

Faith at Work

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http://www.nytimes.com/2004/10/31/magazine/faith-at-work.html?_r=0

Across the Judean desert, over the opal waves of the Mediterranean, along stone-paved roads that scored the plains of Syria and Asia Minor and carried into the heart of Rome, the Word spread 20 centuries ago. And as it did, it transmitted itself less in houses of worship than in the tents of carpet sellers, in wine shops and bakeries and maybe most of all at the tables found in every market town where stacks of coins signalled the indispensable presence of the moneylender. The market was the central place of human interaction. It was where change happened, where ideas lighted from one mind to the next.

And so it remains. Chuck Ripka is a moneylender -- that is to say, a mortgage banker -- and his institution, the Riverview Community Bank in Otsego, Minn., is a way station for Christ. When he's not approving mortgages, or rather especially when he is, Ripka lays his hands on customers and colleagues, bows his head and prays: "Lord, I pray that you will bring Matt and Jaimie the best buyer for their house so that they have the money to purchase the new home they feel called to. And I pray, Lord, that you grant me the wisdom to give them the best advice to meet their financial needs."

The bank is F.D.I.C. approved. It has a drop ceiling and fluorescent lighting. Current yield on a 30-year mortgage is 5.75 percent. The view out Ripka's office window is of an Embers chain restaurant. Yet for all the modern normalcy, the sensibility that permeates the place comes straight out of the first century A.D., when Christianity was not a churchbound institution but an ecstatic Jewish cult traveling humanity's byways.

The bank opened 18 months ago as a "Christian financial institution," with a Bible buried in the foundation and the words "In God We Trust" engraved in the cornerstone. In that time, deposits have jumped from \$5 million to more than \$75 million. The phone rings; it's a woman from Minneapolis who has \$1.5 million in savings and wants to transfer it here. "I heard about the Christian bank," she tells Ripka, "and I said, 'That's where I want my money.'" Because of people like her, Riverview is one of the fastest growing start-up banks in the state, and if you ask Ripka, who is a vice president, or his boss, the bank president, Duane Kropuenske, whose office wall features a large colour print of two businessmen with Christ, or Gloria Oshima, a teller who prays with customers at the drive-up window, all will explain the bank's success in the same way. Jesus Christ has blessed them because they are obedient to his will. Jesus told them to take his word out of the church and bring it to where people interact: the marketplace.

Chuck Ripka says he sometimes slips and says to people, "Come on over to the church -- I mean the bank." He's not literally a man of the cloth, but in the parlance of the initiated, he is a marketplace pastor, one node of a sprawling, vigorous faith-at-work movement. An auto-parts manufacturer in downtown Philadelphia. An advertising agency in Fort Lauderdale. An Ohio prison. A Colorado Springs dental office. A career-counseling firm in Portland, Ore. The Curves chain of fitness centres. American Express. Intel. The Centres for Disease Control and Prevention. The I.R.S. The Pentagon. The White House. Thousands of businesses and other entities, from one-man operations to global corporations to divisions of the federal government, have made room for Christianity on the job, and in some cases have oriented

themselves completely around Christian precepts. Well-established Christian groups, including the Billy Graham Evangelistic Association and the Promise Keepers, are putting money and support behind the movement. There are faith-at-work newsletters and blogs and books with titles like "God@Work," "Believers in Business" and "Loving Monday."

The idea is that Christians have for too long practiced their faith on Sundays and left it behind during the workweek, that there is a moral vacuum in the modern workplace, which leads to backstabbing careerism, empty routines for employees and C.E.O.'s who push for profits at the expense of society, the environment and their fellow human beings. No less a figure than the Rev. Billy Graham has predicted that "one of the next great moves of God is going to be through believers in the workplace." To listen to marketplace pastors, you would think churches were almost passé; for them work is the place, and Jesus is the antidote to both cubicle boredom and Enron-style malfeasance.

Os Hillman, a former golf professional and advertising executive in Georgia, is an unofficial leader of the movement. "We teach men and women to see their work as not just where they collect a check, but actually as their calling in life," he says. "We teach them to see what the Bible says about work, to see the spiritual value of their work." Through two organizations, the International Coalition of Workplace Ministries and Marketplace Leaders, Hillman and his wife, Angie, offer workshops, publish books and organize conferences. More than 900 "workplace ministries" are listed in I.C.W.M.'s member directory, and Hillman's faith-at-work e-mail devotional -- which features stories noting that Jesus and the apostles all had jobs and that most of the parables in the New Testament have workplace settings -- goes out to 80,000 subscribers daily.

