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English Translation : Himself

<p style="text-align: center;">Microeconomics of Love. The effect of the J-factor for a new family medicine group in Switzerland</p>

Microeconomy : the “économie de la personne”

This year's conference is centered around the subject “Economy : opportunity or oppression especially for the medicine de la personne”. Microeconomics could be called “economy de la personne” since it attempts to model in theory individual economic decisions, decisions made by you and me, families, or a small group of people. Microeconomics is based heavily on a philosophy of utilitarianism and selfish profit maximization. Microeconomics is useful to explain how the price of a good is behaving under certain conditions of demand and supply.

I would like to share with you my personal story. As I will show, microeconomics can oppress the prospering of a person if followed blindly without biblical principles. Microeconomics, however, constitutes also a chance for those who are able to reflect on the selfish utilitarian assumptions and how they influence their individual economic decisions. Such reflection helps to unmask our unconscious selfish internal driving forces.

The verse chosen to underline my statements comes from John 1;14 (Good News Bible) : ***“The Word became a human being and, full of grace and truth, lived among us. We saw the glory, the glory which he received as the Father's only Son.”***

Jesus is far from a parameter in a theoretical model. The truth is so simple it almost hurts: Jesus is among us, he lives among us, he and his gospel are real. The J-factor cracks open with ease the theoretical models of microeconomics.

To illustrate my point, I have chosen three case studies Let's see how Jesus beats microeconomics !

1. It is more blessed to give than to receive

In the years 2008/2009 I experienced a life crisis and had to reorient. At that stage I was brought up in humanism and was trained intensively in shamanic techniques together with my former wife. I started anew as a Christian and after our divorce I wanted to get involved in the Christian community I attended. Despite the fact that I was very busy with my professional life as a family

physician among others, I started to invest valuable time as well as money for other people. I taught in the structured bible training “Alphalife” by our church and was fascinated to discuss the gospel with not-yet believers. These encounters have encouraged me enormously. In addition, I started to contribute 10 % of my income to the church community.

Microeconomics assumes that resources for goods and services are traded against each other. Through a psychological process of trading, estimating, and valorizing, a price is attached to goods. The law of demand and supply defines then the price. To give away goods in the form of money or time to a third party for free is not part of the microeconomic equation. Altruism seems to be useless and beyond the limits of demand and supply.

J-Factor : According to the verse **“The Word became a human being and, full of grace and truth, lived among us”** (John 1:14) I was looking for ways to bind Jesus even more into in my everyday live. Then I came across the verse in Luke 6:35 **“... do good and lend, expecting and hoping for nothing in return but considering nothing as lost and despairing of no one; and then your reward will be great, and you will be sons of God...”**

Lesson: The J-factor was right: My medical practice grew immensely. Instead of loosing economic grounds I became more successful and went up the demand curve, earning more money, giving away more, and hiring more staff to supply my patients with good services.

2. Hard coins against living waters

In the years 2010/2011 I was looking for ways to integrate my Christian faith more into my professional life. I started taking spiritual histories, interviewing my patients about their faith and religion and sharing mine. My non-christian colleagues reacted very intensely with increasing hatred. It was literally as if hell broke loose. Important renovations of our building as well as tools were blocked by group members, some of them fighting each other openly, staff started to get involved, too, and in its climax even one of my assistant doctors was accused for mentioning biblical statements and inquiring about the spiritual life of a patient. In the end, she was tried guilty by the Ethical Board on our local Basel Medical Council.

From a microeconomics point of view everything was excellent. Our group practice had good economies of scale for our X-Ray service, our laboratory and the utilization of staff. The microeconomic equations of production and costs were optimized. Demand exceeded supply, spare time was scarce, and profit was at its maximum.

J-Factor : Microeconomics was very happy, I was very unhappy. I was trying to bring back meaning and a firm basis into my life by feeling more of the presence of Jesus. I came across Luke 10: 10-11, and was frightened : **“But whenever you go into a town and are not welcomed, go out in the streets and say, ‘Even the dust from your town that sticks to our feet we wipe off against you’ ”**. After 10 years, and against microeconomic wisdom, I decided to leave. I had no idea where to and how, but I knew it would be soon.

