

EXERCISE

SURDYK MANUSCRIPT AND REVIEWS

After some debate, the editorial team decided to publish Lisa Klein Surdyk's last submission to the *JBIB*. This paper is not ready to publish, which is why there was a debate. However when combined with the reviews, the manuscript provides an excellent example of a principle that Dr. Surdyk knew well – the give and take of the scholarly, peer-review editorial process. A seasoned writer, such as Lisa, was familiar with the need to rewrite. She understood that when a journal asks an author to revise a paper, it means that the editor and reviewers think that the manuscript has merit, but that it can be strengthened.

This is one of the most difficult things for any developing scholar to learn. After many hours of hard work on a paper, it is difficult to be asked by some anonymous reviewer to rethink a cherished idea or delete a wonderfully written paragraph. When a draft paper is submitted to colleagues it will get some scrutiny – and it is valuable to have colleagues look at a paper before submitting it to a journal. However the double-blind peer review process means that scholars in your field who do not know who you are, will comment on your paper - and not all of comments will be comfortable to hear. The double-blind peer review process is humbling. Christians understand the need for humility, but that does not make it easy.

Anyone who aspires to good writing knows that it cannot be achieved without struggle. No one is immune from the struggle, neither the beginning writer nor the seasoned one. Every scholar knows the crunch in the stomach when the editor's letter arrives and the frustration at reviewer comments that mean more work. It sometimes takes days to admit that, while the reviewers obviously missed the point, there is some merit in some of the comments. However, as

the writer begins interacting with the reviewers' comments and reading the suggested literature, his or her thinking becomes clearer, the theories become sharper, and the paper becomes stronger.

Lisa was a teacher as well as a scholar and she cared deeply about her peers. She would have chuckled at the way we have used her paper to illustrate this principle. The paper is published exactly as Lisa submitted it. She would have received a Revise and Resubmit letter, which is the most common editorial response to a paper. We have decided to publish this manuscript along with the reviews that came to the *JBIB* in the days before Lisa died. The *JBIB* Instructions to the Reviewers is also included.

We invite the reader to use this package as an exercise. Compare the manuscript with the reviewer comments and with the *JBIB* Instructions to Reviewers, and decide whether the comments were appropriate. The hope is that this small exercise will spur all of us to better writing and to a clearer understanding of the scholarly review process.

The purpose of printing this is to honor Lisa's life and work and her example as a learner. We offer it as a tribute to her life and her accomplishments as a scholar, and we honor her example as one who never gave up the learning process even to the end of her life.

BUSINESS ETHICS' BEST CORPORATE CITIZENS DOING WHAT THEY CAN, WITH WHAT THEY HAVE, WHERE THEY ARE, TO ADDRESS POVERTY IN AMERICA¹

Lisa Klein Surdyk
Seattle Pacific University

ABSTRACT

This paper describes how a number of corporations are alleviating structural causes of poverty in ways that are consistent with biblical principles. Each corporation highlighted has been on Business Ethics magazine's list of the 100 Best Corporate Citizens for each of the past three years and was ranked highly relative to peers for community relations, a category that looks at philanthropy, foundations, community service projects, educational outreach, scholarships, employee volunteerism, and other similar factors. The paper outlines the Bible's teachings on the importance of addressing structural poverty, usually by improving people's access to important economic resources, discusses the Business Ethics ranking system, and summarizes the programs of various corporations that are doing what they can, with what they have, where they are to improve access to technology and education, two factors that are often necessary for economic well-being in our world today. These corporations can serve as examples to others to do more to address poverty in the U.S. and around the world.

“Do what you can, with what you have, where you are.” Theodore Roosevelt

INTRODUCTION

The old proverb goes something like this: “If you give a man a fish he eats for a day. If you teach a man to fish, he eats for a lifetime.” I would like to offer a corollary to this proverb: “If a man lacks access to the fishing hole or to a fishing pole or to a fishing instructor, he may remain very hungry.” This paper looks at what is being done for people who may face barriers to the proverbial fishing hole, fishing pole and/or fishing instructors. In other words, the focus will be on programs designed to address poverty caused by structural factors that include lack of access to financial or physical capital and, especially, lack of access to education.

By the U.S. government's definition of poverty, roughly 12 percent of Americans are poor, and between 15 and 20 percent of American children fall below the poverty line (U.S. Census

Bureau). While these numbers have fallen since the 1960s when President Johnson's War on Poverty was launched, U.S. poverty remains a persistent problem despite decades of economic growth and development.

As with many problems in society, poverty is caused by many factors, and alleviating poverty can be a challenge. Yet many individuals and organizations work to help the poor in a variety of ways and for a variety of reasons. Of course many faith traditions extol their adherents to do what they can to help the poor, especially people in vulnerable situations such as children, disabled persons, or others who are extremely disadvantaged, and often the motivation is to be God's “hands” and “feet” to deliver aid to people with a variety of needs including food, water, medical aid or shelter. People often act independently as well as through churches, synagogues, mosques,

schools, charities, governments, non-governmental organizations and other entities to help the poor.

In some nations, including the U.S., businesses are a source of help for the poor, and the purpose of this paper is to discuss how some U.S. corporations are helping alleviate poverty in ways that are consistent with three biblical principles. The principles highlighted include

- 1) improving people's access to economic resources that are often necessary to economic well-being, especially education,
- 2) donating one's resources to help the poor, and
- 3) helping people and enhancing life in the communities in which the firms operate.

The corporations highlighted were on *Business Ethics* magazine's list of the 100 Best Corporate Citizens in 2005, 2006 and 2007 and were ranked highly for *community relations*, a category that includes programs to help the poor.

While poverty has many causes, this paper focuses on businesses' role in addressing one particular issue, namely *structural* causes of poverty, primarily by improving people's access to technology and education, since these factors can have such a significant impact on economic success. Granted, this omits other factors that can cause or exacerbate poverty such as single parenthood, dropping out of school, bankruptcy, and substance abuse, as well as sudden calamity or disabilities. Even so, significant impediments to upward mobility in our world are structural changes or barriers and systematic injustice that make it difficult for many hardworking people to escape poverty. For instance, those who study poverty in America point to declines in the number of low-skill, well-paying jobs, falling real wages, ineffective educational systems and racism when they explain the widening gaps between the rich and poor in our country. These trends are difficult to reverse, and individuals struggling under these situations to make ends meet often have few ways to improve their economic lot in life even if they work very hard, make good moral choices, and

escape major calamities.

