

I

CREATION



To commence, any proper understanding of Calvin on the subjects of money, wealth, and business must accept that these are all created entities. The Swiss Reformer knew that God was more important than material wealth, and Calvin's advice can serve to steer investors, entrepreneurs, and stewards in any century away from a chilling materialism. Money is—and ever will be—a creation; as such it should not be worshiped, overemphasized, or ignored. Like the creation itself, it has a place and is useful. However, outside of that designed space, Calvin warned that it can become an idol.

Calvin was clear that Mammon was not to be served. In his commentary on Matthew 6:24, he explained the dilemma well: “Where riches hold the dominion of the heart, God has lost his authority. True, it is not impossible that those who are rich shall serve God; but whoever gives himself up as a slave to riches must

abandon the service of God; for covetousness makes us slaves of the devil.”¹

In earlier comments on the same chapter from Matthew he perceptively described how the devil plagued many with the worship of wealth:

Men are grown mad with an insatiable desire of gain. Christ charges them with folly, in collecting wealth with great care, and then giving up their happiness to moths and to rust. . . . What is more unreasonable than to place their property, where it may perish of itself or be carried off by men? Covetous men, indeed, take no thought of this. They lock up their riches in well-secured chests, but cannot prevent them from being exposed to thieves or to moths. They are blind and destitute of sound judgment, who give themselves so much toil and uneasiness in amassing wealth . . . particularly, when God allows us a place in heaven for laying up a treasure and kindly invites us to enjoy riches which never perish.²

Instead of entangling oneself in this world’s snares, Calvin commended the alternative of making it one’s “business to meditate on the heavenly life,” a theme that would be repeated throughout his work. He warned that if money becomes the chief good, “covetousness will immediately predominate.”³ Calvin knew—in ways that might be shocking to those who only refract Calvin’s thought through the lens of Max Weber⁴ or other hostile critics—that “if we were honestly and firmly convinced that our happiness is in heaven, it would be easy for us to trample upon the world, to

1. John Calvin, *Commentary on a Harmony of the Evangelists, Matthew, Mark, and Luke* (Grand Rapids: Baker Book House, 1979), 1:337.

2. *Ibid.*, 1:332.

3. *Ibid.*, 1:334.

4. Weber’s disciples have argued that the Calvinist sought to prove his election by his capital accumulation. The elect, thus, were those who succeeded at business and were externally identified as prosperous.

despise earthly blessings, and to rise towards heaven.”⁵ He was emphatic that, while wealth has a place as a created blessing, it should never be confused with the Creator.

Moreover, his explanation of the law often echoed this teaching. Commenting on the first commandment, Calvin called for exclusivity of allegiance to God. If one is subtly tempted to put the acquisition of wealth above God, he is reminded that God is a jealous God who will not tolerate co-allegiance to God and Mammon. Later, in reference to the eighth commandment, Calvin warned against lusts that could lead to a variety of frauds. Since Calvin so strongly supported the holding of private property (which is implicit in that commandment), he also opposed any wrongful taking or seizing of others’ property, insofar as such misappropriations are normally motivated by greed, which is itself a form of idolatry (Col. 3:5).

In similar comments on the tenth commandment, Calvin advised against setting our hearts on others’ property or seeking “gain at another’s loss and inconvenience.”⁶ Not only was greed condemned in this commandment, but Calvin perceived that through it God sought to “put a restraint on evil desires before they prevail.”⁷ He compared coveting and other temptations to “so many fans” that swirled human passions even higher. Perched at an early stage of modern economic development, Calvin certainly knew that wealth has its snares if one’s inward dispositions are not rightly ordered.

Calvin’s comments on the rich young ruler in Luke 18 reflect the same principle. It is not enough merely to divest oneself of riches (“he who deprives others, along with himself, of the use of money, deserves no praise”); one should also use wealth for the glory of God and love of neighbor. Calvin observed on this

5. Calvin, *Commentary on a Harmony of the Evangelists*, 1:334.

6. John Calvin, *Commentaries on the Four Last Books of Moses* (Grand Rapids: Baker Book House, 1979), 3:187.

7. *Ibid.*, 3:188.

passage that to “renounce riches is not in itself virtuous, but rather an empty ambition.” Referring to Crates the Theban from secular history, Calvin further noted that the rich young ruler was called to aid others with his income as an act of love: “And so Christ is recommending him not to simply sell but to be liberal in helping the poor.”⁸

