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Leadership, Discernment and the Elusiveness of Understanding

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O HAVE A VOCATION IS TO BE CALLED to a life of ongoing participation in the redemptive work of the Son and the Holy Spirit. Being faithful to the vocation one has received requires adopting a stance of continuing alertness so that one can notice, correctly interpret and effectively respond to the various forms of communication by which God draws one into ever more effective cooperation with the redemptive missions of the Son and the Spirit. Here I wish to focus on a particular vehicle by which the divine call is transmitted to us—namely, the God-given desire for understanding which we experience whenever we wonder about something, whenever we try to solve a problem, whenever we learn or explore or plan. The drive which impels us to understand is of God’s own making. Being alert to the promptings of that drive, and responding effectively to them, has everything to do with “living out one’s vocation.”

I was led to this focus by the realization, after a decade of work in the field of business ethics, that a great deal of the harm that occurs in the business arena is due not so much to malice or

greed as to failures of understanding: misreadings of reality, misapplied concepts, unfounded expectations, unexamined assumptions, wrongheaded plans. The role that flawed understanding plays in business is amply illustrated in Sidney Finkelstein's recent book *Why Smart Executives Fail and What You Can Learn from Their Mistakes*, which is replete with illustrations of business disasters that occurred primarily because the executives who ran the companies in question—self-proclaimed nonsense business people with a supposed preference for “facts” and “hard data”—based their strategic plans and decisions on illusions of one kind or another, even when contrary evidence was staring them in the face.¹ Paul C. Nutt pursues a similar line of analysis in *Why Decisions Fail: Avoiding the Blunders and Traps that Lead to Debacles*.² Perhaps the most distressing finding of these two carefully researched books is the frequency with which business leaders in the cited cases blithely adopted strategies and tactics which practically guaranteed that important decisions for which they were responsible would be based on seriously flawed understanding.

Now it is obvious that not every failure to understand correctly, whether on the part of a business leader or anyone else, is culpable. To understand thoroughly and correctly is no easy matter. The real world and the host of possibilities it contains are extremely complex; they are not lying “out there” for us to inspect, as if we could simply open our eyes and see them like a mountain range on the horizon. In any given instance we may lack sufficient data to understand; or we may have sufficient data but lack sufficient time to consider them thoroughly; or we may have sufficient data and sufficient time, yet remain in the dark because no insight has come to us yet, even though we have tried our hardest to figure things out. But there are other instances in which our failures to understand are more clearly rooted in laziness, in self-imposed haste, in fear or in an egotistical desire to win an argument regardless of the truth of things. All too often we resort to “the flight from understanding”³ because coming to understand is, for one reason or another, a labor we would rather not undertake.

The quality of one's understanding, then, is an ethical and a vocational issue. To do the right thing is not only a matter of having the right values, or of desiring the good, or of having one's heart in the right place, although obviously these too are essential; it is also a matter of understanding what the right thing is—i.e., knowing specifically what the right thing is in this particular concrete situation—and understanding how to get the right thing done—again, in this particular situation, with all the concrete possibilities and constraints to be found there. Our only cognitive access to the world as it actually exists is through the occurrence of acts of correct understanding. Measuring up to our ethical obligations requires that we take the pursuit of understanding very seriously. So, too,

does following our vocation to cooperate effectively with the redemptive missions of the Son and Spirit. God does not use us as inert, unthinking instruments; rather he enlists us as co-laborers in whom he has implanted an insatiable desire for the truth and to whom he has given hearts and minds with which to pursue the truth. Being faithful to our vocation requires, among other things, applying ourselves to the hard work of cultivating correct understanding and basing our actions on them so we can truly be of service to the world God loves. To the extent we take a sloppy or cavalier approach to the task of understanding, we implicitly opt for illusion over reality, and thereby condemn ourselves to experiencing the shattering reversals that occur when the real world—which our actions penetrate even when our understanding does not—visits on us and others the consequences of our poorly informed choices.

