

Wolfgang Ockenfels

**TEN COMMANDMENTS  
FOR  
THE BUSINESS COMMUNITY**

with an Introduction  
by Marie-Louise Dött, MdB

BKU (Association of Catholic Entrepreneurs) together with

**Ordo socialis**

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Wolfgang Ockenfels

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## PREFACE

Cross your heart: Do you know the Ten Commandments? You certainly once have heard that they exist. But can you recite all ten? And if yes, are you aware of the signification and the backgrounds of these modest and equally timeless truths for a meaningful life?

Questions of truth and values are presently extremely actual - just with regard to entrepreneurial activity. The Association of Catholic Entrepreneurs (BKU) is convinced that corporate governance characterized by Christian fundamental values is a basis capable of carrying the load for the entrepreneurial activity to the benefit of the business enterprise and its staff.

The Ten Commandments form an important basis of these values. Considering the actual discussion of values, time is not unfavourable for giving new impetus to these old rules. Prof. Dr. Wolfgang Ockenfels, author of the present book, defines the Ten Commandments as the "standardizing general denominator of the future world ethos". Together with Ockenfels a small study group of BKU, "Action Mose", has appended to the original text a text dealing with the "Ten Commandments for Entrepreneurs".

As clerical advisor of the BKU Ockenfels has taken up and enlarged this matter to the present book. At first he translates each of the Ten Commandments plus the enlargement for the entrepreneurial weekday.

But this is not the end. Ockenfels comments moreover the theological backgrounds and interpretations of the commandments. In reading the texts, the reader learns in addition how actual are the old Fathers of the church, such as Thomas of Aquin in his justification of private property.

Occasionally Ockenfels turns aside the way and invites to discourse, such as about corruption and tax justness. Thus he has written a book of recollection, but not a contemplative book. For Ockenfels would not be Ockenfels if with his pen he would not pierce into many a wound. The Treves social-moral philosopher, with his deep-minded humour, risks many a hot iron and discloses:

- that we are inclined to wait for the fulfilment of duties by other people
- that the "secondary virtues" such as punctuality, sense of order, cleanness, eager and willingness to serve are considered as indispensable for the work and the payment moral of a service community
- that in Germany envy is often confused with social justness and social justness often with pure equalization
- that the state puts the citizens under tutelage if the state cuts more and more their chances of free moral proof. In the jungle of tax legislation, in the forest of paragraphs of labour and social legislation even experts often do not know where they are.

In our complicated world the Ten Commandments are a clear and simple instrument of orientation for a successful life. And to all those unable to bear in mind these ten rules Ockenfels still offers a summary: Thus Karl Otto Hondrich has formulated a central regulatory instrument in the "Law of Reciprocity": all justness originates from the law "tit for tat".

With this in mind, I wish you interesting reading.

Cologne/ Berlin, September 2006 Marie-Luise Dött, member of (German) Parliament  
President of the Association of Catholic Entrepreneurs (BKU)

## **INTRODUCTION**

### **Back in the future of the Ten Commandments**

In the search of from time to time "new" values we return after some detours automatically to the Ten Commandments: If "Der Spiegel", the magazine reflecting the spirit of the age and somewhat reluctant in religious-ethical issues discovers the Ten Commandments, they must be trendy or "lie in the air". Easter 2006 the magazine surprised with the head article "Mose Superstar". Therein we can read - besides of many confused speculations - the astonishing judgment: " The manner of proclamation and the text of the Ten Commandments belong to the most precious treasure of the cultural memory of humanity".

Naturally the Ten Commandments are far more than only a cultural inheritance of the humanity. They are not only mere products of culture, but they constitute culture in an indeed human sense. Even those who don't like to respect to commandments, should at least have knowledge of them. And be it in the negative way of reasons which are the consequences of malicious intrigues as a victims of which one may sometimes experience. It seems to be mostly "the others" who began to produce disaster.

These commandments are extremely practical and always actual. They are only ten, a minimum programme, easily to learn compared with the growing flow of paragraphs of our (the German) constitutional and social state. And that what little Jack has not learned during religious teaching (best greetings from Pisa) Jack can at least recover. The Ten Commandments are far more than solely an element of the educational canon or of omniscience. They claim validity. And an interhistorical and intercultural validity. Such universal claim can only be raised when it proceeds from a God and Creator of all human beings, a God Who in a binding form regulates the conditions for a successful and happy life. They therefore are valid for all human beings and in all areas of life and in all situations, for all professions. Just also for entrepreneurs.

The Ten Commandments are not particularly binding for pious people being extremely serious in their belief. They earn to be recognized and practiced by everyone, also by those who are not "friends of religious music". Religious entrepreneurs should stick to the commandments not only because they are not detrimental to the business, but because they build up confidence. They include fundamental values which are accessible to the moral intellect of all human beings and mutually valid: truth, justice, love and freedom. They suggest acting that protects the religious and the personal sphere, marriage and family as well as private property. They stand the test in fidelity to contracts, in competition and in the relations with staff, customers and suppliers.

The "Action Mose" within the Association of Catholic Entrepreneurs had not to wait for the revelation in the "Spiegel" or to re-climb the Mount Sinai. It was important to understand the intentions of the Ten Commandments (in the version of the "catechism of the catholic church



compendium 2005) in order to transfer them to the actual situation of entrepreneurs, by analogy. An interpretation help for orientation of conscience requiring further clarification and concretization.

Within a small group of BKU-fellows with whom I have discussed and formulated the "Ten Commandments for the Business World" at the beginning of 2006, very soon arose the question of interpreting comments. Critical "co-readings" were operated in order to formulate, if possible, thereout new ideas.

Naturally the wheel does require to be rediscovered. It is sufficient to perceive the intentions of the Old Commandments and to transfer them, by analogy, to the actual reality of business enterprises and to the situation of those responsible for taking entrepreneurial decisions. This transfer signifies also and always subjective interpretation and above all ideal-typizing abstraction. For it is not possible to inquire after each individual case by casuistic. And the denouncing exposure of defined personalities as "black sheeps" is neither adequate nor clarifying.

That individual cases of moral misconduct of entrepreneurs have obviously increased in the last years, is told us - by second hand particularly by the media and by the crime statistics. But also persona encounters and personal experience sustain the idea that business enterprises are confronted with increasing moral problems which must be resolved in a global context. This certainly will waste their reputation and authenticity. Who in a concrete individual case will pose as moral judge without having exact knowledge of the motives, intentions and circumstances? And whether the moral problem appears to be resolvable by juridical categories is more than ever questionable, since the legal and the moral level have increasingly removed each other.

Clerical theologues are not seldom considered as notorious critical representatives preventing the so-called progress, who besides of the Christian values can intervene with the experience of centuries. It could however be that just those values and intellectual traditions referring to the Christian image of humanity and history prove to be essentially more realistic and human than the modern ideology and Utopia known to us up to now. And that cleverly pondering scepticism is a rational attitude which forms a needed counter-weight to the exaggerated expectations of the respective spirit of the age that up to now has proved of being rather unreliable and ambivalent.

Christian ethical philosophers are concerned with the moral practicing of human beings who define themselves after a standardized human image or must allow to be defined as such. Questions of definition are always - as expressed by the term - questions of demarcation. And the ethical reflection of moral acting of human beings is concerned with restrictions of such acting, depending upon advance-understanding and the method applied. In order to guarantee in the long run that the acting of *everybody* is realized in freedom it is necessary to orientate this freedom towards meaningful targets and to set limits at the same time. This is achieved by institutions and rules which mark off targets and limits.

Our topic turns around the Ten Commandments. They cannot be detached from the revelation of God. As "autonomous" human settings they do not have force and universal validity. The wish to enlighten all religious mysteries and to replace them by rational ethics was concern of the enlightening (*Kant*). Here the "supranatural" force of the religious decision and cognition was completely neglected. Philosophical, sociological and natural-scientific hypothesis (were

typified as ideological or metaphysical statements which compete with religious statements and therefore must hold out.

The Ten Commandments cannot be detached from their religious background and contents. Religious is the relationship of the human being to God. It denotes the human yearning for "quite the other", the supra-human, the infinite, the unconditioned, the absolute, for a sense of life which bears and gives orientation. This kind of "contingence mastering" is a general human need. It is however differently interpreted dependent upon the way of thinking, advance-understanding, experience and method.

Pope John Paul II. often spoke about this fundamental need, in order to characterize the opening of human beings to the God of the of revelation as the ontological fulfilment of the own personality. Here is concerned not less than the final prosperity of the soul. Today we often ask *for what* religion is good, if religion is a concrete help or "yields" something with positive effect, and more seldom we ask if religion is "true". This is a consequence of the modern efficiency mentality, of thinking in equivalents and functions. This relativation of the absolute is synonymous to the dissolution of the absolute. But if are concerned the salvation of the soul, the will of God and the release, then is brought forward an inconditionalness which similarly can only be expressed by the categories of freedom and the semantic of love.

Freedom and love distinguish the Ten Commandments, as *Pope Benedict XVI.* stated in a sermon on March 19, 2006: "The decologue will be an enforcement of the obtained freedom. The commandments are, if considered in depth, in fact the instrument given be the Lord for the protection of our freedom and that means protection against inner constraints imposed on us by passions as well as against external infringements by human beings with bad intentions. The "no" of the commandments is in the same way a "yes" to the growing up of true freedom. There yet exists a second dimension of the decalogue also to be stressed: By the law, given by Mose, the Lord reveals His wish to form an alliance with Israel. The law is rathermore a gift than an order. The law will not at all dictate the individual what he has to do, but to everyone reveal the choice of God. He stands at the side of the selected people. He has freed them from slavery and surrounds them with His graceful love. The decalogue is the testimony of a special love, of a special liking for ..."

Since some years new interest for religion and moral is shown publicly. The enlightenment had been interested in religion only so far as it made known and stabilized moral with the simple believers whose intelligence, allegedly, did not suffice. Naturally one could not completely renounce to an intelligent and civil religion which provided to the state and its legal instruments the required legitimation. However, intelligent religion and the faith in science have rather accelerated the modern losses of moral that removed or compensated them.

In January 2004 took place in Munich in the premises of the Catholic Academy a remarkable dialogue between *Joseph Cardinal Ratzinger* and *Jürgen Habermas*. Habermas, defined as one of the last big laicists and late enlighteners, conceded that the secular world could no longer disregard the "religious wisdoms" of the world-religions. In the light of the worldwide problems it is in his opinion necessary "to mobilize all forces". The "pre-modern roots" of the occidental civilization, thus the Jewish-Christian inheritance has reached new importance.

Thus times are not bad to give new impetus to the Ten Commandments: They certainly cannot be qualified as the standardizing general denominator of the future world ethos, remote of any eurocentrism and religious narrowing. And to which just those entrepreneurs feel

bound who perceive themselves as "catholic", e.g. literally "the whole, concerning all, general".

## I. MORAL VALUES REQUIRED

### 1. From the change of values to the relativism of values

In Germany a new debate on values has been restarted. At any rate, a large majority of the German leading politicians and managers are in favour of politics oriented more strongly towards "values". According to the Allensbach Institute for Demoscopy nine out of ten persons interviewed amongst the German elite are convinced by the need to base political decisions vigorously on values. But on which values? And for what?

People like to talk about values and especially when they have lost them. Then the "eternal recurrence" of values turns out to be a periodical repetition of the public discussion about values. People thereby talk about everything that appears to be personally valuable for them. But it is this abundance of subjective valuations that results in a loss of objective and binding values. In the first instance it is perceived as a loss of confidence. Especially the confidence in the political and economic elite has dwindled, who complain the most about this loss and who try to compensate this loss through intensified conjuration of values.

Which values are we talking about here? In the 1970s we have had already a "debate of fundamental values" which also continued subliminally after the German reunion. The main question was, if and to what extent a constitutional state, which is democratic and neutral, as regards ideology should be responsible for the survival of the moral fundamental values. At that time the majority of the parties and voters responded to this question with a "no". This had to do mainly with the so-called "change of values" proclaimed by the 1968 generation. At this time a broad discussion on the subject started and has often reoccurred in new lights given the progressive unraveling of the community.

In the consciousness of the population this "change of values" has lead, due to its tendencies of individualization and its efforts to reach emancipation, to a crisis of almost all institutions, except the areas of leisure, fun and entertainment. "Self-realization" became the magic key word of the day. To assume duties, to practice abdication and to make sacrifices for a greater cause is considered impertinent, a restriction of freedom. Something like this is expected only from others. For oneself one only claims rights which involve the commitment of others. And woe, if others do not fulfill their responsibilities. There are always the others who have to renounce and who have to "tighten their belt". The reciprocal rule which holds that one should do, as one would expect others to do to oneself, hardly applies nowadays.

This certainly has also to do with the decrease of religious and church affiliation and with the inability to commit oneself to long-term, reliable true relationships. One has to cope here with a tendency towards spiritual, moral and spatial nomadism, with an uprooted mobility, which characterizes our whole way of life and work, our modern life style.

Our debate on values just indicates how disputed have become the meta-physical, religious and moral values, which should hold together our community; it reveals how helpless are by now the people and in particular the managers. *De facto* we cannot speak about a "well-defined value coordination system" (*Renate Kocher*), even if many people desire a canon of

binding values. Certainly in many Western democracies the "relativism" of values which *Pope Benedict XVI*. is complaining about and which he wants to overcome, has consolidated. The risk of a "dictatorship of relativism" seems to have reached also the level of economic operating and order.

In the Christian context of value-related social market economy economic ethics is exposed to a double challenge. On the one hand, it has to delimitate itself from those value-relativistic tendencies which regard only the market's or majority's rules as instruments for the determination and enforcement of moral (and legal) obligations. On the other hand, economic ethics has to distance itself from the religious—value fundamentalist positions such as those increasingly occurring in Islamic countries, and which hardly allow for a liberal order.

## **2. Persons as acting agents**

For many unemployed people Walther Rathenau's sentence "The economy is our destiny" proves to be true, and that in a fatal way. But the power of destiny is less and less perceived and discussed as an anonymous structural problem. It rather appears as a business enterprise or - more simple, more tangible and more vulnerable: the name of an entrepreneur. The economic power seems to concentrate in his person, moral requirements which readily overburden the entrepreneur are increasingly addressed to him.

This has in the meantime become more and more the subject of an ethics that as social ethics not only reflects the social conditions and incentive systems of economy and tries to shape them. Social ethics rather will deal more intensely with the justification, transmission and development of standard personal ethics, concerned in particular by the ethical character and the social-moral responsibility of concrete persons. Here I suppose that, as it is the use in today's habitual language, morality has the same relationship to ethics as practice to theory.

The Second Vatican Council has expressed the core of the Catholic Social Teaching concisely and prominently more than forty years ago in its Pastoral Constitution *Gaudium et Spes* (no. 25): "Insofar as the human being by his very being stands completely in the need of life in the community, he is and ought to be the beginning, the subject and the objective of all social institutions". This principle underlines the personalist character of a social science that has already expressed the elementary priority of the person *vi-à-vis* the community in the principle of subsidiarity (since *Quadragesimo anno*, 1931).

The personalist character of the community is experienced in our life reality also by the fact that the most beautiful systems and structures can deteriorate, if the subjects belonging to them turn corrupt and excessively egoist. Thus a democracy cannot exist without democrats conscious of the common welfare. And a market economy does not function without hard-working entrepreneurial decision-makers, willing to uphold responsibility.

Of course the Christian-personal concept of the human being cannot be reduced to the figure of an ethically ideal entrepreneur. It does not present an overall ideal of a standard morality for professional entrepreneurs, but extends to all people who have clear "entrepreneurial" characteristics. In as much entrepreneurs are "also only" human beings, the ability to *undertake* something good, and not only to refrain from something bad, can be, by all means, expected from them.

### 3. Corruption of morals

What is today called corruption and what people complain, represents only one component of what is perceived as the picture of an overall actual crisis. Corruption appears to be a *symptom* of a deep and all-embracing crisis whose roots are not disclosed and are not easily empirically tangible.

Here Italy can serve as an example: due to their Mediterranean serenity Italian people grow accustomed even to a permanent state of crisis and prefer a certain degree of corruption rather than combating it excessively, an attitude which conjures up new dangers. The debate conducted in Germany is presented in the form of a media show and therewith reaches dramatic actuality always alimented by new scandals.

