

In the Service of One God only: Financial Integrity in Christian Leadership

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WHOEVER CAN BE TRUSTED with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? (Lk. 16:10-12).

Jesus is making it unmistakably clear that money is not some impersonal medium of exchange. Money is not something that is morally neutral, a resource to be used in good or bad ways depending solely upon our attitude toward it. Mammon is a power that seeks to dominate us.¹

Any Christian who has served in a leadership capacity knows that the position is dominated by issues related to money. We assume positions of leadership because of our passion and calling to carry out a mission, achieve a vision and accomplish significant work. Whether leading a for-profit company or a not-for-profit ministry, we come into leadership with our eyes focused on some other prize than the merely financial. However, it is not long before we realize that our day-to-day work is dominated by decisions surrounding income and expenses, debt and investment, balance sheets and cash flow projections. Every decision we make as a leader has financial implications, and how we understand the place and role of money in our institutions may have a greater effect on our success as leaders than any other single factor.

This is a powerful and provocative statement but one that I believe to be true. Think back over the last four weeks in your leadership role. How much of your thinking and plan-

1 Richard Foster, *Money, Sex and Power* (New York, NY: Harper and Row, 1985), 24.

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ning was dominated and influenced by the financial realities you face? How much conversation and strategy was focused on securing more income, controlling expenses, setting or adjusting budgets, taking on or eliminating debt, managing investments? The discerning leader understands that because every decision he or she makes has financial implications their own personal view of money will shape those decisions and with them the future of the entire organization.

In this article we will look at the *temptations* faced by every leader with regard to the role and function of money in their organization, and the *transformation* that is our obligation and opportunity as Christian leaders.

I Temptation – Facing our Demons

Every Christian leader has a personal theology of money. They may never have thought about it in those terms or articulated it in a systematic way, but we all hold views and attitudes toward money that guide the way we earn it, invest it, spend it and give it. This personal theology may have been built purposefully on a solid biblical basis, but for most people it is a syncretic set of beliefs and attitudes that have been influenced more by worldly standards than solid biblical principles. These beliefs and attitudes are especially influenced in our American culture by six prevailing misconceptions of money and the temptations inherent in each. We will seek to understand the temptations we face as Christian leaders and develop a biblically sound theology of money.²

Consider the following definition

from the popular website Wikipedia,

Money is any object that is generally accepted as payment for goods and services and repayment of debts in a given country or socio-economic context. The main functions of money are distinguished as: a medium of exchange; a unit of account; a store of value; and, occasionally, a standard of deferred payment.³

In this functional definition money is amoral; a neutral medium for the exchange of value. It carries no inherent goodness or malevolence but serves the user equally whether one chooses to invest it for benevolent or malicious purposes. At face value this seems an obvious conclusion. Money is, after all, ink on paper or impressions on semi-precious metals. We don't value a quarter because of the material from which it is made but for its ability to secure for us about \$.25 worth of goods and services. A piece of paper upon which a \$100 bill is printed has no more value than the paper used to print this page. The value is bestowed on it by the arrangement of ink and what it denotes to the one who possesses it. There is nothing right or wrong with the piece of paper itself, so the definition would lead us to believe.

The *first temptation* we face as leaders is viewing money in this detached, amoral way. The world of money and finance can be viewed erroneously as operating on the periphery of the true spiritual core of an organization. Consider the church that selects from

² For a splendid treatment of this subject in a systematic way, see Gene Getz, *Rich in Every Way* (West Monroe, LA: Howard Publishing, 2004).

³ www.wikipedia.com

among its most spiritually mature people those that will serve as Elders with the responsibility for the spiritual vitality of the congregation. That same church will elect Deacons to handle financial matters with little if any consideration of their spiritual maturity as long as they come with the requisite financial experience.

We see the same attitude in not-for-profit organizations when chief financial officers and fundraising staff are hired with little regard to the depth of their spiritual maturity or their ability to integrate a robust and living faith with their work of managing and raising the resources for the organization. Whenever we separate the spiritual from the financial we bear witness to this view of money as a morally vacuous medium of exchange. And we do so to our great peril.

