

BUSINESS ETHICS: A THEOLOGICAL REFLECTION

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1. Introduction

Business booms. Business is everywhere and at every level of human relations and interactions. It flourishes or perishes; together with it human life is enhanced or eliminated depending on its face and force on human needs and deeds.

A renewed and increased momentum is seen in every sector, especially in the business sector with an ever-widening private global market economy, of course, in view of a greater acceptability and sustainability of the business kingdom. As a result, there is also an 'awakened' consciousness and a concomitant commitment in the overall progress and prosperity of all people in the business empire. This age of information technology and globalisation of economic enterprises with multinational companies has given due importance to a deeper understanding of the interconnectivity and the intricacies of business management and the urgency to address all issues of people at every stage and every step of business undertakings. Recently, the world of business has rightly started to take into account all sections of people and the otherwise unimportant but constituent element of market, that is, the mass population, which is the directly or indirectly affected or influenced sector in the empire.

Life is almost under the grip of a business mindset, including human and family ties. True, it is not totally new of the present era. In the past it was a practice, though it was mostly restricted to private domains. Today

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business controls every sphere of life. There is no taboo attached to the settlement of relationship on business terms. But, many a time, there is no code of conduct, except the legal set up, which to the chagrin of many does not function on bilateral or multilateral orientations, but tarnished on unilateral domination.

Business is always associated with economics. It is about managing the house, or putting the house in order. It has to look into all the different aspects of the house, that is, the world at large. The Common Minimum Programme (CMP) of the United Progressive Alliance given on May 27, 2004 in New Delhi (India)¹ outlines this concern at the very outset of the document. "The people of India have voted decisively in the fourteenth Lok Sabha elections for secular, progressive forces, for parties wedded to the welfare of farmers, agricultural labour, weavers, workers and weaker sections of society, for parties irrevocably committed to the daily well being of the common man across the country" (CMP). This statement reveals the truth of the much wanted attention in the management of India. This is an indicator to the framework in which the country has to concentrate, upon which the political future of any party relies. This reflects the voice and face of the Indian social and economic scenario needed to be addressed, which is overdue. There is a glimpse of a greater realisation of the flop in the economic reforms coupled with globalisation, liberalisation and privatisation in the same document, which had gained a wider coverage in the media. "The UPA reiterates its abiding commitment to economic reforms with a human face, which stimulates growth, investment and employment" (CMP). The message is loud and clear: economic reforms should be directed to enhance the human situation of all; they should wipe away the tears on the human faces, especially of the economically poor and marginalized; they should address the welfare of the whole population, not just a few privileged and economically well-off groups.

Here ethics is in focus. The Indian understanding of the term, *dharmā*, the equivalent of ethics, explains this vividly and rightly. Literally, it means "that which holds together," or "that which upholds." Indeed, the task of ethics is to support and promote the well being of all

¹"Common Minimum Programme of the United Progressive Alliance," in *Mainstream* 42 (June 5, 2004), 6-14.

permeate the members of the community towards the realisation of the covenantal code of conduct.

The adoration of God in truth and spirit, the primary task of every Sabbath celebration, requires and enables people to act in tune with the divine design for the welfare of the world. In an act of true worship and praise, the Lord creates, liberates and directs His people to the Promised Land as a saved and saving community. Thus, the community makes the Lord present to all its members and its neighbours. In such a community truth, justice, righteousness and mercy of God reign supreme, and the laws and regulations will not be a burden but a blessing and ethics assumes its function in supporting and promoting the people to progress towards prosperity, liberty and beauty. God governs and guides everyone in this community, incorporating the least, the last and the lost, leading them to green pastures and fresh waters. In this sense, the celebration of Sabbath reviews, renews and reiterates the interconnectivity of each person with God and the entire creation.

If business world were to recognise, respect and respond to the inherent, inviolable and inevitable interconnections of this universe in its operations and transactions, it would definitely bring about prosperity to all people and give glory to God, which should be the dynamics of real business praxis. Moreover, business becomes a blessing, and the blessings of God are made visible, accessible and credible through business. The Sabbath, Sunday, or Jubilee celebrations should help people to appreciate and appropriate this integral and intimate vision of God for our society.

