

Christian Business Academy Review

CURRICULUM DEVELOPMENT

From Value Creation to Values Creation:
The Entrepreneur Enrichment Program as an
Enhancement to Business Plan Competitions

CREATIVE INSTRUCTION

Microeconomic Applications to the Bible:
An Extension to Stamm's Arguments in 2001

PROFESSIONAL ISSUES

The Disciplined Writer: Two Steps to Creating
Academically Legitimate Integration Papers

RESEARCH IN BUSINESS EDUCATION

Refocusing the Project Class on Partnering with
the Client and Partnering with God

**CBAR**

A Publication of CBFA

VOLUME 4, No. 1 SPRING 2009



Christian Business Academy Review

Spring 2009

ISSN 1931-1958

PUBLISHING RIGHTS NOTICE

The *CBAR* grants the right, under fair use laws, for articles to be copied and disseminated for educational use. Articles so disseminated should prominently note the *CBAR* as the source. The following citation would be appropriate:

<author>, <issue>, <article title>,

Christian Business Academy Review

(a publication of the Christian Business Faculty Association)

Contents

MANUSCRIPT GUIDELINES	8
2008-2009 BOARD OF REVIEW	10
CURRICULUM DEVELOPMENT	
From Value Creation to Values Creation: The Entrepreneur Enrichment Program as an Enhancement to Business Plan Competitions	12
Randy M. Ataide, <i>Point Loma Nazarene University</i>	
Human Nature and Teaching Management Theories	22
Jennifer J. Dose, <i>Messiah College</i>	
BOOK REVIEW	
Leadership Can Be Taught	32
Margaret Edgell, <i>Calvin College</i>	
CREATIVE INSTRUCTION	
Microeconomic Applications to the Bible: An Extension to Stamm's Arguments in 2001	34
Alan Chan, <i>Atlantic Baptist University</i>	
CASE STUDY	
James Jewelers	40
Timothy A. O. Redmer, <i>Regent University</i>	
PROFESSIONAL ISSUES	
The Disciplined Writer: Two Steps to Creating Academically Legitimate Integration Papers	48
Janice A. Black, <i>California State University, Bakersfield</i>	
Yvonne S. Smith, <i>University of La Verne</i>	
RESEARCH IN BUSINESS EDUCATION	
Refocusing the Project Class on Partnering with the Client and Partnering with God	58
Les Harman, <i>Biola University</i>	

Manuscript Guidelines

Christian Business Academy Review



PURPOSE

The *CBAR* is a blind peer-reviewed spring publication of the Christian Business Faculty Association. The *CBAR* is devoted to promoting Christian business education through publication of faith-based articles that focus on **Creative Instruction** (cases, innovations in pedagogy, materials, and methods for teaching undergraduate and graduate business students), **Curriculum Development** (book reviews, ideas for and experience with the creation of new courses and programs of study), **Professional Issues** (the role of business programs and faculty in assessment, accreditation, compensation, teaching loads, and professional development), and **Research in Business Education** (original empirical studies and surveys dealing with the evaluation of teaching methods, learning attitudes, and assessment techniques).

The *CBAR* aims to publish manuscripts which add to the body of knowledge. These manuscripts will represent both good scholarship and good pedagogical thinking. The authors must establish an academic context for their ideas. Authors should include a section with some discussion of other people's work in the area in order to place their efforts in the larger context of a growing pedagogical scholarship. The aim is to publish the combination of scholarly skills (literature reviews, informed thinking, building on previous research, etc.) and pedagogical exploration (new ways of teaching – or thinking about – the subjects and materials in which *CBAR* readers are most interested).

The suggested page limit varies by focus area. Creative Instruction manuscripts should be shorter (5 to 10 pages double-spaced) and do not necessarily need to have quantifiable results. Curriculum Development and Professional Issues manuscripts should vary in length depending on the level and depth of the literature review and whether or not

a hypothesis is being tested. Manuscripts in Curriculum Development and Professional Issues should be between 5 and 20 pages double-spaced. Research in Business Education manuscripts should include a literature review and some form of quantifiable support for or against a hypothesis. Research in Business Education manuscripts should be about 20 pages double-spaced.

The *Christian Business Academy Review* is listed in the 10th edition of *Cabell's Directory of Publishing Opportunities in Management*.

STYLE INSTRUCTIONS

Readability and author anonymity is of primary importance for the review process. Submitted manuscripts should be double-spaced using an easily readable font such as Garamond 11. Manuscripts should include a cover page with title, authors, and their affiliations. Author(s) name should not appear in the body of the paper. The first page of the paper should include the paper title, followed by an abstract of not more than 100 words, and then followed by the first section titled “**INTRODUCTION.**”

Up to three levels of section headings are allowed: level one (all caps), level two (left justified with first letter of each word capitalized), and level three (left justified with first letter of each word capitalized and all italicized). Tables and figures should be numbered starting with 1 (e.g., Table 1: Sample Demographic Characteristics). Note in the body of the paper approximately where tables or figures should be placed using double lines with (insert Table 1 here) between double lines. Place any tables, figures, and appendices after the reference section. Tables and figures should be in a portrait orientation with 1 inch margins on all sides. Use endnotes, not footnotes, and avoid excessive

usage of endnotes. The endnotes section should appear at the end of paper but before the references section.

References should be noted in the body of paper in parenthesis, e.g. (Lantos, 2002). All references should appear alphabetically by authors' last name in the references section as follows:

Lantos, G. P. (2002, fall). How Christian Character Education Can Help Overcome the Failure of Secular Ethics Education. *Journal of Biblical Integration in Business*, 19-52.

**POLICY REGARDING
PREVIOUSLY PUBLISHED MATERIAL
(INCLUDING CBFA MEETING PRESENTATIONS)**

The *CBAR* does not normally publish manuscripts (or book reviews) that have been previously published in other journals, books, or magazines. The *CBAR* will consider manuscripts of papers presented at regional or national meetings (including those presented at the CBFA national meeting). In this regard, authors should note that *CBAR* is a blind peer-reviewed academic journal. The *CBAR*'s standards for manuscript acceptance may be quite different from those of acceptance for meeting presentations. Frequently, regional and national meetings are forums for early versions of ideas, as well as for discussing issues related to a particular discipline's pedagogical, organizational, and political concerns. Therefore it is the position of the *CBAR* that papers presented at meetings should be substantively changed for consideration as manuscripts for the *CBAR*. While it is not practical to quantify the required degree of change, it would be expected that the author(s), in a letter accompanying the manuscript, would be able to document the substantive changes made in development of the manuscript for review by the *CBAR*. The *CBAR* reserves the right to not publish material considered to be insufficiently developed as a journal manuscript. Authors who do submit manuscripts developed from previous paper presentations should recognize that they may forfeit some of the "blindness" in the blind review process. While all identifying information will be deleted in manuscripts sent to board of review members, one or more members of the board may have knowledge of the paper as a presentation. Such papers are often published in meeting proceedings and these may well be known to reviewers (especially from the CBFA's own national meeting).

SUBMISSION INSTRUCTIONS

Manuscript submissions should be done electronically. Please specify the focus area for your manuscript (i.e. Research in Business Education, Creative Instruction, Curriculum Development, or Professional Issues). E-mail a file of your submission in Microsoft Word to ktsaunders@anderson.edu.

Kent Saunders, Editor
Professor of Finance and Economics
Falls School of Business
Anderson University
1303 East Fifth Street
Anderson, IN 46012
(765) 641-4396
ktsaunders@anderson.edu

Christian Business Academy Review
2008-2009 Board of Review

KENT SAUNDERS, EDITOR
Anderson University

SCOTT ADAMS
Taylor University

JOHN BOERSEMA
Redeemer University College

STEPHEN BRETSEN
Wheaton College

MICHAEL BRUCE
Anderson University

A. BRUCE CLARK
Texas Southern University

DON DAAKE
Olivet Nazarene University

JIM DUPREE
Grove City College

HARWOOD HOOVER, JR.
Aquinas College

JOSEPH HORTON
University of Central Arkansas

DAVID HOUGHTON
Charleston Southern University

GARY L. KARNS
Seattle Pacific University

JAMES J. KELLARIS
University of Cincinnati

GEOFFREY P. LANTOS
Stonehill College

DOYLE J. LUCAS
Anderson University

MONTY L. LYNN
Abilene Christian University

MICHEL MESTRE
Northwest University

TIM REDMER
Regent University

BARRY RITCHEY
Anderson University

LARRY ROTTMAYER
Taylor University

VIRGIL O. SMITH
University of La Verne

YVONNE SMITH
University of La Verne

K. BRAD STAMM
Cornerstone University

JOHN STAPLEFORD
Eastern University

KEITH STARCHER
Indiana Wesleyan University

TODD STEEN
Hope College

PHILIP SWICEGOOD
Wofford College

BRIAN A. VANDER SCHEE
Aurora University

STEVE VANDERVEEN
Hope College

JOE WALENCIAK
John Brown University

MARK WARD
Trinity Christian College

LYNN SPELLMAN WHITE
Trinity Christian College

BRUCE WINSTON
Regent University

From Value Creation to Values Creation: The Entrepreneur Enrichment Program as an Enhancement to Business Plan Competitions

RANDY M. ATAIDE

Point Loma Nazarene University
RandyAtaide@pointloma.edu

ABSTRACT: *This paper will discuss a co-curricular program innovation, the Entrepreneur Enrichment Program (EEP), within the Fermanian School of Business at Point Loma Nazarene University (PLNU). The EEP seeks to provide an enhancement to traditional collegiate business plan competitions. It is believed by the author that many such competitions unwittingly create an illusion of entrepreneurial success through the development of stylistically attractive and technically acceptable business plans at the expense of providing a more well-balanced personal, professional and relational framework of entrepreneurial and start-up success. It is further contended that overly focusing upon business plan creation and competition may not be the ideal way of transmitting entrepreneurial skills and information to aspiring student-entrepreneurs, especially Christian ones. This paper urges that Christian business schools should consider creating more balanced co-curricular entrepreneurial programs by offering a more relational model of engagement between business mentors and student-entrepreneurs from all academic disciplines and departments. This model should work toward the production of high-quality and market-ready business plans for student-entrepreneur ventures in a modified way from the norm. Ultimately, the EEP seeks to expand the value-creation enterprise of business plans to have the additional component of values-creation.*

INTRODUCTION

In the spring 2006 issue of *CBAR*, a new paradigm of the Christian Business Program was offered whereby the faculty members were urged to “come alongside” in an effort to provide our students the opportunity “to see how faith, competency, and reality interplay.” The vision was one where the faculty member becomes “the center of connections...between people and entities in the business venue through community service activity and service to church,” but the challenge remained “to bring these areas of life into the educational experience for the student.” (Wiese, Armstrong, Erickson)

In keeping with the spirit of the *CBAR* paradigm, in 2007 the Fermanian School of Business of Point Loma Nazarene University (PLNU) inaugurated its EEP, which sought “to encourage, stimulate and nourish the entrepreneurial process in any full- or part-time student in all academic disciplines at PLNU by providing specific personal, business, and professional counsel for student-entrepre-

neur’s business plans from recognized industry leaders, entrepreneurs, and financiers.” The EEP intended from its inception to provide a unique opportunity whereby not only PLNU as an institution but individual students, faculty, alumni, other stakeholders, as well as previously unconnected individuals and organizations could interact with each other in an entirely new way for PLNU. As a co-curricular program, the EEP was designed to be distinguished from contemporary programs by emphasizing collaboration, cooperation, and communication over the traditional singular emphasis on business plan competitions. Significantly, even within the confines of the relatively small enrollment of a private Christian university, the EEP was open to all undergraduate and graduate majors and departments and was further extended to allow alumni of PLNU to participate in the first year following their graduation, as well as allowing non-PLNU students and alumni to participate through joining a team.¹

Built around a lengthy mentoring process, the highly inclusive format of the EEP is in contrast to most of the

hundreds of university business plan programs throughout the world, including many within the United States. The majority of these competitions are noteworthy for their “winner takes all” format. Technically proficient undergraduate business or MBA students rapidly create and then pitch a standardized business plan, including an executive summary, financial statements, and related information. A significant cash infusion is often offered to encourage the prompt start-up of the winning business plan.² Mentoring usually occurs only to the “winners” of such competitions, with further incubation leading to start-up capital opportunities.

On Sept. 27, 2007, the inaugural EEP Exposition was held where 11 student projects were presented in a trade show format and evaluated by business leaders. Throughout the fall of 2007 and spring of 2008, the eight continuing projects were mentored by a team of business advisors, and on May 1, 2008, the inaugural 2007-08 EEP was completed with a banquet and awards ceremony to honor the seven completed plans and 10 student-entrepreneurs.³

Did the EEP further the call to Christian business educators to become the “center of connections”? Did the EEP achieve its rather lofty goals of encouraging business and personal excellence, ethics, and execution over singular views of competition? Did the EEP provide significant new opportunities for PLNU to be “salt and light” and to influence the creation of healthy values in the regional business community? Is the EEP sustainable or only reflective of temporary directed resources? Is it a potential model for other member institutions of the CBFA? This paper will provide an overview of the EEP as designed and subsequently executed, the lessons learned along the way, and a perspective of the future of the EEP as a co-curricular entrepreneur education model.

