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THE DeVoe REPORT

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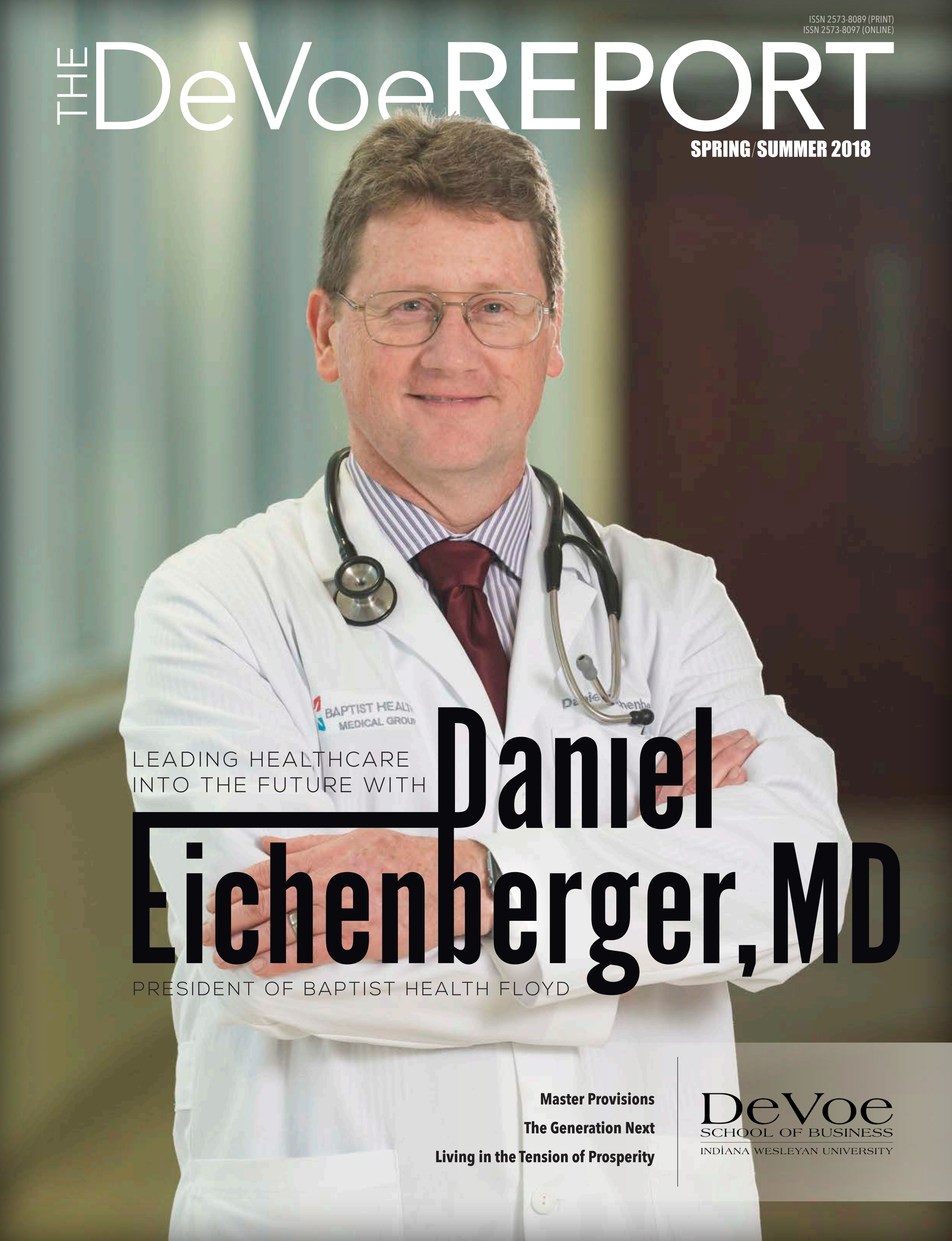

LEADING HEALTHCARE INTO THE FUTURE WITH

Daniel Eichenberger, MD

PRESIDENT OF BAPTIST HEALTH FLOYD

Master Provisions

The Generation Next

Living in the Tension of Prosperity

DeVoe
SCHOOL OF BUSINESS
INDIANA WESLEYAN UNIVERSITY

For forty years, my wife and I have pursued our shared calling to education and healthcare. Helen was in the third graduating class of what is now our highly ranked Indiana Wesleyan University School of Nursing. Through the years, I have watched with great admiration as she has cared for AIDS patients in Haiti, factory workers in England, and hospice patients all over Los Angeles. Through her work, I have seen first-hand the power of compassionate healthcare.

Those who serve in medical facilities of all kinds around the world are daily called to the service of others, often in their moments of greatest vulnerability. They live out these beautiful words of the New Testament:

> *Love must be sincere . . . Be devoted to one another in love . . . Be joyful in hope, patient in affliction, faithful in prayer. Share with the Lord's people who are in need. Practice hospitality. (Romans 12:9-13, New International Version)*

It is a great privilege for the DeVoe School of Business to help prepare those who are called to this great work of care and hospitality. You might well ask, "How does a business school prepare healthcare professionals?"

Since its inception, our MBA in Healthcare Administration program has prepared countless medical professionals to practice their calling to compassionate care as leaders in the administration of local hospitals, clinics, and medical networks.

This edition of *The DeVoe Report* will highlight some of these success stories. Our feature interview with DeVoe School of Business alumnus Daniel Eichenberger, M.D., paints the portrait of an executive with a passion for the gospel and virtuous leadership. Dr. Eichenberger serves as the president of Baptist Health Floyd, located in New Albany, Indiana.

This third edition is sure to inspire and encourage you in your care for others and stewardship of influence, regardless of where you serve in the marketplace.

DR. DAVID WRIGHT
President
Indiana Wesleyan University

CONTENTS

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Dr. Ilene Bezjian serves as a senior consultant with The Genysys Group. Previously, Dr. Bezjian served as the dean of the School of Business and Management at Azusa Pacific University for 14 years and a professor of marketing for 20 years. Dr. Bezjian lives in Huntington Beach, California with her husband of 37 years. She consults in the areas of marketing strategy in a turbulent environment, coaches and mentors individuals who are planning their future, and speaks at conferences.

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Michael Blue is the executive director and general counsel for the Ron Blue Institute. He is the editor/co-author of two books, *Master Your Money* and *God Owns It All*. Michael holds the following advanced degrees and professional certifications: Juris Doctorate, Master of Theological Studies, Certified Financial Planner ™, and Certified Kingdom Advisor™.

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Ron is a serial entrepreneur, author and education disrupter. Ron has started numerous businesses, virtual charter schools, and private education organizations. Recently, Ron published his first book *You're Always Being Interviewed* and is a frequent speaker on innovation, entrepreneurship and mentoring. Ron and his wife Cindy celebrated their 25th anniversary in May 2017 and have raised two young men, Tanner and Hudson. They enjoy spending their family time touring the country in their motorhome.

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Loretta (Mitchell) Enlow has worked in higher education since 1989 as an adjunct professor and in education for St. Vincent Health, holding several positions. She served seven years as the technology educator and 12 years as Director of Learning and Development for Anderson Hospital, managing staff education, diabetes education, and community education. She is now serving as instructional designer, creating and designing web-based training for the St. Vincent Indiana market. Loretta earned her Bachelor of Science from Indiana Wesleyan University, and her master's in business from Indiana Wesleyan University. Loretta and her husband, Phil, have seven children, eighteen grandchildren, and one great-granddaughter.

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Dr. Cynthia Faulkner is an assistant professor in the DeVoe School of Business. She is lead faculty for undergraduate and graduate healthcare administration programs. Her background is in behavioral health administration. During her 25 years of professional practice, she was involved with the entire spectrum of behavioral health and substance abuse care. Dr. Faulkner's research interests include consumer perception of care and physical health status of those with severe mental illness. She and her husband, Scott, live in Lexington, KY.

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As Corporate Partnership Development Director, Michael is charged with retaining current corporate partners, developing new corporate partners and attempting to re-capture partners who have fallen by the wayside. Michael is a lease accounting specialist for Simon Property Group, where he has worked for nineteen years.

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Dr. Brian L. Johnson served as the seventh President of Tuskegee University (2014-2017). He has held additional administrative and academic posts. Dr. Johnson is also the editor and author of seven academic and scholarly books. Dr. Johnson is married to Shemeka Barnes Johnson, and they have two sons. He also serves on the board of trustees for The Trinity Forum.

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Professor Kendall is the assistant dean of teaching faculty in the DeVoe School of Business. Following a 20-year career as an engineer and purchasing manager at GE, he now holds an MBA, a master's degree in finance, and a Ph.D. in organization and management. Dr. Kendall lives in Louisville with his wife and two children, where he can often be found performing in his church's choir and instrumental ensemble.

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Jacki Kintz is a human resources professional with over 20 years of experience in HR and management. She received a liberal arts education at Kankakee Community College and Augustana College, both located in Illinois. Leveraging her education and heart for ministry, she has had the privilege of serving at Regent University, The Christian Broadcasting Network and Focus on the Family. Currently, Jacki works at Compassion International as a senior HR business partner. Jacki, her husband, and their four children reside in Colorado, where they pastor a church that serves the homeless and addicted population in their community.

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Charl Mattheus earned his Bachelor of Science in Management and Master of Business Administration with a specialization in healthcare administration from Indiana Wesleyan University. In 2011, he pursued his doctoral degree at Walden University and graduated with a Doctor in Business Administration (DBA) with a specialization in healthcare management. Dr. Mattheus served as the academic healthcare administrator at the Department of Medicine, University of Florida and has taught at multiple universities, including IWU, where he teaches in the same degrees he completed as a student. He has more than 15 years of academic, military, and private practice healthcare administrative experience.

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Dr. Jerry Pattengale is author of more than twenty books, has co-developed a top-ten-visited website, and has generated significant funding for several causes. Indiana Wesleyan University named him its first University Professor in 2014. He holds various distinguished appointments and awards—including USC's National Student Advocate Award, AP's Hoosier State Press Association (2015 and 2016), and the National Endowment of Humanities. Dr. Pattengale serves on several boards and was the founding director of the Scholars Initiative and the Education Department at Museum of the Bible.

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John has worked for 30 years in healthcare administration at various levels of leadership, mostly in large integrated delivery systems that include ambulatory and hospital/acute care services. His areas of interest include hospital and physician practice operations, governing board leadership, physician leadership development, new business development, strategic planning, and evolving hospital and business partnerships. John's credentials include an undergraduate degree in public healthcare administration from Indiana University and a master's degree from Indiana Wesleyan University. He has been a licensed Health Facility Administrator (HFA) in the State of Indiana since 1987. John has been married for 30 years to his wife Lois and has two children.

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David Wright, Ph.D., serves as President of Indiana Wesleyan University. Dr. Wright was Provost and Chief Academic Officer for five years prior to his election as president in May 2013. He also served as Dean of the School of Theology at Azusa Pacific University. Dr. Wright earned his Ph.D. in Educational Policy Studies and Evaluation from the University of Kentucky. He has published three books, numerous articles, and contributed chapters to several professional books. Dr. Wright's areas of expertise include higher education policy, the design and administration of non-traditional and online programs, and higher education leadership.

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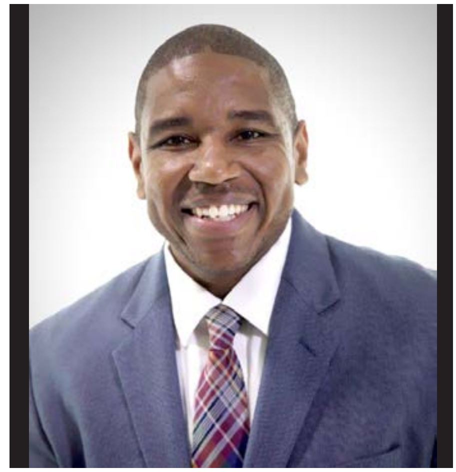

Kneeland C. Brown, Ed.D.
EDITOR-IN-CHIEF

A primary objective of *The DeVoe Report* is the continual promotion of virtuous business in the marketplace. This audacious aim becomes all the more important as we operate in a marketplace which seems to be constantly changing. In the midst of an ever-changing environment, the identification and investigation of unchanging virtues, values, and truths becomes paramount to continued success and integrity. My thanks to the global network of seasoned professionals who have contributed their writings and the National & Global marketing team of IWU who bring their artistic gifts to bear in the design and flow of each edition. As always, it is my sincere prayer that the pages of this publication challenge, encourage, and inspire you in your daily work.

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MASTER PROVISIONS

Four Forces Organizational Purpose Model

Michael Chase, Dutch Kendall, Tom Vogel, and Shelley Webb

As a result of God's call on his life, on June 20, 1994, Roger Babik completed the process of transitioning Master Provisions (MP) into a non-profit, charitable organization in the State of Kentucky. From its inception, the organization has grown by the faithfulness of its leadership to its mission and God. It has not only grown in size but its dependence on God to provide. The organization began its ministry by shipping clothing and footwear to the needy in the Ukraine. Today the ministry has grown to include a variety of ministries that meet needs on a national and international level (Babik, 2006).


Oakie Doakie
Roofing Co.

The Indiana Wesleyan University (IWU) DeVoe School of Business (DSB) study team views Master Provisions as an interesting, challenging, and highly virtuous case study in leadership and organizational transition. The 24-year history of the organization is nothing short of phenomenal. The current leadership team has created a highly functional and truly unique web of 6,000 registered volunteers serving Ghana, Togo, Guatemala, Honduras, Kosovo, Ukraine, and the United States. The population they serve is 20 percent international and 80 percent local.

Master Provisions is an organization with a mission to

SERVE GOD BY CONNECTING RESOURCES TO NEEDS UNTIL EVERY PHYSICAL AND SPIRITUAL NEED IS FULFILLED.

They work in partnership with agencies that directly serve people in need, distributing resources to them. By spending less time and money obtaining resources, these partner agencies are able to focus on their core mission. One means of assessing their success is the fact that 95% (average of 2016 & 2017) of MP's donations support their programs for those in need.

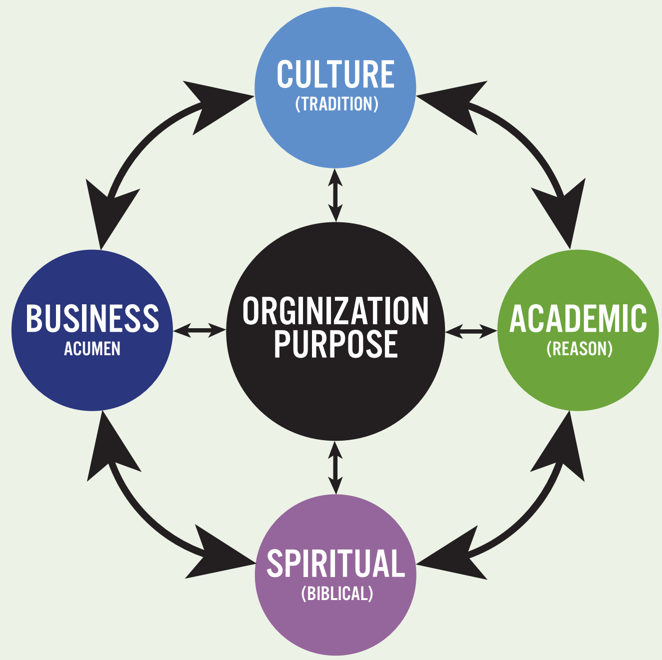
The "social enterprise" was founded in the belief Master Provisions could use their refrigerated trucks to provide transportation services to third parties during times when these assets typically sat idle (evenings, weekends). Over 90% of the transportation services are provided to the same companies that donate food to MP, thus it is a natural extension of MP's relationship.

One reason MP's social enterprise has been so valuable is that they utilize a third party invoicing service who (for a fee), pays MP immediately for services provided. They then handle the receivables from the customers. This "instant payment" has been a means of consistent cash flow to MP.

The DSB study team conducted enthusiastic interviews of the three key leaders of MP. The interviews and subsequent discussions by the study team led the team to conclude that the organization can be viewed from the perspective four forces. The four driving forces of the organization include the following:

Spiritual (Biblical) • Business Acumen

Academic (Reasoning) • Culture (Tradition)



Master Provisions' Four Forces Model

Interestingly enough, the study team was able to "connect" each one of the three leaders to their own separate and distinct organizational force. The team concluded that Roger Babik, President, is the key driver behind the spiritual (biblical) force; Brenda Beers-Reineke, Managing Director, represents the key leader driving the business acumen of the organization; and Jason Wessel, Chairman of the Board, is the leader behind the academic or reasoning force in the organization. The person behind the fourth force, Guy Domec, the newly appointed Operations Director who was not interviewed by the team, is viewed as the cultural or traditional force in the leadership team. The blend of this leadership team is critical and vital to the sustainability of the organization as they attempt to balance the four forces of the organization and its purpose.

The study team believes these four forces of the organization have always been present within MP but as the organization has grown and evolved into such a major force for good in both its local and global footprint, the magnitude of the forces has become more visible. The study team has posited MP may be experiencing a very common occurrence which affects growing entities (2017 distributed 4.2 million pounds of food) that is defining the direction of the organization given its four driving forces.

One should not conclude these four forces or the leaders driving each of them are necessarily "divisive" or "counteractive" in nature—not at all. In fact, these forces, when blended together under a virtuous and effective leader, can catapult an organization from good to great. The study team believes MP has reached a point at which a singular force, i.e., one of the aforementioned forces, can no longer be the only force driving the organization. The study team is of the opinion a leader must take the steps to harmonize these forces, recognizing that individually pushing or pulling MP in one direction or another will not serve the organization or its partnering countries well.

The critical issue facing MP is this: how does the organization take the steps necessary to harmonize these four forces into a singular mega-force for good in the world? At IWU, the theme often discussed is this: How does one become a "world-changer?" The team believes MP is already a world-changing organization but its sphere of influence for good around the globe can be even more significant with the advent of a virtuous and growth-minded leadership model.

What or who will be the catalyst to elevate MP from a very good organization with stellar results and reach to an organization whose presence is felt in people's lives across the globe? The team believes their strong faith should be the foundation of the organization regardless of the direction.

There is no doubt that MP has created a wonderful legacy in its quest to provide food, clothing, opportunity and redemption to struggling areas around the globe. But great organizations like MP cannot rest on their laurels or their legacy. The IWU study team believes MP's leadership, namely the board of directors, should pursue a strategic plan that expands the geography of MP, the breadth of its godly services, and its role of building God's Kingdom on earth. The team strongly recommends the spiritual and biblical foundation of MP should never be compromised. That being said, the team recommends it undertake a strategic planning process that builds on its spiritual base and creates an organization out of the plan that focuses on improving its business acumen, on maintaining the culture of faith and service, and adds a healthy dose of academic reasoning to guide them through the deep and wide paths of change.

Specifically, in addition to the initiation of a strategic plan, the IWU case study team recommends the following issues must be addressed as MP continues their quest to be a "powerful" force for good around the globe:

1. **MP must address the need for a more age, multi-talented and ethnically diverse board, workforce, and volunteer staff.**
2. **MP must recognize their financial stability is always at risk and therefore must ascertain a broader and more sustainable source of funding if it is to expand its global impact.**
3. **MP's approach to wise stewardship of God's resources must never cease. Their efforts at limiting food, clothing, and packaging waste to nearly zero is a hallmark of God's kingdom in action.**
4. **MP's "social enterprise" should continue to establish a separate subsidiary called 7 Pillars to handle all transportation-related activities.**
5. **MP must begin to understand any threats to its core services.**
6. **MP should continue to diligently work with the media to ensure positive exposure to the community and to continue to build its brand name.**
7. **MP should pursue a retention strategy for their associates—one that focuses on open communication/dialogue and relationship building.**

Robert Greenleaf is the guru of servant leadership. According to Greenleaf (1970) he defines servant leadership as such:

> "The servant leader is servant first. It begins with the natural feeling that one wants to serve. Then conscious choice brings one to aspire to lead. It is the philosophy and set of practices that enriches the lives of individuals, builds better organizations and ultimately creates a more just and caring world" (p.9).

MP's leadership philosophy is right in line with servant leadership—love God and love people—meeting the physical and spiritual needs of every one possible. It is not about a personal quest for power, prestige, or material rewards. Instead, from this perspective, servant leadership begins with the true motivation to serve others. This is indeed the direction of Master Provisions carrying the mantle forward from selective ministry to holistic ministry with a selfless approach. MP embraces Rick Warren's infamous quote: "It's not about me but about the Kingdom." The IWU case study team partners with MP to ensure the momentum of this virtuous non-profit organization continues to shine bright locally, regionally, and globally! ▼

MASTER PROVISIONS

To learn more about
Master Provisions visit:
MASTERPROVISIONS.ORG

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LEADING HEALTHCARE INTO THE FUTURE WITH

Daniel Eichenberger, MD

PRESIDENT OF BAPTIST HEALTH FLOYD

KNEELAND C. BROWN

Daniel J. Eichenberger, MD, president of Baptist Health Floyd, is board certified in both adult internal medicine and pediatrics. Dan began working at Baptist Health Floyd (formerly Floyd Memorial Hospital and Health Services) in 1978 in environmental services. He is a graduate of the University of Louisville School of Medicine (1990), and completed his dual residency in internal medicine and pediatrics (1994) there as well. He received his Master of Business Administration in healthcare administration from the DeVoe School of Business at Indiana Wesleyan University in 2013. Dan has been in private practice at Physician Associates of Floyds Knobs (PAFK) since 1994. PAFK joined the Baptist Health Medical Group (formerly Floyd Memorial Medical Group) in May of 2013.

