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# Caring Capitalist (Chapter 15 of Financially Alive: Wealth Creation. Social Responsibility. Biblical Values)

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## Chapter 15

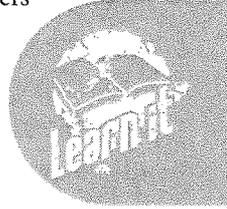
# Caring Capitalist

*Proverbs 17:5*

*Whoever mistreats the poor insults their  
Maker; whoever enjoys someone's trouble will  
be punished.*

## Crisis in Capitalism

The crisis of ethics and values is more evident in the world of business than in any other area. Many people have come to associate capitalism with corporate corruption. From big businesses to mortgage brokers to banking services to Wall Street, greed and self-interest appear unchecked and out of control. While some companies struggle to survive, their senior executives are still receiving staggering salaries, lavish bonuses, and ridiculous perks causing confusion and mistrust within their ranks. The average person can quickly become untrusting at best and disillusioned at worst. At times, it seems that making money at any cost, has become the new goal of business in the 21<sup>st</sup> century. Is the goal of business to only make money (one-dimensional financial profit)? Is it possible that there is more to business than just to become as rich as you can, as fast as you can, however you can?



## Free Market System

The goal of business in a free market system is to produce goods and services for the general public. The general public is free to choose how and where they will spend their money, so businesses compete with each other for customers. As a reward for the value they provide to their customers, businesses receive financial profit (money). Money is not the goal but the reward.

This is an important distinction to make, because it's not accurate to say that capitalism is corrupt or built solely upon a foundation of greed. Yes, making money is one component of the capitalist equation, but it's not the sole purpose of business, or at least it shouldn't be. When talking about capitalism, it's important to remember that this free market system, although not perfect, has provided the opportunity for many people to not only create wealth, but to develop admirable personal character qualities through hard work and diligence. It was the Protestant work ethic (or the Spirit of Capitalism) as first coined by Max Weber, that reframed work

in such a way that it added value to both the individual and society as a whole. This free market system has also been an avenue that has helped many men and women develop strong personal virtues and values in their quest as modern-day merchants. Qualities such as resourcefulness, perseverance, service, trustworthiness, diligence, industriousness, frugality, and resiliency are often referred to as character qualities found within this work ethic. The free market system, when it's working right, creates many forms of wealth to many sectors of society.

## The Root Problem

Capitalism also has a shadow side associated to it, and that shadow is greed. All economic systems are vulnerable to greed and avarice. Greed is a universal problem. If we don't acknowledge greed, then we must blame a system. Throughout history, greed, and selfish ambition have found their way into every political, social, philosophical, and economic system. Greed comes from sin. Sin is the ultimate root problem. Jesus is and always will be the ultimate universal solution.

We've all heard stories and read the news headlines of what happens when greed and self-interest run amuck. For example, greed can be a motivator for monopolies to form, which in turn, artificially drive up unfair prices for everyday consumers. These companies lock arms so they can form economic embargo-like practices that block natural business competition, which is what is at the core of capitalism. Monopolies ultimately hurt the consumer because prices are artificially inflated beyond what they normally would be if those alliances hadn't formed. Greed fuels shady business practices, flawed manufacturing processes, and unsafe products. Misleading advertising splatters across TV screens making shallow promises. People and the environment get hurt along the way. Corners get cut. People get exploited. Blame is pushed around. Government intervenes. When government tries to protect one group or section of the population, inevitably other groups are hindered or exploited in the process. It's like a dog chasing its own tail.

Capitalism isn't the root problem—it's selfish and greedy capitalists. Too often we only address one part of the equation (the external framework) without looking under the iceberg hoping to discover what is negatively triggering the system. So, how do we fix it? I like what theologian Michael Novak asserts: "Western democracies are built upon the idea of a three-legged stool: (1) political freedom, (2) economic freedom, and (3) moral restraint. Remove any of the legs and they all come tumbling down." All that is to say that if our value system is broken, if our "moral restraint" is unrestrained, and if greed is the new normal, then it's just a matter of time until the other two legs wobble and topple over.