Calvin believed that Christ was teaching his listeners not to worship money or riches. He stated that this teaching warns both rich and poor to trust in God—the rich being warned of their danger, the poor being called to be satisfied with their lot—so that each can serve God. While Calvin realized that riches themselves do not preclude obedience to God, he perceived that, in view of mankind’s incurable depravity, it is rare for those with abundance to avoid becoming intoxicated by riches.⁹

Calvin realized from his careful reading of Scripture that God does not want humans to worship wealth or any aspect of it. He has given humans the capacity to use wealth, but if the ever-present idol-factory of the human mind confuses Creator with creation, it inevitably leads to disaster. As he reflected upon the opening chapters of the Bible, Calvin noted a categorical distinction between the Creator, who is ever blest, and all other created things. In terms of economic matters or management, the Lord assigned persons a stewardship to care, first, for the garden, and then, by extension, for all of creation. It is noteworthy that this assignment came to man¹⁰ in his native, pre-fall state, and thus has no part of the curse in it. It was, in other words, a positive good for man to care for many aspects of creation—animals, the garden, others, and wealth.

But the design of God is not to have money worshiped or served. No one, as Jesus would later say, can serve two masters.

8. André Biéler, *Calvin’s Economic and Social Thought* (1959; repr., Geneva: World Alliance of Reformed Churches, 2005), 283.

9. Calvin, *Commentary on a Harmony of the Evangelists*, 2:401.

10. Using this older fashioned naming for “person,” of course, is not intended to be gender specific.

One either serves money as a creator or uses money to serve the Creator; these two purposes are mutually exclusive. Calvin understood the difference, and his disciples put that economic faith into practice in many sectors.

While it is too much to claim that Calvin produced the principles of wealth development *de novo*, it is historically true that such development seemed uncannily to happen wherever Calvinists went for several centuries after the Reformer's death. Secularists might try to explain that phenomenon away, but we prefer to understand why and how Calvinism fostered the kind of business culture that it did.

Calvin and his business disciples knew that the Old Testament (hereafter, OT) was replete with wisdom on the subject of wealth. The book of Proverbs, for example, has much to say on this subject. To begin with, it teaches that the Lord may give wealth but that to acquire wealth by illegal means is sinful. Moreover, some riches will sour. "Ill-gotten treasures," wrote Solomon, are "of no value" (Prov. 10:2); however, "diligent hands bring wealth" (Prov. 10:4). The earnings of the righteous aid their life (Prov. 10:16), and "the blessing of the Lord brings wealth, and he adds no trouble to it" (Prov. 10:22). One may even be ruthless and gain wealth; however, ruthlessness is contrasted with virtues like kindheartedness (Prov. 11:16). Hoarding is also condemned (Prov. 11:26), and giving to others can lead to greater gain, refreshment, and blessings (Prov. 11:24–26).

Puritan descendants of Calvin noted the advice on work and business planning contained in Proverbs 12:11, which advocates the working of one's land instead of chasing fantasies or speculation. Proverbs 13 also warns against pretentiousness (v. 7) and issues a caveat about being owned by one's own riches or possessions (v. 8). Moreover, some income can come with a hangman's noose around it (Prov. 15:6). Calvinistic business practices would assimilate these teachings into a distinct corporate culture.

Readers of this OT wisdom also learn that dishonest gain has a way of dwindling away, while a gradual accumulation of

wealth normally makes those assets grow more (Prov. 13:11). Prosperity can be a reward to those who serve God well (Prov. 13:21), and even a poor man, if he works the ground that is given him, may “produce abundant food” (Prov. 13:23). It is a sign of a man’s goodness to “leave an inheritance for his grandchildren” (Prov. 13:22), but according to the contrast in the second half of that verse “a sinner’s wealth is stored up for the righteous.” The distribution of providence is one thing and it continues. Houses and wealth are inherited from the Lord (Prov. 19:14). Calvin and his disciples took these biblical truisms and applied them to the evolving business and economic practices of their day.