Dan and his wife, Stephanie, have been married for over 34 years and have four children, Daniel, Jacob, Sally, and Stuart, along with ten grandchildren.

Please share about your personal background.

I was born and raised here in New Albany, Indiana. I attended New Albany High School, completed my undergraduate work at Indiana University Southeast (IUS), earning a bachelor's degree in chemistry, then completed medical school at the University of Louisville. I completed a four-year residency program and became board certified in both internal medicine and pediatrics. I began working at Floyd Memorial Hospital and Health Services when I was 15 years-old, back in 1978. I've worked in environmental services, then as a surgical orderly, house orderly, and an emergency room technician. I also served two years as a deputy coroner during this time frame. After medical school, I entered my residency program, and following my first year of residency, I took over the rural practice of a retiring doctor in Lanesville, Indiana, and began seeing patients in a private practice.

I met my wife, Stephanie, here at this very hospital. She was a first year graduate nurse from Purdue University, and I was an orderly at the time. I met her in March, proposed in April and we married in September. We were married during my sophomore year in college. Our four children were all born here at this hospital.

Did you always want to be a physician?

Being a physician was the only thing I ever recall wanting to do. I had two eye surgeries when I was 2 and 5 years old and I believe that may be what piqued my interest in the medical field. I also had an uncle who was a physician.

After taking over the practice in Lanesville, Indiana, for two years, I opened my private practice with a colleague of mine in Floyds Knobs, Indiana, in 1994 and was managing partner for that practice. That private practice is now a part of the hospital and has six physicians and one nurse practitioner, making it the largest primary care practice in Floyd County.

How did you come into your present role?

During my 20+ years on staff here at the hospital, I served on just about every executive leadership committee for the medical staff. I returned to school and earned an MBA at the DeVoe School of Business.

In time, I was asked to serve as chief medical officer (CMO) for the hospital, and I accepted this role, which I filled while I continued to run my private practice. During my service as CMO, the hospital experienced both financial and leadership difficulties and I was asked to step in and serve in the interim-CEO position. After about six months, that role was made permanent.

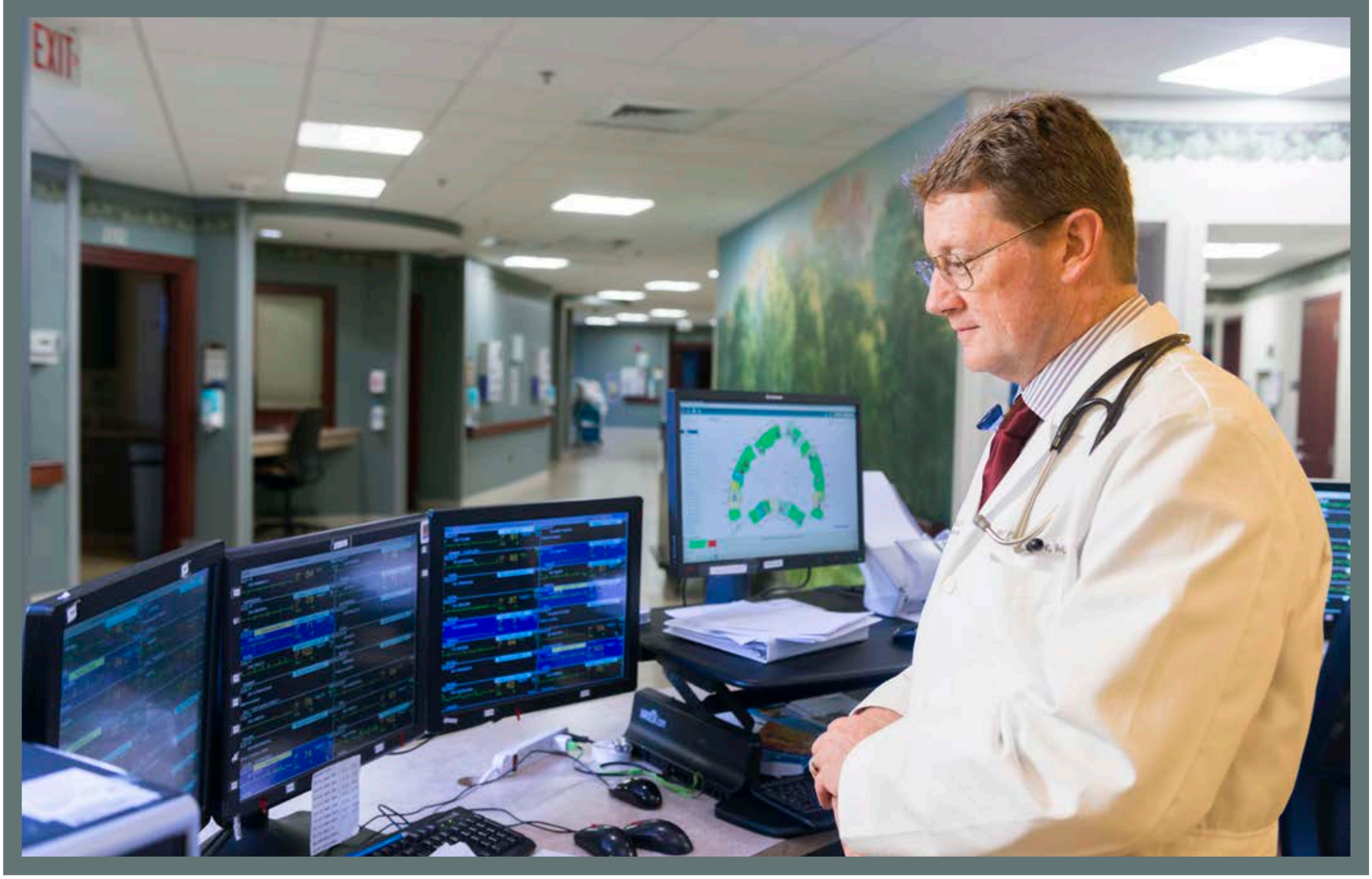
Upon taking the position, I began educating the hospital board in thinking through next-steps for the hospital's future. We had a quick financial turn-around and used this opportunity to move forward with selling the hospital while in a position of strength. We sold to Baptist Health in September 2016 and through this transition, I remained in the CEO role, now serving as president of Baptist Health Floyd.

Was the transition from practicing physician to hospital administrator a steep learning curve?

The transition was fairly smooth due to my years of service and experience. I had a very good understanding of the inner-workings of the hospital and its operations, and I had many strong relationships from the board all the way to the various departments of the hospital. Furthermore, my years of experience in private practice granted me a very clear understanding of how medical services were to be delivered.

Entering into your executive role in such a turbulent time in the life of the hospital, what skills were critical to being successful in that unstable environment?

More important than knowing what to do is knowing what not to do. I knew I couldn't go in with preconceived notions. I had to meet with individuals within the organization and be a very good listener. There were gaps and opportunities throughout the organization including needed leadership changes. There were also issues concerning finance, performance and accountability, and even though immediate changes could have been made, I needed to study the issues, talk with the people involved and develop a strategy for the way forward.



I also knew it would be a mistake if I only listened to the executive leadership. You can often miss other problems, which the executive team may not be aware of, so it is important to be a good listener at every level of the organization and learn all you can early on in your leadership journey.

Today I have a very open and collaborative relationship with my executive team. We are not afraid to challenge one another and be honest with one another on any issue. Having an open and honest relationship with others is very important to being successful. When trust has been established amongst a team, accountability can take place easily.

I consider there to be four A's of leadership, and especially in the healthcare arena: Approachability, Adaptability, Accountability and Affordability.

How has your faith informed your approach to leadership?

Faith is the foundation of my leadership. My wife and I pray every morning before I leave the house and I keep MacArthur's leadership bible on my desk for my own reading throughout the day. I believe the wisdom of scripture should be reflected in the way I lead and the way I communicate in a professional environment. I try to demonstrate my faith and hope it is reflected in my communications with my team. It is foundational to my daily work.

What are the significant issues with which you are wrestling as a leader in healthcare?

I'm a free-market guy, so government intervention is a challenge. The foundational question of healthcare is whether healthcare is a commodity/service or is it a "right?" The differing viewpoints continue to shape how healthcare operates in the nation. This discussion will continue to impact the healthcare industry both in cost and in the provision of healthcare services.

What are the developments in the healthcare industry that energize you?

Technology has allowed for great strides in healthcare. Surgeries which were once significant to the patient have now become minimally invasive procedures leaving little scarring and allowing a patient to recover with increased speed. Our ability to care for patients has advanced significantly with the continued advancements in technology.

What are some good disciplines leaders should develop?

Be a good listener and establish relationships of trust with the people around you. Know and understand your limitations, strengths and weaknesses.

What are some poor habits for leaders to stay away from?

Don't attempt to lead without listening and engaging others. Trust and being willing to listen really matter and have a big impact on the success of a leader. The top-down dictatorial approach is detrimental to your success. Hypocrisy is easily recognized by employees, and not practicing what you preach leads to a lack of respect.

How are you involved in your local church? How do you maintain margin to remain engaged in such activities?

My wife and I are passionate about Christian apologetics. We are very engaged in supporting apologetics conferences, and I teach on several different Christian topics. Having both grown up Catholic and then joining a non-denominational Christian church early in our marriage, walking through our journey of faith in Christ together, the understanding of doctrine and biblical truth are all very important to us. We actively invest in teaching young people at the high school and college levels, helping them to grow in their faith in Christ and their understanding of biblical truth in this post-modern secular world.

To maintain the margin and engage in these activities, I have extremely good time-management skills. I believe "time" is a limited resource. Once it is gone, it can never be regained, and being inefficient with "time" is a type of theft.

You returned to school to complete an MBA at the DeVoe School of Business at IWU, why did you choose IWU to complete this program?

I was looking towards my professional future following retirement from my present role as a practicing physician. I thought consulting could be a very good opportunity and an MBA would be a beneficial tool to prepare me. I chose the DeVoe School of Business because its coursework was delivered with a biblical framework and Christian worldview in mind. I also chose IWU because the one night a week and face-to-face classroom setting worked well for my schedule. I do not enjoy on-line classes because many times you are waiting on others to complete work or threads before you can continue with your work. This seems to be very inefficient from a time-management perspective.

What were the benefits of completing an MBA?

Even having a significant amount of professional experience when I went into the program, there were many areas where I grew in my understanding. Marketing was one area which I found of significant interest. My knowledge was really increased by engaging with my classmates and being taught by very experienced instructors.

What excites you about the future?

I am hopeful that some of the cultural decline we've seen in the nation can be turned around as we continue to pursue biblical truth. We change a culture by reaching those who are nearest to us. This is why we are so committed to the apologetics work. If we can help young people understand that truth can be known, God is real, miracles are possible, and that the New Testament is trustworthy and reliable, I believe we can begin to turn the tide in the culture.

Each of us needs to understand our purpose and why we are here. My purpose is to use my time, talent and treasures to know God, to honor God, and to make Him known to others through action and words.▼

Making a Difference

EQUITY & SOCIAL DETERMINANTS TO HEALTH

LATRICE D. SNODGRASS

As faith-based healthcare leaders, we are commissioned to lead in a manner that considers those amongst us that are less fortunate. As we develop strategies and action plans to meet the needs of our patients, we would be remiss to forget our marginalized populations. The New Living Translation of Psalm 82:3 commands us to "give justice to the poor and the orphan; uphold the rights of the oppressed and the destitute." In healthcare, this translates to eliminating health disparities and providing high quality compassionate care to every person every time and in every community.

Health disparities are experienced by impoverished populations and are preventable conditions that center around access and quality of care, utilization of care, and insurance or the lack thereof. These factors often align with health inequities. When attempting to eliminate inequities, there are a couple of tactics commonly used to create a fair or level playing field: equality and equity. These terms are often used interchangeably but there is a major difference between the two.

Equality means we treat everyone the same while equity means that we treat the individual based on what they need to thrive. According to Healthy People 2020 (2010), health inequities and health disparities are interchangeable terms that describe inequitable health differences that adversely affect underserved populations. Healthcare leaders must strive to implement process, procedures, and practices to meet people at their place of need. Understanding the underlying issues that cause the disparities is critical in addressing the problem.

These underlying issues are social determinants and, left unattended, can have a detrimental impact on the patient's outcomes. As noted by Artiga (2015), social determinants are the "conditions in which people are born, grow, live, work and age" (p. 2). According to WHO (2008), social determinants to health include factors such as:

- Availability of resources to meet daily needs (e.g., safe housing and local food markets)
- Access to educational, economic, and job opportunities
- Access to health care services
- Quality of education and job training
- Availability of community-based resources in support of community living and opportunities for recreational and leisure-time activities
- Transportation options
- Public safety
- Social support
- Social norms and attitudes (e.g., discrimination, racism, and distrust of government)
- Exposure to crime, violence, and social disorder (e.g., presence of trash and lack of cooperation in a community)
- Socioeconomic conditions (e.g., concentrated poverty and the stressful conditions that accompany it)
- Residential segregation
- Language/Literacy
- Culture
- Access to mass media and emerging technologies (e.g., cell phones, the Internet, and social media)

Researchers posit that living conditions are indicative to why some are healthier than others. An individual's health outcomes are partially determined by how well one takes care of themself and access to socioeconomic opportunity. Therefore, it is important that individuals live in environments that are conducive to good health for everyone regardless of their social or economic status.

This is a hot topic in healthcare as the goal is to promote healthy living conditions. Therefore, strategizing on opportunities to create these environments is salient. To afford these communities the ability to make healthy lifestyle choices, leaders must assist in mitigating barriers. For example, primary care offices are moving to the patient centered medical home (PCMH) concept. This model of care allows the primary care physician (PCP) to coordinate care and guarantee the proper care is delivered at the precise time and the correct place and in a style that is understandable to the person receiving the information. This is achieved through a collaborated care team effort. The members of the care team include but are not limited to: specialists, nurse practitioners, physician assistants, nurses, care coordinators, behavioral health specialist, dieticians, and certified community health workers (CHW).

CHW's are instrumental in assisting patients with navigation and access to community services to overcome various social determinants. These are lay individuals that undergo training provided by the Board of Nursing to equip them with the skill set to adequately assist the population. The CHW role is inclusive of but not limited to the following:

- Provide information on their disease or condition
- Help alleviate any problems that may arise
- Encourage clients to set and reach goals, and
- Act as a liaison between the client and other community agencies to connect them with resources and service

The CHW works with their clients on an intimate level and this takes place at the PCP office, at a location in the community where the client is comfortable or at the client's home. The goal is to improve health outcomes for the patient and arm their family members with the proper tools to assist with sustainability of lifestyle changes. The approach is to educate, empower, and transform communities one family at a time. The positive influence gained through attacking unfavorable social and economic conditions to support lifestyle and behavioral changes will have long-term sustainable improvement (WHO, 2008).

To whom much is given much is required (New International Version, Luke 12:48); therefore it is vital that healthcare administrators implement policy, procedure, and initiatives that mitigate social, determinants, create health equity, and improve the health of those who entrust their lives to us.▼

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John Winenger

it takes COURAGE TO LEAD *in healthcare*

I read the headline "Healthcare bankruptcies more than triple in 2017" in Becker's Hospital Review (Ellison, 2017c). I thought to myself, "How could that be with the strength of our economy, the depth of technology, where physicians practice world-class, evidence-based medicine?" This sends a signal that the foundation of our industry is not on solid ground. I found more; outside Indiana the national health system giant Tenet was closing a 232 bed hospital in Phoenix and a Los Angeles Hospital closing sent 638 employees to the unemployment line.

To close 2017, Medicare announced the cutting of $43 billion (Ellison, 2017b) in disportionate share funding (DSH), which offers additional cost-based reimbursement that helps small rural hospitals take care of high Medicaid populations, including small volume (and high cost) OB programs in poor and isolated communities. Another headline in December 2017 included Medicare penalizing 751 hospitals in 2017 for patient care injuries incurred while receiving care in the hospital (Ellison, 2017a). In Pennsylvania, a hospital group was closing a hospice unit taking care of dying patients.

I found that Indiana has actually been in the national healthcare headlines many times this past year. The story in early 2017 was the Franciscan and Methodist Hospitals' mega-merger talks in northwest Indiana. In the summer of 2017, the news followed Lutheran Hospital in Fort Wayne and the saga of financially struggling Community Health System's inability to work with their board and medical staff on an $800+ million sale of the hospital to the medical staff. Fall of 2017 brought IU Health to the headlines when they entered the Fort Wayne market in the midst of their own recent financial downturn in 2017.

The economic restructuring of our healthcare system continues to forge ahead as we read stories about poor patient care outcomes aligned with high costs of care delivery. What signal does this send to our next generation of healthcare leaders entering the administrative job market? The answer? The healthcare business is really messed up right now!

The managing of "red ink" is a daily journey for many CEOs, physicians, nurses, and administrators. The resources needed for the poor, the uninsured, the elderly, or the underinsured are growing exponentially. The cost for building a safety net around these at-risk groups is increasing nationally, while hospitals and health systems are running out of ways to cost-shift these expenses to the wealthy and commercial insurance payers. The pool of paying customers continues to shrink.

If I may translate into human terms, our most fragile seniors, our poor, our chronically ill patients with palliative care needs, patients with behavioral health issues, and patients needing critical medications are all increasingly at risk. There is no "voice for the voiceless." Systems of care continue to be strained with demands for resources never anticipated. The need for leadership presence in healthcare administration has never been greater. How do we meet these needs with the economic cost curve going up and the reimbursement curve going down, resulting in "red ink" and financial losses? How can we work across cultures with caregivers to transform our care delivery system? How can we find young executives that seek out risk, high stakes, and increased pressure assignments to create true transformational change? How can we partner with physicians and nurses on improving quality and patient access to care? How do we truly pay for quality?

I have worked with many fine physicians and nurses over my career who have taught me that what is right is more important than how I feel. It too often takes courage to do the right thing in the midst of chaotic change. How do we as healthcare leaders create "followership"? If you think about Jesus' journey during his time on earth, he was often not popular, and certainly encountered many no-win challenges. He was wrongly accused and often the target of angry emotions as he spoke of change, steering people away from sin. As we think about leadership qualities, Jesus' talents align well with what many healthcare CEOs see on a daily basis. Laurie Beth Jones (1996) wrote a controversial book entitled *Jesus, CEO: Using Ancient Wisdom for Visionary Leadership*, which was a daily journal of reflections for Christians in leadership. Some of those key takeaways include the following comparisons to CEO leaders in our healthcare industry today:

- **In Jesus' work, He was a team builder and worked at it daily: Jesus knew he could not do God's work alone, and his disciples became the team he used to make change happen. A CEO's team building is very similar;**
- **He took action when presented with an opportunity: Can you imagine what God's "to-do" list actually looked like? That list is still alive and active in many of our churches. CEOs must take action;**
- **He stuck to his mission, and took care of the poor and under-served: The mission of Catholic healthcare is alive and well, and the Sisters still guide, direct, and fund their ministry throughout the United States;**
- **He believed in himself: Have you ever worked for a CEO who could not make a decision? If the hospital or physician executive cannot stand up and make a strategic decision, there will not be followership and change will not occur;**
- **He did difficult things: When we charter teams, we identify executive leaders, key success factors, and key accomplishments we hope to achieve. Directionally, CEO leaders must "set the bar" and solve problems, while not always making friends along the way;**
- **He said "thank you" and built relationships with his followers: Gratitude is perhaps the most undervalued leadership quality. As an executive leader, we must make rounds and talk to our employees about the patient care they deliver with our physicians. We need to not only thank our caregivers for the work they do, but also thank**

our patients for the trust they extend to us in our profession;

- He did not judge others: As we build teams, CEOs must trust team members to deliver the mission. Delegation and trust is critical in the patient care continuum where literally hundreds of clinicians and clinical support staff touch each and every episode of care for every patient when they enter the doors of a hospital or emergency room;
- He was committed to change: Coaching and mentoring his disciples was a daily exercise while spreading the word of the gospel. CEOs must lead change daily on the front line of care delivery;
- He always seemed to see the glass as half full: People will work longer and harder on projects when they understand the overall significance of their contribution. He believed in his disciples and in God's message. CEOs must stay positive;
- He was visible and engaging: As a healthcare executive, we must engage our physicians and nurses and be visible daily while making rounds and talking to our patients. Despite our challenging financial times, patient care is still a people business!
- He led with people behind him, hand in hand: This is the ultimate example of followership.