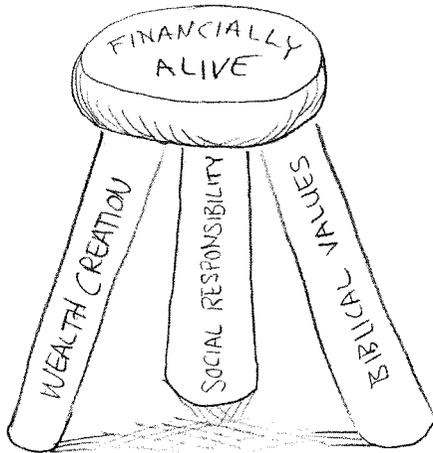
## Financially Alive

Sustainability is one of those concepts that has become increasingly more popular over the past several years. If we desire to see our free market system flourish long-term, then it's imperative that we once again support the kind of sustainable values, virtues, and ethics that encourage moral restraint. We shouldn't just look to a system and framework, but to individuals who work and engage in commerce within the agreed upon framework. A company's "bottom line" must be more than making financial profit for its owners. Throughout this book, I've been advocating for a financial perspective that is alive and multi-dimensional, one that creates wealth, is socially responsive, and that is supported by a value system that encourages moral restraint. This is the heart of being Financially Alive.

## Caring Capitalists

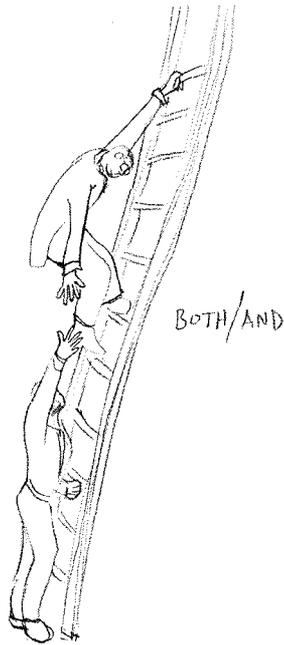
In this final chapter, we will explore the difference between a cold-hearted capitalist and one who is caring and alive. Capitalism and generously caring for others can and must co-exist. New times require new kinds of leaders. That's why I believe it's time for a new revolution of "Caring Capitalists" to flood the business landscape. We need a movement of Caring Capitalists to come forth who will not only transform business as we know it, but who will transform our culture. It's possible to engage in capitalism

in a manner that is innovative, shrewd, smart, and financially lucrative while, at the same time, being others-centered, values-based, justly generous, and environmentally conscious. Proverbs 16:11 (MES) says, “God cares about honesty in the workplace; your business is his business.”



## Holistic Prosperity

Caring Capitalists have a view of prosperity that is holistic and multi-layered. It's about receiving God's blessing, but it's also being a blessing to others. Proverbs 22:9 says, “He who has a generous eye will be blessed; for he shares his food with the poor.” Caring Capitalists have a perspective that does not compartmentalize faith. It doesn't confine itself within the walls of a Sunday morning church service. Caring Capitalists strive to increase the pie rather than divide it. It's a perspective that is Both/And rather than Either/Or. Caring Capitalists strive to move forward and make sure others come with them inside and outside their organizations. It's about stretching forward *and* extending your reach backward toward others who need a hand up. It's a worldview that is not “me-centric.” Rather, it's about God and others.



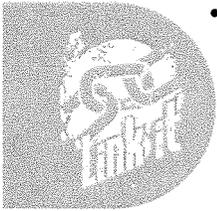
## Win-Win Thinking

Even though some think that Caring Capitalism is a newfangled concept, it's really been around for a long time. Actually, it's found in the Bible. This book began with the topic of the "Just Advocate." Justice, compassion, and care for people who are under-resourced are principles that are threaded throughout the Scriptures and this book, *Financially Alive*. But not everyone agrees with me. Some of my friends define Caring Capitalism as an out-of-date, hippie, tree-hugging business model that was first made famous by the founders of Ben & Jerry's. Others define it as a form of ethical or social entrepreneurialism, business philanthropy, or just business with a soul and conscience.

Rather than getting hung up on words and bogged down in phrases, let me describe some practices I've noticed about Caring Capitalists along the way (no matter how we choose to label them).

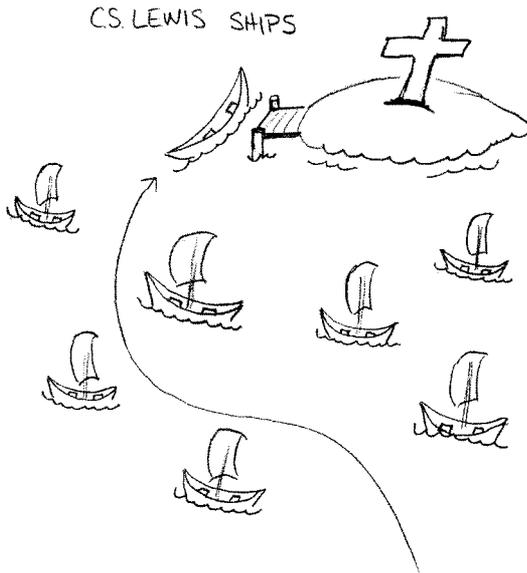
## Caring Capitalists:

- Care about making a profit that enriches all shareholders *and* society as a whole.
- Care about multi-dimensional success (profit, people, and planet).
- Care about their own actions and take responsibility for them. They don't blame a system for why they can't do well.
- Care about living integrated and congruent lives.
- Care about ethical and progressive new approaches to employee management.
- Care about making money *and* creating something meaningful for others and for their communities.
- Care about the problems of our world and believe they have a shared responsibility to leverage their influence and affluence to help be part of the solution.
- Care about the poor, the underserved, and the less fortunate. They want to be a just and generous force for good in their community and beyond.



## Ethical Capitalists

In *Mere Christianity*, C.S. Lewis uses the analogy of a fleet of ships sailing across the sea to illustrate three conditions that must be met if a voyage is to be deemed successful. First, each individual ship must be assembled properly and be in good working condition. Second, the relationship between all of the ships must be orderly and right with each other. You can't have ships doing whatever they want and sailing into each other, or over each other at will, or in ignorance if you hope to successfully complete your journey intact. Third, the fleet must be headed in the right direction and toward the proper destination. Even if you have a well-operating



individual ship *and* it sails well with the entire fleet, but you end up in the Bermuda Triangle, then the fleet ultimately failed to accomplish its mission. All three conditions must be met for success to be obtained.

Caring Capitalists ascribe to a value system that goes beyond assuring that only “their” individual ship prospers. They operate with an ethic that values and cares about the genuine welfare of others on the journey. People matter because they matter to God. That’s why Caring Capitalists and their organizations don’t just use the standard of “what’s legal” in their relationships with others. They embrace a higher standard, one that is both “legal” and “ethical.” To be “legal” yet “unethical” is to be unsuccessful.

Caring Capitalists have a multi-dimensional definition of success. Success is if they sail well individually, if they and others around them sail well, and if the final destination is the correct one and it’s where they purposed to end up. This is what Jesus was getting at when He asked a young businessman what value it would be, long-term, if he individually gained everything he wanted but lost his soul and that part of him that would live forever in the process (Mark 8:36). One of the goals or destinations for the Christ-follower is Christ-likeness: living a life that looks, thinks, responds,

and acts like Jesus. Caring Capitalists see through a three-dimensional lens: individually, others-centered, and God-centered. Success is when all three come together as one. Financially Alive and Caring Capitalists create wealth and prosper God's way, share generously with others, especially the less fortunate, and live out God's assignment for their lives. As the apostle Paul put it, "Reaching out for Christ...keeping his eye on the goal where God is leading us onward—to Jesus" (Philippians 3:14 MES).

## Corporate Chameleons

Caring Capitalists aren't corporate chameleons. They have heart, soul, and an intact social conscience. They care because they're people. They are an "ist" and not an "ism." "Ists" have souls. Their care converts into tangible action. Their action is not just another attempt to better position themselves in the public eye by appearing in vogue and in touch, but with a heart or soul that's absent. Corporate chameleons talk "care," but it's really only one-dimensional financial profit that's on their minds. When you look inside their organizations, practices, policies, processes, and reward systems, they don't align with what they say or what they post on their websites. Like master illusionists, corporate chameleons create a perception that they care. They try and market that perception to the general public hoping to increase profitability. To them, it's all about leveraging perception without substance.

I remember one business chameleon who once told me how innovative he was. He had just purchased a restaurant in a downtown business district. He explained how he had concocted a marketing campaign called "Charity of the Month." His plan was to find a local non-profit organization and post information about them out in his restaurant foyer. As people would stand and wait to be seated, they would muse over the poster of the "charity of the month." In so many words, the promise made to the customers was that a percentage of the restaurant's proceeds would be donated each month to a needy group of people from their gross receipts. Because most people care about others, many patrons thought this was quite generous of

this business. As a matter of fact, customers liked the idea that part of the profit made off their meal would go to help others. Word spread about this “amazing and caring restaurant” that was earning a reputation and brand as a neighborhood humanitarian organization.