The celebration of Jubilee also intends to help us better understand and appreciate the divine design in building up a prosperous society through our transactions or business endeavours in the world. Jubilee is instituted to create, liberate and direct people towards proper, promising and prosperous relationships, where God, people and land are recognised, respected and responded creatively and consciously. The Jubilee celebration is to remember the covenant community; to reconcile with the Other, neighbour and nature, and to renew the spirit and truth of the covenantal commitment to the divine justice. The whole universe is said to rejoice during the Jubilee celebration. Business transactions should, therefore, support and promote the all-round development of all the people in the world.

In other words, the Covenant of Yahweh proposes a proper distribution of the resources in the world. Ultimately, everyone is only a temporary custodian of wealth; the real owner is Yahweh. Its logical consequence is that whatever belongs to anyone belongs to Yahweh and whatever belongs to Yahweh belongs to every one of the people of God.

Besides these fundamental insights and instructions found in the Old Testament, there are a number of parables in the New Testament which speak about trading. The parable of the talents is a typical one. The manager entrusts money to his servants and goes for a trip. They traded with the money they received except one. All multiplied the amount. The one who received the least did not trade with it, but hid it beneath the earth. The parable speaks clearly and convincingly: "You wicked and lazy slave! You knew, did you, that I reap where I did not sow, and gather where I did not scatter? Then you ought to have invested my money with the bankers, and on my return I would have received what was my own with interest" (Matthew 24:26-27). It is important to trade with whatever we have. This is most important. Hence, trading is fundamental to human living.

There are also other parables in which Jesus portrays the relevance and significance of business in the world. The seventh commandment "You shall not steal," commands "justice and charity in the care of earthly goods and the fruits of men's neighbour. For the sake of the common goods, it requires respect for the universal destination of goods and respect for the right to private property. Christian life strives to order this world's goods to God and to fraternal charity."² Furthermore, the tenth commandment "You shall not covet your neighbour's goods" goes along with the seventh. Focusing on the seventh commandment, *Catechism of the Catholic Church* teaches clearly: "In the beginning God entrusted the earth and its resources to the common stewardship of mankind to take care of them, master them by labour, and enjoy their fruits."³ This stipulates twofold ethical foundations concerning the goods: "the right to private property" and "the universal destination of goods."⁴ Earlier, *Gaudium et spes* had outlined this teaching: "In his use of things man should regard the

2401.

²*Catechism of the Catholic Church*, Vatican: Libreria Editrice Vaticana, 1994.
³*Catechism of the Catholic Church*, 2402.
⁴*Catechism of the Catholic Church*, 2403.

external goods he legitimately owns not merely as exclusive to himself but common to others also, in the sense that they can benefit others as well as himself.⁵ An ethical injunction is added: "Goods of production – material or immaterial – such as land, factories, practical or artistic skills, oblige their possessors to employ them in ways that will benefit the greatest number. Those who hold goods for use and consumption should use them with moderation, reserving the better part for guests, for the sick and the poor."⁶ Evidently, this speaks about the disposition and attitude one should maintain in the field of business. One of the basic tenets of any business is echoed in the seventh commandment, "You shall not steal." The tenth commandment approves and safeguards the ownership of property and its use, "You shall not covet your neighbour's goods."

With the above biblical theological insights it is proper to examine a few aspects of business ethics as it is being practised today. In what follows, an examination on (i) Business as Basis, (ii) Business as Ethics, and (iii) Business in Crisis shall be undertaken.

3. Business as Basis

Business is the basis for social life. Business, one form or another, existed from the very beginning of human history. The fundamental action of every business – give and take – is found from the inception of life. The giving of love between the spouses paves the way for life. Today many tend to think that business involves a trick and, to an extent, deception, though it need not be the case always. Originally, business meant fulfilling – lending to someone what was lacking. That is, for the efficient management of the house, business, transfer of goods, is a must. It is a question of running the affairs of the house within the limits of material or monetary resources. There is the need for proper planning and consequent programme of action.

A. Business for Economy

More than ever before, money matters. To generate money business is

⁵Vatican II, *Pastoral Constitution on the Church in the Modern World* [*Gaudium et spes*], no. 69.
⁶*Catechism of the Catholic Church*, 2405.

