit Laura L. Nash, Harvard Business School Bishop Njoroge, Kagado Diocese, Kenya Rev. John Arthur Nunes, St. Paul Lutheran Church Scott B. Rae, Talbot School of Theology

The Acton Institute for the Study of Religion and Liberty was founded in 1990 to promote a free society characterized by individual liberty and sustained by religious principles. The Institute is supported by donations from foundations, corporations, and individuals and maintains a 501(C)(3) tax-exempt status.

Letters and subscription requests should be directed to: *Religion & Liberty*; Acton Institute; 161 Ottawa Ave., N.W., Suite 301; Grand Rapids, MI 49503.

The views of the authors expressed in *Religion & Liberty* are not necessarily those of the Acton Institute.

© 2004 Acton Institute for the Study of Religion and Liberty.

has developed thus far, I would have to answer a qualified 'yes.' John Paul II, in *Centesimus Annus*, sums up the current teaching. Markets are remarkably good at meeting those human needs that are 'solvent,' that are backed up by cash, and there is a moral obligation to bring into 'the circle of exchange' those who are left out of markets through poverty or ignorance. In spite of the good things the Pope says about markets,

though, he still insists that market outcomes are not above evaluation and oversight by the state. Not everything that comes out of market interactions is necessarily desirable. A libertarian view that puts market outcomes beyond question by government is rejected by Catholic Social Teaching.

I've always been appreciative of the discretion exercised in the social encyclicals. Although the Popes (and especially bishops) occasionally give specific advice about particular policy challenges, for the most part they offer a set of very helpful principles, and leave the application of those principles to others, to lay people, whose expertise and vocation is in the details of economics and politics.

#### **R&L:** Could the church make any improvements in this area?

**Yuengert:** I think the church can improve in two ways. First, the church needs to think more carefully about the common good. I like the idea of the common good—it is the purpose of a group of persons, whether they are a family, a club, a church, or a nation—but I find that it becomes less real as it expands from the common good of my son's Boy Scout troop to the common good of the nation, or even to the universal common good of the world community. The Pope refers regularly to the universal common good, and I'm just not sure what it is. I worry that using a term like universal common good may distract us from paying proper attention to the very real common goods that are within our reach. Just like someone may love humanity and hate actual people, I worry that we may think too much about the universal common good and neglect the common goods we pursue with our neighbors.

The second way I think the church can improve is to talk more about the virtue of prudence. Prudence is the virtue that bridges the gap between the general moral principles taught by the church and their application in very uncertain, difficult circumstances. It is the virtue of the laity, and of the entrepreneur. It is not enough to know the principles of morality—we must be able to apply them without clear guidance. Prudence is a sort of moral entrepreneurship—it finds a way to make good things happen amid the messy, difficult challenges of everyday life.

### **R&L:** What has been your general impression of how the clergy understand business?

**Yuengert:** I keep hearing about how clergy do not appreciate businesses, but the clergy I know seem to appreciate the challenges of business pretty well, even if they do not fully understand them. If they are good pastors, they know and interact with businessmen every day, and rely on their help to run their churches. Most can only grow to appreciate business through their experience of parishioners; their academic training is for the most part devoid of economics and is based on theological approaches which are hostile to business. The further away from parish life a priest gets, the less in touch with the moral challenges of business he is.

**R&L:** Are there any economic issues that the clergy

### Frederick Douglass (1818–1895)

"What is freedom? It is the right to choose one's own employment. Certainly it means that, if it means anything; and when any individual or combination of individuals undertakes to decide for any man when he shall work, where he shall work, at what he shall work, and for what he shall work, he or they practically reduce him to slavery."

Frederick Douglass was born in February, 1818, on the Eastern Shore of Maryland. When he was eight-years-old, Douglass was sent to Baltimore to live as a houseboy with some relatives of his master. Shortly after his arrival his new mistress taught him the alphabet. Her husband forbade her to continue this instruction, but Douglass was undeterred. He gave away his food in exchange for lessons in reading and writing from the neighborhood boys. At about the age of twelve or thirteen Douglass purchased a copy of a popular schoolbook and gained an understanding of the power of the spoken and the written word. He saw their potential to bring about permanent, positive change. During his teen years, Douglass was forced to return to the Eastern Shore to work as a field hand. Under the monstrous brutality of the notorious Edward Covey, Douglass



Illustrated by Vincent Harriger

challenged the evil and inhumanity of the legalized slavery system. This resulted in a series of confrontations that eventually persuaded Douglass' master to send him back to Baltimore. After he turned twenty, Douglass escaped from his slavery by impersonating a sailor.

He went to New Bedford, Massachusetts. He married Anna Murray and began to raise a family there. He attended abolitionist meetings, and eventually he became a lecturer for the Massachusetts Anti-Slavery Society and a colleague of William Lloyd Garrison. This work led him into public speaking and writing. He published his own newspaper, *The North Star*, and wrote three autobiographies. He was internationally recognized as an uncompromising abolitionist and tireless worker for justice and equal opportunity. He became a trusted advisor to Abraham Lincoln, United States Marshal for the District of Columbia, Recorder of Deeds for Washington, D.C., and Minister-General to the Republic of Haiti.

Douglass' religious life was strained to say the least. A Christian, he came to have little patience for the established church. As a free man, he was denied participation in the sacrament in certain churches because of his race. His religious sensibility became further disillusioned when he read the arguments of many prominent theologians that the Bible in fact endorsed the institution of slavery. He judged that the church was just as crippled by its prejudice as the rest of society, making a mockery of Paul's conclusion in Galatians 3:28 that there is neither Jew nor Greek, slave nor free, male nor female, because the church is one in Christ Jesus. For Douglass, it was simple. Just as there could be no justice in society without genuine liberty, there could be no morality among believers without a recognition that every believer is equally at liberty in Christ.