This chameleon later told me that he really gave basically nothing to the designated charity—just a few bucks, give or take. He told me that he hadn’t done anything wrong or illegal (wrong to many people is only if it falls into the category of “illegal” rather than “illegal and unethical”). He said that he never promised how much he would give to the charity of the month. “They should be happy they got anything,” he said. He had carefully worded how he would distribute the funds, in two-point font, at the far bottom corner of the publicity poster. “If I want to donate \$5 a month, \$50 a month, or \$500 a month, that’s my business and no one else’s,” he quipped. Of course, the perception was that he was donating thousands per month or maybe more. That’s not a Caring Capitalist; that’s a chameleon. It’s someone who is using care and compassion as a marketing ploy, but in reality, they could give a rip about people and being socially responsive to their community. These kinds of people and companies are chameleons changing colors for their own benefit. Corporate greed comes in a plethora of shapes, sizes, and colors.

## Root-Fruit Principle

Jesus taught us that if we want to fix external behavior, then we should look at the root cause—inside the person. I call this the Root-Fruit Principle. The roots of a tree dictate what kind of fruit the tree is going to bear. Healthy roots produce good fruit; bad roots produce bad fruit. Don’t try and fix the fruit, but instead start with the roots. Here’s how Jesus put it: “A good tree produces good fruit, and a bad tree produces bad fruit. A good tree can’t produce bad fruit, and a bad tree can’t produce good fruit. So every tree that does not produce good fruit is chopped down and thrown into the fire. Yes, just as you can identify a tree by its fruit, so you can identify people by their actions” (Matthew 7:17-20 NLT).

## Botrytis-like Capitalists

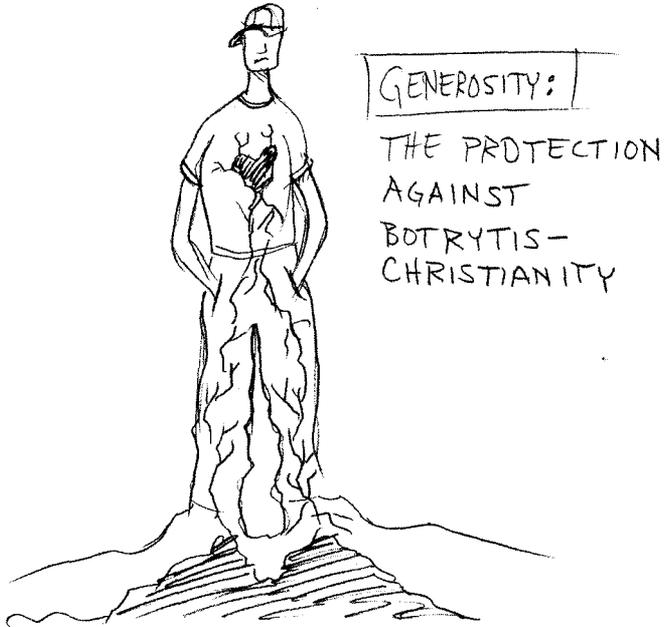
The Root-Fruit Principle came alive for me a few years ago right in my own backyard. One of my plum trees received too much water during a rainy spring and summer. Because of the downward slant of my yard, pools of standing water gathered around the tree well for long periods of time, which affected the roots. Soon, this “water rot” caused a discoloration on the leaves of my tree. I found out later that this was a fungus called *botrytis*. My tree was designed to take in only a certain amount of water. Too much water causes disease and damage. But because there was not a natural process for the water to flow out from my tree and yard, my tree began to die from a good thing (fresh water). The same can be true of us as well.

God wants to bless and prosper us as we learn to live by His ways. He places potential in all of our lives. He puts seeds of greatness in everyone. He wants us to partner with Him in developing those gifts and talents He’s placed within us. And as we develop our skills, grow in character, and discover our vocational calling, God, over time, gives promotion and brings increase into our lives.

God also wants there to be an outflow of some of those blessings of increase flowing into the lives of others and into our local and global communities. That’s what being Financially Alive is about. If we keep everything for ourselves and for our own organizations, we’re reduced to a one-dimensional life. The “water” that was given to us to initially bless us ends up destroying us from the inside-out. Our hearts begin to deteriorate. If we are not careful, we become “botrytis-like capitalists,” where we become waterlogged, and before we know it, root-rot has set in. Our blessings from God were meant to be both enjoyed *and* shared with God and others.

Root-rot gives way to the life-diminishing fungus called greed. But as we share our lives and our blessings, and as we become channels and a source of water for others, we stay healthy in the process. Proverbs 11:25 says, “The generous man will be prosperous, and he who waters will himself be watered.” When we work hard and honestly, and as we care for our neighbors, help right the wrongs of injustice, and partner with God in being a

healing and redeeming force within our workplaces and communities, the Gospel will be lived out for a watching world to see.



