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Chapter 7

The Economy of Communion: Catholic Social Thought Put to Work

Andrew Gustafson, Creighton University

Abstract: This more biographical essay will attempt to bring together theory about Economy of Communion (EoC) practices with the real-life experiences the author has had as an EoC entrepreneur. While Gustafson rehabs and then rents out properties in midtown Omaha, he is motivated by the vision of EoC in his business practices. Here he explains how the EoC vision impacts who he employs, how he treats them, who he rents to, his typical rental practices, and finally how he himself has been impacted spiritually through his business activities, trying (imperfectly) to live out gratuity and reciprocity in his day-to-day practices. Ultimately, he has come to see his work as lived-out theology—practicing redemption by rehabilitating rundown properties, and providing grace and mercy and living out his faith through his business activities.

As a professor of business ethics and society at a Jesuit university, I do the typical things a professor does—I teach classes, read and write articles, and participate in various committees and service work. All of this is normal. But I am also an entrepreneur with rental properties and thereby responsible for around 95 toilets, most of them located in midtown Omaha. More importantly, we try to run our business according to Economy of Communion values. This includes having our business activities focused on the benefit of people rather than mere profit, seeing our business as a means to help others (whether the poor, our workers, our clients, or our neighborhood), and finally, seeing business as a means of communion—bringing unity through relationships created and built by our business activities. This vision and these values have led me to make intentional efforts to befriend and employ homeless or otherwise less fortunate people in our neighborhood, to rent to people whom other landlords might not rent to (such as convicts or those with poor credit), to aid and extend grace to tenants in difficult situations in unusual ways, and to be mindful of our community and the common good as we make business decisions.

Since I am both an EoC entrepreneur and a professor of business ethics and society, I have a unique opportunity to reflect upon the experiences of trying to live out Economy of Communion principles as an entrepreneur and to reflect on how Catholic Social Teaching can apply in very concrete ways in business practice. Through my practical lived experience and academic research I have found that the vision of the EoC and principles of Catholic Social Thought have helped give direction to a way of living and doing business which integrates my faith and business practices. This intersection of theory and praxis will be the focus of this essay.

The Entrepreneurial Project: Communion Properties

I started buying old houses and fixing them up in my hometown in 1999 when I was in grad school. When I came to Creighton University (in Omaha, Nebraska) in 2005, I bought one, then two, then more properties in my neighborhood just a few blocks west of Creighton. I loved working with my hands, I loved the challenge of completing projects, and I really loved the renovating work involved—bringing dilapidated houses or buildings which most saw as hopeless back from the brink of

being torn down by the city, and turning them into beautiful, very livable homes for people again.

But this initial desire to restore old houses and buildings developed and was enriched with time. I am not a theologian, but I started to view this renovation work as lived practical theology—a very small imitation of God's redemptive work in the world: God reaches out and gives grace and acts in faith to restore people seen as hopeless by the rest of the world. Many of the buildings I bought were seen as hopeless causes, perhaps better to be torn down than restored. At first, I considered primarily the buildings we were renovating as redemptive works, but as I worked in our neighborhood, I began to get to know a variety of characters, many of them homeless or near homeless, and many of them with addictions of one sort or another. And as I began to get to know them, and they helped me, and I helped them, I found that their friendship was a blessing to me in ways I would not have expected. I also found that I really enjoyed interacting with tenants and getting to know them and help them, sometimes through difficult times such as a job layoff or other financial strain.

As we have acquired more properties, people have often asked me why we don't outsource the management so I don't have to "hassle" with tenants. I always find this question strange precisely because I enjoy interacting with tenants, and that is one of the things I especially like about this sort of business. I like solving their problems, extending mercy or grace to them when they have a difficulty, and making sure they are generally happy with where they live. Of course it is not always pleasant, and it frequently gets messy when you are involved in your tenants' or workers' personal problems, and of course, at times I fail to act as I ideally should. But despite these things, what I have found to be especially rewarding about being an entrepreneur, doing real estate rehab and rental business, is the redemptive/restorative nature of our building renovations and the human interaction with my workers, tenants, and others I encounter through business dealings.

