Initiatives

In Support of Christians in the World

National Center for the Laity
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Taking the Initiative

In Business

Before Jim Sinegal became a founder of Costco (999 Lake Dr., Issaquah, WA 98027), he already knew plenty about retail business; or thought he did. His initial application for a liquor license was supposed to be one of many routine matters. A state bureaucrat, however, put hurdles in Sinegal's way. The bureaucrat's questions had "absolutely nothing to do with the processing and selling of beer and wine," in Sinegal's opinion. He popped off an *expletive deleted* at the inspector.

Yet, as Sinegal told an audience last March at the Center for Business Ethics (Bentley University, 175 Forest St., Waltham, MA 02452; www.bentley.edu/cbe), this incident was a gift to Costco because it forced the company to think thoroughly about itself from all sides. The delay on the license provided an opportunity for Costco to develop criteria about merchandise. More importantly it used the delay to set priorities about workers, customers, suppliers, managers, the community and more. Today Costco is among the top retail businesses with stores in the U.S., Canada, Mexico and elsewhere.

Of particular interest to INITIATIVES is Costco's treatment of workers. Costco has "the highest paid employees in the retail business with the best benefit plan," says Sinegal. The average wage on the sales floor is \$22 per hour. Costco workers belong to a union—either United Food and Commercial Workers (1775 K St. NW, Washington, DC 20006) or Teamsters (25 Louisiana St. NW, Washington, DC 20001).

By design, Costco is not the only place to shop. If, for example, the recipe calls for specialty mustard or the furnace needs a rare part, go elsewhere. Costco features all the item categories of its competitors, but not all the brands and styles. It picks the best values in each category so that over a month or year its regular shoppers (club members) get the best quality at the best price.

Costco intends to be around "50 years from now," says Sinegal. Thus it resists a

business model that puts quarterly stock performance on top. Guess what? With a little patience, Costco is a sound investment.

Sinegal is Catholic. Costco does not, however, claim success because of anything Catholic. Costco is an example of a subtle but important distinction. A business practice (or a public policy) is good not because it is Catholic. It is Catholic because it is good.

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Taking the Initiative

With Science

Galileo Galilei (1564-1642) must "abandon completely...the opinion that the sun stands still [and] that the earth moves," concluded a Catholic trial exactly 400 years ago. The matter was then dropped until 1633, explains Bro. Guy Consolmagno, SJ of the Vatican Observatory (c/o Mt. Graham Observatory, 1480 W. Swift Trail, Safford, AZ 85546; www.vaticanobservatory.va). After a second trial—one fueled by political, social and personal pressures—Galileo was sentenced to house arrest.

Modern science "was born in the church's medieval universities," Consolmagno writes. Many important scientists since then have been serious Catholics. Yet the Galileo incident is frequently invoked to assert that Catholicism opposes science.

This perception did not begin in Galileo's time. It "really only begins at the end of the 19th century," Consolmagno says. Yes, Catholicism in the 1890s opposed science; one type of science, that is. The "selective breeding" of humans or eugenics is wrong. Catholicism was ridiculed for this position. Yet the so-called

progressive science of eugenics "reached its logical conclusion in Nazi Germany."

Consolmagno mentions another anniversary. To show that Catholicism supports institutions dedicated to good science, 125 years ago Pope Leo XIII (1810-1903) established the Vatican Observatory which Consolmagno directs. (*The Tablet* [1/2/16], 1 King St. Cloisters, Clifton Walk, London W6 0GY England)

Taking the Initiative

With Seafood

Thiraphong Chansiri, president of the major seafood processor Thai Union Frozen Products (72/1 Moo 7, Setthakit Rd., Muang, Samut Sakhon 74000, Thailand), is disturbed by a recent report on slavery from Associated Press (50 Rockefeller Plaza, New York, NY 10020; 12/14/15). Titled *Enslaved in Shrimp Sheds* by Margie Mason et al., the AP report implicates Thai Union. Chansiri admits his company has not kept its supply chain free from labor abuse. He thus pledges to spend an additional \$5million in 2016 toward hiring his own shrimp processing workers, rather than rely on subcontractors.

