

The Entrepreneurial Calling: Perspectives from Rahner and Lonergan

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I. Introduction

Although entrepreneurship stands at the heart of the market economy, Catholic social thought has devoted limited attention to the calling and role of the entrepreneur.ⁱ John Chrysostom, thought it highly unlikely that entrepreneurs could pursue their vocation without sin. Gratian, author of a 12th century text on canon law, deemed it difficult for sellers of goods and services to please God. A good part of the condemnation of merchants and entrepreneurs was based on a failure to distinguish social wealth and sterile individual wealth. Jesus condemned wealth not placed at the disposal of those who needed it; he did not condemn the social wealth that comes from the creative contribution to the common good made by entrepreneurial activity. From the thirteenth to the 16th century, Catholic moralists such as Antoninus of Florence, Dominic Soto, Gregory of Valencia and Ludovico Molina justified the profits of entrepreneurs on condition that they performed a useful productive service to the community. Profit not based on such service was morally unsound.ⁱⁱ

Beginning with Leo XIII's *Rerum Novarum*, Catholic papal social teaching tended to focus more on the moral merits of the planned and the market economy systems, the dynamics and morality of wealth distribution rather than wealth creation, and the requirement of solidarity rather than subsidiarity. The net result was that the economic role and calling of the entrepreneur remained below the radar line of Church social teaching. Even as late as Vatican II, the council fathers in *Gaudium et Spes* mentioned only the following bearers of economic functions: owners, employers, managers and workers omitting the entrepreneur.

It was not until the publication of *Sollicitudo Rei Socialis* in 1983, that the word "entrepreneur" actually appeared for the first time in a papal social encyclical. Here Pope John Paul II viewed enterprise as an activity of God the Creator whose image is impressed upon humanity. This image is clearly expressed in the abilities of men and women to combine mind, material things and work (*intellectus, res, opera*) to produce goods and services

that enhance and fulfill the human person. Pope John Paul II treated enterprise and the role of the entrepreneur as a right subsumed under the right to personal economic initiative and considered this right to be co-equal to the right of religious liberty. In talks to managers, entrepreneurs and professionals, Pope John Paul has insisted that entrepreneurship is social service. In an address to the entrepreneurs of Milan, Pope John Paul remarked: “the degree of well-being that society enjoys today would have been impossible without the dynamic figure of the entrepreneur, whose function consists in organizing human labor and the means of production in order to produce goods and services.”ⁱⁱⁱ The entrepreneur also balances and adjusts to market needs, worker expectations and the demands of correct business management.^{iv} Most importantly, an entrepreneur is a steward of the resources of a nation. These resources are not to be possessed but to serve labor and ultimately, to be made available to all in society

This paper will explore the dynamics of entrepreneurship in the light of the theologies of Karl Rahner and Bernard Lonergan. Specifically, we will examine certain themes of these theologians that can illuminate and sustain the vocation of the entrepreneur.

II. Dynamics of the Entrepreneurial Calling

Since this paper deals with the entrepreneurial calling, it would be best to initiate some general comment on the nature of vocation as well as the entrepreneurial vocation.

The most general thing that can be said about a vocation is that it is subjective and unique to the individual. Often it surfaces as the inner drive of one’s being toward some form of productive activity that simultaneously reveals to an individual his or her personal identity and destiny. Vocation is also a drive to do that which one is good at and which one enjoys doing. Vocation reveals its presence by the enjoyment and sense of renewed energies its practice yields us. Most significant and proper to the experience of a vocation is the clear and constant desire to contribute something worthwhile and unique - something that would not have been there without us -to the common public life. A vocation is a life that paradoxically fulfills a person as he or she makes available goods or services that help others become more fulfilled. Finally, a vocation or calling is not usually easy to discover and often undergoes modifications as one gets older.^v

In contemporary religious sense, vocation is often perceived as the self-transcending “life responsibility” unique to each individual that God situates within each individual. One perceives this self-transcending responsibility as a duty and it is expressed in the language of necessity: “I and I alone must fulfill.” “I just had to do this.” Vocation is not fate understood as something forced upon us but a freely chosen personal destiny. It is that for which we were born. Evading our vocation entails not just a deprivation of this or that particular good, but loss of one’s very self, or soul. Living our vocation is therefore not merely one way among others of living. It is the life given us to by God to live. Vocation in the Catholic sense is our lived response to God’s plan for us articulated in St. Paul’s letter to the Ephesians – “...to become holy and blameless in His sight” (Eph 1: 4). Specifically, holiness in the Christian context is reproducing in our own lives the self-sacrificial love of Christ. All are called to love as Christ loves. For the Christian, baptism pours into our hearts the capacity to love as Christ loves. For contemporary theologians, most notably Karl Rahner

and Bernard Lonergan, the universal redemptive action of Christ has made it possible for all women and men to experience this capacity to love when they engage in deeds marked by radical transcendence of self and surrender of self. Ultimately, holiness is a process of constantly eliminating the provisional and unnecessary in order to make room for the radical and pure uncontrollability of God.