My Introduction to EoC

Although I started doing home renovations and rentals in 1999, it wasn't until 2015 that I first heard of the Economy of Communion, and I attended my first Economy of Communion Conference in the summer of that year. I felt like I had found a group of people who thought about business as I did, and they seemed to think the same about me. The EoC spirit embodied in the people of EoC were what attracted me. As Linda Sprecht has pointed out, "The EoC developed from a charism, not from economic or business theory. Unlike many business or economic models that are founded in theory and must be tested in the 'real world,' the inspiration for the EoC project emerged from a lived spirituality, and was immediately brought to life in the 'real world'. . ." (Sprecht 2008, 7). As Crivelli points out, EoC goes beyond mere efficiency to think of business in terms of giving, solidarity, reciprocity, gratuity, and even spirituality (Crivelli 2020). I saw that the spirituality and concern for others was at the heart of this more humane business practice.

What also attracted me to the EoC was the model of doing good through business itself—rather than just making money and then doing good through charity given out of the excess of profits. There is surplus benefit created by any successful business—typically in the form of profit. The question is, how do you use it? The traditional model of generous businesses is to make a profit, and then donate that surplus. But it is also possible to run your business so as not to have as much remaining surplus by running your business with more intentional grace, for the benefit of others. For example, we charge lower rates (20–50% less) on apartments and houses here in Omaha than the average Omaha rate (and so we have many tenants

who have been in the same place for 5+ years).[1] What this means in our case is that on a monthly basis we take in about $20,000 less than we would if we charged the median rent rate for Omaha. Now of course that means we run on much tighter margins, because we pay the same taxes, insurance rates, and utility costs as any normal landlord. Additionally, we also take more financial risk by renting to tenants who may not meet typical credit or income requirements, and we frequently provide grace and stability/security when people fall behind, allowing them to catch up over time (one tenant has lost her jobs three times, and each time, we have let her stay, giving her an opportunity to catch up again). And in over twenty years, while I have chosen to not renew leases on occasion, I have never evicted someone through legal action. When tenants fall severely behind, and have had to move out, I have not ever pursued a former tenant for the money owed (in one case a tenant owed over $7,000 in backrent). We have tenants who leave us with significant debts—we have had four people in the last year who vacated owing us over $3,000—and we do not go to court to try to retrieve that money. These decisions are about surplus—not after-the-fact decisions about how to "spend our profit" but rather decisions made to limit our profits. We make less, risk more, extend more grace, and typically take on the burden of financial and other messes that tenants leave us with, by choice of how we operate our business. We do this because we find it to be a meaningful way of helping people. The tenants we have offered grace to are not

1. The average rent for apartments in Omaha for January 2023 was $1,101 (rentcafe.com) and specifically $674 for a studio, $915 for a one bedroom, $1,151 for 2 bedroom and $1,337 for 3 bedrooms (apartments.com/omaha-ne). We rent studios for $375–550, 1 bedrooms for $550–600, and 2 bedrooms for $600–750 (many of those also include utilities). The average price for home rentals is $1,352 (Zillow.com) and most of our houses rent for $800–1000 for a 2 or 3 bedroom home.

(generally speaking) looking to take advantage of others. They have been in difficult situations, with few options, and had no one else to fall back on. They have been people in need of help. These are choices we make about how to run our business in a way which helps others, rather than attempting to make as much money as possible, and then giving some away through charity. Our more flexible and humane approach to running things allows us to frequently be a support to our tenants in ways which are quite unusual.

As Pope Francis has said, "Capitalism knows philanthropy, not communion" (Francis 2017). This communion is especially *communion with the poor.* EoC sees business as a means to help the poor, to be with the poor, and to bring the poor into the circle of communion, not simply to give them money or resources. At the core of EoC business practice is a faith-inspired intention to make the world better for those in need through helping them to enter the market and participate with dignity, and entering into communion with others in this way. This free-market, private-enterprise approach of responding to poverty was very attractive to me, because it seemed sustainable. In this way, EoC businesses share at least one similar point with Prahalad's bottom of the pyramid thesis (Prahalad 2004)—and as films like *Poverty, Inc.* help to show—that the poor can be helped (frequently more so) by market participation, rather than simply charity.