The best safeguard against fraud, theft, and injustice in markets are the virtues—the cardinal virtues of justice, temperance, fortitude, and prudence, and the theological virtues of faith, hope, and charity.

#### absolutely must be aware of? If so, what are they?

Yuengert: Most clergy would benefit from a well-taught microeconomics course. They should learn the nature of society's allocation problem, the strengths and shortcomings of markets, and develop a richer view of government and its role for good and ill. Most importantly, a clear view of markets can help clergy understand the concept of subsidiarity more fully-the idea that government should not intervene to solve problems that can be solved at a more local level. Markets help society to decentralize decision making and reduce the burden on central governments. The flip side of this is that they place greater responsibility on individuals, families, and other smaller communities to take control of their individual and common life. The issue in government policy is not simply how many goods and services are delivered to individual citizens; who makes the decision, and has control over the outcome, matters immensely.

**R&L:** Some contend that a market-based economy is patently unjust. Others view the markets as neutral, a mere tool that can be used morally or immorally. Which is it? Or are both understandings of the market insufficient? Why?

**Yuengert:** I certainly reject the idea that markets are by their very nature unjust. Exchange isn't by its nature evil. Some exchanges between consenting adults are good, and some are bad, either for the parties who freely exchange or for those third parties affected by the exchange. Markets for cocaine, prostitution, and gambling are bad—these are exchanges that are either bad for the people involved or bad for others. Of course, my judgment that they are bad does not automatically lead to a judgment that these exchanges should be banned by governments. Government can do more harm than good by banning all immoral exchanges.

I also reject the other extreme, that markets are completely beyond anyone's evaluation, that they are like the weather beyond our criticism because beyond our control. The promotion of market institutions is the business of government, which should evaluate their desirability, and regulate them to ensure competition. I think that market exchange is almost always good, and that interference in markets is often counterproductive, and I vote for politicians who share my views. This does not eliminate the fact that markets, because they are part of our common life as a nation, are the business of government, a part of our common good.

**R&L:** Are governmental regulation and law the best means to prevent individuals from abusing the freedom they have in the market place?

**Yuengert:** It is not the best, in the sense of being the first line of defense, but it has an important supporting role to play. The best safeguard against fraud, theft, and injustice in markets are the virtues—the cardinal virtues of justice, temperance, fortitude, and prudence, and the theological virtues of faith, hope, and charity. Government cannot possibly make up for the lack of these virtues—for a lack of trust among those who buy and sell, who work and employ.

Government has an important supporting role to play. First, it should be broadly supportive of religious culture, which nurtures the virtues. It can do this without establishing any particular religion, so long as it allows religion into the public square, and stops attempting to erase all vestiges of religious expression in public life. Second, the law is a backup and support for honesty and justice in the marketplace. People are not always perfect and sometimes abuse the freedom they have. Wise laws can help us to be virtuous amid temptation—they can be teachers of virtue.

**R&L:** Lord Acton believed that liberty must exist within a moral framework. Would you agree? Why or why not? Could the same be said for markets?

**Yuengert:** I could not agree more. One of the themes of John Paul II's pontificate has been that true freedom must be obedient to truth or it is not really freedom at all. Although the cultural ideal today is that human beings can create their own reality and define for themselves the meaning of their lives, it is simply not true that humans are free to be whatever they want to be. The framework of truth about the human beings is provided by the virtues, by the moral law, and by the drama of our fall and redemption. We are free to live up to our humanity, and be happy. We are also free to ignore the truth about ourselves and reject the moral law as a restriction of our liberty, but that way leads to unhappiness and slavery to our own passions. As C. S. Lewis writes in *The Great*  Divorce, we are free to drink or free to be thirsty.

Market exchange also needs a moral framework, because it is a human interaction. There is a truth about healthy human interaction that applies to exchange also. Parties to exchange ought to respect justice and exhibit genuine good will toward each other. Men who are at every opportunity willing to exploit each other and harm one another will not make good partners in exchange; businessmen know that they will not keep their customers if their customers do not trust them.

**R&L:** How do economics, liberty, and religion intersect with each other, if at all? What is the key point of intersection between these three?

**Yuengert:** I think the key link between these three is our creation in the image of God. We have been given a job to do by God—fill the earth and subdue it. We receive this job in some mysterious way as stewards of God, as co-creators, and in the fullness of redemption, as his children. True freedom is, I think, synonymous with 'responsibility,' or stewardship. We are free to do God's work in creation, as his partner. We can reject this responsibility, but when we violate his calling to us, we work against our created nature. We shouldn't expect fulfillment that way.

Our created nature as responsible stewards is what is behind John Paul II's emphasis on the right of economic initiative in *Centesimus Annus*. Widespread abridgement of this right, which happened under communism, leads not only to economic stagnation, but to a moral sickness, a sort of despair among those who are not allowed or able to take responsibility for their own development.

#### **R&L:** You have done some extensive work in the area of immigration. What is at stake here from a Christian and economic perspective?

**Yuengert:** From a broadly Christian perspective there is the biblical duty to respect, even to welcome, the foreigner. Catholic Social Teaching expresses this as a duty to respect the right to migrate, which is an aspect of the right to economic initiative.

The right to migrate is not absolute—it's not like the right to life, for example. It is simply a claim that we have a duty to take the interests of immigrants into account in our policy debates. The very real strain of immigration on state and local government finances, and its effects on U.S. workers, should be weighed against the very real and very large benefits of immigration to migrants themselves. For example, close to thirty billion dollars a year is sent to Latin American households by immigrants in the U.S. Isn't this relevant to the policy debates of a generous people? At the very least, it should factor into the policy equation, even if at the end of the day we find the benefits to immigrants and ourselves are not worth the costs.