What precisely is the entrepreneurial vocation? One could begin by pointing to a manifest desire to provide a service not readily available – a service that provides people with greater opportunities and level of fulfillment than they had previously. Business is about creating goods and services, jobs and benefits, new wealth that did not exist before. The effective entrepreneur sees (discerns, discovers) unmet or poorly met material needs, designs creative productive strategies to meet those needs, enlists, initiates and coordinates the aid of investors and workers to assist in the production of needed goods and services - in the context of a work dynamic that contribute to a heightened sense of dignity and community among the workers – so as to bring about the economic growth of society. Entrepreneurs show initiative, make vital decisions, accept effort, take risks, understand markets and their evolution, aim for innovation, inspire associates, and coordinate public labor for the common good. Perhaps the complexities of entrepreneurship can best be understood under the rubric of *intellectus, res, opera*. Entrepreneurs possess the virtue of innovative insight (*intellectus*) to combine (*opera*) the productive forces of labor and capital (*res*) to bring about innovative goods and services and thus make economic growth possible.^{vi} Entrepreneurs also possess the virtue of prudence to apply discovery to practice.

For the entrepreneur, a hidden but primary conflict is not the split between capitalists and workers, technocrats and humanists, government and business, liberals and conservatives, rich and poor but the struggle of the past versus the future. Often the efforts of entrepreneurs are opposed by those who support existing configurations of industries with their productive and distributional patterns e.g. economists committed to “economic equilibria” and “stationary states”. In a very real sense the millions of small business entrepreneurs are the prime source of what Joseph Schumpeter described as the essential feature of capitalism – its “creative destructive capacity” which comes from “the new consumer goods, the new methods of production or transportation, the new markets, the new forms of industrial organization that enterprise creates.”^{vii} It would be conceptually narrow to classify this struggle as the old v. the new. Ultimately, this particular struggle concerns what it means to be human. Are we persons of creative imagination operating in a physical world where chance and the possibility of producing better goods and services leading to a better future abound or are we creatures governed by the calculus of rationality that can and ought to deny, suppress, and plan away the dangers and uncertainties of human existence and exclude the possibility of economic and technological breakthroughs? The entrepreneur clearly opts for an anthropology of freedom and a cosmos open to continuous creativity.

The entrepreneur is also attentive to the world as a region of unfathomable complexity, ignorance and peril. In order to prevail over such difficulties, the entrepreneur realizes how necessary it is for people to make constant efforts of initiative, sympathy, discovery and love. Entrepreneurs are willing to give long before they know what the universe will return to them. David McCord Wright has speculated on the reasons why “a brewer, say, might build a new brewery even though the volume of beer sales, or the price of

beer, or both, were falling. There are three causes: the better beer, the cheaper beer, and the “bullheaded brewer” whose providential sense of love makes him feel “that he is smarter than the market.”^{viii} Convinced that he can produce a better beer more available to the public and thus create demand, the entrepreneur is a living exemplification of Say’s Law.

Ultimately, the vocation of the entrepreneur is marked by a creative, altruistic, providential love.^{ix} It is the presence of this providential love that generates the willingness to venture without a complete assurance of reward, to take initiative amid radical perils and uncertainties.^x When such love and the hope it generates dies in the minds and hearts of people, so does enterprise. Not surprisingly, Pope John Paul II has called entrepreneurs “protagonists of love for new times.”^{xi} “Entrepreneurial love” recognizes the other as other, not as a prop in the furtherance of economic ambitions. Such love does not make the other a prisoner but leaves him or her free to self-give and elicits synergistic cooperation. Such interpersonal and organizational miracles achieved in business are more likely to happen in within the context of love that takes people beyond themselves and is proved through faithfulness.^{xii}

III. Rahner: Introduction

Throughout his work as a theologian, Karl Rahner remained consistently faithful to a vision of humanity as being completely embraced and irreversibly transformed by divine grace. The holy mystery of God gratuitously enters every dimension of human reality not as something alien and impersonal but as a personal presence – a divine self-communication to every human being whose capabilities for receiving such communication have been prepared in the very structures of their humanity. Rahner’s life work consisted in demonstrating that Catholic religious belief for all its dubious “irrationality” bears in its symbolic depths the most profound and significant truths about the human person. Most importantly, these faith-based anthropological truths are ratified in common human experiences. For Rahner, theology or discourse about God is never far from human experience. In Rahner’s view, our attempts to make sense out of our own life strivings already reflect the lure of God – a source of dynamism that penetrates our being as we experience the desire to do and be better than we are. Our experience of this love is instantiated in the entire range of human activity: work, civic duties, play, and busyness.