## What is Greed?

Greed is the Achilles' heel for many well-meaning capitalists. Greed can be defined as a selfish and excessive desire for more than is needed. "I want more!" This is the fundamental cry of greed. Greed is never satisfied and it never has enough. The more it gets, the more it wants. More money, more stuff, more gear, more power, more everything. Greed ruins people because they never seem to get enough and can never enjoy what they do have. It reduces life to a collection of things.

Greed also can be defined as having a love affair with money. Remember, money's not the root problem. Money is amoral; it's neither good nor bad. It's the love and obsession of money that's the issue. Greed, or the love of money, will try and tempt us to do things we don't want to do or want to

be. Paul, speaking to his understudy Timothy, said, “Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs” (1 Timothy 6:9-10).

Our culture is incredibly materialistic to say the least. Years ago there was a survey conducted by a research team that was charged with finding out what the average American would be willing to do for \$10 million. The survey findings were shocking. Here’s what they discovered:

- 25% said they would be willing to abandon their families.
- 23% percent said they would become prostitutes for a week.
- 16% would leave their spouse for that amount of money.
- 3% percent would put their kids up for adoption.

Materialism is not an affliction of just the affluent. One study revealed that 95% of people earning less than \$15,000 annually said they have not achieved the American Dream. Of those earning more than \$50,000 annually, 94% said they had not achieved the American Dream either. Of course, if we live in the United States, we’re rich in comparison to the rest of the world. The poorest of the poor in America are rich compared to people in many parts of the world today. Most of the people, around the globe, would love to have our problems. Billions are worried about where their next meal is going to come from.

1 Timothy 6:17-19 tells us: “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God who richly provides us with everything for our enjoyment. Command them to be generous and willing to share. In this way they may take hold of the life that is truly life.” This verse tells us what God wants us to do with the money we earn. He wants us to *enjoy* it and He wants us to *share* it.

## Greed Ruins and Distorts

Greed hurts other people because our quest for more and more often means others end up having less. The United States currently consists of approximately 6% of the world's population, but we consume almost 35% of the world's resources. Socially responsive people care about others both locally and globally. Studies show that approximately three billion people live on less than \$2 per day, often without access to clean water, food, and medicine. Around the globe, 26,500 children will die today from causes related to poverty (starvation, dirty water, ravages of war, disease, and/or AIDS). Greed makes us apathetic toward others in need. When we're caught in the grip of greed, we're unwilling to share. 1 John 3:17 says, "If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?"

Greed is also at the root of most wars and conflicts in the world and in our disagreements with people. There's truth to the old saying, "Follow the money." James 4:1-2 says, "What causes fights and quarrels among you? Don't they come from your desires that battle within you? You want something but don't get it. You kill and covet, but you cannot have what you want. You quarrel and fight. You do not have, because you do not ask God."

Greed destroys our planet. Today, countries and governments, around the globe, are promised ever-increasing prosperity to fuel their economies as they deplete our natural resources at a staggering rate. More than 50% of the planet's original forests have already been destroyed, and approximately one-third of what is left is estimated to disappear within 20 years. One-third of the world's coral reefs around the world have been destroyed or seriously damaged. Threaded through the Old Testament is God's instruction to the Israelite nation to care for the land in which they lived. Here's what Leviticus 25:2-5 (NLT) says:

"Give the following instructions to the people of Israel. When you have entered the land I am giving you, the land itself must

observe a Sabbath rest before the Lord every seventh year. For six years you may plant your fields and prune your vineyards and harvest your crops, but during the seventh year the land must have a Sabbath year of complete rest. It is the Lord's Sabbath. Do not plant your fields or prune your vineyards during that year. And don't store away the crops that grow on their own or gather the grapes from your unpruned vines. The land must have a year of complete rest."

Caring Capitalists are stewards (managers, not owners) of God's creation. Caring for other people, especially the poor, and our planet is part of being socially responsible and part of the holistic equation of becoming Financially Alive. Creation-care is a Christian social justice issue, too. Research shows that a lack of creation-care ultimately affects the poor. Water pollution, water scarcity, air pollution, and environmental degradation all have a unique negative domino effect on millions of under-resourced children, families, communities, and countries around the globe.

## Gordon Gekko Déjà Vu

It was Gordon Gekko, the corporate villain and character from the movie, *Wall Street*, who infamously asserted:

"The point is, ladies and gentlemen, that greed is good. Greed is right. Greed works. Greed clarifies, cuts through and captures the essence of the evolutionary spirit. Greed, in all of its forms—greed for life, for money, for love, knowledge—has marked the upward surge of mankind. And greed—you mark my words—will not only save Teldar Paper, but that other malfunctioning corporation called the USA."