Of course, Christianity isn't the only spiritual force in the workplace. There is an overarching faith-at-work movement afoot. Some companies are paying for, or at least allowing, workplace meditation sessions and Talmudic-study groups and shamanistic-healing retreats for employees. But this remains an overwhelmingly Christian nation. According to the Gallup polling organization (which itself fits into the subject of this article, as George Gallup Jr. is an evangelical Christian who has called his work "a kind of ministry"), 42 percent of Americans consider themselves evangelical or born again, and the aggressiveness with which some evangelicals are asserting their faith on the job suggests that the movement's impact, for better or worse, is going to come from them.

Most mainline Christian denominations have been slow to embrace the movement. Church leaders either haven't recognized it as significant or have determined that since it takes place outside the walls of their institutions, it is by definition not of concern to them. But some pastors are out in front of their leaders: they have left their churches to become workplace-ministry consultants or have landed jobs as "corporate chaplains," spiritual counsellors hired by companies as a perk for employees. Rich Marshall, who is now a consultant, was a pastor in San Jose, Calif., for 25 years. "I realized what I was preaching in my pulpit wasn't helping people in their work lives," he says. "Now I'm on the road, speaking to businesspeople about integrating faith and work."

Looked at in light of some recent trends, there is a certain logic in all of this. First came the withering of the mainline Christian denominations and the proliferation of new, breakaway churches. Then consumerism took hold: today, many serious

Christians are transient, switching churches and theologies again and again to suit their changing needs. With traditional institutions fragmenting and many people both hungry for spiritual guidance and spending more time at work than ever, it was perhaps inevitable that the job site would become a kind of new church.

When it comes to writing about religion, objectivity is a false god. In the interest of full disclosure, I would like to state here that my own orientation is secular but that I also believe that all religions have more or less equal dollops of spiritual truth in them, which become corrupted by personal and cultural dross. This puts me at a certain distance from most of the people in this article. For one thing, all the marketplace Christians I encountered were firmly of the belief that Christian truth is the only truth and that part of their duty as Christians is to save the unsaved.

My task, then, was to try to understand a phenomenon that has, from my perspective, an inherent conflict in it. One of the movement's objectives is to give Christians an opportunity to "out" themselves on the job, to let them express who they are, freely and without feeling persecuted. Few would argue with such a goal: it suits an open society. And if it increases productivity and keeps C.E.O.'s from turning into reptiles, all the better.

Then again, the idea of corporations dominated by a particular religious faith has a hint of oppressiveness, a "Taliban Inc." aspect. As it is, Christian holidays are the only official religious holidays in 99 percent of American workplaces surveyed by the Tanenbaum Centre for Interreligious Understanding. Religious-discrimination complaints to the Equal Employment Opportunity Commission have increased 84 percent since 1992 and 30 percent since 2000. Georgette Bennett, the director of the Tanenbaum Centre, attributes the rise in part to the influx of workers from Asian and African countries and an overall aging of the largely Christian homegrown workforce, leading to a clash of traditions. "Added to that is the way in which religion has entered the public square and been politicized," she says.

Some friction may come from the insistence of marketplace Christians on seeing offices and factories as arenas for evangelism. Converting others, after all, is what being an evangelical Christian is all about. One tenet listed in the Riverview Community Bank's first annual report is to "use the bank's Christian principles to expand Christianity." If that wasn't clear enough, Ripka put it in even starker terms for me: "We use the bank as a front to do full-time ministry." Ken Beaudry, a marketplace pastor whose heating-oil company is just down the road from the Riverview bank, takes the same view. "It's all about understanding that your business has a cause," he says. "It's about recognizing that we exist as a company not just to make profits, but to change society. And our employees are on board with that."

On-the-job evangelism extends far beyond Ripka's community. In 2001, Angie Tracey, an employee at the Centres for Disease Control, organized what she calls a "comprehensive workplace ministry," among the first officially sanctioned employee religious groups within the federal government. She says that many colleagues have been "saved" at her group's Bible studies and other gatherings on government property, and she describes the federal agency's not-yet-saved employees as "fertile ground." Her program has spread rapidly within the C.D.C., and employees at other divisions of the federal government -- the Census Bureau, the General Services Administration, the Office of Personnel Management -- have contacted her about bringing the Word into their workplaces, too.

To explore this movement, I felt I needed a guide. Of all the marketplace pastors I spoke with, Ripka stood out at once in the intensity of his faith, his commitment to using his workplace as a vehicle for spreading it and his openness -- his purity, if you will. There was also a modest personal connection between us: we are the same age and both grew up Catholic. After several telephone conversations, we made a kind of pact. He would welcome me into his bank and his home and would open up to me his world so that I might better understand why he and others think the faith-at-work movement is part of the next phase of Christianity.