Having said this, a few caveats need to be made. Rahner never explicitly focused on human work as a medium for transcendental experiences of the divine. In one telling passage on work he writes:

It (work) is neither the highest and noblest thing in life nor the drug prescribed to deaden the impact on the human person with respect to the mystery of his existence. It is just work, that’s all, a tiresome thing but tolerable enough, nothing to make a fuss about, for it comes round regularly with the clock. It sustains life on the one hand and wears life out on the other. It is a thing that cannot be avoided, but when it does not deteriorate into unbearable drudgery, it can be reasonable and friendly.^{xiii}

Rahner’s view that work was “a sign of the fallen state of humankind, a sign of disharmony between what is within us and what outside, between freedom and necessity, flesh and spirit, the individual and society”, would seem to foreclose the appearance in the

Rahnerian corpus of extensive and substantive connections between human work and resurrectional “transcendental moments” in the workplace illuminating the Spirit’s presence. A search of Rahner’s literary corpus bears this out. Rahner did not directly address the vocation of the entrepreneur nor did he offer any extended meditations on the activity of the “immeasurable Mystery” in the realm of business enterprise. The methodology of this paper, therefore, needs to be made explicit. In a well known and well quoted passage dealing with how we experience the Spirit in our lives, Rahner supplies a number of examples. He concludes by inviting his readers to supply their own examples of mysticism in the ordinary affairs of their lives.^{xiv} This paper constitutes a response to Rahner’s invitation. It will draw upon Rahner’s Trinitarian theology, focusing specifically on certain characteristics of the persons of the Trinity as “entrepreneurial”. These characteristics of Father, Son and Spirit will in turn be related to the vocation of the entrepreneur to clarify its nature and more importantly to suggest to entrepreneurs how they can view their vocation as a worthy and genuine response to the universal call to holiness.

IV. Rahner’s Trinitarian Theology and the Role of the Entrepreneur

A. The Father’s Providence and Entrepreneurial Foresight

The first base-point for a Rahnerian theology of entrepreneurship lies in the creative and providential mission of the Father. A primary characteristic of the Father is to guide all of history toward the achievement of His purpose: communion of humanity within the Trinity. “As I have planned so shall it be” (Is 14:24). For Rahner, the providential task of the Father is executed within an interplay of divine and human freedom. God’s freedom is expressed in a variety of ways. On a primordial level, God freely places in motion nature’s internal and external causes and, according to Rahner, their “conspiration lies ultimately in that will and disposition of God we call providence.”^{xv} God can also freely initiate an event “over and above” or “additional to” these natural causes. On the other hand, human beings are free to undertake actions that are in accord with God’s will or that violate the divine will. We are also free to interpret events in our lives as coming from nature’s internal and external causes, God’s providence or God’s extraordinary intervention. Rahner also points out that all events that seem to be misfortunes can, by our acceptance of it in serene and reigned trust in God, be turned into blessings. This expanse of possible divine and human responses giving rise to new responses introduces into the divine human relationship and element of risk and uncertainty.

How do these reflections on the providence of the Father relate to the entrepreneur? At the heart of the entrepreneurial vocation is the ability to “see ahead“ (*providere*) – to envision the possibility of an innovative good or service, to appreciate fully its benefits, and to plan the appropriate combination of resources needed to produce the product or service. The entrepreneur’s primary skill that radiates divine activity is to envision a goal that will result in an enhancement of people’s lives and orchestrate patterns of personal cooperation entered into freely by people so that the goal can be realized. Like the Father, the entrepreneur works within an arena marked by an interplay of planning and risk. Both entrepreneurial activity and divine activity partake of planning – the advance weighing of alternative decisions and their optimal combination. Both God and the entrepreneur encounter risk – particularly, the risk that arises from the free choices of others to subvert

the desired goal. Whereas God chooses not to eliminate the risk by respecting the freedom of human beings, even their freedom to subvert His plans, the entrepreneur has no choice in the matter. He cannot control the choices of others. For both God and the entrepreneur, however, risk of failure is inevitable. Yet because failure itself is not inevitable both God and the successful entrepreneur proceed with persistence. The good entrepreneur and God both construct “contingency plans” to overcome initial resistance to their goals. Both will constantly monitor the progress of their plans and adapt to feedback.

For Rahner, the critical question is why does anyone persist in doing what is good in the face of failure or to rephrase it in Rahnerian rhetoric: what is the condition for the possibility of such persistence? His response sheds light on the mystery of God and the mystery of the entrepreneur. For Rahner, the patterns of divine and human activity, and specifically entrepreneurial activity, are similar because they have a similar ground – an other-directed love. It is this love that drives God to offer a better future for humanity. It is this same love that prompts God to respect the freedom of humanity and when the risk of this love is realized in the misdirection of human freedom, it is this love that prompts God to persist in bringing salvation to humanity. For Rahner, providence both divine and human and by extension the providence exemplified in the entrepreneurial vocation, is not a matter of control of others. It rather a series of multiple surrenders to that which is not controlled or systematized. God surrenders control by respecting man’s inherent freedom and by adopting contingency plans when men exercise their freedom to reject God’s offer of self – a pattern of divine behavior repeatedly borne out in the Old and New Testaments. By the same token, human beings attain communion with the uncontrollable Mystery of the Father by imitating His providential activity in categorical acts of love of neighbor that take into consideration human freedom. Here we touch upon the essence of the entrepreneurial vocation as viewed from a Rahnerian perspective. Entrepreneurship is a vocation to a holiness marked by 1) acceptance of risk arising from human realities some of which cannot be controlled and some (e.g. human freedom) which ought not be controlled; 2) persistence in the offering of beneficial goods and services to others, and 3) creative planning to combine the resources of self and others and 4) adaptation in the face of initial failures. In pursuing this vocation, the entrepreneur at his or her best embarks on a life that involves the surrender of control, as well as the surrender of all that is provisional and unnecessary. For Rahner, the life of the entrepreneur - as well as that of all people - becomes holy as it surrenders to the lure of the immeasurable Mystery in rendering ever deeper surrenders of self to others.^{xvi}