Gekko is really nothing more than a devotee of the 18<sup>th</sup> century economist and father of capitalism, Adam Smith. Smith believed that the whole-hearted pursuit of self-interest was what was best for a society at large. But rather than greed clarifying and working right, like Gekko had promised,

it actually was the root cause that almost brought down the entire global financial system in 2008. Greed expressed itself through many industries, institutions, and individuals. “Financial Botrytis” spread like gangrene. The 2008 financial meltdown was nothing more than ethical collapse fueled by greed. When people have an unbridled appetite for “more” and are never content with having enough, they place themselves in a precarious position. When we define success as only the accumulation of money, we’re reduced to becoming one-dimensional at best and animalistic at worst.



## The Grip of Greed

Speaking of animals, I’m reminded of the story of how indigenous groups of people supposedly captured monkeys in the rainforests. The locals would take a coconut and drill a hole in it the about the size of quarter and bore out the center. They would stuff the inside of the coconut with a small amount of rice. Then they would attach a rope around the outside of the coconut and fasten it to the base of a tree. Of course, the monkeys lived in the trees. So, late at night, when the villagers were gone, the monkeys would descend down from the trees and sniff out the rice stuffed inside

the coconuts. The hungry monkey would wiggle its hand into the small opening and grab the rice. But because their hands were clenched into tight fists, they couldn't get back out through the small hole. The hole was too small to get back out of when clenching a fist. All night these monkeys would pull and tug, trying to get their hands out of the hole. What they failed to realize was the only way out was to open their hands and let go of the rice. But the monkey's desire for rice overrode its rational thinking. They would rather risk capture than let go of the rice inside the coconut. The monkeys were trapped by their own desires. When the villagers came back in the morning, the monkeys were an easy catch.

The same is true for us, too. We can get so caught up in making a living that we never make a life. We can become so obsessed with wanting more that we never enjoy what we do have. Jesus told us, "Beware! Guard against every kind of greed. Life is not measured by how much you own" (Luke 12:15 NLT). Our net worth is not equal to our self-worth. We can sacrifice all on the altar of success and, in the process, sacrifice some of the most precious relationships and things that never should have been given up. Greed can have an incredible power over us. Its grip can blind us. Greed has hoodwinked many good people who were caught with clenched fists and not able to let go until it was too late. Gordon Gekko was wrong. Greed rationalizes and compromises. It coaxes us into doing things we never dreamed we would do. The accumulation of money alone is not a worthy enough goal for the investment of your whole life. Sure, money is important; it just isn't everything.

## First Antidote: Generosity

One way you break the grip of greed is through generosity. Betsy Stevenson, former chief economist at the U.S. Labor Department said, "Profits and efficiency have trumped generosity." One of the reasons that generosity is so effective to help us break the grip of greed over our lives, is because it focuses our attention on the needs of others. Greed focuses on self-interest. Generosity centers on others. Proverbs 11:24 (NLT) says, "Give freely and

become more wealthy; be stingy and lose everything.” Generosity means being liberal in giving. We build generosity in our lives by giving to others. Generosity is one of the best business strategies that I know.

Also, becoming a generous and giving person makes us more like God. The Bible says, “God so loved the world that He gave...” (John 3:16). If we want to learn to love God and love people, we’ve got to learn to be generous and giving, because love and giving go together. Novelist Robert Stephenson said, “We can give without loving but we can’t love without giving.” Generosity is like spiritual aerobics; it’s good for our hearts. It enlarges them (in a good way) and makes them stronger.

## Second Antidote: Contentment

Contentment is being satisfied with what you have. The apostle Paul tells us that contentment is a learned skill (Philippians 4:11). We have to practice it to get good at it. It doesn’t come naturally. Greed says, “More.” Contentment says, “Enough.” To say that is one thing, and to live it is another. Living with contentment is harder than we might imagine because we’re in a world that bombards us with advertising that’s targeted to tell us that we need more if we want to be happy and loved. Hebrews 13:5 says, “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’” Our culture screams, “You need more to be happy!” Contentment whispers, “You have enough.”

One of the ways we can develop contentment in our lives is by building margins. The biblical principle of this is called the Sabbath (taking one day off a week from work to connect with God—a God-day so to speak). There is something powerful that takes place inside us as we step away from the rat race and rest, reflect, and recalibrate our relationship with God and the world around us. It’s when we learn to let go of the clenched fists and just trust that we become renewed from the inside-out. Graham Tomlin insightfully explains this truth in his book, *Seven Deadly Sins*:

“It is a day for walking in the country, sleeping in a bit longer, meeting with Christian friends and strangers for worship, reading books for the fun of it, dreaming dreams, and enjoying food. Greed will make it hard for us to do this. The voice of greed inside us will tell us that there is a lot to do, that if we are going to achieve, to get the promotion, to expand our empire, we will need to keep working. But the voice of God tells us something different. That voice tells us to slow down, to be happy just to be, to slowly learn the great art of doing not very much and feeling fine about it. This takes some learning, but when we do learn it, it is one of the best antidotes to greed there is.”