**R&L:** It seems that the academy has similarly disdained the Christian faith as either antiquated or downright harmful to scholarship. How do you integrate your faith with your economics scholarship in a meaningful way amid such a hostile environment?

**Yuengert:** I haven't figured out this challenge to my satisfaction. I'm not sure that my faith has changed my scholarship, or that it should. The best I can do is to describe the nature of the secular environment in which economists work. In my experience most economists are not overtly hostile to religion. They are indifferent really. Economics is concerned with the 'facts' of the economy: prices, exchange, interest rates, etc., and it is not clear how religious faith might affect the way one explains these things. Any appeal to religious authority or religious sources of knowledge would be greeted with suspicion and derision by economists, as a threat to objectivity. It certainly would be counterproductive, since most economists do not accept religious authority or inspiration.

There is a way to allow faith to inform economic research that is acceptable in the discipline. It can be a source of inspiration for theories, which must then be tested in the same way as other economic theories are. Economists don't think very carefully about where theories come from, so long as they are measured against other theories and against data in some systematic way. Lately, economists have been open to more complicated views of human behavior—that people are not always selfish, or that they are not completely rational, for example. I think believing economists can draw on the insights that religion offers about human nature, engage the discipline on its own terms, and make a difference.



# Calling, Vocation, and Business Scott B. Rae

om and James are long-time friends who are in their late 20's. They went to college together and settled in the same city after graduation. They have both been working the same part of the city for the past few years. Their wives are good friends and they get together as couples periodically. Tom works for one of the major international accounting firms, in their consulting division, helping companies set up and maintain internal financial control systems. He is on a partnership track and his work has been well received by the office's partners. He enjoys his work generally, finds it challenging and stimulating, though the long hours do get to him sometimes. He often wonders how he will handle the hours now that he and his wife have a young family. He sometimes thinks about starting his own business, thinking that might give him more flexibility with his hours. He gets pretty excited about that prospect and likes the idea of being his own boss. He knows some former colleagues who have gone out on their own and he senses that he has the right mix of people skills, drive, and creativity to launch a successful business.

James has been working in business too but he is in the midst of a major life change. He has been in the software industry since college and for some time he has worked as a sales representative for a large software company in the area. Recently, he began to attend seminary classes part time. He jokingly calls it being on the "8 year plan" to finish his seminary degree since he can only take a few classes at a time. He and his wife have been volunteering in his church's college ministry for the past few years. He has been leading a small group bible study for some guys, like his wife has been doing with a group of girls. The college pastor gave him several opportunities to speak to the whole college group during their main weekly meeting. He can't remember when he was so nervous or had worked so hard to prepare. This was much more demanding than any sales presentation, but he found the speaking times very satisfying. He also received positive feedback from many in the group. The college pastor has been encouraging him to consider leaving his business to devote himself to local church ministry full time. The church where he is involved would like him on their staff eventually. He is planning on continuing working in sales to pay the bills until he can transition to full time status with this church or another one in the area.

As they talk about their careers, it becomes clear that they are wrestling with what God is calling them to do with their respective occupations. We could reduce their issues to this one fundamental one: Does God call people to business in the same way He calls people into the pastorate or to the mission field? Some time ago a well known Christian speaker came to the Biola University campus where I teach and asked the undergraduate students this provocative question: "those of you who are business majors, why don't you get out of the 'ticky-tack' world and do some missionary work?" The point he was making was that the real impact for God was to be made on the mission field, not in the "ticky-tack" world of business, namely accounting or finance. How would you respond to our speaker?

I teach in a seminary, training people for pastoral types of work. Many of our students are older and have come out of a business background. It is not uncommon for them to tell me that they are "leaving their business in order to serve the Lord full time." What they mean by that is not that they haven't been serving God while in their business, but that they are going devote full time to their "ministry," which they see as distinct from their business. Some will even say that they are leaving their business to serve the Lord, suggesting a big difference between business and ministry. What would you say to my students who have left their businesses to come to seminary about how they see business and ministry?

In many of our churches today there seems to be a dichotomy between business and "ministry." Even the way we talk about this illustrates this difference. We say that people are "entering the ministry," when they decide to become pastors or missionaries. We refer to church work and missionary service as "ministry" and refer to those who do this as their occupation as in "full time ministry," as opposed to those who work in the church or mission field part time. When someone steps down from a pastoral position or comes home from the mission field (except for a furlough) and goes into business, we commonly say that they have "left the ministry." This distinction between business and "ministry" is at the heart of what I believe is a widespread notion in our churches, that if you want to maximize your impact for God's Kingdom, you need to be in "full-time ministry." To put it another way, the people who are really making a mark for God are the ones who are "doing ministry" full time. The people who are really making it happen for God are the ones who are out on the front lines sharing the gospel, teaching the Bible, and heading for the mission field. The person in business is left with the nagging notion that he/she is in a support position for those who are "in the ministry" and though they play an important role, they are not really where the action is for God's Kingdom.

Imagine that Tom and James are discussing their career directions over lunch. As they talk, James feels that he wants to spend his life maximizing his impact for God and leaves Tom with the impression that staying in business is not the

way to do that. He acknowledges that business has value to God in terms of being responsible and supporting a family. But he makes it pretty clear that the front lines in serving God is in his church not his business.