Perhaps what the EoC also has helped me to see is that there are many forms of poverty—some much more important than economic poverty. Poverty of sociality—of friends, of a safety net, of community—is a poverty which leaves one feeling alone and without any support, emotionally or otherwise. The guys I have met who were squatting or living in their truck and drinking all the time were not only without money, they were without community, without a place in society, without work to give them something to do, and so without a purpose. The jobs I frequently give to the guys (painting, digging dirt,

tearing out walls, etc.) are not especially meaningful work, but it is work which gives them a sense of achievement and frequently they greet me with "Did you see what I got done?" because they take pride in their work. I began to see that the poverty of community, purpose, and sense of achievement are often at least as significant as financial poverty.

It Is Personal and Humane: EoC in Contrast to Traditional Market Thinking

We are all familiar with the phrase, "It's simply a business decision, it's nothing personal" or quotes like Theodore Levitt's (1958), that "the business of business is profits." The Economy of Communion has a much different vision of business practices and activities. Business is personal. Despite the common idea that professional business is impersonal, business is in fact fundamentally human interaction revolving around meeting personal human needs and wants—and not merely the abstract market demands of "consumer" or "customer." Bears and squirrels do not conduct business. It's a human affair, and it is with, by, and for humans. Modern economics has sometimes pretended that business activities are somehow a sphere of their own, distinct and set apart from the rest of our human activities. As Bruni has pointed out, "theorizing a distinct economic sphere governed by principles essentially different from those of the social sphere is an element typical of modernity" (Bruni 2012, 27). In this dualistic view of business and society, the market interactions in the business sphere are not normal human relations. They are simply business relations (thus, "the business of business is business," etc.). To be "professional" typically means to not mix one's personal interests or human social concerns with the business transactions in which one is involved (i.e., "it's just business, it's nothing personal"). We see this for example in Milton Friedman's famous admonishment to managers not to let their own personal interests influence their business decisions, which should always be aimed at profit for the owners of the company, since they are acting as agent of the company (Friedman 1970).

Business is no place to make friends, according to this modern economic view. Again, Bruni has pointed out that in Adam Smith's view, "friendship (or fraternity, in the language of the Enlightenment) cannot be a characteristic of *normal* market relations" (Bruni 2012, 27). Business is conceived to be focused on efficiency, hard, cold, and calculating, without passion or personal interests (which may be construed as inefficient biases), and certainly business should not be a place for gift, but for calculated, self-interested exchange. In contrast to this view, EoC emphasizes the central place of gift in a humane orientation to business activity (Grevin & Bruni 2018).

But we sometimes lose sight of what a peculiarly modern view this is: "In fact, only in the eighteenth century was the economic sphere conceived and presented as the ideal place for instrumental, self-interested and measurable relations, and the market as the essentially self-regulating interweaving of those relationships" (Bruni 2012, 27). Economy of Communion apparently violates the modern conception of economics, insofar as it is rooted in a form of other-concern which cannot be reduced to self-interest.

In *The Wound and the Blessing: Economics, Relationships, and Happiness*, Luigino Bruni observes that business frequently does all it can to eliminate the potential wounds of human interaction in business by depersonalizing market transactions and keeping people at an arm's distance. But he argues that without the wound there cannot be a blessing: "If it is true that there is no blessing without wound, then there is no good life or happiness—no *Eudaimonia*—without a risky and potentially tragic encounter with the other" (2012, 63). We see the truth of this in many of our human relationships—with our family, spouse, close friends—and I see it as well in my relationships with tenants as well as my "employees."