Brutal slavery and sweatshop conditions in Thailand's seafood industry are not confined to the processing factories. It occurs on boats and docks where minnows and inedible fish are caught, to become fishmeal for shrimp farms and for export to the U.S. in pet food. Each household cat in the U.S. eats 30 pounds of fish each year. Fancy Feast and Purina brands, for example, are products of Nestle (55 Nestle Ave., Vevey, Vaud 1800, Switzerland). After conducting an internal investigation, Nestle admits complicity in slavery and says it will do more to monitor its Thailand operation.

Many of the workers come from Philippines, and then from Cambodia or Myanmar to Thailand. There are some reputable fishing and shipping companies. But many deceive the workers, who toil in slave conditions. (*Carmengo* [Fall/15], 1725 General Taylor St., New Orleans, LA 70115)

The fishing boat might be stolen and/or not properly registered. For example, Jonathan Kaiman tracks down the *Kunlum*. Now anchored off Thailand, it has also "been called the *Chang Bai*, the *Hongshui*, the *Corvus*, the *Galaxy*, the *Red Moon* and the *Dorita*. It has flown the flags of Equatorial Guinea, Indonesia, Tanzania, South Korea, Panama and Sierra Leone. It's been

registered to at least five companies, several of them based in Latin America." The catch can be labeled *Chilean Sea Bass*, but it could well be anything, including an endangered species.

What can be done? The International Labor Organization (885 Second Ave. #3000, New York, NY 10017; www.ilo.org) is monitoring slavery. ILO has some legal authority and an office in Thailand. A handful of nonprofits also battle the slavery in Thailand, including Human Rights Watch (350 W. Fifth Ave. #3400, New York, NY 10118; www.hrw.org) and International Labor Rights Forum (1634 I St. NW #1001, Washington, DC 20006; www.laborrights.org).

Momentum is on the side of reform. Thus a small group of consumers can make a difference when they voice concern at their local supermarket. Pet owners, maybe coalescing by way of a local veterinary clinic, are particularly poised to take the message to Pet Smart, Petco and other pet food stores. In fact, Mars Inc. (6885 Elm St., McLean VA 22101)--which markets Pedigree, Iams and several other products--is moving away from Thai fishmeal.

Consumers can have influence through Consumer Goods Forum (8455 Colesville Rd. #705, Silver Spring, MD 20910; www.theconsumergoodsforum.com). Its members include 400 supermarket chains and producers, including Nestle, Hersey's and Bumble Bee. They pledge to "eradicate forced labor." In January the Vatican, inspired by the Forum, pledged to examine its own suppliers and eliminate those with slavery.

Stockholders can get their company to join Project Issara (Anti-Slavery International, Clarkson House, Stableyard, Broomgrove Rd., London SW9 9TL, England; www.antislavery.org). It is an auditing system that allows a U.S. retailer to know about a product in the store that is tainted by Thai slavery. Wal-Mart is participating. Costco needs a push. (*Tampa Bay Times*, 1/19/16 and *Chicago Tribune*, 7/30/15 & 12/16/15 & 12/24/15 and *N.Y. Times*, 7/27/15 & 11/24/15)

Taking the Initiative

Against Predatory Lenders

God repeatedly warns against usurious lending. (See for example *Exodus* 22:25 and *Qur'an* 2:275-280.) As we remember the slavery in Egypt of our spiritual ancestors and as we reflect on our own sufferings, God expects a

compassionate disposition toward others. (See for example *Exodus* 22:21 & 23:9, *Leviticus* 19:34, *Hebrews* 13:2.)

So-called *payday lending*, as conducted in 20,000 U.S. storefronts, is big business, reports James Hanna in *Our Sunday Visitor* (200 Noll Plaza, Huntington, IN 46750; 12/20/15). It adds up to \$7.4billion, according to Safe Small-Dollar Loans Research Project (Pew Trust, 2005 Market St. #2800, Philadelphia, PA 19103; www.pewtrusts.org). It might even total \$103billion, says Alliance of Retired Americans (815 16th St. NW #400, Washington, DC 20006; www.retiredamericans.org).

A borrower who uses these storefronts, Hanna details, draws out on average \$3,000 per year. The interest, which can balloon to 391% or higher in 27 states, means that on average the cost of the \$3,000 is \$4,160. About 80% of the borrowers cannot make their repayment without an additional loan.