B. The Son’s Kenotic Risk and Entrepreneurial Risk

If the ground of the Father’s “providere” is other-directed love, this love is concretized in the kenotic risk of the Son. This second theological base-point for the entrepreneur - one which underscores the depth of his or her risk can be found in the “searching Christology” of Rahner.^{xvii} Taking as his starting point the human experience of risk – something every entrepreneur is familiar with - Rahner constructs a theological affirmation of Christ that illuminates the depths of self-emptying love that ground all human risk. Rahner begins by noting that human beings are drawn to love others only in the context of risk:

Every trusting, loving relationship to another human being has an uncancellable “plus” on the resolution and decision side of the balance sheet – as over against the reflective side, the side that tallies up the justifiability and reasonableness of such risk and venture.^{xviii}

As human beings, we cannot know what is demanded before we love because ultimately, it is our very personhood that is demanded. What is risked, what is sacrificed, and found in love is one’s very identity but Rahner insists that this is “known” experientially to the lover after he or she bestows love. In terms of Christ, Rahner views Christ’s loving kenotic self-emptying as the essential divine risk. It is the necessary preliminary for what follows in the drama of our redemption, namely, the transformation of the loved one (humanity) into the saved one. Christ’s kenotic risk and his “will for the Cross” as Rahner states it, has at its depth a human meaning available to all of us. By taking on suffering and death, Christ affirms a human powerlessness before God. This sacrifice of ego and its values is an implicit witness that salvation lies solely in the God of forgiveness.

How does Christ’s kenotic risk relate to the entrepreneur? As we have noted, risk is the essential milieu of the entrepreneur. Entrepreneurship begins with giving first and getting later. Entrepreneurial investments are made without a predetermined return. In this regard, the entrepreneur stands in stark contrast to those who accept the possibility of detailed rational knowledge of human affairs and their future effects. No other economic “law” has more meaning for the entrepreneur than Says Law which stipulates that demand arises from the quality of the good and services produced and the qualities demanded will continually change in a changing world. The entrepreneur who shapes the future must live ever in hope. By the same token entrepreneurial hope is not utopian. It stands braced for the possibilities of creative success and cruel failure. At the heart of Rahner’s Christology is the lure of divine kenotic love. This divine kenotic love can be related to the risk of the entrepreneur through a series of foundational affirmations. First, on the broadest level, it is the lure of kenotic divine love that leads the Word of God to introduce itself into the heart of man - a heart prepared to receive the Word in its very structures.^{xix} This same heart, however, can accept or reject the Word that stands ready to confer on us not just divine love but ultimately our own humanity purified and made holy. It is the lure of divine love that overcomes risk and will not deter Christ from his self-sacrifice. Moving from the transcendental to the categorical level, Rahner argues that it is this same lure of divine love that causes us to risk and sacrifice ourselves for one another as we engage in concrete acts of neighbor love. If the actions of the entrepreneur are genuinely acts of neighbor love, then truly, the ground of his or her undertaking of risk lies in this very same lure of divine love fully expressed in Christ’s self-sacrificial love.

C. The Spirit’s New Creation: and Entrepreneurial Creativity

A final and most significant characteristic of the entrepreneurial vocation can be drawn from Rahner’s understanding of the Holy Spirit. In a profound meditation on the experience of the Holy Spirit, Rahner asks the question: Why is it that we do not dare to call ourselves mystics...? Do we have any experience of the Spirit? In responding to these profound questions, Rahner points out that in the very exercise of our knowledge we experience a transcending of ourselves beyond the object known into a boundless ocean of nameless mystery. When this experience is noticed and consciously surrendered to, one experiences the Spirit. Rahner concludes:

There we find what we Christians call the Holy Spirit of God. Then we experience something which is inescapable (even when suppressed) in life, and which is offered to our freedom with the question whether we want to accept it or whether we want to shut ourselves up in a hell of freedom by trying to barricade ourselves against it. There is the mysticism of everyday life, the discovery of God in all things; there is the sober intoxication of the Spirit, of which the fathers and the liturgy speak which we cannot reject or despise, because it is real.^{xx}