Again, one can identify the profit assumption of the Calvinistic business ethic in Proverbs 14:23–24, which promises that all useful work brings some kind of profit. In contrast, mere discussion or even elaborate planning devoid of action and work “leads to poverty” (Prov. 14:23). Wealth may even provide a protective buffer or a cause for societal admiration, while the folly of laziness and nonproductive behavior “yields folly” (Prov. 14:23).

Calvin also understood that oppressing the poor to increase one’s own wealth is morally wrong (Prov. 22:16) and that one should not exhaust oneself in the pursuit of riches (Prov. 23:4–5). In fact, the allure of riches should be avoided. In other words, one should take care of wealth but not fall in love with it. For, as we read in Proverbs 27:24, “riches do not endure forever, and a crown is not secure for all generations.” Also, one should avoid wearing oneself out to obtain status or fame that the Lord has not designed to give. Embracing these principles has led many nations and families to lasting wealth. God’s Word, Calvin knew, has much to say to us on this topic. In summary, the application of OT wisdom supplies the following business premises:

1. Ill-gotten treasures are of no value.
2. Wealth per se is not condemned.

3. Wealth has a limited long-range advantage, but it should not be idolized.
4. Wealth does not endure.
5. Godly obedience or righteousness is more valuable than the acquisition of riches.

When one compares Jesus' teaching in Matthew 6 (which warns us not to store up corruptible treasures) both with the OT wisdom on wealth and with even a few of Calvin's comments, a harmonious chorus of voices can be heard.

Furthermore, all these voices affirm that wealth is given by God and can be used very productively to enhance his created order. Again, the distinction between the right and the wrong use of wealth is what makes the difference for Calvin, who surely could recount better than most of the numerous wealthy people recorded in the Bible who never received a rebuke from God for owning and accumulating assets. Among them are:

- ✦ Abraham, whose possessions are noted in Genesis 12:5 and who, according to Genesis 14:14, had over three hundred trained men born in his household. He must have had quite a business to have 318 trained soldiers (and most likely their families as well). This was a wealthy man.
- ✦ Joseph, who later rose to a position of great importance and wealth in ancient Egypt. He served God through economic acquisition and management.
- ✦ Solomon, who, of course, was the wealthiest person in the world of his time.
- ✦ Nicodemus and Joseph of Arimathea, both of whom became followers of Christ.
- ✦ Mary and Martha, who, according to the book of Acts, used their large home for church meetings.
- ✦ Barnabas, an unsung hero of the New Testament, who donated family lands to the cause of the gospel.

Like the OT, the New Testament (hereafter, NT) warns against love for money as a many-pronged root of evil (1 Tim. 6:10). Even so, as one surveys either the Scriptures or the works of Calvin, one can clearly see that wealth is presented as a providential creation from God. It may also become (either immediately or gradually) a means by which God tests the allegiance of a person's heart. Materialism, in contrast to Calvinism, fails to recognize the proper relationship between wealth, a creation, and God, the Creator.

God may bless a person with wealth or he may choose not to do so. If an individual is so blessed, then along with the blessing comes the call to share generously and to work for the glory of God rather than selfish ambition. Therefore, wealth summons a spirit of servitude to the Lord and stewardship of his gifts in order to glorify God. Furthermore, misuses of wealth can reflect insufficient theological or moral values. If one exclusively strives to save and never to enjoy, then he is not embracing the call to glorify God through spending. Similarly, individuals who are consumed by debt and continually live beyond their means demonstrate a lack of stewardship and responsibility. Both of these patterns represent an imbalance in one's attitude toward affluence. Calvin's view of wealth, giving, and affluence determines how persons live in economic settings. This is a matter not of abstract theology but of pastoral theology with macroeconomic content.

While wealth is to be shown proper respect and treated according to God's calling, it is never to be worshiped or treated as divine. Instead it is designed to be used as a tool for the glory of God and the betterment of man. Thus, money, wealth, or finance is always a tool—always a creation, never the Creator—and it is useful for the ends that God designed. The wise steward will seek to keep wealth in its place—never becoming mesmerized by its allure but always using it to serve God, his creation, our families, and society. Wealth is not eternal; neither is it an automatic identifier of the blessing of God. The Lord gives and he takes away. Wealth can be destroyed just as easily as it is created.

