

Some Thoughts On Heritage Village, U.S.A. and Modern Consumer Society

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The cover of the July 6, 1987 *Fortune* magazine trumpeted: "Welcome to the Roaring Eighties, where you are what you own."¹ One is bombarded on every side today by the observation—within the church usually the lamentation—that we are living in an age of preoccupation with possessions. The Me Decade, the Age of Greed, Yuppy, Dink, and so on go the cute designations which encompass the general understanding that the postwar era is materialistic and hedonistic. Everyone seems to be fascinated by, even if unable realistically to aspire to, the life-styles of the rich and famous. It is the purpose of this essay to sketch the origins of this consumerism, how it has affected our common life together, how this understanding can help inform one's assessment of PTL's Heritage Village, U.S.A., and some concluding thoughts for Christianity in the U.S. as a whole.

I

The seventeenth- and eighteenth-century movement which has been designated the Enlightenment was marked by the study of human being in and of itself. The goal of the Enlightenment was to exalt human reason and to lead humanity, through the use of intellectual power, to a better society. In part a reaction to the medieval world, in which a person's identity was defined in relation to society and God, in part carrying further the Reformation's tendency to place individual conscience over against external authority, and occurring within the context of an increasingly commercial society, a primary donation of the Enlightenment to the West has been the elevation of the individual in society. Lesslie Newbigin, an astute observer of western culture, notes that with the Enlightenment "honor," which had to do with a person's social status during the medieval period, was replaced with "dignity," believed to accrue to human being by virtue of birth. This tended to foster a democratic spirit, for each person had the right to dignified treatment by others and the responsibility and privilege to judge right and wrong in any of society's institutions. "In this sense," Newbigin argues, "every human being is 'autonomous,' not subject to an external law-giver, ruling his or her own life in accordance with the real 'laws'—which are the laws of nature discoverable by the exercise of reason and the moral law which is written in the conscience of every person."²

While the movement toward individualism was an impetus for modern learning, humanism, and socio-political freedom, and therefore has much to

commend it, it also tended to posit human beings as the starting point for understanding and ordering life. That tendency is best known in John Locke's and Jean-Jacques Rousseau's social contract political theories, in which ultimate authority for the governance of a nation rested with the citizens themselves. In our own nation's history the Declaration of Independence stands as a monument to the idea of individual dignity and human rights. This individualism, combined with the empirical scientific method in which objective reality is true only as one perceives it, has led to a relativization of truth and values.

Yet the early theoreticians of the Enlightenment had a corporate sense of society even as they valued the place of the individual. Hannah Arendt has argued that the "life, liberty, and the pursuit of happiness" which are understood individualistically originally had their referent in the common good.³ Individuals do not emerge from a vacuum; in years past one grew in a society where there existed a generally held system of values and mores which was understood to be a given. Observers today generally agree that modern society has become so individualistic that one is expected to construct one's own belief system. An individual in the West is exposed to an enormous multiplicity of life-styles and belief structures from which to draw her or his own—and it is assumed that one is free and obligated to choose for herself or himself. No longer is it the case that one automatically lives in a community that determines the "plausibility structure," to borrow a phrase from Peter Berger, within which a person is given a moral matrix for life. Of course, it is still the case in rural and small-town locations in the United States, and within certain institutions such as the church, synagogue, and temple, that one does find a community in which a set of moral expectations exist; but in the face of modern individualism they are less influential and themselves under the sway of the view of personal autonomy. Robert Bellah et al., argue that people in the United States live by values and priorities cut off from any broader standard of meaning or commitment than a self-reference. "What is good is what one finds rewarding. . . ," they assert. "Even the deepest ethical virtues are justified as matters of personal preference. Indeed, the ultimate ethical rule is simply that individuals should be able to pursue whatever they find rewarding. . . ."⁴

This fragmenting of society is most clearly manifested in a highly developed techno-bureaucratic society. This is the society in which, as we have become fond of saying, a person is reduced to a number on a card. The Enlightenment gave rise to the secularization of society, an eventuation with positive results. Secularization also, however, divided the public world from the private world of human beings, for it removed production of goods from the home or small shop and placed it in the factory where the labor of a worker was increasingly removed from the final product. In the workplace the laborer felt reduced to a segment of the production process, with a consequent loss of self-esteem and sense of importance in the public world. The growth of bureaucracy at all levels of society drives the individual further into the private realm for a sense of satisfaction. Bellah et al., conclude that in the United States we think of

