Economy of Communion Project

Interview with Joan Duggan | October 3-4, 2025

Joan Duggan was a co-founder of Finish Line, an educational service in Hyde Park, New York that provided one-on-one tutoring, workshops and evaluations for twenty-two years, and one of the first Economy of Communion (EoC) businesses in North America. She grew up in Chicago, met the Focolare movement through a seventh-grade teacher in 1964, left it at seventeen and returned in her thirties. Before Finish Line she had built and sold two companies, a third-party leasing firm and a computer sales and service business, and served as an executive vice president and a director; she was in Rome, at a meeting on economy and work, on the day Chiara Lubich announced the Economy of Communion in Brazil, and went home having promised herself she would never start another business. She later served as coordinator of the EoC association in North America. In this interview she describes both careers, the students and tutors of Finish Line, what she thinks money is for, why she calls competitors something else, how the company was closed, and the relationship between fear and love that underlies all of it.

This transcript is arranged by subject rather than in the order of the recording. Joan Duggan's words are unchanged. The interviewer's questions have been shortened in places. After its first appearance in each part, the Economy of Communion is abbreviated to EoC.

Part One: Introduction

Interviewer: Can you tell us your name, and what your company was?

Joan Duggan: Hi, my name is Joan Duggan. I grew up in Chicago. I'm here because, as I was coming, I saw a little sign that said, "Charge Ahead Boldly." And I was sitting there thinking, that's exactly what happened with the Economy of Communion (EoC). We charged ahead boldly. We didn't know where we were going. We didn't know what it was going to look like, but we were struck by what it did and it resonated in us. I would also say quietly, not just boldly, but quietly, because you have to take your time to understand a new thing. So that's how I got involved with it.

The EoC company that we had was called Finish Line. It was an educational service. We did mostly one-on-one tutoring, and workshops for teachers, parents and students. We also did some evaluation work, going into a school to provide evaluations. We were around for 22 years. We had a great time trying to stay in business initially, as all beginning businesses do, and were then very grateful for all of the gifts that seemed to just come about as we needed them.

We really only had three employees; everybody else was an outside consultant. If you need a chemistry tutor, if you need a biology tutor, they would come on an outside consulting basis. At the height of our business, we had seven little classroom areas running and 14 teachers. We had a smaller parking lot, so people would end up coming or going, and everybody knew who to switch with. We booked about 3,500

hours a year among us. So we were having a good time, not making a lot of money, but at least enough to be able to contribute, because we tried to keep all of our costs down so that people who needed the service could afford it.

Our company was located in Hyde Park, New York. We were right next to a little retreat center, on a little winding road, and some of the moms wouldn't come in winter because they were afraid of the snow on the road that didn't get plowed very often. So we were always saying, "You've got to be safe, that's no problem." But they were like, "We really have to come." Okay, then let's reschedule and see what we can do.

Part Two: Coming to the Focolare

Meeting the movement

Interviewer: Do you feel connected to the Focolare movement, and if so, how?

Joan Duggan: The Focolare movement was the body that, through Chiara Lubich, the founder of the movement, introduced the Economy of Communion. I had met the movement in 1964. I stayed with it until I was a senior in high school. I knew it was an excellent charism, but did not necessarily think that it was the charism that I belonged with. I knew that the charism was a gift from God, and for the people who were supposed to be doing that particular gift, it was wonderful.

From the time I was 17 until I was 35-ish, I was gone. It wasn't a concern. I still went to church, I still prayed, I still asked God what he wanted from me. But that wasn't part of my life then. I understand why now, because if I had stayed, I would have been giving a yes from somebody else. I needed the space to be able to grow in me so that I knew what my yes was to.

When we sold the companies, we made a lot of money, and I was going to share some of it. I had gotten used to waking up with what seemed like good ideas, maybe inspirations, who knows. And one morning I woke up with, "Call the Focolare." I said, "I've got indigestion, leave me alone, I'm not doing that." The second morning, I woke up with the same idea. I said, "Oh, please, come on, I don't want to do that." The third morning it happened again, and I said, "Okay, I'll call." I wasn't too concerned. It had been almost 20 years since I had talked to somebody. They're European, they're not going to be here anymore, probably, and they're not in Chicago anymore, so I won't have to worry. I'm not a big keeper of things. The only thing I had was my address book from 20 years ago. No problem: you couldn't look the Focolare up in the yellow pages back then. So I sat there, dialed it out, and heard, "Hello." And I went, "Oh, crap."

But there was certainly a reason for it, because offering the money ended up helping to build the little city that was in Hyde Park. And I'm very grateful to have been offered the opportunity to assist there. Now that I had given this money, I was asked to come and see what the money would help build, which was the little city called Mariapolis Luminosa in Hyde Park, New York. And I went there. And I rediscovered that, in fact, I very well may have a vocation, beyond being an entrepreneur, which I never wanted to be, or a teacher, which I always wanted to be. It seemed like I was given a specific invitation to follow God in a particular way. And needless to say, I'm quite grateful for that as well.

Interviewer: How did you first learn about the Focolare? Was that through your parents?

Joan Duggan: If we look at my journey with the Focolare movement, I met the movement in 1964 through my seventh grade teacher. She was part of the Focolare, and it was in Chicago. The Focolare had just come. They were in my parish, and they didn't even speak English yet. There was a gal who used to work for Cardinal Cody, and our task was to help her learn enough English so that she could also work on the phone. And we did. I stayed until high school, had questions, didn't find answers particularly, and so I left. I was gone for 17 years, and then came back unwittingly and unknowingly through another act of providence.

The spirituality of unity

Interviewer: How does the spirit of the Focolare shape the way that you understand or practice EoC business?

Joan Duggan: The Focolare spirituality of unity is the underpinning for the EoC. The Focolare spirituality of unity comes from an inspiration of Chiara Lubich back in World War II. She was looking for something, because she was in Italy, everything was being bombed, and they were running to the shelters over and over and over again. They were looking for something they could hold on to. They found that in the gospel one day when they opened it up. There were people going to the shelters, and they found in the Bible the piece about "may they all be one." That was one of the founding points of the Focolare. There are seven of them, and that's where it initiated. So this sense of communion, this loving the other person as yourself, the importance of the other, is the foundation for how this business should be run as well.

Family

Interviewer: How has your family responded to the way you have practiced business, especially as a risk taker?

Joan Duggan: If you look at the people around you who are closest to you, many, many opinions are offered to you in terms of, what are you doing with an EoC business? Come on, you're not going to make a lot of money. What's going to happen? That's happened to many, many people.

For me, I was given two unbelievably phenomenal parents. My dad had cerebral palsy, so he was different, so I understood "different" very well as a normal part of my life. And he was the type of person: I remember I was trying out for an elite softball team, and I was only 16. I was nervous. Pop asked me what was happening, and I told him. And he said, "Well, Joan, aren't you going to go do your best?" I said, "Of course I'm going to go do my best. Are you kidding me?" And he said, "Well, good. Then just go. You've already taken care of everything. Go."

So I went, tried out, came back. You know the only question he asked me? "Did you do your best?" I said, "Dad, of course I did my best." And he walked away. I said, "Don't you even want to know if I made the team?" He said, "Oh, you made the team."

My parents were supportive. I was in math when I was told I couldn't be a woman because of how I thought. I was playing sports when it was still pre-Title IX (which most people don't even know what that is anymore), when it was illegal for women and girls to play sports, because that's what I enjoyed doing.

So when all of this stuff happened at the other company beforehand, and it was all over and all settled, Dad looked at me and he said, "I cannot tell you how proud I am of how you stood up for what was right." And I looked at him and said, "What happens if I had made another choice, Pop? I bet you wouldn't have said a word." He said, "Oh, no, I wouldn't have said anything. But I could say this now."

So from a point of view of personhood, the EoC wasn't something that came along to make me different. It was something that came along to make me be more of who I am. And for me, that was very freeing.

Part Three: A career in business

Two businesses before

Interviewer: What sort of business partners have you had, both pre-EoC and in your EoC company? Was there a difference?

Joan Duggan: When we look at partners in, I'll call it, the pre-EoC couple of businesses and the EoC business, it was different. In the third-party leasing company and computer sales and service companies, there were, in the one, three of us who were partners. It was an interesting evolution, because when I was first asked if I wanted to be part owner of a company, I was offered 10% of it as ownership. The distribution of labor was: there was a person who would own 51%, who was the idea person, if you will; there was another person who would have 39% of it, who was the chief salesperson; and then I was offered 10% in order to do the administrative work.