ENTREPRENEUR EDUCATION

Although not without controversy, entrepreneurship has emerged over the last two decades as a powerful and increasingly influential economic force throughout the world and continues to operate as a fount of innovation for individuals, countries, and even the global community.⁴ There has also been a similar increase in the field of entrepreneurship education and its many variations, from the hallowed corridors of the most prestigious institutions to other alternative offerings. Within traditional colleges and universities of the United States, courses related to entrepreneurship have grown from a handful in the 1970s to over 1,600 in 2005 as well as degrees now being offered in entrepreneurship from some excellent

universities.⁵ Christian colleges and universities have followed a similar pattern to address rising interest in entrepreneurship.

The current state of entrepreneurship provides at least two valuable yet distinct areas of discussion that need to be considered within the Christian business school. The first involves questions of curriculum, and specifically the pedagogy of entrepreneurial education at the undergraduate and graduate levels. The stakes are high in a discussion of entrepreneurial curriculum and pedagogy, for it has been asserted that being better educated leads to higher performance in a firm’s market share, sales revenue, sales volume growth, net worth and profitability. (Segal, Schoenfeld, Borgia, 2007) However, there is an increasing amount of evidence that the academy misunderstands the nature of entrepreneurship. With increasing legitimacy of the field, it simultaneously risks being subsumed by traditional academic pedagogy, rituals, methodologies, and definitions.⁶ A different vision of the future of entrepreneurial education has been offered, one which Christian colleges and universities need to take note of for it fits well into traditional liberal arts programs:

Entrepreneurship in universities has so far been developed as an add-on to business education, first as an elective course, then more courses, and finally as a concentration, major or program. So far it has largely been tucked in and around the existing core. Its teachers presently must be approved by established faculty from other fields. Its courses currently must fit into the existing curriculum, grading system, and calendar. It serves the students who, for the most part, apply for a conventional business education. But what might be different if we had started first with a school of entrepreneurship and then added a few courses for a concentration or major in middle management? (Vesper, 1999)

The newly published *Kauffman Report* is even more direct:

Entrepreneurship is a process of fundamental transformation: from innovative idea to enterprise and from enterprise to value. The very ordinariness of entrepreneurship in American commerce points to a society that prizes originality and improvement and the human traits that enable both. Thus, entrepreneurship is more than a business practice. As a distinct mode of thought and action, it derives from business but can operate in any realm of human endeavor.

The second area of discussion is co-curricular or “experi-

ential learning” entrepreneurial opportunities for our students, which will be the focus of this paper.⁷ A review of the literature demonstrates that there are many of these types of opportunities including business plans, student business start-ups, consultation with practicing entrepreneurs, computer simulations, behavioral simulations, interviews with entrepreneurs, environmental scans, “live” cases, field trips, and the use of video and films. (Kuratko, 2005) Within the scope of this paper, the PLNU Entrepreneur Enrichment Program will be discussed and examined as a potential model of co-curricular entrepreneur education that other CBFA members may want to consider modifying and adopting for their own particular settings.

BUSINESS PLANS AND THEIR ROLE IN ENTREPRENEURSHIP

It is clear from even a cursory examination that the creation of a business plan and financial analysis builds foundational skills necessary for entrepreneurial success and has become a dominant focus of many colleges’ and universities’ academic curricula for entrepreneurship, both Christian and secular. For example, PLNU has been offering entrepreneurship (Business 382) as an upper-division course for its business undergraduates for some time following this common pattern, and requires accounting as a pre-requisite.⁸ San Diego State University’s highly regarded Management Program with an entrepreneurial specialization has a very similar course description to PLNU’s entrepreneurship course with its Business 460 Business Plan Development course.⁹ The University of San Diego’s Business Administration degree requires two formidable pre-requisites to their GSBA 537 Entrepreneurship course, specifically GSBA 505 Financial Management and Analysis and GSBA 511 Managerial Accounting.¹⁰ The pattern of possessing strong quantitative skills, such as finance and accounting, seems well established in most undergraduate programs, and PLNU goes as far as having a joint entrepreneurship and finance concentration, but not either by itself.

The business plan is also the capstone of most co-curricular programs as well, reflecting the use of the plan as a primary vehicle to obtain venture financing. For example, San Diego State University’s Venture Challenge Competition provides a venue for undergraduate entrepreneurs to compete for a grand prize of \$15,000. “For the competition, student teams act as venture capitalists to hear business plan presentations from entrepreneurs, interview, and review each entrepreneur’s business plan. The student teams develop term sheets for the company (or companies)

they would invest in, as well as provide a rationale for their decisions to invest or not invest in each company. The teams then present their decisions to the judges, actual venture capitalists from Los Angeles and the Silicon Valley, and participate in a brief Q&A session.”¹¹

The reinforcement of the dominance of the business plan is online as well. There are nearly three million hits for “entrepreneur, online and training” and a staggering 406 million hits for “business, plans, and online.”¹² There is a dizzying list of online entrepreneur certificate courses, networks, degrees, “fast-track” development and scores of other resources of varying intensity, cost, and potential value, many of which caution that “the key ingredient (of a business plan) to business success is often skipped.”¹³

Even this brief survey of both traditional and alternative entrepreneur education points to the tendency of viewing business plan creation and financial analysis skill as the core of entrepreneur curriculum. This is not to say that the creation of a business plan with budgets and projected profit and loss statements are unimportant. Indeed, a business plan is a predictor of venture success, for “writing a business plan enhances product development, improves the organization of new ventures, increases the likelihood that they will obtain external capital, increases the level of venture sales, and reduces the likelihood that the venture will fail...” (Shane, 2008) But this strong assertion is properly tempered by an equally powerful caveat:

“What’s wrong with most business plans? The answer is relatively straightforward. Most waste too much ink on numbers and devote too little to the information that really matters to intelligent investors. As every seasoned investor knows, financial projections for a new company—especially detailed, month-by-month projections that stretch out for more than a year are an act of the imagination. An entrepreneurial venture faces far too many unknowns to predict revenues, let alone profits.” (Sahlman, 1997)

What I am articulating is simple: That the creation of business plans, prospective financial statements, and related documents belongs within entrepreneurial education but more appropriately within relationship-intense co-curricular or experiential learning environments rather than sterile and standardized “competitions” or within the pedagogy of entrepreneur curriculum. Further, even the best business plan soon becomes outdated and therefore needs revision; young entrepreneurs frequently confuse the creation of a business plan, no matter how well done, with entrepreneurial success. What we need to instill in student-entrepreneurs

are not only the skills to create good business plans but also the reality that all plans operate in a relational world of “give and take,” a world composed of investors, bankers, vendors, suppliers, supporters, critics, families, and a dozen other stakeholder groups. “The people part of a business plan should receive special care because, simply stated, that’s where most intelligent investors focus their attention.... But the fact is, most venture capitalists believe that ideas are a dime a dozen: only execution skills count. As Arthur Rock, a venture capital legend states, “I invest in people, not ideas.” (Sahlman, 101) Thus, the utility of generating business plans and ultimately startup success is clearly enhanced by the many personal relational skills and relational capacity of the entrepreneur or entrepreneurial team.

Further, within the Christian academy, we must acknowledge reality of the constituencies, churches, and communities that we serve. “Though the applied research model is now very widespread in the United States, it has emerged only fairly recently, and Christian institutions have tended not to make it central to their identity.” Instead, the majority of Christian colleges and universities are liberal arts institutions, and our history and practices focus upon personal and professional preparation. This “has been the most widely-embraced understanding of higher education in the Christian tradition. Training clergy has been a central goal of Christian higher education since very early in the church’s history. Many denominational colleges in America were founded for this purpose as well as to train teachers and medical professionals.” (Hoeckley) The practical implication of this history is that even within the finest business programs and schools of business in Christian colleges and universities, the focus will be less upon scientific and technical innovations and more upon traditional small businesses focused upon providing an existing good, product or service in a superior manner. In my experience, most of the entrepreneurial ideas and concepts of students are fairly simple and straightforward and relate directly to their personal skills and abilities. The advice to be “investing in people, not ideas” should ring especially true for us.

I will propose in a follow-up paper to this current paper that our traditional liberal arts education with a strong general education requirement provides a proper framework for our curricular efforts. It can be naturally extended into entrepreneur education, thereby creating additional legitimacy for the field, its faculty, and research. But what we are currently doing is “blending oil and water,” and we instead need to more carefully delineate the two subjects of teaching *planning skills* rather than *plan creation*.

One is reminded of the counsel of General Dwight D. Eisenhower, the supreme allied commander of World War II

and the organizational head of what is arguably the most complex multi-national organization ever created: “In preparing for battle, I have always found that plans are useless, but planning is indispensable.” (Kawasaki, 2004) Eisenhower was keenly aware that the effectiveness of any plan - and he was deeply involved in scores of them throughout his long career - ultimately rested upon the ability of the men and women engaged in the endeavor to work together as a team. He was a master at bringing together disparate interests, personalities, and goals into a coherent group. In some ways, his philosophy seems to be to act as a “light” to the people and countries he sought to liberate.

FROM VALUE-CREATION TO VALUES-CREATION

A 2002 Aspen Institute Study of about 2,000 graduates of the top 13 U.S. business schools found that business education not only fails to improve the moral character of the student, it actually weakens it. In another study, students were asked if given a one percent chance of being caught and sent to prison for one year, would they attempt an illegal act if it netted them or their company a profit of more than \$100,000. More than a third of the students responded “yes.”¹⁴ Based upon these statistics it should therefore come as no surprise the severity of current ethical lapses, corrupt practices, and fraud that has led to one of the greatest economic crises of our history. Value creation apart from values creation ultimately leads to destruction for all involved.

The experience, opportunity, and challenge for the participants within the EEP to share biblical faith, create common experiences, and ultimately build community through interacting with men and women from a wide variety of backgrounds has provided PLNU to be “salt and light” to the Christian and non-Christian communities alike. To encourage our students and alumni the opportunity to emphasize relationship and community over potential economic victory or benefit is much more in keeping with our Christian call and commitment to be the both “salt and light to the world.”

Admittedly, this is a counter-intuitive path, shattering the stereotypes of business students fixated on compensation and competition at the expense of others, but it is a compelling presentation of fulfilling the call of Matt. 5:13-16: “Instead they put it on its stand, and it gives light to everyone in the house. In the same way, let your light shine before men, that they may see your good deeds and praise your Father in heaven.” As has been well stated by a CBFA colleague, “The biggest concern of Scripture is to ensure

that businesses do not over-emphasize the drive for profit by harming employees or society. Thus, inherent in business and human nature is the propensity to abuse. It is in the holding of principles related to other purposes in life and for the business that the profit motive is constrained.” (Spencer, Laing and Rollins, 2006) Yes, we are businessmen and businesswomen, and we want to be very good ones. But we are Christians first. As to following Christ through our business pursuits and endeavors, our salt and light must be compelling and complete, energetic, and engaging. Successful Christian entrepreneurs have learned this through personal experience.

Similarly, as educators, we cannot labor under the illusion that our students go out into the world only when they leave our instruction. They are already in the world and in a myriad of worldly situations. Many of them are engaged in internships, employment, as well as entrepreneurial activities and start-ups. Some hold professional licenses and certificates to sell real estate, financial products, and specialized goods and services. A program such as the EEP simply provides a unique opportunity for healthy business relationships to be created through a mentoring process with the simultaneous goal of creating a market-ready business plan for their entrepreneurial ideas. Infusing the traditional competitive approach to the creation of business plans at our colleges and universities with the richness of our students and supporters allows us to enhance and enrich the existing methodology. Frequently business plan competitions take on too much of a “beauty contest” atmosphere, where student-entrepreneurs are placed before a group of business experts to pitch their ideas using standardized methods and measurements in a very short period of time. While this may be sufficient for our secular peers, we should desire more. And the value of this mentoring relationship is best understood as being a two-way process with many of the EEP mentors emphatically stating their own personal enrichment by establishing the relationships with the PLNU student-entrepreneurs. This is the process of values-creation.

The intentionality of relationship building extends beyond the mentoring process. For accountability purposes, it was determined that the EEP Advisory Board would be composed of Christians, while there was no faith requirement for the EEP Business Review Team Mentors. This allowed a wide group of business leaders to participate in the EEP, including evangelical Christians but also Roman-Catholics, as well as mentors with little or no defined faith. Mentors also included a Muslim and a Scientologist. The Advisory Board as well as the dean of the School of Business and director of the Business Center viewed this diversity as a great strength of the EEP and encouraged this diversity of

backgrounds. It was believed that the quality and commitment of the student-entrepreneurs, as well as the members of the Advisory Board (who also served as mentors), could become a tangible embodiment of “salt and light” in more compelling ways than in the past.