Most economists who study the issue attribute the widening wage gap to technological changes during the past two decades that have raised the productivity and thus wages of highly trained and educated workers more than that of less skilled workers (U.S. Department of Labor). A study by Alan Krueger (1993) of Princeton University, for instance, found that workers who are able to use computers in their jobs enjoy a 10-15% wage premium over similar workers who are not trained to use computers. Thus, access to education and technology is crucial for overcoming poverty in America, as well as other nations, and many of the corporations highlighted in this paper are focusing their anti-poverty efforts on improving access to education, often technical education in particular.

Readers can share information from the paper with students and business practitioners who in turn can encourage business leaders in their communities to implement similar programs. Further, students with a heart for social service may be drawn to work for or invest in companies with existing programs they can be involved in, or they may be able to help implement comparable programs at other companies.

One may ask why a business should be in the business of alleviating poverty. In the words of Michael Novak (1996), "Business is, bar none, the best real hope of the poor" (p. 37) because of all institutions, businesses have the most resources and the most influence in society. Certainly the front-line defense against poverty is the family (I Timothy 5, e.g.), and when the family is unable to address the problem the church has a responsibility to help (Acts 2:44-45 and Acts 4:33-35, e.g.). However, most churches do not have sufficient resources to address all of the economic needs in their communities, and that is why it may be important for the wider community, including governments, schools, charities, universities, the media and businesses to be involved in helping people overcome challenges that lead to or exacerbate problems of poverty (Sider 2007). Novak goes on to assert that one of the noblest callings inherent in business activities is to raise up the poor "through generating upward mobility and to put empirical ground under the conviction that

hard work and talent are fairly rewarded” (p. 143). Similarly, John Browne, group chief executive of the energy giant BP said at a conference at Stanford’s Graduate School of Business that “Poverty is not inevitable” and that the combined efforts of business, government, and global institutions are proving that “change for the better is within our grasp” (Chang, 2004). Much more could be written on this subject, but that discussion is beyond the scope of this paper. Rather, this paper will be mostly descriptive.

The remainder of this paper is organized as follows. The next section discusses the three biblical themes that can be seen in various corporate programs that are designed to help the poor. The third section explains how the corporate programs to address poverty were selected. The fourth section contains summaries of the programs of nine corporations, and the final section is the conclusion.

BIBLICAL FOUNDATIONS

As noted above, the corporate programs highlighted in this paper have three common characteristics:

- 1) improving people’s access to economic resources that are often necessary to economic well-being, especially education,
- 2) donating one’s resources to help the poor, and
- 3) helping people and enhancing life in the communities in which the firms operate. Each of these characteristics can be tied to biblical principles for addressing poverty, as discussed next.

IMPROVING ACCESS TO IMPORTANT ECONOMIC RESOURCES

First, the programs highlighted below aim to improve access to education, technology or employment opportunities. These goals are consistent with calls in the Bible to alter the structure of economic life to assure that all people have access to necessary resources. For example, Old Testament passages that describe Sabbath and

Jubilee years, in particular in Leviticus 25 and Deuteronomy 15, indicate that all families are to have the opportunities to provide for their needs through responsible work. These themes also can be seen in the life and teachings of Jesus, who came to “preach good news to the poor ... proclaim freedom for the prisoners and recovery of sight for the blind, to release the oppressed, to proclaim the year of the Lord’s favor” (Luke 4:18b-29).²

Sabbath years involved rest for the people and the land in Ancient Israel, as well as economic freedom for the poor. During Sabbath years the Israelites were to cease cultivating their land, cancel debts owed them by fellow Israelites and set debt slaves free. They also were to let poor and marginalized persons eat from their land (Exodus 23:10-11). Then every 50 years, in the Year of Jubilee, all Israelites were to return to their family property, designated when they entered the Promised Land as described in the Book of Joshua. (See Leviticus 25:8-12.) These Jubilee years emphasized the importance of strong extended families and the need for each family to have a productive base. In that day land was the primary means of production, so it was crucial that people could access it in order to survive economically. Yet calamity or other disadvantages could force people to sell portions of their landholdings in order to pay debts or have enough resources. Such disadvantages could lead to ever-increasing income or wealth inequality, but under this law no family would permanently lose its land and thus its ability to access resources necessary to earn a decent living.

Professor Richard Lowery (2000) has explained that households in ancient Israel were honor bound to help those who fell on hard times in order to mitigate their shame and help them restore family honor. He also explains that loans to countrymen were subsistence loans that helped families meet their financial obligations when their crops failed and that economically secure households were morally obligated to provide loans to neighbors in need. Further, permanent enslavement was prohibited because God had mercifully saved the Hebrews from their bondage in Egypt. Thus, as God showed mercy and generosity toward enslaved Israel, the Israelite creditor

was to show mercy and generosity toward the poor.

Similarly, Ronald Sider (2007) has written that the primary principle that emerges from the Sabbath and Jubilee laws is that “Justice demands that every person or family has access to productive resources (land, money, knowledge) so they have the opportunity to earn a generous sufficiency of material necessities and be dignified participating members of their community” (p. 81). It seems that God did not want any type of bondage, physical, spiritual or financial, to be a part of the Israelites’ society as it had been so long for them in Egypt. Thus the Israelites were to emancipate debt slaves and supply them with enough provisions so they would not become poor again immediately.

These Sabbath principles have a prominent position in the Gospel narratives. For instance, Lowery (2000) noted that for Jesus, Sabbath observance was in part about justice for the vulnerable poor and a hopeful celebration of full and prosperous life for all. Jesus was accused of violating Sabbath laws when he allowed his disciples to pluck heads of grain on the Sabbath (check ref: Mark 2:23-28, Mark 3:1-6 and Luke 13:10-17), yet the disciples were doing so, Lowery (2000) explained, not as workers or owners, but as the economically vulnerable who could take what they needed to survive in the gleaning tradition (ref. Exodus 23:10-11). Further, Jesus was criticized for healing people on the Sabbath: a man with a withered hand (Matthew 12:9-14, Mark 3:1-6, Luke 6:6-11), a woman who had been crippled by a spirit for eighteen years (Luke 13:10-17) and a man with severe fluid retention (Luke 14:1-6). Lowery (2000) asserts that by healing these people, Jesus restored their ability to work and thus he restored their dignified place in society (Lowery 2000).

DONATING RESOURCES

Second, in most cases the companies highlighted in this paper donate their own products and/or allow employees with particular skills and expertise to volunteer their time. These programs involve giving to the poor out of an abundance

of resources as called for in dozens of Bible passages, including Exodus 23:10-11, Deuteronomy 15:7-11, Deuteronomy 24:19-21, Matthew 25:31-46, and I Timothy 6:17-18.

