## Can the Just Succeed?

Can the just succeed? Can people living by Biblical principles successfully compete in a capitalist economy without compromising? Should we even try? Steve Cable provides a biblical perspective.

### **Corrupting Cultural Climate**

At the turn of the twenty-first century, America was hit with a tsunami of corporate corruption. Names like Enron, Tyco and WorldComm became synonymous with greed and failed corporate leadership. Today, even after Congress and the SEC have strengthened their oversight, high profile cases, such as backdated stock options at Apple, continue to plague us. We can't even take comfort in some past golden era of corporate ethics as we look back at a history filled with robber barons, ruthless company towns, and shady land deals.

In the light of this discouraging reality, we are asking the question, Can the just succeed? Can people living by Biblical principles successfully compete in a capitalist economy without compromising? Should we even try?



Let's begin our exploration of this question by considering the overall cultural climate surrounding our free market economic system. A number of recent studies indicate less than honest behavior, and downright dirty dealing are common throughout our culture.

Let's begin at the top. What type of standard is being set by our business leaders? One recent poll showed that less than twenty percent of Americans had confidence that CEOs would consistently make job-related decisions that were morally appropriate.{1} Is this skepticism well-founded? After all, most CEOs have worked their way to the top as a result of excellent performance in lower positions. Almost fifty percent of corporate executives in a recent Tulane University study were willing to commit fraud in role playing exercises. {2} What was particularly disturbing was that these same executives had affirmed their unwavering commitment to the highest ethical business standards.

Perhaps, we can rely on our workforce to apply their solid middle class values to curb the effects of corrupt leadership. Sadly, a recent study found that forty-eight percent of workers admitted to acting illegally or unethically in the workplace during the previous year. {3} Over thirty percent of them said that their coworkers condone questionable ethics by showing respect for those who achieve success using them. {4} In other words, cheating is not only condoned, it is respected.

We all hope that the upcoming generation will improve upon the sins of the prior generations. Are they bringing a standard of personal values that will clean up the marketplace of the future? Or, are they following in their elders' footsteps? From 1969 to 1989, the number of students who let someone copy their work rose from fifty-eight to ninety-seven percent.  $\{5\}$  A recent survey published in *Education Week* found that three out of four students admitted to engaging in "serious cheating" within the previous year.  $\{6\}$ 

People emulate the behavior they believe will make them successful. Perhaps, today's Christians should join Habakkuk as he questioned God: "Why do You look with favor on those who deal treacherously? Why are You silent when the wicked swallow up those more righteous than they?" (Hab. 1:13){7}

It appears that we will be dealing with a culture of dishonesty in the marketplace for the foreseeable future.

### The Slippery Slope

Surprisingly, most Americans identify themselves as trustworthy. So, why are all of these good trustworthy people demonstrating by their behavior that they are not worthy of our trust?

Well, Paul gives us a lot of insight in his first letter to Timothy when he writes, "But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil" (1 Tim. 6:9,10).

When we want to accumulate money for our own enjoyment beyond what we need to live, we are tempting ourselves to unethical behavior.

In his book *There is No Such Thing as Business Ethics*, John Maxwell identifies three primary reasons "good" people are led astray in business dealings. <u>{8}</u>

First, we do what is convenient. Many times doing the right thing is a lot more trouble than doing the convenient thing. Have you ever discovered that you were given too much change, but you didn't want to go to the trouble of returning to the store? Sometimes a convenient lie can help us avoid the consequences of a mistake.

Second, we do what we must to win. After all, everyone is doing it. I have to compromise my standards in order to compete. During my years in a very competitive industry, one of my co-workers often stated, "If you can't lie on a proposal, when can you lie?" In other words, promise whatever you need to get the job, and try to wiggle out of it later.

Third, we rationalize our unethical choices with relativism. We tell ourselves that our ultimate intentions are good. And, besides, if it is good for me, then it must be good. It is scary to think how easy this will be in a postmodern society where all truth is relative truth.