Leaders display the principles of followership and have the courage to lead (Atchison, 2004). Leaders ask for help and empower teams through mentorship and listening. They make us feel respected, encouraged, hopeful, and appreciated. They recognize good ideas and encourage innovation to get new results. Great leaders seek feedback which is both positive and negative, and they think outside the box. The healthcare problems of today will take creative thinkers with a can-do spirit, and what an exciting time to be working in healthcare! ▼

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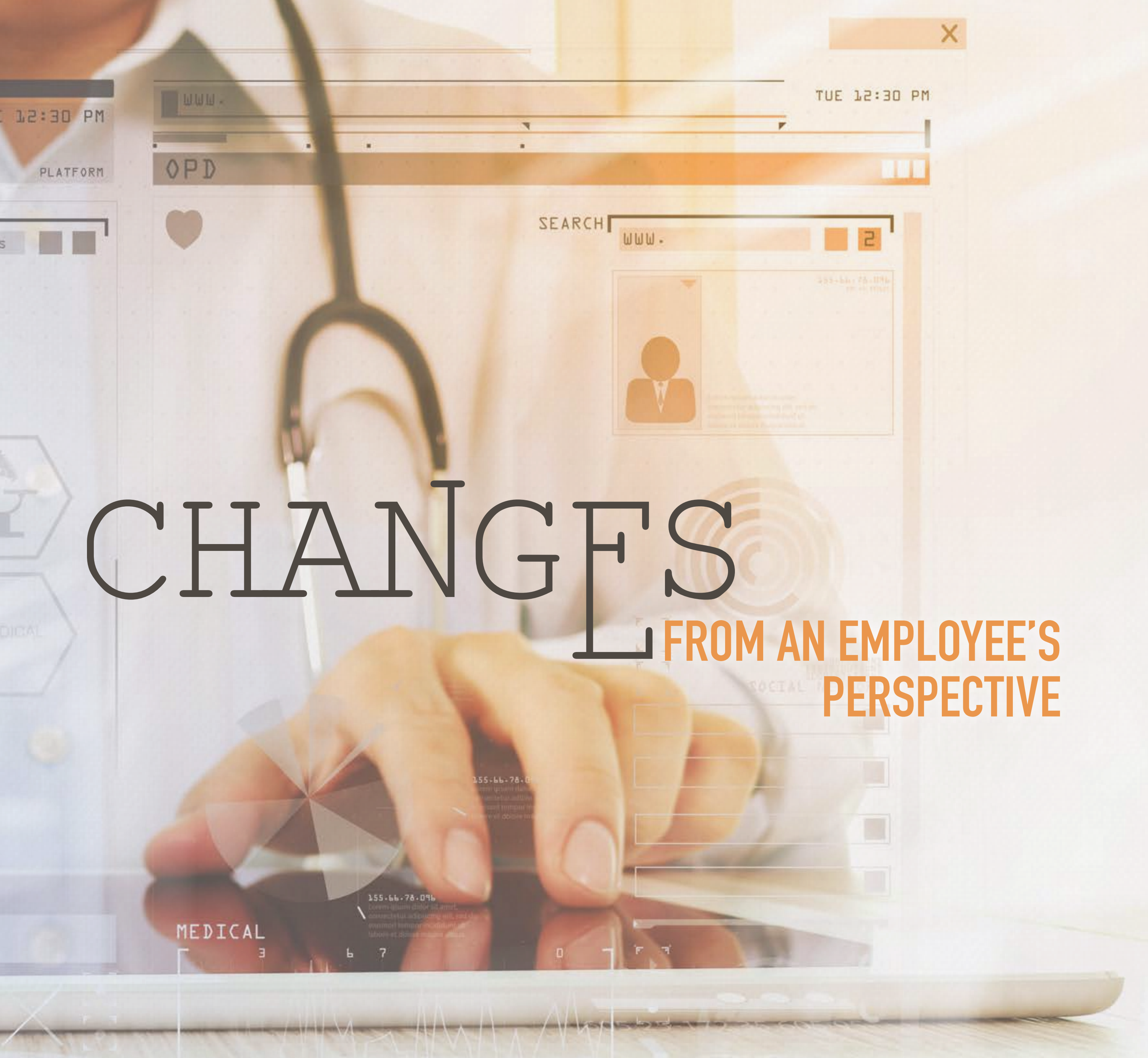
Healthcare

LORETTA ENLOW



CHANGES

FROM AN EMPLOYEE'S PERSPECTIVE

Volumes of print have been shared on the numerous changes in healthcare, particularly those that promote healthcare service to patients, higher quality of healthcare, rising cost of healthcare, safety improvements due to technology, and many other topics.

Very little has been written about how these changes have affected the healthcare employee. As a healthcare employee for 22 years, I would like to share some of these changes from the healthcare worker's perspective—particularly those changes in technology, communication, and the organizational structure. These changes have brought greater safety, higher quality, and lower cost to the delivery of healthcare.

GOD'S PLAN FOR BEING A HEALTHCARE EMPLOYEE

I want to begin by sharing my confirmation that God's plan for me to be a healthcare employee was well-defined. For five years, I drove one hour to and from work every day as an educator for an airline. I called this job "my fun job," as I traveled all over the world teaching and training airline employees. I spent two weeks in the corporate office teaching software applications to the staff. In five years, I never picked up the phone while teaching in the classroom. However, one day while teaching the software Project Management to the top executive team, I reached over and picked up the phone. While bringing the phone to my ear, it hit me that these were the people who paid my paycheck and I shouldn't be diverting my attention from them. I was already committed to the call, and the person identified herself and stated she was from a hospital and was expecting my résumé. Curious, but not particularly interested in changing positions, I asked for a call back number and continued to finish teaching the class.

As soon as class was over, I returned the call to satisfy my curiosity. The hospital had been told by a VP who was in my Indiana Wesleyan University master's program that I would be interested in a job close to home, which was eight minutes from the hospital. It was the most laid-back set of interviews of my career. I had my "fun job" traveling, so I did not need the job. The most attractive part of the position was the eight-minute drive from home and doing what I love to do, which was to teach. I accepted the job, and three weeks after taking my new position as technology instructor for the hospital, I received a message from my former boss that the airline executives eliminated all 17 positions in the desktop computing department to use an outsourced organization. From that day forward, I knew that God had a plan for me in healthcare.

EFFECT OF TECHNOLOGY CHANGES IN CLINICAL DOCUMENTATION

Twenty-two years ago, I began this new position to train the hospital's healthcare workers how to use the PC, Windows 3.0, and the mouse for documentation in a new environment. Clinicians were comfortable typing in commands in the DOS environment or green screens or handwriting all clinical documentation. Computers were limited to one in each clinical area to document care or for registration of patients. Trading the keyboard for a mouse was very intimidating to some employees. Teaching Windows 3.0 meant that training them to use a mouse was a high priority. I'll never forget an experience that taught me one of my most valuable lessons: during the change, some skills do not transfer over from one task to another. In class, a general surgeon moved the mouse across the mouse pad but failed to reach his screen destination within the software. The expression on his face cried out for help. I gently picked up his hand clutching the mouse and moved it to the bottom of the mouse pad so that he could continue to his screen destination. One would think that the surgeon had frequently taken the scalpel, repeating the strokes required to achieve the surgical destination. I realized then, in new changes, we do not relate processes and skills from one task to another.

It took several years for employees to feel comfortable navigating the Windows environment. Now with "Tap and Go computers" (computers that accept a swiped access credential to document) or "COWS" (Computers on Wheels that are taken with the employee to document real-time), employees have embraced these technology changes as timesavers and assured safety in data input. Now when the computer goes down, or the clinical documentation systems need maintenance and applications are switched to offline, employees do not like going back to the previously written documentation process.

At one point in my career, I had twelve different passwords for applications that were impossible to remember. Adding to the list were those passwords needed in my personal life. I was locked out of applications, not because I did not have access rights, but because I couldn't remember the passwords. I can truly appreciate Single Sign-On (SSO) with only one password used in many healthcare systems.

For some employees, the mouse has been replaced with the tap of their finger on the screen. They use the barcode to identify who they are on the computer. The computer verifies their credentials, so they can simply tap on the screen to perform tasks. Scanning the patient's armband verifies they have the right patient. By joining all these elements together, the computer provides an important double-check to ensure the right employee is performing the correct procedure on the correct patient. Technology has given us an additional safety net.

COMMUNICATION CHANGES

Another training task was to teach all employees how to use the new voicemail system. For some, this was a blessing—a private answering machine to take the calls when the work environment was too busy. For others, as was discovered by the president of the hospital, it was "don't bother me now." He discovered this by calling an employee, being transferred to voicemail and quickly finding them in their office at work. The voicemail system was a blessing in many areas and became very useful. Today no training is required for healthcare workers to text others, as people are proficient in sending text messages on their cell phones. It seems everyone readily embraced email and texting.

Communication in the past came in stacks of papers, whether it was patient documentation, human resource documentation, newsletters, or marketing materials. Today, our patients embrace online patient portals and our employees embrace the delivery of communication via the web.

I spent more time in the computer classroom than my office for years, and now as a web instructional designer, the classroom now is online and available 24/7.

WORKFORCE STRUCTURAL CHANGES

The Catholic hospital environment was like a big family. Not all employees were of the same religious beliefs, but all were dedicated to the mission to serve everyone. Now I would call us a blended family. Services are outsourced, providing specific and unique services, all paid by different organizations with different benefits, but we all have the same goals to serve our mission of caring for all who come to the hospital. Some employees have different "parents," but we are all still one big family.

GOD'S PROMISE

As I reflect on 22 years of healthcare service, I am reminded of this scripture from Jeremiah 29:11 (New International Version): "For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future." Amidst all of the changes, this promise is still true. I cannot chart my life as well as God does. ▼

LEADING FROM A SUBORDINATE POSITION

MICHAEL FLORENCE

It may seem obvious that a person in a supervisory or managerial position would have (or should have) leadership skills. However, that's not always the case. What about the "individual contributor" in a given work group or department? Have you ever thought about an employee in this role (i.e. an hourly employee, no direct reports, etc.) leading from their position in the work place? If not, why not?

In today's environment, with companies asking for more from their employees and very often with less manpower, finding leadership qualities in "lower level subordinates" is crucial. In a number of cases, these lower level subordinates more likely than not were supervisors or managers with their current company (or a previous employer) and have settled into lower level positions for various reasons (i.e. downsizing, position elimination, personal preference, etc.) but have flourished in those roles, in part by utilizing their leadership skills and experience as a former member of the management team.

In my own situation, the management position that I'd held for 10+ years was eliminated in the summer of 2009 and I was offered a lesser role as a means of staying with the company, with the possibility of rising through the ranks in a different area of the company to regain another supervisory or managerial role.

These employees haven't forgotten their management skills or given up on finding another managerial role within their companies (or outside of their companies), but they are leveraging their leadership experience, skills, and relationships to build new alliances to help them to thrive in a lesser role.

Oftentimes, these subordinates take on and lead special projects or assist their supervisors and managers with other tasks and functions. They may immerse themselves in leading employee driven activities, such as planning company outings, programs, or events (i.e. picnics, holiday parties, etc.).

Another area where subordinate level employees may stretch their leadership muscles are with professional organizations, community associations, or religious affiliations. A person with experience in bookkeeping could wind up being the treasurer for a soccer league or church. An employee who had previously worked on their high school newspaper may end up as editor of the company newsletter. The janitor at a local high school could become the team leader of a community organization's construction crew.

I was involved with the employee association at my company for several years prior to my position being eliminated, and I continued with that involvement and chaired several committees. I am also a member of a minority professional organization, the Indianapolis Chapter of the National Black MBA Association (NBMBAA). Based on a recommendation from a former co-worker, I joined the NBMBAA shortly after I received my MBA from Indiana Wesleyan University in 1997. As a member of the NBMBAA, I have met a wide variety of minority and majority professionals, which has allowed me to expand and stretch my skill set. These experiences helped me to improve my project management skills, my leadership skills, gave me exposure to various levels of management at my company and organizations outside of my company, increased my visibility with decision makers, and allowed me to enhance my public speaking skills. I eventually rose to the position of president of the Indianapolis Chapter (2003-2006).

In the corporate world, individual contributors with leadership skills and experience are valuable right hands to their respective supervisors and managers. These subordinates often lend themselves to roles like senior analyst or senior clerk. Selected tasks can be delegated to them that don't require a manager per se, but someone willing to take on a lead role and manage a project and/or a group of people for a short term project.

You could even say that leading from a subordinate position is an extension of the "servant leader" concept. "Do your little bit of good where you are," Archbishop Desmond Tutu said. "It's those little bits of good put together that overwhelm the world."

While having the title of analyst, clerk, or individual contributor is not an insignificant role, it is a position that you'd typically not associate with being a leader. At this level, the employee has the perspective of a worker who actually performs a given task or set of tasks but also provides a unique perspective on how that position or function could be and should be led or managed. This person in effect is a subject matter expert or SME.

When you are a subordinate leader, at times you have to walk the tight rope between being a co-worker and a leader. Your team doesn't work for you, they work with you, and that dynamic is important to keep in the proper perspective. Because there will come a time when you, as a subordinate leader, will have to resume your position working next to them, when the project or task has been completed and you revert back to your normal role in the work group or department.

It is important for any organization to have a solid foundation and to develop a strong pipeline of employees (both on the management team and just outside of it) who have the knowledge and skill set to help the organization move forward. Developing and nurturing that talent from inside of the company helps to guarantee little to no learning curve for newly promoted leaders when established leaders leave the organization. It helps to build the morale of the subordinate staff of the organization who will gain confidence in knowing that they have a real opportunity to expand their roles and responsibilities. It also gives the company a stable of home grown leaders who will advance the company's mission and make a positive impact on its bottom line. ▼

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FROM WHERE

Todd C. Ream

Being hopeful is enough to garner praise in this cynical age. While an essential virtue to the well-being of individuals and organizations alike, the present default is a winner-take-all posture leaving us thinking of others, at best, as the competition and, at worst, as the enemy. Concrete examples are merited but on a national level one needs to look no further than the present pitch of political discourse. On a local level, one needs to look no further than how the clerk at a local convenience store may be treated on any given day.

Grows

PHOTO 1

PHOTO 2

Although in peril, hope is not dead. In fact, the contentious temper of our age arguably makes hope all-the-more appealing and thus more likely to garner praise. In the early 1990s, psychologists began exploring hope's definition and cultivation in both individuals and organizations. While hope, regardless of how defined, is undoubtedly better than what grows in its absence, the origin of hope, especially for Christian leaders, also matters.

What follows begins by theologically unpacking that distinction and then does so in more concrete terms through the example of leadership offered by Rev. Theodore M. Hesburgh, the president of the University of Notre Dame from 1952 to 1987.

The Psychology of Hope

In 1994, C. R. Snyder published *The Psychology of Hope*. While reviews noted the praiseworthy qualities of Snyder's work, Snyder himself would not have guessed when he launched that line of research that it would generate what now amounts to a new school of thought within his field. In fact, Snyder opens his book with a rather humorous account of his search for a definition of hope in the library at the University of Kansas. Foiled by his inability to find one, he set out to establish his own, eventually landing on hope being "the sum of the mental willpower and waypower that you have for your goals" (Snyder, 2003, p. 5).

While willpower and waypower are desirable, for Snyder they are the products of our own generation. In essence, human agents serve as the source or the ground from which hope grows. In this case, willpower "is a reservoir of determination and commitment that we can call on to help move us in the direction of the goal to which we are attending at any given moment" (Snyder, 2003, p. 6). Waypower is then "a mental capacity we can call on to find one or more effective ways to reach our goals" (Snyder, 2003, p. 8). In essence, "high-hope" people "have more mental energy and pathways for their goals" (Snyder, 2003, p. 24). In the end, both are imperative as both must also work hand-in-hand.

Moving forward, one point of confirmation of Snyder's influence is the publication of *The Oxford Handbook of Positive Psychology*. Edited by Snyder and Shane J. Lopez, the handbook serves as an encyclopedic overview of the ways hope was influencing the emergence of a new school of thought. Tragically, Snyder died in January 2006 and, when commemorating his co-editor, Lopez offered, "Snyder's scholarship demystified the concepts of excuse making, forgiveness, and hope for the world" (Lopez, 2011, p. xxix). Whatever the limitations of Snyder's definition, one cannot question individuals and organizations alike are better for his efforts.

In relation to both individuals and organizations, Snyder's work eventually led to efforts known as authentic leadership development. As detailed in a chapter in the Handbook concerning "Positive Workplaces," Fred Louthans and Carolyn M. Youseff note "a highly developed supporting organizational climate [can] produce greater self-awareness and self-regulated positive behaviors, which in turn foster continuous positive self-development resulting in veritable sustained performance" (Louthans and Youseff, 2011, p. 584). Not surprisingly, the relationship between hopeful leaders and hopeful organizations is reciprocal and thus mutually beneficial.

The Virtue of Hope

The question for Christian leaders and organizations is not whether hopeful leaders and hopeful organizations are good in and of themselves. Undoubtedly, they are again certainly better than most alternatives. One can also likely think of a myriad of Christian leaders and organizations that hope escapes and the results are nothing short of tragic. The question, in contrast, is whether a hope that grows from within us is a sufficient reflection of the Gospel laying claim on our lives?

Turning first to the work of the great medieval theologian Thomas Aquinas, the answer is no. Hope is not merely—admittedly risking oversimplification—a psychological disposition, but a theological virtue cultivated by practices through which we encounter God's grace. For example, in question sixty-two, article three of his *Summa Theologica*, Thomas notes when discussing whether faith, hope, and love, are theological virtues that "the appetite of a thing is moved and tends towards its connatural end naturally; and this movement is due to a certain conformity of a thing with its end" (Fathers of the English Dominican Province, 1981, p. 853). Again risking oversimplification, grace by faith orients people toward their proper end—a right relationship with God. That relationship yields hope which, in turn, allows for the cultivation of charity.

If we turn to the more recent work of Jürgen Moltmann, the ground from which hope grows becomes even clearer. Seeking to make sense of what theology could offer in the wake of the Holocaust with which his native Germany was wrestling, Moltmann contends in *Theology of Hope* that the Church "serves the coming salvation of the world and is like an arrow sent out into the world to point to its future" (Motlmann, 1993, p. 328). The Church, for Moltmann, bears the "hopes of the kingdom of God that is coming to earth in order to transform it" (Moltmann, 1993, p. 328). Hope allows the Christian to see what otherwise could not be seen and work toward that which otherwise would not seem possible.

Hesburgh of Notre Dame

In order to help make these complex theological lessons offered by Thomas Aquinas and Jürgen Moltmann more concrete, perhaps the hopeful leadership afforded by Theodore M. Hesburgh may prove beneficial. When Hesburgh became president of the University of Notre Dame in 1952, the university had a well-known football team but an academic profile that was, at best, average. Within a couple of years, Father Hesburgh committed himself to the transformation of the university into a "Catholic Princeton."

While a seemingly preposterous goal at the time, Hesburgh was convinced the educational mediocrity defining the university was an unacceptable response to the Savior's sacrifice. In partnership with members of the university community he empowered, "Father Hesburgh's Notre Dame doubled its enrollment, added 40 buildings, grew its endowment from $9 million to $350 million, increased student aid from $20,000 to $40 million, and upped the average faculty salary from $5,400 to $50,800" (University of Notre Dame, n.d.).

However, Father Hesburgh's record of public service is as impressive as the transformation of Notre Dame. Over the course of those 35 years, he filled 16 presidential appointments including serving as an inaugural member and eventual chair of the Civil Rights Commission, a diplomat for the Vatican to the Atomic Energy Agency, and co-chair of the Knight Commission on Intercollegiate Athletics. For his efforts, he was awarded the Presidential Medal of Freedom in 1964 and the Congressional Gold Medal in 1999. Although he passed away in 2015 at the age of 97, the United States Postal Service released its Father Hesburgh forever stamp on September 1, 2017.

What animated Father Hesburgh over the course of his lifetime was, as he wrote in his memoir, *God, Country, Notre Dame*, that "each day there is that palpable grace of God that somehow keeps me from going overboard, from taking myself too seriously, from losing hope" (Hesburgh, 2000, p. xiii). As a result, he contended "faith and hope and love are in an eternal and not a temporal, terrestrial context" (Hesburgh, 2000, p. xiii). As with Jürgen Moltmann, Hesburgh was "not about to default or give up on this globe we call earth" (Hesburgh, 2000, p. xiii). All the more, God's grace gave him a vision of the world to come and what this world, in the meantime, could be.

In any age, hope is not only appealing but transformative. A psychological understanding of hope is preferable to the range of cynical alternatives rampant at the present time. However, hope as a virtue beckons leaders to pause and ask from where hope grows. Hope thus proves to not be the product of their own will but of God's grace. They are called to see what is possible because they first saw what is to come. The world undoubtedly needs more leaders such as Father Hesburgh. However, it also undoubtedly needs as many leaders as possible who faithfully see what hope affords wherever they are called to serve. ▼

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PHOTO 1 Father Hesburgh (left) and Father Edmund P. Joyce (right) review an architectural model as they plan for the expansion of the University of Notre Dame campus (1960). Photo Courtesy of the University of Notre Dame Archives.

PHOTO 2 United States President John F. Kennedy meets with members of the civil rights Commission at the White house (1961). Father Hesburgh sits facing forward, toward the center, and wears a Roman collar. Photo courtesy of the University of Notre Dame Archives.

A TRIUNE THEOLOGY OF FINANCE

Walt A. Nelson, Susan J. Crain & Donald J. McClintock

In a secular society, cultural norms often dictate the standards of morality and ethics. Thus in the world of business and finance, it may not be surprising that moral values seem absent or are subdued at times. For a Bible-centered individual, a different standard of behavior is expected, even while operating within the larger culture. The Biblical concepts of proportionality, transparency, and integrity provide a framework to guide the practices of all employees within an organization. In this way, it is possible to remain honest and still become successful.

PROPORTIONALITY

The best summary of proportionality is found in Luke 12:48 (New International Version): "From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked." This declaration suggests a scale or hierarchy of ability, reward and in the case of infractions, a scale of punishment.