Of course, Tom could have responded to James by arguing that the church needs business people because "ministry" takes money. Business has value in God's economy in terms of what it could accomplish for "ministry." Or he could have said to James that if he leaves his business, he loses his strategic platform to share his faith. He could remind James that most of the people he works with will rarely, if ever, come to church. Those people think that most pastors, though they may be good at what they do, they are not all that relevant to them since they don't live in their world. Tom's response to James would illustrate what we call "instrumental" reasons that God calls people to business. That is, business has instrumental value, in that it is a means to accomplish another, deeper goal, which would be to support "ministry" or take advantage of business relationships to share one's faith. Most people accept that God calls people to business for instrumental reasons. The more difficult, and more interesting question, concerns the intrinsic value of work, particularly business. That is, does God call people to business because business has intrinsic value? Does the work of business have value in and of itself, or only as a means to accomplish something deeper?

The point of this article is to suggest that all legitimate work in the world has intrinsic value and God calls men and women to be faithful in working in various arenas as their service to Him. Of course, there are some limits to this, since it would difficult to see how God could call someone to produce pornography or engage in the illegal drug trade. But excluding those exceptions, God calls people to work in business not only because of what it accomplishes, but because it has value in and of itself, to God. Business is the work of God in the world in the same way that being a pastor is the work of God in the church and in the same way that missionary service is the work of God on the mission field. All have value to God because of the value of the work done, and that work is an intrinsically good thing that has value as it's done with excellence. The accountant, the manager, the blue collar worker, the gardener, the janitor and the McDonald's cook all can be called by God to their work in the same way as the pastor is called to his/hers and the missionary is called to his/hers. All of them are doing the

God calls people to work in business not only because of what it accomplishes, but because it has value in and of itself, to God.

> work of God in their workplace, both by virtue of the work they do and the way in which they represent Christ in the way they do it. To take it a step further, God, in his providence, works through our occupations to accomplish his work in the world.

> Work has intrinsic value because it was ordained by God prior to the entrance of sin into the world. If you look at the Genesis account of creation closely, you'll see that God commanded Adam and Eve to work the garden before sin entered the picture (Gen. 2:15). God did not condemn human beings to work as a consequence Adam and Eve's sin. Work is not a punishment on human beings for their sin. To be sure, work was affected by the Fall, making it more arduous and stressful and less productive, but that was not the original design (Gen. 3:17-19). God's original idea for work was that human beings would spend their lives in productive activity, with regular breaks for leisure, rest and celebration of God's blessing (Ex. 20: 8-11). Even in the pre-Fall paradise, God put Adam and Eve to work. Work was a part of God's original design for human beings from the beginning, and because of that it has intrinsic value to God. Work will also be a part of the world after the Lord's return. The prophet Isaiah envisions the world after Christ's return as one in which nations "will beat their swords into plowshares and

their spears into pruning hooks" (Isaiah 2:4). The obvious point of the passage is to show that universal peace will characterize the Kingdom when it is fulfilled. But what often goes unnoticed is that weapons of war will be transformed into implements of productive work (plowshares and pruning hooks). That is, there will still be productive work as part of the program when Christ returns to bring His Kingdom in its fullness. So work has intrinsic value because it was ordained before the Fall and will be a part of life when the Kingdom comes in its fullness. In the paradise settings at the beginning and end of human history, work is ordained by God.

What makes work so valuable to God is its connection to another mandate from creation, the command to exercise dominion over the creation. That is, work is one of the primary ways that God had in mind for human beings to do what He

commanded them to in the world. Work is intricately bound up with the dominion mandate over creation. God ordained work so that human beings could fulfill one of their primary roles for which they were created. Work is not something that we do just to get by, or to finance our lifestyles. It is not a necessary evil that will be done away with at some point. Work is not what we do just so that we

can enjoy our leisure. Work has inherent dignity because it is the way God arranged for human beings to fulfill a part of their destiny on earth, that of exercising responsible dominion over creation. That mandate is still in effect today and God is still empowering human beings to be effective trustees of His world. Thus work has intrinsic value because of its connection to the dominion mandate. Adam and Eve were doing God's work in the world by tending the garden and doing their part to be responsible trustees over creation. We do God's work in the world in our jobs because they are connected with the task assigned to all human beings to exercise dominion over the world. We are junior partners with God in the advance of His dominion over the creation, which after the Fall also involves alleviating the effects of the entrance of sin.

So work has intrinsic value because it was created before the entrance of sin and is the means by which we partner with God in the exercise of dominion over the world. But there's a more foundational reason why work has value to God. That's because God is a worker and human beings are workers by virtue of being made in God's image. In other words, we work because that's who God is and who we are in His image. Of course, God is much more than a worker and so are we. But God mandates work because that's a part of who He is and part of who He made us to be in His image.

Look carefully at the way God is portrayed when it comes to work. One of the first portraits of God in Genesis is as a worker, fashioning the world in His wisdom. God is portrayed as a creative God in Genesis 1–2, with initiative, ingenuity, passion for creation and innovation all a part of His work in creation. God is portrayed with what we might call "entrepreneurial" traits in Genesis 1–2. From the beginning of the Biblical account, God is presented as engaged in productive activity in fashioning and sustaining the world. At the end of the creation account, Genesis 1:31 gives the Sabbath model as day for God to rest "from all His work." God blessed the Sabbath because "He rested from all the work of creating that He had done." The pattern for the Sabbath was to rest because God rested (Exodus 20:11), and conversely,

So work has intrinsic value because it was created before the entrance of sin and is the means by which we partner with God in the exercise of dominion over the world.

to work because God worked in creation (Exodus 20: 9). The pattern for creation became the pattern for human beings. They worked six days as God did, and rested one day as God did. We work because it is part of what it means to be made in God's image and to be like Him.