From the perspective of the mass media the German Republic is in danger of sinking into a swamp of corruption. Here the attention is focussed on certain representatives of politics and of the business community. Typical for this genre is the personalizing of abuses, surrounded by a whiff of scandals, and the always indignation-disposed moralization of the problem which is only rarely attributed to its moral-legal religious core.

On the other hand, the corruption debate is conducted between the persons concerned, thus in committees of civil servants, politicians and entrepreneurs that have a strong interest not only in distancing themselves from the black sheeps of their guild, but also in regaining the trust in face of the tarnished reputation. For this purpose and for the damming up up the evil the people concerned try to reformulate codes of conduct, legal rules and control mechanisms.

#### Original sin, corruption and vices

All times and all cultures seem to have created forms of corruption adequate to them. This can hardly surprise a theologian who sees that corruption lies in the nature of human beings. The *natura corrupta* of has been viewed in a causal relation to the Fall of Adam since *Paul*, since the Fathers of the Church, and in particular since Augustine.

The doctrine of the original sin (*peccatum originale*) was developed to a catalogue of vices in the early scholastic theology of Hugh of St. Victor, a catalogue which up to now is suitable for the elucidation of the motives of corruption and was also used in movies, namely in 1995 in the American thriller "Seven" (*Brad Pitt* played the main role) in which the seven main vices or mortal sins were dramatically displayed one after the other: pride, envy, wrath, boundlessness, greed, lust and inertia.

These vices act as ferments of destruction of every moral order; today's value deterioration is also related to them. The Ten Commandments react with rules to protect human beings from being consistently endangered and exposed to the original sin. The observance of these rules does not bring us back to the paradise, but at least guarantees a human adequate order. With its imperatives the Ten Commandments imply a virtuous life helping to neutralize the vices or to counteract them. This can particularly be demonstrated by the main sin, the *superbia* (haughtness and pride: to be like God). This sin is aimed at by the first three of the Ten Commandments.

The fact that these commandments have to be explicitly proclaimed is already related to the negative consequences stemming from the presumption of human beings to be as perfect as

God. From this illusion *ignorantia* is derived, which means darkening of the mind, turbidity of the cognition of the reality. Furthermore, *concupiscentia*, which means lustfulness, the excessive pursuit, the "carnal desire" - weakness of the will - is part of the evil consequences of the original sin. They should not just be put up with, but should be brought under control by the observance of the commandments (6,7,9 and 10). Finally it is *mortalitas*, namely the mortality of the human being, which, as a consequence of the original sin, overshadows his life. The fourth and the fifth commandments in particular refer thereto.

## **Historical phenomenon**

The subject "corruption" offers to those who dig a bit in history various déjà-vu-experiences. In the Holy Scriptures of the Old Testament as well as in many other cultural testaments corruptible judges and disloyal administrators are morally criticized and called to account. Anticorruption provisions are attested to in many ways, such as in the penalty regulations of the law collection of *Hammurapi*. Reports of the Egyptian Pharaohs and of *Conficius* point to the fact that corruption was a widespread practice. The same holds for the Greek city-states and for ancient Rome.

The European Middle Ages are also full of corruption, but also rich in critical reactions and counter-movements. In 1396 the aristocracy of Cologne, which was perceived as being corrupt, was terminated and was replaced by a democratic governance of the guilds. The corresponding constitutional document, the so-called letter of commitment, includes for the assumption of a mandate in the city council the strict rule: absolutely not to accept "any gifts, money, precious articles, wages, love-gifts or donations."

An analysis of history could certainly be beneficial for developing a moral-critical sensibility with regard to present forms of corruption. But one must also be aware of the dangerous reminders of those past ways of combating corruption, which led to even worse conditions than those to overcome. Such reminders are for example historical figures such as *Robespierre*, *Mussolini* and *Hitler*, who once appeared as "clean" politicians, and who became leaders of movements inspired by a fanatical anti-corruption pathos, but who later on systematically installed the governance of vice through the terrorism of virtue.

## **Types and definitions**

It must be mentioned that the term "corruption" is lacking legal precision. Primarily corruption is a term referring to ethical evaluation or devaluation for which the value premises remain mostly unnamed and undefined. For this reason it is suited for being used as propaganda weapon in political polemics and for creating suspicion. In the daily linguistic usage the strict legal term often gets lost in the much broader moral dimension.

The multitude of that what morally can be permitted or forbidden is much broader than the multitude of legal rules. But not everything that is morally called for can be and should be legally enforced. *Thomas of Aquin* already held this view when referring to the prohibition of prostitution. Nevertheless there are many common points of contact and of overlapping between the moral and the legal areas, as for example in the case of bribery of civil servants.

The collective term "corruption" currently implies manifold outward forms which require special characterization. The public debate primarily deals with cases of punishable bribery and with corruptibility in public institutions and business administration. For years the public prosecutors have investigated thoroughly the cases of civil servants and entrepreneurs accused for corruptibility and corruption, breach of trust and fraud, falsification of documents, betrayal of secrets, pushing of superiors to commit punishable acts and offences against the code of taxes and duties.

It is known that corruption occurs not only in the heavy-handed form of payments. There are more sublime methods of mutual help, which are evidently widely spread. These include compensation in kind and monetary benefits, such as vacation trips, hunting trips and brothel visits. Resident permits for women from abroad are supposedly often bought by special physical favours given by the solicitants.

The construction sector continues to be an area of corruption, particularly in the case of governmental contracts. In some segments of the under and above ground constructions, in particular canals and street construction, the demand comes from a state monopoly (like in the defense industry) and thereby the state is in the position to push prices down. This often leads to price arrangements between enterprises, i.e. to supply trusts - or to bribery, in order to obtain the public contract.

The problem of corruption also exists in business enterprises within a functioning market economy for the purpose, for instance, of obtaining information. On the one hand this has to do with espionage, but it also includes obtaining of confidential political data and information. Having in advance knowledge of the competitor's model planning, production procedures or marketing strategies, brings a significant competitive advantage. It is also very useful to know in time the competitor's bid in case of governmental contracts. Apart from knowledge that allows profitable speculation with shares, information about forthcoming changes of interest rates, exchange rates and other business data is also extremely asked for.

Increasingly are pointed out the risks resulting for the trading of insider knowledge. Managers, politicians, municipal directors and other insiders can obtain advantage when possessing advance knowledge about mergers and acquisitions of companies, political decisions and governmental contracts, which others do not have access to. Journalists seem to be the most vulnerable for using insider knowledge for their personal benefit. In order to prevent this risk the German Media Council has meanwhile enlarged its code of honour.

There are many forms of corruption within firms and business enterprises committed by managers and staff. At the expense of the owners they give each other privileges and bonuses not justified by their performance nor fixed in their contracts. Thus here and there private cost can be shuffled off to the enterprise. Particularly vulnerable are employees working as purchasers, who are in a position to take advantage of a profitable source instead of putting their employer's interest first. The strategy of these employees is to obtain high purchase prices with the intention of keeping the difference for themselves. In such cases customers and suppliers make arrangements between themselves at the expense of the business enterprise they are working for.

Corruption is not at all a phenomenon that occurs only with managing elites or "those being up there on the top". If one might want to put a number to the shades of corruption, a recent survey can be useful. According to an opinion poll 85 % of the Germans consider corruption

something "that simply happens nowadays" and 50 % would be ready to pay a bribe if that would be to their advantage.

These statements appear realistic and become plausible before the background of the change of values, the individualization and the decreasing commitments of institutions. This points to some social conditions that, together with certain political and economic factors, could contribute to explain and to evaluate the phenomenon.

A precise definition of corruption cannot abstain from considering the conditions in which it is embedded and by which it is stoked. The corruption problem cannot be tackled only from the perspective of an individual-ethical responsibility and virtue. Social ethics is concerned with the incentive-structures and institutions that may favour or prevent corruption in the historical changes.

### **Norms and conditions**

Unfortunately the problem of corruption was very little discussed by the scholars of Catholic social ethics. The "Catholic Catechism for Adults" of 1995 mentions this term only once – casually, namely in relation to the "social sins" in the "Third World". But at least in the Roman "World Catechism" of 1993 a brief definition can be found: corruption is a way of acting, "in which one influences the judgment of those taking decisions according to the law", so as to seduce them to decide contrary to legal regulations – and therefore corruption is "morally illicit". This is mentioned in the context of the Seventh Commandment: You shall not steal: Even if the provisions regarding the moral and the legal concept of corruption vary considerably under historical and cultural aspects, no moral and no legal order can afford not to reject corruption, unless at the price of its own downfall. Already the Latin origin of the term corruption means destruction, degradation of an order. *Thomas of Aquin* sets an analogy between the *natura corrupta*, as consequence of the original sin, and the biological decomposition within the process of dying and the death. Corruption is the metamorphosis from the state of being to the state of not being, to chaos.

Independent of the question whether there exists an order established by God or by nature, and whether this order can be recognized by rationality which is afflicted by the *natura corrupta*, the following can be stated: Where a positive legal order is lacking or has already degenerated, any prohibition of corruption does not make sense anymore.

Such cases, where either a legal order or the possibility to apply it efficiently is lacking, occur in particular in some African countries or in other developing regions. In such cases corruption sometimes seems to be a form of special tax in favour of badly paid civil servants or of a bonus for irresponsible, disloyal managers. This is definitely perceived by the injured persons in the countries concerned as a serious evil, as a lack of order and as an impediment to development

Only in the case of an unjust totalitarian system one could assume that corruption could ease tension and humanize the system a little bit through the hope that corruption could turn bad into good. One of such examples are the concentration camp prisoners of the Third Reich who escaped by bribing the guards. Another example is the member of an organized crime group who betrays his fellow members for a bribe.



In the Dictionary of Business Ethics (Lexikon der Wirtschaftsethik, Freiburg 1993) corruption is defined as a "norm adverse behaviour of an office-holder" whereby the term "office-holder" and "adverse" here refer to different systems. Office holders are those who work by order of others, whilst norms can be of legal or moral nature. The above definition is however too broad, since not every kind of "norm adverse behaviour of an office-holder" has the characteristics of corruption.

On the other hand, this definition leads to the critical question about the conditions that are favouring corruption. Do we not live in a community in which office-holders increasingly do not want to serve the institutions, but rather aim at achieving individual self-realization instead? Or are the governmental institutions and business administrations not tending to become expanding self-contained entities, in order to immunize themselves against external control? By this way they develop to institutions that serve the interests of their (party)fellows and favourites.

But then: are we not developing into a system of market economy which economizes all areas of life, so that everything appears to be purchasable and seems to have its price? Does not morality then also become an individual cost-benefit-calculation? Can corruption, under these conditions, eventually be even perceived as a normality having also its own normativeness?

However in a liberal constitutional and social state in which the market economy is ordered by compulsory rules corruption will have a socially destructive and system-decomposing character, its price is too high, so that sooner or later it will have to be paid by the community. Here the premise is a legal, normative socio-economic framework called Social Market Economy which can be legitimated from the socio-ethical point of view and which seems to be preferable.

Within this framework corruption can also be understood as a "contract at the expense of third parties" which is overruling the general contest of performance. Such a contract comes at the expense of the competitors and also of the community. Such a contract - at the expense of unemployed persons for example - can however emerge even within the ruling wage autonomy without having to be classified as "corruption".

The term corruption refers to the granting of a personal advantage, or to the obtaining of an advantage that is unjustified in the performance provided for in the contract. It therefore implies a violation of the contractual loyalty, the performance fairness and the equality of chances. More than that, it is often linked with theft.

Typical for corruption is the mixing of "public" and "private", "personal" and "job-related" spheres. In private life one can be as generous and charitable as one wish and as one can afford to be. But in business and public life there is no moral reason to make grants or gifts to the contract partner based on personal sympathy or love. The different business and state interests have rather to be expressed clearly to all partners; otherwise the contractual prices do not reflect the relative scarcity. The market prices as signals of scarcity just should result in overcoming the scarcity.

For individual business enterprises bribe money or other grants can be at short term cheaper than price reductions. And many agents barely have in mind the middle - or long term consequences for the anonymous complex system and for the welfare of future generations, as long as they can quickly accrue profits during their own lifetime. "In the long term we all are

dead", said John M. Keynes. Due to the lack of transparency of a global socio-economic system that is becoming more and more complex, the operating uncertainty increases steadily.

#### **4. Challenging critique of moral**

Especially in Germany entrepreneurs (e.g. managers, investors, owners and employers) are exposed to a traditionally deep-rooted prejudice: a moral entrepreneur - such the suspicion - is like a wooden iron, a *contradictio in adjecto*. What is most important for the entrepreneur is a robust personality, un-plagued by moral scruples, a wolf's character that can survive in the jungle of competition- the elbow being the most important organ.

The aim to capture the control of the market and the increasing hardness in the global competition are also part of the critique's repertoire. Moral critique has become a dangerous weapon by which competition can be eliminated. Under the suspicion of immoral acting are normally "those up there", the supposedly rich and powerful people.

These clichés are intentionally fostered and deformed to caricatures ("locusts") especially by those who search for scapegoats in order to distract others from one's own failures. And the media like to present delightfully criminal cases and morally doubtful incidents in which entrepreneurs are involved. The entrepreneurial image shown by the media often reflects a distorted picture of greed and profit obsession, vice and corruption. The corresponding scandals damage the moral image of entrepreneurs as well as the confidence in the business world.

In addition, entrepreneurs are held responsible for all sorts of things: for unemployment, for environmental pollution and even for the misery of the Third World. The moralizing critique, often not based on know-how, emerges from a particular group morality, which goes along with rigorous claims and accusations. Not much talk is now anymore about the Marxist critique after the worldwide collapse of the real socialism, a critique which considered the entrepreneur as the symbol of the monopolist capitalism, being responsible for the exploitation of the needy proletarians.

On the other hand, many contemporaries certainly have noticed that entrepreneurs carry out important tasks and functions. Meanwhile has increased a certain understanding of "hard" attitudes and actions of entrepreneurs and to grant them "extenuating circumstances". Due to the competition of the market, its competitiveness and the pressure of performance, a certain extent of hardness is required in business. Such hardness seems to be necessary for productivity, as demonstrated by a comparison with socialism, which under moral aspects was supposedly superior to the capitalism, but a system which only administered deficiencies. Nevertheless, even in the epoch of post-socialism entrepreneurs continue to be in the cross fire of the critique. They are not better rated than the politicians "up there" who are also desired subjects of public critique.

This critique should not only be seen as something negative. It offers a chance, a challenge to the criticized persons, so that they may reflect and justify before the public what they do or they do not do and according to which values they act reasonably - in an economic order to whose moral and legal concept they can contribute.

But many entrepreneurs do not seem to be able to cope with this challenge. They are often embarrassed and tongue-tied and even have a defiant, defensive attitude when ethical and

religious questions arise. But in this way the fight for the public opinion and for recognition risks to be lost. There are entrepreneurs who do not care about questions concerning the sense of business life, thinking that they do not have time for such reflections and, perhaps, also during their studies they were not trained for such matters. They rely on the fact that success entitles them to this attitude. Others fear that - sick of the futility of moral thinking – due to scruples they could become unable of taking decisions.

Which are the premises and guidelines on which entrepreneurs and business enterprises can base their arguments? "How much" morality can an entrepreneur "afford"? And to what extent can exemplary behaviour be expected from the acting and decision-taking elite?

## **5. Legal constraint and moral freedom**

Business activity is not free of morals, but underlies - as every human sector of life - ethical evaluations. Every business activity always concerns human beings who are or should be free and responsible subjects of their doing. They must, each of them, ask themselves what they, for whom they and how they organize, produce and consume. This has nothing to do with an idealized moral Utopia but with the realistic tentative to bring into harmony with the morally desirable the material essentials and potentials. Business activity is social doing which does not operate only according to law, but must also be oriented towards value criteria which can be valid for everyone. Only then can be developed the economic system which ingeniously coordinates and straightly brings into line the acting of individuals.

Ethical policy of business enterprises does not only reflect the personal morals of individual entrepreneurs. Their behaviour is not limited to a my-your relationship in small groups, but they are integrated with "their" enterprise in a global community, in a defined economic system, in a legal framework. They therefore cannot be made responsible personally and immediately for all social and economic problems. Their personal moral behaviour rather must be reflected socio-ethically, that means by considering the complex social and ecological conditional factors. The morals of entrepreneurs and in particular of business enterprises are not related only to the virtues of professional ethics, but must be included also in a framework of social ethics and social responsibility.