In his commentary on the book of Genesis, Calvin asserted that prior to creation there was only emptiness and formlessness. Accordingly, “the world is not eternal” but was created by God.¹¹ God took the shapeless chaos, the formless void, and imposed himself on it to create beauty and habitation. Thus, in his first revealed work, God is seen as an artisan—“the wonderful Artificer” (85, 105), who takes that which is not inherently useful and harnesses it for great usefulness. God takes the unstable mass and turns it into a biosphere where man, his chief creation, may thrive. The purpose of the creation is to serve and sustain man, a point with great ramifications both for economics and for ecology. Furthermore, Calvin noted that God provided for his creation without needing or depending on preexisting sources (for example, he did not need the sun to create light). The Creator, for Calvin, was originally and always above his own creation. And at the conclusion of each period of creation, God stamped his approval upon each day with the phrase, “And God saw that it was good.” The creation, both as a whole and in each of its constituent parts, is good. Calvin put it this way, commenting on the final verse of Genesis 1: “On each of the days, simple approbation was given. But now, after the workmanship of the world was complete in all its parts, and had received . . . the last, finishing touch, he pronounces it perfectly good; that we may know that there is in the symmetry of God’s works the highest perfection, to which nothing can be added” (100).

Calvin further observed that God added “a germinating principle” (82) to the now-formed creation. Because of his own created law of nature, God also created trees and herbs before the sun and moon. It was, the Genevan Reformer noted, for the purpose that “we might learn to refer all things to him [that] he did not then make use of the sun or moon” (82). Calvin realized that man

11. John Calvin, *Commentaries on the First Book of Moses Called Genesis* (1554; repr., Grand Rapids: Baker Book House, 1979), 70. In the section that follows, page numbers in parentheses refer to this edition of the commentary.

could easily ascribe to creation a self-generating power, and he wished to contradict that error early and often. He argued that it was necessary, “because we are wont to regard as part of their nature properties which they derive elsewhere” (82), that God should in his very creation clearly demonstrate to mankind that his initial creations were dependent directly on him and not on other creations. This proves, he thought, “that the First Cause is self-sufficient and that intermediate and secondary causes have only what they borrow from this First Cause” (82). Early in his commentary on Genesis he warned against thinking that God’s creation was so poor or imperfect as to need to be “assisted by second causes” (82). God acts, to be sure, through his creatures but not “as if he needed external help, but because it [is] his pleasure” (82).

Along the way, Calvin also taught that various parts of creation were “endued with the power of propagation” (83), a feature that will later become important as we consider the multiplication of wealth. If wealth is a creation, then there is no reason that it may not be fruitful and multiply. Yet, just as “the sun is still a servant, and the moon a handmaid” (87), so again wealth as a creation is designed to serve or assist, never to be worshiped as or confused with the Creator.

Man as Created and Creator

One of the unique characteristics of man is that he is singled out in Genesis 1 as having been created in the image of God (*imago dei*). While some theologians have devoted volumes to explaining this concept, one thing is indisputable: in the context of Genesis 1, being in the image of God surely means that man is capable of creating and creativity. Modeled after God, man can take formlessness and convert it into form; he can take that which is non-useable and transform it, with industry, into something

that has great usefulness. This harnessing of the creation for the use of humans is a prime part of the *imago dei*. Not only does this capacity give man dignity in terms of artistry, but it also allows him to use the creation to generate wealth and to promote his own comfort.

Entrepreneurial activity is an expression of creativity. God evidently did not intend for man to accept the creation and leave it merely in its native state—even though it was filled with beauty and perfection. He intended for man to enhance what was originally given. Adam Smith, a later economist raised in the very Calvinistic Scotland of his day,¹² put it this way: “The property which every man has is in his own labour, as it is the original foundation of all other property, so it is the most sacred and inviolable.”¹³

Yet in his inventiveness, man was not intended to create false gods or to use his creativity to distort the image of God. Commenting on Isaiah 46:5, Calvin noted that God is “robbed of his glory, when he is compared to dumb and senseless things.” And in reference to Jeremiah 10:6, Calvin described idolatry as “madness,” “sottish,” “beyond measure foolish,” and “shameful,” noting that “the very richest worshipped a wooden god, while despising the artificer.” Calvin even spoke of idolatry as leading to “profitless deceptions” when he explained Jeremiah 2:8.