And what would Ripka get in return? "The Lord told me you would call, Russell," he said in our first conversation. Through me, he would get a chance to spread the Word.

So, the first thing to know about Chuck Ripka is that he says Jesus talks to him -- actually speaks to him, calling him "Chuck." Ripka is 45, a father of five and grandfather of two who has been married to his high-school sweetheart for 25 years. He has a compact build and pinprick eyes; he talks in a soft, rapid monotone. He once fasted for 40 days and 40 nights, just as Jesus did in the wilderness. He says he has performed more than 60 faith healings in the bank and has "saved" another 60 people on bank premises. Knowing him at first only via telephone, and listening to his talk of visions and voices and Satan and ecstatic healings, I began to think of him as potentially unbalanced. Yet on meeting him, I quickly discovered that he is a pillar of his community. The mayor stopped by his office for a chat while I was there. The chief of police and the superintendent of schools see him for prayer. He occasionally gives spiritual counselling to Carl Pohlad, the owner of the Minnesota Twins. Ripka runs a quarterly faith-in-the-workplace lunch, which attracts up to 260 area businesspeople. Many Christian business owners and residents say they consider him to be not only a community leader and an expert in small-business loans but also a conduit of the divine, a genuine holy man.

Chuck and Kathi Ripka live in a beautiful log house on nearby Big Lake. When I went there for dinner, their teenage son was playing a video game in the semi-finished basement. Kathi served a nicely prepared dish of chili, accompanied by Italian bread and salad. Since we were all the same age and the two of them met in high school, we talked about that era. Chuck told me how back then, before he found Jesus, he was a longhaired kid who organized keg parties in the woods. "Even then I had an anointing to bring people together," he said. "I was just using it for the wrong purposes."

He worked odd jobs after high school and was born again when he was 21, during an Amway meeting. Shortly after, Jesus began talking to him. "I used to assume that all Christians heard God the way I do," he said. "But I realized over time that a lot of people don't hear, or they don't recognize, his voice. They think, Are these my thoughts or God's?"

Like many marketplace Christians, the Ripkas have an individualistic theology. Though they currently belong to a Christian and Missionary Alliance church -- an evangelical subdivision that holds, among other things, that the second coming of Jesus Christ is imminent -- they have changed churches often, and for periods of time have belonged to no church. One of Chuck's refrains is that he's no theologian: he can't rattle off scriptural citations to suit every situation. So while quite a few people look to him as a spiritual leader, his own faith is based not on a denomination's core doctrine so much as on inner voices and convictions.

An individual reliance on the voice of God is part of the increasingly free-form nature of charismatic and evangelical Christianity in America. It jibes with the tradition's ultimate goal -- a personal relationship with Jesus Christ -- but many evangelical leaders worry that it's dangerously subjective. "Pat Robertson is the one who uses it most: 'God told it to me,'" says Michael Cromartie, the director of the Evangelicals in Civic Life program of the Ethics and Public Policy Centre, a conservative research centre. "I think theologically that's unfounded." Nonetheless, it seems fairly common among marketplace pastors. Don Couchman, a dentist in Colorado who has made his dental practice a workplace ministry, related a story not long ago about how in the middle of performing a root canal, the Lord spoke to him and told him to go on a pilgrimage to Argentina. I interrupted to ask how he knew it was the Lord. "The sheep know the shepherd's voice," he said. (Some workplace Bible-study groups, including those at the Riverview bank, feature training in how to distinguish between God's voice and random thoughts.)

Ripka had his marketplace epiphany 20 years ago when he was a salesman at Levitz furniture in downtown St. Paul. "From out of the blue the Lord said to me, 'Chuck, one day you're going to pray with a customer,'" Ripka said. "Then several months later, I saw a man standing in the store looking at beds, and the Lord said, 'This is the one.' The man started to walk toward me, and I felt nervous and I said, 'Lord, I need your help.' The gentleman started to talk to me, and soon he was telling me he was divorced and his wife had custody of their children. Then he said: 'Why am I telling you this? I came in to buy a mattress.' I told him that three months before, the Lord told me someone would come in and we would pray together. So we did. And then something really important happened. The man bought a mattress. The Lord said, 'Chuck, I wanted to show you how to talk to people about me at work, and I wanted to prove to you that you would be able to do that and prosper.'"