In his three-year ministry, Jesus spoke more often about money than any other subject except the kingdom of God. What he said bore no resemblance to money as morally vacuous. Indeed he taught quite the opposite. As Christian leaders, Jesus' words should stop us in our tracks. The problem is we have heard them too often and have downplayed their implications. Hear them again and test your view of money against them,

No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money (Mt. 6:24).

Jesus is not setting up a dialectic between the sovereign God of the universe and a neutral medium of exchange. He is speaking of two rival

spiritual forces where each seeks our absolute devotion. The words he uses are extreme and absolute: master, love, hate, devoted, despised. The only alternatives Jesus provides are love and hate, devotion and despising. There is no room for loving God and simply using money. Money is ascribed power that rivals the divine and demands from us our total love and allegiance. There is no denying the power that Jesus prescribes to money.

Richard Foster states that, 'according to Jesus and all the writers of the New Testament, behind money are very real spiritual forces that energize it and give it a life of its own. Hence, money is an active agent; it is a law unto itself; and it is capable of inspiring devotion.'⁴ The first temptation that must be overcome by every Christian leader is to view money as anything less than a significant spiritual force that constantly works to gain our allegiance and compromise our total trust in God and God alone.

A *second temptation*, and one that is a natural product of the first, is the seduction of linking our self-image and that of our organization to our financial status. This may seem less threatening than the first temptation, but beware. Consider the ways in which organizations talk about themselves and measure success. While not-for-profit ministries may pride themselves on leading with mission-focused accomplishments, true success is almost always measured in financial terms.

Pastors talk to other pastors about the size of their congregation, the success of the latest building project and

4 Foster, *Money, Sex and Power*, 26.

whether their giving has gone up or down. Presidents of Christian schools, colleges and universities speak to alumni in terms of growing enrolment, new academic buildings and an increasing endowment. Owners of businesses speak to shareholders about profits, reinvestment and share prices.

For each of these, whether the pastor of a small church, the president of a community not-for-profit organization or the owner of a growing business, the financial success of their respective organization reflects heavily on their own self-image and reputation.

This connection between financial success and self-image starts at home. Our American culture idolizes the financially successful and as a result has developed a culture that measures self-image in financial terms. While we may deeply desire to value our neighbour based solely on his or her integrity and contribution to the greater societal good, we find it hard to keep out of the mix ingredients such as the size of their house, the cost of their car, the places they vacation and the schools their children attend. When we are called to positions of leadership this temptation only increases. Now our self-worth is determined both by our personal financial status and the success of the organization we lead. When we allow our self-image to be determined by these factors we have fallen prey to the second temptation.

The *third temptation* is to yield to the power that is inherent in all dealings with money. The apostle Paul warned his young colleague Timothy, 'the love of money is the root of all kinds of evil' (1 Tim. 6:10). What tempts us is not the love of a neutral medium of exchange but the desire for the power

that comes from the accumulation of wealth. With money comes power and with power comes control, and it is the power to control that we find so intoxicating.

As leaders, the opportunity to increase control is a never-ending siren song that calls to us, promising us success and stature if we will but grasp it. Of course what happens is that it grasps us and soon our thirst for power that comes through the pursuing of wealth ends up controlling us. As Christian leaders we must fight every day this temptation to grasp at the power that comes from the accumulation of financial resources.

The *fourth temptation* is kingdom building. Loving one master and despising the other calls us to be one-kingdom Christians. Christ's call on our life is uncompromising and unequivocal. We are to deny ourselves, take up our cross and follow him. There is place for only one allegiance, one Lord, one master. The abundant Christian life is found only in the total surrender of all we have and all we are to the one kingdom of God. As Christian leaders, Christ calls us to the total surrender of control and renunciation of the desire for the power that comes from success that is measured in any terms other than the building of the kingdom of God.

This is an amazingly difficult surrender! Our tendency, given our sinful nature, is to build alongside the kingdom of God our own little earthly kingdom where we get to play the lord. It may consist of our time, some or all of our possessions, our relationships and our attitudes. Anything that has not been completely submitted and surrendered to Christ, any control that

has not been thoroughly turned over to him, and any power that still wins our allegiance will be the stuff of our earthly kingdom. If we are honest with ourselves we will acknowledge that we are all kingdom builders.