There are two related strategies aimed at predatory lending: reform the industry and strengthen alternative lending sources.

The Texas Catholic Conference (PO Box 13285, Austin, TX 78711) has a packaged presentation on predatory lending, Hanna reports. In the past six years its education effort has led to reforms in 26 cities.

Arlington City Council (101 W. Abram St., Arlington, TX 76010), responding to a campaign from North Texas IAF (PO Box 3565, Fort Worth, TX 76113), now restricts payday loan amounts to 20% of an individual's monthly gross. A car title loan cannot exceed 70% of the auto's value or 3% of the borrower's annual gross. The Council is considering restrictive zoning for the payday stores. (*Arlington Star Telegram*, 1/26/16)

The Center for Responsible Lending (302 W. Main St., Durham, NC 27701; www.responsiblelending.org), supported by several foundations, wants Congress to cap payday interest at 36%--the maximum allowed on loans to military personnel. Some national religious groups support their effort, like Cooperative Baptist Fellowship (160 Claremont Ave. #500, Decatur, GA 30030) and National Association of Evangelicals (PO Box 23269, Washington, DC 20026).

The above-mentioned religious groups, plus Catholic Charities and others belong to a cyber-coalition, Faith for Just Lending (www.lendjustly.com). It wants to tighten regulations around the payday loan stores. This coalition also promotes individual responsibility

and says "churches should teach and model responsible stewardship."

Now, the alternative lending strategy.

Church Credit Union Network (Hector Sants, Great Smith St., London SW1P 3AZ, England; www.churchofengland.org) is a significant effort from the Anglican Church to steer borrowers to credit unions. A parish, for example, might supply a pop-up office for a nearby credit union a few days each week.

Kansas Loan Pool Project (424 N. Broadway, Wichita, KS 67202; www.catholicdioceseofwichita.org) is an effort of Catholic Charities, as Hanna reports. It gives small loans for rent payment, utility bills or a car repair. The interest is 6%.

The Catholic Campaign for Human Development, Hanna writes, provided a start-up grant for Stepping Stones Community Federal (603 N. Church St., Wilmington, DE 19801; www.steppingstonescfcu.org). It too provides loans to low-income workers.

The Industrial Areas Foundation (1106 Clayton Ln. #120W, Austin, TX 78723; www.swiaf.org), an organization of churches and agencies, encourages borrowers to use Greater El Paso Credit Union (PO Box 20998, El Paso, TX 79998). GECU has a three-year pilot program through which it lends a maximum of \$1,000 at 27.9% interest, payable in six months.

There are 15 credit unions and banks participating with New York City Safe Start Program (1 Centre St., New York, NY 10007). It offers a special account for those who might otherwise not use a bank: no fees, a very low minimum balance and more.

Finally, several groups, including the previously mentioned Alliance of Retired Americans and U.S. Action (1101 17th St. NW #1220, Washington, DC 20036; www.usaction.org), are lobbying to restore the Postal Savings System. For those who don't remember, the post office was also a bank from June 1910 through July 1967. By 1929, working families had \$153million on deposit at the post office in small accounts. The program plateaued at nearly \$3.4billion in 1947; this was about 10% of the nation's entire commercial banking.

Working families today buy money orders at the post office. An expansion into small accounts and modest borrowing could significantly boost post office revenue. The proposal would also mean jobs for trained clerks. And, presumably some post offices would undergo needed remodeling. (Solidarity Notes [1/16], 33 Central Ave., Albany, NY 12210)

Taking the Initiative

On Coal

The West Virginia Council of Churches (2207 Washington St. E., Charleston, WV 25311; www.whatsnextwv.org) is convening small groups around the state to discuss the economy. Church members, students, civic and business groups are all encouraged to "take an active role in creating an economy," rather than passively accepting the status quo. The Council's program includes training for facilitators, discussion guides, a video and graphics that explain the state's economic history.

West Virginia employment in the coal industry peaked in 1940. It has markedly declined since. "Mining and logging account for a mere 5%" of West Virginia employment now, reports Brian Roewe in *National Catholic Reporter* (PO Box 411009, Kansas City, MO 64141; 11/19/15). By another calculation, only about 3% of West Virginians are involved with coal. Bigger employment sectors include government (teachers, civil service and more), health care and retail. Wal-Mart is the largest employer.