As Paul VI put it in his encyclical *Populorum progressio*, “[T]he Bible, from the first page on, teaches us that the whole of creation is for man, that it is his responsibility to develop it *by intelligent effort* and by means of his labor to perfect it, so to speak, for his use” (italics added).⁴ So it seems to me that when we speak about ethical business leadership, or about living out a vocation or calling in the context of business, it is crucial to emphasize the importance of understanding, and of the need to commit ourselves to cultivating the ability to understand.

What Understanding Is: The Elements

If we are intent on trying to understand correctly and on doing whatever we can to head off misunderstanding, we need to know what understanding is and what it is not. No one, to my knowledge, has explored this issue more profoundly than Bernard Lonergan.⁵ In his magisterial work, *Insight: A Study of Human Understanding*,⁶ and in other writings, Lonergan examines the activities that occur in people’s minds and hearts when they are trying to solve problems, answer questions, acquire knowledge of past or present things and situations or gauge the consequences of possible future actions and processes.⁷ One of these activities is understanding. Lonergan wrote a great deal about cognitional theory, and a great deal has been written about what Lonergan wrote, but for the purposes of this paper I will simply provide a quick sketch of the activity of understanding as Lonergan spells it out.

To begin with, understanding is not a matter of, or in any way analogous to, opening one’s eyes, taking a good look and simply seeing what is there to be seen.⁸ Understanding is not primarily a

matter of logic, either deductive or inductive, where knowledge of one premise or fact ineluctably gives rise to knowledge of another.⁹ Nor is understanding a matter of finding, applying or comparing concepts.¹⁰

What *is* understanding? According to Lonergan, it is the relatively familiar experience of having an insight. It occurs when we have been wondering about something. It is experienced as a release from the tension or frustration of our wondering, our inquiry, our curiosity, our puzzlement. It comes not whenever we wish, but often at times and places and in manners that are not under our control. Technically speaking, it is constituted by a grasp of the intelligibility immanent in some field of data that we are inquiring about; more colloquially, we speak of things “falling into place,” of “the light going on,” of figuring things out, of getting the point, of making sense of things, of arriving at a hypothesis, of discovering a possible explanation of our experience, of coming up with an idea, of finding the reason why or finding the cause of some effect, of hitting upon a possibly effective plan or course of action.¹¹ When we understand, our question is met with some kind of answer.

Now, in order for understanding to occur, several prior conditions must be fulfilled. In the first place, there has to be a field of data, some experience or set of experiences, with respect to which the act of understanding occurs. Without data, there is nothing to be understood.

Second, successful understanding occurs only when we adopt a particular orientation towards the data, namely, an attitude of wonder, inquiry, curiosity, puzzlement or the like. To put it another way, understanding occurs as a response to a question, namely, a question that is a felt need or desire (not always expressed in words) to know the “what” and “why” of our experience. In the absence of a question for understanding, the data remain inert, so to speak, and no act of understanding occurs.

Third, understanding usually requires thinking. When we confront an unfamiliar thing or situation, the intelligibility of the data rarely leaps out at us instantaneously. Typically we have to spend time mulling over the data—rearranging them, pursuing clues or hints, trying to determine whether situations we have confronted in the past might shed light on the present situation, and so forth. This is not a process governed by logic; it is a matter of trying things, of considering, of ruminating. When an insight eventually occurs, it often comes unexpectedly, at an odd moment, when our thoughts have been focused on something else, rather than at our command and with the inevitability of a syllogistically-derived conclusion.

So the occurrence of an act of understanding requires that we experience some field of data, that we wonder about it, and that we engage in active inquiry.

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But what we arrive at in an act of understanding is not in itself knowledge of actually existing reality. To quote a line familiar to students of Lonergan's work, "Insights are a dime a dozen"¹²—that is, what we attain via insight is merely a hypothesis, a guess, an idea, a possibly relevant explanation of the experience in question. It is not yet a full increment of knowing. Consequently, successful understanding—correct understanding of something true about the real world—has post-conditions as well as preconditions.

There are two of these. One is the occurrence of a further question, a question that differs in kind from the prior "What?" or "Why?" question that launches our inquiry into the data. To get beyond the point of having an insight that is only possibly true, possibly correct, possibly relevant, we need to pose a further question: "Is it so?" This is a question for judgment, for verification. Like the question for understanding, it consists in adopting a particular orientation—in this case, a critical attitude toward our insight, a desire to establish whether or not our bright idea amounts to anything. Unless that question occurs, unless we have that desire, the insight remains no more than a guess.