THE 2007-2008 ENTREPRENEUR ENRICHMENT PROGRAM

In the fall of 2006, the author and the dean of the Fermanian School of Business were approached by two alums of PLNU with the general goal of bolstering entrepreneurship at the PLNU. Over the period of some months, several meetings were organized to discuss this goal and the author agreed to research and then to create some sort of a proposal. Initially, it was not clear if this would be a curricular or co-curricular approach, but the latter was soon agreed upon.

The proposal that took shape sought to distinguish itself from other business plan competitions as well as to create a more accurate portrait of the entrepreneurial experience, both good and bad. The proposal advocated business plans built around the process of developing a business idea through the steps of idea, concept, project, and plan. These distinguishing factors reflected the experiences of the alumni sponsors as well as the author, and accordingly the EEP sought a more relational approach toward the process of creating a business plan. In spring 2007, a proposal for the EEP was completed by the author and sent to both the academic and administrative sides of PLNU for their comments if any. Concurrently, an Entrepreneur Endowment was created to allow specific financial gifts to be solicited and offered in support of the fledgling EEP.

Specifically, the EEP proposed to increase student opportunities for entrepreneurial success by:

- Creating a dynamic venue for enhanced collaboration, cooperation, and communication among entrepreneurs from a wide variety of academic disciplines, personal history, and careers.
- Providing PLNU student-entrepreneurs the opportunity to develop and grow new ventures and expand existing ventures with their own ideas, technologies, and innovations.
- Creating student-entrepreneur educational and professional workshops to refine their plans, including constructive feedback, professional counsel, support, and input.
- Providing a business advisory team of professionals who will provide substantive feedback to the student-entrepreneurs.
- Providing professional counsel to increase the student-entrepreneur’s access to capital funding.

It is important to note that the EEP was open to all students of PLNU from all programs and fields of study and was specifically promoted as such. This also was at the instance of the founders of the EEP, for it, too, reflected their own experience, both personally and professionally, and was believed to be critical to the success of the EEP.

To see the distinctive approach of the EEP in relationship to most other business plan competitions, a contrast to the prestigious John H. Muller Undergraduate Business Plan Competition of Babson College is useful. The Muller Competition features a “panel of judges consisting of entrepreneurs, venture capitalists, and local business people, who evaluate the business plans and listen to finalists’ presentations. The winning plan will be announced later that day.”¹⁵ There is no mention of a mentoring process between the “entrepreneurs, venture capitalists, and local business people” and the student-entrepreneurs, only the judging of the final plan and presentation. As in keeping with most competitions, the students work alone or in teams to prepare a plan, but the judges are primarily involved in evaluating the final product and not directly influencing the process. Ultimately, these kinds of competitions may provide a limited and one-dimensional understanding of the student-entrepreneur and the concept presented.

Instead, the EEP proceeds upon the assumption that the entrepreneurial vision generally moves in a progression from idea to concept to project to plan to startup. At every one of these stages, input from business mentors can be absolutely essential to the creation of the final business plan. Indeed, it has been the experience of many of the EEP student-entrepreneurs that the original idea is often not the one that makes it to the business plan. Thus, influencing the business plan through the entire process and not merely judging the final plan is of great importance to the EEP.

Approaching the creation of a business plan through the two-semester mentoring process further serves as a method of allowing non-business students the opportunity to “level the playing field” with their business program peers. Prior to the EEP Exposition each fall, several “elevator pitch” sessions are held to help all applicants in their initial presentations, and the day of the Exposition a “dry run” of the presentations is held with a final opportunity for encouragement and input on the project. The participants are encouraged to use outlines and multiple drafts for their mentors to consider, and there also appears to be significant assistance and encouragement provided by business students to many of the non-business students and their EEP projects. All student-entrepreneurs and mentors receive various business articles on successful business plans and start-ups, as well as sample business plans. Approximately 75 percent of all EEP

student-entrepreneurs have taken either Business 382 or Business 672, undergraduate or MBA entrepreneurship, respectively.

Over the course of approximately six months, encompassing major portions of the fall and spring semester of each academic year, EEP projects were effectively “incubated” through an ongoing relationship with two or three experienced business mentors. Each mentor reviewed the original presentation in the fall and determined if it met the threshold of proceeding to the mentoring process, as well as indicated an interest in mentoring the student-entrepreneur and his or her project to the business plan stage.

Another key understanding is that the purpose of the EEP was not necessarily to have all of the student-entrepreneurs start a business; rather, it was to allow them to go through a personal “vetting process” whereby they could individually determine if they truly had the personal and professional goals, temperament, and focus required to go through the process of creating, birthing, nurturing, growing, and sustaining a business.

From the outset, it was determined in spite of an EEP Endowment being created simultaneous with the EEP that any financial remuneration or awards would be ancillary to the EEP. All announcements, press releases, documents, and inquiries regarding the EEP deliberately focused upon the relational nature of the EEP. Any participants in the EEP, either as a student-entrepreneur, member of the Advisory Board or a Business Review Team mentor, were to focus upon the relational thrust of the EEP.

This focus upon collaboration rather than competition was viewed as a way to engage with the business community to create a unique competitive and theological advantage. PLNU is surrounded by numerous large public and private universities (namely, University of California San Diego, San Diego State University, University of San Diego, California State University, San Marcos, etc.), and for PLNU to position itself as simply another business plan competition would not readily distinguish itself from other more prominent programs. For example, as previously noted, San Diego State University’s Venture Challenge Program touts its goal to enable students to “seek investment capital” and to “present to potential investors and compete for over \$20,000 in prizes.”¹⁶

Through the flexibility of a well-balanced co-curricular approach focusing upon relationships as being the primary benefit for all participants, the EEP accentuated this call by presenting not only for-profit projects but non-profit community and ministry projects as well. The 2007-08 completed projects and the student-entrepreneurs and their majors included:

- **Ticket Share: Fractional Ownership of Sports Tickets** - Jarod Gorla, Business Administration
- **Economic & Social Development through Community Business Incubators** - Stephen Haskell, Accounting
- **International Community Healthcare Services through Creation of a “Clinic in a Box”** - Jason Kroening, Biology, Alumnus 2007 Chemistry; Greg Pollard, Alumnus 2007 Nursing; Greg Spencer, Alumnus 2007 Business Administration
- **PowerStats: The Language of Soccer** - Luke Pinneo, Business Administration
- **The Academy of Entrepreneurship: Starting Early with Entrepreneur Education for High School Students** - Jane Schmitz, MBA
- **Coastal Cottage Gift Boutique** - Denise Nielson, MBA
- **The Cereal Company** - Stephen Miller, Business Administration

This group provided a compelling blend of interests, expertise, and passion to address not only local and regional enterprises but global ones as well. This gave the EEP the ability to draw in a wide range of business advisors and supporters, as well as members of the media, many whom had never engaged with PLNU and the Fermanian School of Business before.¹⁷ By all accounts, the EEP Banquet that closed the 2007-08 EEP year was a great success, highlighted by the individual sharing by the student-entrepreneur and the mentors of the EEP experience and the presentation of the 2008-09 EEP applicants. From Entrepreneur Endowment earnings and special gifts, a total of \$6,500 was awarded to the student-entrepreneurs with each participant receiving \$500. Stephen Miller was named as the Student-Entrepreneur of the Year selected by secret ballot by the Business Review Teams and received an additional \$2,500. The award was given to the student-entrepreneur that “will best exemplify the EEP’s spirit of collaboration, communication, and cooperation. The winner will also have developed a compelling business plan that aligns with the broader mission of the Fermanian School of Business: *“More than the bottom line – business education to change the world.”*¹⁸

This is not to say that there were not problems in the development and execution of the inaugural EEP. Some of the issues dealt with during the past year included a cumbersome business project scoring system for the Business Review Team Mentors at the EEP Exposition, the astonishingly high requirement for ongoing and sustained communication and encouragement with the student-entrepreneurs to keep them moving forward, Business Review Team

Mentors who did not properly fulfill their mentoring roles, misunderstanding and some suspicion among other academic departments that the School of Business was attempting to recruit other majors into the business program, and some formidable logistical and organizational issues related to any new program within a bureaucratic organization such as an established university. Any desire to quickly implement a program like the EEP should be tempered with the caution that such initiatives follow the oft quoted maxim for business start-ups: it will take three times as long, cost three times as much to execute, and give one-third the expected return. While this is not literally true, a program like the EEP does require enormous energy, focus, and leadership by its sponsors and over the summer of 2008, the author and his staff were required to put a considerable amount of time into addressing these issues ahead of the 2008-09 EEP commencement. Some of the issues addressed and enhancements to the EEP included:

- Meeting with the department head of another major to fully explain the role of the EEP and that non-business majors were welcome to participate. No efforts to “recruit” these students into the business school were occurring.
- Completely revising the Exposition score sheets to not exceed one page total, down from the original two-page sheet.
- Work with a school of business colleague to train her in being an additional source of counsel and assistance for the EEP student-entrepreneurs.
- Expanding the Exposition project display time to allow all mentors a one-hour private time to visit with the student-entrepreneurs and observe their projects, ahead of the open display period for students, family, friends, faculty, and other guests.
- Meeting with the Provost of PLNU to discuss how the EEP can better serve broader institutional goals.
- Several meetings with development and advancement officers of PLNU to discuss common goals and strategies to connect with businesses.
- Created an online “News and Notes” section to feature progress of the EEP projects.
- Working with and obtaining key support from the PLNU Marketing and Creative Services Department to strategically manage communications and interest about the EEP.
- Joining a regional business incubation group to allow current and prospective EEP student-entrepreneurs a chance to see and meet with entrepreneurs outside of PLNU.

Additionally, the importance of the goodwill created by the positive attitude and communications by many of the student-entrepreneurs has been essential.

THE 2008-2009 ENTREPRENEUR ENRICHMENT PROGRAM

The level of interest from many sources and support from the mentors and business community has been outstanding, and for 2008-09 there were 20 applicants for the EEP and 13 projects involving 18 student-entrepreneurs from many undergraduate and graduate disciplines. They presented at the EEP Exposition on Sept. 29, 2008. As with the inaugural EEP, the projects involved both for-profit and non-profit ventures, and several with ministry applications. Of these 13 that presented, nine scored high enough to continue to the mentoring and project incubation stage and have been assigned their mentor teams:

- **Garbage Mining Co.** - Ian Grier, Business Administration
- **Nu Intentions** - Carrie Stewart, Business Administration; Ashleigh Livingston, MBA
- **San Diego Bike Share** - Chris Gutierrez, Managerial & Organizational Communication; Jordan Cherry, Journalism
- **Cabanga Textbooks** - Phillip Barnes, Environmental Science
- **Alt Album Designs** - Jacob Willis, Alumnus 2008, Managerial and Organizational Communication
- **Urban Muse Café** - Jon Crane, Business Administration; Anna Runion, Alumnus 2008, Managerial and Organizational Communication
- **SolarBright** - Dustin Kunkel, Business Administration
- **The Lighter1** - Amanda Kleen, Consumer and Environmental Science
- **The Dagger Project** - Paul Gentry, MBA; Jim Houliston (non-PLNU student)

Currently, the student-entrepreneurs are engaged in the process of researching their ideas and concepts and discussing these interim findings with their mentors. Spring 2009 will find them engaged in the process of drafting their business plans ahead of the April 15, 2009, deadline for completion. At that time, executive summaries of the completed plans will be circulated among all mentors, and the mentors are then encouraged to offer information to the other mentors that would lead to the particular project they mentored being selected as the Student-Entrepreneur of the Year. All participants have been informed that the 2007-2008 financial rewards are not to be assumed to offered again in 2008-09, and actually there is very little discussion or inquiry about these rewards. The student-entrepreneurs clearly seem to value the mentoring experience as the greatest value.

CONCLUSION

Finally, it must be underscored that the completed projects from the 2007-08 year are formidable business plans demonstrating significant professional vision, capability, and potential for execution, and that this excellence of execution is critical to the ongoing success of the EEP. As an example, the award-winning Academy of Entrepreneurship has been developed into a new program implemented within the San Diego Unified School District at an area high school, with the EEP student-entrepreneur as its director. The International Health Care Project is currently being developed for the Human Factor Leadership Academy in Ghana. Powerstats has received an initial round of capital and was operational for the World Cup of Soccer in 2008. The Cereal Company is doing preliminary work in Boulder, Co., and San Diego, Ca., for potential start-up in 2009-10. These projects, in turn, inspired numerous other entrepreneurial ventures at PLNU as well. and a Microfinance Club has been started in the past year. Additionally, the Students in Free Enterprise Club has been rejuvenated. Further, one EEP project in 2007-08 and again in 2008-09 are also PLNU Honors Projects, which is a formidable academic task for the EEP student-entrepreneur.