Two fundamental Economy of Communion principles are *gratuity* and *reciprocity*—and these deserve some explanation. First, gratuity: normally business transactions are based on justice and fairness—one thing is exchanged for something else, agreed upon in advance. There is in such a transaction a logic of reciprocation—but a reciprocation of what is owed, and of what is (justly) due. But the logic of gratuity and gift is different. It is a logic of superabundance, where people act for and on behalf of the other out of love, and gratuity goes above and beyond what is due. Now, when we do go above and beyond out of care for the other through business actions, this does "create an obligation that is based on the special ties that bind us to one another" (Zamagni 2014, 53). Reciprocity sees the relational aspects of the persons involved as central to business decision-making. Business exchanges are rooted in personal relationships which cannot be disassociated from those exchanges. Reciprocity overtly denies the impartial and anonymous impersonal nature of business. From such a reciprocal view of business, the saying "it's nothing personal, it is just a business decision" makes no sense whatsoever. Speaking of this impersonal business environment of the typical modern economic view, Bruni says:

> The market has been thought out and defined by modernity as the typically ideal place for non-gratuitousness; this is why the relational crises and the malaise that pervades many economic environments today can be considered a result of the "famine of gratuitousness" that is afflicting our development model. (Bruni 2012, 45)

Economy of Communion is a movement to overcome this famine of gratuitousness. This happens in multiple ways, but certainly it happens when your model for doing business is oriented around humane relationships rather than contractual or transactional relationships. When we are in relationship with each other as humans, as "brothers and sisters" even, the professional shield of impersonal relating and the dualistic notion of acting in the business realm rather than the social-political realm is called into question: How can I treat another person as merely a customer, as merely an employee, or as merely a supervisor? And since many of us do this frequently and seem to be adept at it, perhaps the real question then is, how can we live such a bifurcated, schizophrenic life, maintaining a sphere of economic life distinct and impervious to the socio-political life of my truly human self?

Adam Smith was right to see the freeing and equalizing power of the markets. "When we enter the market we no longer depend hierarchically on each other—the beggar on the rich, or the farmer on the landlord—and in the interaction of the market we meet on equal footing, where, thanks to the contract, we are freed from dependence on the benevolence of others" (Bruni 2012, 29). In the market, we are all on equal footing, and it is up to us to better our position through our activity in the market. And as Albert Hirschman demonstrates in his excellent book *The Passions and the Interests*, capitalism was originally advocated for in the belief that "it would activate some benign human proclivities at the expense of some malignant ones" (Hirschman 1977, 66). In other words, people's desire for wealth and prosperity would distract them from more malignant intentions toward others (wars, etc.). Amartya Sen explains this in a simple example. In a situation where you are about to be attacked by a group of thugs who want to do you harm, suppose you throw a bunch of money in the air and run for it—and the thugs are distracted, wanting to grab money more than wanting to harm you (Sen 1977, x). Such is capitalism—it keeps us busy with the pursuit of wealth so that we don't spend our energies on more insidious, harmful efforts. But today, the original "benign" proclivity to make money—often called greed—has become the main point of criticism from capitalism's critics. The pursuit of money can lead to all sorts of evils, including oppression, self-concern

over all else, and a materialism which loses sense of the transcendent. When market values trump all, anything can be commodified, so that nothing is sacred or sacrosanct. All is for sale—even social standing and political power.

In this sort of market-dominated world, there is no more gift, no more gratuity, and certainly not reciprocity, because the market is an attempt to efficiently use one's resources to achieve what one wants—and the more you can get without giving for it, the better (in fact, this is a kind of efficiency). It is an economy of getting, not giving, and more humane notions of grace and reciprocity dissipate. In such a stark game, if one does not put one's resources toward the goal of getting more than others, you will lose. As Frank Knight, a founder of the Chicago School of Economics put it, "In the long run, all producers are forced to use the most efficient methods, or give place to others who do" (Knight 1976, 191). This is why, in business transactions, we may do something to another which we would never do to them as a friend, as a relative, or even as a stranger on the street necessarily. But in the business situation, "it's just business, it's nothing personal," and so it is allowed, for the sake of efficiency, for the sake of profit, which is the ultimate justification.