The second post-condition is what Lonergan calls "a marshaling and weighing of evidence."¹³ This is primarily a matter of returning to our experience with our insight in hand, so to speak, in order to see whether the intelligibility we grasped actually accounts for all, and not only some, of the relevant data regarding the situation or thing in question. We anticipate that if our idea is correct, we will find sufficient evidence to verify it, or at least to verify it with some degree of probability. Only when we come to the point of grasping that the evidence is or is not sufficient to verify the adequacy of our insight are we in a position to express a judgment: our understanding is correct, or is incorrect, or is correct or incorrect with a certain degree of probability. Only at this point, according to Lonergan, does our process of understanding culminate successfully in knowledge of the real world, of the world as it actually exists.¹⁴

So the process of arriving at correct understanding requires data, a question about the intelligibility of the data, active thinking or inquiry, an insight (the act of understanding properly speaking), a question about the correctness of our insight and active marshaling and weighing of the evidence, which leads to a judgment that is based on our grasping the sufficiency of the evidence. I maintain that, in attempting to account for any occasion when we have correctly understood, we can identify in our consciousness at least retrospectively the occurrence of our insight and the fulfillment of all its pre- and post-conditions.

Although I have broken it down into a set of distinct elements, the process of understanding should not be thought of as a rigid series of abstract, procedural steps worked out by a specialist in

cognitional theory. It is the process each of us spontaneously and naturally engages in whenever we successfully understand, whatever the context. It is dynamic, fluid and flexible. In some cases, we arrive at correct understanding only with great effort and after a long time; in others, the elements of the process occur so easily and rapidly as to be practically simultaneous. It is the specifically human way of coming to know the real world precisely as real.¹⁵ Lonergan isn't trying to sell us a new method of understanding; he is simply helping us notice what happens in us when we do, in fact, understand.

The Desire to Know

The source of the entire process, and the impetus carrying it along from start to finish, is our desire to know. This desire is a central feature of our human identity, the God-bequeathed orientation of the human spirit. In principle it is unrestricted in scope: we have the capacity to wonder about everything, about the entire range of being.¹⁶ We are constituted in such a way that understanding, and understanding correctly, matters to us. We want to know the truth, reality, the facts in all their fullness. Ultimately, we want to know God.

At each point in the process of knowing, our desire to know manifests itself as a conscious pressure, an insistence, a drive, an exigence to engage effectively in the process of understanding and give each element of the process its due. So we find ourselves not just gaping vacantly at the world, but waking ourselves up, so to speak, and responding to a structured series of imperatives (Lonergan calls them “transcendental precepts”) that emerge within the flow of our thoughts and feelings: Pay attention! Explore intelligently! Judge soundly! Decide and act responsibly!¹⁷ These felt imperatives are expressions of our desire to know. So too is every real question that occurs to us.

Our ability to engage the real world—as opposed to remaining locked up in a world composed primarily of illusions—depends on our willingness to give ourselves over to this desire and to the process by which it comes to full expression. Fidelity to this dynamic orientation is at the same time fidelity to ourselves and to the God who created us.

Leadership and (mis-)understanding

It would seem obvious that the pursuit of successful or correct understanding is an essential function of leadership. Interestingly, however, this is a point that rarely receives much attention in contemporary theories of organizational leadership. For example, in their highly-touted book *The*

Leadership Challenge, James M. Kouzes and Barry Z. Posner discuss five practices of exemplary leadership: model the way, inspire a shared vision, challenge the process, enable others to act and encourage the heart.¹⁸ While there is much to be said for each of these practices, none of them is discussed in a way that explicitly brings understanding to the fore. All of the practices presume or involve the occurrence of correct understanding and, if asked, the authors no doubt would say that correct understanding is a crucial element of leadership. Nonetheless, their book does not consistently thematize that fact.