Acknowledging the premise that man is made in the image of God, most major economic systems would not debate the assertion that man is a creator or prone to create. However, the method of creation, the ownership of creation, and the ensuing benefits of creation are all issues of debate and disagreement. From these differences in various economic theories, applications arise within

12. Although Mark Skousen, among others, notes that Smith was part of the Scottish Enlightenment associated with the skeptic David Hume, he also states: “Adam Smith was greatly influenced by Calvinist doctrines favoring thrift and hard work while condemning excessive luxury, usury, and ‘unproductive’ service labor.” Skousen, *The Big Three in Economics*, 39.

13. Cited in John E. Stapleford, *Bulls, Bears & Golden Calves: Applying Christian Ethics in Economics* (Downers Grove, IL: InterVarsity Press, 2002), 57.

nations, legal systems, markets, and cultural practices that are contrary to Calvin's view of creation. The ideal is an economic, legal, and cultural environment that encourages creation, values creation, protects the benefits and rewards of creation, and allows the marketplace to judge the appropriateness and validity of the creation methodology. Clearly, though, not all economic systems favor this ideal.

Grounded in the various socialistic theories, for example, is the belief that private property is not to remain private. Indeed, one of the primary tenets of Marx's *Das Kapital* is the abolition of private property. Property, Marx argued, should become an asset of the state. Initially referring to physical private property—land—this concept has migrated over time to include intellectual property and other created products. In the mid- to late-nineteenth century the agrarian economy was the prime focus, with those owning land dominating others. As a modern illustration, however, certain legal systems throughout the world do not fully protect the rights of patents and intellectual property. The creator of such runs the risk of losing some or even a majority of the benefits of his creation should it be fancied by another firm or industry in another country. New drugs that may have cost millions of dollars to research, devise, compound, test, and produce can be reverse-engineered at a fraction of the total cost of development by firms in countries without restrictions and then reproduced without consequences from that national legal system.

At issue also is the process of creation and its sometimes destructive nature. Throughout history, inventions and new processes have delivered short-term shocks to the labor and capital markets. In the Genesis creation and throughout the Bible, God's actions are often catastrophic, shifting paradigms and radically changing hierarchies, displacing individuals and causing disruption. Speaking in terms of business, the creation story is an account of a manager creating new methodologies of production, activating a new workforce, and introducing competitive markets into what

was previously a benign and stable environment. This creative destruction¹⁴ is also evident in the episodes of Noah, Moses, the Exodus, and so on—right up to the coming of Christ upon the earth. Creation in the business cycle is a case of the *imago dei*. Man, following his Creator, also creates; and when he creates, the creative process often has exponential effects.

Creative action many times can and will bring with it costs. The flood, of course, killed nearly all of mankind; the exodus displaced an entire people for forty years, forcing a generation of brick makers and construction workers into new occupations; and the life and death of Christ caused thousands to change jobs (e.g., Paul, Peter, and Andrew), to alter their living standards (e.g., Zaccheus), to relocate, and even to perish.

In more recent times, the advent of petroleum refining displaced an entire industry of whaling vessels, the creation of farm machinery transformed economies, and gunpowder toppled regimes. However, there are economic practices today that refuse the costs of creation in order to avoid pain. For example, some teachers' unions are fighting to keep the creative destruction of charter schools out of their industry, and the Realtors of America are fighting to keep online discount agencies out of theirs. The avoidance of the costs of creation is not just limited to tangible products or services; it extends also to the free flow of information, ideas, and commentary. In an article entitled "Olympics preview: Beijing's Internet censorship, surveillance" (June 25, 2008), Graham Webster, author of the blog Sinobyte, observed: "In the lead up to the Olympics, many online limitations have been relaxed. Access to BBC News was restored. . . . English Wikipedia is available, but Chinese Wikipedia is still blocked. After pressure from the International Olympic Committee, the Beijing committee has promised fewer restrictions." As the leaders of China may

14. The Austrian economist Joseph Schumpeter (1883–1950) made famous the term "creative destruction."

realize, ideas coupled with information and mass access can have costs—costs that they have been reluctant to pay.

In order to protect the business creator, an adequate legal system must be in place. A court system that recognizes the rights of patents, intellectual property, and property rights is the first line of defense. Concerning the costs of creation, who or what is to decide if they are worth the benefits? In a state-controlled, socialistic system, it would be the government that makes the final decision. However, these decisions are rarely paragons of objective logic. Rather than engage in rational cost/benefit analysis, it is the tendency of governments to be influenced by other forces, such as public polling, financial influences, and often pseudo-science.