In our personal life we struggle with a desire to keep control over those parts of our lives that seem just too important to trust fully to God. As Christian leaders we struggle to satisfy employees, board members, donors, stakeholders, shareholders and business partners while at the same time relinquishing control and placing all of our business or organization into the one kingdom of Christ. This struggle is seen in its greatest intensity in the way we deal with money in our institutions. As Christian leaders we must understand the struggle as a battle for lordship and we must help our colleagues to see the same.

The *fifth temptation* is to separate our personal spiritual journey from our work as Christian leaders. In our post-modern culture we are encouraged to compartmentalize our private life from our public service. It is perfectly acceptable (if not actually encouraged) to live one life at home and another at the office. We are told that there is no meta-ethic that requires us to be consistent in the application of values across all areas of our life. As this temptation seeps into the church it quietly encourages us to keep our personal faith separate from our public role as Christian leaders. Surprisingly, this happens even in the church and the Christian not-for-profit world.

In working with Christian fundraising professionals I am often surprised at the resistance I face when I link a person's personal history of generosity

and sacrificial giving to the success of their work of asking others to do the same. We seem reticent to make that connection, believing somehow that we can be personally stingy and professionally successful in helping others be generous. As Christian leaders our ability to help our organizations deal properly and effectively with money must flow from our own personal and on-going transformation as followers of Christ whose hearts are rich toward God.

The *sixth temptation* is to play the owner and not the steward. The previous five temptations may be wrapped up and subsumed under this one powerful Christian concept. We are stewards not owners. Our earthly existence can be understood on four planes; our relationships with God, with ourselves, with our neighbour and with the creation itself. On all four planes we live in relationships that were distorted and destroyed in the fall and completely restored in the life, death and resurrection of Jesus Christ. They have now been given back to us as precious gifts with the command to steward each to the glory of God. There is not one item on any plane that we ever own for one moment of our earthly existence. It all belongs to God.

When we pretend to be owners we return to the original sin in Eden and grasp at an alien ownership that will only serve to put us in bondage. The Christian leader must never forget that these two things are inseparable; ownership and bondage. And just as inseparable are stewardship and freedom! That is the choice set before us every moment we choose to serve as a leader. If we believe we own our employees, our clients, our facilities, our students,

our inventory or our profits, we will serve as leaders in absolute bondage. With that bondage comes fear, anxiety, relentless pressure, discouragement and despair. It is from this place of bondage that all five of the temptations listed above will call to us louder and louder, offering us freedom through the accumulation of wealth and the supposed control and power that it can offer. Ownership and bondage simply yield deeper bondage.

The Christian leader must make it a daily discipline to refuse the temptation to ownership and assume with joy and privilege the mantle of the godly steward in every area of his or her life. As stewards we can handle money in a way that robs it of its power and places it in the service of the kingdom of God. And we can lead our people to do the same.

II Transformation—The Journey of the Christian Leader

There are five indistinguishable marks of the journey of transformation of every Christian with regard to money and possessions; death, dethroning, delivery, discovery and doxology. Each of these marks will transcend the individual life of the Christian leader and have an indelible impression on the organization they're called to lead.

1. Death

In Dietrich Bonhoeffer's famous book, *The Cost of Discipleship*, he makes the startling statement that, 'when Christ calls a man he bids him come and die'.⁵ In doing so he was simply restating Jesus own words, 'whoever finds his life

will lose it, and whoever loses his life for my sake will find it' (Mt. 10:39). The Christian life begins with the death of self, or it does not begin at all. The apostle Paul tells us boldly,

Since, then, you have been raised with Christ, set your hearts on things above, where Christ is seated at the right hand of God. Set your minds on things above, not on earthly things. For you died, and your life is now hidden with Christ in God (Col. 3:1-3).

Earlier in Colossians he reminds us, 'Since you died with Christ to the basic principles of this world, why, as though you still belong to it, do you submit to its rules?' (Col. 2:20).