For instance, Deuteronomy 15:7-11 says:

*If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother. Rather be openhanded and freely lend him whatever he needs. Be careful not to harbor this wicked thought: “The seventh year, the year for canceling debts, is near,” so that you do not show ill will toward your needy brother and give him nothing. He may then appeal to the LORD against you, and you will be found guilty of sin. Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to. There will always be poor people in the land. Therefore **I command you to be openhanded toward your brothers and toward the poor and needy in your land** (emphasis added).*

Similarly, I Timothy 6:17-18 reads:

*Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be **generous and willing to share** (emphasis added).*

And in Matthew 25:37-40 we read these words of Jesus:

*Then the King will say to those on his right, ‘Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world. **For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in,***

I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me. ' Then the righteous will answer him, 'Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? When did we see you a stranger and invite you in, or needing clothes and clothe you? When did we see you sick or in prison and go to visit you?' The King will reply, 'I tell you the truth, ***whatever you did for one of the least of these brothers of mine, you did for me***' (emphasis added).

In these and other similar Bible passages, the message is clear: God's people are called to be generous with their resources and give to the needy in their midst.

ENHANCING COMMUNITY LIFE

Third, the programs are designed to help people and enhance life in the communities in which the companies operate. Thus they address a common effect of poverty: exclusion from community. The writer of Proverbs 19 puts it this way in verse 7: "A poor man is shunned by all his relatives—how much more do his friends avoid him! Though he pursues them with pleading, they are nowhere to be found." Similarly, as Ronald Sider (2007) wrote, "Leviticus 25:35-36 describes the poor as being on the verge of falling out of the community because of their economic distress." Yet humans were created for community, in their families, neighborhoods, workplaces, schools and wider society. (Genesis 2:20-24). Therefore, God commanded the ancient Israelites to help their poor countrymen so that they "...can continue to live among you" (Leviticus 25:36b), and Sider points to Isaiah 58:7 to assert that the solution is for those who are able to restore the poor to community since they are kin.

Because work is a major point of connection between the individual and the welfare of the community, according to Joseph Maciariello (1999),

unemployment... means exclusion from participation in the larger society with

significant loss in dignity and also with loss of the social benefits that are derived from affiliation with society at large (429).

By contrast, when people have better access to jobs they are more likely to be connected to their communities and maintain their dignity. As noted above, Jesus often helped to restore people to a dignified place in their communities, as when he healed various men and women who otherwise were shut out or shunned from normal society because of their infirmities.

Researchers from Harvard University's business school have looked into why the majority of corporations' social activity is focused on their headquarters' community. According to Christopher Marquis, three main factors influence corporations in their social actions: what the government encourages, what local peers are doing, and what they believe to be "right". Further, Marquis notes that corporations are embedded in local social systems such as clubs and boards, and these connections help inform business leaders of what others in their area are doing and directly put them in touch with local needs (Silverthorne, 2005). These activities are consistent with the biblical principles of enhancing community life for all people.

METHODOLOGY

Every year since 2000, Business Ethics magazine has ranked firms using data from KLD Research Analytics in Boston to produce its 100 Best Corporate Citizens list. Rankings are based on how well firms perform in eight categories: shareholders, community relations, governance, diversity, employees, environment, human rights, and product. The scores draw on both financial information and measures of corporate social performance (KLD "Company Highlights"). The methodology for the list was developed by Marjorie Kelly, then Editor of Business Ethics magazine, and Samuel P. Graves and Sandra Waddock of Boston College. The 100 Best Corporate Citizens list has gained national recognition in recent years as an indicator of best practices in the area of corporate social responsibility and is regarded as the third most influential corporate ranking,

behind Fortune magazine's "Most Admired Companies" and "100 Best Companies to Work For," according to a PR Week/Burson-Marsteller CEO Survey (CRO).

For this study I selected the firms from Business Ethics magazine's list of the Top 100 Best Corporate Citizens in 2005, 2006 and 2007 that scored relatively high in the *Community Relations* category. This category looks at philanthropy, foundations the company has if any, community service projects, educational outreach, scholarships, employee volunteerism, and other similar factors (Business Ethics "100 Best Corporate Citizens"). I selected the firms with KLD scores of at least one standard deviation above the mean on Community Relations, indicating company performance relative to peers. KLD uses the criteria in Table 1 to measure firms' commitment to community relations.

TABLE 1
KLD'S CRITERIA FOR
COMMUNITY RELATIONS SCORES

STRENGTHS	CONCERNS
Charitable Giving	Investment Controversies
Innovative Giving	Negative Economic Impact
Non-US Charitable Giving	Tax Disputes
Support for Education	Other concerns
Support for Housing	
Volunteer Programs	
Other Strengths	

Source: KLD Research & Analytics, Inc.

Only 14 of the 100 firms were ranked high on community relations relative to peers in each of the three years included in this study.³ The 14 firms represent six business sectors: Consumer Goods, Consumer Services, Financial Services, Hardware, Software, and Industrial Materials. Of the 14 firms, listed in Table 2 in alphabetical order along with the relevant business sector, nine have programs that help poor persons in their communities to overcome structural barriers to economic gain. These nine firms have an asterisk next to their names in Table 2. Many more firms

have programs that indirectly help poor persons, such as through donations to community organizations or charities, but this paper describes only programs of the nine firms that provide their products and/or expertise to enhance economic opportunities for low-income persons in their communities in direct ways. The programs have three common characteristics. In each case they 1) improve access to capital and/or knowledge to help address structural causes of poverty using 2) company products and/or expertise in order to 3) support people in the communities in which the companies do business.

TABLE 2

<i>BUSINESS ETHICS</i> 100 Best Corporate Citizens with Community Relations Scores of One or More Standard Deviations above the mean in 2005, 2006 and 2007 In Alphabetical Order	
COMPANY	SECTOR
Autodesk, Inc.	Software
Brady Corporation*	Industrial misc.
Chittenden Corporation*	Financial services
Cisco Systems, Inc.*	Hardware
Ecolab Inc.*	Industrial materials
General Mills	Consumer goods
Green Mountain Coffee Roasters Inc.	Consumer goods
Intel Corporation*	Hardware
Nike Corporation	Consumer goods
SLM Corporation (Sallie Mae)*	Financial services
St. Paul Travelers Companies*	Financial services
Starbucks Coffee Company*	Consumer services
The Timberland Company	Consumer goods
Wells Fargo & Co.*	Financial services
*Denotes corporations with programs that help poor persons in their communities to overcome structural barriers to economic gain.	

Source: Business Ethics Magazine 2005, 2006, and 2007.