It took some time, but when the Lord spoke next on the topic, he was very specific. "The Lord told me in 2000 that Duane Kropuenske and I were supposed to begin a new bank," Ripka said. Ripka worked for Kropuenske and his wife, Patsy, at a bank in the 90's. When the couple were considering opening a new one, they wanted to found it on Christian principles. "One day Duane came to me and said, 'The Lord told me I should talk to Chuck Ripka,'" Patsy Kropuenske says. When her husband got in touch with Ripka, Ripka was already expecting the call. Plans for Christianizing the bank expanded as they developed the project, with the three principals believing more every day that they were doing God's work.

As with all bankers, Ripka and the Kropuenskies care a lot about money, but they see it as a token of God's favour rather than a thing in itself. "The Lord spoke to me again on the day we opened," Ripka said. "He told me: 'Chuck, if you do all the things I want you to do, I promise I'll take care of the bottom line. I'm going to cause such a rate of growth, the secular world is going to take notice.' And that is happening." One of the most striking things about the Riverview Community Bank is its location. This isn't exactly the Bible Belt. We are 30 miles northwest of Minneapolis, that bastion of Minnesota's secular-liberal tradition. The adjoining communities of Otsego and Elk River lie on either shore of a lazy bend in the Mississippi, a smaller mirror image of the Twin Cities to the south. This is big-sky country, a landscape of wide prairies and cornfield sunsets, but change is all around. Much that was farmland just a few years ago is now bustling exurbia, where brand-new Targets and OfficeMaxs and Applebees sit like boxy packages on the horizon. Few residents commute to Minneapolis or St. Paul; few seem even to venture there.

They have their own culture, which is fast evolving, and religion is part of the change. The Minnesota stereotype of Garrison Keillor's Lake Wobegon -- the pinched, resourceful, left-leaning Lutheran who eschews emotion -- is becoming less common. There is more charismatic and evangelical expression in the state than ever before.

"I was born and raised here, and of course we were Lutherans," Patsy Kropuenske says. "Confessing your faith vocally -- that wasn't our style. There's been a cultural change, and I feel it's something that's needed, with the way the world is going today. With all the terrorism and fear, people need guidance." She and her husband had long been serious about their faith: Duane sends \$50 a month to support the televangelist Robert Schuller's "Hour of Power" program and has a shelf of American eagle statuettes in his office to show for it. But when Chuck and Kathi Ripka healed Patsy's debilitating back pain in the bank the day before it opened -- laying their hands on her and praying -- the healing demonstrated to her the kind of power Christ would bring to the bank, and she became more open in her faith.

As you drive along Route 101, heading here from Minneapolis, the bank is visible from three-quarters of a mile away: a massive temple-like structure of red stone blocks. Step inside, and you are softly assaulted by muted tones, wall-to-wall carpeting and curvilinear faux-wood desks -- standard-issue bank décor. Spend some time, and you begin to soak up an atmosphere of, well, peace. It is a very calm, orderly place, governed by Christian principles from the ground up. Many marketplace pastors say they try to be fair and above board with customers and competitors alike and will even refer business to a competitor they know can do a better job of meeting a client's needs. At the Riverview bank, Ripka says, they make a special point of arranging loans for "ethnic" churches in the Twin Cities, which typically have a hard time getting banks to approve them. And when customers are behind on payments, he says, Riverview will "give more grace" than the typical bank.

The atmosphere of calm extends to the bank's 42 employees, who seem strikingly contented. Most are Christians, meaning not merely that they were raised in a Christian household but that their faith is overt. "I've been in the banking business for 15 years, but this is my first Christian bank," says Shelly Nemerov, the operations officer, and laughs. "I was a Christian before, but I didn't have a relationship with God. Here, I've gone from saying I'm a Christian to actually being a Christian." She handles returned checks and overdrafts, and at some point, under the Riverview influence, she had a Christian epiphany about her work: "You hear constant problems -- 'I'm out of work,' 'My husband left me' -- and I used to think, Yeah, I've heard it all before. Then it hit me: these people need help. So now I say: 'What can I help you do? Can I teach you how to balance an account or how to manage your money?' And I'll say, 'I think we should pray over this.'"