To lose our life, to die in such a way that our life is hidden with Christ in God is to start the journey of our complete transformation from our sinful, self-centred worldview to the fully committed child of God conformed to the image of Christ. In one sense it is a once and for all event. It happened fully for us in the completed work of Christ. Just as Christ does not have to die again and again, so our death to sin has happened once in Christ and as such it is 'finished'. However, in another sense it must be recollected on a daily basis. Our on-going battle with our sinful nature requires that we reaffirm the finality of this event and claim the freedom that is ours as a result.

This work of recollection and reclaiming is the ministry that every Christian leader brings to his or her organization. In dealing with finances we

⁵ Dietrich Bonhoeffer, *The Cost of Discipleship* (New York, NY: MacMillan Company, 1957), 73.

lead with integrity when we help our organization to remember that we have put to death the desires to follow the basic principles of this world. Christian leaders help their people name those principles, recognize them whenever they surface and come against them with the full force of absolute death in regard to them. This is the first plank in an organizational theology of money which every Christian leader must help fashion and enforce. Organizations must collectively embrace this death as their first step toward communal transformation.

2. Dethroning

Death alters our worldview fundamentally. From the vista of our absolute death to the things of this world we will be able to see the parapets of our earthly kingdom. As individual followers of Christ the next step is a total relinquishment of our attempts to play the Lord and master over this kingdom. We take off our crown, step off our throne, tear down the walls and dismantle the defences that have protected our stuff as our stuff. This requires a process of naming the things in our kingdom, repenting of our kingdom building ways, and placing them one by one at the feet of Jesus. This can be accomplished only by the on-going work of the Holy Spirit in our lives, and it is a process we will undertake until God takes us home.

As Christian leaders we must serve our organizations by helping them walk through the same steps with regard to finances and possessions. This process will require us on both the personal and corporate level to identify and reject three lies that the enemy seeks to

whisper in our ears with regard to our two- kingdom lifestyle.

The *first lie* is that these two kingdoms are somehow *compatible*. Our sinful nature combined with our prevailing American culture will provide a formidable defence and protection of our earthly kingdom. 'Surely', we will hear ourselves say, 'there is no harm in some things remaining in a kingdom over which I continue to exercise control. Surely the Lord will not care if a few things remain as mine to do with as I please.'

This is especially hard in our organizational life. We run our organizations on the business school model that assigns all components of our work to individual responsibility that requires us to control, manage and direct every part of our organizational life. Success or failure in our outcomes is traced back to the quality of our individual or team performance and our ability to control and manage the means of production that brought about these outcomes. It is difficult for the Christian leader to find a place in this process for a one-kingdom approach to the operation of a business or ministry.

The difference may seem subtle between responsibly carrying out our work using our God-given talents and seeking to control and manipulate our work for our own ends. It is, however, one of the great spiritual battlefields in the life of every Christian institution. So much is at stake when we step off the throne of our own kingdom. For most of us, including the Christian leader, the greatest threat is to our self-image. We build earthly kingdoms in order to prop up the image we wish to portray to the world around us. This usually includes success, competency,

relevance, charisma, wisdom and courage. Leaders can use their organizations as their own personal kingdoms and manage their people in order to bear witness to this image.

We must not underestimate the power of this temptation, not just for leaders but also for every person in our organization. We are all seeking personal affirmation from our work, the admiration of our peers and the reassurance that we are a valuable part of the community. When people in our organizations link the measurable outcomes in their work performance to their self-image and sense of importance the foundation has been laid for the construction of an impenetrable earthly kingdom.

Christian leaders face the challenge of helping the people they serve to understand the danger in this linkage. In its place we are called to be image-bearers of Christ and find our satisfaction in our work solely in the faithfulness with which we employ our skills and bear that image. This shift from a performance-based self-image to a faithfulness-inspired self-image will produce the kind of freedom that is necessary for organizations to undertake a thoroughgoing process of dethroning. It all begins with the heart of a leader who is moving successfully along that same journey. Only such a leader can face this first lie straight on and name it for what it is.