THE COMPANIES AND THEIR PROGRAMS

Hardware Sector

Cisco Systems, Inc., headquartered in San Jose, California, is in the data networking industry. This company's Networking Academy Pro-

gram uses company resources to improve access to capital, knowledge, and jobs for people in the San Jose area whose access to these resources has been limited in the past. This program began after the company donated networking hardware to local public school systems in the early 1990s to help overcome the “digital divide” that separates the upper-income population enjoying home Internet access from the lower-income population that often lacks it. The company found that the school systems lacked the expertise to maintain the equipment properly, so in 1997 Cisco partnered with Hewlett-Packard to provide free curriculum training to high school students, utilizing face-to-face teaching with multimedia delivery of curricula and assessment over the Internet. The company also has created opportunities for disadvantaged students for networking and IT related jobs and for continuing education in engineering, computer science and related fields. The program has reached over 260,000 students, and it received the Ron Brown Award for Corporate Leadership for 2002-03 (Ron Brown Award).

Similar to Cisco, **Intel Corporation** is improving access to knowledge through after-school mentor programs, and the company employs people whose access to these resources tends to be limited. Further, the firm’s employees volunteer their time and the programs are directed to people living near the company’s facilities. Through its Community Solutions program, a specialized group of Intel Public Affairs practitioners leverage Intel core competencies to accomplish several objectives as follows:

- Advance Intel architecture through community projects that use technology solutions to solve community challenges,
- Build stronger communities by facilitating community-based problem solving, and
- Enhance Intel’s capability as a world class technology leader delivering value to customers.

Its vision statement reads: “Stronger communities through Intel innovations.” Two specific aspects of this initiative are described next.

Intel’s after-school program, called The Intel Computer Clubhouse Network, uses technology to enable youth in under served communities to acquire the tools, problem-solving skills and con-

fidence by working with adult mentors to explore ideas and develop skills. The program provides thousands of kids with access to resources, skills, and experiences to help them succeed in their careers and contribute to their communities. Participants develop technical fluency that can be used in a variety of jobs and they gain experience working on high-end professional hardware and software and are encouraged to apply their skills in real-world employment settings.

Finally, Intel’s Clubhouse-to-College/Clubhouse-to-Career component exposes youth to academic and career opportunities, and supports young people in preparing for higher education and jobs. The company partners with sponsors and other companies and organizations to provide mentors and internships for Clubhouse members (Intel Corporation).

Financial Services Companies

A Socially Responsible Banking (SRB) program is the centerpiece of community development initiatives at **Chittenden Corporation**, headquartered in Burlington, Vermont. The company’s goals with SRB are to facilitate and initiate positive change in the communities where the bank operates, and the bank meets its goals through several different strategies:

- 1) By building a base of deposit funds that will specifically support community development lending efforts;
- 2) Through community development lending program that supports five areas: Affordable Housing, Business and Economic Development, Conservation and Agriculture, Downtown Revitalization and Community Building, and Education;
- 3) By promoting socially responsible investing that will result in more conscious and proactive investment decisions that positively impact local and international communities; and
- 4) By proactively participating in communities through its corporate charitable donations program, donations of equipment, printing for

nonprofit organizations, employee volunteerism, involvement in community development activities, investing in affordable housing, providing affordable mortgage products, and scholarship programs. The company asserts that its SRB facilitates positive change in local communities by providing an important source of lending capital (Chittenden Corp. Socially Responsible Banking).

Specifically, Chittenden asks depositors to forgo higher interest rates so that the bank can offer interest rate discounts to community groups, educational institutions, small family farms, conservation groups and downtown revitalization projects - organizations and individuals who may not otherwise have the capacity to finance a much-needed loan.

Another example of Chittenden's community support is its involvement with Vermont Works for Women (VWW). In 2001, VWW piloted Vermont's first vocational training program for incarcerated women. Since that time, it has worked with over 300 women and provided them with significant employment support upon their release. More recently, in 2005 VWW launched the Modular Home Construction Project at the Southeast State Correctional Facility in Windsor. This project offers year-round job training in finish and frame carpentry, electrical wiring, plumbing, weatherization and roofing for incarcerated women. This skills-based training happens at the facility through the process of building modular homes. These homes are then transported to a local community and fit up to become affordable homes for Vermonters. Chittenden has provided financial support for this project because it offers an opportunity for incarcerated women to learn marketable skills in fields that pay a livable wage. (Chittenden Corp. Community Connections).

St. Paul Travelers, headquartered in St. Paul, Minnesota, scored better than 99 percent of its peers in service to the community. For more than 150 years, this property insurance company has been committed to the communities where it does business. By supporting nonprofit organizations the company aims to ensure that the threads of communities' social fabric have both strength and resilience (St. Paul Travelers).

Specifically, the company funds literacy

programs in neighborhood organizations in low-income areas, and a large number of its executives take board positions on local nonprofits. Further, the St. Paul Travelers Foundation and St. Paul Travelers Connecticut Foundation has provided over \$15 million in grant funds to over 400 organizations supporting community development, education, arts and culture. Most grants increase access to education, housing, or cultural enrichment to build stronger communities and economic opportunities. Examples include funds to elementary schools for extended-day literacy programs and to high schools for mentoring programs and college support specialists (St. Paul Travelers).

A large number of St. Paul Travelers' education grants focus on urban and minority education. In fiscal year 2005, for example, education grants accounted for 28 percent of the company's total giving. Further, the company has been a major contributor to the Enterprise Foundation which provides low-income people access to affordable housing by giving loans, grants and technical assistance to nonprofit organizations that build and revitalize local neighborhoods. The Foundation has a national network of more than 2200 nonprofit organizations, public housing authorities and Native American tribes located in 800 locations (KLD Company Spotlight).

Travelers is now focusing the majority of its charitable grant-making dollars in St. Paul, Minnesota, and Hartford, Connecticut, to support public education reform. Specifically, Travelers and Travelers Foundation funding will support programs to improve academic and career success for underrepresented youth in these cities. The remainder of Travelers' public and charitable giving resources in these cities will continue to support other targeted local needs in the areas of arts and community development (St. Paul Travelers).

SLM Corporation (Sallie Mae), based in Reston, Virginia, sponsors Project Access, a community-based initiative for addressing financial aid awareness, financial need, and academic performance, three key barriers to higher education for lower income and minority families. The program's goal is to communicate that higher education is accessible and affordable

to all. The program offers workshops on paying for college, the benefits of a college education, and it provides scholarships and supports early academic achievement. In addition, the Sallie Mae Fund encourages employee volunteerism and community service in the more than a dozen communities where Sallie Mae employees live and work. (The Sallie Mae Fund).