In my view, the centrality of correct understanding for leadership cannot be emphasized too strongly. There are two reasons why I think this to be the case. First, to state in summary fashion an analysis that takes Lonergan many pages to develop, correct understanding leads to individual and communal progress, and incorrect understanding leads to individual and communal decline.¹⁹ Second, despite everything I have said about the spontaneity and naturalness of our desire to know and the process by which it unfolds, achieving correct understanding on a regular basis is an arduous task. It is difficult for human beings to follow the lead of that dynamic orientation consistently; all too frequently we fall into habits of thought, feeling and choice that render correct understanding an extremely elusive quarry. Competing desires, when they are strong enough and especially when they receive social approval, can shoulder aside the desire to know; blind spots and ideologies can develop, blocking the path to correct understanding; individuals and communities can drift into a forgetfulness of being in which the false is held to be true, the true is held to be false and hosts of further relevant questions are simply ruled out of court. In short, there are innumerable ways in which we humans can con ourselves into thinking we are understanding correctly when in fact we are engaged in a massive project of misunderstanding which is taking us down an increasingly steep path of decline.

My point is simple: to be an effective leader, one has to facilitate the pursuit of correct understanding in oneself and in those one leads. This includes a willingness to address forthrightly whatever hinders the process of understanding in oneself and in one's organization. The importance of this point can perhaps best be shown by briefly discussing what can happen when leaders and their organizations give the process of understanding short shrift.

Sidney Finkelstein's book, which I mentioned at the beginning of this talk, describes the results of extensive research he and his team from Dartmouth conducted on a group of 51 companies (representing a broad variety of industries and several countries), all of which had stumbled badly at some point in their recent history. The team discovered that the reasons to which

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business failures typically are attributed—the executives were stupid, weren't trying hard enough, lacked leadership ability or were crooks; the executives couldn't have known what was coming; the company failed to execute or lacked sufficient resources—did not in fact account for the failures in the companies studied.²⁰ Instead, each failure could be traced to one or more of four common “syndromes”: “(1) flawed executive mind-sets that throw off a company’s perception of reality, (2) delusional attitudes that keep this inaccurate reality in place, (3) breakdowns in communication systems developed to handle potentially urgent information and (4) leadership qualities that keep a company’s executives from correcting their course.”²¹ Syndromes (1) and (2) directly involve misunderstanding; syndrome (3) leads to misunderstanding of situations and hence to ineffective plans and responses; and syndrome (4) is a pastiche of personal habits of executives, including misperceptions of the dominance of their companies, over-identification with their companies, thinking they have all the answers, eliminating those who disagree with them, focusing on company image instead of performance, underestimating major obstacles, and stubbornly relying on what worked for them in the past.²² Misunderstanding is implicated in, or results from, each of these habits.

The cases Finkelstein discusses are terrific illustrations of what happens when a business leader or a company neglects one or more of the elements of successful understanding. Many companies in the study failed to meet the first precondition of successful understanding by neglecting to pay attention to significant data. Johnson & Johnson lost its huge lead in coronary stent sales because it failed to listen to cardiologists’ complaints about its product.²³ Companies that exercised excessive oversight over their employees often paid too much attention to unimportant things, and too little to important ones.²⁴ A number of companies had a distracted CEO who focused too much on PR and not enough on actually running the firm.²⁵ Poor channels of communication, or incentives that pitted one part of the company against another, prevent some of the organizations from making sure that the right data got to the right people at the right time.²⁶

Some executives and companies in the study never really wondered about the data that confronted them, and hence never undertook the inquiry needed to understand their situations correctly. This can be seen with particular clarity in the case of companies that never bothered to learn from their mistakes: instead of trying to find out why they happened and figuring out how similar mistakes could be avoided in the future, they decided just to move on.²⁷ Questions for understanding were never given a chance to surface.

