



CENTER FOR CATHOLIC STUDIES

TO: WBC AND MICAH PARTICIPANTS
FROM: MONSIGNOR RICHARD M. LIDDY
SUBJECT: *THE BUSINESS OF CONSCIENCE*
DATE: WEDNESDAY, APRIL 30, 2014

- Welcome and Self-Introductions
- Woodstock Business Conference Mission Statement
 - The mission of the Woodstock Business Conference is to establish and lead a national and international network of business men and women to explore their respective religious traditions in order to assist the individual executives:
 - To integrate faith, family and professional life,
 - To develop a corporate culture that is reflective of their religious faith and values and
 - To exercise a beneficial influence upon society at large
 - The conference, grounded in the Roman Catholic tradition, welcomes believers who are open to and respectful of one another's religious tradition. It is committed to the conviction that ethics and values grow out of one's religious heritage.
- **SCRIPTURE: Scripture Reading: Matthew 16: 1-4**
- **The Pharisees and Sadducees**
- **The Pharisees and Sadducees came along, and as a test they asked him to show them a sign in the sky. He gave them this reply: "In the evening you say, 'Red sky at night, the day will be bright' but in the morning, 'Sky red and gloomy, the day will be stormy' If you know how to interpret the look of the sky, can you not read the signs of the times? An evil,**

faithless age is eager for a sign, but no sign will be given it except that of Jonah.” With that he left abruptly.

- Quiet Reflection 5 minutes followed by sharing insights

**The Business of Conscience:
Making More than a Hobby of Religious Faith**

by

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founding director of Catholic Voices USA*

A business isn't a person, critics — and Barack Obama's Department Justice — argue in response to challenges to the Department of Health and Human Service's Obamacare abortion-drug, contraception, and sterilization mandate, the first of which is being heard today before the Supreme Court. But businesses are run by individuals, who do have religious freedom. This is increasingly hard for many to understand. “At work, many managers who consider themselves to be faithful are all too willing to ‘check their religion at the door,’” [Andrew V. Abela](#) and [Joseph E. Capizzi](#) write in the introduction to the new book they've edited, released this week, *A Catechism for Business: Tough Ethical Questions and Insights from Catholic Teaching*. This privatized view of religious faith in the workplace can be quite innocent — businessmen are “often simply . . . unaware of the implication of their faith for their business practices,” Abela and Capizzi write.

While the evangelical and Mennonite families who run Hobby Lobby and Conestoga Wood, respectively, go to court today, *A Catechism for Business* seeks to help people understand the implications of the Catholic faith on business practice. Abela, who is the dean of [The Catholic University of America's](#) School of Business and Economics, and Capizzi, who is director of moral theology at CUA's School of Theology, talk with National Review Online's Kathryn Jean Lopez (an alumna of CUA) about religious freedom at work and what the Catholic Church has to offer the business side of our culture and our lives.

KATHRYN JEAN LOPEZ: I have to start with the question of the week on account of the Hobby Lobby case at the Supreme Court: Are businesses people? Do they have religious freedom? Does your *Catechism* have anything to say on the matter?

ANDREW V. ABELA: Businesses are communities of people and communities of people have religious freedom. The Hobby Lobby case is so important because the government is in effect arguing that religious people should “check their faith at the door.” In question 14 of *A Catechism for Business* (“Is Catholic teaching relevant to business management?”), we provide several direct quotes from Church teaching over the past 50 years that affirm that we are to live our faith every moment of our lives, including at work. We quote the Pontifical Council for Justice and Peace, which wrote that “dividing the demands of one's faith from one's work in business is a fundamental error.” In the Hobby Lobby case, the government would like us to believe that this fundamental error is now the law of the land. We trust the Court will determine it is not.

LOPEZ: What's the guidance for the Evangelicals and Mennonites and Catholics fighting the Department of Health and Human Services abortion drug, contraception, and sterilization mandate if they lose in court?

JOSEPH E. CAPIZZI: The moral guidance on this is pretty clear. We address this briefly in question 46 from our book, where we quote John Paul II from [*The Gospel of Life*](#). Christians are not to formally participate in practices contrary to the natural law. And even material cooperation, which seems to be the case here, concerning grave attacks on human life, is to be considered illicit (according to the Pontifical Academy for Life).

LOPEZ: We talk about conscience rights but does conscience have much standing? Most of us seem to live a privatized, compartmentalized faith, don't we? And the law is just reflecting that, isn't it? Is your book aiming for a conscience revival?

ABELA: To the extent that we live a privatized, compartmentalized faith, we are not living the Catholic faith. Our love for one another in Christ should penetrate everything we do, including what we do at work. It is our hope that our book will help people learn more about what the Church teaches about how to live as a person of faith in all our economic activity.

LOPEZ: *The Catechism* obviously relies entirely on Catholic teaching and documents, but are its ethics for everyone?