This is why Ecclesiastes can proclaim the goodness of work in this way:

"A man can do nothing better than to eat and drink and find satisfaction in all his work. This too, I see, is from the hand of God, for without Him, who can eat or find enjoy-ment?" (Eccl. 2:24–25).

Scott B. Rae, Ph.D. is a Professor of Biblical Studies and Christian Ethics at the Talbot School of Theology of Biola University in La Mirada, California.

# Practical Virtue: Finance and Administration in the Spirit of Church Organizations Paul Roney

s it possible to begin the work week saying, "Thank God, it's Monday"?

A number of books with some variation of that title claim to demonstrate how we can integrate our faith into our professional lives. But even we whose lives are spent serving the Church or Church-related apostolates often approach the week ahead with less than enthusiasm. We face the same traffic, the same daily routine, the same brown-bag lunch as employees in the corporate world.

And many of us—especially those who toil in the hidden realm of operational and support services—can feel as re-

moved from the human impact of our organizations as any government bureaucrat. Even when we remind ourselves that we're "working for the Lord," it's often hard to see how faith translates into practical, dayto-day function.

But it is precisely the faith dimension that makes what we do so distinctive. It gives us a religiously inspired desire to serve. Next we have to put this desire into practice somewhere in the mundane reality of how we actually spend our time and energy. It can be difficult to connect the two. Yet making that link is absolutely es-

sential, both for the success of ministry and for the spiritual fulfillment of those called to Christian service.

#### **Crunching God's Numbers**

My particular area of involvement is finance and administration. I am responsible for the operation and fiscal soundness of a private philanthropic group—The Ave Maria Foundation—that underwrites a variety of causes. We are self-identified as a Catholic apostolate. And though we have no institutional affiliation with the Church, we cooperate with the bishops of those dioceses in which the organizations we support are located.

Our resources come from one donor, our chairman,

Thomas Monaghan, an entrepreneur known around the world as founder of the Domino's Pizza chain and one-time owner of a Major League baseball team, the Detroit Tigers. I had worked for Tom Monaghan in his pizza days, serving as corporate treasurer for Domino's and then moving over into the nonprofit world (or as it's often called, the "independent sector") after the sale of the company.

My time at Domino's Pizza and these developmental years with the Foundation have given me the opportunity to make numerous comparisons between for-profit enterprises and nonprofit groups. I have concluded that, while many of the

... many of us ... can feel as removed from the human impact of our organizations as any government bureaucrat. Even when we remind ourselves that we're "working for the Lord," it's often hard to see how faith translates into practical, day-to-day function.

> operational processes are the same, the contrasts in motive and attitude among the people in each setting make for marked differences in atmosphere.

> This is true even in the financial and administrative areas. It might seem like crunching numbers and handling personnel concerns in a Church organization would be the same as in a corporate setting. Certainly business, when conducted honestly, serves human need as authentically as any charity, and I believe the profits derived from such service are a legitimate reward for honest effort.

> But there is something special about knowing that your daily activities play a role—no matter how indirect—in educating or assisting or uplifting your fellow human beings as an expression of altruism. This is an important part of what

makes people want to work for Church organizations, and it is incumbent upon the leadership of those apostolates to both encourage and satisfy such longings.

#### **Cultivating Practical Virtue**

That takes effort, because the different motives of workers in the nonprofit versus business world has a corollary in different sets of expectations. Desire for job satisfaction may be a given in all work settings. But satisfaction doesn't mean precisely the same thing where people see themselves as toiling in the Lord's

vineyard and sacrificing to do so. For instance, I have found that em-

ployees of Church organizations tend to have higher expectations of what might be called "practical virtue." That is the assumption that fellow workers, and especially their organizations' leaders, will be competent and will ap-

proach both work and human relationships with a well developed sense of personal integrity. No doubt, such qualities are valued by corporate employees. But to workers in the field of Christian service these are seen more clearly as moral imperatives, because they reflect on the character of an organization that represents itself as operating in the name of God.

Such religious consciousness cuts both ways. It can also make Church workers more responsive to the expectations of others. This reciprocal aspect is not perfect, of course, since what we demand of those around us generally exceeds what we are willing to give of ourselves. Nonetheless, "practical virtue" can be infectious. When these expectations are cultivated assiduously, doing one's job well becomes more than just ordinary diligence or living up to a generalized moral requirement—something to which anyone who works for any company or organization is obligated. In the unique context of ministry, excellence becomes a statement of grace. One does one's best because that's what God expects

I have had many occasions to impress upon members of my finance and administration staff that what we do is neither abstract nor mechanical. Rather, our work is of crucial and immediate significance to the mission, operation, and future of The Ave Maria Foundation. Moreover, that significance is eternal, because the Foundation's mission, operation, and future are directed toward something beyond human objectives.

#### Making Communication Easy

The critical element in all of this is communication. After a series of scandals in both the corporate and nonprofits worlds, "transparency" is the watchword today. And while all organizations have proprietary data and prudence may sometimes dictate that arrangements be in place before information is widely shared, the nature of religious ministry puts a high premium on openness. Candor is especially important in dealing with employees. It's wise to minimize secrets and stay ahead of the rumor mill, which with the

Desire for job satisfaction may be a given in all work settings. But satisfaction doesn't mean precisely the same thing where people see themselves as toiling in the Lord's vineyard and sacrificing to do so.

combined attributes of speed and inaccuracy, can disrupt the peace of any organization.

Direct personal communication—both within departments and one-on-one—should be an integral part of your operating procedures on a daily basis. Attentiveness, accessibility, and easy give-and-take with workers are essential to effective management and staying on mission.