Basically, business is operated on the basis of natural resources. It involves the natural material wealth of the community. Business is includes trade, transportation and transaction of the material goods, both visible and invisible. That is to say, business is in, for, and with the world. All our actions have some reactions. Whatever, wherever, whenever and

B. Business for Ecology

Business is basic to economy: on the one hand, it promotes everyone in the community and, on the other, everyone supports the community. So also economy of all in the given community should be the basis for every business. In other words, business ethics looks into the details of every human transaction and guides every deed in view of a better, brighter and greater welfare of all, and especially the last, the least and the lost in the community.

Business and economy should be directed to the welfare of all people in the society. The high ideals of India, *lokasangraha, sarvodaya* and *amryodaya* (welfare of the world, blossoming of all, wellbeing of the least and the last) should guide the steps of all involved in business. This will ensure the path of *shalom*, where everyone will glorify God, live peacefully on earth and on its goods and exchange hope to each other. Such an economy will open the vistas for economy of salvation, meaning rediscovering the fundamental oneness, wholeness and holiness of human beings in the Lord of all. An economy negligent of the integral, holistic and comprehensive view on the development of human being in the community loses sight of the total picture of human being.

Economy is the management of the house. To manage the house, a family, a society, a state or the world affairs. Depending on its size and shape, we need money or purchasing power. Studies in economics analyses the situations and proposes plans and procedures to cover the demands of the members of the community, obviously taking into account the resources available from within and without. In fact, there is no economy without business. In devising the proper means and methods, the economist should appropriate valid, candid, solid and, indeed, just ways to generate wealth and dispense it to the members.

whoever does has an effect on someone, something, somewhere and sometime. So, business, in fact, leads us to a web of relationships in the world. There is a delicate and yet decisive and often unnoticeable repercussion for every action and reaction.

Since business presupposes transactions, care should be given to recognise, respect and respond to the inherent intricate internal interconnections of somebody with everybody in the world. Business ethics, therefore, has to uphold the sensitive and significant interconnectedness of each being in the universe. Otherwise, in the haste we may make everything waste.

Business of all kinds should try to make the truth, goodness and beauty of the universe shine forth. Unfortunately, business devoid of ethical vision exploits natural resources for the advantage of a few, giving rise to an ever widening gulf between the haves and have-nots. The blind and mindless use and misuse of the environment and everything in it leave the world a wasteland. Hence, the ideals of *satyam, sivam, sundaram* (truth, goodness, and beauty) of all should be the guiding light on our footsteps in any business undertaking. This is possible for those who possess an ethical perspective on business – an ethics of tilling and keeping the earth and earning the livelihood and making them available to the needy.

C. Business for Employee

Business generates jobs. Government and other agencies attract people to huge capital investments in industrial sector to create more jobs and to accelerate economic growth. Multinational companies are on the run to find new and better pastures where they can avail cheaper labour and access larger markets to sell their products and amass exorbitant profits. True, business depends on its employees. It is the labour and people who work that keep the business going. Indeed, on the one hand, it is the employees who generate wealth for the society and, on the other, business generates wealth for employees. That is, a mutual enhancement is basically part of the business hub.

Business that forgets or neglects the employees cannot flourish, if not perish. At the same time, employees also should think that they would be jobless and penniless, if business does not prosper. This is to say that

In business ethics, three important constituent components could be delineated, namely, people, place and property. All the three are well knit within a web of relationships, certainly characterised by economic realities. It amounts to saying that business enters into many important aspects of life. As a result, business should be carried out according to the norms of ethics. The important distinguishing feature of business activity "is its *economic* character. In the world of business, we interact with each other not as family members, friends, or neighbours but as buyers and

promote celebration of life. Hence, business should be ethical and ethics, in turn, should other words, ethics and business support and promote the celebration of ground in order to enlighten, enrich and enliven humanity as a whole. In enhance human life. In this sense business and ethics share the common Through business people have access to human and natural resources that promotes human life. It makes human life sustainable and comfortable. conducting a holistic, full and holy life. Business also supports and or wrong, good or evil. Ethics, thus, upholds and unfolds the way of ethics puts forward criteria for human actions that pertain to morally right moral laws and norms. In the light of the fundamental values and norms It explores and examines human thought, word and action in reference to Ethics supports and promotes human beings in attaining their goal in life.