ABELA: Yes. The social teaching of the Church is based on reason and the natural law, and therefore can be helpful to everyone, not just Catholics. (See question 17: "Do the principles of Catholic social teaching apply only to Catholics?")

LOPEZ: What are the "apparent tensions and even contradictions" within your *Catechism*?

ABELA: There are several, but they are always only "apparent," because Church teaching does not contradict itself. For example, the Church teaches that we have a right to private property (question #1) but also that the goods of the earth were created for the benefit of all (the "universal destination of the earth's goods"; questions 2 and 3). How do we reconcile these apparently contradictory statements? By recognizing that private property is the way to achieve the universal destination — i.e., in general that property is best managed when managed privately, the goal of our management of our property should be the service of others.

CAPIZZI: We should recall that any such tensions stem from our own limited understanding. Tensions in Church teaching are invitations to self-knowledge; they should engender in us the desire to know why we perceive them as tensions and what stands in our way of living the faith as taught.

LOPEZ: How does one "internalize" your *Catechism*?

CAPIZZI: The easiest answer to this question is the same as to the question, How do we internalize the Christian ethic? We do that by loving our neighbor. We hope that people will use our *Catechism* to familiarize themselves with Church teaching and then look to the teaching for guidance in their work. The social teaching of the Church provides a series of principles, which then have to be applied in concrete situations. Readers should familiarize themselves with the relevant teachings and pray and meditate on them, to seek God's guidance for their particular situation.

LOPEZ: What do you mean by: "All Catholic moral teaching is social"?

CAPIZZI: All morality by definition is social as it involves rules for human behavior in society. Catholics believe we are fundamentally social beings by virtue of our creation. That means even when we appear to be alone, we are not. Whether we respond to Him or not, we are in constant conversation with God. Much more concretely, all our moral choices have social impact, as Catholics believe good and bad choices make us more or less fit for life in society. What we buy, for instance, doesn't just express our interests, it shapes the kind of persons we are (and thus affects our capacity for loving relationships with friends and family).

LOPEZ: You write that “Catholic moral teaching aims to guide us to our flourishing: it aims to help us be better, to grow as men and women in our discipleship to Christ and our relationship to the Church.” How can you be sure it’s right? Who are Catholics to say what makes man flourish?

CAPIZZI: In a way we are *not* to say what makes man flourish. We are, however, to say that man *can* flourish (or not) and that his behavior always pertains to his possible flourishing. If we could get people to agree to that, we’d already be in pretty good shape. From there we acknowledge a great diversity in the things that contribute to our flourishing or, unfortunately, our diminishing.

LOPEZ: What’s the toughest ethical question that comes up in your *Catechism for Business*?

ABELA: That depends on who’s reading it! Different people will find different questions challenging — some will be challenged by the Church’s teaching that every investment decision is also a moral decision (question 34), others by the teaching that the State should not do for people what they are capable of doing themselves (question 8).

LOPEZ: What’s the most surprising insight that’s included in your *Catechism*?

ABELA: Again that depends on who’s reading it. Some people will be surprised the Church has specific teachings about advertising, about globalization, about taxation, and about the particular responsibilities of those working in health-care, pharmaceutical, and media industries.

LOPEZ: A “just wage” comes up in the *Catechism*. What is that exactly? Is there a Catholic position on the minimum wage?

ABELA: It’s important to differentiate between just wage and minimum wage. The Church teaches only about the former; the latter is an attempt to implement the former, but there is significant debate about how suitable of an attempt it is.

According to the Church, a just wage is one that provides sufficient income to support a family on one income. It should take into account the contributions and needs of each worker, and also the state of the business – no one benefits if the amount of wages paid pushes the firm into bankruptcy.

CAPIZZI: We should recall as well that the Church’s first teaching on a just wage (in *Rerum Novarum*) is addressed first to owners, and not to the State.

LOPEZ: Is it important for people to know that *The Catechism of the Catholic Church* includes the words “profits are necessary?”

ABELA: I think so. Some people think that “profit” is a dirty word. It isn’t; it is necessary for the sustainability of firms, and the goods and employment that they provide. Where we go wrong, according to the Church, is when we make profit our highest goal, ahead of the well-being of people.

LOPEZ: Does the Catholic Church have something to say about offshore tax havens?

ABELA: We address this in question 36: “Is it morally acceptable to minimize the amount of taxes our firm must pay through offshore tax havens or other loopholes in the tax code?” The Church is clear that all tax evasion is immoral. Legal tax avoidance strategies, however, are more complex: We are called here to ensure that we each make our fair contribution to the common good.

LOPEZ: What is this solidarity and subsidiarity business Catholics talk about?

ABELA: These are two core principles of Catholic social doctrine, and another example of apparent tension. The principle of solidarity is that we are all responsible for all; the principle of subsidiarity is that decisions should be taken by those closest to their implementation. Properly understood, they work together.