. . . freedom very much as freedom *from*—from people who have economic power over you, from people who try to limit what you can do or

say. This ideal of freedom has historically given Americans a respect for individuals. . . sometimes even made them tolerant of differences in a diverse society and resistant to overt forms of political oppression. But it is an ideal of freedom that leaves Americans with a stubborn fear of acknowledging structures of power and interdependence in a technologically complex society dominated by giant corporations and an increasingly powerful state.⁵

The result is that the Enlightenment's legacy, when seen from this perspective, consists of diametrically opposed forces. Having given birth to the idea of the dignified human being with certain inalienable rights, the Enlightenment also set in motion forces which carried the autonomous individual to a point where she is cut off from a relatedness in society which nurtures a confident sense of selfhood—epitomized by the bureaucratization of society with its depersonalizing tendencies. The Enlightenment broke human beings loose from restrictive social and intellectual bonds, but at the same time has undercut the value of the individual in modern society.⁶

The course of post-Enlightenment Christianity has been parallel to this development and reinforced it. It is a maxim of modern religious history in the West that secularization resulted in the public world coming under the influence of science. Economics, philosophy, history, astronomy, biology, and other disciplines all were approached on the basis of some objectively empirical method, it was believed, and removed from theology. Christianity began to narrow its vision of salvation from the entire society (Christendom) to the community of believers—or only individual believers. Christianity became ultimately relegated to the realm of private opinion, while science, because it was believed to deal in observable fact, claimed the right to explain the public world of human interaction. In a pluralistic society Christianity becomes only one more item of comfort on the spiritual shopping list of the modern human. "It is therefore entirely natural that religion too is drawn into this way of understanding the human situation," Newbigin declares. "It is natural. . . for religion also to be a matter of personal choice, unconditioned by any superhuman or supernatural authority."⁷

Such a radical autonomy creates isolation, and that word is used repeatedly by those who comment on the current state of our culture. Bellah et al., suggest that "American cultural traditions define personality, achievement, and the purpose of human life in ways that leave the individual suspended in glorious, but terrifying, isolation."⁸ The writer has always been struck by the prominent place of the image of "home" in the music of the 1960s, indicating the perception of the young that emptiness and isolation were destructive characteristics of the culture. Simon and Garfunkel sang of a performer being "Homeward Bound," after tiring of the loneliness and superficiality of his life. They also decried the "Dangling Conversations" with which most people communicated; they shared discussions of trivialities and little of their real selves. Carole King sang of her loved one being "So Far Away." "Doesn't anybody stay in one place anymore?" she lamented, and offered that "one more song about moving along the highway can't say much of anything that's new." The Eagles sang of the "Desperado" living life on the range alone: "Freedom, oh

freedom, that's just some people talkin'; your prison is walkin' through this world all alone." The 1960s generation—and the argument here is not that that generation broke out of the individualism of our culture, but that it experienced deeply some of the problems delineated here—was a generation on the road searching for something it was missing.

Given that this society, in which the individual and her rights to self-fulfillment are central organizing concepts, exists alongside conditions which isolate people and make individuals seem unimportant, it is only natural that people seek therapeutic help in growing numbers. Programs of self-help are at hand on every side, exhorting one to realize himself to the fullest, to positively think herself into a better person, to exercise himself into a better self-image, and so on it goes. Christopher Lasch argues that the problem with such movements is not the focus on the individual in and of itself, but that they teach people they can rely only on themselves in building self-esteem. Teaching one to avoid reliance on love and friendship with others as a means to a better sense of self is to reinforce the very isolation of the individual which created the modern problem in the first place.⁹ While many therapists themselves express concern regarding the absence of a sense of community in many of their clients, Bellah et al., confirm Lasch's position; "... the very language of therapeutic relationships seems to undercut the possibility of other than self-interested relationships."¹⁰