Consensable basic values do not only determine personal behaviour they also flow into the social and economic system which by itself imprints the behaviour of individuals. The system of social market economy is more than a functional system of rules that operates through productivity. With regard to social ethics social market economy should be preferred to other economic systems: on the one hand, it does not only open to the entrepreneurs margins of freedom without which they cannot prove their ethical behaviour; on the other hand, freedom is legally protected against abuse and therefore restricted.

The legal exclusion of any abuse should, however, remove freedom itself and thus moral responsibility. The legal regulation of the business world cannot compensate lacking moral. Legal constraint means narrowing margins of personal freedom and responsibility - this is detrimental to the freedom being the basis of any moral acting.

In fact we are confronted in Germany with a growing regulation of interhuman relationship. "Deregulation" is not in question. More and more new legal provisions are introduced through the backdoor of the European authorities. A recent example are the anti-discrimination directives which will generate considerable expense and provoke juridical

dispute. Bound up in the tradition of authoritative thinking the Germans are especially inclined to transform the morally perhaps desirable into legal constraints.

The government is concerned with interdictions for the citizens if it continues to cut the possibilities of free moral proof. In the jungle of tax law, in the forest of paragraphs of labour and social legislation even experts have difficulties to know what is what. And good expert counsel is sometimes expensive. Only big enterprises can afford their own juridical department. Small and middle-sized enterprises and artisans feel injured and precarious. The embarrassing diversity of legal requirements, often themselves in reciprocal contradictions, undermines the action-orientated function of the law, of law safety and of legal peace. It is an urgent requirement to reduce the complexity of law, even if the Ten Commandments do not suffice.

Not to mention the cost which the exorbitant unintelligible legal system generates. It would be worthwhile once to check the private and public expenses caused by law controllers, policemen, solicitors, public prosecutors, judges and last but not least by infliction of punishment. Then perhaps might arise the idea that high transaction cost could be saved if people develop by their own impetus a sensorium for decency, for good behaviour.

There shall have been eras when contractors agreed by shaking hands. Well-known, in a moral sphere of confidence when it was a matter of honour to also respect verbal agreements. Today one needs voluminous treaties ruling every detail, but which leave open in small prints a lot of back-doors. This certainly is not only a sign of growing complexity, but also a signal of increasing mistrust calling for control. "Confidence is good, control is better" thought *Lenin* when he replaced the entrepreneurs by functionaries.

Perhaps the entrepreneur NN whose case was dealt with in all media has failed "only" ethically and not juridically? The distinction between morals and law plays an important role in the business community and offers continuously reasons for quarrels and misunderstandings: Here the liberal constitutional state, by neutralizing law and moral, is not innocent.

To begin with, moral was conceived as a private matter and declared to be an inner-personal conception whilst the law as formal rule should purely govern the outward conduct of human beings. Penalty law was only intended to check the social harmfulness of individuals in such a way that their freedom could not hinder the freedom of other people. Now, that due to the modern relativization of moral the moral legitimation soil has been largely withdrawn from the law, the avoidance or break of law becomes a popular sport and every gangster refers to his personal conscience. It is important not to be caught and those who are caught should be punished for stupidity or for lacking legal counsel. And those who do no longer wish to be stupid require decriminalization.

Deeply anchored in the Christian tradition is the distinction, not the separation of moral and legal order. The tie between both orders formed the conceptual law of nature in rational categories of basically perceivable structures of general feeling and worth, a form of thinking that has flown into the idea of human rights. The idea that human rights are part of the law of nature is still nowadays the legitimate basis of every statute right transformed into legislation by the government, but in contrast hereto the realm of personal freedom seems to be completely detached from factors ruling morality and substance. Freedom was more and more conceived as individual arbitrariness and pleasure as regards substance, whereas the

government in contrast hereto intervenes more and more in personal freedom by setting limits, with the aim that these elements of freedom will not neutralize each other.

In this context, however, is shown the paradox of a liberal constitutional state which sets stronger limits to the personal freedom which the state wishes to guarantee because the state is no longer in a position to perceive the moral substance and the obligations of such freedom. And because the state deeply mistrusts the moral self-regulation of those citizens who closely observe the Ten Commandments. Unconditional freedom, however, is a construct of the German idealism. It has nothing to do with the reality of business life. The economic reality has always been marked by multiple dependence relations.

The modern economy is a highly complicated system of reciprocal dependences, a system to which business enterprises are bound. The entrepreneur is no longer the absolutely autonomous person, the sovereign "maker" of economy, as whom he is often perceived. He is dependent upon natural and cultural conditions, upon offer and demand in the market, upon national and international rivals, suppliers, investors and banks, staff, works councils and trade unions, upon the technical evolution - and last but not least upon the state and the international authorities (e.g. the European authorities) which not seldom do strongly intervene.

The legal constraints of integration and the economic dependences set limits not only to the influence and the freedom of business enterprises, but also to the morally good intentions of the entrepreneurs. All things worth of striving cannot be realized for everyone at the same time. An intact world of business enterprises cannot be realized economically, neither for entrepreneurs aiming at maximum profits, nor for staff members striving for self-realization - and this at the expense of the business enterprise.

If managers have only in mind *shareholder value*, this value will lessen at medium and long term. If everyone seeks only his personal welfare and only stiffens his (legitimate) interest in profits, the objective primary target of the business enterprise is forgotten, namely to serve the consumer and to produce goods and services at good prices and of good quality. Producers and consumers must however communicate ethically on the same level, even if they pursue different interests.

## **6. Freedom needs orientation**

Mutual dependences and conditional relationships are as such ethically not rejectable, and officially binding juridical are, if for their substance they conform with moral standards, even obligatory with regard to ethical aspects. But in practiced moral are not only concerned standards, but above all are concerned the free decision and the acting of persons tied to their conscience, who however need moral standards in order not to end in arbitrariness. In order to act morally the entrepreneur (as the responsible agent) must remain the master of the adequate margin of acting and freedom and try to enlarge this margin. This presupposes that within the enterprise his basis of existence is secured. Only a "really existent" enterprise can be a "good" enterprise.

It therefore will be regarded as a kind of "mortal sin" if an entrepreneur runs into red figures. This seldom happens by reason of excessive moral responsibility, but is mostly due to lacking expert knowledge, lack of business ideas and anticipation capacity. If these fundamental requirements are not given, the best moral intentions are even useless. Only by realizing

profits (and profit expectations) a business enterprise can invest, can maintain jobs and create new jobs - or realize the required investments for the environment.

Naturally the aim to maintain the own existence does not justify all means. Therefore a responsible entrepreneur coming in an emergency situation without knowing how to come out, must in time have the courage to share his place in the market with other competitors or to leave the market to them. Entrepreneurial qualities can fade, and many a one should in time make himself or his enterprise familiar with the "ars moriendi", with the "art of dying", before he tries with all, even immoral, tricks to keep his head above water.

The "change of values" and the individualization have contributed to the crisis of moral orientation and moral communication. Presently however a new demand for reliable and binding standards is emerging. Moral fulfilment of a duty is at least expected from other people. "Secondary virtues" such as punctuality, sense of order, cleanliness, diligence and willingness to serve are meanwhile again considered as being indispensable for the labour- and payment-moral within a service community. Above all the classical cardinal virtues experience rehabilitation: intelligence, justice, braveness and moderation. They notably can be defined as leadership virtues, in particular for those managers who appreciate the confidence of their staff and of their clients.

In a pluralistic community it certainly is not easy to establish moral standards and attitudes and to formulate them as generally binding. As a first step there is the attempt to base them purely on religion and to develop moral on this basis. Such moral could claim to be effective only for religious people or important only for members of the church. Thus the groups stringently tied to their faith present a radical version of biblical ethics, with which a "normal" citizen -not to mention the entrepreneur - can hardly conform. The Mount Sermon for instance sets the standards of moral achievement so high, that we can never reach them - at any rate not by our own effort.

Meant are here some radical and respectlessly sounding requirements of the "terminal" ethics of Jesu: The Mount Sermon does not perceive itself as a general legal ethics to be followed by all human beings - independently of their faith. Thus for instance cannot be generalized or legally be enforced the need to remit debts, the need of unlimited willingness to forgive - as well the prohibition of being annoyed, of desirous eyes, of swearing, of resistance and of divorce. For these requirements are addressed to individual believers who can only fulfil them if previously their acting has been made possible by grace. They denote their para-holy acting in the succession of God - as the reaction to the preceding love of God.

This kind of "eschatological" ethics reflected in certain passages of the New Testament is a supreme ethics of perfection, addressed to individual believers. This kind of ethics is perhaps adequate for defining standards for business life in monasteries, but not for structuring a business enterprise. Banks cannot generally remit debts and a staff department cannot be managed by comprehensive willingness of remission.

## II. TEN COMMANDMENTS FOR ENTREPRENEURS

The case is different for the Ten Commandments. They are not only intended for Jews, Christians and - with some restrictions- for Moslems but they are many times testified by culture, and they represent something like a "congealed human experience". The Ten Commandments give the wording of the conditions under which we can conduct a life somewhat happy and successful.

Not only religious entrepreneurs can be guided by the Ten Commandments which will not have any detrimental effect on their activity. The Ten Commandments contain fundamental values accessible to all "benevolent" human beings. They suggest acting that can prove especially in business life. These are moral standards which (shall) imprint inter-human behaviour in such a way that confidence and creditability will become reality.

The Ten Commandments seal the alliance of God with His people through having in mind the welfare and prosperity of His people. The Commandments which are predominantly interdictions, just by their negative wording, will set a framework within which a free life in responsibility can succeed. In no way the divine legislation intends to impede or to restrict the anyhow difficult human life. Human beings would rather be detrimental to themselves if they did not respect the ethical conditions of their freedom.

### **First Commandment:**

**I am the Lord, your God, you shall have no other Gods beside me**

*Do not pose as the Lord God and consider yourself omniscient and omnipotent. Listen to your conscience and to your staff. Be critical with the spirit of the time and let you guide by lasting values.*

Hardly had Moses stepped the Mount Sinai with the Decalogue, when he became aware that the people of God had constructed a strange God and adored Him. Since then the "dance around the golden calf" has become a familiar quotation which - similar to the term "mammon" - denotes the alienation from God and which simultaneously criticizes the idolization of material things. This First Commandment is placed in the context of the criticism which in the 19th century *Karl Marx* transferred, through his criticism of capitalism, to the "fetish character" of money. The since then somewhat cheapened condemnation of "capitalists" does not concern a specific behaviour of entrepreneurs, but a general tendency of superstition to divinize and to adore a self-constructed object.

This superstition is actually given much impetus. After the disaster of the big ideologies of the 19th and 20th centuries (nationalism, communism, national-socialism) which in principle were substitute religions, it has been proved how effective can be (quasi) religious orientations under social and political aspects. "Secularization" does not mean a process necessary for history, which brings the end of any religion. The community itself has even more become "religion-productive", as *Gerhard Schmittchen* and *Hermann Lübbe* stated. This however at the expense of the Christianity and the church.

Obviously the postmodern world does not automatically result in unbelief, but rather in a certain arbitrariness - and favours new superstition: virtual worlds in the science fiction-

format, unknown flying objects, horoscopes, magic practices, miraculous stones and amulets, new-age-expectations etc. invade the religious horizon. Religious imports from Eastern Asia and Africa are very wanted, Teutonic rituals are rediscovered, sorceresses and the devil are sworn and animate the youngsters' rock and pop scenario.

These tendencies are reinforced with great success by the media and merchandized with profit. That such business is shared by Christian entrepreneurs and even by the church-near publisher houses is a sad matter which must be confronted with the First Commandment.

This Commandment includes an equally actual verdict. It namely comprehends the tentative of self-divinization which after the Fall of Sin comes forward as promise: You will be like God. This "be like God" must not be confused with the human being as being the image of God, an image from which the human being may derive his personal dignity. Rather important is the self-overestimation of the human being that he is able to replace God and not to obey to Him.

Since then we meet many little Lord Gods, "supermen" and self-appointed genius who suffer a "divine complex" (*Horst Eberhard Richter*) and pose as being mighty. Amongst them we certainly do not find the "undocible little king of the middle class" who by his own standing is bathed in tears, but above all the type of the arrogant, respectless power-manager who has forgotten to serve.

Moreover, a Paulian sharpened criticism - in the light of the present time - could result in the following: Their God is the belly, the health, the sports, the youthfulness, the beauty; shortly the victuals become the absolute sense of life. We are urged to a way of life which pretends the non-existence of God - and that we can invent Him after our own ideas.

*Ludwig Wittgenstein*, the renowned philosopher, wrote: "To believe in God means that life make sense". God is not a matter of our projections or constructions. God is the basis of life, the reality which precedes and supports all thoughts and activities.

This reality, called the Empire of God, is not at all a political-economic majesty. And every tentative to create the "heaven on earth", thus secularly and autonomously, has produced the hell (according to *Karl E. Popper*). This has been proved with sufficient evidence by the godless ideological constructs and totalitarian systems of the last centuries. Critical conservative Christians were immunized thereto and did not wish to inherit their own substitute.

Meanwhile the all-clear signal seems to have been given insofar as the former progressive major ideologies are concerned. Apart from the aggressive political Islamism today only the global spirit of the global market is apparent as world-improving resort. And this with the claim of truth, that a general truth does no longer exist. This market logic, suggesting totalitarianism, penetrates in every corner and has already seized the Christian world of life. Thus everyone shall satisfy arbitrarily his demands for the sense of life and for values and shall test in the light of cost and benefits his happiness.

The modern progress-belief in the scientific-technical creation of a perfect world, in the global domination of the nature and of the human community, has meanwhile hit natural and moral limits and seems be dissolved here and there.



But in the medicine-relevant gene research and in bio-techniques seems to revive the ancient belief in technological progress and miracles - , a belief that places its "principle of hope" in the dynamics of that what is biologically perceivable and realizable in medical techniques, by virtue of which all human diseases are curable and the expectation of life can be increased endlessly. But here arises with new power the old question: Are realizable things also desirable? Or, are we *permitted* to do everything that we are *able* to do? Thus an ethical question that with Homunkulus of Doctor Faust and the artificial monster of *Doctor Frankenstein* has reached a literary level which clearly marks the limits of the realizability and of the (medical) technical progress and this more efficiently than religious demarcations are nowadays still able to do.

Are technically realizable developments concerning human beings as species also ethically legitimated? Is it not pretentious to intend the creation of a "new human being" by gene techniques? And to play here the role of a sovereign over life and death? This question aims at the standardized human image that everyone should perceive with regard to himself and which as "Christian human image" is reflected in the German Fundamental Law too. This question must be further discussed in the context of the Fifth Commandment.

The sole Lord Who reveals to human beings and makes them free is the God of the Alliance. This God is much more greater than any little braggart on earth, also better than the stars and idols of pop culture or any political messiah. The belief in God resists to dangerous superstition.

Where the belief in the sole, the unavailable, in the sovereign God is lacking and the belief in the Empire which He promised do no longer exist, people will try to model own goods and to build similar empires on earth. Where the absolute transcendency is lacking, life on earth will take features of absolutism, and whoever does no longer believe in eternal life after the death, will here on earth enjoy fully and disrespectfully all possibilities - and try to create, at least for himself, and at the expense of others a "heaven on earth". All this is naturally - supernaturally - condemned to failure and will normally result in catastrophical consequences.

Much more we are urgently dependent upon witnesses who consequently follow, voluntarily and in free obedience, the Ten Commandments. In an obedience, well understood, not vis-a-vis the sonorous dictation of fashions, of the respective spirit of the age and of the *political correctness* to which also "critical" thinkers submit themselves too easily. But an obedience listening to the gentle and impressive voice of God, obeying to His Word which can be heard in the Scriptures, in the Christian tradition and last but not least in every true conscience.

From listening to and perceiving of the Word of God and the practical realization of His will, a long, steep and staining way often must be gone. It is the way of sanctification, the proof by the example given. It is impossible to stand this test alone and "autonomously". Even an "heroic" way of life is not sufficient, although it is necessary -, this above all in an epoch in which many people separate from Christ and the church and turn to other Gods and resorts. Just in an epoch where nothing seems to be holy than individualism and subjective arbitrariness, we feel that we are dependent upon the support by and the power of God.