4. Business as Ethics

Business ethics, hence, stipulates the terms and conditions for a healthy, happy and holy conduct between the employer and the employee. Both employers and employees have rights and duties. These are not aimed at domination or subordination of anyone but intend the co-ordination of all. They should co-operate and collaborate in the business enterprises so that they can make real progress which, in turn, will be the greatest asset of the community.

Business depends on the true, good, just relationship between the employer and the employee. Unhealthy, unnecessary and unwanted strikes from the part of the labourers and unjust, inhuman and unwarranted interference on the part of the managers or owners will, naturally, harm or hinder business and economic growth.

sellers, employers and employees, and the like."⁷ Therefore, ethics of business "is at least in part the ethics of economic relations – such as those involving buyers and sellers and employers and employees." According to there could be "three points of view from which decisions in business can be made: the economic, the legal, and the moral."⁸ Boatright continues saying that "these points of view may be integrated to form an approach to business decision making that can aid people facing difficult ethical situations." According to him, the moral point of view has two important features: rational and impartial:

First is a willingness to seek out and act on reasons... Moral rules should not be accepted merely because they are a part of the prevailing morality. Rather, we should attempt to justify the rules we act on by means of the most general and comprehensive kind of reasons available... Second, the moral point of view requires us to be *impartial*. We must regard the interests of everyone, including ourselves, as equally worthy of consideration and give all interests equal weight in deciding what to do.⁹

The integrated approach, as Boatright advocates, should involve an integration of all three points of view: the economic, the legal, and the moral. In the light of the integrated approach, the outcome should be "a decision that is ethically defensible while at the same time satisfying the legitimate demands of economic performance and a company's legal obligations."¹⁰ Such a business approach definitely supports and promotes the life of the members of a society. In this sense, business serves the purpose of ethics and thereby business transactions become ethical.

If the production, transportation, transaction and distribution of goods empower people to celebrate their lives in the context of the community in reference to God and in a healthy relationship with the world, the business is ethical. Originally, business was taken for such a celebration. That is, when people thought of celebrating life, they did not possess everything they desired. However, when people decided to share

⁷John R. Boatright, *Ethics and the Conduct of Business* (Delhi: Pearson Education, Indian Reprint, 2003), 5.

⁸Boatright, *Ethics and the Conduct of Business*, 7.

⁹Boatright, *Ethics and the Conduct of Business*, 9.

¹⁰Boatright, *Ethics and the Conduct of Business*, 9.

with others what they had, all had to their fill. This is found among ideal charismatic communities, including the early Christian fellowship as described in the Acts of the Apostles. It was for a greater celebration people went for marketing and business. This is still a practice in many communities. This original vision of business – understood as a celebration of life – encloses also the ideal, for every step and stage in business should lead all people to fullness, wholeness and holiness of life. Business, understood from this perspective, will be highly economic, legal and moral. Such business enterprises will be truly and fully creative, liberating and rejoicing. Business transactions will pave the way for a total transformation of the people, place and property.

Moreover, business is a celebration. In India, business used to be held in the context of local, regional, religious, and national festivities. These celebrations – *melas* and *bazzars* – are held regularly, that is, they may be held weekly, monthly or annually. It should be a celebration. So also in every celebration, there is a business. In every business there is a celebration. But every business need not be a celebration for all those associated with it. Business, to be ethical, should be a celebration of all in the business empire, from top to bottom, from the first to the last, and from the great to the least. Business as ethics is a celebration of earth, wealth and health of all people of every place, but beginning with the local and marching towards the global, always maintaining harmony among the economic, legal and moral aspects concerning proprietor, labourer and customer.

A. Business for Prosperity

Business seen as ethics works for prosperity. There is no other incentive for business, except the welfare of all. The goal of business should be *lokasangaraha, sarvodaya* and *amtyodaya* (welfare of the world, blossoming of all, wellbeing of the least and the last). In the biblical perspective, business should be for the establishment of *shalom* – a full flowering of all. In fact, it is a gift from God. So also it is a promise, a promise of Yahweh consisting of land, people and presence.