Applying the concept of proportionality in the field of finance may best be summarized as the goal of enlightened value maximization as suggested by Jensen (2001). In essence, the value of a company is maximized when all constituencies are neither mistreated nor ignored and everyone works for the betterment of the firm. From a Biblical perspective, this plays out differently across the pay scale. The standard of behavior for the lowest paid worker is an honest assessment of his/her proportional contribution relative to others to avoid feelings of envy that can cloud judgment. Furthermore, this employee must deliver an honest day's labor even when not being monitored. As Paul mentions in 2 Thessalonians 3:10 (NIV), "The one who is unwilling to work shall not eat."

For the manager at the high end of the salary scale, the Bible stipulates further proportional responsibilities. Paul sums it up in 1 Timothy 6:17-18 (NIV), "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 do good, to be rich in good deeds, and to be generous and willing to share." Thus the proportionality principle suggests that what you do with your wealth after receiving it is of utmost importance. This is highlighted in the parable of the talents in Matthew 25:14-18, where a rich man entrusted his wealth to his servants while gone on a journey. The man could have earned the most by entrusting it all to his servant with the most ability, but instead he entrusted lesser proportions to those with lesser abilities. In doing so, he provided an opportunity for all servants to remain in his service and provided each with a living. The rich man understood his responsibility, treated his workers with respect, and exhibited compassion.

TRANSPARENCY

An example of the Biblical standard for transparency is conveyed in the fourth chapter of Ruth whereby Jewish customs concerning marriage rights stipulate that the nearest living male relative of a deceased man must be given the right-of-first refusal for the opportunity to marry the widow. Here we have Boaz wanting to marry the widow Ruth, but he did not fulfill the requirement. So Boaz approaches the rightful relative and gathers ten elders of the city as witnesses. His actions show that he was completely open and transparent in the arrangement and was blessed with God's favor as a result.

A famous example of applied Biblical transparency in current times is the concept of open book management, as presented by Jack Stack, CEO of Springfield Remanufacturing in Springfield, Missouri. In his popular book, *The Great Game of Business* (1992), Stack encourages company managers to adopt a more transparent approach to business revenues and costs to leverage employee morale and behavior. Properly applied, his technique converts workers into "stakeholders" and even into stockholders. Stack does not simply make the financial statements available; he also offers sessions with the accounting staff to help the employees learn how to read an income statement and a balance sheet. They learn what factors cause changes to the numbers and how the employees can individually be drivers of those changes. The employees represent a textbook definition of enlightened stakeholders where individual efforts to improve the income and overall financial condition of the company not only assures job security, but also results in cash bonuses and additions to the Employee Stock Ownership Plan.

INTEGRITY

When individuals act with integrity, trust is a natural by-product. As highlighted in the Old Testament, Moses was instructed by his father-in-law to select trustworthy men who hated dishonest gain to serve as judges to settle disputes among the people (Exodus 18:21). With specific reference to integrity in business dealings, Deuteronomy 25:15-16 (NIV) states, "You must have accurate and honest weights and measures, so that you may live long in the land the Lord your God is giving you. For the Lord your God detests anyone who does these things, anyone who deals dishonestly."

John J. Brennan, Chairman and CEO of The Vanguard Group, referred to integrity in a message to the 2002 Sears Lectureship in Business Ethics at Bentley College in Waltham, Massachusetts. His address came on the heels of several corporate scandals involving Enron, WorldCom, and Tyco and he stressed the importance of making sure that the people at the top (CEOs, CFOs, chairmen, presidents, and Boards of Directors) have integrity. When integrity exists in the management team, organizations with the best reputations are more likely to create value for their shareholders because of an "integrity premium." A second lesson to be learned from the scandals, in Brennan's opinion, was that right systems need to be in place so people of integrity aren't tempted to go astray.

INTEGRATING INTEGRITY, TRANSPARENCY, & PROPORTIONALITY

It is self-evident that integrity, transparency, and proportionality are interrelated within a business organization. To use a construction analogy, integrity becomes the foundation of a structure and is the most important because it supports the other two components.

When transparency exists, proportionality can be revealed and both outsiders and insiders can judge the integrity of the business owner, managers, and other constituents. Even though a lack of proportionality is the most likely driver of envy, those stakeholders with a Biblical worldview will give righteous and compassionate consideration to all other stakeholders of the organization.

CONCLUSION

What is the most efficient way to summarize prescriptive ethical behavior in business dealings and financial transactions? The Biblical concepts of proportionality, transparency, and integrity, if routinely applied, represent the ultimate goals. Beyond the individual spiritual reward an individual receives, the practice also supports both market and shareholder values within the world of finance. For instance, Choi and Wang (2009) find that high stakeholder

THREE DIMENSIONS OF DYNAMIC ETHICS

Proportionality is represented in the bricks of the wall, where some bricks are by design slightly larger than others. Transparency is the mortar that holds the structure together. If the foundation of integrity is cracked and starts to crumble, transparency will also likely be chiseled away to hide the misdeed. Likewise, some of the bricks may become so disproportionately large that the foundation cannot hold their weight.

It is obvious that the bricks represent all of the stakeholders of the firm. Some bricks are larger than others because their relative contribution to the organization is larger. Where an employee brick is situated next to a manager brick, they are separated by a line of transparent mortar so each can clearly see the load that the other is bearing. The mortar extends from the highest reaches down to the foundation and allows each stakeholder to become enlightened. Because the mortar is joined to the foundation in numerous locations, integrity is allowed to permeate the entire structure and reach every brick in the wall.

relations ratings help well-performing firms to sustain superior profits. Bhattacharya, Daouk, and Welker (2003) report that less transparent reported earnings lead to an increase in the cost of equity. Haggard, Martin, and Pereira (2008) determine that firms with higher levels of voluntary disclosure have a reduced frequency of stock price crashes. Other studies are highlighted in Nelson, Crain, and McClintock (2017). ▼

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Creatively Destructive

Christian Entrepreneurs

Rebecca S. Samuel Shah

Economists in the 1930s and 1940s were confronted with an ascendant Japan whose powerful quasi-command economy had the potential to demolish the seemingly weaker open-markets in the West. At the same time, decentralized liberal western economies felt helplessly unable to stand up against the purported might of the highly efficient, militaristic industrial Soviet bloc. Amid mounting fear of the might of the command economies of the East and a gloomy prognosis for capitalism and enterprise, Joseph Schumpeter introduced his now famous term, creative destruction (Schumpeter,1950, p. 83) According to Schumpeter, the process of creative destruction is the incessant need to revolutionize business practices, transform enterprises, and to replace an old product with a new one. Entrepreneurs, he argued, spur innovation by tirelessly creating new businesses to replace old ones and seek creative ways to move resources to areas where they can be more productive.

Even as Schumpeter recognized that the capitalist project could raise the incomes and standard of living of common people, he also knew that the relentless and single-minded pursuit of economic gain could subvert values and principles that underpin families and societies. He also understood that business people are driven by a "will to conquer" and obsessed by dreams "to found private kingdoms" (McCraw, 2007, p. 70). Schumpeter warned that the impressive economic success and the immense promise of innovation and enterprise may not make individuals "happier" or even "better off" under industrial capitalism than they were in a medieval manor or village (Schumpeter, 1950, p. 129). Capitalism, he cautioned, while economically robust is socially fragile. People may have access to higher standards of living but as Schumpeter stressed, they are also "free to make a mess of their lives" (McCraw, 2010, p. 357).

Do we agree with Schumpeter's grim indictment of capitalism and enterprise? Or do we believe there are entrepreneurs of vital religious faith who keep the "gale of creative destruction" blowing for purposes other than economic success, narrow self-interest, and personal gain? (Schumpeter, 1950, p. 83) In the context of today's win-at-all-costs and high stakes competition, are there business people who operate according to a different business ethic? One that is meaningfully oriented to the family and to seeing their employees as "whole" individuals with physical, social, and spiritual needs?

According to Mr. Cary Summers who serves as President of the Museum of the Bible, being a successful business person can mean different things for different people. In early December, soon after the Museum opened its doors to the public, I sat down with Mr. Summers in a Washington D.C. office to talk about what it means to be a "successful" Christian entrepreneur.

Rebecca Shah: What, in your experience, is a "successful" Christian entrepreneur?

Cary Summers: For some businesses, defining success could mean a good return on investment. It could also mean a healthy return to the shareholder and good gross turnover and sales. Unfortunately, it seems to be that we've been boxed into measuring successes in a certain way. Is being a successful company one where there is a high stockholder return or investment? I've had experiences working in private industry and public traded companies. What I find is that there are different motivations on how you run a company. And that is what influences what you regard as success. Sometimes you need to put the return on investment aside and focus on something else because it might be the right thing to do.

Over the past three and half decades, Cary Summers has managed some of the largest and most successful companies in America. He served in an executive role at Abercrombie and Fitch when it was a sporting goods company. He was the vice president for retail for Bass Pro Shops and then became the first non-family member CEO of the Herchend Family Entertainment/Silver Dollar City Corporation, one of the world's largest theme attraction operators. Mr. Summers has also founded a number of companies and consulting ventures all over the world.

Being a Christian entrepreneur, says Cary Summers, means you need to learn to operate in the "economy of God." In this economy, Cary continued "there is a different metric of success and it comes from a whole different angle to what we experience or understand." Cary went on to describe his experience as an executive who had to decide how to finance their employee healthcare plan at a time when one of companies he led was struggling with a cash flow problem.

Rebecca Shah: How does doing business in what you call the "economy of God" look like in the everyday world of business and enterprise?

Cary Summers: Take for example the decision most companies need to make on how much they should pay for an employee's healthcare costs. What is the right thing to do? Well, it might be that we are very tight on cash. We may consider pushing more of the expense portion to the employee. Well, that sounds OK from a shareholder point of view. And yes, you can make a case for saying, "Of course, the employees should pick up more of the load." But then you also know that you are going to create tremendous hardship for the employee and for his or her family. And you need to make a decision then on which way you want to go. Many of those decisions for me are informed by thinking, "Now, what would Jesus do?" Yes, I know that is a cliché. But I wrestle with what Christ would do if He was in this situation.

Christian entrepreneurs may make a conscious choice to challenge assumptions and beliefs about the role of employees in their companies. And sometimes these choices may cost the entrepreneur short-term profits or put them at odds with their shareholders. Yet, as Cary Summers maintains, being a Christian entrepreneur means trying to find innovative and creative ways to succeed while at the same time being faithful to the principles and values you believe in.

Rebecca Shah: What are some of the values and principles that shape your business operations?

Cary Summers: You have to ask yourself what is the value of a human being? What is his position in your company? Is he just a tool to be used? Or is he valued as a living, breathing, image of God? How do I want to treat that person? And it is these values and principles that guide how you treat your employees. It is these values and principles that guide how much you contribute to employee healthcare costs. And sometimes your decisions are not very popular.

Most companies today are at pains to present themselves as socially responsible global citizens. While some successful companies may turn to socially redemptive activities after the fact, Christian entrepreneurs like Cary Summers insist that it is important for biblically-based principles and values such as justice, service, integrity, and a respect for the spiritual wellbeing of their employees to be built into the very goals and conduct of the enterprise. Cary talks candidly about what being "socially responsible" means to him as a Christian entrepreneur:

Rebecca Shah: What does being "socially responsible" mean to you as an entrepreneur?

Cary Summers: For me, being socially responsible is seeing the individual as a total person: both physical and spiritual. In Israel where I've had businesses, we had Muslim employees. We gave them time off for Ramadan and we also gave them a bonus to buy food because they often are financially broke at this time. Our Muslim employees are always amazed at what we do. They would ask us why we would do this and we would say we do did it because we respect your faith. The social responsibilities for Christian entrepreneurs must go beyond the physical; they must care for both the physical and spiritual aspects of a person.

Over the past fifteen years we have seen Schumpeterian creative destruction permeate major sectors of the economy. The rapid onset of technological innovation has transformed the landscape of jobs and businesses. We have seen entirely new types of jobs being created with tremendous economic opportunities for some workers but not so for others like blue-collar manufacturing professionals and workers in informal sectors who have been supplanted by automation and machines. While Schumpeter might have regarded technological innovation as the most valuable contribution to the capitalist system, one could argue that in the long run the most creative and innovative contributors to the market might be Christian entrepreneurs who seek radical ways to generate value while maintaining a holistic commitment to their employees in an increasingly narrow and depersonalized world.▼

Permission granted by interviewee, Mr. Cary Summers.

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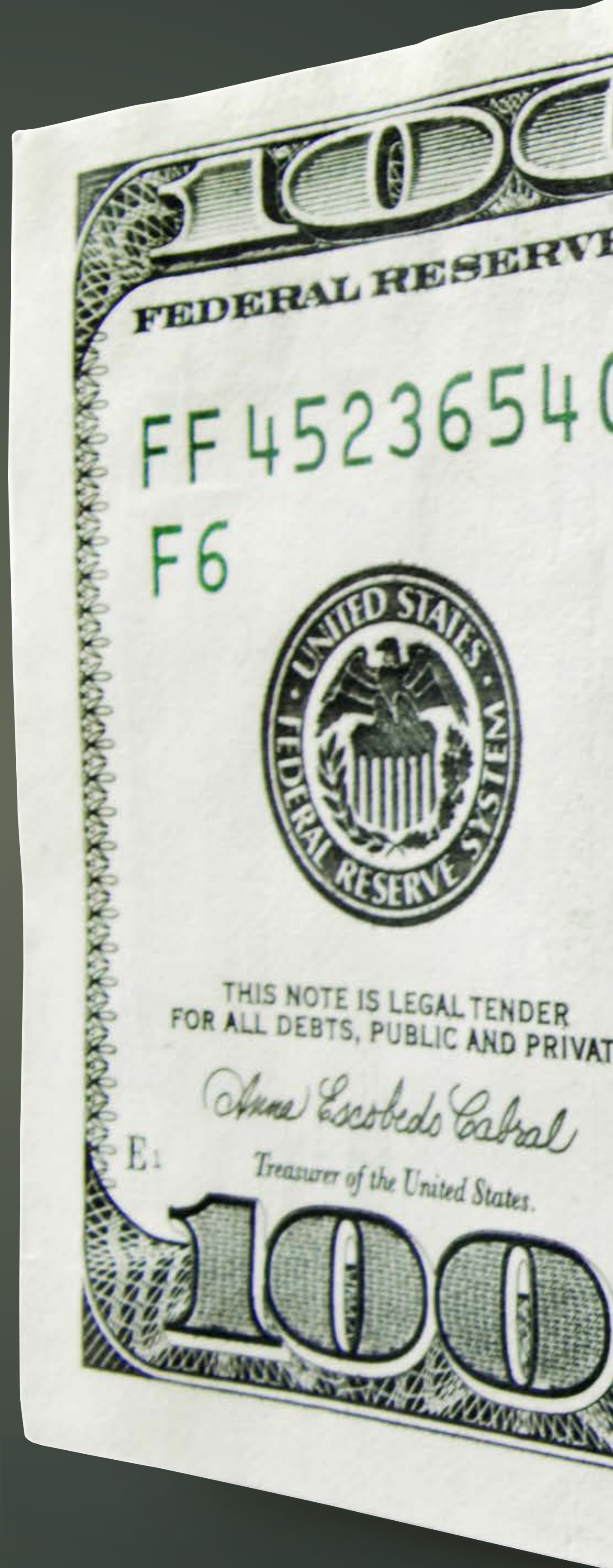
TAX STRATEGIES FOR HIGH INCOME INDIVIDUALS

— A CASE FOR MEDICAL DOCTORS

JOSEPH OLOYEDE



BACKGROUND

One of the several quotes about taxation is that of Benjamin Franklin, who, according to Freakonomics website, said in 1789 that “our new constitution is now established, and has an appearance that promises permanency; but in this world nothing can be said to be certain, except death and taxes.” Benjamin Franklin, one of our founding fathers, was trying to remind the future generations that taxes are unavoidable just as death, and whoever refuses to pay taxes will face the consequences; i.e., the full weight of the law.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Jesus Christ was asked in Luke 20:22 (New International Version), “Is it right for us to pay taxes to Caesar or not?” He replied in Luke 20:25 (NIV), “Then give back to Caesar what is Caesar’s, and to God what is God’s.” In the same manner, Paul wrote in Romans 13:7 (NIV) “Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor.”

Historically, in the United States, the first tax season started in 1931, which was the first year of a federal income tax with a filing deadline for individuals of March 1. In 1918, the filing deadline was changed to March 15 and again to April 15 in 1955. Nevertheless, the first tax was levied on incomes exceeding $800 by the Revenue Act of Congress in 1861.

JUSTIFICATION FOR TAX PLANNING AND STRATEGIES

If taxes are a must-pay, it seems appropriate for taxpayers to develop strategies that enable a fair payment of taxes. As reported by Chirelstein (1968) Judge Learned Hand in his popular quote said, "Anyone may arrange his affairs so that his taxes shall be as low as possible; he is not bound to choose that pattern which best pays the treasury. There is not even a patriotic duty to increase one's taxes.” Harris (2014) discussed how Judge Hand expanded on his dissent in Com’r v. Newman, stating “over and over again the Courts have said that there is nothing sinister in so arranging affairs as to keep taxes as low as possible. Everyone does it, rich and poor alike and all do right, for nobody owes any public duty to pay more than the law demands."

Before delving into the tax strategies I developed for my physician clients, it is necessary to differentiate between tax planning and strategies, tax avoidance, and tax evasion.

Tax planning is the legal and acceptable way of reducing one’s tax liability justified by the current state of the law. Anyone who arranged his/her affairs so that his taxes shall be as low as possible would be considered engaged in tax planning. Those who are educated in taxation and tax law can provide the best strategies to their clients. The Internal Revenue Service (IRS) recognized attorneys, CPAs and enrolled agents as tax professionals.

Tax avoidance, as stated by The Free Dictionary, is the process whereby an individual plans his or her finances so as to apply all exemptions and deductions provided by tax laws to reduce taxable income. It is a way to legally reduce one’s tax liability. Tax avoidance is to strategically plan your taxes. The Internal Revenue regulations allow eligible taxpayers to claim certain deductions, credits, and adjustment to their income. However, it is imperative to know that the IRS is clamping down on abusive tax avoidance, which is to use illegal or tactful ways to reduce one’s tax liability.

Tax Evasion is the failure to pay taxes or a deliberate underpayment of taxes.

HIGH INCOME INDIVIDUALS

The physicians that we recruit as clients in our practice are fresh out of their internship. Actually, they become our customers when undergoing their internship and making between $40,000 and $50,000 salary annually. Most of these physicians get hired by a major hospital even before they take their final board exams. The moment they complete their internship and pass their board exams, their income as an employee of a hospital system normally jumps to between $180,000 and $250,000 depending on their specialization and experience. Also, most of these physicians are locked in to a hospital system the first year of their medical practice.

S CORP & INDEPENDENT CONTRACTOR

Our strategic approach focuses on two things: increasing our physician clients’ income and lowering their taxes. Independent consultants, who are medical doctors, normally work a 7-day, 12-hour shift and take the next 7 days off with an average income of $15,000 per week or about $300,000 if they work 20 weeks in a year. We use the following approach:

- Incorporate a business in the state of our client's residence and obtain Employer Identification Number (EIN) from the IRS
- We then apply for S corporation status to the IRS by filling out Form 2553. Only LLCs and C corps can apply for S corporation status. According to the IRS, S corporations are corporations that elect to pass corporate income, losses, deductions, and credits through to their shareholders for federal tax purposes. Shareholders of S corporations report the flow-through of income and losses on their personal tax returns and are assessed tax at their individual income tax rates.
- The S corporations that we formed now become independent contractors to the hospital system our physician clients used to work for.
- The S corporation now hires our client and pays about $180,000 salary to him/her. Officers salary is a deductible expense in a corporation's tax return.

Most of these S corps have one member or at most two where a couple are both medical doctors. From experience, each of these medical doctors who are independent contractors are motivated to work at least 36 weeks a year at a rate of $15,000 per week and increase their income to about $540,000 annually.

We reduce our clients' tax liability by declaring their S corporations' net income as a dividend distribution. Currently, dividend income and capital gain attracts a tax rate of 15% which is about 20% less than the tax rate of a typical physician. ▼

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BIBLE & BUSINESS

THE GENERATION NEXT with Pepsi Leader LEE CRISP

Jerry Pattengale

Franklin, Tennessee is home to several celebrities. I first met local royalty when a friend introduced our son, a drummer, to Michael W. Smith in his studio—a non-descript, unassuming house near downtown (though wallpapered with platinum albums and Dove Awards). On another trip, our same son met TobyMac in Cool Springs's Starbucks. Later, at a coffee shop near Leiper's Fork, I unknowingly met Toby's road manager, Tobin Hyman. After sharing "work space" for hours, I left him a coffee card to help him survive—thinking he was a down-on-his luck musician. Silly me.

The Judd ranch, Alan Jackson's estate, Toby's repurposed Confederate hospital, DC Talk's offices in the old factory, Pete Cummings playing in Puckett's house band, and Michael Hyatt sightings at The Frothy Monkey are a few reminders that famous Franklinites abound.

CRISP IS CURRENTLY PRESIDENT AND CHIEF OPERATING OFFICER OF PEPSI MIDAMERICA AND PRESIDENT AND CHIEF EXECUTIVE OFFICER OF CRISP CONTAINER CORP.

