

## **FINDING GOD IN THE WORLD OF BANKING**

*T. M.*

**I** AM A LAY MEMBER of the Focolare Movement,<sup>1</sup> or Way of Mary. This movement is an international association of faithful who endeavour to incarnate the Christian way of life, drawing their inspiration from two main sources: the prayer of Jesus ‘That they may all be one’ (John 17:20–21), and Jesus’ cry on the cross: ‘My God, my God, why have you forsaken me?’ (Mark 15:34).

As a lay member of this movement I have a regular job, and have been working in the financial sector for nearly thirty years, in more than one country. During the last couple of years, however, when banks and financial institutions have been at the centre of a maelstrom and have received so much negative press, I have come to wonder whether it is possible to find God in such an environment, and whether a disciple of Christ has any meaningful role to play in it.

As we all know, financial institutions are in the business of making money. Notwithstanding all of the grandiose speeches given by presidents and CEOs of international banks, the main guiding principle in these institutions is return on investment or, in more technical terms, return on economic equity. This is the main factor that determines who gets a promotion, who gets the fattest bonus, and who gets fired or laid off. But I suppose we all know this. There does not seem to be any place for God, or for non-materialistic, higher moral values in this environment.

<sup>1</sup> Detailed information can be found at [www.focolare.org](http://www.focolare.org).

In my early twenties I was a university student, eager to influence and change the world. I was full of drive, doing my best to have an effect on my environment and my colleagues, trying to love and support people while striving to see in each one of them another Jesus on earth ('just as you did it to one of the least of these who are members of my family, you did it to me' [Matthew 25:40]). Once I entered the workforce, it did not take long for me to realise that my colleagues and superiors would try to take advantage of my academic background and linguistic abilities. If ever I came up with new or better ways of doing things, my superiors would jump on them, claiming they were their own. What was I to do in such a situation? Still young and full of enthusiasm, I was prompt to smile and forgive; after all these people just wanted to make a living and get ahead. It seemed to me that helping them to further their profession was one way for me to support their personal growth.

Did this approach to things help me to find God in my work environment? I think so, because it helped me to go beyond my immediate need for gratification and to build better relationships with my co-workers. When the time came for me to leave that first bank and move on to another country for the sake of the Focolare Movement, I believe they were not happy to see me leave, as they had already earmarked me for a promotion.

Some 23 years have come and gone since then, during which I have worked in the banking sector in North America. During this time, I have worked with many people from all over the world. But, regardless of their country of origin, I noticed again and again that what counted with them in this environment was achievement and money: doing, not being. I have often dealt and worked with Roman Catholics who kept their faith private, not allowing it to colour their professional lives, sweeping their dilemmas of conscience under the office carpet. This appeared in how they dealt with their colleagues—subordinates or superiors—or in the extent to which they were willing and ready to bend their moral values and ignore the voice of their conscience while approving one deal or another. Where was God in all of this?

One day I was asked to review a potential deal to finance an arms manufacturer. I felt a powerful call, an impulse within me not to approve it, not to sign my name at the bottom of the credit review. This meant risking my job, or at least being seen negatively as someone who

was not a team player. How could I find confirmation that I was on the right track, that I was really heeding a call of God and not of my own ego just wanting to assert itself?

I shared my dilemma with my local community within the Focolare Movement. After talking about it as a group, we reached a consensus that I should not approve this deal, whatever the consequences. After all, being a disciple of Jesus means facing hardship in life, if one is really ready to swim against the current and make one's own choices.

The next day I plucked up my courage, went to my supervisor and told him about my decision. Much to my surprise and relief he did not criticize me, and told me he would sign it instead of me. He also told me that some of the bank's board members did not approve of financing tobacco companies, and I understood that I was not the only one in the institution who was trying to listen to his conscience. God is at work in people around us, often in hidden ways. A few months later, I was happy to learn that the deal had been abandoned.

One interesting aspect of working and living in a city in North America is that one gets to know and deal with people from all over the world, many of whom are neither Catholics, nor Christians, nor even religious. Because of my decision to live a life that aims to build unity in society, and with the help of the local community of the Movement, I have tried to get to know people from other cultures more closely, to learn about their traditions and background. More than once I have been pleasantly surprised to see how God acts through different people in their daily behaviour.