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In many of Finkelstein's cases the executives and companies had a question but failed to put in the effort required to think carefully about the data. Most frequently this seemed to take the form of what Lonergan refers to as conceptualism, which often reveals itself in business contexts as a tendency to use familiar or off-the-shelf ideas, or best practices from other companies or management fads of various kinds, as if they could simply be applied to the company in question without any further effort at understanding the details of its concrete circumstances.²⁸ For example, when Quaker Oats purchased Snapple, it assumed that it could use the same marketing and distribution approaches that had worked for Gatorade. But what the Quaker Oats executives failed to grasp was the fact that Snapple and Gatorade were different kinds of drinks (an "image drink" vs. a "fluid replacement product"), and that one of the primary reasons for Snapple's success was the close relationships it had developed with its distributors (relationships which were seriously disrupted by the acquisition).²⁹ Conceptualism also lies behind the notion that the secret to success lies in some single principle or causal factor; business leaders who hold this view don't make the effort to think through what the real principles of success might be for their own company, in its particular situation and with its particular resources and limitations.³⁰ Similarly, companies can tend to prematurely label information, problems, situations, etc., thereby giving the impression that these things have been understood and properly categorized but in fact preventing the occurrence of any real understanding. For a case in point one can look to GM in the 1980s where, according to Finkelstein, "information that didn't fit into a box on an existing form tended to be ignored."³¹ All of these attitudes betray a tendency to rely on conceptual abstractions that don't fit the data, and an unwillingness to study the data at a level of detail that would reveal the company's actual situation and indicate what would be required to implement its plans successfully.³²

The failure to satisfy the post-conditions of understanding is also conspicuous in Finkelstein's study. There are all sorts of ways in which questions for verification can be suppressed within a company. CEOs in the companies Finkelstein studied were frequently characterized by those who reported to them as not wanting to be told bad news, or being unwilling to listen to criticism or contrary opinions.³³ In some cases, board members accepted the explanations given them by company management without submitting them to any further scrutiny. In other cases, overly positive attitudes or an overly enthusiastic team spirit contributed to the fact that no one thought to ask whether the company's way of understanding itself and its environment was correct.³⁴ Perhaps most common of all were situations in which executives became attached to a favorite idea

and charged ahead to implement it whatever the cost, oblivious to the need to test their idea for its adequacy.³⁵ The dot-com boom and its subsequent collapse offer numerous examples of this.

Finkelstein also provides examples of executives and companies that made only half-hearted attempts to marshal and weigh evidence for the sake of verifying the accuracy of their understanding. There are the all-too-common stories of mergers and acquisitions based on inadequate due diligence.³⁶ A number of companies used the wrong yardstick to measure their performance or compared themselves to the wrong competitors; they reached judgments based on evidence, but it was the wrong evidence.³⁷

A similar set of illustrations can be found in Nutt's *Why Decisions Fail*, but I don't want to belabor the point.³⁸ From my perspective, the value of these and similar studies is that they demonstrate how easy it is for business leaders to engage in faulty understanding, and what kind of damage can result when they do. The companies in the studies ran into serious trouble largely because executives cultivated—both in themselves and in the organizations they led—illusion in preference to correct understanding. What caused or motivated this infidelity to the desire to know may have varied from case to case, but the end result of the egoism or inattentiveness or fear or haste or ineptitude or sloppy thinking was the same: distorted understandings of the world, which gave rise to misguided decisions and courses of action.

Clearly, the cultivation of understanding—which more often than not requires obstacles to understanding and rooting out entrenched and highly resistant habits of misunderstanding—is a central and challenging function of leadership. Moreover, this cultivation has to take place not only in the leader, but throughout the organization. In trying to ensure that all the pre- and post-conditions of understanding are met, leaders have to reward members of their organization for putting their own minds to work and for contributing relevant data, significant questions and insights and pertinent evidence to the organization's learning and decision-making efforts. Successful understanding is almost always a communal enterprise, not a solo achievement.

Understanding and Vocation

In talking with business managers and executives about the meaning of their vocation, I have often been asked, "How can I experience my vocation in the day-to-day details of my work?" They are looking for something more than the realization that they can (and in fact, do) accomplish a great deal of good through the operation of their businesses. They want a felt sense of doing

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God's will or of hearing God's call in the midst of the activities that fill their days at work. They turn their hearts and minds to God at various times during the day, asking for light and guidance, but they are not sure in what form God responds to those requests. How are they to discern the guidance God is offering them? How does a person who believes that God is calling him or her know what to listen for? What does God's voice sound like?