Praying with customers is one thing Riverview has become known for. Gloria Oshima, a teller, was hired because of her previous experience at the nearby First National Bank of Elk River, but her faith, which she describes as "bold," was also apparent in the job interview. "When Gloria came applying for a job, I had a vision of her praying with customers," Ripka says. Referring to the bank's drive-up window, Oshima says: "The Holy Spirit speaks to me when certain people drive up. A young lady pulled up one day. I looked at her, and she had tears in her eyes. I said: 'Are you O.K.? Would you mind if I prayed for you?' She said O.K. I said, 'Inside the bank, or right here?' She said, 'This is fine here.' So we prayed. I asked the Lord to remove

the hurts within her and bless her day. She came again later, into the lobby this time, and she said, 'I'm doing so good, and I just wanted to thank you for your prayers.'" Considering that many bank customers -- those seeking loans, say, or involved in bankruptcy -- are at a vulnerable moment in their lives, some may see this as preying on the weak. But the people at Riverview say they are only doing their jobs -- their real jobs. They seem to have realized that they are in a unique position not only to offer comfort to people who are going through difficult times but also to zoom in on lost souls. Nemerov says that none of the bankrupt or overdrawn customers she has offered to pray with have ever said no, and she is confident she knows why: "Their hearts are already broken down and ready for it."

Well, all right, this is strange-sounding stuff. To someone unfamiliar with marketplace Christianity, the questions pile up. Is this legal? Aren't there separation-of-church-and-state issues here somewhere? What about discrimination?

As it happens, thanks to the value American law places on religious expression, proselytizing on the job is perfectly legal, even in a government workplace, even when it's the boss who is doing the pushing. If the legal aspects of the Christian-workplace phenomenon seem bewildering, it may be because, while the United States has always been a deeply religious nation, until recently it has also been fairly resolute about keeping faith out of the public sphere. Thomas Jefferson's famous metaphor of a wall of separation between church and state has long been a part of the national psyche. The historical reasons for erecting that wall are worth restating. The European experience of the 16th and 17th centuries, the effects of which carried over into the 18th, was of state-sponsored religious warfare, of populations decimated and minorities oppressed in the name of one branch of Christianity or another. Part of the genius and daring of the framers of the American system was in their decision to break with the European tradition of establishing a national church, in their conviction that religion was too combustible a material to be fused with political power.

You might think that recent religion-inspired violence would result in a renewed conviction to keep religion out of the public sphere, yet just the opposite has been happening. A major response in this country to Islamic terrorism has been a rippling of Christian muscle. In the post-9/11 universe, Christians have become more aggressive in pushing a religious agenda on social issues ranging from gay marriage to stem-cell research. "The whole war on terror has made evangelicals more politically engaged," says Michael Cromartie of the Ethics and Public Policy Centre. The workplace-ministry phenomenon, too, seems to have gained momentum since 9/11, but it is also part of the broad trend that began in the 80's with the rise of the Moral Majority and continued at the national political level with the emergence of the Christian Coalition. Many workplace ministries have received legal advice from the public-interest law firm the American Centre for Law and Justice, which was founded in 1990 by Pat Robertson "to undo the damage done by almost a century of liberal thinking and activism." In 1990, there were about 50 coalitions of workplace ministries, according to Os Hillman's research; today there are thousands of businesses that, in the words of yet another consortium of workplace ministries, the American Chamber of Christians in Business, have "Jesus Christ as our chairman of the board." And as with the Riverview Community Bank, they aren't restricted to the Bible Belt. Rich Marshall, a marketplace-ministry consultant and the author of "God@Work," criss-crosses the country giving seminars on the topic. The week I spoke to him he was going to be in Los Angeles, El Paso and Rutland, Vt. Two years

ago, Don Thomas, a Christian business executive in San Francisco, started looking for like-minded businesses in his famously liberal area with whom his company might ally and says he received "an overwhelming response." There are now 43 organizations in the Bay Area Coalition of Workplace Ministries.

The laws governing religion in the workplace are technically fairly clear, but in practice they can be nearly impossible to enforce. While proselytizing is legal, what is forbidden is religious harassment, the creation of a hostile work environment or using religion as a basis for hiring, raises or promotions. Businesses like the Riverview Community Bank are acutely aware of this. Ask Duane Kropuenske about a Christian litmus test for employees, and he practically recites chapter and verse from the Civil Rights Act of 1964, which laid down the law on a wide variety of discrimination. "I have stressed when I hire people that it's based on their qualifications, and we have no intent to pressure them into any kind of religious experience," he says. They might choose to join one of the bank's Bible-study groups or pray with Chuck Ripka, but "it's not going to have any involvement with their next raise or promotion or that type of thing."

When I asked Ripka if a Jew or Muslim had ever applied for a job at the bank, his choice of language was a bit odd: "We don't really have that in our community at this point." But his response highlights some of the realities that govern many marketplace ministries. The population of the Otsego-Elk River area is well over 90 percent white and Christian, according to Stephanie Klinzing, the mayor of Elk River (who is herself a charismatic Catholic and an enthusiastic supporter of the bank and other Christian businesses in the community). Besides that, why would a Jew or Muslim or Hindu apply for a job at a business that is known throughout the area to be flamboyantly Christian? So there is a certain self-selecting aspect to a business that wears its faith on its sleeve.