Catholic Social Thought

While the Economy of Communion has given me resources to consider and develop alternative ways of thinking about my business activities, I have also found the principles of Catholic Social Teaching (CST) to be very insightful and instructive in helping me integrate my faith with my business practices. I think it speaks to the wide applicability of EoC and CST principles that they are so very useful to me as a Protestant. Catholic Social Teaching is the catch-all phrase for some recurring themes which are raised in various Church writings (papal encyclicals, letters of bishops' committees, etc.). There is no set official list of such principles, but some of the most common ones below have given me helpful guidance in thinking about how I practice business with an EoC mindset, and help develop some of the EoC themes further.

1. Human Dignity: All humans have dignity simply because they are created in God's image. This is the starting point or foundation for most of the other principles: Everyone has unconditional worth and value, which is independent of anything they do or achieve. This affects how I interact with the people who work for me, as well as the way I treat those who live in our buildings. I frequently tell people that we operate relationally, not transactionally. I am not simply interacting with them in order to get rent (tenants) or to get work done (workers). I tend to be concerned about their whole person and the issues they are dealing with, whether that is family issues, job issues, personal situations, or other things not typically brought up in "professional" business transactions.

2. Association/Participation: Each individual has value, but we are meant for community through family, social relationships, and participation in creation. Work has an important role in this:

> Work is more than a way to make a living; it is a form of continuing participation in God's creation. If the dignity of work is to be protected, then the basic rights of workers must be respected—the right to productive work, to decent and fair wages, to organize and join unions, to private property, and to economic initiative. (USCCB 1998)

3. Preferential Option for the Poor and Vulnerable: Given that everyone has dignity, and all should be in community, we should have a special concern to make sure that the poor are brought into community—thus the Biblical command to take special care of "the orphan, the widow, and the stranger." Some of the guys who have worked for me have been homeless—living in their cars or squatting, sometimes for years—prior to us meeting. I've typically provided them a place to stay and I work with them. Others who work for us are not homeless, but they are financially vulnerable in various ways, and we have provided work and wages, as well as friendship, to help make their lives better. Being in this business also allows us to extend grace to tenants who are living on the edge and who face a financial pitfall such as an unexpected car repair or the loss of a job.

4. Solidarity: Loving your neighbor as yourself is a command rooted in a view that we are our brother's and sister's keeper, since we are all children of God. This may mean I give up my own interests for the sake of others—particularly those quite "other" than me. Vera Araùjo writes: "EoC isn't a matter of being generous, of giving charity; it isn't philanthropy or merely a way of providing assistance. It has to do with acknowledging and living the dimension of giving and giving of oneself as essential to one's own existence" (2002, 23). Luca Crivelli describes EoC culture as "above all a culture of 'self-giving' and of unconditional giving" (21). When we do this for a purpose beyond ourselves, we act with solidarity.

5. Stewardship/Social Mortgage/Universal Destination of Goods: CST considers all that we have is on loan from God, ultimately. We are responsible to be stewards of what God has given to us. Any encyclical which speaks to economics brings up the importance of private property: It is essential so that all people (including the poor) may give some inheritance to their children (Leo XIII 1891, §13). But if we have enough wealth for ourselves, we are also called to share it with others. We are called to be good and generous stewards of our wealth, and of the world itself. We are to share it, not to only get more and more and hoard it. As Pope Francis told the EoC gathering in Rome, "May the 'no' to an economy that kills become a 'yes' to an economy that lets live, because it shares, includes the poor, uses profits to create communion" (Pope Francis 2017).

6. Subsidiarity: People should be empowered to make decisions which are rightfully theirs. Being able to freely act and choose is an essential part of our dignity as human beings, and we should not take away the rightful voice of others by micromanaging in decisions which could and should be made by others. Subsidiarity is an organizing principle which directs matters to be handled by the relevant parties, rather than by others who should not be making the decision (Naughton et al. 2015). So I let my workers make decisions about many day-to-day work situations. I let my tenants modify their apartment, most usually by painting, but even sometimes by selecting new light fixtures or countertops.