Wells Fargo & Company, headquartered in San Francisco, provides providing banking, insurance, investments, mortgage and consumer finance services through almost 6,000 stores, the internet and other distribution channels across North America and internationally. In 2006 Wells Fargo Bank received an “Outstanding” rating – the highest rating possible – in its Community Reinvestment Act (CRA) examination by the Office of the Comptroller of the Currency (OCC) because the company met and exceeded community needs in areas such as affordable housing, financial education and small business lending. While the Community Reinvestment Act of 1977 requires banks to meet the credit needs of all the communities where they do business, especially low-to-moderate income communities and families, Wells Fargo has further motivation to help communities. “Community reinvestment is integral to our business because it helps ensure the success of every neighborhood we serve,” said John Stumpf, President and Chief Operating Officer. “For Wells Fargo it’s important not only that we meet the guidelines set forth by the OCC, but also that we exceed them. We believe it’s the right thing to do for our communities – it’s just good business!”

In the Lending Test category, which represents half of the rating, the OCC said Wells Fargo “dominated the markets for mortgage and small loans to businesses in most of its assessment areas.” It also said Wells Fargo’s distribution of small loans to businesses among geographies of different income levels, including low- and moderate-income communities, was “Excellent” and that the Bank’s distribution of small business loans among businesses of different revenue size was also “Excellent.” The OCC rated Wells Fargo’s mortgage lending among various geographies and borrowers of different income levels as “Good,” and it said the company’s use of flexible

mortgage products, including down payment assistance programs, strengthened the Bank’s efforts to meet the credit needs in its markets.

The OCC said Wells Fargo’s CRA performance was due in part to the volume and nature of its community development lending for low-to-moderate income individuals, affordable housing, rehabilitation financing and economic development. Specifically, Wells Fargo financing enabled developers to create or retain 22,000 affordable living spaces in a number of markets. In the Investment Test category, the OCC rated Wells Fargo’s investments and charitable contributions totaling over \$725 million as “Outstanding,” reflecting “an excellent level of responsiveness to the needs of its markets, especially affordable housing.” It said “in many markets, the bank has been a leader in developing and participating in complex investments” involving a number of businesses and functions across the company. In the Service Test category, the OCC said Wells Fargo demonstrates “excellent responsiveness” to the banking needs of communities and individuals of different income levels through retail delivery systems and community development services such as Wells Fargo’s bilingual online financial literacy program, *Hands on Banking*®. The OCC specifically noted Wells Fargo’s range of services to the traditionally un-banked Hispanic population including the Company’s leadership in accepting the Mexican *Matricula Consular* identification card for opening new banking accounts and its low-fee *InterCuenta Express* wire transfer service to Mexico (Wells Fargo).

Consumer Goods

Starbucks, headquartered in Seattle, Washington, uses company funds and employee time to help improve access to resources that enhance economic prosperity for lower income persons in the communities where Starbucks operations are located. The programs primarily enhance business opportunities and improve educational outcomes.

The company aims to “contribute positively to (its) communities and (its) environment.” The company works to reach this goal in a variety of ways. One way is through its joint venture

partnership with Earvin “Magic” Johnson’s company Johnson Development Corporation (JDC), begun in February 1998, known as Urban Coffee Opportunities (UCO). UCO combines the retail strength of Starbucks with JDC’s knowledge of communities in key metropolitan areas to enhance the development of Starbucks retail stores in ethnically diverse neighborhoods. The joint venture has helped Starbucks reach more customers in areas that lack a wide variety of retail choices, and it is committed to employing local minority contractors to help strengthen the economy of the communities in which they operate. The first UCO store opened in March of 1998 at Ladera Center in south central Los Angeles, and since then more than 25 stores in the greater Los Angeles area and over 75 stores nationwide have opened (Starbucks – Starbucks and Magic Johnson).

Howard Schultz, Starbucks founder and chairman, established the Starbucks Foundation in 1997 with a mission to create hope, discovery and opportunity in communities where Starbucks employees live and work. Since then the foundation has maintained a focus on improving young peoples’ lives by supporting literacy programs for children and families because the company believes that literacy is empowerment in the broadest sense. The foundation has provided over \$11 million to more than 700 youth-focused organizations in the United States and Canada.

Starbucks also has a program called “Jumpstart,” in which college students are recruited and trained to serve in a year-long one-on-one relationship with preschool children from low-income backgrounds. Further, its after-school program called America SCORES uses soccer, poetry and community service to inspire dedication to education, healthy living and civic responsibility (Starbucks – The Starbucks Foundation).

Industrial Materials

Brady Corporation, with headquarters in Milwaukee, Wisconsin, manufactures coated files and industrial identification products. Its corporate foundation supports leadership development in the communities in which Brady does business and manages and administers Brady’s charitable

giving. Believing that education is the foundation for continuous improvement and success, Brady Corporation reaches out to the community through its Corporate Contributions Program that is focused on education. Through partnerships with area schools, Brady has provided computers and printers, science and graphic arts equipment, books and other learning materials, as well as consulting to improve curriculum and strategic planning to help schools keep pace with changing technologies and changing workplace demands (Brady Corporation).

Ecolab, Inc., headquartered in St. Paul, Minnesota, provides cleaning, food safety and health protection products and services for the hospitality, food service, healthcare and industrial markets. The firm contributes 1.2 percent of its pretax earnings to domestic charitable organizations and provides in-kind product donations in cases of natural disaster such as floods and hurricanes. Ecolab’s contributions to civic and community development are made in response to the needs of those living in poverty with strong emphasis on addressing shortages of low-cost housing, lack of work readiness, illiteracy and hunger. In addition, its Visions for Learning programs provide curriculum-enhancing materials for teachers and their classrooms in more than a dozen U.S. cities where Ecolab’s divisional or manufacturing facilities are located. The materials are designed to offer more exciting, challenging and accessible learning environments. (Ecolab, Inc.)

CONCLUDING REMARKS

The companies profiled in this paper are using a portion of their ample resources—monetary, human, intellectual, and physical—to help low-income people in the communities in which the firms do business, and their actions are consistent with God’s call to care “for the least of these” (Matthew 25:40). Most do so out of a commitment to responsible corporate citizenship, and one important way for a firm to be a responsible citizen is to give back to the communities that support it. Sometimes the impetus for these programs is the conviction of the companies’ founders, and other times the programs are developed by employees when they see a need in the

communities in which they work and decide to do something to help. The programs highlighted primarily serve to improve access to resources that are vital for economic prosperity: the fishing lessons and fishing poles, if you will. In our knowledge-based society these resources often include education, knowledge, and technology.

The actions of these and many other businesses who try to help the poor are consistent with many biblical principles. Van Duzer et al. (2006) point out that “because of the Fall . . . redemption work has two components: it needs to be both corrective and restorative – in going back to heal, undo, and fill in—as well as additive” (365). Further, they assert that “the redemption movement would invite managers to aim for faithful stewardship rather than simply an enhanced bottom line” (365). They conclude that the purpose of business is “about partnering with God to enable the flourishing of the world and to afford others the opportunities to express their God-given creativity through work” (365). Indeed, without access to jobs, sufficient education and other resources, the poor of our world are not able to flourish or to express their God-given creativity. The companies discussed in this paper seem to be trying to heal, undo, fill in or add in the communities in which they do business.