Then, too, Ripka added that in its hiring the bank pays no mind to employees' religious backgrounds, and for a reason quite beyond mere legality. "It doesn't matter where they are in their walk," he said. "In the job interview, I sit down and explain to them that we're doing God's work at our bank. We don't say, 'You have to do this'" -- meaning become as devout as some in the bank are -- "but we say it's something that will probably happen." What you are isn't important, because they hope to make you into something new.

It doesn't always work. I spoke with one employee of the bank, who asked that her name not be used, and she told me that while she had been raised Catholic, she did not consider herself part of the bank's Christian culture. "You will never find me going into Chuck's office to pray," she said. On the other hand, she said that the bank was a "wonderful" place to work because "here the people are all nice -- it's a healthy environment." Another employee, a young man who until recently worked at a competing bank, also said that while he hasn't given his soul to Jesus, he liked the wholesome atmosphere of Riverview, and that the only downside was having to put up with his former colleagues teasing him about his bosses making him say his prayers before bed.

There's a matter of competing rights in all of this. When you apply for a loan, or walk into a grocery store, or take your seat on an airplane, do you have a right to expect a secular atmosphere, uncontaminated by religiosity? Or is the greater right that of the company's owners to express their faith? For a long time, Alaska Airlines has included a prayer card with in-flight meals, a practice that was instituted by a former executive. "It has received mixed reviews, some people liking it and others writing to

tell us they don't appreciate it," a spokesman for the airline says. No one has taken the airline to court over it, and in a case of the bottom line trumping all, the prayer cards have largely vanished as in-flight meals have. But the salient point is that under United States law, freedom of religious expression trumps many other rights.

A related factor is the surprisingly vague status of the workplace in the eyes of the law. You might think that the establishment clause of the First Amendment forbids religious expression in a federal workplace, but in 1997, President Clinton issued guidelines creating a broad area of religious freedom for federal employees, including the right to evangelize, while forbidding government endorsement of a religion. Curiously, the situation regarding corporations is less clear. Is a bank -- or a restaurant or a factory or a corporate headquarters -- in the public or the private realm? "The separation of church and state is as firmly established as any doctrine can be, but the separation of corporation and state is not nearly as well defined," says Alan Wolfe, director of the Boisi Centre for Religion and American Public Life at Boston College. "An issue like the role of religion in the workplace is fuzzy because we've never defined the public nature of a corporation. And I think many corporations themselves have been confused about how to deal with it."

Beginning in the 90's, many large corporations were sued by employees who claimed discrimination in hiring and promotions because of race, gender or sexual orientation. In the aftermath, as a vehicle for handling diversity issues, some corporations formed or formalized employee "affinity groups" -- complete with bylaws and objectives -- that could meet on company property, often during the lunch hour, and would be given a small budget from the corporation. Some companies included religious groups in their roster of affinity groups; others balked -- apparently confused about how to deal with religion.

"Employers thought if they allowed religious expression in the workplace, they would get in trouble legally," says Jay Sekulow, the chief counsel for the American Centre for Law and Justice. "It was a knee-jerk response. But the tide has turned, and it's a much more receptive environment today." Not everyone is on board, though. General Motors is involved in a lawsuit right now brought by an employee who has demanded the right to form a Christian group under G.M.'s affinity-group program. Coca-Cola, as part of the settlement of a \$192 million racial-discrimination suit brought by employees, agreed to establish affinity groups, but religious groups are not among them. There is a Christian group operating within the company, which the workplace-ministry leader Os Hillman points out as an example of the acceptance the movement has won at big corporations, but Coca-Cola begs to differ. "The Christian group here is almost an underground group, and they're certainly not company sanctioned," says Racquel White, a Coca-Cola spokeswoman. "We don't sanction political or religious groups. What happened was, a number of employee groups popped up after our discrimination suit. They're not supposed to be doing it. Our preference is to stay out of these types of stories. Frankly, we'd rather not even talk to you about it."

That kind of corporate thinking seems to be on the way out, however. "The large corporations tend to be agnostic, not only with respect to religion but everything," Alan Wolfe says. "They don't want to offend anybody who is a potential market. They tend to think of themselves as in the public sphere and to institute policies according to their perception of political correctness." Which brings us to the Pacific Northwest. We are in a grey conference room at one of the Oregon campuses of Intel, the world's biggest maker of computer chips. Sixteen engineers and programmers sit

around a table during lunch hour, eating pizza and sandwiches from the company cafeteria and discussing the Book of Ruth. William McSpadden, a 43-year-old design engineer, father of five and hardcore weekend soccer coach, leads the Bible study. He describes the 200 or so local participants in the Intel Bible-Based Christian Network as "about half conservative Christians, even fundamentalists, with the rest being Presbyterians, Methodists, Catholics and the like."