The decline in coal employment began when automation allowed companies to extract a greater amount with fewer workers. Eventually, the thick seams of Appalachian coal became nearly depleted. Even using mountain-top removal techniques, coal companies in West Virginia have been in serious decline since 1997.

Yet, finds Roewe, many people in West Virginia and throughout Appalachia retain a "coal state of mind." Coal in this sense is a way of life that is expressed in sayings like All We Got Is Coal or We Stand with Coal. Of course, too much nostalgia for an imagined perfect place and time leads to resentment of others and eventually to self-blame.

For example, the decades-long loss of a coal economy parallels a reliance on government safety net support in Appalachia and an increase in drug use. Neither is appealing to many residents.

A large underground economy based on pain killers like Oxycontin puts Appalachia "in the grip of a prescription drug epidemic," reports Chris McGreal. Seniors sell their legally prescribed pain medications to addicts. More drugs arrive in Appalachia by way of criminal networks. Then there is an unemployment rate that approaches 50% in parts of Appalachia. Many residents consequently rely on food

stamps, disability allowance, living allowance, job program stipends and other government programs. (*The Guardian* [11/12/15], 222 Broadway #2200, New York, NY 10038)

The Council of Churches is not interested in moralizing. Its program does not sell a predetermined plan. More complaining or finding fault, the Council knows, is wasted effort. The first step forward, not only for Appalachia residents but for all of us, is a way to grieve; to move past an old economy and an old political order. The next step is to imagine an alternative future. And then, to make public friendship a habit, neighbor to neighbor, worker to worker.

Up next in INITIATIVES: Proenvironment mining companies.

North American Spirituality

Peggy Roach (1927-2006)

During Vatican II (1962-1965), a bishop met with some Catholic leaders in Washington, DC. What so far is the most important thing that has come from the Council, he asked? "That all of us who are baptized are the people of God," Roach replied. No, the bishop said. "The most important point thus far is that the bishop is Christ in the midst of the people."

This incident is included in *Peggy Roach: One Woman's Journey, A Nation's Progress* by Nicholas Patricca (Ann Ida Gannon Center for Women [2015], 1032 W. Sheridan Rd., Chicago, IL 60660).

Roach attended St. Scholastica High School in Chicago (closed in 2012). There she joined Chicago Inter-Student Catholic Action. This involvement, Patricca writes, gave her "instruction in the social theory and practice of Catholic Action, which focused on current social conditions," particularly race relations. Begun in 1927, CISCA grew to include up to 3,000 students from many schools during Roach's high school years. CISCA was like a seminary for lay people, Roach once said.

A few years after her graduation from Mundelein College (now part of Loyola University), Roach became the secretary of Catholic Interracial Council, located at 21 W. Superior St. in Chicago, a hub for Catholic activities. In 1962 Russ Barta (1918-1997), founding president of our NCL, recommended her for a position with the National Council of Catholic Women in Washington, DC.

At that time, Patricca relates, NCCW had "more than 11,000 affiliated women's groups." But it needed a renewal. Roach and others encouraged its chapters to tackle current topics, including race relations. Her situation put Roach among those "formulating the policy content of the civil rights bills," says Patricca. In fact, through an official at the national bishops' conference, Roach received one of the pens President Lyndon Johnson (1908-1973) used to sign the Civil Rights Act.

When she returned to Chicago, Roach was involved with Contract Buyers League, among other activities. Banks did not give mortgages in certain neighborhoods. Instead, people might buy a home "on contract." This meant they held no title until they paid the entire principal and interest, which significantly increased for any late payment. The return of such predatory practices puts CBL back in the news. (See: *Family Properties* by Beryl Satter, Metropolitan Books [2009], 175 Fifth Ave., 10010; \$20. Likewise, Ta-Nehisi Coates writes about Contact Buyers League in *The Atlantic*, 600 New Hampshire Ave. NW, Washington, DC 20037; 6/14)

Patricca's biography concentrates on those years before Roach became the assistant to Msgr. Jack Egan (1916-2001). Patricca wants to highlight her less-known but pioneering efforts. The accomplishments of the Egan-Roach team, he correctly judges, are adequately documented elsewhere.