But there's a new name in town, or at least someone connected to their daily lives through his ideas and business acumen. Meet Harry "Lee" Crisp III. Around 5'9", a smile that invites you to grin, and salt-pepper hair that gives a hint of age to an otherwise free spirited, young (48) businessman. No Tesla on the curb, though he could own the company.[1] One article labels him "The Modest Marine," which captures much of his disciplined approach engrained in his DNA at the heralded Culver Military Academy.[2]

He's the former president and CEO of Pepsi MidAmerica (our nation's largest independent Pepsi bottler) and Crisp Container Corp. (around 1200 employees). Many buildings on Midwest college campuses carry his family's name. He's open about being given much, but his motto closely aligns with a phrase from the guiding book of his life, the Bible: "From everyone to whom much has been given, much will be required" (Luke 12:48, Amplified Bible).

While introducing him to another friend in Franklin, producer Ken Carpenter, I learned that "generation next," one of Pepsi's mottos, was actually sitting in front of me. Unaware of how much Lee was comfortable with people knowing about his role (and family ownership) of key interests in Pepsi Cola, I had asked him to introduce himself. He surprised me with, "I'm an inventor."

My head swiveled, and, just as curious as Ken, prompted him: "Well Lee, tell us about one of your inventions." I was clueless. I knew him through his role on the board of the Museum of the Bible, and his role in helping us start film production companies (including a major partnership with K-Love). The latter was a natural overlap with a veteran producer like Ken—but "inventor"?

Lee added, "Have you ever gotten a soda from those machines with bubble graphics on the front? Coke has about 60,000 of them. Well, I invented it." As I teased out how that came about, and why a Pepsi magnate would have an invention helping Coke, the conversation became rather lively. In reality, it was licensed to PepsiCo, Coca Cola, and Berkshire Hathaway (Warren Buffett's company). "I asked my wife if I could borrow our refrigerator for a bit. I realized that there was a way to combine all of the choices into a simple screen, so I did." I actually built the first unit in a residential refrigerator—mainly because of the filtered, chilled water in the door (the basis of carbonated soft drinks). As for Coke, "They were the first to jump on it. Of course, I offered it first to Pepsi."

"Lee," I interrupted, "What else have you invented?" "Well," he began as he turned to my wife, "Cindy, you know the place in the corner of a washing machine—where you pour softener?" "Of course, did you invent that, too?" "Yep," Lee said. I asked how that came about and he quickly replied, "My wife asked me to do the laundry."

Already impressed with this creative side of Lee's genius, I continued, "Is there anything else you're working on?" He gave the pregnant response, "Just an app." I soon realized that I was sitting with not only a fun, creative new friend, and wealthy one at that, but also a modest genius. He then unpacked his new TAKL app for "on demand home services," where "chores are pre-priced and pre-defined."[3] Its primary menu includes main buttons for: Auto and Boat, Cleaning & Housekeeping, Electronics and Tech, Handyman, Haul Away, and Miscellaneous. Cindy and I chuckled and noted we had been trying to get a handyman (repair person) for several months! He joined with founders Willis Johnson and Greg McCollum in Franklin, Tennessee—where he relocated to help with the production studios for Museum of the Bible (gratis). Amazing.

At the time it was only in three cities, and I asked about investing, "What could I get for $250,000? Perhaps 5%?" He realized that I had not fully grasped the scope of what they had launched, and I could tell he really didn't want to talk about money. I pushed. He smiled and without any hint of bravado, leaned forward so others couldn't hear, and noted that $2m would get .05%. When I shared that is certainly a risk above my means, he said, "It's indeed a risk. All unique ideas are—and some are worth it." Today, about a year later, it's in over 30 states, including the top 65 metropolitan markets. The investment would have had a high yield.

Throughout my studies for my forthcoming book, *Borrowed Intelligence: Learning in the Shadows of Geniuses*, I'm mainly interested in what guiding principles and lessons helped drive the success of doers like Lee and what habits set them apart, much like the Level Five Leadership style. And for the record, I've met numerous people much older than Lee who "were given much." Though most of them have done well in maintaining their parents' interests, few have been able to chart new investment schemes—at least successful ones. Or, to help extend their parents' legacies into new areas—usually in Christian missions.

While recently walking the excavated streets of Pompeii, I was reminded anew of this at the general level. This entire resort saw millionaires and billionaires of the first century die suddenly from Mt. Vesuvius's lava, but we know very little of any of their contributions to Roman society, let alone world history. For Lee, inheriting wealth wasn't just for enjoyment—not merely for the Pompeii lifestyle. TAKL, washing machines, and hi-tech soda dispensers are a long way from Pepsi products. But in a sense, they are a direct offshoot from his journey to and through his CEO duties. It all leads to helping causes greater than himself—and usually Christian ones.

Lee still is part owner and board member of their companies but is able to turn over daily operations to his team. Part of this reflects recurring themes in his life and leadership:

- Be yourself—the person God intended you to be, with all your strengths and weaknesses.
- Never stop the student mode—constantly think and study.
  (He regularly devours new knowledge from Wall Street Journal to Wired and attends a mélange of shows from those on consumer electronics to artificial intelligence.)
- Be open minded for new talent and expertise, everywhere. (For example, Willis Johnson of TAKL and Copart fame—over 10 billion in market capitalization—is 70 years old.)
- If you believe you can or you can't, that's your answer.

While sitting in his Spartan Franklin office above the new TV/recording studios—prime real estate next to The Frothy Monkey—I asked about any last reflections, especially about the tough business world. He added, "When I was in the Marines we practiced fighting with pugil sticks, which look like large Q-tips. I realized that I can look at a man's eyes and tell if there is going to be a fight in him."

I asked, "How many times did you lose?"

Lee looked deep into my eyes, and replied with that wry smile, "Never." ▼

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3 For TAKL's website: https://www.takl.com/

HARRY LEE CRISP III AND JERRY PATTENGALE IN ONE OF LEE'S FRANKLIN OFFICES.

JACKI KINTZ

the myth of WORK-Life balance

What comes to mind when you hear the phrase "work-life balance"? Does it make you feel stressed? Is it something that feels unattainable or a goal that you cannot reach? It continues to be a topic of conversation for both employers and employees. Creativity around flexible scheduling and work environments are designed to assist us in managing and allotting our time appropriately.

That advent of the industrial age at the turn of the century put a delineation between work and the rest of life in a way that family farms or businesses had not in the past. The technology of the 21st century has had the opposite effect and blurred those lines like never before.

In transparency, “work-life balance” is a term I have come to dislike. I don’t know what it is supposed to mean. Is work something separate from my life? Do I only really “live” when I’m not at work? Why does the focus consistently seem to be on working too much? Why are work hours under 40 in a week considered part-time? Are those folks working too little? What about farmers who have been known to work sun up to sun down in planting and harvesting seasons? Should we tell them to quit at 5 PM or they might be out of balance? (Ok, that may be an extreme example, but you see the point.)

Work is not just a means to an end. It is not something to be tolerated to fulfill some employment agreement until I can get to “my real life.” Yes, work is the means of provision of life’s necessities for most of us, but work goes deeper. Indeed, the issue may not be balance but purpose.

Work is Ordained

For most of us, work is a significant part of life. As Scripture opens, we are introduced to God, not as One at rest, but as One at work. We enter God’s eternal story as He is in the process of creating. One of the first things God did after fashioning Adam is put him in the garden to “work it and keep it” (Genesis 2:8, English Standard Version). In Genesis 2:19, God brought all the animals to Adam to name them; basically, Adam was working two jobs, a situation often frowned upon today.

There were parts of God’s creative process intentionally left unfinished that were providentially appointed to Adam. It would appear the Creator did not propose that life was compartmentalized and separate one part from the other. At this point in the creation narrative, the serpent had not yet entered the scene; therefore, God did not assign work as a punishment. God, as Creator, was inviting Adam into that same joy of creating, producing, bringing something forth with purpose.

There is also a divinely ordained rhythm to work. God created, God declared it good, God blessed it and then God rested. He made something, then took time to review and assess the work of His hands. And while God exists in eternity, He shows us that He did not leave one day unfinished before He started the next. As we work, we are reflecting the image of God. Creating, managing, producing, and bringing order to our environment are all innate qualities bestowed on us by our Creator.

Work Is Cursed

Work became difficult when sin entered the garden. God cursed the ground and said something to the effect of, Ok, now you are going to sweat. In disobedience, work that had once been fulfilling now becomes a punishment. What had once been the means of fellowship and identification with the Father now is a daily reminder of separation and brokenness. In Israel’s case, because of their rebellion and continued disobedience, they were captured and brought into slavery, forced to work for a ruler and purpose at odds with their call as God’s chosen people. The hours were long. The work was hard. They cried out and looked for a way of escape. Work lost its meaning.

Perhaps the desire for work-life balance is that too often we find ourselves living in this space. I am not implying if one is in a difficult job or has an unreasonable boss there is a direct cause and effect of disobedience and rebellion in one’s life. That is a matter of personal reflection. But we live in a fallen world, and the consequences seep into every aspect touching us all.

Work Is Redeemed

As in all things, God did not leave it there. In Exodus, we see in Exodus God as Re-creator. He directs Moses to build the tabernacle. Not only does He provide instructions on the materials, design, and building but God indicates he has anointed artisans to do the work. It’s not just the acts of the priests in the service of the tabernacle that are God-ordained, but the very act of building itself.

I find it interesting that when Jesus came to earth and took the form of a human being, he also took on a trade. He was not born into the religious system in which Israel was waiting and watching for the Messiah, but into a simple ordinary family with work to do. Under the direction of His earthly father, He learned the art of transforming a lifeless, inanimate object like a piece of wood into something new and useful. It is a role He would fulfill in the eternal perspective through His work on the cross. As a carpenter, Jesus had access to everyday people with real needs, desires, hurts, and wants. More importantly, they had access to Him. Jesus’ calling was to be the savior of the world. His job was a carpenter.

Work is Worship

I would imagine the toll of the physical labor, whether building the pyramids of Egypt or constructing the tabernacle of God, is much the same. It will take roughly the same amount of physical energy and effort to lift a beam or large stone, regardless of the purpose for which one is raising it. So, what's the difference? One is an act of servitude, the other an act of worship. One is designed to glorify humanity; the other designed to reveal the glory of God.

Perhaps the issue is not so much trying to distinguish work from life and trying to find balance, but rather one of seeing work as an integral part of life that is an expression of worship. The Psalms are full of wonder at creation and how it declares the glory and majesty of God. Creation is God's "work." Jesus told the disciples the night before He went to the cross, "…I go to prepare a place for you…" John 14:2 (ESV). He was speaking of work – redemptive work.

Our job, whether we want to divide it into secular or faith-based when ordained by and dedicated to the Lord, is an act of worship. When we see our job as an act of worship, there is a plan and purpose for our contribution that brings glory to the Lord and in some mysterious way, plays a part of God's redemptive work on earth.

The "balance" if you will, comes in being led day-by-day into accomplishing what He has put before us. The balance comes in knowing when it is time to create, review, complete, or rest. This issue is not the number of hours we spend at or away from our places of work. The problem becomes why. Against the busyness and demands of our 21st century workplace and harried lives, strive to align work in its rightful place in God's redemption in your life.▼


Navigating
Difficult

Lauren Young

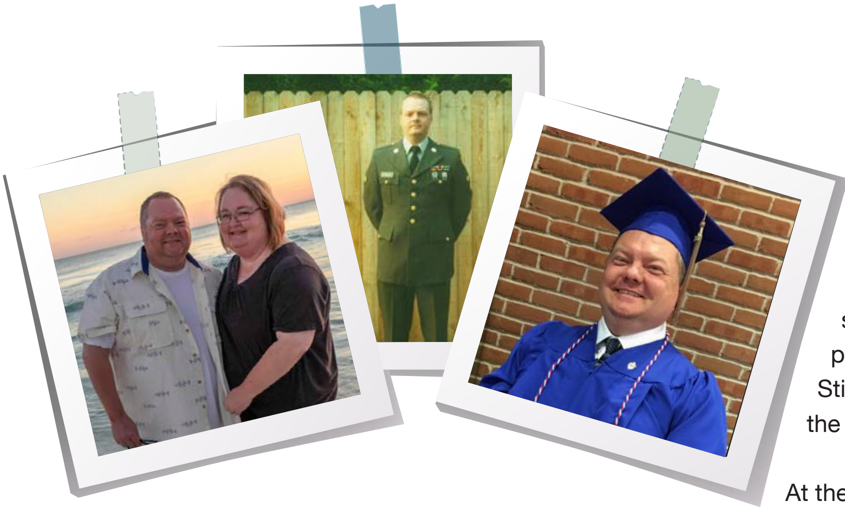
PATHS:

A testimony of God's faithfulness through education

Working in adult higher education, I have learned that our students present challenges that are usually different from traditional-aged college students (Casstevens, Waites, & Outlaw, 2012). Many adult higher education students have full-time jobs and families that can account for additional stress, on top of the pressures of trying to complete assignments while maintaining good grades. Add to that any unexpected situations and life can seem too overwhelming. Students may feel as though they are the only ones experiencing such tragedies, causing them to eliminate what stress they can – often eliminating the stress of school.

To help encourage other students, I spent time with a current student at Indiana Wesleyan University to learn more about how he was able to juggle the many pressures of life, especially with the added stress of schoolwork.

In late 2017, I met Jason Hawkins. Jason had been taking classes at IWU's DeVoe School of Business since September 2013. He started as an associate-level student, graduating in 2016 with an associate degree in business. He continued into the bachelor's program and will graduate in 2018. Here is more on Jason's story...



Jason grew up in Muncie, Indiana, which is not far from IWU's residential campus in Marion, Indiana. His father was a truck driver, and his mother did administrative work. Throughout his childhood, Jason was taught to be a hard worker in all aspects of his life.

After high school graduation, Jason decided to join the military instead of attending college. College seemed like a dream that was unobtainable and military life seemed more reasonable for that season of his life. He spent a total of eight years between active duty military and National Guard.

As with many veterans, Jason struggled to find a job when returning to civilian life. He eventually found a job working in retail. Though he expected his time in retail to be short, he ended up spending 17 years in the retail sector. During those 17 years, Jason became a Christian. Jason started to understand that his life was no longer his own, so he began to seek God's will for his life. He felt an urge to go back to school.

He chose DeVoe School of Business because he wanted to blend every aspect of his life into his education. Realizing that God has provided clear directions for how Christians should live their lives, he wanted a university that would discuss biblical principles in relationship to business concepts. Jason did not want to live his professional life for himself.

While Jason has been a student at DeVoe School of Business, he has experienced many unexpected situations that could have caused him to lose focus. The weekend before beginning classes, Jason's grandfather was admitted to a nursing home in Muncie. For much of Jason's life, his grandfather was more than just a grandfather to him, so seeing his grandfather struggle was difficult. His desire to spend time with his grandfather had to be included in the schedule that now comprised of going to class and studying. Although Jason's grandfather is still in the nursing home to this day, Jason has learned to adjust his schedule as needed to continue to visit his grandfather.

As Jason was ready to begin his third year of classes, his wife, Chrissy Lahey-Hawkins, had to have surgery. Not only did she need to have surgery, but she experienced complications from that surgery. While she healed, Jason struggled with his powerlessness and inability to relieve his wife's pain. Still, Jason continued going to class, and as she healed, the process became easier.

At the end of Jason's third year of classes, tragedy struck again. Jason's father became very ill, eventually passing away in December 2016. Though their relationship may not have always been the best, Jason and his father had worked for many years to restore their relationship. His father's death marked an end to the restoration process. While mourning the loss of his father, Jason also had to navigate the burial process and the emotions he felt – from sadness to anger – while balancing work and school.

"God taught me about grace in a way that I had never understood," he said.

Jason praised two instructors, Richard Baughman and Kimberly Brandt, for their grace during his difficult times while in school. He thanked them for showing grace to him as he navigated the emotions, often while sitting in the classroom. "[They] went above and beyond their job description to help me where I needed help. They were willing to sit with me through my valley," Jason said.

Jason's willingness to share his story comes from his desire to help others along their journey. Though he is unsure of his career path after college, he knows that he wants to help others to live a better life. In everything that he does, Jason wants to know God and become the person God wants him to be. He realizes that his story is not unique, that there are many who struggle while achieving their degree. Jason hopes that those who are going through difficult times will realize that they can get through the valley moments and rejoice when they reach the mountaintop.

"For those who are struggling," he said, "mute those voices that tell you all the reasons why you can't accomplish your goals. Trust in God and allow him to direct your paths."▼

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THE *Mentally* HEALTHY ORGANIZATION

Cynthia Faulkner

It's that time of year again, and the company's employee health programs are on the agenda. The subject of behavioral/mental health comes up. As a leader, you know the company needs to address the mental wellness of its employees. Your thoughts run to the unknown and you feel uncomfortable discussing the subject. It seems an intimidating process filled with pitfalls. So instead, you turn to the subject of paying for gym memberships or ways the company can get staff to eat healthier.

This is the reality in organizations all around our country; however, the tides are shifting so that addressing the health of employees in a holistic manner is an imperative. The business and social pushes for change are colliding. Profit margins are decreasing. The cost for healthcare is increasing. Suicide and substance use are rocking our society. Demands to address employee safety are at an all-time high.

The data supporting the need for employers to address mental health are staggering. Mental illness and substance use disorders cost the U.S. in excess of $225 billion each year and undiagnosed mental illnesses cost employers over $105 billion in lost productivity. One in five Americans suffer from a diagnosed mental illness each year with depression and anxiety disorders being most prevalent (National Alliance on Mental Illness [NAMI], n.d.). Eighty percent of people with depression report functional impairment including an average of 4.8 missed workdays and 11.5 days of lower productivity. One in five Americans are taking a mood-altering medication and mental illness is the leading cause of disability around the world. Mental health conditions often co-occur with physical conditions such as diabetes, heart disease, and asthma. Individuals with mental illness utilize twice the amount of physical health care as compared to those without a mental illness. The National Institute of Mental Illness (Insel, 2015) estimates the economic cost of mental illness is higher than those for cancer, diabetes, and respiratory conditions combined.

The good news is treatment works. A popular misconception is that once a person has a mental illness they never recover. Research estimates that more than 65% of individuals receiving proper diagnosis, treatment, and ongoing monitoring see improvement. The results are better than those seen for many common physical health conditions. The move toward integrating physical and behavioral healthcare is producing results beneficial to employers. Increased productivity, decreased absenteeism, and reduced costs for medical care are a few. In one case, researchers noted a reduction of over $3000 per person in medical costs. (National Council for Behavioral Health [National Council], 2018).

Jesus provided a model for us to follow in addressing mental illness. In His day, stigma abounded. Those with leprosy and the disabled were shunned and cast out of society, but Jesus came alongside and advocated for them. In 1 John 3:17, we are told the demonstration of God's love residing in us is responding to someone in need. Taking on the challenge of mental wellness is doing the work to which Christ has called us.

Given all this, you may be asking how companies can make needed changes. The American Psychiatric Association Foundation's Partnership for Workplace Mental Health is a great resource. The organization identifies four key principles for making a mentally healthy organization a reality (American Psychiatric Association Foundation Center for Workplace Mental Health [APA CWMH], 2018). Integrating the following best practices along with these APA principles provides a firm foundation for any organization.

1. KNOW THE IMPACT

Start by gathering key facts and relevant data about the organization's current healthcare benefits and utilization from your insurance, Employee Assistance Program (EAP), pharmacy, and disability providers. Make sure to consider both direct and indirect costs by examining sick days, disability claims, recruitment and training costs, and reduced productivity. This information regarding the business effects of mental illness on your organization supports change efforts.

2. BREAK THE SILENCE

More than half of those with a mental illness do not receive needed treatment. The stigma surrounding mental illness is considerable. There is also fear—fear of job loss, fear of lost opportunities, fear of bullying or being ostracized. Employers can have a great deal of influence in whether employees seek needed treatment (Meinert, 2014). Creating a mentally healthy organization means creating a culture where it is just as acceptable to talk about depression, anxiety, post-trauma, and other mental illnesses as it is to discuss diabetes, hypertension, or migraine headaches. The goal is an environment where getting treatment for a mental health issue is a strength and is as routine as any other medical visit. Remember, when employees get needed treatment; employers reap rewards in increased productivity and decreased costs.

Creating this culture is not without challenges. First, you need to educate yourself regarding mental illness. Consider taking a Mental Health First Aid course as a starting point. Find a course near you at mentalhealthfirstaid.org. Greenfield and Tozzi (2018) note employers want employees to help each other when a problem arises. Mental health first aid gives individuals the tools necessary to provide that help. Next, gain buy-in from the senior leadership. There is no change without a strong commitment from the organization's leaders. Employees will be acutely aware of any lack of support from management. Leaders must communicate the dedication to a mentally healthy culture and model mentally healthy behaviors. This could even mean a leader being willing to share their own struggles with mental illness.

It is important to tailor the approach to your organization. Other best practices include:

- Training leaders about their role in creating the new culture
- Providing and promoting the organization's EAP
- Discouraging stigmatizing language and labels ("crazy", "psycho", "nuts", etc.)
- Developing a formalized return-to-work process
- Welcoming accommodations

3.DELIVER AFFORDABLE ACCESS

The Mental Health Parity Act of 2008 requires insurers providing medical/surgical and mental health/substance use benefits to treat each equitably. This means deductibles and copays, limits on the number of visits, or days of coverage for mental health and substance use disorders cannot be more restrictive than medical/surgical conditions are.