Without by any means ruling out other ways in which God's call can be heard, I simply want to make the following claim (which echoes a hypothesis John Haughey has proposed elsewhere³⁹): God calls us through our desire to know. The questions that occur to us, the urges we feel to understand or verify, the sense of unease we experience when the answers we or others have arrived at are less than satisfactory—these are all signals by which God is calling us into an encounter with reality and into effective cooperation with the missions of the Son and the Spirit. Discerning God's call in this sense is a matter of noticing the questions, the felt impulses, the internal demands, that constitute the dynamic expression of our desire to know. Responding to the call is a matter of taking those questions seriously, of giving oneself over to those impulses, of meeting those demands, of obeying the natural law of the human spirit.

So one's vocation to business, or to business leadership, goes beyond being drawn to a particular state of life or a particular occupation. It drills all the way down into the concrete particulars of our daily experience at work. Whenever we experience the occurrence of a question, whenever we feel the nagging insistence of the transcendental imperatives, we are experiencing God's call. To the extent that we try to answer those questions, and to the extent we actually try to pay attention, to explore intelligently, to judge soundly, we are responding to that call. But of course, what business leaders do all day—at least, what they do when they are operating at their best—is exactly those things: trying to become informed about significant data, asking and answering questions, trying to figure out what is actually going on, trying to make intelligent guesses about what the future holds, trying to diagnose and solve problems, trying to discover the reasons for their previous misunderstandings, and so on.

I am not claiming to have made a startling theoretical discovery about the notion of vocation. The real aim of this article is to suggest a way of thinking and talking about vocation that will help people more fully appreciate the reality of God's call in their lives. The Catholic tradition teaches that grace builds on nature. We need to take that fact seriously when we speak about vocation. One of the two principle functions of grace is to heal nature from the effects of sin and ignorance. We should expect, then, that people who are called to exercise leadership in business are

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being offered the grace to live out their vocations effectively, using their gifts to guide the resources of their organizations into the service of the common good. Grace gives them new minds and hearts and eyes. Among other things, grace makes it easier for them to follow the lead of the desire to know, to raise questions and to persevere in attempting to answer them, and to identify the personal habits of thought, feeling and action that tend to hinder their pursuit of successful understanding.⁴⁰ Furthermore, we should expect that grace will make them more aware of the occurrence of understanding and misunderstanding in their organizations, and more insistent on finding ways of encouraging the former and discouraging the latter.

As a kind of footnote, I should add that I am less concerned with helping people discover “what their vocation is” in the sense of a state of life or a line of work than with helping them realize that God is continually calling them to participate in the missions of the Son and the Spirit. That is the primary sense of the word “vocation.” Hearing God’s call is not usually a matter of having a new kind of experience, but rather of having a new kind of insight into the experiences one has been having all along, an insight that reveals the deeper meaning of those experiences. For any of us to discern our vocation in this sense means discovering that God has already been calling us, and that we have already been responding, for better or for worse. To the extent that we have been responding to the grace-invigorated urgings of the human spirit by attempting to understand correctly and to decide and act in a way that reflects that understanding, we have already been cooperating with what God is doing in the world; God has already been using us as his instrument. Becoming aware of that fact can only heighten both our vigilance with respect to God’s calling and our desire to respond to it with generosity. In short, it can only make us more deeply committed to, and The Catholic Theological Society of America more proficient at, the divinely-aided human process of understanding by which we become effective co-workers in promoting the common good and participating in God’s redemptive activity.

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¹ Sidney Finkelstein, *Why Smart Executives Fail and What You Can Learn from Their Mistakes* (New York: Penguin Group, 2003). This study used a sample of 51 companies (mostly, but not exclusively, based in the U.S.) from a wide variety of industries.

² Paul C. Nutt, *Why Decisions Fail: Avoiding the Blunders and Traps that Lead to Debacles* (San Francisco: Berrett-Koehler Publishers, Inc., 2002). The book draws on a twenty-year effort by Nutt and his graduate students at Ohio State University to analyze data on “four hundred decisions made by top managers in private, public and nonprofit organizations across the United States, Canada and Europe” (ibid., p. ix).

³ *Insight: A Study of Human Understanding*, Collected Works of Bernard Lonergan [hereafter CWL] vol. 3, edited by Frederick E. Crowe and Robert M. Doran (Toronto: University of Toronto Press, 1992), pp. 5-6, 8.