By her intelligence, competence and wide-ranging experience, Roach anticipated and amplified a central message of Vatican II: That all of us who are baptized are the people of God.

125 Years

Of Catholic Social Thought

The phrase *new evangelization* has entered the Catholic lexicon within the past dozen years or so. What is its implied contrast? What was the *old evangelization*? Why didn't it work? What's different this time around?

Christianity faced a new reality after the Enlightenment and the French Revolution of the 18th century and then in the industrial societies of the 19th century, writes Paul Misner of Marquette University in *Catholic Labor Movements in Europe: Social Thought and Action 1914-1965* (Catholic University of America Press [2015], PO Box 50370, Baltimore, MD 21211; \$65). Catholic evangelization (without using that term)

occurred during this timeframe. Did it succeed or fail? A sweeping evaluation of its results is unwise because the history is complex. It includes different circumstances and approaches in different countries and regions; differences among Catholic movements; different personalities (Misner mentions 360 individuals); the destruction from two world wars; plus influences from fascism and communism. No wonder Misner's subject index contains 350 entries and his bibliography runs 33 pages.

One constant in Misner's book is the tension between Catholicism's desire to influence the changing world and Catholicism's rejection of the modern world. Church leaders wanted faith to make a difference in business, labor relations, public policy and more. But the throwback model of revived Christendom was always lurking. In looking outward, Church leaders also looked back with a desire to "re-Christianize" society, or at least to give it some explicit Catholic imprint. This meant, for example, that Catholics were encouraged to be involved in issues like wages, worker safety and family life. But because Catholic leaders were cautious about the world the involvement was often in a parallel organization like a Catholic union alongside a secular union, or a Catholic political party, or a Catholic business association.

Misner profiles some Catholic leaders who dealt squarely with the modern scene without nostalgia for an imagined past. Leon Harmel (1829-1915), for example, was a French business owner who campaigned for just wages and safe working conditions. An effective model for relating Catholicism to the world, Harmel believed, had to begin inside the experience of workers. Anything undertaken for workers, he said, must happen "with and through workers," not in and around clergy.

Msgr. Henri Poels (1868-1948) learned about the world from mineworkers in Holland. There is generally no need to seek clerical permission for a workers' association, Poels decided. There can be Catholic groups that are not *churchy* groups. With this distinction he anticipated the Vatican II (1962-1965) notion that *church authority* in a pluralistic society "was shared between clergy and laity."

Misner devotes several pages to Fr. (later Cardinal) Joseph Leo Cardijn (1882-1967) of Belgium. He is somewhat known in the U.S. among those who participated in the *alphabet groups*: Young Christian Students, Young

Christian Workers and Christian Family Movement.

Cardijn rejected the paternal oasis model of youth ministry and young adult ministry. "The prevailing clerical approach," Misner writes, considered the working world to be "an alien environment." With that mindset, churchy programs were created to "pluck more or less willing adolescents from their situation." A youth group was meant to be a protected Catholic oasis. Cardijn's groups, by contrast, were not dependent on a parish. They were led by a student or young worker. Their action resolutions were directed back into their schools or workplaces, not some parish activity. The Cardijn groups did, however, see themselves as participating in the apostolate of the hierarchy. Further, each group had a priest chaplain, though he was to remain quiet until near the conclusion of each meeting.

Misner quotes Charles Taylor in his conclusion: "Vatican II was the moment when the long rejection of liberal society was ultimately abandoned." (*A Secular Age*, Harvard University Press [2007], 79 Garden St., Cambridge, MA 02138; \$50)

Vatican II does not thereby say that all features or overtones of modern life are exempt from Catholic criticism. But the posture of a *church militant* gives way to dialogue. In the Vatican II model evangelization best occurs as competent lay people—individually and collectively--go about their normal routines inside their normal settings, all the while allergic to injustice and disposed to mercy.