In spite of these legal protections, insurance companies still put up barriers to mental health treatment. Mental Health America (2018) in an issue brief identified plan design, levels of coverage, and company policies as ways used to limit access to services. These can take the form of inadequate provider networks, claim denials, and low reimbursement rates to name a few.

Ensuring affordable access to mental health services for your employees begins with an evaluation of the current coverage. Detailed knowledge of your insurance provider's practices is important. Some questions to consider include:

- Is the provider network adequate to meet the needs of your workforce (number of providers, geographic location, qualifications)?
- Does the provider provide easily understood descriptions of how to access care?
- Are medications for mental illnesses covered by the plan? Do they have a higher-tier higher copayment?
- What is the provider's initial claim denial rate?
- Does the plan require pre-authorizations for mental health and substance use services?

4.BUILD A CULTURE OF WELL-BEING

Companies must embrace a holistic view of health. Such a culture supports employees' physical, mental, social, spiritual, and financial health. 3 John 1:2 says, "Beloved, I pray that all may go well with you and that you may be in good health, as it goes well with your soul" (English Standard Version). The soul of your employees, their mind, will, and emotions, is clearly part of an overall culture of health.

It is about more than reducing stress. It revolves around a commitment to core values, ways employees treat one another, trust, communication, and leaders who model healthy behaviors. This type of culture leads to preventing the onset of mental illnesses, or, minimally, limiting their seriousness.

The training and buy-in of line managers is a key to creating a culture of well-being. Line managers will be the first to hear of problems and possibly the first to address any identified issues. In addition, employees are often defensive when approached with concerns. In addition to attending a mental health first aid training, employers have found it helpful to bring in speakers from the community to advise line supervisors in handling such situations.

When employers invest in a mentally healthy organization, employees respond. Knowing their employer cares about their whole being leads employees to give more of themselves. It creates loyalty and fosters creativity. When an organization knows the impact of mental illness, breaks the silence, increases access to services, and creates a culture of well-being everyone benefits. Increased employee engagement, innovation, and productivity; decreased turn over, sick leave, and burnout are just a few of the benefits. All this while following the example of Christ, what could be better? ▼

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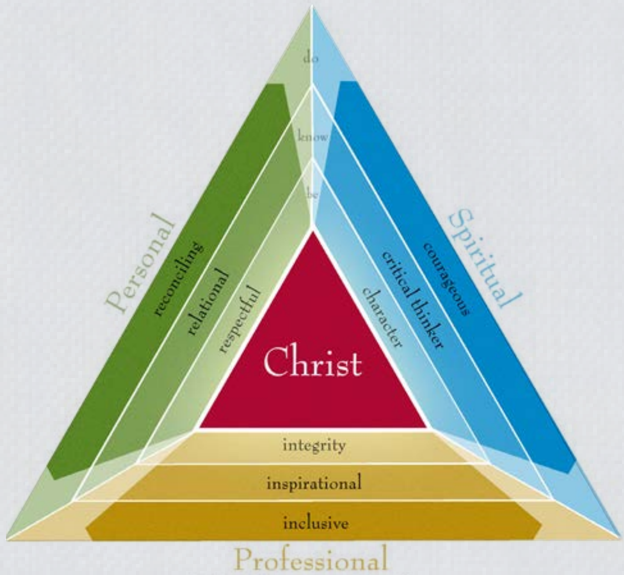
THE DeVoe REPORT *conversations*

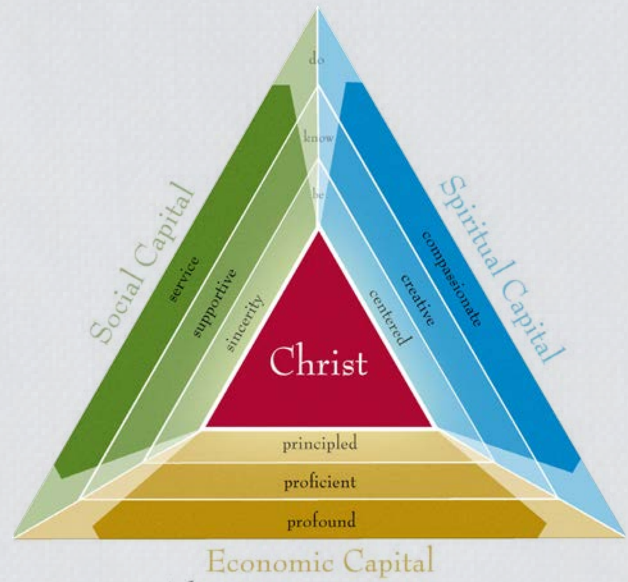
11.16.17 | ATLANTA, GA
Mark Brooker

The DeVoe School of Business at Indiana Wesleyan University came into being by a generous gift from the DeVoe family (DeVoe, 2017). Consequently, the direction for the School of Business changed to include a much more robust engagement platform with the business community. Part of this engagement includes this magazine, *The DeVoe Report*, published twice annually.

The DeVoe Report has a feature article, along with an individual on the cover who represents the aspect of virtuous business now modeled by the DeVoe School of Business. An article outlining the DeVoe School of Business Virtuous Business Model can be found in the first edition of *The DeVoe Report* (Boyce & Brooker, 2017). As seen below, the components of this model are those key factors determined by business and the DeVoe School to be characteristic of Christian business applications. Focus groups were held with business leaders across the country to help the DeVoe School of Business classify the stated characteristics. The focus groups considered all aspects of business beyond those seen in the model below.



The Virtuous Leader



The Virtuous Organization

THE DEVOE SCHOOL OF BUSINESS

Virtuous Business Model

The Virtuous Leader and The Virtuous Organization

Cheryl Bachelder was the first of *The DeVoe Report* cover features. An event with Bachelder as the keynote speaker was held in Atlanta, Georgia, her hometown. The event brought the business community and academic community together as Ms. Bachelder held a "conversation" with one of her mentees, Jon Rolph.

The conversation revealed numerous virtuous business practices that Bachelder used while developing her working career. As the past CEO of Popeyes Louisiana Kitchen, Bachelder was very successful with incorporating these practices relative to growing the business to what it is today.

"Treating people with kindness, love, and caring translates to productivity, efficiency, and ultimately profitability," Bachelder said.

Bachelder spoke of one occurrence in particular that resulted in a large downsizing of the labor force; however, even though the downsizing happened, the process used with the labor force that lost their employment resulted in the majority of the downsized population finding new employment within 90 days. Also, the integrity of those losing their job was kept at a high level, and those same people understood why the process was happening. Transparency in this case was the rule rather than the exception. The virtuous leader characteristics of critical thinking, integrity, respect, and social capital were well exercised in this case.

The DeVoe Report Conversations events will continue to be an integrated part of *The DeVoe Report*, DeVoe School of Business, and the DeVoe School of Business Virtuous Business Model. Specific individuals who model the characteristics of the virtuous business model adopted by the school are featured in each edition of *The DeVoe Report.* We here at the DeVoe School of Business hope to hold additional "conversations" with each of the respected business professionals featured. Please continue to get your copy of *The DeVoe Report* as we present virtuous business professionals from across the country.▼

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MARKETING:

EXCHANGING WHAT IS FOR WHAT SHOULD BE

LAURIE BUSUTTIL

Marketing has been defined in various ways through the decades, moving from a description of the traditional four Ps (product, price, promotion, and placement or distribution) to a relational, exchange-influenced activity. Recently, a series of additional Ps has been added to the marketing mix (people, process, productivity, physical environment).

In 2013, the American Marketing Association (AMA) revised their definition of marketing to "the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large" (AMA, 2013). I propose a broader definition. Marketing should be a process of building effective relationships, which satisfy individual, organizational and societal objectives, and lead to the exchange of one thing of value for another (Busuttil, 2017). This process encompasses underlying customer relationships that are long-term, and that build on a value-exchange model.

Dalla Costa (2005) believes that the shalom of marketing happens when three elements are intentionally undertaken: he suggests that marketers should implement and execute great strategy and greatness of purpose; and make great products and create dignity for consumers and workers; and do it with craft and quality.

To echo Dalla Costa, in fulfilling the purposes of marketing, marketers are called to excel at their craft by designing and creating excellent products that honor the needs of customers, and by crafting them with skill and artistry.

The Herman Miller Furniture Company, founded by the late Max De Pree, has worked hard to establish a reputation as one that cares about excellence of design, quality, and customer service. De Pree led the company in such a way as to challenge each of his designers and workers to become leaders in excellence and quality. This flowed from his relationship with Christ and his belief that there is indeed a moral imperative to good design.

As we work to restore God's creation to that which he intended, as we continue to be innovative and creative within the world of business enterprise, we recognize that the normative purpose of marketing should be to design and build products and services that enhance the common good and human flourishing. We then contribute to increased economic development and positive social development.

While there are some marketers who do all that Dalla Costa calls for and all that De Pree suggests, there are problems with the practice of marketing in our fallen world.

Stackhouse gathers four strong views of the traditional Four Ps, presenting a series of essays that argue the exchange process is inherently flawed: because of a lack of moral criteria surrounding the product itself (Camenisch, 1995); because the promotion process takes advantage of consumers (Kavanaugh, 1995); because foundational distinctions within cultures result in a process that is not always fair and just (Gunnemann, 1995); and because the consumer is not always considered an equal partner in the process (Kehoe, 1995). Reflecting the worst of our fallen human nature, these essays are consistent with negative perceptions of marketing as a whole.

We see some marketers who lie and take advantage of consumers through an unfair process, because they have knowledge and information that consumers do not have. An imbalance in power destroys a fair exchange process, and the industry as a whole becomes tainted when there is a breach in relationships between consumers and marketers. The result is that trust is broken.

When good marketing theory is abused we see the misdirection of marketing. The goodness created within balanced exchange is compromised. Consequently, the practice as a whole suffers, and good marketing is replaced by more memorable bad practice.

If the fundamental exchange process is tainted by sin and greed and is deemed to be adversarial and bounded by self-interest, how can we redeem marketing and develop normative practices that help to shape the industry and our culture?

Christian marketers are called to realign damaging and destructive marketing practices with the fundamental beneficial and valuable exchange process, calibrating those practices with biblical principles.

This happens as we transparently identify the “value” of the exchange and take initial steps toward reshaping the practice. Fair prices are charged for products and services. Honest marketing communications campaigns convey the truth about products, including all the information that consumers should have as they consider a purchase. Products safeguard the dignity of the people who build and sell them, as well as of the people who buy and use them. We consider cradle-to-cradle stewardship, taking into account end-of-life disposal of products at the design stage. We establish distribution channels that add value for the customer.

As we re-evaluate how to transform marketing practice, we recognize that prescriptions for research and education are required to prepare the next generation of Christian marketers.

A number of approaches have been developed to study and shape marketing practice, especially within the last thirty years. Hagenbuch (2015, 2008) researched individual components of marketing, and writes about the ethics of marketing. Building on Hagenbuch’s work, Karns (2008) aligned the concepts of exchange and reconciliation with themes of justice, shalom, and freedom among others. He evaluated the purpose, worldview, and effects of exchange and marketing. Austin and Smith (2005) did scriptural analyses of a biblical market orientation but did not uncover a framework by which marketing in general can be studied with consistency. Likewise, Hunt (2002, 2007) studied marketing theory, including evaluating observed behaviours and normative practices.

Despite this valuable research, there is yet to be a clearly defined, cohesive approach to researching marketing practice from a biblical perspective. Consequently, there are calls for a more comprehensive Christian approach for research into marketing practice.

By borrowing from several approaches to research in other disciplines of business, I developed a framework that evaluates marketing from several perspectives, and that can also be used to teach marketing from a normative and biblical perspective. By adapting Chua’s framework for research into accounting (1986) and adding the Wesleyan quadrilateral (of Scripture, reason, tradition, and experience) used by Karns (2008) and the biblical lens integrated by Wilkinson (2005), I propose that marketing practice and research can be evaluated in methodical and consistent ways.

Chua's three approaches (mainstream, interpretive, and critical) are reinforced by three sets of assumptions or beliefs (beliefs about knowledge, beliefs about physical and social reality, and the relationship between theory and practice) within each approach. A mainstream approach is one that includes the systematic gathering of data and formulating and testing a hypothesis. An interpretive approach evaluates case studies to find sense in human behavior. A critical approach looks for changes to the discipline over a period of time, taking the form of longitudinal studies. Using the scriptures as our basis for truth and testing each of our assumptions through the additional lenses of reason, tradition, and experience, we can investigate current marketing practices, or propose practices that might reform the industry. Filters of justice, shalom, and freedom, among others, allow us to focus our research and practices on marketing that can be normative and honoring to God.

A mainstream approach uses marketing research to gather data, and formulate and test hypotheses related to the four Ps. The data are then evaluated against current prescriptive or proscriptive marketing practices that adhere to or diverge from biblical redemptive marketing. Comparisons of product, pricing and promotion strategies reveal alignment with Christian or secular worldviews. Finally, the way in which campaigns bring shalom to consumers, communities, and society as a whole indicate the impact on society of redemptive marketing practices.

Case studies and marketing and psychology research form the foundation of the interpretive approach. The data are used to evaluate the use of persuasion in marketing communication campaigns. Scriptural principles of persuasion and communications are compared against differentiated communication and persuasion tactics. Finally, the effects of marketing communications campaigns on consumers and, more broadly society, are evaluated.

Case studies are also used critically to analyze marketing practices during periods of conflict, to identify ethnographic and historical influences, and to provide demographic and psychographic insight. Marketing approaches identified in the cases are analyzed against biblical principles. Worldviews implicit in these case studies are evaluated against a biblical worldview, and the impact on current marketing practices resulting from these periods, influences, and insights is clarified.

This type of framework provides consistent structure to research, which in turn evaluates the "what is" of marketing—the current or expected type of marketing being done today. It also helps to uncover redemptive marketing practices—the "what should be"—by recognizing campaigns that are God-honoring and could begin to reshape an industry needing continual redemption.

The framework—allowing for research done with consistent methods—would add much to the body of knowledge of Christian marketers and educators as we seek to develop and teach normative marketing practices.

As we research and adapt our marketing practices, we can exchange the "what is" of marketing for the "what should be," realigning it with God's good creational intent. ▼

This article is a condensed version of Busuttil, L.R. "Toward a Practical Theology of Marketing: A Five Ps Approach to the Business of Persuasion" in The Journal of Biblical Integration in Business, 20(2), 30-41.

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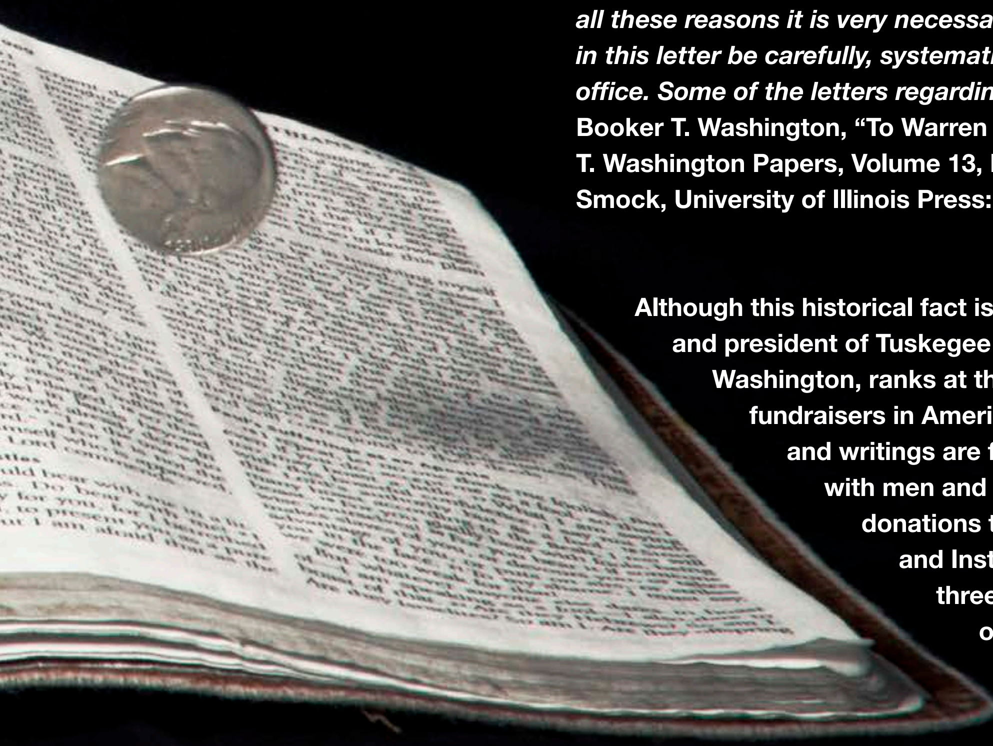
PHILANTHROPY

(THEN & **NOW**) · BOOKER T. WASHINGTON'S **STEWARDSHIP**, · **INVESTMENT** AND **INTEGRITY**

BRIAN L. JOHNSON

“The more I come into contact with wealthy people, the more I believe that they are looking upon their money simply as an instrument which God has placed in their hand for doing good with. I never go to the office of Mr. John D. Rockefeller, who more than once has been generous to Tuskegee, without being reminded of this. The close, careful, and minute investigation that he always makes in order to be sure that every dollar that he gives will do the most good - an investigation that is just as searching as if he were investing money in a business enterprise - convinces me that the growth in this direction is most encouraging.”
– Booker T.Washington, Up From Slavery: An Autobiography, New York: Doubleday and Co., 1901, 297.

“…I have tried to pursue the policy of acting in a business-like prompt way especially when we are able to pay. I wish you would take up all these small accounts that are overdue and settle them. It is doubly necessary that an institution that depends for its living on begging money should keep a good business reputation. It is much more necessary than for an institution doing a strictly commercial business. It does not take long for a rumor to get circulated in any community to the effect that we are not businesslike and this hurts us in getting funds. For all these reasons it is very necessary that all the matters I am referring to in this letter be carefully, systematically and promptly attended to in your office. Some of the letters regarding the bills that I refer to I enclose.”– **Booker T. Washington, “To Warren Logan, February 13, 1915,” The Booker T. Washington Papers, Volume 13, Eds. Louis R. Harlan and Raymond W. Smock, University of Illinois Press: Urbana, 1984, p. 239.**



Although this historical fact is rarely heralded, the founding principal and president of Tuskegee Institute (University), Booker T. Washington, ranks at the very top of all higher education fundraisers in American history. Mr. Washington’s letters and writings are filled with examples of his dealings with men and women who gave both large and small donations to the work of Tuskegee Normal School and Institute. In them, he also demonstrated three of the most important characteristics of those who are deeply engaged in philanthropic activity: stewardship, investment, and integrity.

The first of which is stewardship. No matter how wealthy an individual, organization, corporation, or foundation may be, they will not simply give money to another to be wasted. The individual or organization has not wasted its own monies nor the monies of others to achieve its great success, so why should the individual or organization begin doing so now? The guiding principle of stewardship often leads to the accumulation of great sums of wealth, and the notion that simply because an individual, organization, corporation or foundation has achieved great amounts of wealth will now, in turn, give away such wealth to any and every cause is unfounded. Proper stewardship in accumulation of wealth required care in recognizing the individual or organization's priorities and interests; thus, the mere giving away of money on the singular basis that the individual or organization has wealth is unfounded.

Investing is the second characteristic of philanthropic activity. One never seeks to invest in what will inevitably become a failed cause or enterprise. The very idea of investing is to receive a return. Whether this return is in furthering the individual or organization's own cause being advanced in the investment or merely to have the return satisfaction of seeing the recipient actualize its own success, investment always seeks a return. Moreover, philanthropic investment into an institution is a way to become associated with its brand, cause and/or undertaking. What individual or organization seeks to be associated with a failed brand or cause? Rather, an investment in an institution is generally associated with investing in the documented and demonstrated (or soon-to-be) success of an institution. (In the latter regard, the earliest investors in new undertakings always receive the greatest return for they saw, believed, and invested early on in what would eventually become a successful enterprise. And they did so before others who preferred to wait and see.) In sum, stewardship and investment are not only the hallmarks of givers but recipients as well. For if recipients are to ever rise to the ranks of givers—indeed it is more blessed to give than receive for it indicates that one has resources to give—then stewardship and investment are individual and organizational traits that must be learned quickly, quietly, and with quality.

Finally, Booker T. Washington repeatedly demonstrated in what would be the last year of his life an important yet often muted similarity between a non-profit institution, including similarly situated higher education institutions and a for-profit "commercial business." A non-profit institution seeks to serve a higher and greater good, and while profit and revenue are supremely important drivers in such institutions, its focus upon an area of societal need makes profit generation only one of several considerations unlike "commercial business." And this is why non-profit institutions rely upon philanthropic (fundraising) gifts to help support their efforts to serve the larger good. (In the case of most higher education institutions, the education and the comprehensive development of its students is the highest and larger good.) Notwithstanding, such a noble aim does not exempt a non-profit institution from "keep[ing] a good business reputation," particularly when it continuously seeks funds to support its mission and vision.

Without respect to an institution's noble ambitions, if it does not manage its existing resources in a manner that demonstrates that it can manage additional resources, it "hurt[s]" itself "in [the] getting [of] funds." And Mr. Washington tells us precisely why it becomes "difficult" for others to give to it: "It does not take long for a rumor to get circulated in any community to the effect that we are not businesslike…" Moreover, if such a "rumor" is circulated in the kind of "community" that can actually provide a non-profit institution with major, transformational assistance in the pursuit of its noble aims then the hurt is extremely harmful. For no corporation, foundation, organization, entity, or individual donor who has successfully stewarded its own fiscal resources will give them to another who has not successfully stewarded its own, however small or meager. These entities are also accountable to their own stakeholders, customers, and constituents who rightly question where their gifts are directed, and stakeholders rest much easier knowing that major gifts from entities they are invested in are going to non-profit institutions who will steward them appropriately with integrity.