Intel was in the forefront of public corporations that brought religion into the mix of their employee groups, thanks in part to the fact that one of its corporate heads, Patrick Gelsinger, its chief technology officer, is an evangelical Christian who has written a book on faith and work. The Bible network became an authorized company affinity group in 1997. There are four Bible-study sessions per week here at the Jones Farm campus, where 4,700 of the company's 15,000 employees work, plus special events and a monthly faith-at-work community-outreach gathering at a local Borders. "When I started at Intel in 1983, we had an informal Bible-study group," McSpadden says after the Bible-study meeting as he erases the whiteboard and his colleagues head back to work. "The company probably didn't even know it was going on. Its being formalized basically makes life easier. It means I can book a conference room without feeling I'm going against company wishes."

An hour later, in a smaller conference room in which a prayer rug lies angled toward Mecca, 12 men -- members of the Intel Muslim Employee Group -- stream in in ones and twos, go through the ritual motions of prayer, chat with one another for a few minutes, then head back to work. Like the company's 17 other diversity groups, the Muslims get a budget of about \$2,300 a year from Intel and a designated space. Mostafa Arifin, a 29-year-old computer engineer from Bangladesh wearing a scruffy beard and an Eddie Bauer T-shirt, says there are about 100 participants in the Muslim group at the Jones Farm campus, nearly all of them men from overseas. Mostly they meet to pray, but occasionally they hold events. After 9/11, they discovered they had a public-education role to play, and they held sessions on Islam in the cafeteria.

So this is sort of a best-case scenario of how religion in the workplace is playing out at large companies. Religious groups at Intel are on equal footing with the Parents Group, the Recent College Graduates Group, the Latino Network and the Gay, Lesbian, Bisexual and Transgender Group. Yet there remains a slight difference between the Christians and the other religious groups. David Nash, of the Jewish employee group, says his members wouldn't dream of trying to attract other Intel employees to Judaism, and the Muslims say much the same thing.

McSpadden says he worried at first that the company would disallow proselytizing: "We were a little concerned. One of the key tenets of Christianity is evangelism, and if they said Bible study couldn't involve evangelism, that would be difficult for us." This is the sort of thing that gives diversity-training professionals headaches. "There are traps all around this issue," says Mauricio Velásquez, C.E.O. of the Diversity Training Group, a consulting agency in Virginia. "A boss says, 'I was only proselytizing.' And the employee says, 'No, you're excluding me from opportunities because I'm not a Christian.' How do you prove it?"

According to McSpadden, this isn't a problem at Intel. The company allows the Christian group to proselytize, provided it's within the confines of their meetings. And that seems to keep it tidy -- and marginalized. Bernie Dehler, another participant in the Intel Bible-Based Christian Network, notes that the results of their evangelizing efforts are puny. When I was at Intel, bulletin boards in the hallways featured designs

advertising an ice cream social sponsored by the Bible network. "Thousands of people see those signs, and we'll get maybe 30 at the ice cream social," Dehler said. And he added cheerfully, "We're weird, and we know it."

Back in Minnesota, as Chuck Ripka and I were leaving the bank to go to a meeting of local business leaders, a small encounter took place that was treated as so commonplace by everyone involved that I failed to see its significance at first. A couple -- a man in a track suit and a very pregnant woman -- showed up at the bank asking to see Ripka. He greeted them warmly. They looked distressed but hopeful.

They were having all sorts of problems. She was about to have her fifth child, and they were short of money: they needed \$80,000 right away. The man was in the ministry -- he works with children whose parents are incarcerated -- and the couple's church, which caters to recent immigrants, was on the brink of financial collapse. They weren't coming to Ripka for a loan, however, but for spiritual guidance. They were feeling lost and overwhelmed by all their problems. "The Lord put it in my mind to come and pray with Chuck today," the woman told me, so on the spot they drove the 40 miles to the bank. Ripka prayed with them, asking Christ to give them peace and strength, and the couple were visibly overjoyed by the experience.

So there you have a sort of representative, topsy-turvy vignette for this story: a minister and his wife seeking out a mortgage banker for spiritual guidance and gratefully receiving his prayers in the bank parking lot.