3. The law of supply and demand

With the verse **“The Word became a human being and, full of grace and truth, lived among us”** as a compass, I started to pray more with my new wife. I begged Jesus to show me a new house to start all anew. He showed me three buildings of which one was available. I was delighted. With a major overhaul, the house would have enough space for eight medical practices.

Even more, it was only 300 meters away from my old practice, and to top it, was owned by the Catholic Church. The Vatican in Rome agreed to finance their part within half a year. In the meanwhile I had hired an architect, worked out the plans, got the necessary permissions from different authorities, compiled a business plan and hired a business consultant for the financial planning. Then came D-Day: who would be with me on the journey? How would I fill the big group practice? I invited 33 family physicians near or over retirement age and presented the project with the positive expectation that I would most certainly find the requested 6 colleagues to launch the new group practice. How big was my shock when only one single older physician agreed to go for it! I had to stop the project immediately, writing off 40'000 Euros. What went wrong?

My dear colleagues were following the microeconomical law of supply and demand as well as the rules for the allocation of resources under scarcity and opportunity costs. They intuitively knew about the additional costs which occurred when joining a new group. They would have profited when younger colleagues would have taken over their patient population in the future. Such a profit was too abstract and distant to them. In my naïve enthusiasm I had completely ignored the fact that they neither shared my faith nor my vision and therefore remained in their existential doubts on the leash of microeconomical reasoning. And microeconomics spoke loud and clear: too big, too expensive, too uncertain.

J-Factor: I felt I had lost a battle which tested my faith. Believe in me, trust in me, Jesus told me. I tried to stay focused on the presence of Jesus in my life : ***“The Word became a human being and, full of grace and truth, lived among us.”***

Lesson: I was disappointed and frustrated. I had lost time and money. Time was running out and put me under a lot of pressure. I had to take the decision to either resign from my contract with the old practice soon or had to face staying with them for another 10 years. I did not understand God. It was a very demanding exercise in faith I was going through: “Lord, I put everything in your hands. Do as you will.”

The law of faith based decisions

Three months later, finally, another house was shown to me and my beloved wife. However, it was too big and too expensive compared to the previous project.

The laws of microeconomics for a business location are based on the individual preferences of our clients/ resp. patients, including their individual choice of time, money, access of the building, transportation convenience etc. Parameters such as e.g. needed capital, interest rate, staff costs, time to break even, define feasibility of the project in a business plan. After analyzing those factors my business consultant had advised not to proceed with the new project since it would be too expensive.

J-Factor: I fell onto the famous word by Luke 11,9 ***“Ask, and you will receive; seek, and you will find; knock, and the door will be opened to you.”*** I was free to ask, and so I did.

Outcome: Contrary to your microeconomic worries we got the necessary OK from our bank to go ahead. All went fast and untroubled. I bought the house, went through renovations in a very short time span. The new house would fit four physicians. With the only family physician left over from my previous project and an assistant trainee we are able to make enough money to even break even after six months. In the end, no previous work nor money was lost. It became clear to me that only reactivating the tedious preparations done previously made building the new group within six months possible.

Summary

If I would have listened to the voice of microeconomics only, my professional and private life would still be spiritually imprisoned. Microeconomics is not real, but a science of psychological theories filled with variables and assumptions. Microeconomics as part of financial planning might be an opportunity to some. To believe that microeconomics can serve as a safe base on which to build economic success is erroneous and oppressing to many.

John proclaims Jesus to be real and of this world. In Jesus our entire reality is represented. Jesus is not a theory of life but he *is* life, real life, here and now and in all his complexity.

I was able to draw strength out of the reality of Jesus in my life despite serious crises. Thanks to his materialization into our lives, Jesus frees us from theoretical believe systems like microeconomics. Unlike the microeconomic models, Jesus deals with and controls easily real life. He is waiting for us to invite him into our lives.

Jesus, a big thank you for being with us at all times now and in the future. Amen.