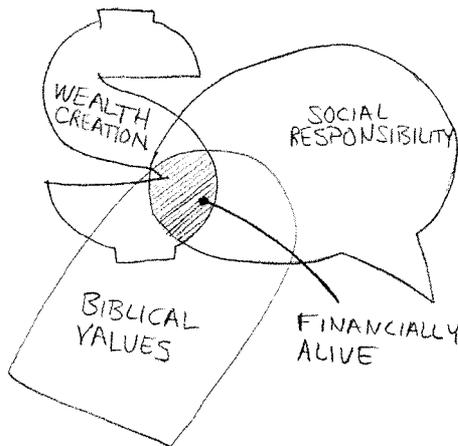
## Powerful Weapons Against Greed

Generosity and contentment are powerful weapons to use in combating greed and self-interest. At first, they appear contrarian and soft. In reality, they are strong and require guts and courage. Generosity is the litmus test for mature spirituality. “Sinners are always wanting what they don’t have; the God-loyal are always giving what they do have” (Proverbs 21:26 MES). Caring Capitalists are able to create wealth with God’s help. They in turn, share their resources with others who need assistance. Caring Capitalists don’t wait to be asked. They initiate generosity because it’s not just an act they do, but a reflection of who they are on the inside. To them, it’s not charity. Rather, it’s a privilege, responsibility, and an assignment, as Christ-followers, on mission in the marketplace.

To the Caring Capitalist, generosity is a normal response because of how much God has given them. They believe that God is the Blessor, and that all good things come from Him. He showers them with blessings, and they are blessed. They are convinced that they are called to be a blessing to the world. And, like Mother Teresa once said, they “start first with the face God puts in front of them.” Caring Capitalists are men and women who love God, work hard, possess strong character, and are generous and giving toward others. They create wealth God’s way *and* they are socially responsive to the needs of others and in caring for our environment.

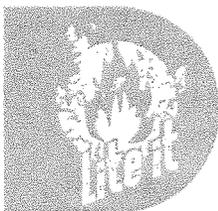
## Framing Financially Alive

Like two bookends on a bookshelf, the first and last chapters of this book frame *Financially Alive*. Their placement is intentional. Both chapters herald the call and importance of living a socially responsive life. Love, life, work, and money are not just about us; it's about God and others. Chapters One and Two set the stage by describing the significance of being a Just Advocate for others and for contending for justice throughout our world. Just Advocates help right the wrongs of injustice within their neighborhoods, work teams, and communities. Chapter 15 is the last chapter in *Financially Alive*, and it's the second bookend. It calls for a revolution of Caring Capitalists to come forth and take the lead in this new economy. Our world needs Caring Capitalists who will help transform the landscape of business and society in our new economy. This movement begins one person at a time. As Gandhi said, "We must be the change we want to see in the world."



Many of the other chapters unpacked different character qualities, spiritual principles, biblical values, business acumen, relational skills, problem-solving abilities, and other professional attributes that will set you apart in the new economy. These truths and principles are timeless and trustwor-

thy and will help promote you forward. They are based upon the ancient wisdom of the book of Proverbs and various scriptures through the Bible. Over the 15 chapters, we've dialed in on both our vertical relationship with God and our horizontal relationships with others and our planet. Throughout these different chapters in *Financially Alive*, we've defined success as multi-dimensional: wealth creation God's way, social responsibility to others and our planet, and strong biblical values holding the other two together like strong scaffolding. All three areas must come together as one complete whole. Like a three-legged stool, if one area becomes lopsided or is missing, the stool wobbles at best and topples at worst. Each leg needs the other legs in order to work as they were designed. Together they create synergy and produce value greater than the sum of their individual parts.



## Climbing Your Next Mountain

My final prayer for you is both a prayer and a challenge.