Lasch has argued that the modern quest for individualism has resulted in a widespread pathology: narcissism. Lasch does not use that word in the broadly popular sense of self-absorption or self-worship, but clinically. Clinical narcissism originates in childhood, when one is dependent on parents for life and for the attention and support to build a sense of self-confidence (in more therapeutic language, a positive self-image). As the person who did not receive that attention and support enters adulthood she or he continues to seek that objective affirmation for the self, compensating for the insufficiency of childhood by making all life center on the self. That is, the pattern of dependency is perpetuated under the guise of individual self-sufficiency. A concomitant element of the narcissistic personality is anger toward the external forces and people on which the individual is dependent but which cannot give the selfhood the person desires.¹¹ As noted, Lasch believes that modern society is so depersonalized that it is unable to foster positive self-images in the modern individual. "Plagued by anxiety, depression, vague discontents, a sense of inner emptiness," he posits, "the 'psychological man' of the twentieth century seeks neither individual self-aggrandizement nor spiritual transcendence but peace of mind, under conditions that increasingly militate against it."¹² The modern person living in a culture of narcissism "... demands immediate gratification and lives in a state of restless, perpetually unsatisfied desire."¹³

The clearest manifestation of this form of individualistic society is present-day consumerism. A consumer economy is one in which the primary economic role of the individual is as a consumer of goods rather than as a producer. The bureaucratic movement to take individuals out of any meaningful participation in the production of goods and services has coincided with enormous growth in factory production. People have been exhorted to increase

their purchases of goods accordingly, lest the entire system meet with stagnation. Vance Packard observed, in 1960, that individuals “. . . must be induced to step up their individual consumption higher and higher, whether they have any pressing need for the goods or not. Their ever-expanding economy demands it.”¹⁴ That U.S. folk hero, the self-made person, who advanced or even made a fortune by means of hard work, moral behavior, and delayed gratification—what has been labeled the Protestant work ethic—is largely replaced by a consumer who sees inflation darkening the future, work as an unsatisfying grind, and other people moving ahead on the basis of ethically questionable practices. And everyone else seems to have more. Consumerism was further intensified by developments in the 1970s and 1980s. High inflation destroyed savings and stood against the work ethic; Myron Magnet, in the *Fortune* magazine noted previously, writes that “Saving and shunning debt was for saps, the lesson seemed to be; buy, buy, buy, before the money visibly crumbling to dust in your hand vanishes completely.”¹⁵ Uncertainty was heightened by corporate restructuring, factory closings, and reduction of the work force in the 1980s. Magnet argues that the values of the money society did not drive other values from the field, but have filled a vacuum left by the collapse of those communities such as religion, family, and school which provide belief systems to their members.¹⁶

That this consumerism is an expression of anxious and isolated individuals, and not just the result of the desire to have more, is clear. Samuel Hill and Dennis Owen note that the modern consumer is not materialistic in the sense of valuing material goods; rather, “. . . we seem to place little value on what we consume. . . . Our real love is not material objects, but the act of consumption itself.”¹⁷ They further argue that the self-esteem each purchase provides quickly flees. Lasch furthers the observation:

In a simpler time, advertising merely called attention to the product and extolled its advantages. Now it manufactures a product of its own: the consumer, perpetually unsatisfied, restless, anxious, and bored. Advertising serves not so much to advertise products as to promote consumption as a way of life. . . . It upholds consumption as the answer to the age-old discontents of loneliness, sickness, weariness. . . .¹⁸

Magnet supports this view, and even bolsters Lasch's contention that consumerism grows out of narcissism. After declaring that ours is an age of rapid change in society and uncertainty regarding “traditional self-identities,” he says that psychoanalysts describe those who become pathologically involved with buying and having more than others as people who, as children, did not receive sufficient approval from their parents and now demand a response from society by means of what they can consume. That sounds very much like Lasch's definition of narcissism, and Magnet even hints at a resentment such consumers feel at being caught in this situation.¹⁹ Packard cites the work of Hannah Lees, whom he identifies as one who wrote on family life, and comments: “She noted that many such women [consumeristic]—and they are in every income bracket—are going around with the uneasy feeling that without all those possessions they *would just disappear*”²⁰ (*Italics added*).

II

Televangelism, so-called, especially the PTL Club with its Heritage Village amusement park, is the Christian manifestation of consumerist individualism par excellence. Of course, religions have always sought to meet the fundamental human conditions and needs which have been indicated herein: anxiety, isolation, wholeness, harmony with one's surroundings, and a sense of meaning and purpose in the world for oneself. Christians will argue that the idea of self-esteem and personal fulfillment are concepts one may derive directly from the scriptural assertion that humans are made in the image of God and that God loved us even while we were yet enemies of God through sin (Rom. 5:10). Religion in the U.S., including Protestant Christianity, has been singularly personal and privatistic, however. Bellah et al., identify this proclivity in the North American spirit along the spectrum from conservative evangelicalism on the one hand to theosophic and, more recently, Eastern religions on the other.²¹ Martin Marty suggests that even the rapidly growing evangelical churches are aware of the danger of their individualism becoming consumerism. "A new religious consumerism, they say, replaces a concern for the cost of discipleship," he writes. "The market orientation of religion in the current revival leads it to cater to individuals but not to build community."²² That danger is epitomized in televangelism.