While the Bible teaches that God desires all persons to have access to sufficient material resources for their physical well-being, it is more important that all persons be in relationship with God. Both material and spiritual poverty resulted from the Fall, and so Christ’s redeeming work has a material and a spiritual dimension (Luke 4:18-19; Luke 2:52-53). We are called above all else to love the Lord our God and to love our neighbors as ourselves (Matthew 22:37-40), that is to be in right relationship with God and with our fellow man. Yet as James pointed out, we cannot be in right relationship with people who are suffering while we have plenty of material resources (James 2:15-16). In contrast, it is a privilege to use resources to help the needy.

The scope of this paper is limited in at least two ways. First, it only discusses programs of a handful of corporations when in fact many, many more are involved in similar activities in their communities, and many are combating

poverty caused by factors other than structural ones. For instance some try to help people who have made wrong moral choices or who have been victims of calamities such as hurricanes, fires, and earthquakes.

Second, this paper did not consider programs that combat global poverty, when in fact numerous firms have programs that address poverty in less-developed nations. In a world where over 1 billion people live on less than \$1 per day and where nearly 3 billion people live on less than \$2 per day, global poverty remains a preeminent challenge, and many companies are doing what they can to reduce global poverty.

Poverty can be caused by a variety of factors, and those causes may vary from community to community, so companies looking for ways to help the poor likely will need to partner with local agencies, community groups, and others to learn how best to meet the needs in their local areas. The Appendix provides a brief description of some resources available to firms that want to enhance their social impact in ways similar to the firms described in this paper.

Yet, whatever the program and whatever its scope, the programs highlighted in this paper as well as others can influence more and more firms to use their vast resources and knowledge to develop programs that serve similar ends: to do what they can with what they have where they are to combat poverty in the communities in which they do business.

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APPENDIX

RESOURCES FOR COMPANIES WANTING TO ENHANCE THEIR SOCIAL IMPACT

Business for Social Responsibility (BSR). Since 1992 BSR has helped companies succeed in ways that demonstrate respect for ethical values, people, communities and the environment. BSR equips its member companies with

the expertise to design and implement successful, socially responsible business policies, practices and processes.

Membership in BSR provides issue expertise, advisory services, training and insight on news, trends and innovations. BSR connects members to a global network of business and industry peers, partners, stakeholder groups and thought leaders. BSR also convenes and facilitates cross-sector dialogue and collaboration and maintains relationships with other key stakeholders and opinion formers in the civic and public sectors in order to provide companies with alternative viewpoints and engagement opportunities that help them better formulate decisions, positions and actions (Business for Social Responsibility).

KLD Research & Analytics, Inc. claims to be the leading authority on social research and indexes for institutional investors, and it is the source of much of the data used by *Business Ethics Magazine* in compiling its Top 100 Corporate Citizens lists. Clients have included institutional investors, managers, trustees, consultants and advisors. Today, 15 of the top 25 institutional money managers worldwide use KLD's research to integrate environmental, social and governance factors into their investment decisions. With its large research staff, KLD provides performance benchmarks, corporate accountability research and consulting services analogous to those provided by financial research service firms. KLD's mission is:

“To provide global research and index products to facilitate the integration of environmental, social and governance factors into the investment process. (Its) products and services define corporate responsibility standards that enable investors, managers and fiduciaries to influence corporate behavior through their investment decisions and share ownership. (Its) vision is to achieve, through this influence, greater corporate accountability and, ultimately, a more just and sustainable world” (KLD Research).

The Ron Brown Award for Corporate

Leadership. This annual presidential award honors companies for the exemplary quality of their relationships with employees and communities. The award is presented to companies that have demonstrated a deep commitment to innovative initiatives that not only empower employees and communities but also advance strategic business interests. Prominent business leaders working in collaboration with the Department of Commerce established The Ron Brown Award for Corporate Leadership in 1997 as a complement to the Malcolm Baldrige National Quality Award. The award is a tribute to Ron Brown, the U.S. Secretary of Commerce from 1993-96. During his tenure at the Commerce Department, Brown sought to bring U.S. business to the forefront of the global economy, and his commitment to corporate citizenship as a business strategy shaped both his work and his vision of a strong America. According to the website, programs that are eligible must:

- Be at the “best practice” level - distinctive, innovative, and effective.
- Have a significant, measurable impact on the people they are designed to serve.
- Offer broad potential for social and economic benefits for U.S. society.
- Be sustainable and feasible within a business environment and mission.
- Be adaptable to other businesses and communities.

The Ron Brown Award is presented at a White House ceremony amidst media coverage that ensures greater public awareness of the accomplishments being honored (Ron Brown Award).

IW Financial provides environmental, social, and governance (ESG) research, consulting, and portfolio management solutions for asset management firms, managed accounts sponsors, institutional investors, plan sponsors, and investment advisors. The firm helps clients to benefit from two of the major trends shaping the financial

services industry: demand for issues-based stock screening, and growing interest in customized investment portfolios that reflect the values of an institution or an individual.

With its unique combination of industry expertise, unbiased research, and patented technology solutions, IW Financial helps industry professionals capitalize on these trends by incorporating ESG factors into investment platforms, products, and portfolios, adding value to the money management process while strengthening client relationships (IW Financial at <https://www.iwfinancial.com/iwf/>).

ENDNOTES

¹The author thanks participants at the 2008 Christian Business Faculty Association conference for comments about an earlier version of this paper.

²All scripture quotations are taken from the New International Version of the Holy Bible, Zondervan, 1978.

³Intel Corporation's community relations score was less than 1.0 in 2007, but I included the company because of its solid performance in community relations in the other years.

REVIEW 1

MANUSCRIPT XXX: BUSINESS ETHICS' BEST CORPORATE CITIZENS

1. I like the comparison of a secular ethical view of what it means to be a corporate citizen with the Biblical view. These are inspiring examples of what is possible and it highlights the influence that business can have on society and on individuals. Articulating the biblical foundations is a contribution to integration. Thus, I believe the premise of the paper to be a good one and my comments focus on organization, presentation, and some development of background and conclusions. I hope you find these helpful.
2. I do like how you discuss practical purposes for the paper. I'd like to see more of the implications that might exist based on the integration you describe. The paragraph on p. 4 beginning with "readers" moves in this direction, but seems out of place in its present location. Place it either at the end as an implication for the paper — and elaborate on the idea. Or place it earlier as part of the paper's purpose. What might the role of Christian higher education and institutions in promoting these business activities? How might other business be convinced to do so? What are the implications for business in terms of profit — is this sacrificial? What difference does it make whether the organization is Christian organization? How do you explain why a secular organization would be working toward biblical principles? Does it matter what their motivation is?
3. I struggled with how I might suggest that you reorganize the paper. I think that if your introduction followed more of a transition from general to specific, it would be helpful. You might think of ordering those paragraphs as follows:

1. The old proverb
2. By the U.S.
3. As with many
4. Most economists
5. While poverty
6. In some nations
7. One may ask
(or perhaps integrate this material with the Biblical foundations section)

For "Readers can share" paragraph, see below. Once the paragraphs are reordered there may also be some ways to be more concise.