I thought about that and thought about that and said, "I don't like that at all, guys. And here's why. First of all, a third-party leasing company is 95% detail organization. That's what you want me to do. If I'm going to end up doing that amount of work, I think it's worth more than 10%." So from the very beginning, it was a matter of negotiating within the business realm. That can be easy, it can be difficult. I happen to be a more logical person, so it's never a fight, because I just won't do it then. It's not a problem. So that was the orientation there. We did end up with a third, third, third split in ownership, which was certainly more reasonable than that.

From within the business point of view, it was a more usual type of business setting. So people were there, somewhat appreciated, but seen as the conduits for getting things done more than anything else. Not in a terrible way, but just, I'll say, in a usual way. Whereas in the departments, there were 35 of us, I believe, in the company, and I was working with 29 of them, and the administrative guys were working with the other six. The 29 of us functioned as a team. Power is at its best when everybody has some and knows it. Everybody had power in this situation. Decision-making then funneled into what made sense. But that was the milieu for that particular set of businesses.

The EoC business was much simpler, certainly because we were smaller, there weren't that many of us to begin with, but also because the bottom line was always the other person. If you're going to do something, if you will, out of love for another person, what does it look like? That was the founding piece for everything. So it made moving ahead and making choices much quicker and easier, because we were all on the same page. In the other setting, we had to work at it a little bit more, but we'd get there eventually, because the other guys were good guys, but they were used to being in regular business, if you will.

Boards of directors

Interviewer: How have your values affected the way that you engage or interact with boards, or what you challenge them to be?

Joan Duggan: Probably the easiest example, the easiest visible example, is when we were with the third-party leasing company. Because I was the executive vice president, I got elected to the board of directors for our company. We were owned by a $2 billion company, and went to board meetings, of course, as directors. There were two instances in particular that I'd offer, just as examples.

The first was when we first were bought, before that minnow got swallowed up by the bigger fish that got swallowed up by the larger whale. We were at the baby fish stage, and we went to a directors' meeting and were told we needed to fire our credit manager. And I just asked why. Basically, it came down to the fact that they wanted to change our credit criteria, and in the process the credit manager would need to be fired.

I stopped and thought about that for not very long and said, "Let me understand this, please. You want us to fire our credit manager because he isn't doing what he doesn't even know he's supposed to do yet." Well, it's very hard to say yes to that. And they didn't say yes, but they were clearly not pleased. So I said, "How about this? Let's ask him if he can make this adjustment in the credit situation. If he says no, obviously it's not a good fit, and then we need to do something. However, if he says, 'Of course I can make that change, I just needed to know that it was there,' then we can move ahead."

Whenever boards of directors get really, really quiet, you know they're not happy and you know they're stuck. I was not particularly appreciated on most boards, because I'm kind of the person in charge of those kinds of questions. So Tommy stayed. He made the adjustment and didn't get fired, which was really good, because he had a wife and three kids, and it's not so easy to get that kind of a job. That would be one example.

If we move to a second example of working with boards of directors, now we're at the stage where we've been absorbed by a $2 billion company, and we're at a board meeting where they are trying to change the entire way that the third-party leasing company works. They were also trying to be sure that I left the company, because, again, being in charge of those great questions, they didn't like it when I was around, because they didn't want to answer the questions I asked. It was getting to the point where it was a bit of a struggle to maintain charity. I had the CEO, who was a six-foot-six guy, leaning over me, screaming at the top of his lungs about how I couldn't do a particular thing, which was not accurate. It was an interesting situation.

Before the board meeting occurred, his secretary walked in. I was the first one there. She walked in and she said, "Joan, I know what's happening, and I don't think it's good. I just want you to know that you're one of the only people who will talk to us. We really like that." I said, "Thanks, I appreciate it. I think you'd better just stay away." She said, "I know, but that's why I came in." I said, "Okay."

So this goes on. And I think the only thing that ever saved me was that I knew the business better than anybody else, because I worked with almost everybody there, so it was easy. We had put all the pieces together, so they couldn't get done what they wanted to do. That didn't mean I didn't end up leaving, which I did, but it was on my terms, when we finally negotiated through that process.

They asked me what I wanted, and one of the things I wanted was to be able to thank all the people at the company, because they had done a phenomenal job and I wanted them to know that. They were concerned, of course, about what I was going to say. But what I did tell the employees, because they did grant that request, was that I wanted to thank them for all the fun we had. We had a chance to do good. We had a chance to be a team. We had a chance to work through problems together. And for me, it just wasn't fun anymore. So I was sorry to be leaving, but it was time. And so we went ahead that way.

So boards of directors are interesting things. They're in their own little encapsulated world for the most part. Unfortunately, many of them see people as pawns and pieces, chess pieces to be moved around so that they can get to more profit for either themselves or their shareholders. That's a tragedy in my mind's eye, because people are worth everything, and we need to treat people with the respect that each deserves, no matter who they are.

The leasing company was called Vanguard Financial, in Illinois. Long gone. Once we got swallowed up by the big guys, leasing was no longer as profitable, because they had changed all the tax laws on how to do it. And they really didn't understand leasing at all. They tried to keep making it be a subsidiary bank kind of a thing, and it just doesn't fit that category. So I think it was a year after I left that they closed it down.

How Finish Line began

Interviewer: How did your company come about?

Joan Duggan: How our company came about in New York I'm going to just call one of those circumstances where you know it's coming from a higher place, because I was in Rome for a meeting on economy and work.

At the same time, in Brazil, there was a woman who was looking at the situation of the favelas and she wanted to assist. She didn't want the people in poverty to stay in poverty. And she announced the beginning of the Economy of Communion. I was at the meeting when that was announced. After having had two businesses, I was very happy never to have another business. I had promised myself I would never have another business. And then (sorry for the language) "Oh, [expletive], I'm going to have to start another business!" Because when I heard about the EoC, it was everything that I hoped business could be, and you just have to go. You have to go, in spite of yourself.

For the first year and a half that we were in business, I woke up every day and just calmly said, "Dear God, you know I don't want to do this, period. Please don't let anybody know, I'm telling you. And I will make today the best I can make it." After a year and a half, I woke up one morning and said, "Dear God, thank you for your patience." Because now I was finally ready to say yes and to want to do this. So we just kept going.

Interviewer: Who were the partners you connected with, and how did the business start?

Joan Duggan: There are no coincidences in the world. Tom and Joanne Rowley had come from Texas to make an experience at a little city of the Focolare movement called Mariapolis Luminosa. I was also there to make an experience. Tom was a teacher. He went out to every single school district within 100 miles surrounding Luminosa and Hyde Park, and couldn't get a job. He's a phenomenal elementary school teacher.

I wouldn't teach little kids for nothing. I love to teach: it's what I woke up doing in sixth grade, saying, "I'm going to be a math teacher," which I was. I always loved teaching, but ended up in business for a while and did not have the opportunity to continue. I teach high school and university, not the little twinkie-dinks. They're just beyond my capacity. And so we were sitting there and said, "Wait a minute, we've got almost everybody covered." We had a lot of the subjects that most people need covered, because math and physics is what I do, and Tom does all the little twinkie-dink stuff and reading, which is really important. And so we decided, you know what? EoC, here we come. Let's see what happens. And that's how we came together.

My role

Interviewer: What was your role in the company?

Joan Duggan: It was really beneficial that everything happens for a reason. I was in business beforehand: I was in leasing, small-ticket leasing, and we also had a computer sales and service company. And I kept asking myself, why am I in business? I'm not even philosophically in line with what business is supposed to be, which is to make money. I think that's kind of missing the most important part of life. I couldn't understand it.

But along the way, I had to learn everything, because we were small, we were beginning. I had to learn everything about taxes, personnel, filing, what kind of reports you had to do, how to put a grouping together, how to go out and market. So I was learning all these things. My part was to bring that expertise to the company and incorporate it now in this little baby that we hoped could survive, and see what happened from there.

So organization would have been my area, and besides teaching, Tom brought enthusiasm like there's no tomorrow. That was also necessary, because that's not necessarily my best skill at all. I'm much more even-keeled than that. Most people were flabbergasted that Tom and I were in business together, because if you're looking at polar opposites, we're it. Where I am "come and stay," Tom is "let's go, let's jump, let's do it." I was like, what are you talking about? And away he'd go. And he wasn't used to not having support personnel around him to do things. So it was an interesting learning of many things.

Interviewer: What do you love most about your role?

Joan Duggan: What I loved most about the role was just having the opportunity to be in the role, because finally we were doing business in a company where each one of us was there for the people who would come to us. We weren't there to make money. Definitely, we had to make enough to live on, but we were there to provide a service for the other person. That was our main focus, as opposed to profit, as opposed to ego, as opposed to anything else. So what I did really wasn't very important. Why we did it was the key for me.

Marketing

Interviewer: Is there any unique way that you think your EoC values affected your marketing? How did you do marketing? Was there anything unique about that?