## **Second Commandment: You shall not dishonour the name of God**

*Do not abuse God and the religious symbols for advertising purposes. Do not talk of noble values if your doing is not such. Do not hide your business interests behind high ethical claims.*

The derision of religious symbols and feelings, of the contents of Christian belief and ecclesiastical traditions has reached a broad primitive level: the cabaret, TV-entertainment emissions, the yellow press and journals, advertising, the pictorial and the imaginary art, theatre included. Nobody would dare rendering down Jews or Moslems in such a way as it is practice with Catholics. Jews are placed under the protection of a taboo which in Germany nobody can attack without penalty. And the offence of Islamic religious communities is internationally placed under the fundamentalist threat of terrorism against which even the boldest breakers of taboos become soft.

There arises the question why the new heathens do not simply let dy quietly the ecclesiastical Christianity which after the presumed "death of God" shall fall into agony. Where are the roots of this scornful disregard? The reasons thereof are ambivalent, they lie above all in the weakening of the church brought up by self-secularization. The church is not weak because it is prosecuted by hate, but because the church is granted little respect, due to its weakness.

For defamators God is not a reality whom we could offend. But why do they, nevertheless, insult Him Who shall not exist? Because the believers shall be provoked and demoralized. And because it is known that those concerned cannot beat back with the same instruments of public defamation. It is one of the stereotype characteristics of totalitarian ideologies first to defame religions and then to prosecute them.

On a less problematic level we are faced with a further "dishonoring" of the name of God. Nowadays the holy and the marvelous are increasingly abused by advertising, be it with ironic or serious intention. Object of advertising is not a definite religious "product", but products can better be sold if they are wrapped in a religious aura.

Advertising uses religious symbols and quotes religious terms in transferring them - and this obviously with success - to objects of daily use: To sit in a sports-car promises "divine delight". A mineral water originates from a "source of life". Cosmetics give new life. A shave water is called "Eternity", a textile enterprise "Dogma". "43 millions of human beings believe in us" assures an insurance company. And "nothing is impossible" can be read in the advertising for a car to which divine quality is attributed.

Heaven and hell, angels and devils, salvation, paradise and eternal life obviously belong to the ownerless goods given free for self-service, for a neglected Christian inheritance which can be plundered without shame: Add to this the ornaments of the clerical staff: nuns, monks, priests, whose laid-off dresses must now hold out as exotic decoration.

Religious wrapping ennobles every product, the profane purpose sanctifies every religious means. And the hypocrite consumption cult is on the way to grasp religion without any intervention of broadcasting institutions or loud protests of the churches.

The religious movements of search show, even in their abuse, to which extent the extraordinary and the wonderful rescue operations are desired for. Here the self-critical question seems adequate if just not the occidental Christianity itself had contributed to weaken the respect for mystery, the feeling for the fascination of the holy and the effective force of the divine essence.

Let us now briefly address the political level. Since the "workers and farmers paradise" of the former German Democratic Republic (DDR) - striving to awake in its citizens the quasi-religious longing for a perfect final stage - has found an inglorious end, we have no longer heard of political abuse of religious terms. Moreover, religious "fundamentalistic" claims of might, emerging increasingly in islamic countries, seldom arise in Germany. The contrary rather applies to the CDU, for which the "C" has rather become a mortgage.

Even in business life the belief has shrunk to a private matter which it is better to hide. Differently from the USA German business enterprises feel rather painful to confess their belief in public. But now and then they refer to utmost moral values. This makes them vulnerable, for only seldom the reality can keep pace with high claims. Ideological suspicion is rapidly at hand - and sometimes also justified. For morality is not intended to hold out for image-care - or to cloak business interests. It is legitimate to pursue economic interests for which moral decorations or religious exaltation are not required. And personal integrity does not require self-praise.

### **Third Commandment: Keep the Sabbath holy**

*Keep the Sabbath free as time for recreation, for thanksgiving and family-life. Respect the religious claims of your staff. Pay attention to come to rest and reflection in the hectic of the weekday.*

The commandment of keeping the Sabbath holy is not in contrast to the economic reality, for the mere striving for unlimited richness of goods needs also regular breaks for rest and occasional leave off. This religious commandment represents a cultural and legal factor to which every purely economic rationality is subordinated. The German Fundamental Law protects the Sabbath as well as the legally stipulated holidays as "days of works rest and of physical elevation".

In particular entrepreneurs need "works rest and physical elevation". Most of them are nowadays not sitting on the coach, smoking cigars or cutting coupons, but are working as employees in managerial functions. Thus they are working - that is important - and let not capital "work" for them. Of course, capital as such cannot work, human beings can do this. But already in the caricature of the coupon-cutting capitalist and shareholder work occurs. Such work is the often painfully acquired knowledge, the sweat-driving perilous decision about the optimal investment of capital. This kind of work is shyed by those who prefer to remit their money to an account or to put it under the mattress.

In a "leisure" community entrepreneurs are rather strangers. Their activity belongs to the few activities that cannot be rationalized off as long as intelligence, ideas and initiatives are required - and cannot be replaced by automates. Just in the extended leisure, filled with boring and dullness, entrepreneurial imagination is needed.

A genuine entrepreneur is not allowed to have time, in most cases he has not at all the time to spend the lot of money which he earns. The full-blooded entrepreneur can neither rest nor wait, but he must always be active or employed as the image of the manager requires. If idleness shall be the humus of intelligence, entrepreneurs are not very intelligent. Not thoughtless indolence is meant here, but the ability to simply leave from time to time everything untouched and to let run, to stay in rest and to wait, to forget the banalities of the weekday and to interrupt routine. How otherwise can entrepreneurs overlook the meaning and purpose of their activity which fills half of their lifetime, and how can they evaluate them if they do not regularly renounce to their work, leave off and come to rest.

To this purpose the beloved God has created the Sabbath: to remember the creation of the universe. After having created within six days the world and the human being, out of the nothingness (a creative and innovatorial entrepreneurial performance *par excellence*). He rested on the seventh day and saw that all things had been well done. If even God needs rest, why are the entrepreneurs so restless and do not know what to do with the Sunday? Even on Sunday work-passionate entrepreneurs only feel well, if in a "sterile excitement" (*Tocqueville*) they can "undertake" something.

Naturally not only entrepreneurs secretly fear the Sunday. Many people are horrified in the face of rest in which their intellectual vacuum could become evident and their soul a dried landscape. Perhaps also "blue funk" plays a role, that is to be claimed by God, to thank Him to praise Him. Therefore the flight into dispersion, entertainment, sports and tumults are understandable. That is called "family life". Or we have "To work off" on Sunday some few things that we did not find the time to work on during the week. Or one enjoys a good night's rest.

But it is not the sleep of the upright. For if in rest one would spend time to think over the meaning and the purpose of the work - and of the own life - one would perhaps conclude that not everything done was good. A relentless and not made-up balance sheet of the soul and the conscience could make evident a terrible lack of sense, a desolate "poverty in mind". Fright of Sunday means fright of truth.

And it is just the Christian truth of resurrection and salvation that frees human beings. Christians celebrate this truth especially on Sunday. It frees the individual from the illusion to be immortal already on earth, to be indispensable in his profession. Truth releases us from the "super human" pressure wishing to do and to dominate everything. Truth releases us from the permanent efforts to seek faults and sins amongst the others.

Sunday "exists for the human being", for his mental hygiene and livelihood. And that the human being cannot alone exist with bread, is confirmed above all in the ecclesial divine service. If on the way to the divine service one brings fresh breakfast-rolls and newspapers, this hardly disturbs Sunday-rest. The more it is then possible to better cultivate the domestic peaceful Sunday which allows to stand the weekday more easily.

Sunday is the first day of the week and not weekend: Whilst the trade unions obstinately defend the work free weekend, many entrepreneurs wish to "flexibilize". Thus the Sunday as day of rest and which has to be kept holy has rather been forgotten.

In the future community the borders between labour and fun-time become more and more blurred. Because both are filled with ennui and dullness the "event-community" is implored,

in which however the Sunday is submerged. The flight into dispersion, hullabaloo and amusement creates more demand on the leisure-market, by which meanwhile the Sunday is more endangered than the goods-producing industries which have to prove in international competition.

In a largely secularized or multi-religious community the question of Sunday-work cannot be dealt with under purely religious aspects. Just in a community like the German, inclined to disorientation and collective discouragement, regularly recurring time for rest and moral leisure, for moral and mental reflection would be helpful.

On the other hand, there have always been exceptions for work on Sunday. Examples are .the securing of continuous production processes as well as the health system, public and private transports etc. But such exceptions threat to become the rule. And the question of Sunday-work should also be discussed in the context of the work-free Saturday. The Sunday can only be rescued from "flexibilization" if the Saturday is again declared as being a workday.

#### **Fourth Commandment: You shall honour your father and mother**

*Take care of fathers and mothers and engage for the next generation and thus ensure the future. Encourage the employment of elder staff such as you give a chance to younger people.*

This commandment does not alone concern the personal relationship between parents and children, but also the general, mutually ruling justness between the generations. This justness has been largely abrogated by our systems of a social state, which has contributed to the social decline of the families. Unfortunately this development has also seized the middle-class (family) enterprises, as e.g. handicraft, although here the solidarity between the generations is still evident. That now almost everywhere the "old" staff *must* work longer in order to save the socialsystem has however nothing to do with the personal virtue "honour the age".

"This commandment is in fact the Magna Charta of the family" (*Joseph Cardinal Ratzinger*). The family as "germ cell of the community" is based on marriage as the institution which the Sixth and the Ninth Commandments place under the protection of God. How critical the situation of marriage *and* the family is today (they are dealt with in and simultaneously protected by the German Fundamental Law), is reflected by some delicate tendencies: decreasing number of marriages, more divorces, fewer children, more singles with children. The step from the marriage to the family seems to be connected with various risks and challenges.

The demographic problem now must be urgently discussed also under the aspects of family policy. The catastrophic development of the population can also be interpreted as a consequence of disregarding the marriage and the family. If the percentage of the young people considerably declines and that of the elder people strongly increases, the effects for the labour market, the competition capacity and on the social systems will be important. Moreover we will have to do with growing rivalry between the generations and social distribution conflicts for which we are not prepared.

Many functions assumed in former times by families - , such as old-age provisioning and the care for children -, have been taken over by the state. To whom shall today apply the Fourth

Commandment, who is the addressee? The children in decreasing number who are charged by steadily increasing burdens - or the social state which is completely over-exerted without having discharged the families?

*Karl Otto Hondrich* has referred to the largely forgotten "Law on the mutuality as the deepest ethical regulative of social life": all justness originates in the law "what you will do to me, I will do to you". That means for the (so-called) generation contract that regeneration must precede. *Hondrich* explains as follows: "In the alliance of generations it does not suffice that we give back to those from whom we received, we must transfer to others. The ecologists are right: 'We must pass over the earth to our children'. Only the earth? It would not make sense if we did not transfer to them our own life: Just as our parents have passed on life to us children, we as parents have to pass on our life to our children. Without this moral obligation, which is superior to every contract, a generation contract would not exist".

Obviously this moral law requires also justification. Religious people may refer here to the Book Genesis (Gen 1,27 f; 218;, 3,16). But also to pragmatic people it could appear feasible, that because of the own mortality as such we are dependent upon regeneration, thus upon the existence of younger human beings who will take care of us when we are old and ill.

The family has not alone a biological but also an ethical function. It cultivates not only private and intimate values, but also social values, in particular love, fairness, responsible freedom: thus fundamental values which are generally conjured and which the state itself cannot bring about. Therefrom results the relative legal autonomy of the family, its inherent right vis-a-vis the state.

The ruin of the family would imply for the state, for the community and for business enterprises the loss of their moral existence. Just for reasons of self-preservation the business community must be interested in the promotion of families.

By experience we know that children who regularly enjoy the family and education have better chances within the community and the professional life. Even adults are living more healthy and more happy with the background of family care. In the longer version the Fourth Commandment is worded: You shall honour father and mother so that you are well and will have a longer life on earth. The commandment is, of course, mutually effective insofar as it is also beneficiary for the children once they become parents - and older. This logic has naturally been crossed by the old-age insurance, for the children pay their contributions not for their own parents, but for unknown childless people. Parents who take care of the welfare of their children by renouncing to any professional activity outside their home do not receive any compensation therefore. (Observation: In Germany this situation has changed since 2008/09 due to the legal introduction of the so called "Elterngeld"/"Erziehungsgeld").

The well-minded Christian social legislators of the fifties could still be trustful that people by themselves would become parents (such was the opinion of *Konrad Adenauer*), so that under the apportionment procedure children will bring up in future the pensions for the old generation. But the so-called generation contract proved as a pure fiction, for the invoice had been made without the host, e.g. without the children. It had been omitted to insure, according to the so-called *Schreiber*-plan, the poverty risk of having children too.

For *Wilfried Schreiber*, the then Secretary General of BKU, the demographic proviso was important: no children - no pension. Instead of this, families with many children were charged

with the major burden of the old-age pension scheme, whilst married childless couples and singles were awarded by social policy. To revise this disparity is the task of a family policy which must be in the centre of social policy - such as required by Pope John Paul II. But Christians should be especially attentive that by means of family policy the nationalization of families is not operated and with the slogan of compatibility of family and profession the family will not be the loser.

To create better economic-organisational conditions for this compatibility certainly is a justified requirement addressed to the entrepreneurs. At any rate, it will not suffice to make the family financially more attractive as a temporary working place. Family-friendly working conditions for parents, favourable work times and opportunities of part-time work, even Kindergartens within the enterprise are part of the entrepreneurial program for the promotion of families. In order to avoid conflicts and fights of distribution between three generations (the olders, the middle-ageds and the younger's) it is advisable not to discriminate anyone of them. Here justice of chances applies to all generations which are in a position to achieve performance. And justice of performance is not only measured by quantifiable results, but also by human experience and technical qualities which are often found with fathers and mothers.

### **Fifth Commandment: You shall not kill**

*Take care that goods and performances serving life are produced in a human way. Respect human dignity, do not frighten your staff and avoid "mobbing". Do not exterminate your competitors. They are necessary for competition and shall give wings to your performance.*

The elementary interdiction to kill means: "You shall not kill without justification." To kill human beings without justification is always unjustified could be the tautological wording. Therefore it is necessary to describe situations and cases in which killing is not unjustified. Such cases can be given, as known, with self-defence and emergency, moreover in "fair" wars which are however subject to strict rules. In its *bellum justum*-doctrine the church has worded these rules in an increasingly restrictive manner in order to avoid above all wars and to minimize violence. Absolute pacifism, such as the abolition of the police and the army, would just leave alone those who need help and those who are weak and would be delivered without protection to unfair violence by the brutal and respectless violators.

The interdiction to kill forbids also entrepreneurs to participate in activities of unfair destruction of life. In conflict with this commandment are war-drivers and war-profiteers who perceive in the production of (mass-)destruction arms a deal, without viewing therein ethical and legal problems. But it is the task of the politics to draw legal limits for the production of and for the trade in arms.

The danger that entrepreneurs kill by their own hand or let kill competitors because they feel hindered by them is very small and lies in the scope of the general criminal rate, mafia practice included. In the figurative sense however entrepreneurs do not seldom try to get rid of disliked competitors by destroying competition. With regard to political order and ethical standards competitors are however needed for competition and, by their pure existence, shall give wings to the own performance. For this reason the building of trusts and monopolies is restricted by law. Thus competition has not the character of a war aimed at the ruin of rivals.

The importance of the Fifth Commandment has been recognized also on the level of globalization.

Dangerous for the existence is also the disregard of human dignity when one tries to eject disgraced staff by means of frightening them, by menace or creating for them situations without any way out. In the last years the repression-competition amongst staff has considerably sharpened: "Mobbing" through psycho-terror leaves to the opponent no chance for justification or proof and can lead to the "social death". This chapter of disgraceful working conditions still includes - at least in some parts of the world - force work and the unprotected handling of toxins and techniques dangerous for life. After all, the way and the manner of producing are referred to in this commandment. It implies the protection of the environment and with priority the protection of human beings against emissions dangerous for health.

An other matter concerns the goods and services serving life, for the production and sale of which business enterprises are qualified. Food-scandals seem to be today on the agenda. "Spoilt food at too high prices must be rejected" is the wording of a funny somewhat feeble-minded text of a hit. More serious is the case of narcotics and drugs injuring health. Alcohol and nicotine belong however to the allowed stimulants, and it is above all a question of responsible use and of the right dose, if people injure themselves and the environment. The self-responsibility of the consumer requires however his having been instructed and legal regulation. Without falling therefore into the modern health delusion which regards health as the "supreme good", the *summum bonum*, thus God.