Mr. Washington, who Tuskegee University celebrated in the centennial year since his passing (1915-2015), was the recipient of many such major, transformational gifts because he "carefully, systematically and promptly attend[ed]" to the stewardship, investment and integrity of Tuskegee Normal School and Institute from 1881-1915.▼

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Living in the TEN$ION of PRO$PERITY

Michael Blue

Do you feel wealthy? I am sure there are some reading this article who do, but my experience tells me that most people reading this article don't feel wealthy. Perhaps that stems from living in a society that is so affluent that it has become hard to identify what it really means to be wealthy. Let me attempt to put this in perspective. If you make more than $100,000 a year you are wealthier than 99.92% of all the people in the world. If you make more than $15,000 a year (around the federal poverty line) you are wealthier than 92% of all the people in the world. Pretty amazing, right? Those at the poverty line in America are among the top 10% of the world's wealthiest people. The point is that whether you feel like it or not, you are almost certainly wealthy by the world's standards. Think about it this way: have you ever worried if you would have food to eat tomorrow? Have you ever worried about whether the water you drank would make you sick and possibly kill you? Have you ever worried if a flu virus would wipe out your entire family? Neither have I. And because we don't worry about these things, we should begin with the presupposition that we are actually wealthy.

Beginning with the presupposition that we are wealthy by the world's standards, it would be wise for each of us to ask ourselves how we are living and working with that wealth and still maintaining our trust and reliance on God. I believe that wealth is one of the most challenging tests to our faith that any of us face. We don't often think of wealth as a test, but it is a serious and subversive test. Jesus warned that our tendency when we become wealthy is to say, "I am rich, I have prospered, and I need nothing, not realizing that [we] are wretched, pitiable, poor, blind, and naked." (Revelation 3:17, English Standard Version) He also warns that we can't serve both God and money; either we "will hate the one and love the other, or [we] will be devoted to the one and despise the other." (Luke 16:13, ESV) Despite these warnings, it is rare to hear people cautioning about the dangers of wealth.

As a matter of fact, I believe wealth is one of the least talked about subjects in American churches. Since the vast majority of us don't believe we are wealthy, we have a hard time imagining that we struggle with money-related sins such as greed or that our wealth may be having a negative impact on our faith. Tim Keller, a pastor from New York City, said in his book *Counterfeit Gods*, "As a pastor I've had people come to me to confess that they struggle with almost every kind of sin. Almost. I cannot recall anyone ever coming to me and saying, 'I spend too much money on myself. I think my greedy lust for money is harming my family, my soul, and people around me.'" (2011, p. 52)

Even though the Bible warns about the dangers of wealth more than almost any other topic, most of us believe that we can handle wealth without it affecting our relationship with God. In fact, most of us are so confident in our ability to handle the dangers of riches that we desire to be wealthy. For some reason, we think that we will be the ones who can handle wealth better than those poor folks about whom the Bible warns. The sad truth is that as most people become wealthier, they actually become more stingy and less generous. Wealth is really hard for most people to handle and that is exactly why Jesus warned about it so much.

What is it that makes wealth such a dangerous test to our faith? Simply put, prosperity robs us of our need to trust God. Without the need to trust God, we lose our ability to do so. Just like a muscle atrophies when it isn't exercised, so does our ability to trust God when it isn't used. Proverbs 30:8b-9 (ESV) says, "…give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, 'Who is the LORD?' or lest I be poor and steal and profane the name of my God." The author of Proverbs understood that both poverty and wealth have a tendency to negatively affect our relationship with God and so he desired neither. What if this were our attitude in life and work? What if we so jealously wanted to protect our relationship with God that we avoided anything that could hinder that relationship? What would that testimony be to the world?

If wealth and prosperity are such big tests and we are working under the assumption that nearly everyone reading this article is wealthy by the world's standards, how are we to live within the tension of our wealth? We should all begin by asking the following questions:

WHY ARE WE WEALTHY?
WHAT PURPOSE COULD THERE BE TO OUR WEALTH?

From a purely spiritual perspective, there are two sides we should consider as to how our wealth may be used to hinder or enhance our trust in God. First, our adversary could use our wealth as a way to draw us away from God by convincing us that it is our responsibility to take care of ourselves in all things. If this is the case, then our immediate response should be to seek to remove the cause of that temptation. If our money is being used to pull us away from God, then we should fall to our knees and surrender everything we have to God and beg Him to remove the temptation from us, even if this means selling it all and giving it away. If that is what it takes for us to draw closer to God, then we should not hesitate.

The other spiritual possibility for why we are wealthy is that God has provided us with the wealth for a specific purpose. He has given it to us so that we can join Him in His work in some small way. When we understand wealth this way, our question becomes, what do You (God) want me to do with this wealth? John Piper said it well in his book *Desiring God* (1996) when he said, "God increases our yield, so that by giving we can prove our yield is not our god."

Our wealth is not for us. Just as the wealth of the Israelites in the Old Testament was almost always for the purpose of demonstrating who God is, our wealth is always meant for another purpose. Our wealth should point people to God and His trustworthiness. Wealth will never point people to God because we have a lot of stuff; it will only point people to God when we willingly lay it at His feet and use it to bring Him glory. One of the best ways we do this is by generously, lavishly, and sacrificially giving. When we give, we demonstrate that our hope is in the provider and not in the provision. Giving says that we believe that God can and will provide for us in the future. It says that God is the one who gave us our wealth and our purpose with that wealth is to find a way to bring Him glory. That glory will never be demonstrated by us building bigger barns.

Whether or not you feel wealthy, you probably are by the world's standards. What is great about this truth is that our wealth can be used as one of our most effective tools for witnessing to the world that God is a God who can be trusted. The way we handle the temptations of wealth will serve as a witness to where our hope lies. As you consider how you use the gift of wealth, I would encourage you to begin by asking this question of God, "What would you have me do with this abundance?" May God bless you as you grow closer to Him along this journey. ▼

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Throughout my formative years, I felt the influence of God's hand placing wise Christian elders in my life who demonstrated servant leadership. Their influence is key to my accomplishments in healthcare management. It is natural that the scripture that constantly guides me is this verse from 1 Peter 4:10 (New International Version): "Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms."

After 19 years in the healthcare field, I now have the pleasure of mentoring emerging healthcare professionals, and I often tell them the best way to advance in an organization is to grow where you are planted and serve others. Servant leadership enriches the lives of individuals and organizations and ultimately creates the culture of a caring world.

Servant Leadership in HEALTHCARE Management

Patrick Wooten

CONNECTED SEASONS

My career pathway wasn't always so clear to me. When I was a young adult with a fresh undergraduate degree in business management, I didn't know what field would be best for me. My mother, who certainly qualifies as one of those wise elders, suggested I apply for one of the available jobs at what was then Wishard Hospital in Indianapolis. I started there as a financial counselor, an excellent starting place for the career I have now.

The Sidney & Lois Eskenazi Hospital, which opened in 2013 as the successor to Wishard Hospital, is one of the largest safety-net hospitals in the U.S. and the only public, general acute care hospital in Indianapolis. The mission of Eskenazi Health is to advocate, care, teach and serve, with special emphasis on the city's vulnerable populations – an appropriate setting for people devoted to servant leadership.

Working for the same hospital where I was born, serving the same community where I grew up, and teaching as an adjunct at Indiana Wesleyan University where I earned my master's degree in 2012 was all part of God's plan.

Today I am Director of Service Excellence for the Eskenazi Health primary care medical practices. I provide strategic direction and leadership for process improvement initiatives to drive excellence in service delivery, patient satisfaction, and staff engagement.

When you choose to improve the patient experience in healthcare, you quickly learn two vital truths: 1) the journey to excellence never ends and 2) the journey is a valuable part of the experience. Every milestone in your endeavor leads to setting even higher patient satisfaction goals the next time and extending those best practices across the health system.

I never become weary in seeking excellence for the underserved population.

Do you remember being a small child in the backseat of the family car on a long journey asking, "Are we there yet?" When you finally arrived at the long-awaited destination – whether it was the beach or an amusement park or your grandparents' house – you savored the end result. The experience didn't leave you mentally exhausted; it left you energized. You look back and say, "That was great. Where can we go next?" That's what continually seeking excellence for our health system feels like!

COLLABORATION IS THE CORNERSTONE OF SUCCESS

I once heard that collaboration is the cornerstone of success and is one of the trademarks of highly successful healthcare innovations. It's also one of the pillars of Eskenazi Health's values.

Although I could not have predicted where this project would lead, my work in outreach services for Eskenazi Health about a decade ago as we expanded the use of patient navigators in community-based settings led me to volunteer service with Susan G. Komen® Central Indiana, the local affiliate of the world's largest breast cancer organization.

Patient navigation is a concept established by Dr. Harold Freeman in the 1990s to combat cancer disparities. I adapted Freeman's original notion by structuring the Eskenazi Health patient navigation program to use trained professionals to work with Eskenazi Health patients and their families to navigate to a healthy continuum of care. The program targeted new patients and patients most in need of early follow-up after a hospitalization or release from an urgent or emergency care setting. As a result of patient navigation, patients receive high-quality, condition-appropriate care throughout the entire Eskenazi Health system.

Although we had adapted a process designed to address cancer disparities to a general health population, the process returned to its roots when our patient navigation program was later applied to Eskenazi Health's cancer platform to serve as a "care-continuum link." The new application uses a screening tool to refer women from primary care practices who had rarely or never been screened for breast or cervical cancer.

The Eskenazi Health community-based patient navigation network quickly caught the eye of the Komen Central Indiana leaders and other health systems across the cancer continuum.

I accepted the invitation to serve on the board of Susan G. Komen Central Indiana in 2013, and I will begin serving a term in 2018 as the board president for the locally-led affiliate that works to improve outcomes for those facing breast cancer in 41 Indiana counties.

The policy making, strategic planning, financial oversight, and community relations will ensure that Komen Central Indiana works toward reaching a bold goal to reduce U.S. breast cancer deaths by 50 percent by 2026.

I enjoy being able to serve a Susan G. Komen affiliate that shares in the mission of serving people of all races, ethnicities, ages, genders, orientations, and religions—regardless of their ability to pay. Nearly all Eskenazi Health patients who are facing cancer have the same barriers cited in Komen Central Indiana's Community Profile Report, including financial, linguistic, time management, transportation barriers as well as general emotional fear.

CAREER, FAMILY, VOLUNTEER SERVICE AND TEACHING

It will be challenging during my term as board president for Komen Central Indiana to balance that volunteer responsibility with leading service excellence at work, spending time with my family and serving as a healthcare administration management and policy adjunct faculty instructor at Indiana Wesleyan University.

I continue to facilitate courses because there is both excitement and suspense in the journey. It affords opportunities to engage in my healthcare passion and share this passion with other learners. I love to learn, and students teach me something new in every course.

Serving my profession, my family, my community, and teaching is where servant leadership has led me, and it is where I feel called to serve. ▼

The Check-Up:

FOR A CHRISTIAN IT'S MORE THAN VITAL SIGNS

JULIA UNDERWOOD

The thought of a health checkup can bring a wide array of images and emotions to each of us depending on where we are in life, the state of our loved ones, and our life goals and priorities. When we consider how healthy we are, our mind usually spins to a comparison of others in our circle of influence and/or the key vital signs that our physicians use in their assessment of us. We watch our blood pressure, eat healthy, exercise, use sunscreen… some even have a 24/7 reminder strapped to our wrist to remind us of our activity level.

As children of the Most High, those whose bodies are the temple of the Holy Spirit and whose souls commune with Him, shouldn't there be more than physical care and attention? Shouldn't we focus on more than an electronic bit that drives and assesses our worth? And, wouldn't the benefit of a pure spirit and temple-focus be evident to others in how we live? I certainly am not advocating a "spiritual Fitbit" that would evaluate our every deed, motive, and behavior! What I am suggesting is that we need to find a way, a crack in the code, a method by which we can self-assess and others can attest to our spirituality. Such an assessment could be a sort of "spiritual key," which would be a testament of living Christianly that is evident to others in how we work that exceeds the isthmus necklace or Christian-themed bumper sticker; a way to converge the same spiritual life "training" activities with our corporate and professional "training" activities.

Health assessments, whether physical or spiritual, vary depending on who you are and why you exist. At the end of one's Christian life, the reflection and assessment is about impact, furthering the Kingdom of God, living a faithful and God-honoring life, and preparing our souls for eternity. Our health as Christians is dually focused on our physical health and our spiritual health. Our God is the god of the whole person—all the aspects of our existence (spiritual, physical, mental and psychological). Further yet, he is the God of all creation. So, it is natural that he cares about our spiritual health and our physical health in conjunction with the health of our communities and his planet. Should we be surprised that the characteristics of demonstrating care for the self directly align with the characteristics of caring for others? That evidence of one's faith relating to others and to all creation is loving your neighbor as yourself — this is a foundational aspect of our spiritual assessment (Galatians 5:14, New International Version).

In considering "spiritual checkups" we have parameters and focal points that vary from other religions. One aspect of the Christian life is the active, interconnected, and responsive relationship we have with our Creator and his creation. Further, we experience his perfect peace when we follow biblical commands as our faithful lives reflect his image. Foster (1988) considers a dynamic between three primary aspects of faithful living which he refers to as spiritual disciplines. The three categories of these spiritual disciplines are inward, outward, and corporate. These aspects could be likened to three vital signs of spiritual flourishing, spiritual health, and well-being.

- **INWARD: Meditation, prayer, fasting and study. This is the "feeding and tending" of the soul.**
- **OUTWARD: Simplicity, solitude, submission and service. This is the physical demonstration, or rather, response to our inward disciplines. It is the symbiotic communication between us and our Father.**
- **CORPORATE: Confession, worship, guidance and celebration. This is how we engage with others, how we bring Christ and biblically-based values into the spheres of influence we have and circles within which we engage. This is how we take the inward disciplines and demonstrate them in public with others (Foster, 1988).**

Our health is improved by our spiritual practices. A Christian's health is about the internal aspects of the soul, the mind, and psyche as much as it is about human behavior and the collective groups in which we participate. In some ways, the community aspects of our internal spiritual life—family, work groups, neighbors, colleagues, and church fellowship—are the fruit of our spiritual health. A measure of our spiritual health is also evident in the feeding and tending to our spiritual being, the activeness of our relationship with Christ, as well as our engagement with others and supporting and encouraging them with their spiritual development also.

Developing the skill and habitual practice of encouraging others so as to positively effect and affect change in the world around us is one way we demonstrate spiritual health. It is living out the fruit of the spirit in demonstrative ways that propel others to their purpose. Paul writes that the fruit of the Holy Spirit and the demonstration of a faithful life are love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness, and self-control (Galatians 5:22-23). Using these exemplary behaviors of the Spirit's dwelling is the full-circle of faithfulness. Foster's insights on the spiritual disciplines connect and propel a spirit-filled and directed life, with resulting fruit: evidence of the Holy Spirit thriving in our lives. The culmination of our discipline as Christians is evident in our transformation, not only to us but to others. It is not merely an internal and highly secret spiritual matter. It is public and should be evident in broad daylight for all to see, experience and be blessed by. To engage our "spiritual fitness" with others in our circles is not limited to our Christian cliques—it extends more broadly to all those in our immediate and extended environments; to the teller at the bank, the cashier at the grocery store, our coworkers and customers. This symbiotic relationship of action/reaction is not something that we do solely in our homes and on Sunday mornings. It is integral to how we live each and every day!

When I consider this symbiotic relationship of living the spiritual disciplines and demonstrating fruit of a spirit-filled life, I consider all the ways that the internal, external, and communal cyclical process is a part of our work—the jobs for which we get paid. It brings to mind the "pulse points" indicative of a 360° measure of performance. The instrument's intended design is to capture perceptions from multiple sources such as customers, supervisors, peers, and direct reports in the evaluation of employees. The three aspects of spiritual discipline are consistent here, not in their literal sense, but in their practice, in the fruit which is evident to others. There is a connection; education, understanding, demonstration, and sharing with others are all components of life, work, and our spiritual life. One way the practice of spiritual disciplines is evident is how we relate to others, how we use knowledge to inform our behavior, and how we collaborate with others to further their interests and callings. This other-focus mentality and behavior is contrary to the self-focus on our own priorities.

The symbiotic process of internal development, knowledge-informed improvement, and a desire to share and impact others as a result of the process is significant. It is a process of self-improvement, which is good for the individual and good for the collective. It is also a mirror of the spiritual discipline categories of inward, outward, and corporate (Foster, 1988). We are called to practice such processes as a function of our humanity, and this process extends beyond our spiritual development. The process of living christianly extends to the secular environments in which we engage.

My previous consulting work included areas of customer feedback, follow up and relationship building with customers over time. We focused on the collective through the individual, "moving the bar" so that all the systems and entities were in harmony with one another. A systems approach that starts at developing the individual is profitable; it is caring for God's creation and it is God-honoring. How often we miss the boat at work, we skip the chance to care for God's creation and further his Kingdom by developing others. How might we have missed an opportunity to practice our faith in secular settings and refine not only our own spiritual discipline but also demonstrate love to others at the same time? Maybe there was a lost moment when righteousness could have been supported and celebrated in a meeting; when unwarranted kindness could have been our response to a situation.

A section of the organizational change projects we did would include follow up consultation and coaching. I would dialog on a monthly basis suggesting resources that would be helpful, reflection techniques on how to consider past experiences, progress they had made, road blocks they encountered and how to navigate them. The outcome was a developed workforce because employees—even if it was only one department in the company—were using information to better themselves personally and professionally in their interactions with others. They were living out personal values while completing a cyclical process of internal reflection and education; modifying their attitudes and behaviors in a way that was evident and appreciated by others; and contributing to the collective through contribution, care, and celebration. Their performance was evident to internal and external constituents. The "fruit" of their effort was shared by all.

The next time you are at the doctor's, and the medical chart is outside the door, consider a reframing of the wait time for your physician. Before they knock, open the door to assess, diagnose, and treat you, consider this: the file outside the door is a mere fraction of the file which totals you and your comprehensive health! It is The Great Physician's—God's assessment—which should cause pause and then purpose, for the inward, outward, and corporate dimensions of our holistic life! The doctor's visit is a mere fraction of the evidence which completes you and your comprehensive health. Our assessment as Christians, and true celebration of life, is when we are made perfect in eternity.▼

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Charl Mattheus

HEALTHCARE in the UNITED STATES

The United States healthcare system is the most expensive healthcare system in the world, spending $8,508 per capita while leading countries are spending less than half (Davis, Stremikis, Squires, & Schoen, 2014). The budget for the United States healthcare system is more than the total national budget of the fifth largest national economy in the world, France. Unfortunately, the United States healthcare system is not the most efficient system in the world. The Commonwealth Fund Report ranks the United States healthcare system last (eleventh) out of the eleven selected high-income countries (Davis et al., 2014). The top-ranked high-income countries (United Kingdom, Sweden, Germany, Australia, and the Netherlands) provide universal national healthcare systems to their citizens, with little out-of-pocket health care cost for primary and preventative care (Sommers, Gawande, & Baicker, 2017). Ironically, the tenth-ranked healthcare system in the world is the French healthcare system (Davis et al., 2014).

Davis et al. (2014) used five key health outcome determinants: quality care (effective, safe, coordinated and patient-centered), access (cost-related problems and timeliness of care), efficiency, equity, and healthy lives. High-performing healthcare systems are designed to improve the health of patients and populations (Schneider & Squires, 2017). Despite offering the most advanced and specialized clinical procedures as well as having access to the most technologically advanced medical equipment, the United States healthcare system fails to outperform the other high-income countries. Although all the high-income countries also have aging populations, the United States' population is sicker and contributes to a higher mortality rate (National Research Council, 2013). The most important strategy to improve populational health is to provide easy and timely access to preventative, acute, and chronic care while delivering the appropriate care based on research evidence (Schneider & Squires, 2017). There are three factors influencing accessibility to healthcare: cost and affordability to necessary health care, limited administrative healthcare obstacles, and minimum inequities delivering the same quality of care to all individuals in the community irrespective of their income, education, race, or ethnic background or other nonclinical characteristic determents (Schneider and Squires, 2017). These three factors have a major influence on the quality of care provided to populations exposed to higher health risks due to lower education and income. The multi-tier United States healthcare system created additional administrative burdens for all stakeholders, providers, third-party payors, and patients. Successful healthcare systems are designed to provide adequate health care to their populations while reducing administrative burdens and healthcare disparities. The United States healthcare system ranks poorly in providing timely and affordable access to healthcare. Patients and providers both list administrative efficiency as one of the obstacles to timely health care access and better quality of care. On a positive note, the United States does perform equally and sometimes exceeds other leading healthcare nations on patient-centeredness, disease-specific outcomes, ischemic strokes, colon cancer, and breast cancer treatment (Schneider & Squires, 2017).