Joan Duggan: In terms of marketing, it's probably a combination of things. First of all, tutoring is a word-of-mouth business, primarily. So you have to figure out how to get to word-of-mouth status, which took some time. We visited schools, we visited independent little places that may need it, whatever the case may be. We went to 30 schools and districts within the first two weeks of when we were there. But again, it was still just an opportunity to offer a service, no matter what we did.

In terms of marketing, it became almost laughable after a while, because after five years, when we were established, people knew where we were and what was happening. We didn't spend a dime on advertising from then on, because there were so many inquiries and people who would come that we didn't need to market anymore, literally. It made us laugh a lot, because when we first started, there were four little tutoring rooms. And we couldn't get any bigger, because the structure wasn't going to be expanded. So we figured out how to build tinier spaces in the space we had. We'd add a fifth, a sixth, and we'd add a seventh. Then, when we really ran into trouble, I lived upstairs, so we would have an eighth upstairs. But from a marketing standpoint, it's still a matter of offering a service.

It's a matter of asking other people what they need in terms of what we may be able to help them with. Even with respect to competition: when we first became established, one of the tasks on our list was to go visit all the other tutors in the area. For a couple of reasons: first, we wanted to meet who they were, for sure, but also to find out what they were really good at, because we could not help everybody. But the task is to help everybody that you see. So if we couldn't help, then we would offer our competitors as an option, which worked out really well. The thing that was interesting was that then, for things we may have been better at than another place, or where they had a hole in a particular subject or whatever it may be, we would start getting calls. "Joan, we're sending you this." "Tom, we're sending you that." It was more of a camaraderie rather than a competition among the businesses. So that was also fun.

Community

Interviewer: How did you develop community through your business?

Joan Duggan: If we are looking at community, I guess we would probably want to point out more than anything that within Finish Line there was a community that started to grow. It wasn't necessarily the community around us, because we worked from two in the afternoon till ten at night, so there wasn't

such a mixing with our neighbors, particularly, only because we were working all the time. But Joanne did a fantastic job of introducing parents to each other in the waiting room, so that they knew who each other was. They'd start talking, everything would start happening, and people ended up helping each other. I remember one grandma who came in with a little one, and somebody looked at her and said, "What's that great big bullseye on your leg?" She had Lyme disease and didn't even recognize it.

Most of the time, if you sit in a waiting room, nobody's even going to look at each other, much less engage in any type of conversation. There were parties that we went to because people wanted to share their joy. There were just helping moments where it was initiated among themselves, because each one appreciated the other one a little bit more simply because they could talk to each other. Every once in a while I'd have to go out (I had the far teaching room down a longer hallway) and I'd say, "You know what, you guys? It's so much fun out here that the kids are all looking to see what they're missing. So could we just keep it down a little bit, please?" "Oh, sorry, sorry." But it was an opportunity to get together and enjoy each other. Maybe the kids didn't think so all the time, but the parents usually ended up doing that, and the teachers as well.

Handing it on

Interviewer: When a company has particular values, the question arises of how those values will continue. Did you ever hope that someone else would run the company the way you did?

Joan Duggan: I think if we look at the life of a company, it's not much different than the life of a person. It's born, it develops, it starts to decline or not, and it dies, or not. But it's kind of the same.

For Finish Line, after Tom and Joanne moved to Texas, it was a matter of, what do we do now? Well, we opened up a little satellite office a couple of villages up, and for a couple of years we continued to do that. And then we were hoping that there would be the opportunity for someone to continue the business. It's established, it's moving ahead nicely, it's still generating, and it's an opportunity, should there be the right people, to allow it to continue.

We looked and we asked. It's a funny little business, in terms of tutoring. It's a niche kind of a thing. If you're looking to make big money, it's the wrong business to be in. And if you're looking for people who are going to take it over, there really has to be a vocation inside that person or people. Because it's not something you would otherwise have the joy and fun with, actually. So we tried, for maybe a year, to see if there was any interest in it going ahead, and found out that there was just really nobody interested. We even went out and started reaching out to particular people who may have been interested, but it didn't happen.

But it wasn't so much a legacy that we were concerned with. It was simply a matter of saying, "Look, here's a way to do business. It's already established. If it's your vocation to continue it, it's here. It's a gift. You can work with it." But that didn't seem to be what God wanted, so then we started the process of closing. When we started this process of closing, we also wanted to leave our story, and there is a documentary on that portion of our business as well. So it kind of was an overall generative picture of the life of Finish Line. And then we closed it.

Closing well

Interviewer: What do you think it takes to close well?

Joan Duggan: In the process of closing Finish Line, there were a number of steps that were important that may or may not be important in the more usual business setting. We went around and informed competitors that that was going to happen, so that they would know we wouldn't be available to them anymore. And remember that competitors aren't called competitors; I'm just using that word because that's what happens in this real world. But the people who were in the same industry as we were, we went to see them and let them know.

We stayed open until the last students that we had started working with graduated from high school, so that they had continuity of service. Which meant that the last year and a half, we may have only had 14 or 15 students a week, because that's all there were that needed those types of services. You go to the school districts and thank them, because although they couldn't send us students, they would help people find our name, and you thank them for what they had done. And certainly you have a big celebration with the people who were left.

Closing was one of those bittersweet, wonderful things, because you sit there and say, you know what, it's time for the next adventure, but we need to be sure that we close this well, because it's been a gift and we'd like to close it as a gift.

Part Four: The Economy of Communion

How I came to it

Interviewer: Can you tell us the story of how you first got connected with the EoC?

Joan Duggan: When I first got connected with the EoC, it was the day the EoC was born. It was born in Brazil as a response to the poverty of the favelas. I was in Rome for a meeting on economy and work. We heard that talk when the EoC was first announced, and I said, "Oh my goodness, that's exactly what business should be." I didn't want to do it at all, because I had already been involved with starting and growing two businesses, and from my perspective, two was enough. Strike three I wasn't even interested in. But it was the right thing. You heard it, you knew it, you had to jump. And so I did.

I never expected to be in the EoC, because I had already been in business. I had had two businesses and had finished the two businesses, and I promised myself I would never be in business again. Then I heard about the EoC and went, "Oh gosh, we've got to do another business." Because now, finally, the question I had always had ("What am I in business for? I don't really even agree with it") had an answer. And I was very grateful to hear that.

What it is

Interviewer: How do you describe the EoC to people who have never heard about it?

Joan Duggan: If I were going to describe the EoC to people who had never heard about it before, I would ask them to look inside of their being and ask what's important to them. If other people are important, if relationships are important, if service to other people and community building are important, then they already know what the EoC is.

A vocation

Interviewer: Once you started practicing business the EoC way, with real intentionality, what about it touched you or motivated you to continue?

Joan Duggan: I think the thing that touched me most about the EoC is that it allowed me to live a lifestyle of the other. It allowed me to have as a foundation point relationships with others, because people are the most important thing there is. If we don't have those connections, we're never going to go ahead as a community, as a group, as a world. Contributing to that, I think, was the most important thing for me.

The EoC absolutely is a vocation. It's a vocation and a lifestyle that allows anybody who wants to be connected to humanity as a foundational point to move ahead. So it absolutely is. And it's a very freeing thing, because it's not like you have to have a little box for business and a little box for social and a little box for something else. Everything flows from the same stream. So that is a very freeing thing. It allows you to live what you have in your heart, what you have in your sensibility for others. And that's the best. You don't have to be anybody but who you are. And you grow into who you are even more, because there's the freedom to be open.

Interviewer: What does it mean to have a vocation in business? What does that mean?

Joan Duggan: We've used a funny word here, "vocation," in terms of a vocation in business. It is a strange word to be using, actually. But what is a vocation? It's a calling. We know that "vocation" usually refers to a religious vocation, but that's only a piece of vocationhood, if you will. We have much more. We all have a vocation. What were you meant to be? When you find a job that you're really happy in, you've found your vocation. We don't call it a vocation, but we probably should. And that's because it's a match. It's who you are. It's who you have a chance to be.

If you're not happy where you're at, go find something else to do. A lot of people think that's a risk and base their life on fear. That's so limiting. Take the risk. Who cares? Try again. When we started businesses, people would ask me, "Joan, what happens if it fails?" And I'd say, "I'll go work at McDonald's till I figure out what else to do." This isn't a big deal. It's not who I am, what I do. It's how I do something that makes me go ahead.

Communion

Interviewer: What is communion? How did your business bring people together in communion?

Joan Duggan: There's a phrase about Economy of Communion which is a little bit confusing when you first hear it, because most people, when they hear about communion, think about Holy Communion, and that's about all they ever hear about. In fact, when the EoC was first announced, it was announced

in Italian, and in Italian, "economy of communion" makes perfectly good sense. In English, "economy of communion" has no sense whatsoever. And so initially we called it "economy of sharing," because that at least had the connotation of being able to offer.