Using Rahner's mode of thought, it would not be difficult to posit as an experience of the Spirit the creative impulse of the entrepreneur. Such an experience might unveil itself when the entrepreneur sees an unmet or poorly met human need and devises a workable strategy to meet this need that far exceeds in simplicity and scope what exists and which results in unimagined extensive benefits. In Rahnerian terms this "critical breakthrough" taps into the underlying and transcendent order. The entrepreneur has reached into what Einstein called "the cradle of true art and true science."^{xxi} An immediate problem here is that the logic of entrepreneurial creativity is suspect by many who seek to reduce the process of thought to the compass of the human brain, governed by coherent physical laws that exclude total novelty from human behavior. In this mindset, whatever cannot be explained by such laws is relegated to the realm of chance. Yet it is precisely the fact that entrepreneurial creativity often cannot be traced back to "laws of necessity" but emerges cradled in surprise and randomness that makes it *tremens et fascinans*. The process of a creative entrepreneurial breakthrough is often hidden from public view. More often than not it unfolds in the personal drama of the entrepreneur who dares to borrow and take risks to carry out an innovative idea that all the statistics show will probably fail. For Rahner, the manifestation of creativity is just the first phase of the Holy Spirit's activity. The circle of the Holy Spirit's activity becomes complete when the "entrepreneur-creator" of the breakthrough acknowledges and surrenders himself to the uncreated Creator as the ultimate source all human creativity. In that process, not just the work of the entrepreneur but the entrepreneur himself is made blessed. At that moment he or she becomes *kainon* – a new creation. At that moment the entrepreneur has accomplished the basic human task which, according to Rahner, is to surrender to transcendental order of truth and value whose ground is God.

V. Lonergan

The second part of this paper will explore how these themes can be applied concretely to entrepreneurial activity by employing Bernard Lonergan's analysis of the role of "creative insight." The discernment of unmet human needs and the response to those needs in love requires attentiveness, inquiry, reflection, evaluation and action. All of this takes place within the changing social and cultural horizons. Lonergan's linkage of the personal and the cultural and his concrete analyses of human consciousness can complement the above themes from Rahner and can contribute to a fuller theological analysis of the activities of an entrepreneur within contemporary society.

Bernard Lonergan's whole aim was to help people to integrate what tends to be fragmented: that is, church and world, business and spirituality, academics and 'real' life. He did this chiefly through calling people to become aware of the integrating principles within themselves and to surrender to their personal "calling" mediated to them through those personal principles. In the following sections on perspectives from Lonergan on the entrepreneurial calling I will focus particularly on the principle of creative insight.

A. Insight into Insight and Social Reality

For Bernard Lonergan a breakthrough to our own minds is at the same time a breakthrough to reality. A breakthrough to understanding our own minds, our own consciousness, is at the same time a breakthrough to understanding how it is that the human mind can approach an understanding of the structure of the atom on the one hand and the galaxies on the other. An understanding of understanding is at the same time an understanding of how it is that understanding can pierce the secrets of the universe, extrapolate back into its billion-year history as well as ask questions about "mind as such" and about the Intelligence behind the intelligibilities of our universe.

Similarly, for Lonergan, an understanding of understanding is also an understanding of how it is that we can cooperate with other human beings to create a specifically human world. For an understanding of understanding obviates the false problem of "the bridge," that is, how it is that we can get from "in here" to "out there." A breakthrough to our own minds implies the realization that as humans we have inevitably been "out there," building our human worlds along with other human beings. We have from the beginning been seeking to understand one another – through gestures and symbols and words and writing. Together we have sought to build better fishing poles and agreed to the division of labor whereby one person would build the fishing poles and another would fish, another would cook, etc., etc. Eventually, in this process of developing communal understanding the world of politics would emerge whose specific work it is to mediate between the different parties in the division of labor as we build our worlds.

And so, just as insight is always insight into an image, so also all human creations are built on a material substrate, but it is a material substrate fashioned and re-fashioned by human insight and understanding. Part of this process involves coming to understand the patterns of the material world itself, what Lonergan calls the "schemes of recurrence" that are linked to one another in an emerging universe. These schemes are not deterministic: some we know quite well, while others are bound up in exceedingly complex schedules of probabilities that make our predictions risky. So we can quite accurately predict eclipses of the moon centuries ahead of time, but our predictions of tomorrow's weather are quite tentative.

An important aspect in this emerging probability, which is Lonergan's way of characterizing the pattern of the universe itself, is the emergence of the being who can understand the patterns of the emerging universe and can consequently harness those patterns to create an ever more human and humane world. Would the entrepreneurial calling fall within this evolutionary perspective? From Lonergan's point of view it certainly would.

B. Technology, Economics, Politics

For, according to Lonergan business is “for” “the standard of living,” that is, the betterment of the material conditions of human existence. Technology, which is society’s concrete ability to transform the potentialities of nature into a standard of living, is subordinate to the economy, which is the process for producing and distributing the best possible standard of living. And the economy is subordinated to the political order. Lonergan saw the importance of distinguishing, though not separating, these distinct realms of technology, the economy and politics. As Fred Lawrence puts it,

Hence, a key to grasping the intent of this Essay is Lonergan’s recognition that political and economic goods of order are distinct yet not separate....Lonergan focused upon the challenge presented by the contemporary crisis of freedom and democracy by grasping the central structures constituting the concrete intelligibility of the economic good of order in modern exchange economies. This had to be done in order to let economics be economics and politics be politics as people cooperate freely and morally to achieve the common good in the modern world. Lonergan’s aim was ultimately political; but for the sake of the political goods of freedom and democracy, he dedicated himself to understanding the limits of the economic sphere in its proper autonomy.^{xxii}

The creations of human society, of technology, economics and politics, make possible a higher standard of living which inevitably creates the leisure within which people can ask the question, why this whole process? Such is the realm of culture as indicated by the title of Joseph Pieper’s famous book, *Leisure, the Basis of Culture*. It is within the realm of culture that we seek to ask and to answer the question, why build our bridges and our computers, our cities and states? And so the social order gives way to the cultural order, that is, the particular meanings and values of our social way of life. Such meanings and values are passed on by the family, the tribe, the school, the religion. They concern where we have come from and where we are going and consequently the values and meanings that inform our work and what we do each day.