Human beings are commissioned to till the land and keep it beautiful. So, hard work is considered to be a trait mastered by human beings. There is no question of negativity or passivity. Women and men are called to

work in the garden of God and bring forth abundance of fruits. It means that they have to commit themselves for the beauty, quality and plenty in the world. 'The promised land' is a beautiful imagery used to paint that prosperity envisaged in the Bible. Along with the work on the ground, there is the need to live with neighbours freely, friendly and joyfully. Work and the consequent affluence add to the prosperity. It calls for a life in harmony with fellow human beings. Besides, there is the need for living in the presence of Yahweh. In the presence of Yahweh, proper beings recover their dignity and destiny. In the absence of Yahweh, proper motivation and orientation for life is diminished or dismissed.

The first verse of *Isa Upanisad* beautifully depicts all these three realms of human relationship in order to maintain a world of prosperity, harmony and joy. Here the mystic poet describes the need to experience the pervading and permeating presence of the Lord. On account of the presence of the Lord, people are asked to enjoy the goods of the earth with a sense of detachment. It instructs the faithful not to covet the wealth of anyone. As business is meant for the prosperity of the world, even the liturgical prayers abundantly emphasize it: "For a temperate climate, for a good harvest and an abundance of fruits, and for the prosperity of the whole world, we beseech you."¹¹ Every activity, including that of business, should be geared up to the prosperity of the world – a new earth and a new heaven.

B. Business with Propriety

Propriety is essential for business. In every sphere of business there must be decorum in the demands, decisions and dealings. Today, more than ever before, people in every walk of life expect decency in behaviour. Moreover, business to be successful, right and correct decision-making and a definitive plan of action are of paramount importance.

The most important and oft-neglected aspect of business is doing justice. To give one's due is kernel and basic minimum for the flourishing of any business undertaking. Justice should be meted out in every direction and to all. This will ensure the teamwork and the sense of

¹¹The Syro-Malabar *Qurbana: The Order of Raza* (Ernakulam: Syro-Malabar Bishops' Conference, 1989), 22.

In the developing market economy, trade activity is guided and governed by the profit incentive. Everything in business is set for profit. Business thrives on profit. As such there is nothing wrong about profit motive. But

A. Profiting as the Criterion

Business is in crisis when it focuses only on someone at the expense of others. There is an increasing tendency in the direction of excess exploitation and exclusion of the economically less privileged and marginalised. The traits of such a crisis include: profit, market and debt.

5. Business in Crisis

Doing charity should be considered as the hallmark of human dignity. Moreover, doing charity is not a luxury but a duty, since basically business is to promote human well being. The growing disparity between the rich and the poor, the haves and the have-nots, the skyscrapers and the slums, is a counter sign and anti-witness of our business establishments. These days major business companies devote considerable percentage of their income to improve the socio-economic condition of the underprivileged in the society. It is, indeed, a welcome sign. Of course, more could be done in this direction. Without the government pressure, companies should be doing charity for the all round welfare of the society.

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C. Business of Charity

This is yet another sphere of business. It is not enough to do justice, but need to go beyond it. Moved by compassion, business world has to concentrate on charity as well. In order to uplift the unfortunate in the community, special attention should be paid to the oppressed, suppressed and marginalised. There are poor people in every society. Business committed to the welfare of the people cannot but help people in need.

profit of somebody should not be at the expense of others. There is a cutthroat competition in the field. Any foul play to gain name and fame for one's own company is not only tolerated but many at times promoted. In this race for profit, many a time, the relational aspect of human beings is overlooked. The personal and societal dimensions of business are not given due attention. As a result, the so-called economic progress made by individuals and firms uproot the persons from family and society.

Profit in itself is good. There is nothing wrong about profit making. The problem arises when business is held only for a personal profit and devoid of any social bearing. Business lands up in crisis as its activities are geared up to amass undue profit by any means, without paying necessary attention to the other constitutive components of business enterprises.

In the highly competitive field of business management, very often the might becomes right. Today one who makes a higher bid wins the race. In such a scenario the international and multinational companies buy anyone and anything on the basis of their money power. As a consequence, all other competitors in the field are either purchased or dismissed by deceit or threat. The public is bluffed, for the companies make attractive offers in the beginning and as the other competitors are removed from the scene, they will have monopolised the market and fix prices. By the time, the public has no choice, but to go for what the multinationals offer at their whims and fancies.