Ripka then asked the couple to come with us to the meeting we were going to attend. The four of us drove a mile down the road, crossing the Mississippi into the city of Elk River. At a room in the public library, we found 25 men -- they were all men, as it happened -- sitting in a circle on metal chairs and taking turns praying. When Ripka introduced the couple, they were given chairs in the centre of the circle, and the men prayed for them and their ministry and family. Then began a series of prayers for the well-being of the community, prayers so intense that some of the men had tears in their eyes.

Later I met several of the men for lunch at the Olde Main Eatery downtown. One owns the local fitness centre; another runs a heating-oil business. As they talked, their ideas and objectives expanded. It turned out that their group -- Pray Elk River -- is part of a network of municipal officials, ministers and small-business owners across the country that has the goal of winning whole towns over to Christ. One component of that is organizing "intercessory prayer" teams. It is the belief of many Christians that targeted, concentrated prayer aimed at a problem can work like a laser to destroy it. Stephanie Klinzing, the mayor, who is part of the group, told me that the purpose of Pray Elk River is to bring together church, government and marketplace leaders to help the community. "We have a group of intercessors who pray for the town council, for the city, for me as mayor," she said. Ripka is part of this. "When she has difficulties as mayor," he said, "she'll call me and some others and ask us to pray over it." It turns out that even before the Riverview Community Bank was built, intercessors were praying over the bare ground where the building would be erected.

Rick Heeren -- a businessman and the author of "Thank God It's Monday!" -- is the Midwest representative for the national umbrella organization, which is called Harvest Evangelism. He told me that Harvest Evangelism had chosen Elk River as a "detonator city" through which, ultimately, the nation will be turned to Jesus Christ. (Other detonator cities include Honolulu and San Jose.) The Pray Elk River group has organized prayer sessions at businesses, in the schools, over the local radio

station and at a public "prayer fair." Harvest Evangelism also links small businesses around the country to aid third-world communities in a combined spiritual and economic revival.

As Heeren talked, I began to situate Ripka and his bank in a larger picture. At the mega-corporate level, places like Intel and American Express deal with the unwieldy phenomenon of marketplace Christianity by squeezing it into neat, politically correct clothing, but the Riverview Community Banks of the world don't feel the need to conform to a dress code. A lot of people in communities around the country are hungry for the message of Christ's blessing, and small-business leaders are ready to serve their constituencies in this new way, to bring the product to market.

But as Christianity moves into a broader arena, directly confronting some of the social mores that an open, secular society is built on, it presents a new challenge. A question that will probably be asked as the movement grows is, This is legal, but is it right? Protecting religion and religious expression is one hallmark of American society. Another is protecting minorities. And there is probably no more insidious form of bullying than religion.

It's possible, though, that the point will become moot. While marketplace Christianity has the law on its side -- as well as America's deep and historic regard for religious faith -- other forces may work against it. Alan Wolfe says he thinks the phenomenon has a natural limit. Evangelicals and other Christians who are charged to spread the Word in secular society, he argues, face becoming contaminated by that society. Unlike fundamentalists, who withdraw from the secular culture, they engage it, using pop music, books, television and now the workplace to spread their message. But as you do that, the message becomes swamped by the might of the broader culture. Wolfe points to the Coors beer company as an example. "They used to be known as an evangelical company -- never mind the fact that they were selling beer in the first place, a product that used to be considered a sin -- but as they grew, that spiritual purity changed. Today their television advertisements are almost pornographic." The challenge, Wolfe says, is for the workplace ministries to keep their faith pure as they expand. As if on cue, the same day I spoke to Wolfe, Chuck Ripka called to tell me that the Riverview bank was expanding, adding its first branch in the town of Anoka, 10 miles away.

There are certainly no signs of Ripka's faith becoming diluted, however. When I first visited the bank, I discovered that besides the chance to spread the Word via this magazine, there was one other thing Ripka wanted from me in exchange for his participation in the article: my soul. He had invited two other marketplace pastors -- a dentist and the owner of a dental laboratory -- to join us in his office. Shortly after we sat down, they began to pray.

They prayed for me, for my family, for this article, for the Lord to guide my pen, for The New York Times, for the media in general, for secular society. Then they pulled out a vial and began anointing me with oil -- a practice from early Judaism and Christianity that some Christians today have revived -- and prayed for me all over again. As a result, I can report that having people pray over you feels just fine, like getting praise and a shoulder massage and an offer of help all in one. And as a small personal reflection on the central issue of this article, I'm also prepared to impart how it feels to have a banker, a dentist and a businessman pray for your immortal soul in a bank. It feels weird.

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