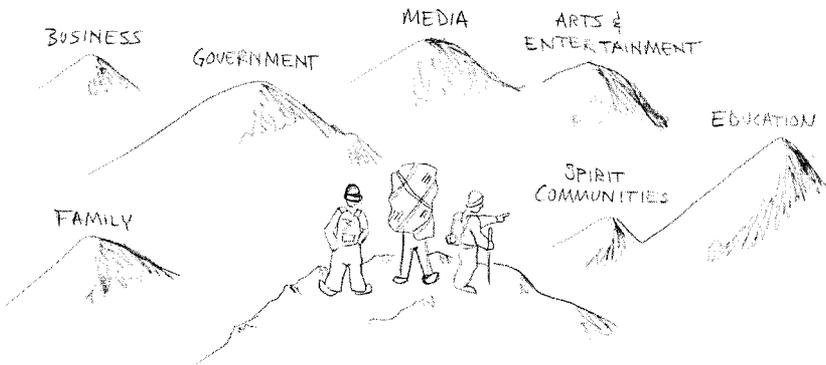
I pray that you will see clearly how your potential, giftedness, and passion were given to you by God. May you develop your full potential and your whole person as your gift back to Him. May you discover a career and/or vocation that fits you well, helps others, and glorifies God by reshaping the world and your organization with God's truth, grace, beauty, and generosity. As John Wesley once suggested, "May you earn all that you can so that you can save all that you make so that you can give all that you can."

Our world is in need of new kinds of leaders. Whether in business, government, healthcare, education, media, arts and entertainment, family, or religion/church, our communities need men and women who are fully alive (financially, relationally, spiritually, intellectually) from the inside-out. Our communities need men and women who have more than competencies and credentials, but who possess character, courage, and strong moral compasses. Our society needs leaders who view themselves more as servants to the world, rather than rock-stars who live, work, and lead with

a sense of entitlement and opulence. Our communities need people who know and do the right things. We were created to live out on the playing field of life and not sit safely in the grandstands watching the world go by. May you come out onto the field of life and play!

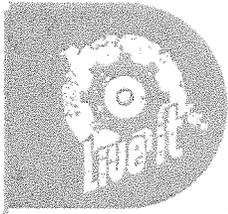
In order for democracy, and capitalism that cares to continue, and for our country to flourish, we need trusted leaders. If we want to see our workplaces prosper, and for our families to be healthy, we need men and women of substance, character, and insight to move into places of influence and service within our organizations and communities.

We need influencers in every industry within our society. That includes men and women who are students, teachers, small business owners, project managers, pastors, nurses, salespeople, stay-at-home parents, engineers, grocery clerks, and CEOs of companies. Becoming a force for good is everyone's business. May God bless and prosper you as you go forth to climb the mountain and add value in the sector of industry that God has placed within your heart to work and serve. You have one life to live. Choose well and may you leave a lasting mark upon your generation.



## Practices of a Caring Capitalist

1. Many believe that corporate corruption is out of control. Greed and self-interest abounds. Some believe that the goal of business is only to make money. What do you think is the goal of business?
2. Do you agree with the statement that capitalism is not corrupt or built solely upon a foundation of greed and/or self-interest? Why or why not? Explain.
3. “The Protestant work ethic” is a phrase describing a set of attitudes and characteristics fostered by the leaders of the Reformation. The term was coined by Max Weber. Describe how you see this work ethic adding value to the individual and to society.
4. Do you agree with the idea that capitalism is not what’s wrong with the American economy, but that greed is the root problem? If greed is the core problem, how do we fix it, or at least work around it?
5. Financially Alive is a perspective that defines success as multi-dimensional: wealth creation, social responsibility, and strong biblical values all coming together like a three-legged stool. Take out any one leg and the stool topples over. How do you see each “leg” supporting the others and making the “whole” greater than any one part?
6. How would you describe a Caring Capitalist? What do they look like? How are they different? Give some examples. What are some tensions that they must balance? What might be some of the challenges that accompany this kind of person in the marketplace? Why might this person need to be courageous?
7. Have you ever seen a corporate chameleon “change colors”? How did it make you feel when you noticed it? What did that experience teach you?



8. Botrytis is a fungus that causes root-rot in trees and plants. If we are not careful, we can become “botrytis-like capitalists,” where we become waterlogged and only watch out for “me and mine.” How can we live and work so that our lives funnel blessings to others? How can we leverage our influence and affluence to add value to others?
  
9. Materialism is rampant within our culture. Greed and the quest for “more” is everywhere. What practices or perspectives do you embrace and/or surround yourself with so that you recognize when you are living with a clenched fist? How do you strike a balance between working hard and making a life? Can working hard and making a life align together as one rather than become opposing forces? Explain.
  
10. Generosity and contentment break the grip of greed in our lives. How can you become more generous with your money, time, talents, and relationships? The Bible tells us that contentment is a learned skill. How are you learning to be content in your life? How do you balance creating wealth and having enough?