7. The Common Good: This is typically defined as "the sum total of social conditions which allow people, either as groups or as individuals, to reach their fulfillment more fully and more easily" (Catechism 1906). The common good is almost a meta-principle—providing an overall view of that toward which our actions should be aiming. Flourishing—as individuals and as a society—comes as a result of acting in accordance with God's desires for creation. One of my favorite things as a landlord is when a tenant lets me know that they are going to move out and buy their own home. Many have told us that we helped make that possible quicker because of our very reasonable rents. This gives me a lot of joy.

This is a challenging list of principles to follow. But the truth of it is that when we act with these principles in mind, our work and our lives will flourish, because we are acting as we were created to, in the world with others. And these principles are part of a whole cloth—it is difficult to isolate one out from the others. So in my business, as I interact with my workers and my tenants, I try to treat them with dignity, provide them freedoms and opportunities they may not have otherwise, engage

them in ways which provide social connection, help the poor (especially in the case of my workers), and act in solidarity with them (on projects, in work, etc.). I use my assets with stewardship in mind, considering the good of others and not just my own. These principles are congruent with the values of the EoC. More of this may become clear through a few examples.

Being an EoC Entrepreneur Is...

a. Relational instead of Transactional

As I mentioned before, once people discover that I have 34 properties, and that I essentially manage all of them myself, they often ask me why I don't outsource the management to someone else. The answer, quite simply, is because I generally like the relationships which come about through managing the properties. When someone texts me about an issue, I help solve that problem for them. When I meet prospective tenants and rent them one of our places, I am bringing new neighbors into our own neighborhood. I don't see them so much as tenants and rent-payers as neighbors and prospective friends—and I tell them that we run our business relationally. This has difficulties of its own, of course. When you start to become a friend and not just an impersonal professional landlord or "the boss," things get more messy, but this is part of the wound which can lead to blessing (or blessing which can lead to a wound), in the words of Luigino Bruni.

Doing things relationally, rather than in a transactional way, makes a very real difference. Once during a seminar on ethics I was doing with a group of doctors, someone asked me if I ever used the law to evict anyone. I told them I never had. Most landlord-tenant relationships are primarily transactional or contractual—meaning that the basis of your relationship is primarily for one to promise to give the other something in exchange for money. If my approach to tenants is primarily relational in a sense of seeing them as a person, rather than merely transactional or contractual, then my relationship is not so oriented around our lease or contract—although of course we do have leases. But this is what I mean, and what I said to the doctors: If I come home one day and my wife is not happy and says to me, "I've been talking to our lawyer, and he says you have a marital obligation to be doing more dishes," I would be concerned. Of course, I would realize I should probably wash more dishes, but the most concerning thing would be that my wife is resorting to legal counsel to resolve a problem in our relationship. In the same way, on the rare occasion that a tenant has been upset about something and started to bring up that "they were talking about this issue with a lawyer" (which is usually not true, but nonetheless), I immediately either try to heal the relationship, or if that seems impossible, I start to look for an exit strategy which can be to their benefit because, at this point, the relationship must be pretty far gone. If they are seeing our relationship as legal, contractual, or transactional, then we no longer have the kind of human relationship I want to have with my tenants. If a problem arises (and they do) I almost always use sugar instead of a stick to help the tenant ease out of our relationship. One of the first such situations was a guy who did a lot of meth who lived in a building I purchased early on. I knew he needed to move out because he was very aggressive and loud with his music, and no one would want to live in the apartment building with him there. So I went to discuss the possibility of his moving out. He gave me two options: a. try to evict him, or b. give him $600. He said that if I chose eviction, the process would take 2–3 months, he would fight it all the way, and when the police came to drag him out kicking and screaming he would make sure every single window in the building was broken. I quickly agreed to the second option, we set a date, and on that date I gave him $600, and he moved out. That's when I realized sugar was much better than

threats or making it a legal matter. I don't run my business in a professional manner—if by professional one means that I run it with policies and rules and treat human beings primarily as a means to profit. But of course, sometimes this means that I end up forgoing what is owed to me.