But the reciprocity (the giving back) wasn't there, because everybody's involved in the EoC. It's not just the people who have the business. It's the vendors. It's the clients. It's the people who take care of ancillary things. Everybody's involved in the EoC. So as the pioneers of the EoC in North America grew with this concept, one day we just finally said, you know what, you really have to call it the EoC. Because communion (when we're talking about, for example, the relationship in the Trinity), that's what we're talking about in the EoC. We're talking about the relationship that Father, Son and Holy Spirit have among themselves. That's what our goal is: to be able to create these relationships, to build these relationships among people, no matter how they're involved with the business.

Interviewer: One way of thinking about communion is community. How do you see EoC businesses as a better means of bringing about community?

Joan Duggan: When we look at the culture within a business and consider either a profit-based philosophy or an EoC-based philosophy, it is very different. In a profit-based venture, that's the only thing you're looking at. People are the tools. And that's a lose-lose, because we're always much more than a tool.

However, when you look at the EoC piece, because it is person-oriented, it's always going to be in a position to develop that atmosphere where somebody is welcomed, where someone is safe to express an opinion, where someone can contribute to the business improving itself. When everybody feels that they're part of something, even if it's just a business, they belong. And that atmosphere and that safe place allows for greater growth, for greater risks, not only for the business but for each individual. People start taking care of each other. People start asking about each other more. It's a bigger involvement in everybody's life. And that's when, again, we all win, which is the whole goal for anything, as far as I can tell. Who wants to win dollars when you can win happiness? That's the way it sort of feels to me.

It's never just business

Interviewer: We often hear the phrase, "It's just business, it's nothing personal." What do you think of that phrase?

Joan Duggan: Well, I don't want to get bleeped, so I'm going to say I think that phrase, "It's nothing personal, it's just business," is the biggest line of crap that there is in the world. Because everything belongs to another person. Everything belongs to another person. How you react to somebody, how you give them space, how you make a deal, whether it's a smart business deal or a poor business deal, whatever that means. Sometimes you want to make poor business deals because the other person really needs it badly. You just forget that stuff about "it's just business, it's nothing personal." Everything is a piece of who you are flowing out. And if you have to lock that off in order to make a good business choice, I don't want any part of it.

Interviewer: Many EoC entrepreneurs would say that a business is relational, not transactional. Can you say something to that?

Joan Duggan: The EoC, in what is known as the real business world, is seen as an antithetical idiocy, I guess for lack of a better term, because profits are not the top line and not the only line. People are the top line. So absolutely, the EoC is a relational type of business as opposed to a transactional type of business model. And everybody wins again. People are the target. People are the goal. Profit has to come, because you have to be sustainable. But that's something that you work toward together with everybody, and especially with worker autonomy.

It starts with a gift

Interviewer: The EoC frequently says, "It all starts with a gift." What does that mean to you?

Joan Duggan: When you're in business for profit, everything is couched in terms of "how does this make me or lose me money." When you are in a business that's EoC-oriented, you're looking at everything that comes to you as being offered from God. That gives everything a much different sense. It also gives you a different sense because you begin to be more aware that your vision needs to try to be God's vision. That changes everything, because God sees only love. And when that occurs, everything that walks into the room can have that special flavor.

That doesn't make it easy at times. That doesn't make it positive at times. But it always makes it a moment to stop, appreciate, and try to widen your vision on it, and to ask those questions to help find what it actually is. Because we all come with our own screens: that is who we are. Those screens either get us in big trouble or not. Just being aware that we have those screens allows us to walk around them to a wider vision, and hopefully to be able to see them from the perspective of love, of what God might do in that situation. So everything becomes something you can use, something you can be part of. Sometimes it hurts, but love is vulnerable. If you don't know how to do that, you can't be in that position.

Interviewer: One of the catchphrases that comes up a lot with the EoC is that it all starts with a gift.

Joan Duggan: Each one of us is different. And when we look at that phrase, "it starts with a gift," for me, I would rephrase it to say it starts with just doing what's right. It doesn't matter if there's an outcome or if there's not an outcome to it. You just go ahead and do it because it's the right thing to do. If you were sitting in the opposite position, you would certainly appreciate it being done. There are no guarantees. It's simply a matter of, this is what resonates in my being to be done, and you do it. Most of the time, I'm always surprised to see what comes back, because I'm not expecting it. I didn't do it so that something comes back. I just did it because it's, to me, the right thing to do.

So when you have tutors who will come in in spite of things that are happening in their family, because they know it's the end of the school year (and yes, they're absolutely coming for the students), but they'll walk in and say, "I'm here because it's important, because Finish Line has a reputation, and we're going to hold that up no matter what. I know I'm supposed to be somewhere else, but I just figured out how to rearrange it so that the students can end up getting the hour that they need."

I remember once calling a teacher because a student had a particular issue where it was a visual thing. She was in geometry and literally could not differentiate where something was in space. You know when you draw a triangle and you make a little arc mark? If you asked her to draw, she could draw the triangle, pretty much, and when you asked her to place the arc mark, it could be anywhere. It could be here, it could be there. She really had an issue with it.

She and I had talked, and I told her, "Look, there are going to be things on a test you absolutely cannot do. It's not your fault, it's just what you got. So what we're going to do is figure out how to play the test game so that you can get a C. And for you, getting a C is the same as getting an A, period. And I'm going to talk to your parents, and I'm going to talk to your teachers so that they understand." Because lots of times when you see those types of things, you think the kid's just goofing around, and we know you're not.

When we got to overlapping triangles, I just sat there, looked at her and said, "You know what, this is a good thing for you to not pay attention to, and we'll figure out how to make our best guesses on the tests." And you could see her go, oh, thank God, because I didn't know anything that was happening. The teacher then had the opportunity to make a choice in terms of how to grade the test, which took that into account.

And the parents were thrilled, not to know that their daughter had an issue, but they were thrilled to know that when they saw that grade initially of a D+, it was pretty close to the best she could really expect to get. And everybody was positive about things. Usually those poor kids end up getting dumped on, feeling stupid, and being made fun of a lot of times. That's why they close off and don't let anybody know.

For me, that was a gift all around, because now we had lots of people who were helping a person walk past a stumbling block. And that was a great thing. So this thing about "it starts with a gift," for me, it just comes down to: you do what's right and move ahead. It comes back, great. It doesn't come back, great. Doesn't matter.

A culture of giving

Interviewer: Chiara would say that the EoC was about a culture of giving instead of a culture of having. How does that match your experience?

Joan Duggan: For me, that's always resonated, because the culture of having is limited. You're focused on having, so you always have to get more. And you're getting more and more of one thing: money, profit. That's very limiting, because the human spirit is definitely not one-dimensional, without a doubt. On the other hand, the culture of giving focuses on people. And people are multidimensional, which allows us to expand and be more of who we are. So I really liked very much that sense, that dichotomy practically, of the culture of having and the culture of giving that Chiara had offered to us.

Profit maximization

Interviewer: How does the EoC think about profit maximization?

Joan Duggan: Semantics are everything. When we look at the business world, profit maximization has one focus: money. I don't care what we measure it in, it's money, and that's the only guiding light. However, in the EoC, profit maximization certainly talks about money, but the main goal is, where is the personhood in all of this? How do we serve a person? How do we take care of the people who do the serving?

And so, profit maximization: we just need to have a good definition for it. Money over there; people over there. And I don't think those two join too well, because you can only have one major orientation. And for the EoC, it's people. It's the culture of giving. It's the growth of the human family as it goes along.

The common good

Interviewer: Practicing business for the common good.

Joan Duggan: If we look at the two terms, EoC and the common good, they are definitely mutually inclusive, because in the EoC, which is a culture of giving, everyone's included. You sit there and you look at the people who can assist. You look at the people who need assistance. You look at the people who supply the people who can help. You look at the people who, after they have assistance, end up helping others. And we have many, many, many examples of that. What happens? Everybody wins. Win-win means we're there for the common good.

Economic and societal unity

Interviewer: How did you see your business bringing about economic unity, and societal unity?

Joan Duggan: In the usual business model, it's more linear when you think of what the end goal is. So it's more profit-based, profit-oriented, and so it's economically based. Societal impact there, at least in my experience, pretty much didn't exist. It was a matter of people being units of production more than anything else. And if they produced, whatever that meant, the way they were supposed to, they were good little units. They probably didn't have a life outside, weren't thought about in any particular way, but they were nice, productive little units. That's not what people are. People aren't machines, meant to sit at a desk and never be seen as a person.