Entrepreneurial interest at PLNU is high in not only the EEP but also in the skyrocketing numbers of undergraduates and MBA students who have enrolled in entrepreneur courses at PLNU. To address the burgeoning interest in the EEP and to provide adequate program support, the Fermanian School of Business has sought additional staff resources; however there has been no shortage of business mentors who have volunteered to serve in the EEP. Additionally, key financial support has come from several benefactors who have provided some significant donations toward an entrepreneur endowment, and the endowment is growing to the point of being able to generate adequate returns to fund any annual reasonable financial rewards that the EEP Advisory Board may care to grant. Regional media attention to the EEP has been similarly extensive and positive.

Envisioning, creating, resourcing and launching a program such as the EEP is not a simple and easy task, and as previously mentioned, it will require sustained effort not only in co-curricular programs but in reshaping entrepreneurial curriculum. But early results seem to demonstrate that the benefit of the EEP to PLNU, the Fermanian School of Business, its students, and its faculty has been enormous. Many have observed that the culture itself in and around the School of Business is changing, and in a

positive way that is engaging Christians and non-Christians in positive and healthy relationships, and hopefully and importantly, for many years to come.

ENDNOTES

¹ The EEP allows a non-PLNU student to participate in the EEP provided that the entrant participates as part of a team composed of at least 50 percent PLNU students or alumni.

² A useful summary of dozens of international business plan competitions and programs can be found at <http://www.smallbusinessnotes.com/planning/competitions.html>.

³ See http://www.pointloma.edu/Fermanian/Entrepreneurial_Programs.htm. There were initially 40 students attending the EEP Orientation Sessions; 14 applicants for the 2007-08 EEP; 11 projects presented at the EEP Expo; eight scored high enough to be assigned a Business Review Team; and seven completed the year-long process and were honored at the EEP Banquet. The written application process consists of a brief project overview; any current advisors or mentors to the project; desired outcomes by the applicant; and two written letters of recommendation must accompany the application. This process has proven to be important to discerning those potential applicants with the commitment to fulfill the EEP.

⁴ One of the most interesting recent developments is the creation of social entrepreneurship to attempt to solve intractable global concerns using entrepreneurial principles. A good source of information is the Skoll Foundation and World Forum held annually at Oxford University at the Said Business School. PLNU has been an active participant in this Forum, and the author attended the 2007 event. See <http://www.skollfoundation.org/skollworldforum/index.asp>.

⁵ "Entrepreneurship Education Comes of Age", The Long Island Business News, June 11, 2004. Also, all members of the Association to Advance Collegiate Schools of Business now offer courses in entrepreneurship. See note at <http://www.allbusiness.com/human-resources/careers-job-training/518967-1.html>.

⁶ "It is revealing that classroom lecturing was rated last in affecting students' self-efficacy and outcome expectations. Another commonly-used classroom technique, case study, also ranked low. The implication seems to be that real-world experience is the best teacher." See Segal, Gerry, Schoenfeld, Jerry, Borgia, Dan. (2007) "Using Social Cognitive Career Theory To Enhance Students' Entrepreneurial Interests and Goals." Proceedings of the Academy of Entrepreneurship (13)(1)(72).

⁷ The author is currently preparing a companion paper which will focus upon the pedagogical challenges of contemporary entrepreneur curriculum and articulate an alternative.

⁸ "Emphasis on planning and research necessary for a successful start-up and expansion of a small business. Course includes visits to entrepreneurs, financial planning using computer spreadsheets, and preparation of a formal business plan." From PLNU Academic Catalog, Course Description Bus. 382, Entrepreneurship.

⁹ See http://coursecat.sdsu.edu/catalog/webfolder/curricula_and_courses/mgt.pdf.

¹⁰ See http://www.sandiego.edu/business/programs/graduate/MBA/MBA_Programs/international_MBA/Course_Descriptions.php.

¹¹ See <http://www.allbusiness.com/company-activities-management/company-structures/6042722-1.html>.

¹² Amazingly, it has also been noted that *entrepreneur* generates over 76,500,000 Google hits; *sex* generates a mere 43,800,000 hits. Shane, *Illusions of Entrepreneurship*, p. 1.

¹³ For an example see <http://www.myownbusiness.org/2>.

¹⁴ See <http://www.aspeninstitute.org/node/3218>.

¹⁵ See <http://www3.babson.edu/ESHIP/outreach-events/MullerBPlanCompetitiondescription.cfm>.

¹⁶ See http://www-rohan.sdsu.edu/dept/emcl/page/Venture_Challenge.shtml.

¹⁷ The list of Business Review Team Mentors can be seen at http://www.pointloma.edu/Fermanian/Entrepreneurial_Programs/EEP_Business_Review_Teams.htm.

¹⁸ See http://www.pointloma.edu/Fermanian/Entrepreneurial_Programs.htm under the April 28, 2008 Press Release link.

REFERENCES

- Gerber, M. E. (1995). *The E-Myth Revisited*. NY: Harper Collins.
- Christian W. H. (undated paper). *Liberal Arts Traditions and Christian Higher Education: A Brief Guide*.
- Kauffman Panel on Entrepreneurship Curriculum in Higher Education (2008). *Entrepreneurship in American Higher Education*. Retrieved November 7, 2008, from <http://www.kauffman.org/research-and-policy/entrepreneurship-in-american-higher-education.aspx>

- Kawasaki, G. (2004). *The Art of the Start*. NY: Portfolio Books.
- Kuratko, D.F. & Hodgetts, R.M (2004). *Entrepreneurship: Theory, Process, Practice*. OH: South-Western College Publishers.
- Kuratko, D.F. (2005, September). The Emergence of Entrepreneurship Education: Developments, Trends and Challenges. *Entrepreneurship Theory and Practice*, 579-580.
- McFarland, K. R. (2008). *The Breakthrough Company*. NY: Crown Business Publishing.
- Pinto, L. (2006, fall). The Cultural Myth of Entrepreneurship. Our Schools Our Selves. *The Canadian Centre for Policy Alternatives*, 71-77.
- Sahlman, W. (1997, July-August). How To Write a Great Business Plan. *Harvard Business Review*, 98-99.
- Segal, G., Borgia, D., Schoenfeld, J. (2007). Founder Education and Experience as Predictors of Small Firm Performance. *Proceedings of the Academy of Entrepreneurship*, 72.
- Shane, S. (2008). *The Illusions of Entrepreneurship: The Costly Myths that Entrepreneurs, Investors and Policy Makers Live By*. New Haven, Connecticut: Yale University Press.
- Spencer, J., Laing, W., and Rollins, G. (2006). *The Lost Purpose of Business*. Proceedings of the Christian Business Faculty Association, 14-15.
- Streeter, D., Jacquette, J., Hovis, K. (2002, March). University-wide Entrepreneurship Education: Alternative Models and Current Trends. (Working Paper) NY: Department of Applied Economics and Management, Cornell University, 9-13.
- Vesper, K.H. (1999). *Unfinished Business (Entrepreneurship) of the 20th Century*. Coleman White Paper. USASBE National Conference, 14.
- Wiese, M. D., Armstrong, K., Erickson, T. (2006). Distinctiveness in Christian Business Education: A Call for Faculty Educational Entrepreneurship. *Christian Business Academy Review*, 89-99.

Human Nature and Teaching Management Theories

JENNIFER J. DOSE

Messiah College
Jdose@messiah.edu

ABSTRACT: Ghoshal (2005) spurred considerable discussion with his pronouncement that “Bad Management Theories Are Destroying Good Management Practices,” using agency theory to exemplify how theories with negative assumptions about people perpetuate the behaviors that inspired those assumptions. According to Ghoshal, teaching that managers maximize their own interests legitimizes such behavior to students, therefore shaping future norms. This article proposes to summarize and respond to Ghoshal’s arguments, then discuss the implications for pedagogy and make recommendations, emphasizing that although secular management teaching can improve, only by incorporating a Christian view of human nature can management students develop an accurate and ethical worldview.

INTRODUCTION

In the wake of public concern over ethics in business, noted management scholar and teacher Sumantra Ghoshal (2005) spurred considerable discussion with his pronouncement that “Bad Management Theories Are Destroying Good Management Practices,” the title of his article in the *Academy of Management Learning and Education* journal. His argument goes as follows: theories that include negative assumptions of people and institutions will only perpetuate those behaviors that inspired the assumptions. One example, agency theory (Jensen & Meckling, 1976), states that as firms grow and ownership becomes more diffuse, shareholders use professional managers as their agents. However, self-interested agents cannot be trusted to do their jobs, maximizing shareholder value, without something being done to align managers’ interests with those of shareholders, such as providing stock options, or to control behavior, such as through a governance structure or information system. The theory and research stating that managers maximize their own interests legitimizes self-maximizing behavior in the minds of students and therefore shapes the norms of future executives and thus management practice. Because of this, we should not be surprised by instances such as those at Enron or AIG where

executives engage in blatantly self-serving actions: teaching about agency theory becomes a self-fulfilling prophecy.

Although Ghoshal laid considerable blame on how management research is conducted which leads to the primacy of theories with certain characteristics, he did not propose ways in which to improve teaching itself. After briefly summarizing and critiquing Ghoshal’s arguments, the focus of this article will be a discussion of the implications for teaching management and suggestions for how pedagogy can be improved. The article will emphasize that although improvements to secular management pedagogy are possible, only by incorporating a Christian view of human nature can management students develop an accurate and ethical worldview. Such a worldview will, in turn, help to influence their future actions as managers.

SUMMARY AND CRITIQUE

Ghoshal decried the current emphasis of management theories for several related reasons. First, current management theories exclude the idea of human choice, instead focusing on broad economic, social, and psychological laws which are viewed as applying to everyone. Second, without any element of choice or intentionality, these theories

become amoral. Although it is true that not all management theory or behavior has a moral component, Ghoshal criticized current management theory that inaccurately depicts most behavior as amoral or ethically neutral because human intentionality has been taken out of the equation. Finally, the ideology and assumptions which underlie these theories are *pessimistic* (“gloomy” in his words) with regard to their view of human nature, describing it as based on self-interest or even full-fledged opportunism.

Once the pessimistic vision of human nature is coupled with the idea that these tenets apply to everyone, and the package taught to students, it is easy to see how students may interpret self-interested behavior as a foregone conclusion and fail to consider ethical alternatives when they confront a moral dilemma as managers. Books on ethical business practices often cite managers who state that they would have acted in an ethical manner, but they knew that others would not choose to do so, thus putting them at a disadvantage (Zinbarg, 2001). Popular reality-based television shows such as *Survivor* or *Big Brother* exemplify the rewards of failing to recognize an ethical component to behavior. Lying and failing to uphold promises are viewed as merely “playing the game”- a legitimate strategy. The idea that typical behavior is amoral behavior, having no moral consequence or consideration, therefore, acts as a strong deterrent to ethical management practices. The situation can also be viewed as an example of “Rewarding A, while hoping for B” (Kerr, 1975). Managers are offered significant rewards by investors to achieve high short term gains, rather than to nurture companies for the long term. Then, managers are “constrained as punishment for having behaved as shareholders and academics had prescribed” (Gapper, 2005, pp. 101-102).

Academics and practitioners also support Ghoshal’s ideas. Not surprisingly, there is agreement that the “ethical code under which businesses and management are expected to operate does matter” (Gapper, 2005). An Aspen Institute (2001) study reported that MBA students’ values changed over two years in the program: customers and employees became less important while enhancing shareholder value became more important (Pfeffer, 2005). Compared to other students, business students placed the least importance on justice and on developing a meaningful philosophy of life, which may be due to self-selection into a business program or to influences of the program itself (McCabe and Treviño, 1995).

In some cases, Ghosal’s arguments may be too strong. Agency theory is not the only alternative taught in business schools. Stewardship theory has been offered as a contrast to agency theory (e.g., Davis, Schoorman, & Donaldson,

1997) since the early 1990s. The balanced-scorecard (Kaplan & Norton, 1992) approach also recognizes other stakeholders. A broader stakeholder approach is typically found in principles of management textbooks. Dennis Bakke, former CEO of AES, is known for his advocacy of balancing the needs of employees, customers, shareholders, and the community (Bakke, 2005; Wetlaufer, 1999). Furthermore, agency theory is not all negative. The principle of delegating decisions to individuals with the requisite knowledge is a good one (Kanter, 2005).

With regard to human choice, commentators agree that theories can tend to be adopted in ways that imply determinism (Hambrick, 2005), but disagree that the scientific method has led to the absence of any role of human intentionality and volition. Rather, researchers have increased their awareness of the role of human choice (Hambrick, 2005), as evidenced by resource dependence theory (Pfeffer & Salancik, 1978), upper-echelons theory (Hambrick & Mason, 1984), and the study of decision making biases (Kahneman, Slovic, & Tversky, 1982). Additionally, the role of academia, though important to be recognized, is overstated (Gapper, 2005). Unethical behavior existed before the advent of agency theory (Hambrick, 2005); as one commentator stated, students “learned selfishness at their mothers’ knees” (Gapper, 2005, p. 102).