All three of these relate to putting our success ahead of our values. John Maxwell put it well when he said, "Ethics is about how we meet the challenge of doing the right thing when that will cost more than we want to pay." {9}

I would like to add a fourth reason I call the Sudden Slippery Slope. We are taught that as long as we can justify our actions by the rule book then they are OK. In order to get ahead, we start to push the envelope of how we interpret the rules. One day we wake up to find that we have clearly gone beyond the boundary. We discover that we are on a slippery slope where the more we try to cover up or undo our actions the more we find ourselves breaking the rules. Enron is an excellent example of this effect. {10} No one at Enron started out with the objective to wipe out \$50 billion in shareholder value overnight through unethical business practices, but a culture of pushing the ethical boundaries will inevitably result in a culture of corruption. Proverbs warns us that when we get in this mode, we have a hard time telling right from wrong: "But the path of the righteous is like the light of dawn, that shines brighter and brighter until the full day. The way of the wicked is like darkness; they do not know over what they stumble" (Prov. 4:18-19).

### A Christian Perspective on Capitalism

Let's consider a biblical perspective on capitalism.

People are rarely neutral when it comes to capitalism. Some people blame capitalism for the excesses of unethical behavior described earlier in this discussion. But capitalism as the primary cause of corruption is exonerated by comparisons with many communist and socialist economic systems. Historically, these systems have raised corruption and graft to the highest levels. On the other hand, some commentators seem to equate capitalism with Christianity, implying that one of the tenets of Christianity is a capitalistic free market system. This premise does not hold up to scrutiny either as Christianity has flourished under a variety of economic systems.

Before we go any further, a simple definition of capitalism is needed. Capitalism is an economic system in which the means of production and distribution are privately or corporately owned, and development is proportionate to the accumulation and reinvestment of profits gained in a free market.{11} In other words, private individuals own the resources and make decisions on how to use those resources based on an expectation of return. The genius of capitalism is that individuals or corporations who can provide valuable services better or more efficiently are rewarded with more resources. So, resources tend to be allocated to those who are most capable of using them to produce desired goods and services.

However, one can approach capitalism from either a secular or a faith perspective. In secular capitalism:

- the purpose for business is to return a profit,
- the standard of conduct is the rule of law, and
- the measure of success is accumulation of wealth.

Under a Christian view of capitalism:

- the purpose for business is to honor God,
- the standard of conduct is the Golden Rule, and
- the measure of success is the ability to bless others with the resources God has entrusted to us.

A secular capitalist is accountable only to himself and his shareholders. A Christian business person is accountable to God with a responsibility to all of the stakeholders in the business, including customers and employees.

Capitalism is not essentially Christian, but, as Max Weber

pointed out in his classic book, *The Protestant Ethic and the Spirit of Capitalism*, <u>{12}</u> Christianity is good for capitalism in many ways including:

• An excellent work ethic motivated by Paul's admonition in Colossians to "work with sincerity of heart as unto the Lord." Our work results reflect on our Savior, so we are motivated to excellence.

• A willingness to put integrity above profits and to forego investing in businesses which degrade or take advantage of others. As Proverbs 28 says, "Better is the poor who walks in his integrity than he who is crooked though he be rich. . . . He who increases his wealth by interest and usury gathers it for him who is gracious to the poor" (vv. 6,8). Integrity reduces the "greed tax" which is all of the effort wasted on monitoring others to prevent theft.

• A long term perspective that is willing to forgo near term gratification for long term benefits such as investing in hospitals and schools.

Counter to the view of Michael Douglass' character in the movie Wall Street, greed is not good. Greed is not what makes capitalism successful. Trusting resources to those who are productive and want to do something of significance is the key to long term economic success!

### Called to the Marketplace

What is the role of Christians in the marketplace?

Over the centuries, Christians have had varying responses to the secular marketplace. Some, like the Amish, attempt to isolate themselves from the corrupting influence of the secular world. Others, like the Puritans, believed that excelling in the marketplace was a critical part of the Christian life as evidence of one's election. In recent years the trend has been for Christians to segregate their spiritual church life from their secular work life. This attitude allows many to believe they can conform to the compromised values of our culture without impacting the spiritual aspects of their life. However, since God's truth is the truth in all aspects of our lives, this attitude could not be truth.

What does the New Testament have to say on this subject? Out of twenty-two letters to churches, not one advised Christians to quit working in or participating in the Roman economic system. None of these letters encouraged all Christians to leave their secular vocation and immediately leave for the mission field. The overall picture is that some people are given as gifts to the church, devoting their energies to equipping the church for ministry. But the majority of us are called to be ministers in our vocation (whether that vocation is as a business leader, a laborer or a stay-at-home mother). As Christians, we are called to be a redeeming influence in the place where non-Christians can be found, the marketplace.