B. Marketing as the Norm

In the age of marketisation, everything is being marketed. Things have value to the extent it has a demand in the market. The inherent value and worth of people and things are at stake. The trade of talents and skills of people tends to be a modern colonisation and slavery.

Another important trend of the business world is that it makes or breaks the market as well. It is through huge investments on commercial advertisements that the business empire sells its products for exorbitant prices. Though we are unaware of the strategies of the global market and the media, a subtle erosion of human values and moral principles continues to take place.

In the process of globalisation, market became all the more prominent and dominant. There is a rapid growth in the international market. The rural, the regional and the national markets are giving way to global market. Market is for business, and it is a big *bazaar* today. There is big business as well.

It seems that everything is made for the market and marketing is the chief activity of the business concerns. It is true that everything in the market undergoes a mandatory quality check. Yet, a pertinent question remains to be asked: What and whose needs do these goods in the market fulfil? Or, are they meant only to fuel the greed? In fact, the market produces items and succeeds in selling them. The modern market exploits the greed of human beings than it meets their needs. It creates an artificial need in man and gets her or him to go for the desired item. People get addicted to the market. They follow it blindly. Besides, the glittering advertisements make people believe what the market wants to say and sell. Often marketing does not take into consideration the health, happiness and holiness of the people.

C. Growing National Debts

Many nations are in huge international debts. It has reached such disproportionate and grotesque proportions that no nation can afford to pay them back. The sad thing about these debts is that it is the result of exploitative and unjust business deals. Some of the nations are bankrupt due to their huge spending on arms and ammunition. Militarily powerful nations offer their service to the nations that are at war with each other. At the end of the war, there is a huge debt incurred by the nation which had sought military assistance. Who wins? Who loses? It is an ambiguous situation, and it is extremely difficult to discern and decide. However, it is obvious that these unjust business deals lead to the depletion of natural resources and plundering of the economy. Such is the outcome of the war, which is the after-effect of a business deal. Furthermore, the foreign military forces make their bases under the pretext of safeguarding and enhancing the peace process in that country. This is yet another business deal, from which not many nations can opt out, especially in the context of the internationally declared and, many a time, selfishly-motivated *unjust* Campaign on Terrorism headed by the US and UK.

Business is fundamental to the full flowering of the community. It is pivotal to the health, wealth and happiness of a society. The ethical

debts threaten the poor nations. The trends of profiteering dominates as the primary criterion, and growing business enterprises of our times, signals a crisis in the empire, as long as people together and guides them to their true destiny. An evaluation of the prosperous people on the ground of propriety and charity, it really holds to have life in fullness, wholeness and holiness. As business proposes a perspective, business is ethics in the sense it supports and promotes people to promote economy, ecology and employee. In the original and ideal Business, seen from the perspective of praxis, is to protect, preserve and

6. Conclusion

If such business is true in the field of war and the war-torn nation, it is also true in other areas of business, where the mighty manipulates to grab power and rob the wealth of a people. In the case of this latter, the process of business is enslavement.

Business ethics squarely addresses the issue of domination and admonishes those powers whose military or monetary interventions to assist a nation should not push that nation and people into bankruptcy. If help is sought from outside, they may give timely help to contain the conflicts and divisions, but should not continue their presence indefinitely to erode the wealth, health, and peace of that nation.

In former days nations waged war and expanded their territory and colonised. Today, the mighty with money and business continues to do the same, but in disguise. They do colonise nations and enslave the mindset of people under the pretext of big business and global market economy.

When the war is over, there is the need of reconstruction of cities, bridges, roads, etc., and the multinational companies make their presence felt through their bid for power and money. This is also part of the business deal. In the end, the nation that was crippled due to the short-term or prolonged war spends huge sum to build up the nation and its people. It is part of the game – break down in order to build up – a single business package.

standard of the community depends on the nature and character of business policies and strategies.

There is an imminent threat in the wake of liberalisation, privatisation and globalisation of the market. What is urgent is to reconcile the rural and the global market towards a sustainable trade, transportation, transaction of goods and transformation of people to a full, whole and holy life. Business is a blessing. It can be a burden as well. Indeed, business is to diminish and dismiss the burden of people and make the blessings – land, people and the presence of the Lord – visible, accessible and credible. Business turns out to be a blessing when it is done in reverence to the Land, in reference to the fellow beings and in the presence of the Lord.