Direct personal communication makes possible the feedback and recognition employees need. It's consistent with the feeling of "specialness" that sets Church organizations apart, reinforcing the idea that ministry is more than just a way to earn a living. It helps to dispel feelings of isolation and meaninglessness that can creep into anyone's life, from time to time, no matter how bright their outlook or how firm their faith. It forges bonds of personal loyalty. And it reminds people of their individual worth when routine threatens to become a grind, or when cell phones, e-mail and text messaging overwhelm them with the feeling that they're on call twenty-four hours a day.

In a very real sense, direct personal communication becomes a sort of ministry in itself. But it doesn't necessarily happen spontaneously. It's one thing to tell your people, "My door is always open," and quite another to be available when they need your input. What's required is a practical system that makes information-sharing easy, that encourages the flow in both directions, and that will work regardless of the demands on individual schedules.

At The Ave Maria Foundation we've adopted a program

originally designed for Domino's Pizza in which each employee files a brief, written, end-of-day report to his or her direct supervisor. In that report (which we refer to as a "daily") the worker provides a quick recap of the day's activities, and notes any situations to which attention is needed. The manager reads and responds to the report by the next day, so issues and requests don't linger unattended. Everyone files a daily, all the way up the line (Tom Monaghan gets mine). Faxes, e-mail, and PDAs make the system convenient—and functional, even when people are on the road. In addition, we have weekly departmental meetings, and divisional managers (or as we call them, members of the "executive team") gather each week for a luncheon meeting with the chairman.

The most innovative aspect of our system, and what makes it especially personal, is a monthly "JP&R" (job planning and review) session, in which everyone meets privately with his or her supervisor. Lasting from 30 to 90 minutes, as necessary, these are opportunities to share concerns directly, oriented to problem-solving and encouragement. JP&Rs are

... ethical behavior must be a priority, both as an institutional policy and as a personal moral commitment throughout all levels of the organization. This is essential, and its truth has been proven time and again. Over and over we've seen how ministries that neglect or compromise this principle collapse in disgrace, giving scandal to the entire Christian community.

structured in a way intended to avoid the feeling of being called to the principal's office, and those who conduct them are trained accordingly. The basic format of the JP&R (involving analysis of goals, progress made in meeting them, and resources needed to overcome any remaining obstacles) can also be applied to measuring progress at an organizational level.

It would be dishonest not to admit that this system can seem burdensome on occasion. Managers with large staffs can find themselves facing more information than they're prepared to cope with. And workers can feel "on the spot" when the day's accomplishments don't fit neatly into summarizable chunks that match the reporting schedule. But overall, it keeps things organized, it limits the cracks through which details can fall all too easily, and it helps people to feel that they're in touch, they're supported, they're part of something.

#### The Management Vision

Well now, if everyone is marching along together and feeling good about it, what exactly is so unique about the way they march? Or to put the question more directly: Is there a vision of management—particularly in the area of finance and administration—specific to Church organizations? If so, what does it involve? My approach rests on three broad principles.

First, ethics are indispensable. Groups that bear the identity of Christ's Church do Christ's work, and so we should expect them to be held to a higher standard of human and fiscal accountability. Consequently, ethical behavior must be a priority, both as an institutional policy and as a personal moral commitment throughout all levels of the organization. This is essential, and its truth has been proven time and again.

> Over and over we've seen how ministries that neglect or compromise this principle collapse in disgrace, giving scandal to the entire Christian community.

> Second, God is here and now. Our daily work is not something we do so that we may serve the Lord later. The functions we perform in our jobs, no matter how mundane they may seem, are in themselves ways to serve. If the organization is operating ethically, then diligence in meeting its needs or innovation in refining its processes move it closer to fulfilling its purposes. Thus, workday details have a definite moral, even spiritual, dimension.

There is no separation between building up the Kingdom and balancing the books.

Third, there is only one goal. Like St. Paul "running the race," a ministry has to focus continually on a single, overarching mission. That mission should be defined with some precision (preferably in terms more specific than "bringing the Gospel to the nations"). Everyone involved must understand it. Consistent effort must be applied to avoiding projects that deflect energy and resources away from it. And since organizations operate in time, functioning from day to day and pursuing various intermediate objectives, some mechanism must be put in place to measure progress and assess the ministry's ongoing ability to stay faithful to its ultimate goal. I, myself, begin each morning by dedicating my day to the Lord at morning Mass, and I try to set aside the fifteen minutes it takes me to drive home each night for reflection on the day just completed. All of these practices help to clear away the fog of daily worries, opening the mind for insight and inspiration.

#### **Enjoying a Rare Privilege**

Managing a Church organization requires special care and sensitivity. It isn't always easy to know what's right or to do the right thing, but it is essential to create arrangements that make the best possible use of the fiscal and human resources available, and that exploit the practical virtue which ministry encourages. In that way the money, time, and work dedicated to accomplishing your mission can bring you closer to your ultimate goal. As stated in Proverbs 11:14, "Where there is no vision, the people perish." I would turn that around to say: Organizational success depends on wise administration.

But such effort is the price one pays for the rare privilege of working in a unique setting where values are shared and supported, and where expressions of belief are unconstrained by religious self-consciousness. It is a blessing (and a particular advantage) that those very qualities of Church organizations contribute to administrative success. This atmosphere of spiritual unity encourages prayer, and prayer is the key to translating faith into human benefit. At The Ave Maria Foundation, Mass is celebrated four times a day in our own chapel. We also have opportunities to pray the Liturgy of the Hours, participate in adoration of the Blessed Sacrament, and go to confession. Also, we typically begin our meetings with a prayer. And, there is ample encouragement of private devotions, including the Rosary and the Chaplet of Divine Mercy. I, myself, begin each morning by dedi-

cating my day to the Lord at morning Mass, and I try to set aside the fifteen minutes it takes me to drive home each night for reflection on the day just completed.