As we enter the business world, we should be clear as to our purpose. I don't think that it is to prove our salvation by getting the most promotions. Four clear biblical purposes for Christians in the work place are:

1. To honor Christ through my attitude, performance and integrity (Col 3:22-25). In my career, whenever I was asked to state my career objectives, I would focus on Colossians 3 for my answer. I would tell them that since I was called to "work heartily as unto the Lord" and to serve with "sincerity of heart", my career objective is to fulfill the role that creates the most value for my employer. That statement was not only true, but was also warmly received by my supervisor.

2. To share Christ in my unique mission field. We interact with more non-Christians in the business world than just about any other venue (Col. 4:5-6).

3. To provide for the physical needs of your family (1 Tim. 5:8).

 To be able to share with others who need help (2 Cor. 8:12-14).

Jesus summed it up for us when He said, "Let your light shine before men in such a way that they may see your good works, and glorify your Father who is in heaven" (Matt. 5:16).

### **Compelling Results**

Let's conclude by considering the characteristics of a just business and looking at some measures of success.

Whether for the individual or for a corporation, Christian behavior is going to be characterized by the Golden Rule taught by our Lord: "Treat others the way that you want them to treat you" (Luke 6:31). This means that we are not going to deceive, covet, or steal in our business dealings. We are going to treat others with respect and with grace. We are going to choose integrity over convenience or profit.

Since we all like to win, does the Golden Rule mean that I should always let my competitors win? Should I just turn over the market to them? I don't know about you, but I absolutely hate it when someone lets me win. Everyone loses if we allow inferior or more costly products to claim the market because no one wants to compete with the status quo (think about the fall of the Soviet Union when you consider this topic). Competition promotes better products and greater productivity which creates more resources and opportunities even for your competitors. The problem arises not from having a competitive system, but from greed causing some to hoard wealth. So, a Christian business will compete aggressively but fairly. They will also realize not to compete by destroying the lives of employees through long hours, poor working conditions, or unfair wages. Won't a company or individual applying these principles put themselves at a disadvantage? After all, when swimming with sharks, a guppy will always get eaten. In his book Profit at Any Cost, {13} Jerry Fleming analyzed the results of corporations who appeared to place a premium on a high standard of ethical behavior. He discovered that these businesses typically induce others to behave ethically toward them. There is also a strong correlation between a firm's commitment to ethics and a lower employee turnover. Typically, a lower turnover rate results in greater productivity from experienced, content employees. At the bottom line, he found a significant positive correlation between a firm's ethical behavior and its economic performance. Companies promoting unethical practices pay a price in the long run (think Enron). An investment in ethically responsible firms has resulted in a return eight times better than the return on the Dow Jones Industrial Average over a period of thirty years.

What conclusions can we draw from our study of Christian principles in the workplace? Applying Christian principles to business is not:

- a magic shield against failure, or
- a way to always avoid criticism, or

• an assurance that your product will be the best on the market.

But, it is:

- a part of our calling to follow Christ,
- the best way to conduct business, and
- a consistent companion of long term success.

No matter the financial results, we are a success when we follow Christ's example in the work place.

#### Notes

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## M.I.T. Dean's Pants on Fire

George Washington, call your agent. America needs your "I cannot tell a lie" message. A national lecture circuit slot just became available.

A popular dean at the Massachusetts Institute of Technology has resigned after admitting resume padding and living a 28year lie. Ouch. Her sad story is filled with irony-lots of fresh material for your speeches.

Marilee Jones says, "I have resigned as MIT's Dean of Admissions because very regrettably, I misled the Institute about my academic credentials. I misrepresented my academic degrees when I first applied to MIT 28 years ago and did not have the courage to correct my resume when I applied for my current job or at any time since.

"I am deeply sorry for this," she continues, "and for disappointing so many in the MIT community and beyond who supported me, believed in me, and who have given me extraordinary opportunities." {1}

The Boston Globe reports that her resume claimed degrees from Rensselaer Polytechnic Institute and two other New York institutions, but that she has degrees from none of them. RPI says she attended as a part-time student for about nine months but earned no degree. The other two say they have no record of her attending.{2}

Ironically, as *The New York Times* notes, Jones was widely admired, almost revered, for her humor, outspokenness and common sense. {3} She had won prestigious MIT awards{4} and earned a national reputation as a champion for reducing college admissions pressure on students and parents.