Even within a business climate that legally protects the rights of creators and encourages creation, social and cultural mores may, in effect, undermine this tenet. One does not have to travel far down the information superhighway to see various arguments for free software. Travel further into other corners and “free” versions of Adobe Acrobat, Vista, Microsoft Office, and dozens of other programs are available for download. With names like the “Free Software Society” and “Software for All,” a growing number of groups reveal a disdain for the product creator by demanding free software and open-source coding.¹⁵

The joy of creation, of conceptualizing, planning, forming, and launching something—the pride of authorship—is an undeniable high point in human existence. However, this joy is threatened and neglected throughout the world today by enemies ranging from adversarial economic policies to practical applications of sovereign judicial systems to informal cultural norms. The enlightened Calvinist needs to see the necessity of protecting the business creator and the benefits of his creation

15. Of course, these free products are also designed, in some cases, to create a need for a product, which will cost later. Moreover, some companies give “free” software, only to offset that “loss” by charging more for other products.

from the assaults of collectivism and socialism, whether those assaults arise from state-controlled economies, ineffective legal systems, or cultural attitudes.

This notion of creation, separate from but bearing the imprint of the Creator, is a signature of Calvinism. It also has many applications for business.

Creation a Time of Abundance and Wealth beyond Basic Needs

There were no material lacks in Eden and the seeds of future productivity inhered in the creation. Calvin repeatedly spoke of creation as possessing a quality of abundance. Commenting on Genesis 1:26, he noted that the purpose of all creation was that “none of the conveniences and necessities of life”¹⁶ would be lacking. “In the very order of the creation,” Calvin wrote, “the paternal solicitude of God for man is conspicuous because he furnished the world with all things needful and even with an immense profusion of wealth before he formed man” (96). “Thus,” Calvin opined, “man was rich before he was born.” A little later in his commentary on Genesis 1 he would speak of the creation as being “abundantly sufficient for [man’s] highest gratification” (100), even though both the fall and the Noahic deluge brought and accelerated deteriorating dynamics into the cosmos. God’s original creation is still assessed as “abundant,” “beneficent” (100), and of “the highest perfection,” showing that God is an excellent Creator. Calvin construed Moses as describing a well-furnished house, “well supplied and filled” with nothing “wanting to its suitable abundance” (103). The language of creation conveys that God, “the Architect,” created a beautiful house, which in its original state showed perfection to be “the fabric of the world.” Thus, any

16. Calvin, *Commentaries on the First Book of Moses*, 96. In the sections that follow, page numbers in parentheses refer to this commentary.

deterioration or decay we may now observe is but a “corruption” of the “proper furniture” (104).

When Calvin expounded the quality of the Garden of Eden, he stated that no part of creation was barren, but that all was “exceedingly rich and fertile” (116). Observing the liberal blessing that God placed on his completed creation, Calvin noted further that not only was there an adequate provision of food but also that God gave it a palate-satisfying “sweetness . . . and beauty to feast the eyes” (116). Furthermore, as a consequence of his creation in the image of God, it was given to Adam not only to live in the dimension of the body but also to take pleasure in the blessing of his soul, with all its capacities and enjoyments. Thus, God intended for his creation to be enjoyed, and God cannot be accused of under-creating or providing.

The Creation was a time of abundance. God was not content with creating a desolate wasteland or a barren planet. In Genesis 2:9 we read that God “made all kinds of trees grow out of the ground—trees that were pleasing to the eye and good for food.” There was lavish variety and substance, and included in this creation was all that was needed for living and the advancement of society, including the raw materials for clothing, shelter, towns, and buildings (the Tower of Babel comes to mind). Speaking of the Creation, John Schneider says, “The whole view is one of almost embarrassingly extravagant excess.”¹⁷

Implied in this abundance, moving into current business, wealth is often created by excess profits. In the socialist paradigm, excess profits are “theft.” Or as the French novelist Honore de Balzac put it: “Behind every great fortune there is a crime.” The socialist and moralist of the day would have us live in a state of equal incomes, where our needs are met and any excess profit is given to the state for the benefit of the state. It should be noted

17. John R. Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth* (Grand Rapids: Eerdmans, 2002), 59.