The *second lie* is that we can *compartmentalize* these two kingdoms. The storyline here is simple—be faithful in your spiritual kingdom and God will not really care what you do in your earthly one. This is the postmodern philosophy that encourages an eclectic approach to the application of ethical

values in the different spheres of our life. It is perfectly acceptable to hold to one set of values in our spiritual kingdom while at the same time applying a different set of values to our earthly kingdom. The importance, so say the postmoderns, is to be true to each set of values within their sphere without the pressure of pursuing a consistency of ethics across the totality of our life. In organizational life this is most often seen in a compartmentalization of the mission and program part of our work from the financial and fundraising side.

As we pointed out above, there is a temptation for Christian organizations to spiritualize their mission and secularize their operations. If we fail to recognize the spiritual forces behind money it will be easy to fall prey to this two-kingdom lie. Christian leaders are challenged to articulate and apply the core values and ethics of their organization to every area of their communal life. Again a leader can accomplish this only if the same consistency is being pursued in their personal life.

The *third lie* is that we can placate God and justify our earthly kingdom through a series of *transactions*. The logic is as follows; by overachieving in the spiritual work we undertake we buy ourselves the space to ignore or live comfortably with the compromises we have made in constructing our earthly kingdoms. It is a sort of sleight-of-hand approach; keep God happy with the good spiritual work we are doing and he may not notice the compromises we make in the other parts of our life. We buy God off through our good work on his behalf.

This may sound harsh but as Christian leaders we must look for this attitude in our own hearts and in the at-

titudes and actions of the people in our organizations. Here more than in any other place we will face the difficulty of leading our people through a process of identifying, naming and owning the earthly kingdoms that we have built in our organizations. The temptation to downplay these kingdoms and justify them in the face of all the good work we are doing is enormous. Christian leaders must be winning this battle in their own heart, and then they must lead with courage in helping their organization to refuse to compromise at any point in this dethroning process.

Faithful Christian leadership will include naming these three lies, leading with transparency and vulnerability combined with an uncompromising approach to building a one-kingdom organization.

3. Delivery

In spiritual terms delivery means to be freed from the restraints and shackles of old ways of thinking. It is, as the apostle Paul put it, a taking off of the old self and a putting on of the new self, 'which is being renewed in knowledge in the image of its Creator' (Col. 3:10). Delivery results in a new set of attitudes and perspectives that significantly alter our worldview and allow us to make decisions with a new set of tools at our disposal. Both individually and corporately it means viewing money in its true perspective and being able to deal with it without being influenced by it.

This is a real, tangible freedom that allows us to handle, invest, earn and spend money effectively while remaining unaffected by the power and control it offers. As individual Christians we must hunger and thirst for this delivery

that comes only through God's Spirit working in us. As Christian leaders who are being delivered, we must help shape and form the new attitudes and perspectives that will guide the way our organizations deal with finances. Spiritual delivery in a community context is hard work. It can be carried out successfully only by leaders who are experiencing that delivery every day in their own lives.

4. Discovery

God's way of doing everything is seldom if ever the same as the world's way. The values of the kingdom of God are antithetical to the values of the world. For this reason, as we continue our journey from death and dethroning through our delivery we will open ourselves up to discover a way of dealing with money and finances that otherwise would have been impossible. Through prayer and discernment and a heart newly tuned to the will of God our journey will be filled with the joy of discovery of God's way of leading our organizations.

This includes fresh thinking about important issues such as the role of faith in developing budgets, the proper use of debt, a God-pleasing approach to giving and asking, the tension between trusting God and building endowments, and the true meaning of transparency and financial accountability.

There are three key components to this process of discovery, and the successful leader must know them and follow them tenaciously.

First, the leader must establish and hold fast to the influencers that he or she will use to undertake this investigation. There will be a strong push

by many voices to hold sway over the process, especially the always-present politics of scarcity. Those that believe we are in a competition for limited resources will force the discussions along those lines. Motivated by fear and faction, they will 'advise' the organization to deal with money as a sacred commodity, and in so doing they will put the organization in bondage to the old wineskins marked by attitudes of absolute ownership and control. The successful leader will need to raise up the one voice of Scripture interpreted and applied by the community under the guidance of the Holy Spirit, and not let any other voice compete with it.