It gets worse. She coauthored the book, Less Stress, More Success: A New Approach to Guiding Your Teen Through College Admissions and Beyond. On integrity, it says, "Holding integrity is sometimes very hard to do because the temptation may be to cheat or cut corners. But just remember that what goes around comes around, meaning that life has a funny way of giving back what you put out." <u>{5</u>}

Doesn't it.

Lots of people lie. Some get caught. The US military reportedly distorted Pat Tillman's and Jessica Lynch's stories, allegedly to boost war efforts. Enron executives cooked books for personal gain.

Employees falsify expense accounts or call in sick. Kids disavow breaking windows. Adults tell fish stories. Wandering spouses work late at the office.

Distorting the truth can bring esteem, opportunity, money, thrills. One innocent lie can require cover-ups. Soon the web becomes complex.

We've all made mistakes. As a teen, I valued my reputation for honesty but made some poor choices, lied about them, and nearly was expelled from school. My confronters forgave me and offered me another chance. The episode helped point me to personal faith. I learned that Moses, the great Jewish liberator, warned his compatriots against violating divine prescription: "Be sure your sin will find you out."<u>{6}</u>

Mine found me out. Marilee Jones deceit found her out, as readers from *The Times* of London to *The Times of India* now know.

Jones likely needs privacy—as she has requested—plus good friends, close counsel, and lots of prayers. Perhaps, after recovery, she can help others resist similar temptations.

So, President Washington, what lessons from this episode will your lecture tour emphasize? How about these: Tell the truth.

It may be painful but it's the right thing to do. It's easier to remember. You'll sleep better and enhance society.

Pack your saddle bags, Mr. President. Crank up the PowerPoint. Be sure to include a Pinocchio cartoon and some slides of cherry trees.

Oh, but sir, we understand that the cherry tree story might be mere legend. We suggest you explain that to your audiences and give plenty of real-life illustrations.

#### Notes

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## Our Cheatin' Hearts (Radio

# Version)

From classroom to boardroom, from sports to shoplifting, people try to get something that's not rightfully theirs. What are the roots of dishonesty? Why do people cheat? How does cheating impact society? Is there a solution? Rusty Wright considers cheating.



This article is also available in <u>Spanish</u>.

### **Cheating Ways**

Cheating is rampant these days. Just ask the nation's retailers, educators, and investors. From classroom to boardroom, from filling stations to airplanes, folks everywhere are trying to get something that's not rightfully theirs.

The Wall Street Journal has reported a rash of petty personal cheating ranging from zipping through turnpike tollbooths without paying to pocketing restaurant silverware. <u>{1}</u>

One Los Angeles network television employee described the rush he felt from sneaking into an airline First Class seat from his coach section. "It was exhilarating," he explained of his stealth upgrade. "I felt like I robbed a bank."

A Las Vegas restaurant lost \$10,000 in pilfered ashtrays during its first two weeks of operation. A New Jersey engineer refuses to pay automated tolls on the Garden State Parkway because he feels the toll plazas are poorly designed and irritating. The state established a bad system, he reasons, so "you have to abuse it." Convenience stores report massive losses from "pump-and-flee" customers who fill their gas tanks and take off without paying.

A Knoxville-based theater chain watches for discount cheaters who purchase pay-by-phone automated tickets at undeserved

senior discounts and hope ticket takers won't notice. Shoppers buy party dresses and power tools, use them, and return them for refunds. A California bookseller laments the customers who try for full-price refunds on books they've purchased from discount outlets. "You want to send them to Miss Manners," she says.{2}

Prominent sports figures have been flagged for un-citizen-like conduct. George O'Leary lost the head football coaching job at Notre Dame within a week of his hiring for padding his résumé. U.S. Olympic Committee president Sandra Baldwin resigned after confessing lies about her academic background. <u>{3</u>}

Golfers not only adjust the lay of the ball. Some duck pricey greens fees by sneaking onto the course.

I know something about golf ethics. My childhood Miami home bordered a golf course. Occasionally, stray balls landed in our back yard. Neighborhood kids decided a ball was fair game only after the golfer had walked by without retrieving it. But it was entirely ethical, we determined, to cover the ball with a large almond leaf until the golfer passed.