PTL, particularly as it developed under the leadership of Jim and Tammy Faye Bakker, appealed to the anxious person. The show would open and close with the perfectly-styled couple declaring that "God loves you—He really does!" That pronouncement of eternal affirmation was intended to soothe even the most troubled of souls. That such was the purpose became obvious as one listened to the testimonies of the guests who related the great lostness of their lives, their lack of self-worth, and their isolation from even those people who tried to love and help them. One should not in the least denigrate the crises nor the experience of God those people narrated; of interest to this essay is the observation that such stories of being "born again" were highly individualistic, couched in terms of the modern angst-ridden consumer (the favorite guests were Christian celebrities), and passed over the airwaves to congregations of one.²³ By reflecting the individualism of modern society the PTL Club often failed to make use of the biblical understanding of humanity—an understanding which could prove a corrective to the ill effects of radical individualism in modern society. Newbigin says of the Bible:

In this vision there is no true humanity without relatedness, which means that mutual dependence is intrinsic to true humanity. The governing principle, therefore, is not equality but mutuality. . . . In this vision, human persons find their dignity when they surrender their autonomy to one another, and lose it when they place their "equal rights" at the centre.²⁴

In accord with an individualistic conception of faith, the ethics of the PTL Club was predominantly personal.

Further, PTL spoke to the needs of people who felt bewildered by the seeming chaos of modern pluralism and the absence of a generally accepted

moral construct (formerly present in the de facto Protestant establishment of the small-town U.S.). Such people felt an attraction for the "good ol' days"; Marty contends that "Such a world seems attractive because one aspect of life in it was resolved. A map was on hand for the spiritual journey."²⁵ The name Heritage Village in itself suggested a harkening back to an earlier age, as did the Victorian architecture and the constant stress on the "family vacation"—by which was meant the idyllic nuclear family of mom, dad, children, and grandparents, too.

It is significant that the viewers of PTL, along with the other televised religious shows, are people who are already Christians and who watch the program regularly. Standing firm in the U.S. tradition which gives primacy to religious experience, these viewers need the exhilaration of feeling good time and again. Conservative Christianity's emphasis on the conversion experience of the individual is exceptionally vulnerable to the consumerist psyche; Hill and Owen describe the phenomenon as akin to being in love with falling in love.²⁶ Marty avers that

Where once a congregation transmitted its life through the several generations, now a clientele forms around a passing celebrity of its choice. Religion is an item that one consumes, not a reality which possesses people. The consumer "uses it up" and constantly needs a new quantity.²⁷

Marty's use of the word "celebrity" is telling, for Lasch also makes use of the idea of the celebrity in describing the narcissist. Whereas healthy individuals identify heroes whom they seek to emulate as role models, the narcissist fixates on a famous person as an extension of himself or herself and seeks to bask in the status of the celebrity.²⁸ One must ask if this is not the reason that people were willing to donate large portions of their earnings to support the Bakkers. One can even picture Tammy Faye Bakker as the ultimate consumer, for she has admitted that she would often go on shopping sprees as therapy for her moments of disquietude. By going to Heritage Village—and remember that through time-sharing one could actually own a piece of the park—one could participate in the success of the Bakkers. Jim Bakker was fond of saying that he was building such an elaborate park and first-class hotel because he believed God wanted God's people to have the very best.

Jim and Tammy Faye Bakker have, of course, been removed from the leadership of PTL due to revelations of his sexual misconduct and amid disclosures of her prescription drug addiction and questions of their financial practices. We have learned that, in some ways, the Bakkers were incarnations of the consumerism we have identified in their ministry. One might ask why the people rejected the Bakkers, if that were the case. There are two reasons. First, PTL's viewers and supporters did not perceive themselves as practitioners of a privatistic and comfortable ethic and would, therefore, tolerate only so much excess (some of the Bakkers' spending had been made public on prior occasions). Further, the formal belief system of evangelical Christianity revolved around a strict personal moral code that required of an individual a holy life of honesty—and especially commitment to the family.