b. Working with Me versus Working for Me

One of the blessings of doing rehab and rental in midtown Omaha has been the great people I have gotten to know as I engaged with many in our neighborhood who were in difficult financial situations. I hadn't been in the Gifford Park neighborhood for very long before I started to meet some of the local characters. I purchased two properties next to each other—a classic fourplex apartment building next to a big old Victorian house which had been cut up into three apartments and was under repair orders by the city. A 50-something-year-old Puerto Rican man who called himself "Vernie"[2] asked if I would let him keep living in his Chevy pickup behind the house until I got it fixed up and rented. Since it was November in Nebraska (with temperatures frequently below freezing) I said, "Why don't you live in the house and help me fix it up?" and he agreed. And so for 12 years Vernie worked on projects of mine. He had been a mason much of his life prior to meeting me, and he had a lot of skills. But alcohol was a habit with him, and at times we used to be concerned how much longer he would live. Sometimes he would quit drinking for months at a time and really enjoy life. Shortly after meeting Vernie, I met Al, a smart guy who also drank and did everything a little too fast—more than once, he painted himself into the corner of a basement (literally)—but he always had an interesting

2. Not his real name. The names of other friends in this paragraph have also been changed, to preserve their privacy.

story and a great sense of humor. He was bright and funny and knew he should have made more of himself. George, a member of the Omaha tribe, was homeless when I met him. He was big, gentle, had an easy laugh, and liked to paint houses on tall ladders. Another long-time worker, Mark, likes country music and NPR and Old Milwaukee beer, has a strong work ethic, and is expert at meticulously cleaning up apartments or other messes for me.

These guys would come over to the porch at my house and talk and have coffee, and I'd come up with projects for each of them to do. When you employ semi-homeless alcoholics for projects, you are bound to be let down frequently, and of course I have been. But it was far more like a little family than a business. These guys didn't have jobs because they would have been fired by most employers. But frequently the words of Pope Francis come to mind, that we should not deny mercy in the name of merit and that "No son, no man, not even the most rebellious, deserves acorns" (Francis 2017). I often feel that I was half employer and half social worker with these guys. As Vernie used to say, "you help me, and I help you." Vernie would frequently tell me that I was like a big brother to him—despite the fact that he was 17 years older than me. I made sure the guys had a place to stay, ways to get around, and of course I paid them for their work. But what became more important to them over time was simply respect and our friendship—that I respected them as human beings and appreciated not only their work, but who they were as people.

Vernie, Al, and George have all passed away now. The guys who have worked for me did a lot for me, but they also became good friends, and it feels more like they worked with me than just for me. This is also something Bruni mentions:

> But even more normal capitalistic enterprises could not grow and endure if, in certain contexts and moments of the organizational dynamic, the staff in the workgroups, offices or university departments did not experience friendships that lead them beyond the stipulations of the contract—for example, to forgive or to thank. (Bruni 2012, 51)

Just as I approach my tenants on a relational basis, I have definitely considered my workers to be first of all relationships, and then hired labor. In situations where there was especially dirty or nasty cleanup to be done, I typically took those projects on myself. I didn't feel right asking the guys to do that kind of work (cleaning up cat feces in a cat hoarder's house, removing toilets in abandoned buildings which had continued to be used long after the plumbing had been shut off, etc., etc.). Who was I to ask them to do such degrading work? And them seeing me take on those less dignified tasks helped them realize my respect for them as persons.

c. Subsidiarity in Practice

Michael Naughton et al. describe subsidiarity in the following way:

> The word "subsidiarity" comes from the Latin *subsidium*, that is, "to assist and strengthen" the other. Within organizations, subsidiarity serves as a moral principle that directs leaders to place decision-making at the most appropriate level of an organization so as to utilize the gifts of employees for their own good, the good of the organization, and the good of the organization's clients or customers. (2015, 1–2)

Along with respecting my workers, I have tried to empower them to make decisions (subsidiarity). Every person I have encountered has different gifts, and an important part of managing them was to discover what they could and couldn't do. Some of them liked to paint on tall ladders, others could do masonry, and still others were great at demo and cleanup.