What are the roots of dishonesty? Why do people cheat? How does cheating impact society? Is there a solution, and what is it? This article explores these themes.

### Campus Cheating

What part does education play in cheating? Duke University president Nannerl Keohane says that 45 percent of Duke students have cheated at least once during college. *US News and World Report* quoted one Duke student who plagiarized an assignment: "It's not a big deal because it's just a mindless assignment. It's not a final or a midterm." [4]

The Center for Academic Integrity reports that: <u>{5</u>}

• On most university campuses more than 75 percent of

students admit to some cheating.

- About one-third of students in one nationwide survey admitted to "serious test cheating."
- Half of the students in that survey admitted to "one or more instances of serious cheating on written assignments."

The Internet expands choices and convenience. Web access and a credit card can buy ready-made term papers or customized writing. Cybercheating can backfire though. Special computer searches sometimes allow suspicious professors to discover the original sources in only minutes. <u>{6}</u>

Cheating is bad enough when students do it to boost their academic standing. It's a mess when teachers and administrators orchestrate it. So-called "high-stakes testing" has tempted some educators to cheat to retain their jobs, earn merit pay or even preserve their schools. Some states base financial allocations on school test scores. Administrators anxious over funding cuts prompt teachers to provide, shall we say, inappropriate assistance.

New York City teacher Stacey Moscowitz gave her students answers to tests, raising their scores and the school's academic ranking. She says the school principal encouraged the practice. Later, Moscowitz felt she had betrayed her kids. Students needing remedial help did not qualify for it due to their artificially high test scores.

Moscowitz blew the whistle, prompting an investigation by Edward Stancik, the New York City School District independent investigator. Stancik found fifty-two educators implicated in thirty-two schools. Among the methods he uncovered was the "scrap paper" method: Students took the exam on scrap paper, a teacher corrected the answers, then the answers went onto the standardized answer sheets, so as not to reflect erasures. In the "group testing" method, students called out the answers, the group agreed on the correct answer, and everyone filled it in.<u>{7}</u>

Cheating in school might seem fairly harmless to some. Lots of people do it. But what happens when corporate leaders cheat?

### **Corporate Cheaters**

Corporate cheating has had devastating effects. U.S. corporate scandals have seen thousands of employees lose their jobs while stocks plummet and corporate executives are led off in handcuffs. Enron, WorldCom, Arthur Anderson, AOL Time Warner, Adelphia, Xerox . . . sometimes the patterns of financial scandals can be confusing.

Consider a simple illustration. Suppose you want your local bank to lend you money so you can purchase your dream house. The bank views you as a means for them to make money. They want to assess their risk of investing in you to be sure you can pay them back faithfully and with interest. So they check your credit, income, assets and liabilities, and get you to fill out lots of forms.

Suppose you deceive the bank into believing that your financial status is better than it really is. You lie about your income and indebtedness. They believe you and lend you the funds. You buy your castle, then can't make the payments. You default on the loan, declare bankruptcy, and the bank loses its money.

That's a snapshot of just one type of scandal plaguing corporate America. Corporations that cook the books look like better investments than they really are. Investors buy their stock, driving the price up and enriching leaders who profit personally from stock gains. When irregularities are exposed, companies restate their actual earnings and indebtedness and lay off employees. Investors, realizing they've been hoodwinked, sell their stock. Stock prices plummet. Investors question the sincerity of other corporations and are reluctant to buy. The market system falters.

Federal Reserve Chairman Alan Greenspan summarized for Congress corruption's impact on the nation: "Fraud is theft. . . . It is indistinguishable from going into a bank and stealing something. . . . Our free market capitalist system cannot function in an environment in which fraud and misrepresentation are critical elements, because trust is so essential to making that system work."<u>{8}</u>

Corrupt CEOs wielded power similar to economic "weapons of mass destruction," said University of Minnesota accounting professor Brian Shapiro. <u>{9}</u> Consumer advocate Ralph Nader called it "greed on steroids."<u>{10}</u>

Moses, the great liberator of ancient Israel, once received some counsel on leadership from his father-in-law, who advised him to pick able leaders who "fear God" and "hate dishonest gain."<u>{11}</u> Not bad advice. As national scandals have shown, to do otherwise can be disastrous.