CAPIZZI: In essence, the two principles pivot on freedom. Solidarity (usually connected to being “with the poor”) encourages those who have to assist the poor in their pursuit of flourishing, which requires helping them to gain freedom through economic and political assistance. Subsidiarity likewise pivots on freedom: It’s about recognizing the different social roles of individuals, civic associations, and governments of all levels. Each must respect the legitimate places of the others which involves both recognizing their legitimate rights of action in certain spheres and their limitations. In other words, it’s about their proper jurisdictions.

LOPEZ: Should a politician working on budget matters keep your book by his side? How can he make use of it?

ABELA: We think so! We hope that by providing Church teaching, word for word, we will help politicians and others identify what is actual Church teaching, rather than the various interpretations and even parodies of it that are tossed around.

LOPEZ: What’s the toughest practical question that tends to come up in the life of a small businessman? Or someone dealing with more money than I can likely fathom?

ABELA: For someone running a small business, we think it is dealing with the complex challenges of competition and regulation to try to keep the firm afloat and prospering, while treating employees and customers fairly. In the long term, such things tend to go together, but in the short term there are always temptations to cut corners.

LOPEZ: You quote John Paul II as saying that “women as mothers have an irreplaceable role.” Does the Church need to get with the times here?

CAPIZZI: The Church’s teaching on women is empowering. One of the great myths of our age is that the Church somehow opposes the good of women, that Catholic women are weak and diminished. Have these critics never heard of [Elizabeth Anscombe](#)? Are they not aware of the strength of Catholic women like Mary Ann Glendon? My wife, Mary Devlin Capizzi, contributed an essay to [a book](#) edited by Helen Alvaré in which she relates the critical importance of her faith to her career as an attorney. We understand that some people see the faith as imposing obstacles on women, but we think that is a grave misperception.

LOPEZ: How does one sort out different levels of cooperation with evil and how important is it for a Catholic to do so?

CAPIZZI: The distinctions are not quite as hard as we might think. The most important distinction is between formal and material cooperation and concerns our intention: If we intend the evil we cooperate with, we “formally” intend it and are therefore responsible for the evil as if it were our own. We should never intend evil, of course. There are, however, cases where we do not intend an evil, but cooperate with it. This is called “material cooperation in evil.” Sometimes such material cooperation is licit; sometimes not. There are more distinctions within each broad category. In cases of confusion, we suggest speaking first with a priest. These can be very important issues, and do often arise in the workplace.

LOPEZ: Was Pope Francis narrowly disguising his socialism in *The Joy of the Gospel* he released late last year?

ABELA: Church teaching has said consistently that socialism — an atheistic theory that denies or severely limits the right of economic initiative — is incompatible with our Catholic faith. But the Church has also taught that a market economy must be ordered to the service of the human person, including the poor. We need to work to ensure that the juridical structure of our economy is one that supports widespread prosperity. As business leaders, we should be looking for ways to help the poor and marginalized become fully participating members of society. This, we think, is

what Pope Francis is talking about. It doesn't just happen — you can't just leave it to market forces; love of neighbor has to motivate you to go above and beyond that.

LOPEZ: What is your business school? It's relatively new. What's new and different?

ABELA: At the School of Business and Economics at The Catholic University of America, we are working to promote an approach to economic life that is soundly based on the social doctrine of the Church and the natural law. What's different is, instead of just adding ethics to students' studies, we are integrating morality into the very heart of the curriculum, to show them that economic enterprise is and must be understood foremost as a *moral* enterprise. Against the idea that business is amoral (i.e., that morally speaking, it's not how you make the money that matters, it's what you do with it), we teach that every economic effort is either contributing to the common good — by producing useful goods and services, by offering employment, and by creating wealth — or else harming it. When businesses ignore the needs of the common good, then the State steps in, causing a stifling regulatory burden and massive public debt. With Pope Francis, we teach that business can be a noble vocation when we take responsibility for serving the common good.

- **Questions to initiate discussion:**

- **Be Attentive:** This article is being written about the new business school at Catholic University and the article is written from a conservative point of view and we need to applaud and engage in all ethics effort. In light of today's visit between Pope Francis and Barack Obama we need to be attentive to the worldview that is presented and understand and appreciate both a Church centered worldview and a world centered view. How do you manage this tension?
- **Be Intelligent:** How are the arguments of the authors presented? How do you see the tensions that are created when we engage in this type of conversation? How do we internalize the Catechism?
- **Be Reasonable:** "All Catholic moral teaching is social" how did Capizzi's response to the question meet your beliefs? How did you like the statement that "profits are necessary."? And what about the discussion on two key values in the Catholic Social Teaching, solidarity and subsidiarity? How about solidarity and today's ruling that Northwestern's Football team could unionize?
- **Be Responsible:** How do you see your life flourishing as a result or by product of your Catholic eclectic worldview? What did you think of the last interview question and response? Would you send your young adults to this business school?
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