4. Also regarding structure, I had this difficulty: On the one hand, it makes sense to place priority on the Biblical Foundations by placing that section at the beginning. On the other hand, I was eager to know what sorts of things these companies were doing and it was hard to place the Biblical part without knowing the concrete applications. Perhaps it is just that sections themselves could be more unified and the transitions and connections between sections be more clear rather than jumping toward the companies and then pulling back to supply the foundation. I hope this is helpful.
5. There are places where these ideas could be tied more closely together. For example, on page 5, the first paragraph under Biblical foundations states the 3 commonalities. They really are related to the 8 criteria. Show this more explicitly.
6. It seems like there should be data that is more recent than 2007, but upon checking the Business Ethics website, I see that there is not.

That is unfortunate. The presence of banking institutions on the list makes one wonder how they fared in the recent economic turmoil and whether they would remain on the list. (for example Wells Fargo as a leader in “complex investments” p. 16). If the author knows why there is no more current data, that would be good to include.

7. I'd like to see more citations/support for the statements in the last paragraph of chapter 3 – who are “those who study poverty in America.” I don't think this topic has reached the status of being commonly understood. Likewise with the first paragraph on page 4 — I'd like to see more literature supporting this view. How current is the U.S. Dept. of Labor study that is cited? Is there other support? Are there other things going on such as fewer unskilled jobs period (rather than just lower wages for the same jobs)? Does increased productivity mean fewer need for such jobs and higher technology mean higher skill requirements along with higher productivity? I don't disagree with the position that access to education and technology is critical for overcoming poverty, but I'd like to see a more nuanced description of the problem that demonstrates more support by research description. This is pivotal to your later argument.
8. p. 9: Is it a good thing that corporations' social activity is centered on their headquarters community or just an observation? In your conclusion you note that you did not discuss global poverty. Why? One of the criteria for community relations score is non-US charitable giving.
9. p. 13: How explicitly does Chittenden ask depositors to forego higher rates? On all types of financial instruments?
10. p. 14: What does a house being “fit up” entail?

METHODOLOGY

11. Explain who KLD is within the body of the text. Why are they the data source for the Business Ethics list?
12. Clarify: are both financial and social performance information included in all 8 of the categories. It would seem not, but that is how the text sounds.
13. Explain: why the community relations category? (as opposed to human rights or any of the others). It makes sense, but explain your reasoning explicitly.
14. Explain? Why one standard deviation above the mean? Why all 3 years rather than 3 of last 5 years? How susceptible is the list to small fluctuations?
15. Ordering of content in this section: start with general information and move to more specific info focused on your thesis. For example, talk about the background of the list, then the eight categories, then the one category that is the focus of the paper, refer to Table 1 at that point, and then talk about how you narrowed the list further to those companies with one standard deviation above the mean.
16. Similarly put your reference to Table 2 immediately after mentioning that there is a list of 14 firms, and before talking about the sectors. It would be interesting to include the actual category ranking data from the Business Ethics website.
http://www.businessethics.com/files/100BestCorporateCitizens_2007.pdf
17. What is the importance of the sectors other than as an organizing device?

REVIEWER 2

JBIB REVIEW OF MANUSCRIPT XXX
*BUSINESS ETHICS' BEST CORPORATE CITIZENS DOING WHAT THEY CAN,
WITH WHAT THEY HAVE, WHERE THEY ARE, TO ADDRESS
POVERTY IN AMERICA*

1. RELEVANCE OF SUBJECT MATTER TO *JBIB* OBJECTIVES

The poverty issue is extremely important to both the Christian community and society, and this important issue has been somewhat neglected by *JBIB* in the past. Hence, it is encouraging to receive a manuscript dealing with it. This author believes that corporations can help to relieve poverty by:

- a) **Improving Access to Important Economic Resources**
- b) **Donating Resources,** and
- c) **Enhancing Community Life,**

and the manuscript is faithful to the *JBIB* commitment to integration as it proceeds to develop the Biblical warrant for these three activities and then illustrates how nine companies selected from the Business Ethics' list of "100 Best Corporate Citizens" help poor persons in their communities overcome structural barriers to economic gain in these three ways. The paper could be a helpful resource to *JBIB* readers who are looking for classroom resources which illustrate the kind of actions that might be undertaken by corporations seeking to work out a broader mandate of their corporate social responsibilities. For reasons outlined below it is less helpful as a resource for a course on the causes and remedies for poverty.

2. SUGGESTIONS FOR MINOR EDITING

- a. The introduction is a bit long for a single heading. A couple of subheadings in this section would enhance clarity.

- b. "extol" in the third line of the third paragraph of the Introduction should be changed to "exhort."

3. SUGGESTIONS FOR SIGNIFICANT REVISION OF CONTENT

- a. **Additional citation needed in the Introduction and Biblical Foundation sections.** The sparse citation in these sections falls short of the scholarship standards of *JBIB* and limits usefulness to the reader who would like to think more deeply about certain arguments or issues or use this paper as a starting point for research or course preparation. The introductory remarks about the causes and potential remedies of poverty in the U.S. demonstrate a commanding grasp of the literature, but it would be helpful e.g. to cite a scholarly resource like Kevin Lang's *Poverty and Discrimination* (Princeton University Press, 2007) in the fifth paragraph of the introduction to support the statement "those who study poverty in America point to...." Identifying authorities in the field like Isabel Sawhill, Douglas Besharov, Ron Haskins, Christopher Jencks, or William Julius Wilson along with generic sources of scholarship like the Brookings Institute, American Enterprise Institute, Heritage Foundation and The Future of Children would be helpful.