So it is that “insight into insight” is at the basis of an “integral scale of values,” a set of priorities that moves from vital values to social values to cultural values to personal values to religious values. Insight into insight links the lower physical, biological, sensitive levels of our being to our being in society, to our cultural ability to ask the question “Why?” to our personal need for love and to our openness to the living God.

C. The Entrepreneurial Calling

Lonergan once used a very strange philosophical phrase to speak of “being,” of all that is; he used the phrase “the passionateness of being.”^{xxiii} And my interpretation of what

he meant by that is that all that is and all that we are heading for can engage the deepest desires and passions of our being. Even sexual desire, linked to all our other desires, is ultimately desire for God.^{xxiv} All the questioning that is within us and all the way that questioning unfolds as it seeks meaning and truth and reality and goodness and beauty can ultimately be understood as the “call” of being to us. On a religious level St. John wrote, “It is not you who have called me, but I have called you and I have chosen you to go forth and to bear much fruit.”(John 15, 16)

How does this happen? How does the call of being take place in us? How does each of us find our “vocation?” Well, we find it through the concrete world that is, that is, the natural world and the network of human relationships in which we are enmeshed. Ethics, then, in Lonergan is not primarily a series of do’s and don’ts, a catalogue of laws. It is first and foremost the inner personal call to live in the truth and in the real world that is. It is the passionate call of the true, the real and the good on our whole being. Such a notion includes the notion of “vocation.”

One can conveniently distinguish between an ethics of law and an ethics of achievement. While an ethics of law regards rules of conduct – don’t do this, don’t do that – an ethics of achievement reveals that there is a world and that there is something for me to do in it. It includes the idea of vocation, not simply in the sense in which we use the word “priest” but also in a general sense, and of development in the apprehension of the good. An ethics of achievement is more positive than an ethics of law.^{xxv}

Morality and ethics, then, can be looked at in a very individualistic way – and ‘being oneself’ is eminently personal – but nevertheless, that personal element takes place within the call of reality, including the reality of the human community in history. The “call” comes to us within the network of real historical relationships of family and friends and co-workers and students, and the wider framework of human history. This is symbolized by “the breaking of the bread” in the formal and informal liturgies of life.

It is important to put words on this “world of being” from which the call to respond, of “responsibility,” comes to us. Jesus called it the coming “Kingdom of God.” In Insight Lonergan uses the term “cosmopolis,” a heuristic term, an unknown “x” that signifies the ideal community that beckons us and that we all long for.

What is necessary is a cosmopolis that is neither class nor state, that stands above all their claims, that cuts them down to size, that is founded on the native detachment and disinterestedness of every intelligence, that commands man's first allegiance, that is too universal to be bribed, too impalpable to be forced, too effective to be ignored.^{xxvi}

Let us sum up this section then, and call attention to what is meant by a creative entrepreneurial “calling” in Lonergan’s terms. In a real way, one might say that all of his

thought aimed at facilitating a “breakthrough into thought,” that is, a breakthrough into one’s own thought, into the fact that one has “a mind of one’s own.” If, then, one has such a breakthrough – what he called an “intellectual conversion” – then, according to Lonergan, you are “more than half-way there.” (Phenomenology and Logic) More than half-way where? More than half-way to yourself and to God, the objective correlative of yourself, the God whose Spirit is working within you and calling you through the individual details of your life to contribute to building, in the midst of a broken world, cosmopolis or the coming Kingdom.

In an article on “Time and Meaning” from 1962 Lonergan articulates his project this way:

...the move made in Insight to self-appropriation is a movement to the world of interiority. One wants to know just what it is that happens when one understands, and all the different ways in which one understands. The exigence of critical philosophy is: one should not talk about what one does not know, and still less should one talk about what one cannot know. And it raises the questions, “What can one know? What are the operations that are performed when one does know?” It is a turn from the world of theory to its basis in the world of interiority.

Again the questions raised by the existentialists are questions that regard interiority: Do you know what that means? Do you know what it means to have a mind of your own? Is that just a phrase? Do you know what it means to respect others? Or to be in love with them? Do you know what it is to suffer? Do you really know? Do you know what it is to pray? Do you know what it is to die? Do you know what it is to live in the presence of God? These are questions about interiority. (46-47)

So, from a Lonerganian perspective the entrepreneurial calling, is not just to be creative, to cooperate in harnessing emergent probability to enhance the standard of living, but also to do so within a growing self-knowledge and cultural knowledge. Ultimately the entrepreneur is called to create the human world within the broadest human horizon and within the horizon of the Trinity. Lonergan often called on theologians to come to know their own minds. “Theologians,” he would say, “have minds and they use them.” So also he would say, “Business people have minds, and they use them.” How important it is to help entrepreneurs to realize what they are doing as they do it, to realize that they have their own minds and what they are doing in using their own minds: that is, cooperating with the Spirit of God and with other human beings in the creation and transformation of the world.