There was, then, a fundamental contradiction between the Pentecostal

ethical standard of denying the self worldly pleasures and the self-indulgent consumerism of PTL. It was inevitable that the contradiction would come to light, especially as Pentecostals moved out of the lower classes and adopted previously forbidden signs of worldliness (for example, fashionable clothes, make-up, and jewelry, so prominent with the Bakkers). Jim and Tammy Faye Bakker represented the embodiment—and in some ways served to legitimate—that transition to the acceptability of wealth and material goods. Given the American milieu the Pentecostals became consumers, with a narcissistic tendency in direct opposition to the moral stance of Christian faith. Insofar as PTL delivered a consumerist message it was a fundamental distortion of the gospel it sought to proclaim. When that corruption became sufficiently manifest in the Bakkers they were thrown out—but not because of their consumerism as such, but for immorality, and so the consumerist message continues.

III

It would be a mistake to be self-righteous in this analysis of the PTL Club as a religious manifestation of modern individualistic consumerism. Such an attitude is not intended. Rather, it is hoped that this study will alert the church in the U.S. to a danger that exists across the Christian spectrum. There is value in an examination of PTL because it is an extreme case, even a caricature, of characteristics common to religion in the U.S.

Christianity in the U.S. has always been individualistic, even within the colonial establishments. The disestablishment of religion at the nation's founding, the prevalence of dissenting communities of Christians, and the stress in society on the rights of individuals all worked in this direction. Disestablishment meant that denominations could gain adherents only by voluntary association, and the resultant rise of revivalism as the primary means of conversion focused on the necessity of an individual to "decide for God" right then. Except for a few denominations generally regarded as conservative (namely, Catholic, Episcopal, and Lutheran), Christianity in the U.S. has tended to a low church ecclesiology and a focus on personal belief and behavior in the Christian life. Christians have, in large measure, thought of their faith in private terms.

This privatization of faith is manifested in any number of ways within "mainstream" Protestantism. Theology, or one's belief system, is largely a private affair. Our affirmation of pluralism in belief often means that, within broad boundaries, a person has the right to choose from a marketplace of theological ideas on the basis of his or her own judgment—with little reference to the community of faith. Although mainstream churches have increasingly, in the last thirty years, sought to provide a prophetic voice for their membership, there are many preachers who confront their congregations not with the challenge of discipleship but a soothing and cheap grace. It is still the case that many, perhaps most, church members understand ethical behavior in predominantly individualistic terms. Mainstream Protestants even approach consumerism when they terminate church attendance because "I just don't get anything out of church," or, as a comment was related to the writer, "It's just no fun

going to church anymore.”

Even more, the churches in the U.S. have given in to the “therapeutic” view of the individual. The result is what Robert Bachelder calls “laissez-faire moral decision-making.”²⁹ The church’s acquiescence to the modern cultural model of the self has been identified by Don Browning in the place one might expect it to be most clearly seen: pastoral care. Browning argues there are two elements to pastoral care. The first has to do with incorporating people into the membership of the church and teaching them the expectations, beliefs, and practices of the believing community. The second is helping people handle the various crises of life. The former type of care is severely restricted now; pastoral care consists almost exclusively of the latter, which is pastoral counseling. Browning writes:

This shift signals a profound change in the religiocultural functions that mainline churches have been playing in contemporary society. It suggests that these churches are giving up earlier efforts to socialize their members into a distinctive style of life. These churches are renouncing disciplines of change and nurture that might induce and maintain significant alterations in the behavior and attitudes of their members. . . . The shift probably reflects the situation of class, ethnic, and professional pluralism in an increasingly secular society. It may also reflect the accompanying tendency for people to come to churches not for ethical direction and a change of life-style but for social affirmation and for emotional and spiritual comfort.³⁰

When the church presents faith as an individual option for people, it misses the Bible’s communal anthropology. When it gives in to the impulse to present the gospel as a means of self-gratification, like PTL it distorts the essentially self-emptying gospel of discipleship proclaimed by the Savior.