A dark chapter in our civilization is the enormous abortion of the rising generation. If in Germany the proportion of the younger people will have halved and the older people will have doubled, many will be surprised and state: We lack exactly the millions of young people who were aborted illegally and free of penalty. In the general Christian tradition and the doctrine of the catholic church abortion is a "detestable crime", such as the Second Vatican Council has stressed.

This in mind, every discrimination, even professional discrimination of pregnant is forbidden. Not seldom pregnant mothers do not have a chance to get a job and many of them are invited to abortion in order to reach a defined position.

Even in the medical research and in the medicine-technical utilization the required protection of life actually is not sufficient. The borders of the progress in medical techniques and the borders of human authority thereover are set there where the life, the dignity and the rights of a human being are threatened. Every person, also the unborn, the old or everyone with a grave sickness has a right to intact life and entirety, a right which it is not allowed to be offended arbitrarily. This right has priority over the right of scientific research and technical disposal of a person. And priority even over the right of self-determination, which not at all implies self-killing but at the utmost the right to dy in dignity.

A conflict between the right to life and the right to scientific research is somewhat opened in gene techniques where already techniques applied in a scientific experiment can be inhuman, without the researcher being obliged to wait for the possible consequences. Here arises the question how far interference in the nature of human beings is allowed, as God has created them as His image. Gene techniques permit to recombine genes and to newly construct creatures. The research of embryonal stem cells promises high theurapeutical benefit, a lengthening of life.



In the light of theological genesis experiments that kill human embryos violate the Fifth Commandment. And experiments with embryo cells aiming at the breeding and cloning of "optimized" human beings are incompatible with the personal sacrosanctness of the human being. Alone the pre-implantation diagnostic (PID) aims at an eugenial selection, at a new racism which contradicts human dignity. Here the limits of entrepreneurial engagement are clearly shown.

### **Sixth Commandment: Your shall not commit alultery**

*Be not married with a business enterprise in such a way that your family suffers. Bear in mind the duty of fidelity for your family. Be also conscient of the duty of loyalty for the business enterprise which you have to serve.*

To be "married" with a business enterprise is at the first look "adultery" only in a derived and analogous sense. But the negligence of nuptial and family life remains a grave problem for our professional upper class, a problem which often results in dehumanization, thus the loss of fidelity, solidity, home, sense of responsibility, sensibility etc. The Nineth Commandment deals with adultery in a more concrete and sharper form.

With regard to very busy politicians and managers it is well known that their nuptial and family life is rudimentary. As a consequence, within this group of persons adultery, divorce and remarriage are not rare. To belong to the upper class, thus to exercise might and influence, presupposes the involvement in a network of manifold relations and pretentious loyalties. To arrive at the top of hierarchy and to prove there requires permanent and intense engagement.

To recommend celibacy to professional careerists, so that they can devote themselves without any restriction to their tasks is illusory and not at all desirable. Entrepreneurs, even if they play great "parts" or exercise numerous "functions", remain human beings who should not restrain from the biblic mandate of creation and the "natural dispositions" (*Thomas of Aquin*), it be then that they renounce to marriage due to a religious promise or to other disposition.

But how can conflicts of loyalty which naturally arise between family life and professional career be resolved in a human way? A person who in case of doubt decides unilaterally in favour of the career and the professional responsibility must know that this decision has been taken at the expense of the nuptial and the family life. Then there remains only time for a "weekend" marriage, perhaps yet for common family holidays. And someone who pretends not to have time for kind care of the spouse, will also neglect the children and their education. A naughty family life has detrimental consequences for the social behaviour, but also negative effects on the professional life.

Just therefore is it worth to have a glance on marriage which is placed under the protection of the Sixth Commandment. Marriage shortly can be defined as an institution founded in the order of creation, in which man and woman are connected as a personal love- and life-community and oriented to pass on life to others. After the Christian-occidental understanding polygamy, polyandry and "homo-marriage are here excluded.

Marriage is moreover an institution which at the long run cannot repose on the quicksand of fugitive feelings. More and more it is proved that a marriage founded only on sexual love is a romantic illusion of the 19th century which overcharges the married partners in the same extent as their life expectation increases. True love, confident and helpful love is of course essentially more than sex. The married partners stand not only one for the other, they form an elementary community of responsibility, above all with regard to the children, thus with regard to the new generation.

Adultery and change of partners violate the concept of marriage and destroy the basis of the family. Alone for hygienic reasons, thus for avoiding contagious disease (aids and other plagues and epidemics which nowadays are progressing), the commandment of nuptial trueness should be taken very serious. This in mind, the Ten Commandments are also learning from historical experience which cannot be neglected, without punishment, by any culture.

Certainly today the permissive "standardization" of prevention, abortion, promiscuity, divorce and sexualization of the public community seems to have produced a new kind of considering things as normal or as standard. The rotten fruits and the catastrophic consequences thereof can already now be perceived.

The text which the fathers and mothers of the German Fundamental Law have formulated protects the marriage and the family in a special manner, because under moral and social aspects they are worth of priority. For the existence and the welfare of the community depend on the marriage *and* the family. And this applies to every forthcoming social community which cannot compensate the lack of children by "cheap imports" from other countries.

### **Seventh Commandment: You shall not steal**

*Respect the immaterial and material property of other people. Do not deny the possibility that they render better performance. Do not allow to be corrupted by advantages not founded in your performance and do not lead other people in temptation. Be true notwithstanding if the matter concerned is important or not important.*

"You shall not steal" is an expressive confirmation of property and underlines that the for everybody necessary formation of property should be realized otherwise than by theft. By the way, a very actual requirement when we consider the enormous extent of warehouse theft, pirate copies and insurance fraud. But also with regard to the increasing corruption - being essentially a property offence - this commandment becomes more and more actual.

It is a classical claim of the catholic social doctrine that possibly many human beings should built up property, not only of consumable goods, but also of productive capital and "human capital" (education, know-how). This Seventh Commandment is even reinforced in the Tenth Commandment: "You shall not covet your neighbour's property". Therewith the protection of property is considerably sharpened, thus being already rejected ways of thinking and intentions aiming at unfair acquisition.

That genuine market economy cannot exist without private property has clearly been shown by the ruin of the real socialism. In the times of the East-European transformation process and

the globalization of market economy it is proved that only legally secured property regulations can lead to a productive and dynamic economy.

In the worldwide competition the urgent question is however the following: Will the unrestricted liberal capitalism be enforced everywhere - or will be successful market economy which is socially regulated and ecologically limited? And do in our community exist anti-property tendencies of socialization too? The answer to this question definitely depends upon the understanding of property - and upon adequate legal regulations. The legitimate basis of entrepreneurial activity is very closely connected with this question.

### **Biblical Understanding**

Let us begin with the biblical understanding of this commandment: It does not only forbid the damage of third persons' material property, but also and in particular the deprive of freedom and the esclavation of co-citizens. Here already is shown the close connection between personal freedom and property. In the early biblical epoch the property of the nomades consisted above all of cattle. Only after having become sedentary, the property of the families and the kins was the soil. This property, acquired by occupancy and work, was simultaneously conceived as a benediction of God. But also in this view God remained the original owner and supreme feudal Lord. This implies a strong guarantee of property, but at the same time also a certain relativation of absoluteness of property and of the arbitrary and egoistic use of property.

Therefore it does not wonder that sharp contrasts between poor and rich seem to be extremely problematic. Thus conflicts on property coming up with the building up of feudal real estate could at the same time grow to religious challenges. Already in the ancient Israel a legal social binding of property existed, including the provision that in each fiftieth year, the so-called "jubilee" year, real estate sold in distress had to be given back to the original owner. But this rule was hardly respected.

The unfair handling of property at the expense of the poor has been condemned above all by the social critique of the prophets. This is remembered if we consider the critique of Pope *Paul VI.* as regards a defined feudal real estate economy in Latin-America. In his encyclic "*Populorum Progressio*" of 1967 this pope has considered the expropriation and the distribution of unused feudal real estate as necessary and legal, just because he was in favour of private property and the rightful use thereof. This has however for condition that private property is not allowed to be only the privilege of some people, but must be made accessible to everyone, thus must be broadly spread.

As well-known, in the New Testament the laws of the Old are not abolished but set in a new light, they are elevated to a higher level. Known are the radical words of Christ on the dangers of the moral and religious richness, e.g. the phrase: "Sooner a camel will go through a needle eye than a rich man into the heavens" (Mc 10,25). But nowhere Christ requires the abolition of the institution of private property or a new order of property conditions. He rather urges the rich, the owners, to take care of the poor. Inversely theft and greed are part of the grave faults, such as above all *Paulus* has stressed in his first letter to the Corinthians.

In the Acts of the Apostles (AA) we can however read that the "original community" of the Jerusalem inhabitants tried to realize a sort of "communist" ideal. The text is worded: "And all

those who had become religious formed a community and hold all in common: They sold their property and gave thereof to those who were in need "(AA 2, 44f;32-35).

This community thus practised joint property, private property being unknown and the citizens appeared to be bosom friends. This ideal of a particular radical succession of Jesu can only be understood on the background of the then ruling adjacent expectation of the immanent return of Christ. Who ardently awaits the end of the hitherto existing world will not have difficulties to get rid of his property felt as a burden and to give the property to the poor. But if this ideal is not achieved we become poor ourselves and are dependent upon the graceful help of others. This situation could not become a model for the church as a whole and not at all for the community as a whole.

The biblical ideal of voluntary poverty was however in particular taken up by the religious orders, an ideal which they practise still today. This model of a communist economic system can however only be proved within small, active religious communities whose members have taken such decision voluntarily. But the church has never transferred this model to the community, because it does not function without problems even in small voluntary religious communities.

More and more the church became rather aware of the fact that property at private disposal is an indispensable factor of regulation within the business activities of a community. Private property has been justified not only because it was necessary to bear in mind the greed of the individuals resulting from the original sin. And not only due to the Seventh and the Tenth Commandments. It rather was found out that the concept of order of private property was positive for responsible entrepreneurial leadership.

### **Thomas of Aquin**

It certainly is not by accident that the most renowned theologian of the Middle Ages, *Thomas of Aquin*, a dominican monk, who personally lived after the principles of a communist, has drafted a doctrine confirming private property. This doctrine has remained decisive for the clerical social proclamation - and has moreover set standards for state constitutions such as the German Fundamental Law. This doctrine can be developed, in a summary form, according to three-staged principles:

*First principle:* the "common determination" of goods on earth: This principle states that God has created the earth, all things included, for all human beings and generations, so that everyone can live and satisfy his needs. Thus all human beings have an "original right of use" of the goods on this earth. This well indicates the principal target of every system of property, under creation-theological aspects, but does not stipulate any regulation of property. But therefrom can already be derived the emergency right of "pilfering food", such as *Joseph Cardinal Frings*, after the second world war, gave an interpretation to the citizens of Cologne: in order not to freeze in winter, they shall be allowed to take pressed coal from goods trains. Since that time been this practice has been called in Rhenania "fringsen" and transferred to other goods. This shall however, as said, not suggest any regulatory model for the distribution of property.

The *second principle* is worded: The principle of common determination or of common welfare is best served, in practice and by experience, if each individual or family holds a reasonable part of goods, e.g. if property as a personal right of freedom and disposal is

attributed to every individual. In this context Thomas of Aquin mentions three still actual reasons which confirm private property as serving the community:

1. because everybody is more concerned to acquire something which he owns alone than something belonging to all people or to many people, because everyone being shy of work leaves to others the things concerning the community; just as it happens where many servants work together;
2. because human matters are better managed if everybody is personally troubled with providing things whatsoever; confusion would arise if everybody, without difference, would have to take care of all possible things;
3. because the peaceful constitution of human beings is better maintained if everybody is content with his own matters. Therefore we can state that amongst people who possess something in common or as a whole, quarrels more often break out.

As such quarrels *Thomas of Aquin* mentions the grumbling of the hard workers against the uppers, against functionaries in a collectivistic system who spend a nice day and secure to themselves the major part of income. Here we may assume that *Thomas* had in mind the monasterial communism; at any rate, he thus anticipated the critique in respect of real socialism.

The *third principle* of property ethics of the holy Thomas is worded: within a system of private property, where the control and the management of property in personal responsibility are concerned, the common use of yield is important. Here again the first principle of common determination is recalled. The use of private property is subject to the social-moral commitment to branch off with the own surplus the resources for those in need.

Well, the originally moral, thus voluntary obligation has meanwhile become an obligation enforceable by law, somewhat in the form of the progressive income tax and other social mortgages which charge the proprietor. And this within a secular social state that could no longer rely on the belief-based virtue of solidarity of its citizens. Naturally the state can withdraw its own productive basis of freedom when tiring too much the enforced solidarity and overdrawing the social duties of private property.

### **Tax law and property**

At present the right of property seems to be affected especially by the tax policy. Naturally no private owner will have paid his tax joyfully and voluntarily. The pleasure of the taxpayer was always limited. Classical is the urgency of Jesu: "Give the emperor what the emperor's is, and God what God's is". But what is due to the state, what to the religion - and what remains for the taxpayer as citizen? Unfortunately even the Bible does not give an answer to this question.

The catechisms of the church have denoted tax evasion as sin, although only as "venial" sin and not as capital sin. Tax evasion violates the Seventh Commandment: But that the commandment "You shall not steal" is also valid for the state and binds the state to be modest with regard to the citizens, has certainly not been borne in mind by the churches. Be it as it is, *Saint Augustin* considered already the possibility that even states can develop to gangs of thieves. And many citizens actually have the feeling to have fallen amongst thieves.

But by means of tax policy our state tries to cover not only the required expenses, but the state is also ambitious to control the community. Here the state seems not to be aware of the extent to which the state is controlled by the community, e.g. by associations of interest, groups of voters, media and lobbyists, which by their growing claims against the "father state" achieve their own being put under tutelage. The socialization of the state is necessarily followed by the nationalization of the community. The welfare state which distributes like a father resources in all directions reveals itself as an authoritative state collecting tax and duties. Many citizens do not understand that their high claims against the state have a price to be paid by themselves.

The principles of tax justness include necessarily the respect of private property, not the envy which always had to be regarded as a vice and not as a virtue. Even the so-called "social envy" is not an ethical criterion but a psychological instrument of manipulation which however pays out best for the policy of political parties. The cliché of the rich, of "those at the top", allows to deplore oneself as poor, underprivileged victims. This poor-rich-pattern does however not perceive the broad middle-class located in Germany between the extremes and which is, properly spoken, the state-bearing force.

But at the long run tax income can only be reduced if expenses are tackled instead of generating new debts and thereby risking the expropriation of the future generations. Our constitutional state must remember that concrete freedom plus safety are based on private property and that this does not only oblige proprietors but also the state.

The disregard of the ethical property-related principles of the ruling laws on tax and duties has unpleasant consequences: smaller personal freedom, lacking personal responsibility and lacking readiness of performance, altogether deficiencies which the state can never replace. The social binding of private property is not allowed to be stuck fast in such a way that as a consequence the building of private property, personal initiative and responsibility would be strangled. This would result in the withdrawal of freedom and the putting under tutelage of the community. The deficient building of property by the citizens prevents the coming up of a responsible civil community. It remains however uncertain if the social state can redeem the property guarantee for collective old-age pension claims. The crisis of the social state just confirms the need of building private property and the need of private provision.

### **Building of property**

The participation of possibly all individuals in the building of property is an ethical-social requirement that can be confirmed by the Christian anthropology. Property building is definitely an issue of human dignity and of the responsible freedom of human beings. These are motives for including, as much as possible, all citizens in the responsibility for the productive potential of a community, by them acquiring property of soil and capital, of know-how and work. Politicians, employers and trade unions should remember thereof. They are charged to create the conditions for realizing these targets. Here out is formed the model of an aged citizen who at the same time also a responsible co-former, co-entrepreneur; and co-citizen.

## **Eight Commandment: You shall not bear false witness against your neighbour**

*Omit unfaithful statements regarding staff, customers and competitors. Don't promise more than you can keep. Don't deceive by misleading promises and advertising. Remain credible.*

Like the other requirements of God this commandment rises up the claim of truth. This claim shall be satisfied by the individual also in relations to others. But what is truth? Is truth that what operates or does it operate because it is true?