D. The Destructive Undertow of the Biases

But how do you do that? Or, what amounts to the same thing, what does it mean not to do it? That is, not to realize you have a mind of your own?

Well one way not to use your mind is to allow the criteria for your thinking be your own biases: for example, your own blind-spots and selfishness. Lonergan called those biases the dramatic-psychic and individual biases. Surely we are familiar with these. But there is also the group bias, an even stronger inhibition against using your own mind and thinking for yourself. Let the “group think” do your thinking for you. I’ll think whatever everyone else around here is thinking – that way I won’t have to think for myself. Or I’ll just think the way I’ve always been thinking – no need to change here, no need for any new perspectives. Or, I’ll depend on my gift of the gab to get me through – no need for any substance. Or, I’ll adapt the reigning wisdom – “maximize profit and shareholder value” period – no need to consider any wider perspectives.

Such group bias, the origin of immense conflict in human society, feeds into what Lonergan calls “the general bias” of human common sense, that is, the reigning conviction that we have nothing more to learn. It is the sin against the light. It is to pierce such darkness that God sent his only Son into the world to be the light shining in darkness, a darkness that did not overcome it. (John 1, 5)

Such a bias is embedded in the symbols and slogans of our consumerist society. “Let me write a country’s songs,” goes the old adage, “and I care not who writes its laws.” But Lonergan would also see the effect of the general bias in any reductionist and determinist economic theory that would undercut human intelligence and creativity in the economic area. For having a mind of one’s own means realizing that human beings are essentially – if not effectively – free of the determinisms of contemporary society and that we are made to be creative and to do new things and to transcend the enervating routines of economic life.

Thus, for example, even Lonergan’s very erudite writings on the economy and on the flow of money in an exchange economy, published in recent years by the University of Toronto Press, have very definite implications for the entrepreneurial calling. If an exchange economy has a certain order to it, if it necessarily involves basic and surplus cycles of production that require different activities in different stages, then it is ultimately unethical and self-destructive not to act according to those built-in economic precepts. An economy that at one stage demands savings and thrift, at another stage demands beneficence and egalitarian benevolence so that the benefits of the achieved surplus can be spread out to all the members of the society. In other words, knowing the actual technical workings of an economy has far-reaching ethical implications.

Instead of moralizing about profit, Lonergan’s analysis of the intelligibility of the “pure cycle of economic activity” reveals how profit is related to “pure surplus income,” the social dividend. It is intrinsic to the intelligibility of economic process that there be an exigence for the “anti-egalitarian” requirements of the major surplus expansion to yield eventually to the “egalitarian” requirements of the major basic expansion. The movement

from an anti-egalitarian flow to the egalitarian flow that naturally should follow it is not something that happens automatically; it *demands correct understanding and moral choice*.^{xxvii}

Loneragan notes that there is usually no difficulty in financing out of the social dividend the surplus expansion of an economy:

The difficulty emerges in the second step, the basic expansion. In equity it should be directed to raising the standard of living of the whole society. It does not. And the reason why it does not is not the reason on which simple-minded moralists insist. They blame greed. But the prime cause is ignorance. The dynamics of surplus and basic production, surplus and basic expansions, surplus and basic incomes are not understood, not formulated, not taught. When people do not understand what is happening and why, they cannot be expected to act intelligently. When intelligence is a blank, the first law of nature takes over: self-preservation. It is not primarily greed but frantic efforts at self-preservation that turn the recession into a depression, and the depression into a crash.^{xxviii}

E. Lonergan's Theological Perspective

As a theologian, Lonergan thought that the Word of God, the supernatural solution to the problem of human living, can only be fully transformative of human history with the free cooperation of human beings in the form of *creativity*.

Lonergan was deeply convinced that God is working redemptively in history to heal human hearts and to give people that antecedent willingness that makes compliance with the twofold command of love for God and neighbor humanly achievable. This conviction also led him to expect people in the contemporary world eventually to meet the critical need for an adequate explication of a pure cycle of economic growth that has its normative goal in the attainment of a new, higher stationary phase of prosperity. For how else can economic agents know objectively where they stand in order freely to adapt their preference schedules and modify their expectations to match the successive phases of the pure cycle?^{xxix}

Loneragan, therefore, thought of his work in economics as a contribution to a vast educational program to “train and equip the masses for economic independence”,^{xxx} “to release the spontaneity and the creativeness that reside not in red tape but in human beings, not in ideologies nor in parties nor in the advice of experts nor in five-year plans but in free men.”^{xxxi}

Now to change one's standard of living in any notable fashion is to live in a different fashion. It presupposes a grasp of new ideas. If the ideas are to be above the level of currently successful advertising, serious education must be undertaken. Finally, coming to grasp what serious education really is and, nonetheless, coming to accept that challenge constitutes the greatest challenge to the modern economy.^{xxxii}