The church in the post-Enlightenment West is faced with a society in which the individual is the central focus. The contemporary situation is particularly complex because individuals, the theoretical center of society, are increasingly isolated from society’s institutions and the public world. Surely a primary purpose of the gospel is to proclaim God’s love and the forgiveness of sin to hurting and anxious people. Yet the PTL Club is an example of what Christianity looks like when it conforms too closely to the self-fulfillment model of privatistic and consumeristic individuals. The church, indeed all religious communities, will do well to reclaim a place in the public realm to serve as a source out of which another understanding of the self and its place in the world may emerge.

NOTES

Ed. PTL . . . has accepted a \$115 million bid from Stephen R. Mernick of Toronto, an Orthodox Jewish businessman, to take over its assets, which have been under the supervision of a bankruptcy court since July 1987. The Canadian businessman said he has no specific plans for the property. *Christian Century*, October 26, 1988.

¹ *Fortune* 116 (July 6, 1987).

² Lesslie Newbigin, *The Other Side of 1984* (Geneva: World Council of Churches, 1983), p. 13. It is, of course, significant that “autonomy” means “self-rule” or, more pointedly, to be a law unto

oneself

³ Hannah Arendt, *On Revolution* (New York Viking Press, 1963), chapter III

⁴ Robert N Bellah, Richard Madsen, William M Sullivan, Ann Swidler, and Steven M Tipton, *Habits of the Heart Individualism and Commitment in American Life* (Berkeley University of California Press, 1985), p 6 See also Christopher Lasch, *The Culture of Narcissism American Life in an Age of Diminishing Expectations* (New York W W Norton and Co, 1978), and Peter L Berger, *A Rumor of Angels Modern Society and the Rediscovery of the Supernatural* (Garden City, NY Doubleday and Co, 1969)

⁵ Bellah et al, op cit, p 25

⁶ Lesslie Newbigin, *Foolishness to the Greeks The Gospel and Western Culture* (Grand Rapids William B Eerdmans Publishing Co, 1986) Chapter II, "Profile of a Culture," is particularly illuminating on this matter

⁷ Ibid, p 13

⁸ Bellah et al, op cit, p 6 Note also Lasch, op cit, p 51, where he speaks of emptiness and isolation

⁹ Lasch, op cit, p 27

¹⁰ Bellah et al, op cit, p 139

¹¹ Lasch, op cit, pp 10-12

¹² Ibid, p 13

¹³ Ibid, p xvi

¹⁴ Vance Packard, *The Waste Makers* (New York David McKay Co, 1960), p 6 Lasch addresses this issue, and its connection to the narcissistic culture, in chapter IV, "The Banality of Pseudo Self-Awareness"

¹⁵ Myron Magnet, "The Money Society," *Fortune* 116 (July 6, 1987) 28

¹⁶ Ibid, p 31 The error I find in Magnet's article is that he identifies the origin of modern consumerism within the last thirty years, instead of in the dark side of Enlightenment individualism

¹⁷ Samuel S Hill and Dennis E Owen, *The New Religious Political Right in America* (Nashville Abingdon Press, 1982), p 121

¹⁸ Lasch, op cit, p 72

¹⁹ Magnet, op cit, pp 29-30

²⁰ Packard, op cit, p 235

²¹ Bellah et al, p 235

²² Martin E Marty, *The Public Church Mainline-Evangelical Catholic* (New York Cross roads, 1981), p 18

²³ Louise Bourgault, "The 'Jim Bakker Show', The Program, Its Viewers, and Their Churches," *Journal of Communication and Religion* 11 (March 1988) 33-34 is helpful, although she uses fundamentalist to refer to people who are, in fact, evangelicals

²⁴ Newbigin, *The Other Side of 1984*, p 56

²⁵ Ibid, p 23 See also George Marsden, *Fundamentalism and American Culture* (New York Oxford University Press, 1980), William McLoughlin, *Revivals, Awakenings, and Reform* (Chicago University of Chicago Press, 1978), and Rick Nutt, "How the Religious Right Views History—and Why," *Soundings*, forthcoming

²⁶ Hill and Owen, op cit, pp 122-123

²⁷ Marty, op cit, p 25

²⁸ Lasch, op cit, pp 84-86

²⁹ Robert S Bachelder, "Have Ethics Disappeared from Wall Street?" *Christian Century* 104 (July 15 22, 1987) 629-630

³⁰ Don S Browning, *The Moral Context of Pastoral Care* (Philadelphia Westminster Press, 1976), p 21