In an EoC model, there are many avenues, but because it's person-oriented, economics are there, societal impact is there, and awareness of the other, of course, is an underlying principle that expands to the globe. When we gave money, even if it was a little bit of money, we knew that it was going to impact somebody somewhere so that their life improved in a way that they needed it to improve. That was the main goal of why we had an EoC business. How we did the business was based on the culture of giving. Why we did the business? Because it was the culture of giving, and there are many people who have needs through no fault of their own. To sit there and not assist when they're my brother and sister (I don't care where they are) is something that would have been a shame to miss.

Once I was asked why I do this, why the culture of giving is important to me, and I think the person was stunned at the simplicity of the answer, because all I did was look at that person and say, "Because you're important to me. That's why. That's the only reason why, really." And then he asked me why he

was important to me. And I said, "Because you're my brother. And because we're all part of a family. It's just a big family. And it's really as simple as that."

Who it is for

Interviewer: What does the EoC have to offer someone who doesn't own a business?

Joan Duggan: I think one of the most exciting things about the EoC is that it belongs to everybody. It's a lifestyle choice, and that goes for anybody. Certainly, if you're an entrepreneur, you have a set of guidelines. If you're a consumer, you have a set of guidelines. If you're a supplier, you have a set of guidelines. If you're going into a grocery store, there is a set of guidelines, because it's based on the culture of giving. Do you walk into the grocery store and buy 25 million things, 20 of which you don't need? Or do you go in and use only what you're supposed to use for that period of time? Those are all pieces of being in the culture of giving. You use what you need, you share what you may have as extra, or even give what you need to give that's important to you.

I think one of the best things about the EoC and culture of giving is that it's applicable to everybody. You don't have to be the person in charge. You can be anybody to make a difference and an impact. Will it always occur? Of course not. But with the culture of giving, you have the opportunity to offer a gift. When you offer a gift, it can either be accepted or not accepted, and that's quite fine. But it gives us the option of being able to see a situation and then offer on it.

When we had the leasing company, all of the little heads of departments would get together once a week, and they would bring whoever it was who had an idea. We put together a software package back in the days when there weren't software packages. We put it together because every single person who had a job was asked, what makes it work, what do we have to fix? And we based our programs on their input. And then they were the ones who went back to take care of, "Yeah, this is working," "No, this is the first iteration we need to make to make it better."

So the culture of giving is the opportunity to move ahead more effectively and efficiently, because everybody contributes. The people who do the job know the job best. And people who don't ask the people who do the job about it are just losing out, because it's going to take those people who are thinking about a job they don't do a lot longer to figure out than it will the people who actually do the job.

I remember once I had a friend who was from the Dominican Republic, and it was October, and she was up in New York, and she was freezing. And I sat there and thought, it's only October, this poor woman is going to turn into a popsicle before I know it. But I also sat there in my head and went, "Oh, man. If I believe in the culture of giving, I really need to give her something to stay warm, and that would be a sweatshirt. And if I really want to give her a gift, it's going to have to be my best sweatshirt." God bless it, I really liked that sweatshirt. But you know what? I gave it to her, and there was such a sense of joy and freedom, it wasn't even funny. That's something that the culture of giving offers that you don't find many other places. So go for it, because it's a gift for everyone: for you, for anybody that you interact with, for humanity in general. And we need to move ahead as a planet.

The EoC is a lifestyle. It is my lifestyle, and will continue to be my lifestyle even though I am not in a business anymore, because the culture of giving is for everything. It's not just for business.

Interviewer: Why would you encourage someone to join the EoC or practice its values?

Joan Duggan: In joining the EoC, whether it's as a business, whether it's as a customer, whether it's as a "this is how I'm going to buy things," no matter how, whether you have a need, whatever the case may be, the whole key is what's in your being. What's important. If what's important is people, you're already in the EoC, whether you know it or not. If what's in your being is "I've got to have more money and that's all there is to it," you will think we're the biggest fools in the world.

The North American association

Interviewer: You were the president of EoC North America for a while. How did that happen, and what did you do in that capacity?

Joan Duggan: There is a North American EoC association. It began in the '90s, right when Chiara had launched it in Brazil. There was an initial grouping of people who brought the organization to legal status, had annual meetings, membership drives, that type of thing. And those five people, as they got a little bit older, were looking for people to walk into that position so that the association could move ahead.

Then a number of us got together, because there were now a number of businesses that were moving ahead or trying to move ahead. All the full-time businesses went to a retreat center, Mariapolis Luminosa, that's part of the Work of Mary, the Focolare movement. And what we did was try to see what the association needed to become to help people understand what the culture of giving is, and understand what this EoC philosophy is.

During that process, I ended up being the coordinator for it, simply because I was right at Luminosa and probably had more time than the other people to look at it. So that was what we were doing. We'd have annual meetings, in Montreal, in D.C., at Luminosa. We were all over the place, feeling our way, because it's a brand-new endeavor in terms of what the association could help foster for humanity.

Interviewer: What do you think would make the EoC movement stronger today in North America?

Joan Duggan: It's a strange place to be, because being an entrepreneur is not necessarily an overwhelmingly vast population. I think we need to expand what the culture of giving applies to, which is everybody. So we're not just looking at entrepreneurs. We're looking for anybody who is person-oriented and who wants to participate in business, participate in companies who run their businesses that way, so that it becomes a cultural issue.

Statistically (and I haven't checked it in 20 years, so it may not be accurate anymore), 5% of the population is all you need to effect a cultural change. So we just need the word to get out, and the opportunity to be involved in some way to increase. Even just being around people who are in the EoC, talking with them, sparks ideas, and we'll never know where those ripples end up. But the whole key is that this project is a great piece of what's happening for it, because this is an opportunity to let a secret out of its box. And that can only be a good thing.

Encouraging someone

Interviewer: If you were trying to do your best to encourage someone to try practicing business the EoC way, what would be your selling line? What would be your hook?

Joan Duggan: I was asked a very funny question: what would be your hook if you wanted to help somebody think about doing an EoC business? I've actually done that. But the problem was that there wasn't one hook. It was the piece that fit the person the best.

We have one business up in Canada who will tell you that Finish Line was part of the reason that it started. We didn't say anything. They just came to visit and saw and felt and reacted in their being to what it is. And they decided that's what they wanted for themselves as well.

I'm not a good seller of things. I am much better at just offering my experience and saying, if that resonates in you, then (we wouldn't have used the word back then) you may have a vocation to it. See what happens. Try. Let's learn some more. Ask some questions. We'll be happy to answer anything, no problem at all. So I wouldn't be looking for a hook. I'd be looking more for, what is it that's important to you? If you're person-oriented, why not have a person-oriented business? If you appreciate people, why not have a business that appreciates people? If any of those things resonate, you're on the EoC side of the world.

Part Five: Living it in the business

What it looks like day to day

Interviewer: If someone asked you what it looks like to run a business according to EoC values, what story might you tell them from your own experience?

Joan Duggan: Running a business according to the EoC style is a little bit different than running a normal business, because in a normal business you're always looking at the bottom line, and there's a lot of concern there. When you're running an EoC business, there's still concern about making money, but it's secondary, because the first concern is the person. It's much more joyful to run, too, because you already know that you're in a plan of God. That makes a very big difference compared to a plan of man or woman. That's the only reason I'm in business now, because now I have something to offer that's going to assist others. Others are going to end up coming in, whether they need the help, whether they're a client, no matter what happens. So it's a completely different orientation. It's just not business, it's people business. And that makes all the difference.

Interviewer: What everyday practices in your business felt noticeably different from business as usual?

Joan Duggan: If we look at the differences between more usual businesses and an EoC business, I would offer one word: appreciation. We look at the other person, no matter what context that may be in, and appreciate what that person brings, even if it's trouble at times. You have a chance to look at things from a different perspective. It's appreciation for the people you work with. It's appreciation for

the people you work for. It's appreciation for the people who offered our name to others so that they could come and maybe get the assistance they needed. I think I would just use appreciation as the biggest difference.

Before and after

Interviewer: Why did business become more enjoyable for you once you started to practice the EoC way?

Joan Duggan: That question: what was the difference between the businesses I was in before and the EoC business, the answer is very little, actually, because when I was in business before the EoC, I still did EoC. I just didn't know it was EoC. And because we owned the businesses, we could develop team, we could develop relationships, we could do all of that. But not everybody was involved in it. There were people who were happy to do that, and there were people who weren't.