In sum, although tempered by commentators, Ghoshal’s view has been strongly supported, and solutions to the problem of “bad” theory have been sought. Proposed solutions typically address changes to research methodology, academic reward systems, and ideology; they do not make recommendations regarding how theories should be taught. Nonetheless, the manner in which they are taught and espoused, and the implications to be drawn from them are extremely important considerations, and are the focus of this article. The recommendations advanced in this article are divided into two categories. First, recommendations are presented that may be applied in any setting, secular or Christian. Then, solutions which take into consideration a Christian worldview are described. Although improvements can be made in teaching, only a Christian understanding of human nature can provide a complete solution.

GENERAL/SECULAR SOLUTIONS

Understanding the Persistence and Attraction of the “Bad Theories”

Solutions to the problem of overemphasis on certain theories must first consider the reasons that they are so per-

vasive and influential. Many reasons have been offered. The present dominance of harmful theories often has been blamed on the emphasis on the positivist scientific method behind the theories and a focus on human imperfection (Ghoshal, 2005). Additionally, an increased emphasis on Boyer’s (1990) scholarship of discovery (“traditional scholarship”) has led to the subordination, or even exclusion, of Boyer’s other three categories of scholarship (application, integration, and pedagogy; Ghoshal, 2005; Hambrick, 2005). This overemphasis has led to a perception of theory being scientifically accurate and rigorous, even if harmful in application (Gapper, 2005; Pfeffer, 2005). Greater emphasis on scholarship of discovery also takes emphasis away from investigating how to teach theory well and conducting research with relevance to practice.

Pfeffer (2005) has taken the question a step further, asking, “Why do harmful theories that may also be descriptively flawed gain such widespread acceptance?” Scholars have responded with a variety of answers, blaming scholars, students, and the business environment. Bazerman (2005) has argued that the social sciences are less likely to be prescriptive or to engage in policy issues and debates than is economics. Theories in social science in particular tend to be self-fulfilling (Gapper, 2005; Pfeffer, 2005). On the other hand, alternative theories are harder to demonstrate with sharp testable propositions and simple principles (Gapper, 2005; Pfeffer, 2005). Organizational scholars have stopped asking big, important questions, focusing instead on refinements to existing theory and other, more manageable projects (Hinings & Greenwood, 2002). There is an emphasis on market-based solutions (Pfeffer, 2005). “Growth of particular ideas about economy and society was helped along by foundations and research institutes that received funding” from sources that support those views (Pfeffer, 2005, p. 98). Similarly, student emphasis is on the instrumental value of their education (Hinings & Greenwood, 2002).

Kanter (2005) proposed that there are some demand-side explanations for why there has been such a receptive audience for the “bad theories.” She noted that when agency theory was most in vogue, in the 1980’s, was a time when there were few alternative ideologies, and showing concern beyond shareholders could be considered a form of socialism. In addition, she describes the theories in question as simpler, easier to teach, and easier to do. In contrast to theories deriving from economics, theories about people are messy and techniques such as empowerment are hard. Furthermore, law and public policy also tend to take the easier route of punishments for wrongdoing rather than rewards for good conduct.

Explain the Nature of Theory and its Limitations

In addition to these systemic reasons for the prevalence of potentially harmful theories, the nature of theory itself can make teaching and learning complicated. Students’ views are affected by how they understand the meaning of theory. They need help in understanding that theories may be our best understanding of a certain aspect of management, but that theories are not perfect, not necessarily universal, nor necessarily intended to be prescriptive. If theories are presented as amoral, faculty have the responsibility of making this characteristic clear to students. If theories have underlying ideological assumptions, they must be made explicit. Rational-economic models of decision making are prescriptive and assume perfect information and information processing capability. Behavioral decision theory is descriptive, assumes the potential for human biases, and leads to recommendations to reduce those biases. Critical thinking skills are important for students to learn in order to uncover and critique assumptions and to compare competing theories. Theories may be deficient in some ways but helpful in others. For example, although agency theory may be flawed in some ways, it does encourage delegation of tasks to those with the knowledge to undertake them. Professional managers do what individuals shareholders cannot.

Descriptive Versus Prescriptive Views

Often, theory and research may not be clear or clearly presented regarding whether it is descriptive or prescriptive. On the one hand, managers need description so that they can devise their own solutions depending on the situations they face (Gosling & Mintzberg, 2004). On the other hand, amoral descriptive theories fail to give students a sense of moral responsibility. Merely discussing behavior in a descriptive fashion, rather than addressing moral issues where relevant, further perpetuates less-than-ideal behavior as being normative and expected. One apparently successful ethics course begins with advocating five basic ethical values: do no harm, do your duty, respect rights, be fair and just, be honest (Gannon, 2007). In other words, focus on the effect on others. These values are then used in the identification of common workplace practices where ethics play a role.

Both descriptive and prescriptive knowledge is needed, but the difference needs to be explicit. Figure 1 depicts how a theory that invokes assumptions about human nature may fall into one of four quadrants, described by two pairs of adjectives.

One axis of the typology describes theoretical propositions as either descriptive or prescriptive--whether behavior

Figure 1: Classifying Management Theory

	Optimistic	Pessimistic
Descriptive		
Prescriptive		

is simply being described or predicted, or instead whether a particular course of action is being recommended as effective. The other axis denotes whether theoretical propositions are based on underlying assumptions that are optimistic or pessimistic about human nature, as discussed further in the next section. Classifying theories into this framework when teaching can more accurately depict the complexities of human nature and of theory-building. Many domains have elements belonging in all four quadrants. Decision-making theory, for example, has both descriptive and prescriptive components, both of which are important for students to understand. It is also important to communicate the idea that heuristic devices are often effective (optimistic) but can be misused (pessimistic). Helping students not to oversimplify phenomena enables them to better evaluate ideas they may encounter in the future.

Balanced Portrayal of Human Nature

Positive organizational scholarship can be presented as a counterpoint to the negative views of human behavior that are typically advanced (Ghoshal, 2005). As a subset of positive psychology, positive organizational scholarship seeks to study the positive outcomes, processes, and attributes of organizations and their members. This description represents a somewhat simplistic view, however. Rather than providing an integrated view of human nature, positive psychology errs on the other extreme. Both the positive and negative aspects of human nature need to be addressed in theory and practice. Simon (1985) stated it well: "Nothing is more fundamental . . . than our view of the nature of human beings whose behaviors we are studying. . . . It makes a difference to research, but it also makes a difference for the proper design of . . . institutions" (p. 293). Further, the human nature of management scholars affects how they depict the human nature of managers. In his *Novum Organum*, Francis Bacon (1620) provided a cogent description of how human nature presents hindrances to understanding (which are also reflected in current research on decision making traps). For example, people try to make

things fit into patterns, tend to generalize, and to look for evidence to support their own conclusions.

View of Agency Theory

Having given some recommendations for how to teach theory in general, the next issue concerns how to deal with specific theories such as agency theory. Hambrick (2005) has noted that the problem is not that agency theory is *wrong*, just incomplete. Thus, the issue becomes the weight and priority given to agency theory. Shareholders need to trust managers more than agency theory suggests (Gapper, 2005). Delaware law provides a practical, realistic view of agency theory and the potential consequences toward self-interest, "recognize(ing) that managers can be crooked or disloyal--it places a lot of weight on the duties of loyalty and due care--but it takes the view that more harm than good will be done by acting as if all managers are routinely disloyal to investors" (Gapper, 2005, p. 102). Although stewardship theory has been offered as an alternative to agency theory, it is equally unsuitable to be used alone (Hambrick, 2005). Agency theory, shareholder rights, and self-interest are incomplete and need to be balanced by other views such as stewardship theory and social responsibility. Each has some valuable contributions to understanding management.

Selecting Theory for the Curriculum: More OB

The deficits of agency theory and its alternatives point to the importance of choosing theory for the curriculum. Although Ghoshal's comments focused on theories central to strategy, management defined more completely includes organizational behavior (OB) as well; both are central to management education. Agency theory itself has been applied to a wide variety of disciplines from economics to organizational behavior (Eisenhardt, 1989). Thus, an important question is whether criticisms about "gloomy theories" hold equally true in the context of organizational behavior as they do for strategy. Taken as a whole, organizational behavior appears to do a better job, though is by no means perfect.

One helpful characteristic of OB is its support of contingency models. With its goal of being able to describe, explain, and predict human behavior in an organizational setting, the field would welcome any universal principle that would achieve this objective. However, OB does acknowledge the impact of individual differences in personality and motivation, exploring the impact of the situation on individual choice, and increasingly recognizing the impact of cultural differences on theoretical models. Theories of motivation, for example, typically recognize that individuals have different needs and are motivated best by different rewards. Donaldson and Davis (1991) use motivation theory to support the stewardship theory view that managers are motivated by intrinsic factors such as performing challenging work and exercising responsibility and authority, rather than simply seeking to attain rewards and to avoid punishments, as agency theory would suggest.

This is not to say that the theories in OB universally support contingency and individual choice. For example, it is interesting to note that leadership theory has come full circle. Although initially focused on determining "the" list of traits that made a great leader, situational leadership theories emphasized the principle that appropriate leader behaviors depended upon aspects of the situation, including the task and followers. Recently, however, the focus has returned to competencies that would assist leaders in any situation (intelligence, drive, etc.).

Regarding a view of human nature, theories in OB vary in their degree of pessimism (and include propositions that can be plotted on the model described above in Figure 1). Often theorists themselves have different underlying assumptions about human nature. Theories tend to lean either toward optimism or pessimism rather than proposing a balanced and integrated representation. For example, motivation theory often emphasizes behavior as being related to rewards - self-interest rather than for some ethical or altruistic purpose. Maslow's (1954) idea of self-actualization and Hackman and Oldham's (1980) emphasis on growth needs demonstrate optimism about human nature; however, they still do not acknowledge ethics or altruism as a motivating factor.

In summary, although OB theory is not without its flaws, and some areas of OB theory do draw upon ideas of self-interest and pessimistic views of human nature, there are significant benefits to a greater emphasis on OB in the curriculum. OB is not so one-sided about the negatives of human behavior, drawing extensively on contingency theories that emphasize variables having to do with the situation as well as individual differences. In addition, focus on strategic management needs to be combined with greater emphasis on theories involving people and behavior. Management

students benefit significantly from organizational behavior theory, although they do not always or immediately recognize it (Merrit & Hazelwood, 2003). Five years after their MBA, managers say that although they viewed their organizational behavior courses as being like "spinach" at the time, they wish they had taken fewer financial courses and more people-oriented courses.

View of the Organization

Gapper calls the scenario of "investors that offered huge financial rewards to managers to treat companies not as entities to be nurtured and preserved, but as properties to be manipulated in order to achieve the highest possible short-term gains for their shareholders 'a catastrophic success'" (2005, pp. 102-103). Not only is it vital to foster a more long-term perspective, organizations need to be viewed in a less mercenary light. This is a prescriptive, potentially optimistic view as described by the model in Figure 1.

In addition to helping students understand the nature of theory and explore a broader content domain, course material can also include studying positive examples of organizations that are doing well because they are doing good. Pura Vida Coffee, for example, specializes in the fair trade of shade-grown, organic coffee, and has been named one of the 5,000 fastest growing companies by Inc. magazine in 2007 ("The 2007 Inc. 5,000"). The company is profitable, with 100 percent of net profits going to programs for at-risk children in Costa Rica (Kouzes & Posner, 2004). Dinger, Neville, McCrae, Leigh, and Johnson (2007) show that students can learn from these positive examples and experience a more balanced perspective rather than emphasizing organizations' ethical transgressions. They also make the pointed comment that our own academic institutions must be good examples of organizations that are acting toward others' welfare.

Servant Leadership

Related to positive or optimistic examples within the curriculum, but at an individual level, servant leadership provides a counter-example to short-term self-interest (Greenleaf, 1998). Although theories such as agency theory often focus on the economic and strategic aspects of the organization, agents typically have employee management and leadership responsibilities. A servant leader understands the needs of followers and facilitates their work performance. Taking a view toward the long-term health of the organization, focusing on employee needs and performance also has benefits for investors and other stakeholders.

Examine Other Cultures

Since, as some critics have noted, the legal system and penchant for litigation in the United States has contributed to the current ethical environment, instructors may do well to examine other cultures' juridical practices in the classroom. For example, some countries, such as the Netherlands, utilize principle-based rather than rule-based justice and have a significantly reduced number of legal cases. There is an environment of trust rather than litigation. There is greater common understanding of the intent of the law rather than an effort to find loopholes or go to the limit of what the law allows. Some business disciplines, e.g., accounting, may provide students a comparison of these two approaches; it may benefit students to discuss these ideas more broadly. Often our cross-cultural examples involve the ethical values and practices of countries we perceive to be more lax than ours, e.g., bribery, rather than exploring those we would consider to have higher standards, e.g., concern for others leading to requirements in the Netherlands for natural lighting in the workplace.