### Cheating's Costs

Epidemic cheating has serious costs. Whom can you trust?

TIME magazine compared what executives of seven troubled companies received (in stock sales and severance) with what their shareholders got. <u>{12}</u> Adelphia's John Rigas gained \$4.2 million in severance. When Adelphia filed for bankruptcy, its stock was worth 14 cents, a decline of over 99 percent in about a year. Enron's Jeffrey Skilling made \$78 million in stock sales over a two-year period. Shareholders got a bankrupt company.

Have your medical insurance premiums been rising? Some of the increase may be offsetting corruption losses. Big names in healthcare like Columbia/HCA, National Health Laboratories, and GlaxoSmithKline have paid millions in fines to settle billing or fraud charges or investigations. While corporate

accounting scandals may seem complex, much of the healthcare crisis involves outright theft such as overcharging for hospital care. This profitable game has even drawn drug criminals and the Russian mafia. Some have called the healthcare industry terminally ill. <u>{13}</u>

The African Union claims "corruption costs Africa almost \$150 billion a year." That's about one quarter of the continent's gross domestic product. {14} One Nigerian doctor told me bribery had become so commonplace in his country that corporations were including bribery allowances in staff budgets. They called it "public relations." Problems arose when employees began pocketing the "public relations" money instead of using it for bribes.

Identity thieves use computers to snoop. The biggest identity theft in U.S. history garnered information on 30,000 people. Thieves used pilfered data to siphon bank accounts and tap credit card accounts. The prosecutor described the situation as "every American's worst financial nightmare multiplied tens of thousands of times."{15}

Cheating that may begin in school can have disastrous results in society. Duke's president Keohane aptly summarizes: " (A)n education that involves cheating instead of learning . . . is no education at all. . . . (I)n the real world, when you set out to build a bridge or craft a legal document or begin brain surgery, just knowing what the result is supposed to be is of mighty little use in making it happen; pity the poor patients and clients!"{16}

Why do people cheat, and what is the solution?

### The Psychology of Cheating

Why do people cheat? Some seek the thrill of beating the system. Others want to make ends meet, protest high prices or achieve difficult-perhaps unattainable-standards.

Actress Winona Ryder's shoplifting conviction prompted questions about why a wealthy person would steal items they could easily afford. Often anxiety or depression accompanies kleptomania. The rush of theft may assuage deep emotional pain. Young shoplifters have stolen on dares from their peers. {17}

Desires for approval, advancement, avoiding embarrassment—all influence self-esteem. People sometimes take foolish risks to feel good about themselves.

Self-centeredness and lax standards seem obvious roots of dishonesty. The Securities and Exchange Commission began requiring CEO's of major companies to personally affirm "in writing, under oath and for publication " that their corporate reports are "complete and accurate." <u>{18}</u>

Restructuring business relationships to avoid conflicts of interest could reduce temptation. Stiff penalties—suspension, expulsion, prosecution—may help slow moral hemorrhaging. Strong role models, peer support, and ethical codes are significant.

Ultimately, honesty is an individual matter. Alan Greenspan told Congress of "an infectious greed" that influenced corporate scandals. "Greed is not an issue of business," he emphasized, "it's an issue of human beings." <u>{19}</u>

My sophomore year in college, I swiped a plastic bucket from behind the lectern in the psychology lecture hall. It had been there every day during the semester. "No one wants it," I convinced myself. "It deserves to be taken." I used it to wash my car.

Two years later, I encountered a statement by an early follower of Jesus: "If we confess our sins to him, he (God) is faithful and just to forgive us and to cleanse us from every wrong." [20] I not only needed to admit my theft to God. I needed to make restitution.

My booty long since lost, I purchased a new bucket and carried it sheepishly across campus one afternoon. Finding no one in the psychology building to confess to, I left the bucket in a broom closet with a note of explanation. Maybe a janitor read it. My conscience was clear.

Solid spiritual commitment can help develop inner strength to resist temptation and act honorably. It can provide reasonable standards for civil society. And it can bring forgiveness and power to rebound from personal failure.

This article is adapted with permission from Rusty Wright, "Our Cheatin' Hearts," *The Plain Truth*, September/October 2003, pp. 6-10.

#### Notes

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