In fact, we cannot deny the efficacy of the great ideologies of the past centuries. But to learn from their catastrophic effects only, that they were terrible lies, does not prevent to be immune against new ideological errors. Who, at the latest, in 1968 swore off the quasi-religious socialism is inclined to the erroneous idea that also the Christianity has to give up its claim of truth. The left-liberal anti-ideology in Europe is just on the way to reveal itself as intolerant ideological relativism.

But we are still inquiring in the ancient *Pilate*-question: "What is truth?"; at least such is the case with the awake contemporaries who are seeking for truth. They may find the last basis thereof in a God of Love who represents truth -and Who Himself in His son, becoming a human being - rises up the claim to be "the way, the truth and the life".

But how does the religious claim concern the often implored "man of today"? The "postmodern" philosophy excludes very often the question of truth, preferring individual concepts, thus the pluralism of claims and interests. That what is perceived as freedom stands before the truth. That what remains of truth is at the utmost the shrinking form of subjective truthfulness and honesty, the glittering abundance of opinions. Be it as it is. But what does mean freedom, true freedom, must be kept worth of being questionable. That at least. The question of truth as such is often laid aside as being "fundamentalistic".

More actual than ever is the question of the common basis and the sense of the freedoms which hinder each other and of the common basis and sense of the fundamental values of a liberal system. And in Germany we have a binding answer therefore anchored in the Fundamental Law. This law stipulates that the human dignity is sacrosanct. This implies - even under juridical aspects - an "eternal guarantee". And with this statement comes into play a culture- and history-encroaching criterion of truth, concerning morality and law, which pre-eminently is owed to the operative history of the Christianity.

Would otherwise be possible the dialogues with the Islam and other world religions? How otherwise would be successful a discourse on the all human beings connecting truth, if in the dialogue process the fundamental value of truth is not at all valid? Thoughts, words and acting are placed for a very long time under the claim of truth set by human dignity.

Thus are already pointed out the three levels on which the tension areas of finding truth can be described:

*1. Does our thinking correspond to the reality?* If - together with *Thomas of Aquin* - truth is understood as the conformity or at least as the approximation of object and thought of (external) reality and (inner) intellectual conception of the reality, there still remains the question: to which reality do refer statements which claim to be true? To an alleged reality

which the intellect can understand and express in words - or to a reality which primarily has to be constructed in thoughts and which the language brings to effectiveness? Here is opened a broad space for error, illusion, imagination, self-fraud, and thinking in wishes.

2. *Do our words agree with our thinking?* Naturally we often cannot and will not say all what we know and think. And this for good reasons, But that what we say shall be true or "honest", e.g. agree with our thoughts and knowledge. If not, we enter the terrain of lie, evasion, manipulation and misleading. And thus we incur the reproach of not being true.

3. *Does our acting diverge from the high claim of our words?* The permanent divergence between the ethical claims and the deficient reality of our acting has however been neglected. Everyone has to agree with this with shame. Therefore it is better to renounce to claims addressed to other people which oneself cannot fulfill. If not, one is exposed to the reproach of falseness and cannot longer act as model or educator. Therein one must certainly seek the reason for the ruin of authority.

Pretended total abstainers who publicly preach water are not seldom surprised in drinking wine. It would be better to publicly preach wine, but to be satisfied privately with water. Still better is to preach wine - and to drink wine. For in vino veritas, in wine lies truth.

The arbitrary handling of truth remains ethically notorious. Pope *John Paul II.* chose for his message to the "World Peace Day" on 1st January 1980 the slogan: "Truth is the force of peace". On the contrary the untruth be connected with violence and war. And apparently with a particular regard to the business community the Pope enumerates some forms of disregard of the truth: the lie in its proper meaning, shortened and unilateral information, one-sided publicity, manipulation of the instruments of communication and of news; in addition the inclination to bring into bad repute all aspects of the acting opponents, also those who are right and good, and this all as a flat opinion; the indignation only intended against some addressees; malicious suspicions and systematic degradation of the opponent as person as well as for his intentions and actions; extortion and intimidation.

In this arsenal of arms of failed corporate governance and unfair competition it seems that only the lie is no longer useable. In an open pluralistic community smooth lies do not have a long life. They are useless when there exist persons of groups interested and having the chance to unmask them at time. Instead thereof, manipulation is snatched whereby truth is halved, bent or veiled.

Manipulation can be described as veiled, secretly effective limitation of truth and freedom whereby the person concerned is urged to a decision which he does not understand. Entrepreneurs use such doubtful methods not always in full conscience or with malicious intention. Above all, the "charismaticians" amongst them have no need to apply punctually manipulation strategies. They spontaneously exercise their carrying with-enchanting-effect. Thus leadership qualities and seduction skills often cannot be separated.

The commandment of truth resp. veracity is proved by the contractual loyalty, in advertising and in the relations with staff, suppliers and customers. In the long run untruth will not succeed. As regards advertising we obviously have become accustomed to its emotionally overloaded prosperous promises, its lacking cognizance of reality and its pure entertainment value. We sometimes also like to be duped and prefer the design instead of the substance. In case of expensive purchases we prefer however substantial information. And if technical



matters are concerned, the verifiability is in principle guaranteed which makes trickery difficult. In Germany business advertising is already subject to some legal restrictions, - unlike political advertising excluding any exchange after having voted.

Certainly "evil injurance" of staff and competitors is in fact an evil if such injurance is not true and happens secretly for those concerned and being unable to defend themselves. On the other hand, many staff members can just not hear the truth, and someone who tells them the naked truth is often regarded as being offensive and at least impolite. In the case of staff expertise this has had for consequence that - as usual in the language of diplomates - are used euphemistical wordings. This does not help the staff concerned, for if they apply with other firms these will soon decode the veiled code. It would be better to instruct them at time in an realistic manner, in the mind of the biblical *correctio fraterna*, of their qualities and faults. Then they are given a chance to improvement.

A propos euphemism. In the jargon of the otherwise so realistic economists often exist endeavours to embellish the sometimes wretched reality. Staff is not released but "set free" or "slimmed", stagnation does not exist but only a zero-round. Who concentrates on the "core business" often feels the water coming to the neck. "Creative bookkeeping" helps to stop the threatening loss of reputation. Wordings like these shall deflect from the hard facts and bring about calming effects. But just therein lies the problem.

### **Ninth Commandment: You shall not covet your neighbour's wife**

*Do not act by mere sympathy. Do not promote staff members only because you have a special liking for them. Do not use your hegemony for sexual abuse of your staff.*

As in particular men are promoted in their career in business, the mighty "Man-Men" are exposed to manifold temptations to abuse their high standing. The sexual spoliation of subordinate persons has in Germany not yet reached the rank of public discussion, but is either subject of cheap jokes and caricatures. On the contrary, in the USA many a manager has been "fired" because he lost his self-control, and "sex with dependants" is there still regarded as an absolute taboo. Is that only the after-effect of a puritan-protestant moral stringency or only a question of taste?

Holders of economic or political power, even if otherwise they do not appear to be especially attractive, produce erotic effects on many people. Equipped with the aphrodisacum of might, managers often become victim or actor of covertness who in the respective opposite individuals perceive only an object: the sensually coveted object of desire -or the calculated object promoting the own career chances. It sometimes may also be part of the state-symbol to enter intimate relations with the manager or to enter relationship with a beautiful secretary. This acting has naturally nothing to do with true love, and it is the more doubtful if it serves the business enterprise's success.

Bloom of youth and magic are not at all profession-qualifying criteria of performances worth of promotion, but meritlessly received gifts which can however prove very useful in advertising and in the cinema branch. But what does legitimate an entrepreneurial decision-holder to apply his esthetic taste and his erotic preferences as a measure for staff decisions, which should be determined above all by expert knowledge and professional performance?

The mix of might and sex, of erotic and professional relationship of objectively rational business objects and subjectively-erotic self-service implies a business-injuring tendency which strongly signals corruption. Besides of the obvious abuse of might it is the embezzlement of justness of chances and performance which merit ethical critique. In the context of the Commandment should be criticized above all the inciting to sexual covetousness which proves dangerous for marriage and for the family.

In Germany however morals have meanwhile been brutalized to such an extent that the manipulative, freedom-depriving character of this "sexual revolution" is seldom perceived. What at first was celebrated as emancipation now unveils as sexual demoralization and which is part of those factors of crisis in the social and business community, which as decadence of a global culture must be regarded with critical eyes.

"The sexual is not more than a draught of water" said *Lenin*. The sexualization of the public insinuates and strengthens the view that the spontaneously sexual yield of pleasure, unrestricted by any norm, would be a promise of ever lasting happiness. The accompanying losses of health, confidence and reliability are kept secret. The negative consequences for marriage and families, for the willingness of steadily adapting responsibility are not mentioned. Instead of this, not only the private media but also the paid body-corporate media present us very often pornographic and perverse contents as programs of art and as suitable for families.

It never will come in the mind of responsible entrepreneurs to finance the artificial luxuriousness of people by advertising. But what about sex in advertising? Unfortunately advertising is too often used as an instrument of manipulation and stimulus reaction-scheme, in order to induce impetus-dependent persons to decisions of purchasing which later on they will regret, when seen with clear eyes.

After all, can anyone escape from the general shamelessness? And what does the state do against this public imbelization and animalization of morality? At any rate, in the view of *Sigmund Freud* shamelessness is an unerring sign of feeble-mindedness. Moreover, what is happening with the teaching of sexual knowledge at public schools? Don't they not propagate sexual practice and prevention techniques that depreciate ethically nuptial love and fidelity? Where is here the protection of the youth?

And furthermore, what about divorce which in the course of time has been steadily facilitated? Are meanwhile rent contracts and works agreements not better protected than nuptial contracts which do not benefit from protection of notice? And what about prostitution as a recognized "standard profession"? Shall prostitution, in the near future, perhaps be recognized as training and apprenticeship profession? And will the corresponding jobs perhaps be mediated by the labour office? Brothell owners are recognized as employers, souteneurs as entrepreneurs.

And what is with the prevention pills that have already succeeded in a considerable reduction of the arising generation? Prevention pills facilitate adultery and prevent "painful" consequences of cohabitation. When forty years ago (1968) *Paul VI.* in the encyclical *Humanae Vitae* gave an answer to the problem of "artificial contraception he was held ridicule as "pill pope". The jubilee would be an opportunity to further mockery, if meanwhile the mockers of the 68s had not lost laugh.

For without the "pill" and similar technical tricks of which also the "left" social philosopher *Max Horkheimer* has warned in vain, the banalization of sexuality, its dissociation from love, fidelity and responsibility would not have been so easily possible; childlessness, divorces, venereal diseases and aids could not have spread as epidemic to such an extent. Moreover the systematic distinction of sexuality and reproduction has resulted in an expansion and in the revalorization of "alternative" forms of life.

It is hardly possible that Paul VI. could have foreseen like a prophet the consequences which meanwhile occurred, or could have anticipated them with regard to social ethics and ethics of responsibility. But his metaphysical perception, seeking to draw attention to the voice of a nature which cannot be disregarded without punishment, was broadly superior to the rationalism of leading moral theologues who only recognize the individual conscience as standard, but not objective standards as regards conscience.

**Tenth Commandment:  
You shall not covet your neighbours's property**

*Control your covetousness. Keep a tight rein on your egoism. Avoid the vices of envy and avarice. Enjoy that also other persons have success.*

This Commandment refers in the first place to the First Commandment which rejects "mammon". Our relationship to tangibles property, in particular to money, which as a symbol implies more than a mere store of values or an instrument of exchange, defines also our relationship to God. And how can we serve God and be simultaneously addicted to the "mammon"? The Evangile states that nobody can serve two Lords. Here everyone is faced with a difficult decision not allowing cheap compromise. With a decision of conscience which we like to escape because we become unsafe. Therefore we often and at right have a poor conscience which cannot be smoothed by the statement that our property has been legally acquired and pregnantly been used. We must ask ourselves which vital importance we attribute to tangible assets.

Do we not all - with heart and in mind - stick too much to the beautiful things we acquired: car, house, securities, other standing symbols that make life so pleasant and improve the reputation? Here some test-questions be permitted: Could we really dissociate ourselves from these goods? Would we be desperate if we lose them? Would we quarrel with God if overnight we would be reduced to poverty? Then our belief would stand on rather shaky legs.

On the other hand: need unfortunately teaches not only to pray, but also to curse. We are also aware of the greediness of the "have nothings" and of the propertyless. Not only shamed poverty is existent, but also shameless poverty, above all poverty caused by inertia. Thus it is not necessarily a virtue to be poor. There is no statement in the Evangile that material poverty will open the access to God and guarantee His friendship. Inversely, it is not a shame to be rich, but a matter of inner attitude and of responsible acting.

The Tenth Commandment warns us of the fascination, of the violent temptation of being rich. If we stick to fast to the things that we own, they slowly will gain control over us. And the wish to possess more and more will turn to a passion from which we cannot dissociate. The greed for money causes dependence and enslaves the individual. This works like a drug, like an aphrodisiac where the dose must steadily be increased. Finally the "mammon" becomes the

salutary fetish to be honoured. There shall be people who cannot sustain the idea that, at the latest, in the time of death they have to dissociate themselves from these things. They would prefer to determine themselves as heir, if reincarnation would exist allowing to take possession of such heritage.

The chapter of greed and avarice includes since ever wetting and the play-passion which finally will result only in losses. The game of chance becomes a greed, a temptation to challenge again and again the destiny and to risk steadily increasing inputs. Such vabanque-players also exist amongst the entrepreneurs who risk their own existence and the existence of others. Those who need examples herefore may have a look on the destiny of the "New Market".

In the meantime the new market looks very old. It proved as being extremely apt for manipulations and attracted people eager to become rich. The at the stock exchange listed companies of this market segment were very fond of publicity and overwhelmed the wondering public with promising information that included few quotation-related facts, but instead of that multi-colored advertising. The announcement of expected high profits blinded the interested parties who were misled. They could not perceive which information were really important.

Speculation with securities always implies the risk of greed. Then tickling of nervs becomes a malicious custom and requires permanent new stimulus. The gambler at the stock exchange can be compared with the drinker who can only be stopped in crash. He is only retained if the beautiful glimmer falls back to the reality.

Dealing with shares is always tied to risks, a fact that had to be learned by numerous pupils, trainees, students and housewives who with red ears daily watch the share-quotations. Pupils and students wishing to become rich overnight without working and thus spending their night without sleep, are in most cases not motivated to appear in the morning for hard work. It certainly would be better for them to at first invest into their human capital before acquiring capital in kind of a business enterprise, the nature and market position of which is entirely unknown to them.

The somewhat precarious question of the sinfulness of speculation at the stock exchange cannot be answered by a short "yes" or "no". The answer depends upon the circumstances, the motives and targets, the intentions and consequences of those speculating at the stock exchange. What all can be sin in thoughts, work and words fills complete libraries of morality theologues, and in former times has filled also the confessional boxes. But which shareholder could come to the idea to confess as sin his interest in increasing quotations and dividends?

Is interest in profits not a natural human concern and is it not legitimate in Christian view? - as for instance by the request to love your neighbour such as you love yourself. This exactly presupposes self-love as measure for the love for your neighbours.

Since some years the critique of the globally uncontrolled capitalism is growing, and capitalism is more and more perceived as a problem and not as the resolver of problems. Reservations arise above all there where the ability to compete does not exist or the access to the markets remains blocked, such as in wide parts of the "Third World". Where the social-political prerequisites of a functionable market economy do not exist, the understanding of the *legitimacy of self-interest* also volatilizes even if self-interest initiates performances to the

benefit of everybody. The productivity of the market economy has its reason in the fact, that it provides material impetus for performances which are generally desirable and serve the general welfare.

In his book "The Welfare of the Nations" the morality philosopher *Adam Smith* wrote the classical sentence: "Not from the goodwill of the butcher, the brewer or the baker we expect that what we need for eating, but from that that they are looking after their interests. We do not apply to their charity but to their egoism, and do not speak of our needs, but of their advantage".

With this opinion *Adam Smith* is very close to *Thomas of Aquin*, who amongst the three reasons quoted in favour of private property mentions in the first place the following: "Because everyone is more concerned to acquire goods belonging to himself than goods belonging to everybody or many people; for because everyone being shy of work leaves things concerning to the community to others; such as it happens are with servants, if many of them are together." Thus it is the personal interest, the personal perspective of realizing profit which stimulate performance. Here the incomparable productivity of the market economy is referred to, e.g. the market economy provides impulses for ethically desirable conduct, useful to the general welfare. Just when private property is socially bound, therefore has to serve general welfare, it must be led in this direction by incentives.