Summation

In this paper we have drawn upon the work of two theologians whose vocation as theologians was to bring people to an awareness of the horizons of grace available within their everyday activity. We have noted certain lines of thought in both Rahner and Lonergan that denote holiness: wanting, being open to, discovering, surrendering to, nurturing and celebrating new and creative forms of life and love. Hopefully, we have managed to situate this holiness full square in the vocation of the entrepreneur who sees, risks, loves and produces services and goods for the new life of persons, of the earth, and of the cosmos. Perhaps for this reason, the spirit of every entrepreneur can resonate fully with Isaiah:

*Cease to dwell on days gone by
And to brood over past history
Here and now I will do a new thing;
This moment it will break from the bud.
Can you not perceive it? (Is 43:18-19)*

Endnotes

- i Peter H. Werhan, *The Entrepreneur: His Economic Function and Social Responsibility* Ordo Socialis #4.(Trier, Germany: Paulinus Verlag, 1990) 11-14.
- ii Johannes Messner, *Social Ethics: Natural Law in the Western World* (St. Louis: B. Herder Book Co. 1964), 770. Daniel Bell
- iii Pope John Paul II, *Address to the Entrepreneurs of Milan* (May 22, 1983).
- iv Ibid.
- v Michael Novak, *Business as a Calling: Work and the Examined Life* (New York: The Free Press, 1996), 34-35.
- vi Peter H. Werhahn, *The Entrepreneur*.
- vii Joseph Schumpeter, *Capitalism, Socialism, and Democracy* (New York: Harper & Row, 1962),
- viii David McCord Wright, "Mr. Keynes and the Day of Judgment" *Science* No 128 (1958): 1258-1262.
- surveyed the writings of economists and social thinkers generally associated with the Right and concluded that "romantic or traditionalist, Enlightenment or irrationalist, vitalist or naturalist,, humanist or racialist, religious or atheist – in this entire range of passions and beliefs, scarcely one respectable intellectual figure defended the sober, un-heroic, prudential, acquisitive entrepreneurial pursuits of the bourgeois world." (Daniel Bell, "The New Class: A Muddled Concept," *Transaction/Society* Vol 16, no. 2 (January-February 1979), 17.
- ix Michale Novak stresses altruism – the desire to serve others – as a central element of vocation, in general. Such altruism nourishes and sustains the entrepreneur in their day to day work. (Michael Novak, op cit. 22).
- x George Gilder suggests that Adam Smith put altogether too much stress on self-interest rather than altruistic creativity as the foundation of the capitalist system. Cf. George Gilder, *Wealth and Poverty* (New York: Basic Books,1981), x
- xi Pope John Paul II, *Address to Members of the Union of Christian Executive Entrepreneurs*, Rome. December 14, 1985.
- xii Herbert Vorgrimler, *Understanding Karl Rahner: An Introduction to His Life and Thought* (New York. Crossroad. 1986), 8.
- xiii Karl Rahner, *Belief Today* (New York: Sheed and Ward, 1967), 17.
- xiv "Let us look for that experience in our low lives. Let us seek the specific experiences in which something like that happens to us. If we find them we have made the experience of the Spirit which we are talking about." *The Spirit in the Church* (New York.: The Seabury Press, 1979), 22.
- xv Karl Rahner, *The Practice of Faith*. #57 "Good Fortune and Divine Blessing" .
- xvi "The true system of thought really is the knowledge that humanity is finally directed precisely not toward what it can control in knowledge but toward the absolute mystery as such,; that mystery is...the blessed goal of knowledge which comes to itself when it is with the incomprehensible one....In other words, then, the system is the system of what cannot be systematized." Paul Imhof and Hubert Biallowons, (eds,) *Karl Rahner in Dialogue: Conversations and Interviews 1965-1982* (New York: Crossroads, 1986), 196-197.
- xvii Rahner's characterization of his Christology as a "searching Christology" can be found in Karl Rahner & Wilhelm Thusing, *A New Christology* (New York: The Seabury Press, 1980), 5.
- xviii Karl Rahner, *The Love of Jesus and the Love of Neighbor* (New York: Crossroad Publishing Co., 1983), 16.
- xix The primary Rahnerian anthropology is the human person as "hearer of the Word" whose very structures of existence have been divinely shaped to host and receive the incarnate the Word of God.
- xx Karl Rahner, *The Spirit in the Church*, 23.

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- xxi Albert Einstein, *The World As I See It* (London: John Lane, 1935)
- xxii Lawrence, xxxii.
- xxiii *A Third Collection* (NY: Paulist Press, 1985) 29.
- xxiv *Collection*, 31-32 and 49: "The sexual extravagance of man, unparalleled in the animals, has its ultimate ground in St. Augustine's "Thou hast made us for thyself, O Lord, and our hearts are restless till they rest in thee.""
- xxv *Topics in Education: Collected Works of Bernard Lonergan 10* (Toronto: University of Toronto Press, 1993) 106.
- xxvi *Insight*, 263.
- xxvii *Ibid.*, lxvi.
- xxviii *MD*, 82.
- xxix Lawrence, lxxii.
- xxx Review of M.M. Coady, "Masters of their Own Destiny," in *The Montreal Beacon*, 2 May 1941, 3.
- xxxi NPE, 5.
- xxxii *MD*, 119.

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