## New encyclical should prompt ethical review, Knights' leader says

ROME - When Pope Benedict XVI's social encyclical is released, Catholics shouldn't just ask, "What does the pope say I'm doing right?" but "What should I do to act more morally?" said the head of the Knights of Columbus.

Supreme Knight Carl A. Anderson, who heads the 1.7 million-member fraternal organization and its enormous life insurance business, spoke to Catholic News Service July 1 in Rome.

The Vatican announced that the pope's encyclical, "Caritas in Veritate" (Love in Truth), would be released July 7.

Anderson said he would ask the top executives of the Knights of Columbus insurance program to read the encyclical and look at ways it is calling the Knights to make changes to their business and other programs.

Too many people, he said, already are predicting that the encyclical will validate their ideas about the economy, finance, business practices and development aid.

Catholics need to allow the encyclical to challenge them to act with more integrity, more morality and greater charity, Anderson said.

"I hope it is going to lead to a moral reassessment and open the door to more ethical values in our business and economy," he said.

Announcing the encyclical June 29, the pope said it would reflect on "some aspects of holistic development in our age in the light of love in truth," and he said he hoped it would help those working for "sustainable progress in full respect for human dignity and the real needs of all."

L'Osservatore Romano, the Vatican newspaper, said Pope Benedict hit some of the same points made in the encyclical during his homily June 28 closing the year of St. Paul.

"For Christians truth and love go together," the pope had said. In fact, "love is the proof of the truth," so those who truly believe will be committed to acts of charity and to defending the truth of the dignity of the human person and the sacredness of human life.

Anderson said he believes the current global financial crisis highlights a weakness in the global economy that Pope Benedict, then-Cardinal Joseph Ratzinger, spoke about in 1985 when he said the success of the free-market economy requires the participation of people who are free to act morally.

"The pope would say a Christian cannot ask the question Cain asked, 'Am I my brother's keeper?' because a Christian knows you are. To be a Christian means to be a person for others," Anderson said.

The Knights' insurance program has more than \$14 billion in assets and some \$71 billion worth of insurance in force, Anderson said. For the 34th year in a row, the program has earned the top rating given by A.M. Best and for the 17th year in a row it earned Standard & Poor's top rating.

"The thing about the K of C is that we have tried hard to run our business enterprise according to the social doctrine of the church," Anderson said. "We are not perfect at that, people make mistakes," but "at the end of the day we have tried to run an ethical enterprise and it has succeeded."

The Knights are "very conservative" in their investments and have ethical guidelines for purchasing stocks and bonds, he said. The guidelines, for instance, rule out investing in pharmaceutical companies that make abortifacients, companies engaged in embryonic stem-cell research or those involved in pornography.

"And yet our return consistently beats the S&P 500 or equals them," he said.

"The values the church talks about as far as how you ought to run your affairs as a business can work. That doesn't mean that we don't have investments that go bad," he said, but overall "you can compete in the free-market system ethically and you can survive."

"Doing the right thing isn't always the most profitable," he said, but that is not the

point. "You are called to be faithful not because it will make you successful, but for other reasons. And hopefully you are successful."

An Italian newspaper reported June 27 that the pope's encyclical would include a section reminding people that safeguarding and valuing human life, feeding the poor and protecting the environment are interconnected obligations flowing from the recognition of God as the creator of the universe.

The newspaper said the pope would tell people that "openness to life is at the center of true development" because "if you lose the personal and social sensitivity of welcoming a new life," the other forms of welcoming and acceptance that make peaceful coexistence possible begin to dry up.

Anderson said, "A Christian, if he or she is serious, sees a person as a gift of God. If a person is (considered) 'a contraceptive mistake,' that's a really different attitude."

When people realize they are a gift of God and so is everyone else, "then everything changes," he said.

If each life has value, then everyone has an obligation to work to ensure that everyone has the food and other things they need to survive, he said.