But for this purpose market economy requires a regulatory framework and this above all because moral individuals shall not be also the stupid ones. And that under such conditions foot boarding is not worthwhile.

In the first place we state that the rentability of a business enterprise ethically is not be doubted, because rentability is the prerequisite of every entrepreneurial activity and of the functionability of the market economy. If managers pursue a *shareholder-value* strategy in order to increase the commercial value of a business enterprise, this often is a necessity and still better than if the management becomes rich at the expense of the owners. In the case of mergers however sometimes comes up the impression that just the managers are those who know best how to rescue themselves and how to gild their nose.

But who only looks fixedly at the welfare of the shareholders and has only in view the maximization of profits, neglects very easily that besides of the interest-yielding capital other more important productive factors still exist within an enterprise: it is the human capital in the form of work and know-how. Without performance-oriented and well trained staff capital in kind, to which extent whatsoever, will not generate fruits.

The *shareholder* is always confronted with venture capital and for the increase of such capital the risk and willingness to speculate are growing. In this context- "speculation" is an ambivalent term. Ethically doubtful seems to be the speculator who misses the relation to the real economy and who like an avaricious hasardeur enters the stock exchange like a gamble-saloon. In a positive meaning however speculation signifies as much as clever, open-eyed calculation, cautious action, consideration of middle- and long-term consequences. Such attitude presupposes however a high degree of economic education and cool rationality - and resistance against mass-psychological conspicuous chain-reactions of fright, hysteria and euphoria. Only then we have "merited" a risk prime.

The ethically doubtful proceedings around the "New Market" have helped to understand the necessity of improving the protection of investors also by the law. Finance servants and mediators obviously need control to the same extent as they abuse the confidence placed in them. The procedure of allotment of newly issued shares must also be transparent, and the information given by the banks should become more serious, so that the confidence in the stock exchange as the "market of the markets" does not fade.

### III. VALUES AND APPLICATIONS

#### 1. Equal and unequal, poor and rich

Besides of the Ten Commandments it is above all the "golden rule" that deserves to be recognized as self-evidence. Things that you don't like to be done to you, don't do them to others. Whoever for this rule of reciprocity will not refer to the revelation of the Scriptures but to philosophy, may recur to the "categoric imperative" of *Immanuel Kant*: "Do things in such a way that the maxim of your acting would be at any time equally valid as a principle of general legislation".

Just as with the Ten Commandments this rule presumes that all human beings are equal in their essence (and before God) and should respect standards which can be generalized. There is no particular morality for "sovereign human beings" (*Friedrich Nietzsche*) to whom everything is allowed because they are mighty, whilst "ordinary people" should naturally be submitted to the rules seeming useful to the upper classes.

By nature, that means by the myth of the creation, human beings are created by God, are in their essence equal; as God's image they are in particular equal in their dignity and their rights, but in reality human beings are very different, because they have different talents, different skills and because they are living under different cultural conditions.

The difference between "poor" and "rich" also results from the in practice experienced diversity of human beings. As far as the material aspect of this distinction is concerned, the entrepreneurs are rather classified as belonging to the "rich" - or at least to the middle-class. Under an other aspect they are regrettable as for instance compared with the secured civil servants and those employees who benefit from fixed working hours. It would be hypocritical to generally equalize the entrepreneurs with the "rich" who under the Evangile seldom have a chance of welcome in the heavens. But an entrepreneur motivated by Christian sociology must in particular feel the challenge to take steps against poverty and want.

In the Christian tradition important contrasts between poor and rich were always regarded as problematical, as a criterion of unfairness and as an invitation to greed and envy. In this view it is understandable to plead for a broad middle-class within which however the vices mentioned do not dy. They are only perceived and condemned with others.

Particular attention to the risks of being rich is given by the biblical image of the "camel and the needle eye". Here the entrance to the Kingdom of God is tied to certain ethical conditions. For instance "rich people", e. g. those who entirely rely on their richness and are only concerned with their welfare, have considerable problems with the heavens. Nearer to the Kingdom of God are rather the "poor", meant are here those who need relief.

Therefore the prime "option for the poor" is for Christian people a strong motivation to cooperate by charity, also as regards social and political issues, in order to lessen afflictions. We must however admit that Christians do not have at their disposal any patent receipts for resolving structural poverty and affliction. Moreover, there is no reason to assume that a social standing free of poverty and want could be achieved. The forms of poverty, of deficient situations change permanently. Today they are above all determined by the lack of sense of life and of pregnant guidelines for values.

In minimizing poverty we should however not at all idealize those who are subject to material "poverty". The seven fundamental vices against which Christian tradition warns include greed and extravagance and also idleness and envy. And nothing supports the fact that the vices are not practised by those who actually are regarded as being poor. The cited vices can often just be the reason for and a component of poverty. In Germany envy is often confused with social justice - and the last one again with pure equalization. This results in a mentality of redistribution. In carrying to excess the example given by *St. Martin* that would mean that his cloak is so often divided that at the end nobody can use it as cloth. It would be better to improve the conditions of producing cloths, e.g. to build factories, to create working conditions and chances to earn money and thus to realize incentives which stimulate the interest in profits and performance.

The "option for the poor" can naturally not be an option for socialism as some liberation-theologues have assumed. It is rather oriented towards a market economy option, thus towards the increase of production and of productivity. The mass-misery in the "Third World" certainly also goes back to the small number of entrepreneurs, whilst in the occidental prosperity communities appear other and new forms of poverty by which business enterprises must be concerned.

The evident evil of corruption whereby entrepreneurs lose much of their confidence and of their ethical creditability is actually one of the greatest challenges. In this broad area the test of the validity of the Ten Commandments also takes place, of the values and virtues inherent to these commandments.

## **2. Remedies to corruption**

Which remedies are offered with regard to corruption? First of all, here the limits of pure responsibility ethics become evident, ethics which have only in view the possible or probable subsequent and collateral consequences without being able to evaluate them correctly. The evaluation of these consequences suffers by the orientation towards a future that is not measurable and not tangible and is depending upon many imponderables.

Moreover is demonstrated the restricted possibility of institutional ethics that wishes to generate socially desirable behaviour by a clever system of incentives (less by legal inhibition). But can a corrupt politician, a corrupt civil servant or a corrupt manager be corrupted by incentives aiming at refraining from corruption? The "small chief witness rule" for corruptible civil servants may well seem to be attractive, secures their pension and may contribute to clarification, by breaking open here and there the existent "trust of silence" and this by self-accusation and the impeachment of others. It is however questionable if this solution offers sufficient impulses to civil servants that in future they become corrupt. Moreover the corrupting opposite party is not guaranteed any prime for refraining from

corruption in future. Generally spoken, the impetus-pragmatism does however not seem to reach the religious-ethical roots of the problem of corruption.

Corruption undermines the chances of equality for the buyers and offerers in the market. As experienced, corruption is flourishing where market economy and competition cannot sufficiently develop and where business enterprises and the state enter closer relations. If politicians or civil servants have to grant competition benefits or have to decide on concessions, licences, authorizations in the building sector, public commissions etc., they easily become desired objects and desirous subjects of corruption. For this reason a more rigorous deconcentration of business and the state could be an instrument of anti-corruption.

To bring "more light" (*Goethe*) in these dark surroundings is also a useful requirement of transparency permitting control. But how far is it possible - with regard to data protection - to encroach on intimate personal rights (e.g. "informational self-determination right")? And who controls the controllers?, e.g. the Federal Court of Accountancy which for many people is the last control resort?

Yet remains the additional threat of penalty. Required are also sharpening penalties in order to protect the system against ruin. Sharpening may contribute to frightening off. But here penalty law encounters limits. First of all the limits of the national validity areas, as the internationalization of penalty law is not yet matter of discussion.

In order to remain stable, even the best law system must be protected by penalty law against its own viceful subjects. But the growing lack of personal, in freedom exercised morality cannot be compensated by a permanent increase and continuous sharpening of the penalty law enforced by the government. For thereby the freedom as condition of ethical proof would be more and more narrowed. Thus it is shown that the reformation of structures and of law do not suffice to resolve problems regarding corruption. Even the most beautiful system can perish, if its concrete subjects do not act with ethical responsibility and virtuously.

That what we harmlessly declare to be a "change of values" often seems to be aimed only at the inhibition of fundamental values and virtues. And this by a hedonistical self-realization which is no longer in a position to give a pregnant response to the ancient questions "if everybody would do this" and "where shall this end".

Obviously, the traditional value standards have considerably been shifted. Orderliness, loyalty, willingness to serve and professional duty have been disposed of as "secondary values" and seem to be of minor value. This has had a negative influence on the virtues of the traditional entrepreneurship (e.g. the "Christian merchant") as well as on the classical civil service. For a long time it was extremely practical and easing to stick to that what "one" could do, be it by experience or by tradition, or what one had not to do. This cultural ethos was sustained by a broad social consense of self-evidence. It was protected by social control in comprehensible communities or groups. And this ethos was brought about since our childhood through the education within the family and the church.

The classical code of honour for civil servants and manufacturers included some simple but efficient rules where after certain things are feasible for a "man of honour". This kind of fulfilment of duties nowadays seems to be anachronistic and appropriate to serve as an object of irony and satire. The term "honour" has almost disappeared from our vocabulary - and in



the wordings of "Ehrenschutz" (protection of honour) and "Ehrenamt" (honorary function) reference thereto is more than poor.

In the process of "change of values" we have perhaps too timely abandoned the classical morality of the different professions that is based on duties. The individual human being who in the ere of individualization is more and more dependent upon himself and shall decide in own responsibility is often overcharged in being forced to create new "authentic" decisions. It appears that the individual person is increasingly dependent upon proved standards of orientation and of practised virtues, which are (cannot be) no longer conveyed within our families, by medial and government education.

There is a general lack of conscience as regards common welfare and future responsibility. Ordiniless, loyalty and fulfilment of contractual duties are in no way only "secondary values" that could be replaced by "self-realization". The professional ethos of civil servants and other people who serve the state remains indispensable. The ethical standards include above all the universal fundamental values (which will be later discussed) without which life in freedom cannot succeed. An appropriate education for these values and for their anchorage in religion could prove necessary for the moral fight against corruption.

It is well known that corruption fears publicity, is considered as a furtive evil which spreads like metathasis in all segments of business life and the administration. The best evidence of its ethical disrepute is that corruption must hide, camouflage, keep secret itself. Corruption fears above all to come to the light of truth. Therefore structures of the public community, of transparency and of control are conditions for finding the truth about corruption, corruption which in the moment when it becomes public is neutralized. In Christian view is also could be regarded as virtuous to do good things in privacy, because you shall not be pretentious for having done good things. But if one will not declare a corrupt donation, such acting relates to the fact that corruption cannot be matter of pretention.

In the eyes of the public the problems of corruption are often considerably dramatized and scandalized without sufficient discussion of this evil. This then results in moralizing actions strange to the matter and being only accusing-minded. Moreover, it is too easily forgotten that also the media and journalists are susceptible of corruption. On the other hand, the media consider the disclosure of corrupt situations - and this is right - as an important ethical commission. Most of the situations made public seem to be based on matters of fact, but it is doubtful, due to their thrilling presentation, if journalists bring about an objective and comprehensive picture, because the media often do not apply their critical view to their own acting and often do not master ethical adjustment. The more it is necessary that in the process of fighting against corruption entrepreneurs and politicians, representatives of Christian ethics, of social science and also journalists closely cooperate.

### **3. Fundamental values and virtues**

Even within the "change of values" permanent fundamental values maintain their validity. The discussion about the "change of values" rapidly became trivial when it proved impossible to clearly define the values or the changing conception of values - and when no longer one could evaluate the change of values. Does there exist a measure for evaluating the change of ethical values? Such a measure itself would be somewhat exempted from historical changes and be globally and mutually valid in order to be able to judge adequately the historical and intercultural ways of conduct.

In the encyclical "Pacem in Terris" (1963) Pope *Giovanni XXIII*. mentions four fundamental values of peace: truth, justice, love and freedom. They seem to be pretty known to us since the time of our childhood, if we have enjoyed "good nursery". Indeed a prosperous peaceful family life depends upon the experienced values and virtues which - exercised in practice - become the second nature: At least in the form of self-critical, the personal conscience strengthening questions, that show us the permanent distance between the moral claim and the reality often wretched by facts.

If moral fundamental values are presented in the form of questions, they unfold their inevitably critical potential. Then any confusion with the presumed "standardizing power of the factual" is rather impossible. The values mentioned rather challenge the factual power of standardization, and their general validity is claimed.

These fundamental values are not very original. They are characteristic for the Ten Commandments and reflect the intention thereof. Although mutilated and distorted by the French Revolution, these fundamental values are included in the Christian and occidental canon. Moreover, originality and creativity are tight and often useful qualities, above all for business enterprises. But within moral principles they rather imply lack of education and character.

On the other hand, in approaching *Heraklit* or *Darwin*, one could affirm under the historic-metaphysical aspect: nothing is more constant than change, in which everything, also the most beautiful values, seem to dissolve. According to the logic of this change of values which characterizes the conscienceless of the masses the "revaluation of all values" belongs to the interplay of those forces which wish to maximize their individual benefit: truth becomes honesty, justice degenerates to equality, love diminishes to sex and freedom is confused with self-realization.

The classic four fundamental values start with the truth and thus give cognizance of a "hierarchy of values". The actual pluralism however allows already conclusions on the usual handling of the question of truth. Today this question is mostly excluded. "Postmodern" philosophers seem to allow only individual truths as subjective interpretations. And what *true* freedom, justice and love do mean, is more than ever questionable. Here the claim for truth is not at all the result, but the prerequisite of all communication. How otherwise would be possible a dialogue with other cultures and world religions? For the moment the dilemma of a global dialogue on fundamental values does not seem to be resolvable. One cannot come to an understanding with "the others" on true fundamental values if not already in communication this truth is practised. If the substance of values is not respected, dialogue and cooperation, e.g. peace between cultures, seem not to be realizable.

Even if their contents are not clear, the fundamental values seem very evident and reach broad consent in our community. These values are a means of evaluating entrepreneurial activity. Even if it is not easy to define the contents of these four values positively, it is more easy for us to understand what untruth means, if we have personally experienced lie and fraud. Or what injustice is, if we are exploited. Or what unkindness means, if we are respectlessly driven into a corner. And what does mean loss of freedom, if we have no chance or choice. We permanently experience such deficiencies.

They also may be the reason why eight of the Ten Commandments are worded in the negative voice (you shall not) and only two in the positive voice. This is covered by the old popular

wisdom to read with *Wilhelm Busch*: "Good things which we do, are always the evil which we do not". At any rate, it seems to be more easy to avoid evil or malice than to do good things.

But what is meant by *truth* or veracity respectively in the positive sense as dealt with in the Eight Commandment? For entrepreneurs this implies the obligation not to produce, for example, trickier wrappers, but to disclose honestly the advantages and the boundaries of their products, to demonstrate more transparency and to prove, inside and outside, conscience of quality and thus to reach deeper creditability. Veracity is the condition for successful communication and cooperation with the staff and with the clients.

What does mean *justice* for business enterprises? It is rather impossible nowadays to give a substantial definition. What does mean the virtue "to everyone that what he merits" (*Ulpian*)? Where ever we look - there is no authority which a priori and without failure could define justice of prices and wages. The extent of justice in business activity is above all determined by performances exchanged against an equivalent by way of deliberations or agreements, according to offer and demand. In this process fairness and contractual loyalty are the decisive standard often not respected.

The third fundamental value characterizing behaviour within a business enterprise is love conceived as *solidarity*. Solidarity is mostly conjured by trade unionists and works councils, but also often as an interest-related group solidarity which eliminates the opposite party. On the contrary, there seems to be lack of group solidarity between entrepreneurs of different enterprises. Group solidarity often becomes effective only when someone must jointly must prove against an opponent, when labour fights break out - and suddenly arises the feeling to sit in one boat together with others concerned.

Entrepreneurs are often individualistic personalities who through the fight of rivalry have forgotten solidarity. This results in a somewhat depolitization of the entrepreneurship which makes it difficult - if political matters like environment are concerned - to jointly proceed by own initiative and to achieve public effects.