One woman who helps us out a lot has been an artist and sign-painter most of her life, but she discovered how to sand and stain floors. She has become our floor magician, bringing the wood floors in our buildings back to their original beauty. I also have a responsibility not to ask someone to do something they really are not equipped to do, and also not to ask them to do work which would produce unsatisfactory results for tenants. I haven't always gotten that balance right, and it's more difficult when you have the worker pool that I typically use. But as much as possible, I try to treat them in an egalitarian way—as equals—and to expect good things and solutions from them. I have a charge account at the local hardware store, and I would frequently send my guys to the store to get things, with authorization to charge things to my account. I trusted them, and they were faithful to that trust. This trust has many positive benefits, as I have also seen the attitudes of those who work for me change over time. I think they hadn't had many people offer them grace or kindness before, so they tended to be quite self-protective. But once they experience generosity and kindness, they seem to be more able to act with kindness and generosity toward others. This demonstrates the connection EoC sees between gratuity and reciprocity. To be generous, we need enough for ourselves and some overflow, and once my workers have experienced the security enabled by generosity and kindness to them, I see that they then frequently enjoy being able to provide kindness to others. This is also the theme found in the *Vocation of a Business Leader* document based on *Caritas in Veritate*, which says "The first act of the Christian business leader . . . is to receive what God has done for him or her" (§70) because only then will they be able to give generously. Again, Luca Crivelli puts it very well when describing the EoC vision. In responding to poverty of the poor, we respond by giving up our wealth, something he calls a "second type of poverty," which is:

> . . . one that is freely chosen and which truly renders a person blessed. This is the poverty which is born from the awareness that all that I am has been given to me; likewise, all that I have must, in turn, be given. This is the foundation of the dynamics of reciprocity. This poverty prompts us to free ourselves of goods as absolute possessions in order to make them gifts, and thus to be free to love, the only thing that is truly important. In this way the goods themselves become bridges, occasions of community, paths of reciprocity. (2020, 22)

Others have spoken of this, but for me the EoC has challenged me to run our rental and rehab business not so much with an attitude of how much wealth can we obtain, but rather, what can we do with the resources that this enterprise generates, and how can we help people—workers, tenants, and others—through these opportunities and resources God has given to us? Making decisions which lead to more communion but don't always lead to the most efficient bottom line may not make sense to many, but the EoC sees the practice of business as a means to enhance spirituality as we build community and practice reciprocity. This is why Pope Francis said in his talk to the EoC:

> By introducing into the economy the good seed of communion, you have begun a profound change in the way of seeing and living business. Business is not only capable of destroying communion among people, but can edify it; it can promote it. With your life you demonstrate that economy and communion become more beautiful when they are beside each other. Certainly the economy is more beautiful, but communion is also more beautiful, because the spiritual communion of hearts is even fuller when it becomes the communion of goods, of talents, of profits. (2017)

When one finds a way to live out the EoC vision through one's work, work is no longer just a job, nor even a career, but rather a vocation with a sense of calling and purpose which integrates one's personal values with business actions in such a way that business itself is not merely informed by faith, but becomes an expression of it and a means of spiritual development.

Conclusion

Although I found the Economy of Communion group and discovered Catholic Social Thought more than a decade after I had started my business, I have found them to be rich sources of thought and direction for me as I live out my faith in my business. I now see my business activities essentially as spiritual activities, and the relationships I have with others through the business as essentially human relationships, which happen to have a financial component. Pope Francis is absolutely correct when he says that "economy and communion become more beautiful when they are beside each other" (2017).

By approaching one's business activities with an EoC mindset, business itself becomes a spiritual activity, fostering spiritual enrichment in you and others as you see those interactions as a means for communion.

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