I was kind of known as the Mad Fire, because I don't believe in people being unhappy. When you have a mismatch between what's important to people, then we're going to help somebody else find where they need to be. We don't want them to be unhappy. I remember once we had a person who came in and she was always five minutes late, always. That doesn't work very well in terms of fairness to everybody else in the company. So I asked her to come in and I said, "Okay, let's work on this. What can we do? Can you stay five minutes later?" No. "Can you take five minutes less of lunch?" No. "Are you going to continue to be five minutes late?" Yes. I said, "Could you help me understand that?" And she said, "In my heart, I'm on time." I said, "Well, in everybody else's heart, you're late, and it's unfair to everybody else. What can we do about this?" She said, "I have no idea." I said, "I do. We should help you find a different job, because you need to be fair to everybody who's here."

So the difference between them is that the EoC business was rooted in relationship and moving ahead, whereas in the other businesses it was something that wasn't a founding principle, so it had to become an enculturated thing at a much slower pace, I guess I would say.

Students

Interviewer: Living out EoC values can lead to decisions that are countercultural. Can you share a moment when EoC values guided a real decision, with regard to customers?

Joan Duggan: One of the very interesting things when you look at students who are coming in is how they present themselves. There are students who come in who are, you can tell, fearful. There are students who come in who are going to, at all costs, look like they don't need any help when they really, really do.

We had one student once who came in screaming, because she was absolutely not going to graduate: that's what she was told. This was in high school. She came in saying, "They told me I'm not going to graduate. They're wrong, wrong, wrong, wrong, wrong." And I just looked and I said, "Hi, I'm Joan. What's up?" She said, "I don't like it. They're wrong."

This was a very, very bright kid with a serious processing issue. She was dyslexic. She still is dyslexic, and basically can't read. Very, very bright, though. One time we were sitting there reading a story, and she's reading it along a little bit, and she says the word "harmonica." I knew very well she could not read the word "harmonica." But I let her finish the story, and I put "harmonica" on the board, spelled it out, and said, "what does that say?" She said, "You know I don't know what it says." I said, "Well, then how did you know to read it?" She said, "Well, it's just in the context of the story, so I knew it had to be a harmonica."

This is a very bright woman. Her guidance counselor told her she'd never graduate. She not only graduated, she now has two master's degrees. I don't know if she finished her doctorate or not. She has her own practice in clinical psychology and was also an adjunct at a junior college.

So if we had responded to that student when she first came in with the belligerence she had come in with, the way normal business practice would have said, she would have been out the door before she had an opportunity to tell her story. She has a great story, and she's done a great job. But meeting a person where they're at, being able to absorb what they have to give you even if it's difficult, and finding a space where they're safe, is really, really important in the tutoring industry, and in any space. It's just that we got to practice it a lot more, because that was the nature of the business as well. So that openness, that space, I think, is probably one of the keys.

Interviewer: Part of being human is wanting to give of yourself to others. Where have you experienced that yourself, and found it a motivator?

Joan Duggan: I believe that one of the best things about having the type of business that Finish Line was, which was a tutoring agency primarily, is that working with people, working with students one-on-one, you had a chance to be part of their discovery of being better than they thought they were. Watching someone get bigger and brighter is a gift beyond measure, because you can see (as silly as it sounds) the world get a speck better, because that person is now freer to offer their gift in return.

So everybody would sit there and say, "Oh, you're a good tutor, you do this, you do that." And I'm sitting there going, not really. The whole key is that you're giving me a gift that's immeasurable, because it makes the world a better place, because each person then gets to contribute more of who they are, because they're less scared than they were 10 minutes ago. And that was probably, for me, one of the biggest gifts of being in that particular industry.

Tutors

Interviewer: Do you have any examples of where EoC values guided a decision you made for an employee?

Joan Duggan: When you talk about employees, which we actually didn't have: we had independent consultants, because you never knew what kind of student was going to come in the door, so you never knew what kind of tutor you were going to need to match that need. But the tutors themselves, all of them, would come, and we had tutors whose weddings we went to, whose baptisms we went to. We went to all kinds of events, because we had a chance to build family there. People were the important thing.

One teacher once walked in and said, "You know what, the reason that I come here now, even though I don't need the money anymore, is because here, I'm valued. Here, I have a chance to help." And she used the word "loved": "and loved here." This is where it's at.

We had one tutor who wasn't a certified teacher, and we needed to have certified teachers in New York. So she actually went back to school, and she was in her 50s. She finished up the little bit she needed to do and came back. Her husband, three years later, looked at us one time and said, "You know, I don't know what you guys do here, but Pat is now who she is. It's because she's here, and it's because she can offer something, and it's because she's valued for that offering, and everybody wins." I think those are the types of situations that you want to see. Everybody wins.

Competitors

Interviewer: A lot of people say business is dog-eat-dog, survival of the fittest. What was your approach to your competitors?

Joan Duggan: In business, when you're talking about competitors, we would sit there and say, you know what, we didn't even use the word. We didn't use "competitors." We used "people who are working in the same vein and can help the people that we can't." That's how we looked at it.

I remember the first couple of times that we went to visit a couple of our competitors. They looked at us and said, "What?" I'd introduce myself, Tom would introduce himself. And they'd say, "Well, why are you here?" Well, because we want to know what you offer, what you think you best offer. Because if we can't do it, maybe you can. And if we come across a student, we're going to give them your name and number, if you don't mind. And they would sit there and say, "What? Why would you do that?" I said, "Well, because the goal here is to help the student, and we wouldn't be able to. So please, help them out."

There weren't a whole ton of people. The business was in rural New York, for goodness sake, so you've got a lot of cows out there but maybe not too much of anything else in places. There were a couple of tutoring agencies. We knew who we were. Even years afterwards, there'd still be a call coming through every once in a while: "Hey, Joan, do you still do…?" The one he really used to ask for was advanced statistics for master's students. And I'd say, "Yeah, sure, we still do that." "Oh, good, here's the kid." She's going to be called a kid. They were usually nursing students. I don't know why graduate nursing students have so much fun with statistics, but they seem to. And that's another whole ball of wax, because with those poor people you have to overcome the fear first. But from a competitor's point of view, we didn't bother with competitors. We had allies who we could offer what we couldn't do to other people.

Interviewer: Traditional business doesn't think of a competitor as a friend. Can you share experiences of treating competitors as friends?

Joan Duggan: Finish Line was a little baby business, so examples are really little baby things. What I'd like to offer is something in the line of competitors as friends, because that's what can happen if you live a culture of giving.

When we first started Finish Line, we looked at all of the other tutoring agencies in the area. There were only going to be the two of us to start with, and although we covered quite a wide range of subject matter, we didn't cover everything, to say the least. So, because our business is to help students, and because we knew we were going to get calls we couldn't offer any assistance with, we went and made appointments to see all these other tutoring agencies.

We went in and said, "Hey, we want to introduce ourselves. We're new to the business, and we're looking for agencies who can help students that we can't. So we thought it would be a good idea to just say hello, see what your expertise is in, so that if we get one of those calls in the future, we know who to send them to. Because the bottom line is, how do you help the people who walk in the door? How do you help the students?"

We got a lot of dumb looks to begin with, and we got a lot of "I wonder what they're really up to" coming toward us. And in the process, we made some friends. We had calls coming from people for easily the 20 years that we were in business. And we also offered other people what we could not take care of.

So again, it's an orientation thing. Why are we here? Are we here to make money? Then for sure you wouldn't do anything that stupid. You would figure out what to do. Are you there to help the customer and know what they need and how you can find help for them? Then you're going to do those kinds of things as a normal part of business. And that's what we did.

Money and profit

Interviewer: How would you define an EoC approach to economics? How does the EoC think about money and profit differently?

Joan Duggan: In my limited experience in business, most people think that I look at money in, I'm going to say, an inappropriate way. Because for most of the business people that I knew, money was the goal. We don't care: money is the goal. And for me, money was a tool. I knew way too many people who were successful and were the most unhappy people I ever knew, because they bought into money being the goal, which means you've got to have more. And when you have to keep having more, you can't be satisfied with anything, because there's always more you can have.

The purpose of money is to give everybody a chance to be their best. It's simply a tool that can be used to help humanity be better, whatever better means. It doesn't mean accumulating and having. Usually it means being able to offer something, to give something. Because when we trap ourselves inside ourselves, gosh, are we limiting everything. We really need to expand. And you can't expand when money has to be coming in. We have to be in a position to be open and giving. So money allows us to do that, if we let it be a tool.

When you talk about business and you're looking at the bottom line, there's one important thing for the bottom line: you've got to be able to live. You've got to be able to eat. You've got to be able to afford rent or a house or whatever it is. From my point of view, all we needed to do was have enough, whatever that meant. I was in business before the EoC business, and had a six-figure income when it was the 1980s, so it was a reasonable income back in that time, more than a reasonable income. When we started Finish Line, I didn't even take a salary for two years, because we needed to get established. Tom

needed to live, so he had the salary, and I didn't need it, so we could give it to him. So, bottom line, you have to be able to be sustainable. You have to subsist. But after that, you can help other people do the same.