Within a business enterprise group solidarity (e.g. teamwork) is well an important but only a half-hearted matter that cannot create identity conscienceless. Competitive group interests can only be integrated in an efficient whole if they can be related to common values. The members of staff are of course especially motivated to achieve those targets and values of a business enterprise to the formulation of which they have contributed. Therefore solidarity and partnership can better prove in a business enterprise that allows staff to participate in the forming of the entrepreneurial will and, if possible, also to participate in the profits.

As models entrepreneurs are only credible if they do not alone preach the fundamental values of the Ten Commandments, but also do practise them. And this in a manner free of being lifted off, free of compulsion, of distance to the labour- and business community. In all his doing a Christian entrepreneur is concerned, above all, to glorify God.

In the meaning of the first Three Commandments this signifies nothing else than to recognize God as the Lord, to trust Him as the sovereign authority, to be at His disposal, to devote to Him.

Necessary herefore is especially the basic attitude often classed with the "secondary virtues", such as humility and service, obedience and sacrifice, discipline and penitence, asceticism and

renunciation. These virtues, in the meantime, seem to have served out; for many contemporaries they are obsolete and spare-time depriving demands. But when looking nearer it becomes evident to which extent they are and will remain indispensable, and how much the spirit of our time has been involved in contradictions.

As an example humility (in German "Demut"). Under the etymological aspect "Demut" (humility) signifies as much as "Dien-Mut"(courage to serve). In fact, today courage is needed for serving good action. In the era of autonomy and self-realization it is considered as an anachronism to serve good action. On the other hand, in a "service community" everyone likes to be served and complains the lack of willingness to serve: "Today nobody is prepared to serve" is an often heard complaint. But everybody does like to be served. Here, such as with other virtues, mutual respect does not exist: I expect more from others than I myself am prepared to give. The same applies to the *sacrifice*: "No sacrifice is too great for me, if it is made by other people".

And obedience? This virtue is under the general suspicion of being directed against freedom. Of course, obedience has never been free from problems, because freedom is susceptible of easy abuse. Exactly in obedience vis-a-vis God reposes true freedom such as religion teaches. With all events we are dependent on God, the Creator and Redeemer, because we are not in a position to create and to redeem ourselves, and moreover we are not sovereign of our destiny. This religious and at the same time realistic insight is connected with the experience that the providence of God is a providence of love and that His sovereignty is a tender burden. This sovereignty lets us free, sets us free, gives to our freedom substance, sense and targets.

The Christian message is a message of release and liberation, but from what? And to which freedom does Christ liberate us? It is not that what actually in the light of emancipation exerts to loosen burdensome lies - and nevertheless ends in deeper involvements and dependences. As releaser Christ did not promise to us inner secular liberation from political constraints and economic needs. Promised is rather the release from sin and guilt, death and evil, loneliness and blind destiny. Therein lies the healing freedom of the children of God. It is a granted freedom which we are owing to God. We can already here and now experience grace and happiness.

#### **4. Freedom, sin, responsibility**

The modern contemporary considers himself as being pretentious if he is able to define and to enforce as many claims as possible against other people. He feels to be progressive, if he proclaims always more and new rights of claim by which other people, the so-called community, are committed. This has the successful effect to divert from own obligations. It is very comode to give to other people precedence in fulfilling obligations in order to join them as footboard drivers.

The recall of responsibility, fulfilment of duties and of guiltability - in particular vis-à-vis God - is part of the taboo issues which allegedly cannot be required and therefore are kept in silence in our epoch which in other respects tends to zones free of taboos. So far as confession of guilt still exists, that happens in public talk shows and in an aggressive manner, and is oriented towards the presumed guilt of other people. The discrete clerical confession sacrament is seldom claimed for and often the few "poor devils" use the confession box as an opportunity not to confess their own sins but those of their malicious neighbours, of their spouse or those of their colleagues.

With the Ten Commandments we enter the sphere of moral law, the trespassing of which is called "sin". The personal sin nowadays certainly has a difficult standing. Not that today the number of sinners decreases as compared with former times. But in our presumption of innocence we assume that always other persons have guilt against us. Everyone prefers to be amongst the victims and not amongst the culprits. Greed and envy are perceived and condemned as vices only with regard to other people. This attitude can be qualified as "moralizing polarization".

The modern illusion of innocence has refined the art of subterfuge not to be guilty, and transfers personal guilt to scapegoats: sociologically to social structures, physiologically to bad experience during the childhood, biologically to descent and genetic faults. Marxists saw the evil only in the structures. They considered the establishment of private ownership as the pure original sin and the capitalism as the evil on work.

The notoriously good, incorrigible conscience generated by such transfers is the conscience of a person placed under tutelage who acts without responsibility. Inversely, just the Christian tradition has recognized the personal faculty to become guilty as the condition of us being free, aged and self-responsible.

For the sake of personal freedom we must now recultivate a taste for the issue that we are "allowed" to be sinners and to be released by a superior might. Thus the Christian personalism could strengthen the responsible cohesiveness of a secular individualistic community.

The pretentious community is digging its own grave, if it does not succeed in recalling moral duties, in taking care of virtues and in expanding the area of decision for personal responsibility. This thesis has already been discussed with regard to the problems of corruption and can be demonstrated in particular by the necessity of subsidiary orders, also within business enterprises.

The permanent crises of the present time can be attributed in particular to the lack of experienced moral worth convictions. The social, governmental and economic order of freedom lives, as well known, of worth conditions which such order can neither develop nor guaranty. At any rate, the political authorities are seldom in a position to bring about a "spiritual-ethical turn". And this in no case with a method "all at once", as a former President of the German Federal Republic did require. In an approach "all at once" and "hurry hurry" false worth ideas and false expectations cannot be rectified and right worth ideas cannot be implanted in one rush. Prevailing forms of behaviour, that meanwhile have become firm claims guaranteed by law, can only be changed at long term. And the alteration of mentalities, milieus and legal systems can be compared with the work of Sisyphus or at least with that what *Max Weber* called "boring thick boards".

The increased esteem of personal freedom includes a big chance -and not only the risk of arbitrariness. The chance of senseful use of freedom has its origin in the ties to the elementary values of the Ten Commandments. The unique value, the dignity of the human being, is founded on the fact, that the human being is created by God and represents the likeness of the endlessly creative God and has to fulfil the divine order to form the nature and the community in own responsibility.

The self-responsibility of the individual citizen is however paralyzed by an overwhelming multitude of governmental institutions and legal provisions. Creative personal initiative is

replaced by inactivity, dependence and submission under the bureaucratic apparatus. The faculty not to call immediately for governmental regulation and public subsidy has declined. The underswelling tendency to shift responsibility to the "top" must also have negative consequences for the continuance of the market economy, depending upon the active performance-oriented cooperation of everyone.

The social principle of subsidiarity agrees with the fundamental values of personal freedom and self-responsibility without which ethical and efficient acting is not possible. This social principle settles the responsibilities of every social doing in such a way that preference has to be given to the "affected" individuals and groups which shall be helped - as far as needed - to help themselves, with the support of the respective major part of the community and only finally with the help of the state. Only by such an approach from down to up the often conjured basis of the civil community is considered as being serious and submitted to the duties thereof.

In discussing the question who really is obliged to create social security most contemporaries feel that in the first instance it is the task of the state, this mythological "Father State", to compensate lacking personal initiative. That sometimes it also will be necessary for the state to abstain from doing certain things is an unusual concept above all in Germany, but covered by the idea of subsidiarity. In Germany - in the tradition of the authoritative state - perhaps the initiative must come "from the top", from the members of the government. Thus, with smooth pressure, our attention is drawn to the fact that we accept more hardship for personal freedom and self-responsibility- and to have fewer confidence in the expectation that the state guarantees and imposes security.

Under this principle a revision of the entrepreneurial culture must be accomplished. Subsidiary entrepreneurial policy aims at a reduction of centralistic hyper-structures: The more these structures are anonymous and large-scaled, the more they are susceptible of intended or careless abuse. The building of smaller, more flexible nets is inherent to the logic of subsidiarity.

A premise thereto is however that the individual or the group is prepared to self-help and self-responsibility. But which extent of responsibility can we expect from the individual or smaller groups? What *can* the individual or his group perform and what must he be asked for? The question of expectations is decisive for the practicability of the principle of subsidiarity.

Subsidiary possibilities of cooperation correspond to the values of freedom and self-deployment which within the so-called "Change of Values" enjoy high esteem, if they are not accompanied by "unacceptable" duties. Amongst the fundamental values mentioned freedom certainly is the most important value but also the most difficult value. Meant is here double freedom: that *of the* business enterprise and freedom becoming efficient *within* the enterprise.

As we have seen, the freedom of the business enterprise is de facto strongly restricted by interdependencies, also by governmental regulations and by concentration procedures or market control. The entrepreneurial margin of freedom and thus the area of moral proof are considerably narrowed. Without freedom however morality does not exist in practice. Morality supposes freedom, not freedom conceived as pure arbitrariness or subjective caprice, but as freedom tied to defined fundamental values and to the principle of responsibility.

First of all, it is the prime entrepreneurial commandment to maintain or to fight for the required margin of freedom for himself or for other people. Just because of their responsibility to make available jobs or to protect the environment, business enterprises are required to develop new initiatives. They should not wait that the government regulates by law that what they have omitted to do by free and joint initiative and self-commitment.

In different industrial branches exist already such initiatives which make superfluous legal interventions by the state or which contribute to shaping them reasonably. Entrepreneurial freedom can only be ensured permanently if own limits are set and if self-control operates.

The freedom as well as the other fundamental values which the entrepreneur claims for himself can of course not be limited to his person alone. Freedom must also imprint the style and the structure of the business enterprise as a whole, entirely in the sense of a subsidiarial decision procedure which sets free and incites initiative and co-responsibility of the staff.

A business climate distinguished moreover by truth, solidarity and justice, does not at all give rise to any suspicion of entrepreneurial arbitrariness. The quasi entrepreneurial self-development of staff is however impossible without increased willingness of co-responsibility. This however requires binding connections with the entrepreneurial risk which can best be guaranteed through co-participation in the capital or in the profits.

## **5. Complex ponderation**

Acting in accordance with the Ten Commandments has confidence building effects if such acting is brought into balance with the required leadership qualities and with the entrepreneurial technical competence. Naturally entrepreneurial decisions with solutions free of conflict do not exist. Often one has to decide for the respective "minor evil". Good intentions do not suffice, much the more is it important to consider the collateral and subsequent possible effects of acting, even if the assessment thereof is very difficult. Therefore it is important to link moral intentions, virtues and acting to future-oriented ethical responsibility.

The concrete situation of taking entrepreneurial decisions is connected with complicated questions of ponderation, not with the fulfilment of optimal requirements. One cannot strive for all possible objectives simultaneously, but must set priorities for selection. Insofar are forbidden simplifying evaluations which envisage only *one moral target* and thus simply ignore the conditions of the reality. Forbidden are also requirements envisaging only *one ethical target* and only selecting one isolated item - as some interested parties use to do.

Desirable targets, such as better ecological protection, high employment rates, growing standard wages and growing rentability can scarcely be reconciled each other. These targets can well compete each other and result in conflict, so that the entrepreneurial decision is often faced with a dilemma. An other impeding point is that when taking decisions, must also be taken into account the possible collateral consequences and probable late consequences of doing and not doing. This leads to the since *Max Weber* usual distinction between ethics of responsibility and ethics in mind.

Everyone can experience that he starts a project in best mind and intent, but that the contrary of the desired result comes out. Such unintended collateral effects include predominantly the soiling of the environment too. One cannot impute bad will to the motorists and users of oil-

heating that they intentionally will soil the environment. The same applies to the opponents of nuclear energy who are not prepared to renounce to burning oil and coal - whereby possibly they provoke greater damages for the environment.

On the other hand we can experience that people having doubtful intentions generate unintentionally good positive effects. If for instance a person tries to rather deceitfully cut out his rival, this could lead to mutual inciting of good performance to finally the benefit of everyone.

This however cannot justify the phrase that the purpose sanctifies the means, somewhat that only the success is important and the means can be chosen arbitrarily. This would corrupt any kind of ethical behaviour. It is rather important to link moral intentions with ethical responsibility considering the consequences. For this end we need ethical standards and measures apt to consensus, by which we can measure and evaluate the means and the intentions, the purposes and the consequences of our acting. In this context it is obvious to refer to the fundamental values of the Ten Commandments.

## **6. Between cost and benefits**

Ethical standards and ethical acting lose their force and validity if they are not anchored in religion. The Evangile remembers us that we shall not trust in matters but in God, in order not to fail the aim of our life. Matters are only a means for the purpose. To conceive life and work as divine service means: Listen to the will of God, let His will be done. He Who has created and released us must better know what is good for us. Finally we owe to Him what we own and what we are. To glorify Him, e.g. to recognize Him as our Lord, also instructs us how we have to handle the external things of our life.

God is and remains the original owner of all creations, also of things which we have transformed and made our own by work. Precisely we only are the administrators who owe accountability. Who firmly trusts in God and not in place of Him in other safeties has just nothing to lose but only to win. His can accomplish his secular tasks with patience and confidence. And this just also with the help of financial resources and capital. The Evangile includes some passages which can be interpreted as being very friendly to entrepreneurs, such as the parable of the talents which we shall not dig, but make the most of them: in analogy to economic efficacy, which does however not mean heal-capitalism by which the heavens may be acquired. On the other hand, there are important passages in the Bible criticizing a complete mixture of divine service and market economy. Such as the dramatic story of the dealers and money-changers whom Jesus turned out of the temple with a whip: "Don't make a market place out of the temple of my Father" (Joh. 2,16).

With regard to the economic "efficiency" of religion and ethics the eminent moral philosopher *Arthur F. Utz* has said: "In the long run the business community cannot but benefit from religion, because religion promotes the attitude to social peace and justice, including of contractual faith, honesty of the management of the business enterprise and honesty regarding the tasks taken over."

Entrepreneurial ethics is however not allowed to serve ideological justification of particular interests and cannot be used as an instrument of personal profit expectations. Ethics which only calculates the personal success is fixed in utilitarianism and is not credible. At the long run it would however be frustrating and fatal if ethical behaviour would be more punished than



rewarded. But there are situations in which well intended, also responsible acting may be very expensive. Are we not sometimes the stupid if we behave more decently than the others? Should it not be better to leave ethical precedence to the rivals?

What is necessary here are dialogues, the development of consensus and concrete commitment within and between business enterprises which under normal conditions detest agreements and the building of trusts. New forms of standards and norms are indispensable just now, in the ethically sensible areas of employment and the protection of the environment.

But good entrepreneurial acting requires also public recognition and attention through the critical attitude of the consumers, the clients, the staff and finally of the state. The factual or alleged violation of ethical rules is critically eyed not only by the legal public organs, but is also subject to a strong moral control exercised by the state. And sometimes and without any respect entrepreneurs are submitted to public exposure by those whom themselves should be ethically outlawed.

It is substantially dependent upon the ethical request of people how business enterprises behave in practice. Meanwhile many of them advertise that their products are especially sound, are produced in taking account and care of the environment and they are consumable without any risk, that their production is limited to Germany and that staff is not set free.

As doubtful as such "ethical advertising" may sometimes be, it demonstrates that an initially detrimental deal later on proves to have turned to profit. Nowadays there are already entrepreneurs who smell lucrative business in exorbitant morality.

In order to maintain their freedom of decision entrepreneurs should agree by own initiative and solidarity on common ethical values, thus anticipating legal regulation by the state. The entrepreneur becomes functionary if he exclusively follows "moral" enforced by law and not generated by own initiative.

It has been proved that also in business life we must rediscover the classical professional ethics - oriented towards the Ten Commandments. And that are important virtues experienced as family values and anchored in religion, without which even the most efficient system at the long run will perish.

Morality cannot always be obtained free of charge. It often costs self-control and time, sometimes also money. It often is a symbol of sovereignty and strength and underlines the creditability of the entrepreneur. Many arguments sustain the view that morality creates confidence and that confidence is indispensable for success. To invest in the confidence resources of a business enterprise will be at long term and persistently be rewarded by financial success.

Not only entrepreneurs acting in Christian conscience may hope that the good deeds which they perform in the service for God and the co-citizens do not only prove pregnant "sui generis", but sooner or later also will "pay out". Then the perspective that everybody will be accountable for his doing will frighten away and become a happy promise.