Second, the leader must be willing to lead the organization through the hard task of dismantling the systems that may be shown to be unbiblical or not in alignment with the direction the organization will choose to go in as a result of the discovery process. Fear of this kind of systemic change will keep many organizations from embracing what they discover. Be prepared for the push back when the implications of the discovery become known. It will often require sacrifice and change, and every leader knows the challenges of both to organizational life.

Thirdly, the leader and his or her organization must be prepared to develop new vocabulary and tools for what they discover. Most discoveries transcend old language and cannot be measured by the former methods and tools. For instance, when an organization discovers what God may be calling them to regarding how they handle debt, they may need to measure success and growth in different ways, and use language to communicate that change. A college that has historically measured

success by student enrolment may take on massive debt to fund sustaining growth. If the measurement of success is changed to decreasing the amount of debt per student, at least as one measurement, the discussion changes, and so does the strategy for the use of money. Without new vocabulary and tools for measurement, it will be difficult for the leader to embrace the discovery of how God may lead them to use money in their organization.

Organizations, like individuals, must be freed in order to have these discovery conversations. As Christian leaders we are called to proclaim freedom in Christ, to help organizations move through the process from death and dethroning to delivery and discovery. It is in this discovery phase that we have the attitudes and tools to discern God's will and the courage and freedom to carry it out.

5. Doxology

God's work done God's way by God's people always results in worship and praise. In our personal lives it is manifest in a heart that is increasingly rich toward God. It results in joyous generosity and sacrificial giving. As we experience this transformational process in our own lives we, as Christian leaders, have the opportunity to help our organization develop a culture of generosity and joyful giving. When we are truly freed in our relationship to money, when we are fully serving one master, then as an organization we can be used by God in marvellous ways.

Doxology requires a kingdom perspective. Here we come to a most critical aspect of Christian leadership. What will elicit your applause?

As a leader and as an organization, what will you choose to lift up and celebrate? If our measurements for success, whether personal or communal, are focused only on the external, the visible and the quantifiable, we will find it almost impossible to be people of doxology as the natural result of the process of death, dethroning, delivery and discovery.

Such a process as we have outlined here will yield much that is cause for celebration and praise to God, but it will look different to us. It will require that we lift up kingdom values as our sole guide. Jesus celebrated changed lives, broken yokes, re-established justice, reconciliation, peace and love. He rejoiced when kingdom work was done, even when it looked to everyone around him as if his ministry was failing. He did not measure his success in numbers of followers, size of budget for his work, or even mission impact. He sought to be kingdom-focused, rejoicing in the work that served kingdom purposes for kingdom ends.

Our doxology will come naturally and fully when we watch for signs that kingdom values are guiding our organization, and the fruit of our work is aligned with the fruit of the spirit of God.

These are the steps of personal and organizational transformation. While the process is never ending there are measurable milestones that tell us we are moving along the continuum and growing in our personal role as stewards in the kingdom of the triune God of grace. The same is true for our organizations. As leaders we are able to measure the process of moving from death to dethroning, and from delivery to discovery. The pressures and temptations to slide backwards are enormous.

tations to slide backwards are enormous.

This work will demand the very best of us and it begins not with what we do but with who we are. We need not be perfect but we must be in process, continually being conformed to the image of Christ in all areas of our life and especially in our relationship to money and the things of this world. Then we trust that God will use us and our peers and colleagues in our organizations to help lead our community through the same process to the glory of God.

III Conclusion

As leaders we must first face our demons regarding money, and help our organizations do the same. That means we must address and conquer the temptations of seeing money in a detached, amoral way; tying our self-image to financial success; giving in to money's power that seeks to control us; using it to build our own kingdoms; separating our personal journey from that of our role as leader; and playing the owner and not the steward.

In facing these temptations we enter into the journey of transformation of the faithful steward leader. That journey will take us through the five steps of death, dethroning, delivery, discovery and doxology.

In all of these issues pertaining to money the real bottom line is the disposition of the heart and not the dispensing of the asset. Christian leaders who deal with finances with the utmost integrity have reached that point of discovery and doxology in their own transformation, and they have the vision and courage to lead their organization toward the same.

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