Happenings and Resources

Institute for Catholicism and Citizenship (2115 Summit Ave., St. Paul, MN 55105; www.stthomas.edu/icc) sponsors an April 8-9, 2016 conference titled "The Common Good Isn't Common." Presenters will critique our society's rampant individualism. Then on May 4, 2016 Erin Lothes Biviano of College of St. Elizabeth will be in St. Paul to discuss Pope Francis and the environment.

"Building Good Economics" is an April 20-22, 2016 conference at Fordham University (113 W. 60th St., New York, NY 10023; www.fordham.edu/cacs). Its sponsors highlight 2016 as the 125th anniversary of modern Catholic social thought.

Former NCL board member Judith Valente is now a correspondent for *America* (106 W. 56th St., New York, NY 10019). This is in addition to her duties for NPR and for *Religion and Ethics Newsweekly* (www.pbs.org/wnet). She also found time to author *Atchison Blue: A Search for Silence* (Ave Maria [2013], PO Box 428, Notre Dame, IN 46556; \$15.95) and with Bro. Paul Quenon, OCSO *The Art of Pausing: Meditations for the Overworked* (Acta [2013], 4848 N. Clark St., Chicago, IL 60640; \$14.95).

"The dignity of work and workers' rights are recurring motifs throughout Scripture" and in Catholic doctrine, writes Valente in a recent *America* contribution (11/25/15). Yet "even in the modern age of labor regulation many American workers still don't receive a full day's pay for a full day's work," she writes. Valente's report features Interfaith Worker Justice (1020 W. Bryn Mawr Ave. #400, Chicago, IL 60660; www.iwj.org). This group fights against abuse of U.S. workers. The best book on this topic is *Wage Theft in America* by IWJ founder Kim Bobo (National Center for the Laity, PO Box 291102, Chicago, IL 60629; special price on page eight).

Two NCL friends reflect on retirement. R. Paul Stevens authors *Aging Matters: Finding Your Calling for the Rest of Your Life* (Eerdmans [2016], 2140 Oak Industrial Dr., Grand Rapids, MI 49505; \$16). And Paul Wilkes authors *Your Second to Last Chapter* (Extenso [2016], 4848 N. Clark St., Chicago, IL 60640; \$14.95). INITIATIVES will comment on both books in a subsequent issue.

The topic of retirement is not a departure from INITIATIVES' obsession with work. In Catholicism the word *work* includes everything that comports with the plan of God—on the job, around the home and in the community; paid or volunteer.

ITEST (20 Archbishop May Dr. #3400A, St. Louis, MO 63119; www.itest-faithscience.org) appreciates the "mutual compatibility" of religion and science. Thus, since 1966 ITEST has brought ordinary people and specialists together in interdisciplinary, interfaith, and international conversations about "urgent issues"

facing the churches and civil society." In addition to conferences, ITEST has excellent print and video resources. Some of them are geared for religion or science teachers in Catholic grammar schools. Its quarterly *Bulletin* (now available only in cyber-format) is always thought-provoking. The latest from ITEST is an audio presentation, "Economic Justice in the 21st Century."

Back in September 2015 Archbishop Blasé Cupich of Chicago spoke to the Chicago Federation of Labor. Near the talk's conclusion, Cupich said that with new contours the Catholic labor schools of old might be worth another try. (*Solidarity Notes* [11/15], 33 Central Ave., Albany, NY 12210)

In the years before and after World War II there were several of these schools, particularly along the Atlantic coast and in the Great Lakes cities. They were sponsored by the Jesuits or another religious order, by a diocese or by an independent lay group. Today only the Boston Labor Guild (66 Brooks Dr., Braintree, MA 02185; www.laborguild.com) remains. It offers mediation services, workshops, publications and hosts an annual awards dinner.

In recent days Bob Breving sent INITIATIVES a short report on Labor Education Center (14 E. Jackson #1524, Chicago, IL 60604). It has some of the elements of the old labor schools. Housed at DePaul University, the Center offers skill training to union members through a 66 week program, spread out over three years. Second, the Center sends its leaders to high schools where they talk about collective bargaining and engage the students in role-playing.

If U.S. Catholics know anything at all about the labor schools it is because of a 1954 movie. The full story behind the movie and the crusading staff of the labor school is found in *On the Waterfront* by James Fisher (National Center for the Laity, PO Box 291102, Chicago, IL 60629; \$10).

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