People said, "You know, Joan, you could have made a whole lot more money." Well, this is definitely true. My question is always, "So what? What do you do with it? Give it away again? Okay. Keep it and buy something more? For what?" I don't need it. It's not important to me. And I think that's the whole key: what's important to you? When it's important, you don't see it as poverty. You see it as a stepping stone to accomplish what's important.

And so I don't really think about (although I'm very happy for people who do think about) all the theoretical pieces of it. For me, it's a very applied thing. What's important? How do we get there? How do we work for it? Does that mean I may have less? So what? It just doesn't matter, because the goal is, how do we move ahead as humanity? How do we move ahead together? Because we're not all so fortunate. Some of us are born into circumstances that the rest of us would die in, but they fight like heck, and they do things I could never do and accomplish. But I want to support them, because they're part of family.

Interviewer: Your first two business ventures, which lasted four years in total, were fairly lucrative. How much did you make in the 22 years at Finish Line by comparison?

Joan Duggan: Oh, my goodness sake. In the third-party leasing company, we made what we made in 22 years at Finish Line in a year and a half, probably.

Interviewer: So you made more than 22 times as much in those first four years?

Joan Duggan: Oh, yeah.

Interviewer: Which of those, the four years or the 22 years, would you say were the better parts of your life, and why?

Joan Duggan: I think that that would be a balanced question, because I still lived an other-person orientation in both businesses. But in the leasing company, it took a long time to offer that type of a situation to other people and have it accepted. Whereas at Finish Line, it was a given. So we could just continue to move ahead that way.

Freedom

Interviewer: There are a lot of jobs where people feel they are exchanging their freedom for money. How does an EoC approach provide autonomy and freedom for the people in the business?

Joan Duggan: It seems to me that one of the more interesting things about an EoC business is how you balance relationship in terms of responsibility and freedom. In an EoC business, I think freedom has the definition of being free to be who you are in the context of awareness of others. And that creates a very different type of atmosphere.

It's not the "I want it, so that's it, and if I don't get it, you're taking my freedom away." That's not freedom. That's being a five-year-old who wants what they want. But when you are in a position where responsibility is shared and offered to people who want to accept it, then a lot of times they're scared when they get it, but the freedom to work with it and understand that it is theirs is important. And they rise to the occasion. Certainly there are times when there needs to be discussion about how to go about doing things, or that type of an issue. But freedom and responsibility, that balance, I think, is unique in the EoC structure.

The whole person

Interviewer: We hear the phrase "cogs in the machine." How does an EoC approach draw out the whole person? How did you practice that in your business?

Joan Duggan: In an EoC business, because it's a person-oriented approach, you're interested in the person, not in one slice of a person, not in one skill that a person may have, but in the person. Who are they? What help do they need? What help can they give? How do you offer them a space where they can recognize themselves more? How do you give them the dignity of being an entire person? That's the orientation in an Economy of Communion business.

So it means that you take more time to talk. And the thing that's very interesting when you do that is that it ends up seeming to take a whole lot less time to do the business pieces. I don't know why that is, but I've seen it repeatedly, over and over and over again, where you sit there and you say, "Oh, my God, I've got a four-hour project, but this person really needs to talk." And it's important to them, and they don't come and say something unless it's important. So you give them the time and space, and then you sit there and say, "Time to get to that four-hour project," and an hour and a half later, it's done. Happens all the time.

Since the EoC is a person-oriented strategy and lifestyle, it comes naturally to look at a person and want them to be the best that they are, and to help them understand that they are fantastic. Everybody's got an avenue of special gift. Because the world looks at only particular avenues, some people don't necessarily have the opportunity to be that gift. So when you can understand that a person is also there to be a gift to you, then you start looking for the gifts. When you start looking for the gifts, it becomes clear that a person has them, and their dignity is acclaimed without even saying anything, because people know when you appreciate them. They can see that there's something rather than just a thing to be used. And that's the beauty of relationship and awareness of the other in the culture of giving.

A decision that cost us

Interviewer: Can you think of any situations where you made a decision because that's what your EoC compass told you you should do?

Joan Duggan: When the time came with Tom and Joanne where they were going to be retiring and moving from New York to Texas, they knew that they had to go, but that was going to be a hardship for them financially. And so we sat down to figure out what we could do. What we decided to do was open Finish Line Texas. I would stay in New York, and Tom and Joanne were going to go down to Texas.

From my perspective, I gave that approximately a 10% chance of success, because the organizational arm wouldn't be there, the marketing arm wouldn't be there, and trying to have somebody do the parts of developing a beginning business that may not be their expertise is a pretty heavy burden. But they were willing to take that opportunity and go. From a business point of view, it was a far-reaching decision, because you like to at least have a 50-50 chance of success. But from a person point of view, you make that decision.

So we went through all of the paperwork, incorporated in Texas, and started the business down there. It gave Tom and Joanne the timeframe to be able to understand what Finish Line Texas could look like, or wouldn't. And it came out after a year and a half that it made sense for Tom to go back to teaching in a school setting, and to take Finish Line Texas and close it, which we did. If you were in a usual business setting, people would have said, "Shame on you. You knew it from the beginning." From a people point of view, it's exactly the right choice. And we'd make it every time.

Joy

Interviewer: What moments have brought you the deepest sense of joy or meaning from practicing business the EoC way?

Joan Duggan: If I wanted to give the one single moment that gave me the greatest joy in being in an EoC company: it's really simple and it's really stupid, and I'm going to give it to you anyway. When I was in business in third-party leasing, I wrote six-figure checks all the time. That was part of my responsibilities.

The moment that gave me the greatest pleasure was when we wrote that first little EoC check to help eradicate poverty. I don't even know if it was a four-digit number. But it was there, it was profit, and it was going to somebody who needed it. That was absolutely the most important moment for me. Then we got a chance to give more, of course, but that one, I can sit there and smile about every single time I think about it.

Challenges and risk

Interviewer: What particular challenges did you find in trying to live out your EoC values in business, where it might have been easier if you hadn't?

Joan Duggan: If we're looking for something in the EoC culture that might be seen as difficult, I would offer the risk-taking quotient as a possibility, because you'll find yourself in situations often where accepted business practices are simply not adequate for a culture-of-giving type of orientation. If you look across the EoC people, almost all of us are risk takers. And I think that's kind of a misnomer at the same time, because really, the only risk that there is, is not doing what God's asking of you. So from the world's point of view, it's risk-taking in an irresponsible manner, if you will, and if you look at it from a culture-of-giving point of view, it's exactly accurate and the way to go, I'm sure.

Part Six: Foundations

Faith

Interviewer: Not everyone in the EoC is a person of faith. How does your own faith play a role in your motivation to practice business the EoC way?

Joan Duggan: Faith is a very interesting word to me, because I really think that everybody in their being is already complete. But because of fear, usually, or a scaredness to not take a risk, we end up boxing ourselves in way more than we are. I think the goal in life is to be free enough to discover who God has made us to be. We don't have to become anybody else. We're already complete. But we have to walk past the defenses that we put together.

I don't consider myself a religious person. I consider myself a person who wants to have a relationship with God. And I know everybody else thinks that I'm religious, and that's okay too. I think that's a semantic issue more than anything. But the relationship is with God through whatever means he's offered. He's infinite. So for goodness sake, for us to think that there's only one way to get to him and have a relationship with him is much more limiting than he is.

When I was 12 years old, I wrote a note to myself. I threw it away after that, but it came popping back years later, and it just said, "Don't limit God to within yourself, but make yourself limitless in God." So that's pretty basically where my faith comes from. It so happens the avenue is through the Roman Catholic Church and through the spirituality of unity, but there are millions of ways to get to God.

Providence

Interviewer: Many people in the Focolare and the EoC talk about providence, about things happening in a way that seems more than coincidence. Do you have stories of providence you could share?

Joan Duggan: One of the founding ideas about the EoC is that it follows in the path of the charism of unity. In the charism of unity, there is something called providence, and providence literally means God helping you out. That's really what it is: in small ways that we may not even recognize, and in huge ways where you say, holy cow, that couldn't possibly have just happened. Just a couple of stories, I guess.

One year, we had a phenomenal chemistry and biology teacher. But she ended up with a health issue, and in April, which is just a month and a half away from the end of school, her doctor put her to bed. She could not tutor. She could not do anything else. She called us that day and we were like, "Oh my gosh." This was not only an excellent tutor, this was a completely booked tutor. You don't, as a general rule, find math or chemistry or biology tutors who are really good. They don't usually walk in a door. That just seems to be the nature of the business there.