The shortage of primary care providers in the United States provides a major challenge to make primary care widely and uniformly available. The ratio of primary care providers to specialist providers in the United States is 30% to 70% while a more favorable ratio of 50/50 is maintained by the leading ranked healthcare nations (Sanders, 2013). Nations with more primary care providers can provide a wider range of primary and preventative care services with the primary care provider as first point-of-contact. Additionally, the shortage of primary care providers adds to the rise in ER visits that should have been dealt with at primary care facilities. The high volume of ER visits adds to the rise in health care cost while not improving accessibility and quality of care. Investing in more social services may create more stable housing, educational opportunities, public transportation, and nutrition (Bradley et al., 2016).

The administrative complexity and payment systems of the United States healthcare system cause unnecessary inefficiency for both patient and healthcare professionals.

The inefficient healthcare system adds to clinical stress and pressure on providers to maintain a high quality of care with less time and more patients. Redesigning the United States reimbursement systems is essential. Effective reimbursement systems should accommodate smooth payment, fee schedules, formularies, and define patient benefits clearer (Schneider & Squires, 2017). A more effective reimbursement system will provide patients with more predictable healthcare costs and healthcare providers with a more predictable revenue flow.

The United States healthcare expenditure may one day provide adequate universal healthcare coverage to all its citizens. It may require the strengthening of primary and preventative care, reduce administrative burdens, and reduce income-related healthcare disparities. There are immediate needs to address behavioral healthcare, opioids usage, and improving the social service support system. The future of modern healthcare will require populations to be more educated in effectively managing their own health via diet, exercise, and following a well-defined preventative healthcare program. Preventative health habits like sleeping well, following a well-balanced diet, drinking enough water, and engaging in regular exercise will improve human life to serve God by spreading His Word and taking care of our family, friends, and neighbor. Leading healthcare systems should be focused on prevention, minimizing diagnostic delays, effective evidence-based treatments, thereby reducing the use of expensive acute care services. Many uninsured United States citizens gained access to health insurance under the Affordable Care Act (ACA), and more could gain healthcare service if the Medicaid expansion is allowed and accepted by all states. The Center for Medicare and Medicaid Service is enhancing their advance payment reform to strengthen primary care (Center for Medicare and Medicaid Service, 2017).

In the future, the passing of the new United States tax system will put new constraints and fund limitations on the ACA ability to make a positive impact on the United States healthcare system. These constraints will ultimately limit the ACA's ability to achieve the intended goals. While the ACA repealing was not successful, the future financial constraints may lead to the dismantling or a successful second repeal. Unfortunately, all future healthcare reform systems will be inferior to other high-income nations' healthcare systems unless the policymakers can collaborate in designing a universal healthcare system which will provide low out-of-pocket preventative and primary care to all segments of the population irrespective of their income, education, ethnic background, age and health status. The human body is the creation of God and a temple for the Holy Spirit (1 Corinthians 6:19-20, The New King James Version). Christians should seek physical wellness for themselves and others to serve and glorify God. ▼

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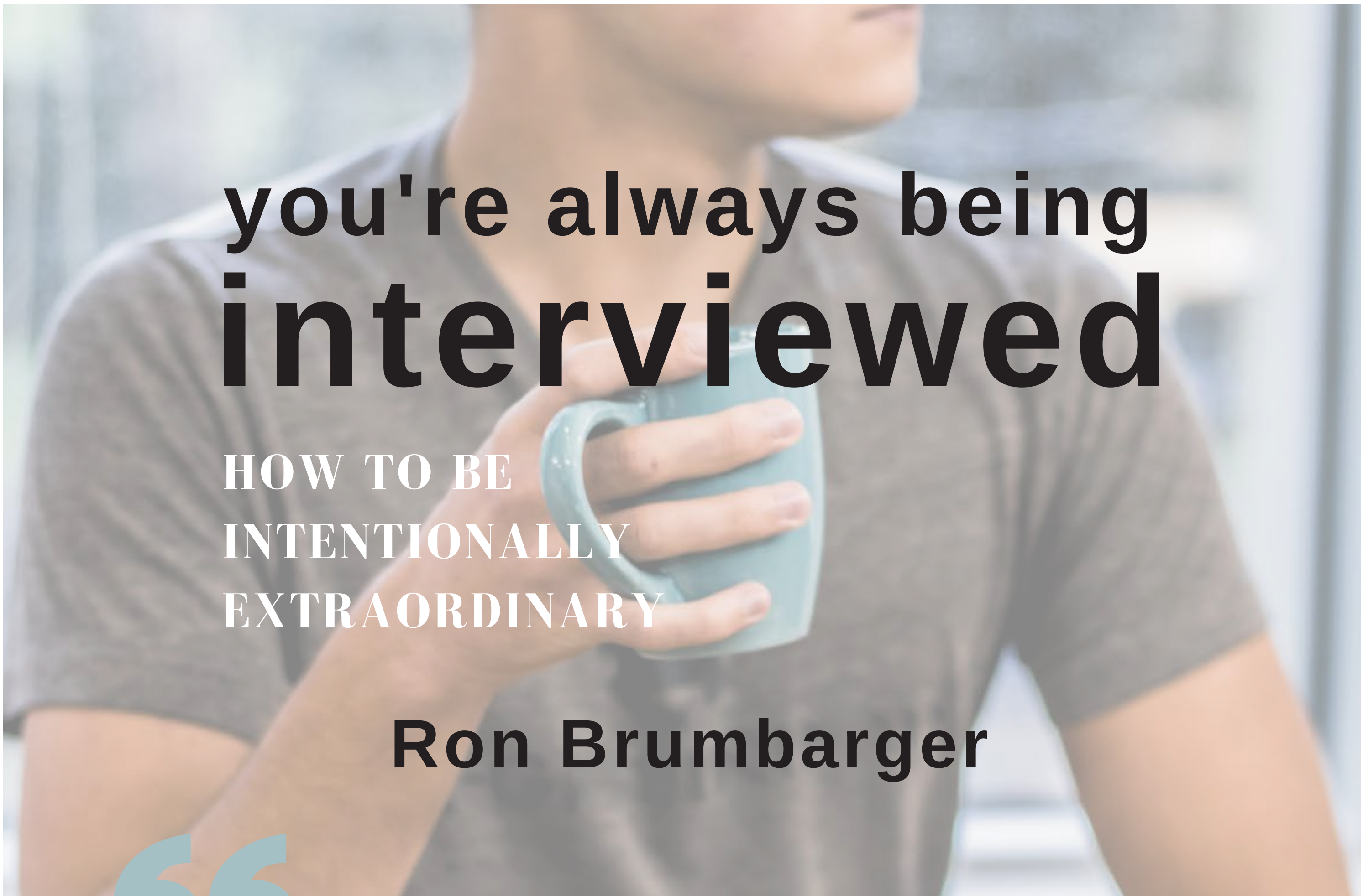

you're always being interviewed

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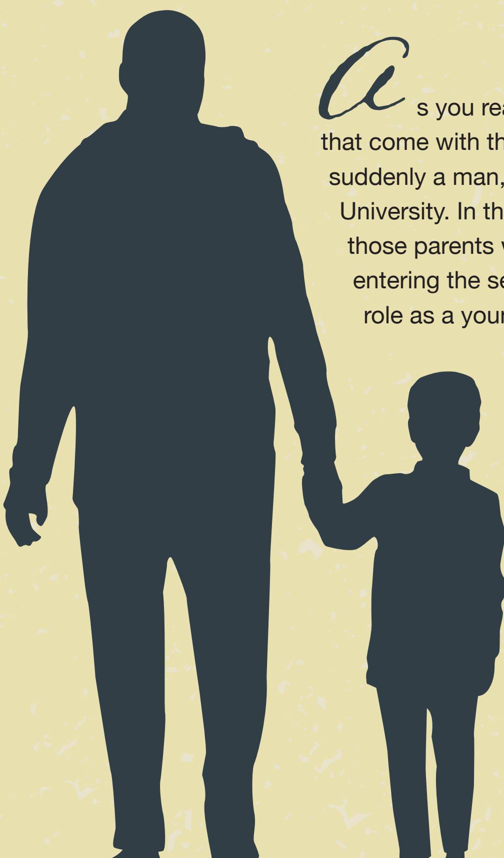

As you read this, I am still processing the emotions that come with the college graduation of a first child. A boy suddenly a man, holding a diploma from Indiana Wesleyan University. In the blink of an eye, I find myself among those parents whose son or daughter has left the nest, entering the sea of the masses and stretching into a new role as a young adult professional. I have been a part of that business world for more than 30 years; for my son, and many like him, it is brand new. I know that there are lessons to be learned, stumbling blocks to be surmounted, frustrations to be endured, deviations from anything and everything seen in a college textbook. He will experience countless interactions with mankind that will take him by surprise.

Seeing the world through the eyes of my own son, instead of those of a business owner and CEO, forces my perspective to swivel and pivot. It has caused some deep introspection of my role as a parent, a member of the broader business community, and a believer. Should we, as business leaders and living-life-veterans, be offering these young professionals something else? Something more?

In reflecting on my own career, one of the gifts I hold most dear is the time spent by others on my behalf. The coffees, counsel, caution, and character-modeling by mentors had the most influence on my professional life that, in turn, spilled over into my personal life. Yes, I had a great education. Got the degree, checked the boxes, started the job. But despite all the programs, the access to learning and university degrees, and the advancements of content delivery, what I have experienced is this: a degreed-education alone simply doesn't fulfill what is required in today's work environment.

Let me be candid: academic degrees are exclusive to the content required to obtain them and may not meet the broader needs of our graduates as individuals. Education has become a scalable asset and employment requirement while professional readiness has been redefined as "fulfilled degree requirements." And much of this is our fault. Yeah, sorry, but… we're to blame. This isn't to say that education doesn't have merit or worth; it absolutely does! But the absence of intimacy and applicability for the new graduate and his future path could be the death of his or her success. What I have learned, seen, and continue to anticipate is this: education without professional mentorship is largely worthless.

Sadly, we have told these young adults that if they complete a checklist (read: graduation requirements and diploma), they are ready for and capable of anything and everything that awaits them. In fact, time and time again, I see new grads in my office being interviewed with expectations that they should be on par career-wise and equally yoked with veteran professionals in responsibility and salary. Someone, perhaps several people, along the way communicated to these students that the completion of college means "it is finished" – mission accomplished, learning complete. The fact that you're reading this article tells me you'd disagree – graduation is but the beginning. Will you stand with me to ensure that such fodder is never again advocated to our future teammates and leaders?

The successful development and growth of future leaders rest in the hands and willingness of leaders of today to mentor them.

Last summer, I took on the task of writing a book that was intended to capture the idea that future leaders must be poised for leadership and present themselves as ready whether seated for an interview or seated around the table sharing a platter full of hot wings. I recounted the many head-shaking moments that served as evidence of what not to do. Some stories were laughable; some simply provoked sighs of disbelief; some were sad and embarrassing. Many readers have reported repeated face-palm slaps. The knowledge deficit of professional nuances, behavior, and etiquette in the emerging professional pool astounds me, and the ongoing frustration voiced by many current business leaders confirms much of the same. But as I continued writing *You Are Always Being Interviewed*, the need for a charge to current executives and leadership to mentor future leaders became apparent. Despite all the great intentions of the business community, the bottom line is that real change and growth of future leaders should not be focused on what they are (or are not) doing nor what they do (or do not) know. Academic education without professional mentorship does not guarantee success. Au contraire! The successful development and growth of future leaders rest in the hands and willingness of leaders of today to mentor them. Relinquishing this responsibility to universities who are woefully unequipped to deliver such is tantamount to expecting failure.

When I consider the experiences of professional life that my own sons will be navigating, ideas such as confident humility, a sense of urgency, work-life balance, failure, and candor come to mind. These are critical elements for navigating the business world, and they are best conveyed through mentor-based relationships, coaching, and conversation. Going one step further, I argue that the absence of mentorship ensures that the essential elements required for living the Christian life in the professional world are doomed to frustration, if not failure. How can we be set apart and live set apart if we don't mentor those right behind us?

Moving beyond the classroom, course outcomes, and syllabus, direct mentorship could be the most valuable piece of a young adult's educational journey and the answer to significant professional growth, regardless of an individual's academic degree or aptitude. Mentoring offers personal tutorial and growth relevant to one's time and place. Supported by wisdom and experience, mentors provide opportunity for student probing and application in a manner that can never be delivered in a traditional classroom, online course, or TED talk. Mentorship is not new; this method of intimate teaching is often highlighted in scripture as seen in the women of Titus chapter 2, Elijah and Elisha, Paul and Timothy, and even Christ and his apostles. I often ask young adults, “Where did Jesus learn carpentry?” (If you don’t know the answer to this question, drop me a line and let’s chat.)

In looking at true mentorship, one element I find most valuable is the broader opportunity for pointed question and answer in the spirit of Socratic inquiry, a method that has stood the test of time as it relates to broader learning. These quests deliver the mortar needed to hold blocks of knowledge together and benefit a student’s bridge from new graduate to developing professional. In fact, the use of a question and answer approach, or in many cases the answering of a question with yet another question, was modeled for us in Christ’s teachings of both the masses and his apostles. The mentored rarely ask questions that are vague, esoteric, or general; questions are pointed, applicable, and relevant. While a university experience can undoubtedly challenge and probe student thought, there is absolutely no substitute for the intimacy afforded through mentorship.

True mentorship allows the student to see theory in action and grow through failure as they are coached and directed through recovery. Mentors don’t always get it right. Truth be told, most mentors have a plethora of failure stories if they are willing to share and be honest. The humble recounting of failure with young professionals provides not only a learning opportunity but also models a learning disposition. While mentoring, Paul often recounted his own faults and failures to teach crucial lessons. The reality of imperfections, mistakes, and missteps can not only serve as a platform for learning but also a foundation for in-depth conversations about the nature of people in general and a doorway for broader conversations surrounding faith and salvation.

While new graduates and young professionals can benefit from mentorship in many ways, the mentorship relationship is not one-sided. In fact, I count mentorship as one of the blessings in my career that I never expected. Coaching, encouraging, and teaching benefitted me by forcing moments of pause, reflection, and self-evaluation before responding. Growing with a student through mentorship is a calling that is not only modeled in scripture but can be fostered by anyone. Successful over-achievers throughout history have counted parents, coaches, teachers, and professors as mentors.

And so here I stand – a father of a new college graduate and a second son coming right up behind him. They are well prepared young men with plenty of knowledge under their belts; they are driven young men eager to take on the world; they are confident young men unafraid of the future. Their newfound confidence is backed by their preparedness, not due solely to academics, but because they have been mentored. They are not unlike any new graduate tossing a mortarboard this spring. But this veteran CEO knows there is so, so much more for each of them to learn, and the best way to learn those yet-to-be-seen lessons is a mentor. Realizing that our experiences all have merit and that the field of mentees is vast, each of us faces the challenge to intentionally influence these future leaders for their growth and development.▼

I challenge you, my fellow sojourner, take up the mantle and mentor those behind you!

Tourist or Pilgrim,

How do you lead?

ILENE BEZJIAN

Being a child in the 1950's was an idyllic time. There was little to anticipate as each day rolled into the next. There was one predictable event that brightened even the worst days: the arrival of Reader's Digest. Seeing it sticking out of the mailbox wrapped in the familiar postal paper was a cause for celebration. I would quickly tear away the paper and search for the article titled, "My Most Unforgettable Character." I remember wishing to meet someone I could call unforgettable. Fast forward four decades and I had all but forgotten my wish. I spent years in college, married, had children, and launched a career in higher education, and met many wonderful people, but the unforgettable character remained elusive.

In 1999, I was asked to take part in an educational program in the northern part of the Netherlands. It was a 10-week, 10-country excursion for business students to learn global finance, marketing, economics, and management. I was asked to teach the month-long class to forty students from various parts of the US. After settling in to the small hotel occupied solely by students and faculty, I was asked about the visiting speaker arriving the next day. I knew nothing of the other faculty or speakers and asked the students if they knew anything. One individual spoke excitedly about this great man who served in World War II and held a seat in Parliament. I was intrigued and asked for more details. They said he was a former Navy Minister and President of the North Atlantic Assembly, the parliamentary arm of NATO. Now, instead of being intrigued, intimidation set in. I pictured a large, Churchill-like individual with a booming voice of authority, offering pearls of great wisdom to the students and my lessons paling in comparison.

Several hours later, tea was served and sitting at a small table in the corner of the café was a small, unassuming gentleman of Irish descent. My host led me to the table where I was introduced to Sir Patrick Duffy, 80 years young and delightfully engaging. He asked about my background and listened intently, asking questions, and drawing me into a deep conversation as to why I chose to teach and what did I want to accomplish.

I wasn't sure and quickly answered something about saving the next generation from making terrible mistakes in the business world. "So you are a tourist, simply passing through until something more exciting is offered?" he asked. I didn't view myself as a tourist, but a leader and was slightly put off by his question. "You see, Ilene dear, if you fail to get out of the prescribed itinerary of life and walk where the real people encounter life, you are simply along for the ride."

Sir Patrick had just completed walking the El Camino de Santiago de Compostela at the age of eighty. He walked completely alone, searching for a deeper engagement with God and his purpose. I remember thinking how regularly I circled the grocery store parking lot looking for the closest space so as not to walk the distance of lot. Walking all those miles alone was beyond my comprehension. I was quite sure God could be found on the living room couch without subjecting oneself to this difficult trek. Intrigued by the questions, I orchestrated times during the day to have tea and visit with Sir Patrick. He pressed into my methods used for leading the school, faculty, staff, and students, and I found myself void of any worthy response with the exceptions of the rote answers laid out in every college management book or pop psychology paperback. It wasn't enough for him.

A doctorate degree had not prepared me to answer questions from one who lived a life of significance. I was still striving to find meaning in my work at 48 years of age. Was I a tourist in the way I led others or guided students through the academic path? Was it enough to just check the boxes and complete the task or was there more? I left the Netherlands restless and soon began to exchange letters with Sir Patrick as he was not on the internet. He first asked if I would ever walk the Camino and I responded negatively. My life was too complicated to even think I could leave work and life for 45 days. His next question was startling. When would I begin leading my personal life as a pilgrim? If I was unable to walk the pilgrimage in my personal life, how could I expect to lead others in the organization? When would I finally recognize the gifts God had given me and use them appropriately?

We worked to find definitions and processes for personal evaluation and it eventually led to the following:

Pilgrim: a person who takes a journey, often an extended and demanding one, to a distinctive place for virtuous or religious reasons.

Tourist: a person who leisurely travels to, or visits a location for personal pleasure or curiosity.

Months later our conversation turned to understanding who I was as an individual and determining my personal strengths and capabilities. This took more than a year of searching introspectively and having honest conversations about areas of incompetence. As a believer, I turned to the story of Moses and realized how God bestowed many gifts to Moses, who failed to accept them until he was pressed into leadership. I kept a running list of those things God gave me and placed the items I longed to be on a separate sheet. Sir Patrick asked why God would give me the items I longed for, if I failed to use the ones already possessed. More letters held pearls of wisdom until 10 years later a working document unfolded. I had prepared a comparison between the pilgrim and tourist leaders, and began to evaluate situations through a different lens. Being blessed by a mentor with years of experience and the willingness to teach me how to walk the path of a pilgrim was invaluable. Here are the pearls of great price gleaned from my most unforgettable character.

First, prepare yourself prior to the start of the day.

Pilgrim:

- I will strive to do the work God has placed before me and bless the day.
- I will serve others on the team and ask what is needed from me.
- I will fully serve the greater organization.
- I will take time to meet with those I encounter.

Tourist:

- This is who I want to be – the boss.
- I need the team to get the work completed for my career advancement.
- I need to be acknowledged for all activities.
- I may need to abuse others to get ahead.
- Don't interrupt me with insignificant people or matters.

Second, expect the unexpected every day.

Pilgrim:

- Decide the unexpected will not stop the team's progress.
- Embrace the unexpected with a good attitude.

Tourist:

- Do not bring me bad news.
- Please solve all problems yourself only bringing me solutions.

Third, be accountable as a leader.

Pilgrim:

- Respond to your personal abilities and strengths.
- Support others at all times.
- Share pertinent information with team members.
- I will not wrap up my identity in a title.

Tourist:

- Blaming others for personal and team mistakes will keep me comfortable.
- I will carefully guard information to make myself important and irreplaceable.
- I will press for my personal vision, goals and decisions to maintain power.
- I will identify myself with a title and the power connected to the position.

Fourth, maintaining personal integrity is paramount while being pulled in all directions and accountable to all.

Pilgrim:

- I will listen to those in my span of care and the wider organization, making eye contact.
- I will say no when needed.
- I will maintain a positive attitude even in crisis.

Tourist:

- I will choose who I want to address.
- I may make empty promises just to move to the next conversation.
- Those individuals who stop my forward movement will be punished.

I am still working toward the last stop of the pilgrimage. I know there will be constant change and new definitions, but learning to add value at every step benefits everyone. There are critical times where change is needed and if I ignore the plea, I am sure to die a slow death. The house will always be on fire for someone, but pilgrims find a new method to solve problems; they don't give up and take the easy path. We should be thankful for the never-ending task list as this means our lives are still relevant.

I finally met my most unforgettable character and still speak with him regularly. At the age of 97, he has written his memoires and finished a book tour. I live for the envelopes arriving from the United Kingdom addressed on an old Olivetti typewriter as I know there will be new words and challenges to acknowledge.

Leadership begins with a daily prayer, a daily walk, putting others first, finding and celebrating gains, and the pilgrimage bringing us to where our personal purpose and passion come together.▼