⁴ Paul IV, *Populorum progressio (On the Development of Peoples)*, paragraph 22. This statement is made in reference to Gen 1: 28, “Fill the earth and subdue it”. It may be worth noting that the quest for correct understanding, though implied by the Catholic tradition’s great concern for truth, is not a prominent feature of Catholic social teaching.

⁵ For another application of Lonergan’s work to the issue of responsible decision-making in business environments, see Jack Flanagan’s article in the present volume.

⁶ *Insight*, passim.

⁷ See, e.g., “Cognitive Structure,” *Collection*, CWL vol. 1 (Toronto: University of Toronto Press, 2000), pp. 205-221; *Topics in Education*, CWL vol. 10 (Toronto: University of Toronto Press, 1993), esp. 79-106; *Method in Theology*, 2nd ed. (New York: Herder and Herder, 1973) 3-25; *Understanding and Being*, CWL vol. 5 (Toronto: University of Toronto Press, 1990), passim.

⁸ *Insight*, 278, 344, 396, 437-41, 450, 519-20, 603-606, 657-58, 669.

⁹ *Insight* 329, 404-405; *Method in Theology* 6, 94, 305.

¹⁰ *Verbum: Word and Idea in Aquinas*, CWL vol. 2, pp. 193-196; *Collection*, CWL vol. 4, pp. 85-86.

¹¹ *Insight*, 27-43 and passim; *Collection*, 142-152, 205-221.

¹² *Method in Theology*, p. 13.

¹³ *Insight*, p. 304.

¹⁴ *Insight*, pp. 306-308, 377, 387.

¹⁵ Mystical knowledge involves knowledge of the real, but it is a supernatural gift and not, strictly speaking, a natural human activity (where by “natural” I mean “proportionate to human nature as such”).

¹⁶ The fact that we want to know everything about everything can be seen clearly if one considers the range of curiosity exhibited by the human race *in toto*.

¹⁷ These are a slightly modified version of the precepts listed in *Method in Theology*, p. 53.

¹⁸ James M. Kouzes and Barry Z. Posner, *The Leadership Challenge*, 3rd ed. (San Francisco: John Wiley & Sons, Inc., 2002).

¹⁹ *Insight*, pp. 256-257; *Topics in Education*, CWL vol. 10, pp. 49-50.

²⁰ Finkelstein, pp. 2-8.

²¹ Ibid., 17.

²² Ibid., 213-237.

²³ Ibid., 53-59, 250.

²⁴ Ibid. 206.

²⁵ Ibid., 227-31, 254.

²⁶ Ibid. 196-99.

²⁷ Ibid., 211; 233-34.

²⁸ See esp. Finkelstein’s discussion of the “film producer error,” which is the failure to recognize that specific and often unique attributes—which are difficult to replicate—are often what makes a particular company successful (ibid., 149-151). For Lonergan’s discussion of conceptualism, see the references in n. 8 above.

²⁹ Ibid.,

³⁰ Ibid., 139.

³¹ Ibid., 205.

³² Finkelstein refers to this as the “big-picture problem” (ibid., 160). Because it is abstract, conceptualism also tends to dampen creativity, which normally involves having an insight into particular, concrete data.

³³ Ibid., 198, 225

³⁴ Ibid., 175-77, 180-81.

³⁵ Ibid., 152-53.

³⁶ Ibid. 98-100.

³⁷ Ibid. 161-62, 178-79.

³⁸ Nutt identifies three major blunders that lie behind the business disasters covered in his study: failure-prone practices, premature commitments and wrong-headed investments. Faulty understanding is a major component of each of these blunders. Nutt, op. cit., pp. 1-22.

³⁹ In a presentation entitled “The Foundation of the Theologian’s Vocation”; see The Catholic Theological Society of America, *Proceedings of the Fifty-eighth Annual Convention* (held in Cincinnati, June 5-8, 2003), vol. 58, ed. Richard C. Sparks, pp. 110-111.

⁴⁰ In the present volume, the articles by André Delbecq and by Ron Nahser and Jack Ruhe describe two approaches aimed at helping people hear this call in their own lives.