All of these practices help to clear away the fog of daily worries, opening the mind for insight and inspiration. They also encourage a spirit of thankfulness for the opportunity to do the Lord's work—which is the spirit that makes us eager to do it any day of the week.

So I believe it is possible to integrate your faith into your professional life. If, like me, you are blessed to work in a Church organization, you truly can say, "Thank God, it's Monday."

Paul Roney is president of The Ave Maria Foundation, a philanthropic organization focused on Catholic educational, communications, pro-life, and religious liberty programs and based in Ann Arbor, Michigan. With a background as a Certified Public Accountant, he served as corporate treasurer of Domino's Pizza, LLC.

#### Note from the Editor

In Volume 14 number 4 of Religion & Liberty, the July/August issue of 2004, we featured an article by John Kelly titled "The Tithe: Land Rent to God." While the editors of Religion & Liberty and the staff at the Acton Institute for the Study of Religion and Liberty have done no investigation into this matter, to the extent that Mr. Kelly's article relies on or otherwise makes reference to, whether implicitly or explicitly, the work and publications of Dr. Eugene E. Narrett in this area, the editors and the Acton Institute would like to gratefully acknowledge the contribution of such work and publications of Dr. Narrett to Mr. Kelly's article.

### BOOK NEWS

#### **Globalization and the Good**

Edited by Peter Heslam William B. Eerdmans Publishing Company, 2004 138pp. Paperback: \$20.00

The word "globalization" is on everyone's mind these days. But it does not just stay there. Globalization finds its way on to people's tongues too. The halls and classrooms of seminaries, business and law schools, and college campuses become the occasional battlegrounds for an impassioned discussion, lecture, or seminar on globalization. Corporations and politicians have not overlooked their opportunities to stoke, whether for support or derision, the public discourse on globalization either. The world is becoming as small as the enter key that sends out our e-mails. Like flies to a lamp, jobs have been pulled away from North America into Asia and other parts of the world. Information about governments, shopping, nightlife, wars, and whatever else exists under the sun is gushing out of our televisions, cell phones, and computers. Cities around the world are growing at an alarming rate. Globalization, in one way or another, is the hero or culprit of these changes.

But how well do we understand globalization? How confident are we that greed and exploitation are the seeds that have sprouted the weed of globalization? How certain are we that globalization brings the blessing of a white knight to a dark and otherwise economically stagnate world? Enough with the attempt at poetry. How do we know if globalization is good or bad? The honest answer is that we don't know yet. Globalization has been with us for a few decades now, but its full ramifications are still unknown. So our discussions of globalization should always begin from the standpoint of humility, with a spirit willing to hear what everyone has to say about this phenomenon before judgments must be made. To that end, William B. Eerdmans Publishing Company has put together a compilation of essays on this subject in a book entitled *Globalization and the* Good. This book is edited by Peter Heslam, and it has many other contributors, namely, Timothy Gorringe, Brian Griffiths, David Held, Clive Mather, Cynthia Moe-Lobeda, Ann Pettifor, Michael Schluter, Michael Taylor, Jim Wallis, and Michael Woolcock. This book can help us better understand what we're talking about when the word "globalization" comes out of our mouths. Perhaps with a little more understanding we can avoid lapsing into partisan invective that squelches any potential for fruitful discussion about this unavoidable reality of our world.

## Bonds of Imperfection: Christian Politics, Past and Present

Oliver O'Donovan & Joan Lockwood O'Donovan William B. Eerdmans Publishing Company, 2004 324pp. Paperback: \$35.0B

It goes without saying that this past year was an election year in the United States. The campaign for President Bush and Senator Kerry was both intense and urgent. But for all the ads and rhetoric, both candidates remained silent about the place of their race for office within the larger purpose for politics in general. They addressed contemporary issues and offered pragmatic solutions. Who can blame them? Voters in the United States are not particularly interested in the purpose of politics. Politics is just a given. A president is supposed to deliver on expectations. There's nothing more to it. This mentality has consequences though. Politics is a lot more than the agenda the President's administration intends to send to Congress. Politics is an institution as old as humanity itself. Its reason for existing is much deeper the concerns of our day. Bonds of Imperfection: Christian Politics, Past and Present traces the traditions within political agency, political action, political institutions, and political society from a perspective formed by the Bible and the Latin theological tradition. The authors conclude that the basic purpose of politics, then, has to do with the most fundamental human need: redemption. Unless we start to realize that looking for results without paying attention to the basic purpose of politics, without caring about how politics will either succeed or fail in addressing our most fundamental human need, we will sentence ourselves to the tyranny of a political process that treats us more like widgets than human beings.

#### The God of Hope and the End of the World

John Polkinghorne Yale University Press, 2002 Paperback \$14.00 154pp.

I just saw a trailer for the movie *Chicken Little*. This animated remake of the old folk tale makes Chicken Little out to be an astronomer who has identified a meteor hurtling through space intent on colliding with the earth. REM's "It's the End of the World As We Know It" serenades the hapless Chicken Little as he tries to convince others of the coming doom during the sixty second clip. The trailer is supposed to make you laugh, but it is hard not to roll your eyes when you see it. The idea of a meteor destroying the earth is nothing to joke about. A good share of scientists agree that this is the way the world will end. Other scientists say the world will end in a cosmic implosion, folded up into itself like a collapsible tent. People may believe or disbelieve these scientists' theories about the ending of the world, but for most the scientists have the only credible theory going. Of course, scientists are not the only ones who consider how the world will end.