Inoculation

The research literature on persuasion advocates an approach called inoculation (Petty & Cacioppo, 1981). Individuals are exposed to counter-arguments in a safe environment and learn how to deal with them, much like vaccines expose individuals to small bits of a disease that are easy for the immune system to fight off. Exposing students to counter arguments to ethical behavior and to appropriate responses can fortify them as managers when they encounter ethical dilemmas. For example, a common self-interested argument to justify unethical behavior is that the success of the business depends on it because all the competitors are doing it. Addressing this argument and then pointing to successful organizations that approach the same dilemma in an ethical way provides students with a foundation for making ethical choices. As teachers, taking these steps demonstrates to students that we recognize the difficulty of acting beyond self-interest.

What Is Management Education?

More intentional thought is necessary regarding what management educational programs are designed to accomplish. Colleges and universities have taken different approaches toward answering this question. Many institutions have increased coursework emphasizing leadership, ethics and values ("New Graduation Skills", 2007); however, the "tokenism" (Ghoshal, 2005) of adding a course in ethics will not further the goal of helping students to act more ethically unless it is supported in other ways. Mission-driven

accreditation standards may further this goal. The entire curriculum can be more explicit about values underlying theories, engagement with issues of policy, and reflection on implications of ideas (Pfeffer, 2005).

Managing expectations of students from the very beginning can be important. For example, Stanford University emphasizes content of curriculum in its materials for prospective students (and presumably de-emphasizes salary of its graduates). The MBA can be presented not as a career move, but rather as a means to build skills to lead organizations. Some note that the MBA should focus more on the practice of managing rather than its current unintegrated focus on the functions of business (Gosling & Mintzberg, 2004). Others advocate greater professionalism, defined as concern for professional values and the why and what of managerial action, not just the how (Pfeffer, 2005).

Not Just Teaching

As mentioned, good teaching is a vital element for students' understanding of how to apply ethical values to business situations; however, it is important to note two other considerations. First, it is a mistake to think that colleges and universities are the only source of the values that future managers will display. Students have values when they arrive. Coursework can influence these values, but it is up to students to apply their worldview framework to the situations in which they will find themselves. Second, the context in which teachers operate is important. Academic administrators can implement reward systems that support a broader range of types of scholarship and adapt faculty recruitment and selection practices, governing boards can encourage alignment of external rhetoric with internal decisions, corporate donors can affect the priorities of institutions they support, and academic professional organizations can develop an appropriate intellectual agenda (Ghoshal, 2005).

CHRISTIAN SOLUTIONS

Christian Management Education

As readers of this journal would no doubt affirm, teaching management theory in a Christian context is both possible and desirable. As future managers, Christian students will be subject to the same temptations as their secular counterparts, and there is not always a difference in their responses. Management education in a Christian context allows students to confront issues in which they must exercise discernment within a safe context while guided by faculty members with a commitment to helping students become salt and light in the marketplace.

Christian responses to the dilemma of how to teach theory are likely to provide greater success than secular ones for two reasons. First, since Christians have a more accurate understanding of human nature and all that implies, they will have *additional* solutions not able to be implemented in secular settings and, second, they will be able to *better* implement the solutions discussed earlier.

Although the suggestions listed in the previous section can certainly improve how management theory is taught, and may even draw somewhat from Christian thinking, e.g., servant leadership, those ideas are not sufficient. Understanding the attraction of certain theories, explaining the nature of theory, broadening the scope of the theories discussed, and taking a critical view of the theories addressed are all beneficial approaches. However, management research and theory rests on (sometimes unrecognized) ideological assumptions. Merely teaching ethical philosophy leads to no firm conclusion. As some secular academic programs have recognized, the solution is not just a stand-alone ethics class, but rather incorporating ethical values into every course. Yet, more than ethics, any solution is most fundamentally about an underlying worldview and the assumptions that derive from it. In the context of management theory, accurate assumptions about human nature are essential, and only Christianity¹ provides that complete, essential worldview framework (see also Daniels, Franz, & Wong, 2000). Christian faculty can help students develop their worldview framework and teach them the discernment to apply these presuppositions in a business context. The following sections highlight aspects of Christian theology and worldview that have implications for management instruction and practice. Recommendations for both pedagogical methods and content are provided.

Integrated View of Human Nature

It is important to present an accurate view of human nature that includes both positive and negative elements. Human beings do act in self-interested ways, and agency theory is consistent with this. On the other hand, human beings are capable of more than self-interest; thus, agency theory is not complete. God enables human beings to transcend their selfish and rebellious nature. A Christian view of human nature recognizes that people are neither purely good nor purely evil; human beings are both made in God's image and fallen (Daniels, et al, 2000). This view underlies and provides the context for everything business majors are taught.

Furthermore, unlike the deterministic assumptions of some theories, human intentions *do* matter. God has given us free will. Much of motivation theory implies that individuals will not be motivated to perform well unless they know

they will receive a valued reward. Motivation theory tends not to acknowledge the moral value of doing a job well for its own sake - because it is the right thing to do. In contrast, Christian students and managers recognize the opportunity to serve God through their professional vocation.

Teaching Management Theory and Discernment

An approach to management that views human beings as having free will, and who are both made in the image of God and fallen, means that management practice becomes more complex and is more difficult than a simple control approach. Teaching must reflect this and provide means for students to grapple with this complexity. Focusing on individuals is more difficult than focusing on a neat, clean quantitative theory. A more complex view also relates to the earlier point about being careful to distinguish a descriptive point of view from a prescriptive one (see also Fig.1). Jesus commands his followers to be in the world but not of it. Students should learn what management research says about typical management practices, but that does not mean that they should conform to those practices. Rather, students should learn to exercise discernment, following Jesus's example, making use of descriptive management research to help recognize both the stumbling blocks as well as what is effective. Instructors become role models for students in advocating a firm prescriptive position, difficult or not, related to ethics or some other area of effective practice.

Hope

In their book, *Gracious Christianity* (2006), Jacobsen and Sawatsky refer to "a realistic hope," a perspective that they acknowledge as being at odds with the dominant culture. In the context of academia, Sawatsky (2004) defines hope as "the deep-seated confidence that this is God's world, and that the future, including the future of scholarship, need not be feared, for God's kingdom will come, and God's will will be done, on earth as it is in heaven" (p. 5). God continues to be active in his creation (see Hoover, 1990). As Christians, we are able to "participate in God's work of restoring and transforming the world" (Sawatsky, 2004, p. 10).

Applied to teaching, Christian faculty members seek to help students transform themselves and the organizations they serve. We seek to "evoke and provoke creativity, curiosity, and imagination" (Sawatsky, 2004, p. 10). Christian colleges take seriously Paul's call in Romans 12:12, "Do not be conformed to this world, but be transformed by the renewing of your minds." Applied to managing people, hope implies that although we understand

the challenges individuals face, we also maintain a level of trust that these individuals will make the right choices - ones not solely based on self-interest. Daniels et al. (2000) propose that both trust and control are necessary in dealing with subordinates, recognizing both the fallen and image-bearing aspects of human nature. They recommend a policy in which trust is stronger than control: "There will undoubtedly be times that one is taken advantage of, but to assume the worst in people to prevent the occasional abuse is too high a price to pay" (p. 556). They note that this approach is consistent with Jesus' exhortation to turn the other cheek (Mt. 5:39). The complexity of interweaving hope and control, and the discernment necessary to do so effectively are reflected in Jesus' command to be "as shrewd as snakes and as innocent as doves" (Mt. 10:16).

Whose Agent Are We?

As instructors, we can also encourage students to reflect on hierarchical relationships within God's kingdom and the workplace. Colossians 3:23 states, "Whatever you do, work at it with all your heart, as working for the Lord, not for men." Gillespie and Mestre (2007) emphasize that, as Christians, we are not only agents of employers, but more importantly agents of God. For agents, "behavior is not conditional on fairness of the environment or the treatment from the boss" (p. 9); rather, it is conditional on the agent relationship and service to the Lord. Employers themselves are God's agents in the workplace; thus, holding a dual responsibility. Gillespie and Mestre cite Colossians 4:1, "Masters, provide for your slaves with what is right and fair, because you know that you also have a Master in heaven" as a parallel for the obligations of the employer/principal, including attention to motivation and morale. As noted previously, secular motivation theory does not address motivation to do something because it is the right thing to do. Gillespie and Mestre further advocate a less hierarchical structure so that workers have more direct access and a more personal agency relationship, especially in a Christian organization; they view managers as shepherds - agents who have people in their charge. But because both parties are, in fact, agents, both must assume responsibilities.

Who Is My Neighbor?

Stakeholder theory was previously discussed as a beneficial companion to agency theory and relates to the question, "Who is my neighbor?" (Luke 10:29-37). The stakeholder (vs. the stockholder) view of corporate social responsibility emphasizes the importance of considering everyone who is affected by managers' decisions. One way

for management students to learn experientially is to use service learning to give students exposure to community stakeholders while practicing their skills (Daniels et al., 2000).

Means and Ends

Organizations and managers often get caught up in the ends that they are attempting to achieve: profit, productivity, and efficiency. They may neglect the means used to achieve those reasonable ends, instead taking shortcuts or misleading customers. Means also include the human resources they employ to achieve these ends. Chewning (1990) noted also that God sees people as both ends and means, and so should we. "Their personhood should be nurtured and cared for as a godly end of business" (p. 144). Instructors can help future managers to consider their actions in this light. If humans are transcendent beings, the main problem of business is not how to keep people from taking advantage of a situation for their own gain, as agency theory states, but rather how to appreciate the true value of human resources (Daniels et al., 2000).

Vocation and Mission

One typical goal of Christian colleges is to give their students a sense of vocation or calling, no matter what discipline they are studying. Business departments face a somewhat greater challenge because the marketplace is not always thought of as a prototypical ministry setting, and students often have clearer professional and economic goals than they have spiritual or ministry goals for their major course of study. Nonetheless, Christian business faculty members have been successful at instilling this sense of personal mission. At one Christian college, for example, the mission of the business department is "to develop capable, competent men and women of excellence and godly character who will assume positions of leadership and influence in their workplace and the world for Christ." It is not just the existence of a mission statement, however - something that is common for academic institutions of all types. Rather, it is the sense of calling implicit in the content of the mission statement and in the way all course content is taught.

View of Work

As previously mentioned, although some views of work and human nature emphasize the aspects of toil and self-interest, others emphasize the positive nature of work and human nature, e.g., the Human Relations Movement and positive psychology. Diddams and Daniels (2006) note that although the Fall changed the nature of work; it did

not create work. They propose a view of redeemed work in which we act as co-creators with God, recognizing that both good work and toil exist, and seeking to impact that physical and social world in a positive way.

Research and Theory in Christian Colleges

Although Christian colleges typically have a teaching focus, and that is the focus of this paper, a word about scholarship seems important as well. Because Christian faculty hold a more complex, integrated view of human nature, the research that they may undertake is more likely to include topics related to positive organizational behavior as well as traditional topics.² Furthermore, because of their interest in both pedagogy and faith integration, Christian faculty are also more likely to make use of several of Boyer's four types of scholarship that were discussed earlier. This integrative, pedagogically oriented scholarship can provide a support for teaching practices which are also integrative, recognizing the complexities of human nature and the importance of a faith-based worldview.

CONCLUSION

In some ways, God has established his own "agency theory." We are his human agents in the world, ministers in the workplace, and ambassadors of hope to a fallen world. In the end, individuals are responsible for their own behavior, but Christian business professors and business programs in Christian colleges help students start out on the right path by helping them to develop an appropriate worldview framework and to view management theories with a discerning eye.

ENDNOTES

¹ Certain other world views or sources of moral philosophy also possess some value, e.g., all major world religions contain some version of the Golden Rule; however, only Christianity may be considered *complete*.

² The author wishes to thank David Hagenbuch for this idea.

REFERENCES

- Aspen Institute (2001). *Where Will They Lead? MBA Student Attitudes about Business and Society*. New York: Aspen Institute for Social Innovation Through Business.
- Bacon, Francis (1620). *Novum Organum*. Retrieved, August 6, 2007, from http://www.constitution.org/bacon/nov_org.htm
- Bazerman, M. H. (2005). Conducting Influential Research: the Need for Prescriptive Implications. *Academy of Management Review*, 30, 25-31.
- Boyer, E. L. (1990). *Scholarship Reconsidered: Priorities for the Professoriate*. Princeton, NJ: The Carnegie Foundation for the Advancement of Teaching.
- Chewning, R. C. (1990). *Biblical Principles and Business: The Practice*. Colorado Springs, CO: NavPress.
- Daniels, D., Franz, R. S., & Wong, K. (2000). A Classroom with a Worldview: Making Spiritual Assumptions Explicit in Management Education. *Journal of Management Education*, 24, 540-561.
- Davis, J. H., Schoorman, F. D., & Donaldson, L. (1997). Toward a Stewardship Theory of Management. *Academy of Management Review*, 22, 20-47.
- Diddams, M. & Daniels, D. (2006, October). Redeeming Work: Theology as a Framework for Work Ideology. *Proceedings of the Christian Business Faculty Association*.
- Dinger, S. L., Newville, M. G., McCrae, M., Leigh, J., & Johnson, C. (2007, August). *Practicing What We Preach: Effectively Teaching "Doing Well by Doing Good" by Role Modeling It*. Paper presented at the Academy of Management Annual Meeting, Philadelphia, PA.
- Donaldson, L., & Davis, J. H. (1991). Stewardship Theory or Agency Theory: CEO Governance and Shareholder Returns. *Australian Journal of Management*, 16, 49-64.
- Eisenhardt, K. M. (1989). Agency Theory: An Assessment and Review. *Academy of Management Review*, 14, 57-74.
- Gannon, J. (2007, June 3). Ethics 101: Professor Heads Duquesne Center Aimed at Teaching Right and Wrong. *Pittsburgh Post Gazette*, C1, 8.