We asked her if we could help her, asked her if she needed anything, how do we keep in contact, what would you like to have happen? And then we put the phone down. We looked at each other and thought, "Oh, we're so dead, it's not even funny." These kids really need help. How are we going to do this? We

answer the phone, and there's a woman on the phone who said, "I just finished a pregnancy. I know this person who just went to bed. I don't know if you need anything, but I do tutor. I am a certified teacher, and I would very much like to be considered." Great. What do you teach? Oh, chemistry and biology.

People who believe in coincidence: I'm sorry, I'm a math person. Probability-wise, if you sit there and pull all the probabilities of all those events together and take a look at it, it's essentially zero. Give me a break. So when you sit there and you look at those types of things, all you can do is stop and say, "Thank you." Who you thank depends on your creed. But you've got to thank somebody, because you certainly had nothing to do with it yourself. That was one instance.

Another instance of providence, which was very important for us: we had been in business for a year and a half. Anybody who starts a business knows that if you have a decent product and you're fortunate enough, you've got to have enough capital to be able to get through the first couple of years, because then you've got to build up everything and hopefully grow enough so that you can make some money. At the year-and-a-half mark, we were practically out of capital, and there weren't a whole lot of students coming in the door. We were doing the best we could (we did our marketing, we did everything you needed to do), and it just wasn't quite happening.

So the three of us sat down and just said, "Okay, God, you know we started this business for you. You're our CEO. We're not going to make it if we don't get some more students. We've got to have at least six students by the end of the week, or we're going to have to close our doors. And we think that, whatever you want, we're ready for it. You want us to go ahead, we go ahead. You don't want us to go ahead, we don't. But if you want us to go ahead, we really need those six students." Thirty minutes later, we had six students. That is providence. That's a clear sign of needing to go ahead. And for those things, we're always very, very grateful.

It's also interesting how trust continues to grow. We in the EoC spread our profits a third, a third and a third: one part goes to the poor, one part is to maintain the business, and one part is for the culture of giving. As we grew in our business, we also grew in the relationship with God being our CEO. Trust is something that's earned and it takes a relationship. Every year when we took our profits and split them into thirds, we had always given everything except the few thousand dollars we needed for business insurance. Why we decided that was important to keep every year, I have no idea. But I guess we figured we could then at least stay in business for the year and do whatever seemed to be needed.

One year, we sat there and looked at each other and said, "Why are we keeping this money out, for goodness sake? What's the real reason?" It's because we're scared and we want to hedge our bets. And we said, "That's ridiculous." Because if God's our CEO, and we're doing this the way he wants us to do it, that money's going to come back to us. So the heck with that. This was probably 10 years into our 22-year experience, maybe 15 years, I'm not sure; we're slow learners, I can't tell you anything more than that. We decided we were just going to give it all in, and we started on January 1st and just kept going. And we did that. It was another freeing moment where you just sat there and said, one more piece of security that's not real is gone. And it just allowed us to move ahead more.

Fear and love

Interviewer: Can you say more about how you see fear as a fundamental problem, and how that plays a role in how you try to help people?

Joan Duggan: For me, one of the limiting pieces in each one of us is the fear of not being good enough, whatever that means to the person. It's all relative. What is feared by one person isn't feared by another. What some people see as a risk doesn't even impact another.

But fear, for me, is the opposite of love. Since there's only 100% in any present moment of what we have to give, no matter what anybody says (you only have 100% in any given moment), that quotient of fear to love impacts what we're capable of offering. The less the quotient of fear, the more space there is to love. The more space there is to love, the brighter humanity burns.

In tutoring, it's really straightforward to see, because as soon as a student has a safe spot where they can explore what is a major fear for them, and they can see that that big fear isn't as big as they thought it was, they're more open to be able to hear other voices, preferably the voice that allows them to be more of who they are. So with that fear-to-love quotient, you now have more in that present moment to offer to the next person you're around. And you're not so afraid to do it, because love has a greater quotient.

Interviewer: Practicing the EoC way makes us more vulnerable to being wounded, but in doing that we also experience blessing. Can you think of examples of that in your own life?

Joan Duggan: Let me ask you a question. What motivates you? Are you happy being safe? Do you want to see more, or do you want to be safe? That safe thing goes right back to fear. And fear is an absence of love.

I don't like safe. I never have my whole life. I hopefully will never want to be safe. So I guess you can either live in this short little vein, and if you're happy there, that's wonderful, that's perfect, it's a good match. It's just not for me. I need a much wider avenue to walk down, and I'm willing to be vulnerable. I'm willing to be hurt. Because I have seen the miracles that happen when people work together and move ahead. So be safe if that's who you are in your being. Be who you are, because when you match who you are, it's perfect. That doesn't make it easy. It doesn't make it anything. For me, I'd much rather have the big hurts to go along with the big miracles. I'm not good with safe. It's just too easy.

A transcendent purpose

Interviewer: Business can involve very short-term thinking. But the EoC sees business as having a transcendent purpose. How did you see that in your own experience?

Joan Duggan: I think, for people who are in business, one of the questions they ask is, "Why am I doing this?" If you're in the avenue where you're in it for the money, that's way too little. If I'm going to give my life for something, it's certainly not going to be for something inanimate. And since I want to live a consistent lifestyle regardless of where I'm at, that type of strategy, that type of philosophy, would be way too limiting, because any human being has a much greater task and a much greater goal.

Inside each one of us, there's the desire to be who we are. And that means we need to have the freedom to grow and make mistakes. It means that we see what we're doing in terms of how it impacts others, because we're all in it together. We're one family, whether we think we are or not. All of us are human beings. We're responsible to some degree for each other, as we can be and as we're called to be.

Living that type of lifestyle means, yes, you've got short-term goals, but you've got longer-term goals in the sense of: how do we impact the world today? How is what we do today going to make a difference for someone (for us as well) in the future? So the vision of a culture-of-giving orientation allows us to be more of who we are than if we're stuck in a present-day "I've got to have profit" type of limitation.

What it has meant

Interviewer: Looking back, what lasting impact has the EoC had on your life and business?

Joan Duggan: As I look back at the 22-year experience at the EoC, the only thing that I really have to say about it is that I'm exceptionally grateful, because most of my life people have told me I am just different and usually wrong. And that's okay, I don't even mind that. But it was like having a confirmation that there are absolutely ways that you can live in this world, helping the world at the same time, and not having to focus on inanimate little pieces of paper that are supposed to be the be-all and end-all and goal of the universe. So the EoC was just a phenomenal experience that I'm very, very happy with. I am very grateful for it.

It was time to close Finish Line at the time we did. I hope that we were one of those little seeds that people look back on in 50 and 100 years and say, "What a little dinky business. But boy, they really tried and they went ahead." So I'm very grateful for the whole thing, because when I was in business before that, I really, really kept asking, "Why am I doing this?" I don't even like those little pieces of paper particularly; those are the things that people sometimes think belong on a pedestal. They're called monies.

A seed that found root

Interviewer: What do you think of the EoC project we're doing here? Why do you think it's helpful or valuable?

Joan Duggan: I would like to say a word about this EoC project. Personally, I've been waiting to see it occur. No real idea can miss being offered to the world. The EoC, when it first started in '91, and when we had our businesses, were the beginning seeds of a mentality that said business should have and be governed by a culture of giving.

Many times, certainly for me, I'll be sitting there listening to something and say, "Oh my God, why didn't I think of that? That's exactly right." This project is an opportunity to share what, for many of us, has been, I'll call it, a big relief. It allowed us to live in a world and not give away who we are. To run a business in a person-oriented manner and not see those darn little dollars, euros, yen, whatever it may be, as the be-all and end-all. Inanimate things should never run our lives.

This project is an opportunity to offer an alternative that brings the human being into perspective. So I am very grateful. I'm very excited. Even if I haven't had an EoC business in 10 years, it is something that I've been smiling about since I heard about it, and will continue to do so. And I'm very grateful to be able to at least offer a small contribution.

And I would offer just one further piece of input here. From when we started working in the EoC back in '91 or '92, the culmination for (I'm going to say) the beginning pioneers, I think has a keynote moment today, because it's expanded beyond businesses attempting to work in the EoC model, to the point where now it has gathered enough interest that it is being actively studied and researched in various parts of the world.

As I was stopping to consider what this opportunity to be interviewed for the EoC was, I was struck by the fact that a seed that was dropped many years ago found a root that started to sprout, and that must have a use for the world, because it's being actively looked at, considered and researched in a number of parts of the world. For me, seeing academia find it to be a relevant and important enough piece to be granted funds for any reason whatsoever is a huge sign of hope, because it means there's something to offer.

So for all of the businesses that tried, but it wasn't their time to succeed, and still worked in it with everything they had, I'd just like to say thank you for all of it. Because there were lots of those, too.