The third paragraph of the Introduction which speaks of faith motivating individuals and faith based institutions to help

the poor should include a reference to Dr. Amy L. Sherman, a Senior Fellow at the Sagamore Institute for Policy Research, where she directs The Center on Faith in Communities. Amy, a Messiah College undergraduate, is probably the most prominent evangelical scholar in the U.S. on faith based initiatives and relief of the poor. Her web site and extensive writings are invaluable resources. Finally, economist Dr. John Mason of Gordon College has invested his life in integrative research and writing on the Biblical provisions for the poor with application to current challenges. A citation of his paper “Biblical Teaching & the Objectives of Welfare Policy in the U.S. in S. Carlson-Thies & J. Skillen (eds.), *Welfare in America: Christian Perspectives on a Policy in Crisis* (Grand Rapids, MI: Eerdmans Publishing Co., 1996), would strengthen the section on Biblical Foundations.

b. Suggestions for substantive changes

i. In the next to last paragraph of the Introduction the author poses the extremely important question “One may ask why a business should be in the business of alleviating poverty.” The answer to this question is crucial to the integrity of the paper because failure to defend an affirmative response renders the remainder of the paper dealing with the good works of certain publically held corporations a non sequitur. It is not at all obvious that Biblical imperatives to Christians and the Church to alleviate poverty should become the mandate for secular publically held corporations which have fiduciary duties to shareholders and a societal role to produce goods and services as efficiently and effectively as possible while allocating resources in a Pareto optimal manner. In fact, Lang and others would contend that economic growth and its attendant job creation is the single most important contribution that businesses make to alleviation of poverty. The author’s

references to Michael Novak are helpful, but the paper totally ignores the debate which has raged over the past several decades between the proponents of a narrow view of corporate social responsibility (such as M. Friedman, J. Heath, and D. Charron) and the proponents of a broad-even multi-fiduciary view (such as R. Freeman). This omission must be addressed for the paper to be coherent. This omission would not be crucial if the paper’s focus were upon initiatives taken by closely held businesses — perhaps owned by Christians — rather than upon those taken by businesses in the public domain.

ii. In the Biblical Foundations section, the discussion about Improving access to important economic resources helpfully discusses the Sabbath principle but fails to develop the Jubilee principle adequately. The Jubilee principle is rooted in the need to have access to the resource necessary to be a productive member of society — specifically the land. Most modern scholars such as Mason see the modern parallel as being access to quality education. This point is alluded to elsewhere in the paper such as the first paragraph of the introduction, but it needs to be reiterated here because it an extremely important — if not the most essential point to be made in this section.

4. LIMITS ON THE USEFULNESS OF THE RESEARCH ON THE COMPANIES AND THEIR PROGRAMS

As mentioned earlier, the delineation of the activities of the nine corporations which contribute to alleviation of poverty could be helpful in identifying the potential for initiatives which an organization committed to a broad scope for its corporate social responsibilities might take. However, there are severe limitations to the ability to conclude that such activities serve to ameliorate poverty in any other than a token way. The data is extracted from self-reported

and self-serving information provided by the companies themselves. There is no evaluation of these programs from the perspective of either objective observers or beneficiaries, and no quantitative nor qualitative measures of the alleviation of poverty achieved by any of them.

5. RECOMMENDATIONS

I conclude that manuscript 912 could be published in *JBIB* because of the congruence with *JBIB* objectives as cited in 1) after substantial revisions which deal with the concerns expressed in 3). In view of the limitations of the research as discussed in 4), I believe a better course of action might be to publish this paper in the *Christian Business Academy Review of CBFA* since it clearly meets the Creative Instruction (“faith based... materials for teaching undergraduate and graduate business students”) Purpose of that journal. While that might entail a separate review I believe fewer revisions would be required.

REVIEWER GUIDELINES

JOURNAL OF BIBLICAL INTEGRATION IN BUSINESS

PURPOSE OF REVIEWS:

- To maintain the high scholarship and quality of the *JBIB*.
- To help authors progress towards publishing their work in the *JBIB* or another journal.

GENERAL GUIDELINES:

- Please keep your comments constructive. If the problems you identify in this manuscript cannot be fixed for the *JBIB*, try to provide the authors with practical ideas so that they can improve their future submissions or develop their work for another journal.
- Keep in mind that *JBIB* authors come from a variety of academic disciplines and have diverse theological orientations. Some writers may use frameworks unfamiliar to you. Try to judge a manuscript based on its depth of appropriate literature and how well it stimulates thinking and discussion.
- One of the current lacks in the integration literature is empirical testing of the ideas generated. We are striving to create a body of integration work that can be tested. One of the ways to do this is to request that authors, when reasonable, summarize their theory into testable hypotheses or at least propositions. Please keep this in mind as you review.
- As much as possible, please submit your review within the time you agreed to. Authors are eager to know the results of their hard work. Our goal is to send the author a decision letter within 60 days of the time the manuscript is submitted.

- Please separate and number comments and specify pages, passages, tables, and figures. This allows the editor and authors to reference your comments easily.
- If you are uncertain about aspects of your review, please do your best to determine the accuracy of your position.
- Please do not provide information in your review that reveals your identity and do not seek to discover the identity of the authors. This protects the integrity of the “double-blind” review process.
- The editing tools in Word are helpful, but if you use them you will need to make sure that your name is deleted on the comments. On the Tools menu, click Options, and then click User Information. Change your name to “Reviewer.”
- A good review is typically about one or two pages in length, single-spaced.

SPECIFIC AREAS TO CONSIDER:

INTRODUCTION

- Is there a clear statement of the paper’s thesis, with a solid motivation behind it?
- Is the thesis clearly integrated? Are biblical perspectives a major part of the paper?
- Is the thesis interesting to the CBFA community?
- Does the thesis extend the biblical integration literature?

- After reading the introduction, did you find yourself motivated to read further?

THEORY

- Does the paper do a good job of developing the theory behind the thesis?
- Are the core concepts in the paper clearly defined?
- Is the theoretical framework based appropriately in the discipline-specific literature, both in breadth and depth? Are critical references missing? The need for more saturation in the literature is possibly the most frequently noted weakness of *JBIB* submissions.
- Does the paper have at least one or two testable hypotheses or propositions?
- Do the hypotheses or propositions flow logically from the theory?

INTEGRATION

- Does the author base the integration directly in the Bible not only in “faith language”?
- Does the author base integration on “the whole council of God” rather than proof texts?
- Is the context of the biblical passages used handled appropriately?
- Is the biblical integration “denominationally neutral” in the sense that particular denominational viewpoints are not insisted upon?

METHODOLOGY (for empirical papers)

- Are the variables and sample appropriate for the hypotheses?
- Does the study have internal and external validity?

- Are the analytical techniques appropriate for the theory and research questions? Were they applied appropriately?

- Are the results reported in an understandable way?
- Are there alternative explanations for the results, and if so, are these adequately discussed?

CONTRIBUTION

- Does the manuscript make a value-added contribution to the integration literature?
- Does the manuscript avoid both stridency and simplicity in its treatment of the theme?
- Does the submission stimulate thought or debate?
- Does the author discuss the implications for *JBIB* readers?