- Gapper, J. (2005). Comment on Sumantra Ghoshal's "Bad Management Theories Are Destroying Good Management Practices." *Academy of Management Learning and Education*, 4, 101-113.
- Ghoshal, S. (2005, summer). Bad Management Theories Are Destroying Good Management Practices. *Academy of Management Learning and Education*, 4, 75-91.
- Gillespie, T., & Mestre, M. (2007, October). Thank God It's Monday: Applying the Agency Concept to the Workplace. *Proceedings of the Christian Business Faculty Association*.
- Gosling, J., & Mintzberg, H. (2004). The Education of Practicing Managers. *MIT Sloan Management Review*, 19-22.
- Greenleaf, R. K. (1998). Servant-Leadership. In Speers, L. C., ed., *Insights on Leadership*. San Francisco: Wiley, 15-20.
- Hackman, J. R., & Oldham, G. R. (1980). *Work Redesign*. Reading, MA: Addison-Wesley.
- Hambrick, D. C. (2005). Just How Bad Are Our Theories? A Response to Ghoshal. *Academy of Management Learning and Education*, 4, 104-107.
- Hambrick, D. C., & Mason, P. A. (1984). Upper Echelons: The Organization as a Reflection of its Top Managers. *Academy of Management Review*, 9, 193-206.
- Hinings, C. R., & Greenwood, R. (2002). Disconnects and Consequences in Organization Theory? *Administrative Science Quarterly*, 47, 411-421.
- Hoover, D. J. (1990). Biblical Principles Applied to Human Resources. In Chewning, R. C. (Ed.). *Biblical principles and business: The practice*. Colorado Springs, CO: NavPress.
- Jacobsen, D., & Sawatsky, R. J. (2006). *Gracious Christianity*. Grand Rapids, MI: Baker.
- Jensen, M. C., & Meckling, W. H. (1976). Theory of the Firm: Managerial Behavior, Agency Costs, and Ownership Structure. *Journal of Financial Economics*, 3, 305-360.
- Kahneman, D., Slovic, P., & Tversky, A. (1982). *Judgment Under Uncertainty: Heuristics and Biases*. Cambridge University Press.
- Kanter, R. M. (2005). What Theories Do Audiences Want? Exploring the Demand Side. *Academy of Management Learning and Education*, 4, 93-95.
- Kerr, S. (1975). On the Folly of Rewarding A, While Hoping for B. *Academy of Management Journal*, 18, 769-783.
- Kaplan, R., & Norton, D. (1992). The Balanced Scorecard: Measures that Drive Performance. *Harvard Business Review*, 70, 71-79.
- Kouzes, J. M., & Posner, B. Z. (2005). *Christian Reflections on the Leadership Challenge*. San Francisco: Jossey-Bass.
- Maslow, A. H. (1954). *Motivation and Personality*. New York: Harper and Row.
- McCabe, D. L., & Treviño, L. K. (1995). Cheating among Business Students: A Challenge for Business Leaders and Educators. *Journal of Management Education*, 19, 205-218.
- Merritt, J., & Hazelwood, K. (2003). What's an MBA Really Worth? *Business Week*, Issue 3850, 90-102.
- New Graduation Skills (2007, May 12). *The Economist*, 376, 75-76.
- Petty, R., & Cacioppo, J. (1981). *Attitudes and Persuasion: Classic and Contemporary Approaches*. Dubuque, IA: W. C. Brown.
- Pfeffer, J. (2005). Why Do Bad Management Theories Persist? A Comment on Ghoshal. *Academy of Management Learning and Education*, 4, 96-100.
- Pfeffer, J., & Salancik, G. R. (1978). *The External Control of Organizations: A Resource Dependence Perspective*. New York: Harper & Row.
- Sawatsky, R. J. (2004). Prologue: The Virtue of Scholarly Hope. In Jacobsen, D., & Jacobsen, R. H. *Scholarship and Christian Faith*. Oxford: Oxford University Press.
- School for Scandal. (2005, February 19). *The Economist*, 374, 11.
- The 2007 Inc. 5,000. (2007). Retrieved March 14, 2008 from <http://www.inc.com/inc5000/index.html>
- Wetlaufer, S. (1999). Organizing for Empowerment: an Interview with AES's Roger Sant and Dennis Bakke. *Harvard Business Review*, 77, 10-123.
- Zinbarg, E. D. (2001). *Faith, Morals, & Money*. New York: Continuum.

BOOK REVIEW

LEADERSHIP CAN BE TAUGHT

MARGARET EDGELL

Calvin College
mjs6@calvin.edu

It is not often we get the opportunity to get an insider's view of an effective teacher, but Sharon Parks does just that. Parks not only writes about her observations of Ronald Heifetz's leadership classroom at Harvard, she also adds richness and depth.

Ronald Heifetz and his colleagues are valued innovators in teaching leadership to mid-career professionals enrolled in the various Harvard graduate programs. They teach their students not only about leadership, but also how to lead. Their radical pedagogy intentionally places instructors under the microscope of leadership analysis in the crucial position of explicitly modeling leadership in the actual conduct of the course.

I recommend reading Parks on Heifetz before reading Heifetz on Heifetz, due to her insightful and extensive observation of his classes. Parks' discussion is rich and deep on the nature of leadership in these complex, changing times. She adds her own wisdom on leadership and spiritual development as she presents to the reader the unique pedagogy of a leadership course at the Kennedy School of Government at Harvard. Parks considers this pedagogy a very effective way to shatter the pervasive myth that leaders can't be taught.

Parks is known among educators as the scholar who deepened Fowler's classic moral development theory by studying and describing moral growth during the college years. She is currently director of leadership for the New Commons at the Whidbey Institute near Seattle, and holds a faculty position at Seattle University. A core theme of her current work is the new commons: "We have moved into the postindustrial, nuclear, information-rich, and ecologically informed age in which an intensified connectivity and complexity are primary features of the landscape – the new

commons" (p. 204).

In this complex context for leadership, leaders who only consider the goals of their own organizations and localities are often frustrated or blindsided. Parks believes this is because the current complex setting for leadership requires "systems thinking," as Senge puts it. In other words, leaders need to understand how their particular organization affects and is affected by other systems in the global setting, for example, other stakeholders, other economies, and the ecosystem.

She calls for leadership to go beyond solving technical problems - problems for which we have the tools. Problems today are so complex, because of their systemic nature, that leadership must know how to call on the problem-solving abilities of all of those in the organization, in ways that allow all to be creative and adaptive. In effect, leaders must change the very process of problem-solving to become one of learning together, as occurs in Heifetz' classroom.

Observing Heifetz' classroom confirmed Parks' view that leadership is more of an art than a technique. She uses the metaphor of an artist who learns to paint landscapes by first learning how to mix colors in every possible shade of gray, without using black or white. The training of an artist takes time and reflection. Artists do not benefit from lectures about art. They benefit from creating art - by making mistakes and learning from them. This metaphor also describes Heifetz' experiential leadership pedagogy.

He calls it the "case-in-point" method, in that he illustrates key elements of the artistry of leadership by using his classroom as a case in point. Both in a large lecture setting and in small-group sections, the students themselves create an art studio or lab for leadership learning. In addition to

the required readings on leadership, students are encouraged to bring out their own failures and successes in leadership as core material in their small groups. Heifetz begins with the students' current expectations of pedagogy and leadership. As students examine their presuppositions, his purpose is to move his students away from their default settings (their presuppositions about leadership) such that they can learn the true artistry of leadership.

They learn by doing - by examining the dynamics in their groups. He says, on the first day of class, "By [case in point], I mean that the dynamics that take place in this classroom, including the dynamics between you and me and amongst you, will be available for us to examine. You need to be aware of what is going on in the room. Jesuits call it 'contemplation in action' - I speak of it as getting on the balcony so you can see the dance floor, and you need to get there several times a day. Reflection in action. It's very difficult to do" (p. 27). He points his students to core elements of leadership occurring in the classroom, such as: how to reveal the hidden question or the real work that needs to be done in a group, how factions form on different sides of a question, how authority is established and differs from leadership, how group members avoid the real work that needs doing, and how a leader holds the group on task.

Parks does a better job of revealing the social dynamics of leadership than do other authors who agree that leaders can no longer lead adequately as a Lone Ranger using command-and-control methods. Parks shows how leadership is a social construction of the organization itself. This book presents a view of leadership constrained by the social web surrounding the leader.

Parks emphasizes throughout the book that Heifetz' is a daring teaching method. Key risks are the high disappointment levels experienced by students not receiving the expected teaching mode. Heifetz takes on the additional burden of pushing reluctant students to unlearn what they know about teaching itself, all in the process of pushing them to learn a new, and distinctly unheroic, paradigm of leadership. The classroom is alternately chaotic, contemplative, and confusing for students - and often quite frustrating. However, end-term comments by his students show very high levels of learning in one semester. Heifetz goes to these pedagogical lengths in order to give students a new way of thinking that will allow them to lead in the current global system.

The reader has to read about Heifetz in action in order to begin to understand his pedagogy. For those of us who teach about leadership, and especially those who teach how to lead, I consider this book a "must read."

REFERENCE

Parks, S. D. (2005). *Leadership Can be Taught*. Boston: Harvard Business School Press.

Microeconomic Applications to the Bible: An extension to Stamm's arguments in 2001

ALAN CHAN

Atlantic Baptist University
alan.chan@abu.nb.ca

NOTE: *I want to thank Kent Saunders, Stephen Dempster, Shu-kam Lee, and three anonymous referees for their helpful comments on the preliminary version of this paper. I also want to thank Abram Steen, Kevin Vautour, and Robert MacDonald for their help with editing.*

ABSTRACT: *Stamm (2001) suggests examples of how we can draw economic applications from the Bible. The present paper follows Stamm's idea and suggests additional examples that Christian instructors can use in an introductory microeconomics classroom.*

INTRODUCTION AND LITERATURE REVIEW

Thousands and thousands of courses regarding economic principles are offered annually at universities worldwide. Despite the wide selection of textbooks available, topics covered in these courses are more or less established. In a vast majority of mainstream microeconomic courses, material is approached in the following order: it begins with an introduction to the economic way of thinking and how to measure opportunity cost, then it moves to demand and supply analysis, elasticity, preference and utility, production and cost, and finishes with different types of market structure.

Even though we adopt more or less identical curricula, the question needs to be asked, should Christian universities teach economic principles the same way as our colleagues in secular universities? Most believe Christian scholars should teach in the same way as other secular universities and add biblical supplements to course content. Stapleford (2000) suggests that Christian instructors can (and must) foster clear discussions of introductory economics that are theologically grounded. He argues that mainstream economic texts cite an extensive array² of ethical issues, thus providing ample opportunity for instructors to introduce ethical ways of thinking based on biblical

principles. He also quotes Frank, Gilovich, and Regan's (1993) shocking finding that students completing an introductory course in mainstream economics were far more likely to be less honest at the semester's end than were students completing a course in astronomy.

There is little doubt that teaching economic principles from a Christian perspective is crucial to achieving an integration of faith and learning at Christian universities. J.P. Moreland's famous book *Love Your God with all Your Mind* argues that humankind has been created with the ability to reason, and as such, should be using this God-given capacity. The intellectual mind is a gift from God that humankind can choose to apply in various areas of Christian life. He also suggests how believers of the Christian church can recapture and integrate the use of reason with faith. However, most Christian educators have searched for feasible approaches to achieving this goal in their classrooms, but success is not easily accomplished. First of all, many Christian economists may not have adequate theological training due to their secular education backgrounds. For example, they may not have the necessary foundation in Biblical studies to present that knowledge to their scholastic field. In addition, most Christian universities accept non-Christian students and, increasingly, international students from various religious back-

grounds, making the task more challenging.

North (1974) is a pioneering author in this area of research. In his book, titled *An introduction to Christian Economics*, he uses Scripture to evaluate economic concepts. Most of his work concerns topics in macroeconomics, especially monetary policy. Starting in the late 1980s, more and more scholarly papers attempted to address the relationship between economics and Christian theology. For example, Wolterstorff (1987) discusses Hermeneutical issues between economics and religion; Richardson (1988) introduces how Christian scholarship and economics overlap; Waterman(1991) links Christian theology and political economy; Dorr (1992) writes about Catholic social teaching; and, Iannocone (1998) publishes a paper introducing the economics of religion. These works have not gone without criticism. Montgomery (1996), for example, raises the practical challenge of belief formation, and calls on Christian scholars working in economics to address this issue.