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One day, a supervisor of Asian descent was facing a moral dilemma as to whether to keep or fire a particular person. She asked for my input, but I was not sure what the right course of action would be. So, I tried to spend time with her, attempting to understand her reasoning and the background of her thinking process. While I was aware that we did not share Christian fellowship because she was a Muslim, I was also aware that we had a spiritual affinity which, I hoped, would help her to make the right decision.

We talked for a long time, and then each of us went home. I prayed to the Holy Spirit to enlighten her. The following day, she came back at peace, having decided to give the employee another chance. I am sure that the Holy Spirit had inspired and helped her. I believe that our role as Catholics and Christians is not to try to convert people, but to walk with them in everyday life, trying to be faithful disciples of Jesus. Then God will do the rest. We can become co-creators with God, if we let God work with us and through us.

Many years have passed since then, and neither of us works for the same institution today. Still, our friendship continues, no matter which company we are with.

### ***Banking Perks***

Time went on, and I was promoted more than once, despite the fact that I never approved of the greed and cut-throat competition that are rampant in the culture of the financial sector. Promotion came with extra work and responsibilities, but it also came with some perks.

One of these was to attend business lunches at trade boards or business clubs, where one could meet the heads of multinationals, a future prime minister, a national news-reader and so on. While I was excited about the opportunity, I was not sure what it had to do with my religious commitment. After all, here I was, a 'small' senior credit manager, hobnobbing with the Who's Who of the city. Who was I to be noticed and looked at? I did not carry a gold business card or wear an Armani suit, as I could not afford it. What good could I do?

However, here again I shared this experience with my local Focolare community, and they helped me to remember that God is present in every single person I would meet, and that my role was to be there and to give witness as a disciple of Christ. This put me at ease and gave me the courage to ask the celebrities pertinent and pointed

questions, hoping that this would help them to think about their role in society and about the speeches they had just delivered. I did not need to worry too much about what I was supposed to do there. Being there, as a disciple of Christ, was a choice I had to make and live with. God would take care of the rest. Did these people always understand my questions and follow through on them? I do not know. I do know that God wanted me to be there, simply to be present as God's disciple, without being preoccupied with scruples.

### ***The Credit Crisis***

Too much has already been written about the causes and reasons for the current credit crisis and recession, and I have no intention of getting involved in this vast and complex topic. But, working in the financial sector and witnessing the collapse of previously prestigious businesses, such as Bear Stearns and Lehman Brothers in the USA and Northern Rock in the UK, among many others, I often wondered once again where God was in the midst of all this mayhem. Some days at work were hellish, especially just before the collapse of Lehman. People were on edge, with frayed nerves, as if the world were coming to an end. We were bombarded every day with bad news, from morning till night, to the point that I stopped watching late evening news because I could not face hearing any more about the economic collapse. Every morning, when I woke up, I wondered to myself under whose countenance the suffering Jesus would present himself to me that day. During that time the readings in the Mass, as well as various passages from the New Testament that I used for personal reflection, kept reminding me that God was the one in charge, the one running history, and not human beings. But I could not sense the presence of God in the chaos that surrounded me.

However, one particular fact struck me. On more than one occasion, the central banks of five or six major economies coordinated their efforts to announce simultaneously a common decision on how to deal with the impact of the credit crisis. Central bankers had understood that, in order to deal with a crisis of such magnitude, they had to coordinate their efforts and work together. Such coordination was quite unprecedented in the history of central banks, let alone of the G8 or even the United Nations.

So, there was the action of God. Whether they wanted to do so or not, these banking leaders had understood that they had to work together to get through this crisis. And whether we want it or not, the world is tending towards unity, slowly and painfully, perhaps, but inexorably. Some might say that progress is too slow; but it is evident to me that God has been acting, and continues to act, through daily events to keep this project of unity on track. I do not think that I shall live to see that day when all will be one (John 17:21), but I can do my part.

Once this credit crisis is over, will bankers and financiers all of a sudden become responsible rather than greedy? We would like that, but we all know that human nature hardly changes. Yet, we can hope and pray that something will change.

### ***Lay-offs***

A well-known feature of working in financial institutions is the risk of being laid off at the first sign of downturn. Tens of millions of people have been laid off since the credit crisis started in 2007.