Christ proclaimed that the world would come to an end with his parousia. But that is not quite accurate. The world will change when he returns. It will be reformed so that it will exist in the state of harmony it had at the beginning. But how realistic is the hope of Christ's return to the earth in light of these scientific theories? How much deference can be given to the Scriptures' account of the world will end? In The God of Hope and the End of the World, John Polkinghorne takes a closer look at some of these issues. He draws on the discussions of many scientists, theologians, and biblical experts to conclude that "any treatment of eschatology requires the exploration of many kinds of insight, for it is concerned with what may be held to be a fitting fulfillment of the history of the universe and the history of humanity. Ultimately the issue is whether we live in a world that makes sense not just now, but totally and forever. The thesis of this book is that Christian belief provides the essential resource for answering this fundamental question." Polkinghorne, then, wants to legitimize biblical revelation about the end of the world in light of the contemporary scientific discussion of this topic. But so what? Why should people interested in the economic effects of religion and liberty in this world read a book about the way this world will end?

I reviewed a book some time ago that discussed how the prosperity in the West came about. That author attributed it primarily to the fifteenth and sixteenth century merchants' understanding of the present and coming kingdom of God. Current scientific discussion has for the most part relegated this eternal understanding to an interesting historical point that has no relevance into the contemporary world. This threatens the concept of eternity in its entirety, reducing people's conception of their lives and their work to short-term gains and losses. Such perspective will bankrupt the prosperity of the past and leave subsequent generations wishing the meteor would just hit the earth and be done with it. At stake in our conception of the end of the world is the state of the world and its economy today. The God of Hope and the End of the World offers a way for people of Christian faith to offer their understanding of the End Times as something that is relevant for people of all ages, present and future.

#### A Revolution of Compassion: Faith Based Groups as Full Partners in Fighting America's Social Problems

Dave Donaldson and Stanley Carlson-Thies Baker Books, 2003 Paperback \$14.99 201 pp.

A young boy is lying in his bed. His toes hurt because his parents do not have enough money to buy him shoes that fit. Then he hears the door open. Hushed voices murmur through the door. He can't hear what they are saying, but he knows that they are crying. The voices stop and someone peeks into his room. The boy recognizes the person as someone who goes to his church. The person tells the boy that his father was killed in a car accident and his mother is in critical condition in the hospital. The boy forgets completely about his toes. When the grief releases its stranglehold on every waking thought that cracks through the boy's head, the boy's anxiety about the future smothers him. He and his three siblings barely had enough to eat when their father was alive. How would they get by now? By the grace of God, the boy never went hungry. In fact, the members of his church provided such gifts and care to his family that they found more food in their cupboards than they ever had before. The important point here is that the grace of God was not a mystical lightning bolt that zapped manna onto the boy's table, rather, the grace of God was the members of his church showing him the compassion that their Lord and Savior had shown to them.

This is Dave Donaldson's story. He includes it in the preface of A Revolution of Compassion: Faith-Based Groups as Full Partners in Fighting America's Social Problems, which he co-authored with Stanley Carlson-Thies. In this book, the authors dream the dream of what would be possible if faith-based groups would partner with the government to help those whose need is dire, bringing more than just bread for their mouths, but also hope for their souls. The authors do more than dream. They describe how their vision can become a reality, and they address a series of commonly asked questions about what this would look like. Whether you agree with the partnering of private charity organizations or the church with the government or not, this gripping book is worth the read to gain insight into the ways in which private charity can satisfy the most dire needs when the impersonal machinery of the welfare state can offer little better than outright failure.

# The Church Must Remember Its Mission



here has been a revival in interest in the role that private charity can play in the revitalization of civil society. This renewed interest is partly driven by an overwhelming sense that most of us have, regardless of political and ideological interests, that the modern welfare state has produced less-thanimpressive results. But if we are really entering the post-statist age in which the welfare state is going to continue to disintegrate bit by bit, where do we go from here? A good start would be to build on and extend the sense of responsibility that individuals and families still have to create a viable civic culture.

This is obviously easier said than done. Some concrete steps that could take us very far in the right direction, though, relate directly to the mission of churches in the practice of authentic social work. I am not suggesting that our churches can or should be the only source of charity, and I am especially not arguing that their social mission is limited by their social utility. But from time immemorial, it has been the case that the most difficult work of caring for the least among us has been initiated by them and from the resources that church leaders and members accumulated voluntarily. They must not be overlooked. But there is a preliminary step that must be taken before churches can again become completely viable institutions in this regard. They must regain a sense of their salvific mission, and apart from this theological and soteriological task, I have strong doubts as to whether they can pick up where the state leaves off and become vital instruments of social and cultural healing. The churches must

truly believe that the doctrines they preach really are good for others, both in a temporal and an eternal sense. They cannot profess a belief in the truth of faith and then not want to recommend it to others.

The ability of the church to take care of the poor is directly connected to its understanding and confidence in its own

#### mission.

The ability of the church to take care of the poor is directly connected

to its understanding and confidence in its own mission. Believers must be confident that they are doing more than merely providing for material needs; they must believe that their mission is broader and more important. They must believe they are also meeting spiritual needs, that they are saving souls, that they are preparing people not only to face this world but also the next. This requires, in the first instance, a revitalization of doctrine and faith. If the church does not believe in its primary mission—human redemption—it will not be able to sustain enthusiasm and interest in its proximate mission—works of charity. And that means our churches must again seek to convert souls.

All of which goes to say, show me a group of God-fearing people of faith who reject the secular world, who reject the values of the mass media while embracing those beliefs about this world that are shaped by Holy Scripture and other ancient texts, and I will show you people who are capable of providing the greatest service to the poor.

The Rev. Robert A. Sirico is a Roman Catholic priest and the president of the Acton Institute.

### A man should be upright, not be kept upright.

-- Marcus Aurelius Antoninus---