But it is one thing to read about mass job losses, and another to live through it, whether personally or via the numerous colleagues who have gone through this very difficult experience. I wondered how God could permit such injustice, the lives and careers of so many people being sacrificed to greed and profit. But after some reflection and prayer I realised that my role was not to put myself in God's place by trying to understand the reasons for everything that was happening in the financial sector.

What was asked of me was to recognise the countenance of God, of Jesus, in his abandonment on the cross (Matthew 37:26). It was a matter of seeing him in the suffering and betrayal experienced by my colleagues when they were dismissed, peremptorily and at very short notice. Having been laid off twice in my own career, I could relate to this from first-hand experience. Jesus was there in front of me, in every person who was suffering because of the sudden loss of his or her job. My role and my duty was to stop thinking about myself, put my ego aside for a while, and listen wholeheartedly to the people who were talking to me about their pain and disappointment. Again and again I had no answer to give, no miraculous solution to offer. I could empathize and try to comfort them in some way. I tried to help as many

colleagues as possible to find another job—often successfully and on better terms. God works through us in novel and mysterious ways.

I believe that the experience of pain, disillusionment and betrayal that people who are summarily laid off go through can be important in their spiritual journey, but only if they are able to live through it properly. When I lost my job, I was fortunate to have a small community of people around me who supported me, concretely and with their prayers. Otherwise it would have been a far more difficult experience.

In the capitalist societies where we live, profit and return on investment have become far more important than people. I hope and pray that God will lead more men and women to follow the voice of their conscience, rather than only the voice of profit, in their managerial and daily decisions.

### ***A Note about the Curriculum vitae and the Holy Spirit***

Self-help manuals and courses are very big business in North America, so big that someone once wrote a book entitled: *How the Self-Help Movement Made America Helpless*.<sup>2</sup> Some expressions that originated in self-help manuals, such as ‘self-actualised’ and ‘self-motivated’, have become widely used in interviews and *curricula vitae*.

However, a question came into my mind one day while I was reflecting on a text from the Gospel. How could I be self-motivated if I strove to allow the Holy Spirit to guide me? But in a North American society obsessed by image and presentation, saying this could be very poorly received in a job interview. Do I have specifically to indicate that I am a practising Catholic so as to bear witness to God in my everyday life?

Luckily for me, a Jesuit friend passed me a copy of text about the Examen of Consciousness, written by George Aschenbrenner. I was struck by the following passage:

So often our activity becomes primary to us, and all sense of response in our activity is lost. We become self-moved and self-motivated rather than moved and motivated by the Spirit (Romans 8:14). This is a subtle lack of faith and a failure to live as a son or daughter of

<sup>2</sup> Steve Salerno (New York: Random House, 2005).

God. In the light of faith, it is the quality of responsiveness of the activity, more than the activity itself, that makes the difference for the kingdom of God.<sup>3</sup>

There was the answer to my question. While I cannot write on my CV that I am a person who tries to listen to the voice of the Holy Spirit, yet I can try to live in that way in everyday life. I can strive to be moved and motivated by the Holy Spirit by being attentive to the Spirit's voice always and in every situation, and then by responding to God's love through my activity with and on behalf of my neighbour.

So, where is God in everyday life in the financial sector? God is present in every single person I meet, from the most difficult—perhaps a trader who cares only about deals and bonuses—to the lowest figure on the totem pole of the bank's hierarchy, the person who cleans the toilets. Jesus has died for each one of us. God is present, living and active in every circumstance of our life. It is up to us to be attentive and receptive to his voice.

Am I always able to always love and live as a disciple of Jesus? Far from it. But God is always present, even in the world of finance, inviting me every moment of every day to trust in God's mercy when I fail, and to love God concretely in every person and in every situation. God invites me to full discipleship.

The author, who wishes to remain anonymous, was born in Egypt and grew up in Lebanon, where he completed his education, including an MBA. He then spent two-and-a-half years in Italy, at a formation centre of the Focolare Movement, before moving to Canada, where he undertook postgraduate study. He has been involved with the Focolare Movement since he was nineteen years old, and lives in a lay Focolare community.

<sup>3</sup> George Aschenbrenner, 'Consciousness Examen', *Review for Religious*, 31 (1972).