Tiemstra (1993) reviews literature concerning integration of faith and economics in the 1980s and early 1990s. Important pieces also include Graham, Monsma, Sinke, and Stokey (1990), and Boersema (1999). In the late 1990s, Oslington (1999) summarizes all of the papers that have been published on this topic and provides a reading guide for more than 195 articles in the area of Christian theology and economics. Later, Oslington argues that it is neither desirable nor possible to separate economics from theology, and he identifies “theological economics” as a new and important area of study. He calls for discussions of theology that are implicit in contemporary economics, and better relations between the two disciplines.

Despite the abundance of literature regarding Christianity and economics, there are a limited number of papers that suggest practical and feasible teaching methods for secularly trained Christian economists to apply. There are biblical teachings on economic principles, but many Christian lecturers may not feel comfortable presenting them in the classroom. They run the risk of having students complain of sitting in yet another course imbued by biblical study.

Among those scholarly papers with practical teaching applications, Stamm (2001) published an article titled “Economic Applications to the Bible.” In this article, Stamm uses four biblical messages that have economic applications. First, he uses Jesus’ teaching on gaining the whole world, yet losing one’s own soul in the process (Matthew 16:26), to explain the concept of opportunity cost. Then he uses Jacob’s lentil stew (Genesis 25:29-34) to illustrate the principle of the price elasticity of demand.

Next, he uses Jesus’ message that he is the way, the truth, and the life (John 14:6) to demonstrate the power of monopoly. Finally, he argues that the only medium of exchange in the Lord’s Kingdom is the blood of Jesus.

Stamm (2001) also argues that one of the most common mistakes made by Christian economists and business professors is attempting to make an economics-oriented interpretation of the Bible. The primary intention of Scripture is to reveal Christ and his plan of redemption, and not to convey economic principles. However, professors can add biblical examples and theological ideas as they teach in their classrooms. The author believes this is one feasible teaching method that secularly trained Christian economists can use in classrooms. The major contribution of the present paper is to give additional biblical examples that can be used in introductory microeconomics. This will have the effect of showing the rich resources that Christian scholars have available to them as they endeavor to deliver economic training with biblical revelation.

Besides Stamm (2001), there are a number of other Christian scholars publishing their contributions toward the integration of economics and faith in the classroom. It appears that more and more Christian economists are studying in this field, as demonstrated by the 2002 Christian and Economics: Integrating Faith and Learning in Economic Scholarship conference held at Baylor University. Wilber (2002) discusses how to teach economics while keeping the faith. His study has primarily focused on the role of ethics in economic theory. Recently, Koch (2007) published an article on the use of biblical metaphors in teaching economics; his paper contains an excellent review of scholarly publications in this area of interest. Hoover (1998) illustrates how to use Scripture to examine different types of microeconomic models of market structure and suggests some pragmatic approaches for Christian business to be involved in the world without being of the world.

This paper attempts to amend Stamm’s (2001) argument on economic principles derived from Scripture, with a focus on microeconomics. Having taught introductory microeconomics in a small liberal arts Christian university, faculty regularly considered the question of how to integrate economics with Scripture. Not only has the goal been to help students understand both the specific passage and the economic principle presented, but also to challenge them to integrate and enrich their knowledge in the areas of both economic theory and biblical understanding.

TEACHING APPLICATIONS

Demand and Supply Analysis

The basic idea of demand and supply analysis is that quantity demanded is decreasing in price, and quantity supplied is increasing in price. Equilibrium price and quantity can be found by calculating the point of intersection between the supply and demand curves. For example, in the Old Testament, after Joseph was sold to the Egyptians, God miraculously positioned him as the prime minister of Egypt. God told Joseph that a famine was coming and that food should be stored for the next seven years (Genesis 45:5-11). This implies the idea of buffering agricultural products. Non-perishable crops can be stored to create a buffering mechanism which stabilizes price and food supply. This act makes the price and quantity of transacted crops stable.

Another example of supply and demand is from the gospel of Matthew, Chapter 20:1-16. This is the parable of workers in the vineyard. The owner of the vineyard hired different workers to work for him at different times of the day. The laborers who worked one hour of the day received the same compensation as those who worked for eleven. Jesus uses this scripture to describe the attitude of work in the Kingdom; he examines our heart and values us according to our attitude. This idea is reflected in lump sum pricing, where once you have paid an entrance fee, you can enjoy all you want.

Price Elasticity of Demand/Opportunity Cost

Stamm (2001) uses Jacob’s lentil stew to illustrate the idea of price elasticity of demand. Here, the author suggests another example: contemporary Church attendance. The Bible teaches us not to stop worshipping together in the book of Hebrews, but the frequency of contemporary church attendance, sadly, is a function of the opportunity cost of attending church. If worship starts too early, or is too lengthy, there is a higher rate of absenteeism. For example, students tend to miss church before examinations, and accountants tend to miss worship during tax season. This follows the law of demand: as the price of attending church increases, the quantity of demand decreases. Under this setting, the demand for Sunday worship is more elastic if the percentage-decreases in attendance are more than the percentage-increases in opportunity cost. In smaller, traditional churches, the demand for Sunday worship is more inelastic than in larger, more contemporarily styled churches. The demand for Sunday school is likely to be more elastic than the demand for Sunday worship, and the demand for Sunday school is also likely to be more elastic than the demand for prayer meetings.³

Efficiency and Equity

Christians believe Jesus Christ is the sole provider of salvation. In other words, Jesus is a monopolist, but he provides marginal cost pricing. Obviously, he cares about social welfare. In the Apostle Paul’s teaching, a church is not a building, but a congregation of Christ’s followers. He also mentions that different Christians have different roles, and together we form the body of Christ. In the first book of Corinthians (12: 7- 26), Apostle Paul talks about the unity of Christians. He mentions that different parts of the body have different roles; this parallels the idea of specialization in economics. We seek the best way to minimize average total cost through specialization.⁴ The division of labor, however, is based on gifts given by God. This can be applied to the economic principle of absolute advantage. However, since everybody within the congregation should have a role in his ministry, this can also be applied to the concept of comparative advantage. With specialization, we can consume at a point outside of our production possibility frontier and achieve more together. Similarly, this is just like having pastoral staff, with different talents from God, specializing in ways that bring more people to Christ.

Possibility, Preference, and Choice

Many would agree that economics is a study of choice. In fact, the Bible gives many distinct choices that we have to make in our daily devoted lives. For example, we need to choose between the Lord and money (Matthew 6:24).

²⁴ “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and Money.” (New International Version)

We must choose between investing in our contemporary world and eternal life (Matthew 6: 19-21).

¹⁹ “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.” (New International Version)

However, the example the author believes to be most intriguing is the famous parable of talents (Matthew 25: 14-29). The master gave three servants different lump sums: five, two, and one. The servants with five and two

talents doubled the principal, while the servant with one talent dug a hole and hid the money. When the master returned, he praised both servants for doubling their principal and judged the last servant to be wicked and lazy for returning only what was given to him. This metaphor teaches us not to hide our talents, but to invest them so that they can accomplish good things for his kingdom. This passage can be translated to the following production function: $y = ax$, where x is the amount of inputs, and y is the amount of effort. The faithful servants applied their maximum effort, i.e. $e=1$, and their investment doubled. The lazy servant applied zero effort, i.e. $e=0$, and the investment stayed the same. This passage also reveals that the preference of Christians may not be monotonic gains; rather, their preference is monotonic attitude and effort. For instance, Christ's utility function can be a simple function that is monotonic in efforts, i.e. $U(x) = x$. Besides, for Christians whose primary objective is to glorify God, they should have lexicographic types of preference. Their utility functions should be strictly increasing with both rewards in heaven and the contemporary world, but they will trade everything in the contemporary for any slight increase in heavenly rewards.

Market Structure

When immigrants first came to Canada, one of the first questions they may have wanted to ask is why are there so many different denominations within Christianity? Further, they may have asked why there are so many churches in one community under the same

denomination? Churches can be seen as decreasing cost firms: the larger the congregation, the smaller average cost of supporting pastoral staff. Therefore, having more churches in a neighborhood will not help them economically. The author proposes that having more than one denomination represented in a community follows the principle of franchising. If we have only one church in a community, it is not as efficient as having two churches, at opposite ends. The practice of franchising is imminent, and one can easily see more than one McDonald's, Walmart, or other giant retail chain scattered across communities. The presence of different denominations is just like having different suppliers of the same good: Christian Biblical teaching. Even though we have different service providers, strategically locating churches in different communities can effectively enhance the visibility and marketability of the good or service provided. In other words, it creates a greater demand for the product, in turn, providing greater good for the Kingdom of God. Besides, the problem of free-riding⁵ is also documented in the literature. Attending a smaller church gives individuals more opportunity to serve and grow, while in larger congregations, the per capita contribution may be less than it is in smaller congregations.

For example, in Atlantic Canada, which consists of four different provinces, there are 542 different Baptist Churches. With membership data provided from the Atlantic Baptist Convention, the four firm concentration ratio and Herfindahl-Hirschman Index of Baptist churches in the Maritimes for 2006⁶ are as follows:

	Herfindahl-Hirschman Index	Four Firm concentration Ratio
In terms of Giving	65.57	9.20%
In terms of Membership	32.17	5.28%

This implies that the market structure and level of competition is very high in Atlantic Canada; however, if we just look at one province, PEI, which consists of 23 Baptist churches for instance:

	Herfindahl-Hirschman Index	Four Firm concentration Ratio
In terms of Giving	1051.07	55.97%
In terms of Membership	1172.04	57.06%

The data implies the level of local competition has increased significantly. It is more of an oligopolistic/monopolistic competitive market structure. In the city of Halifax, there are 32 Baptist churches. The numbers are as follows:

	Herfindahl-Hirschman Index	Four Firm concentration Ratio
In terms of Giving	1369.03	63.09%
In terms of Membership	579.64	35.53%

Interestingly, it could be argued that the level of competition is higher in terms of membership, but lower in terms of giving when one analyzes data from one community rather than provincial or regional figures.

CONCLUSION

Despite the abundance of literature in the area of economics and Christianity, there are a limited number of papers focusing on simple, yet practical teaching methods that secularly trained economists can use. In the current paper, the author extended Stamm's (2001) ideology regarding biblical examples as means for integrating faith and economics in the classroom. The current paper attempts to give additional examples of how Christian Scripture and practice may be used to supplement student understanding of basic microeconomic principles. As Stamm has reminded us, the primary intention of Scripture is to reveal Christ and his redemptive plan. My examples, though they are not fully developed, contribute by providing additional passages that can be used to explain microeconomic principles in a way that may be helpful for secularly trained Christian economists. In addition, these passages can provide challenges to the students who believe there is no common ground between practical economic principles and Holy Scripture.

ENDNOTES

- ¹ In fact, determining how to integrate faith with teaching is one of the assignments given by our department in 2008.
- ² For example, Stapleford discusses discouraged workers, social costs of unemployment, welfare reforms, minimum wage policies, illegal drugs and crimes, black markets and moral hazards, to mention a few.
- ³ Thanks to an anonymous referee, who pointed out that microeconomics can be prescriptive: meaning that church leaders can act as a governing authority to help bring churches closer to Christ.

- ⁴ But, sadly, we are not usually motivated to minimize costs by contributing our specialization effectively.
- ⁵ When a congregation's size increases, its per person donation and participation factors decrease. This phenomenon is known as "free riding" in academic literature.
- ⁶ I want to thank Bruce Fawcett and the Atlantic Baptist Convention for providing the dataset. There are 540 local churches associated with the convention in 2006.

REFERENCES

Boersema, J.M. (1999), Political-economic activity to the honour of God: the foundation. Premier Publishing, Winnipeg.

Dorr, D. (1992). Option for the Poor: a Hundred Years of Vatican Social Teaching, revised edition, *Orbis*, New York.

Frank, R., Gilovich, T. and Regan, D. (1993). Does Studying Economics Inhibit Cooperation? *Journal of Economic Perspectives*, 7(2) 159-71.

Graham, W. F., Monsma, G. N. Jr, Sinke, C. J. and Storkey, A. (1990). Reforming Economics: Calvinist Studies on Methods and Institutions, Edwin Mellen.

Hay, D. A. (1993). Evangelicalism and Economic Issues, in France, R.T. and McGrath, A. (eds), *Evangelical Anglicans*, SPCK, London.

- Hoover, H. Jr (1998, fall). Christian Ethics and Market Mechanisms of Profit: The intersection of Scriptural Themes with models of Market structure, *Journal of Biblical integration in Business*, 50-71.
- Iannaccone, L. (1998). Introduction to the Economics of Religion, *Journal of Economic Literature*, 1465-1495.
- Koch, P. (2007). The Use of biblical/Christian Metaphors in the teaching of Economics, *Christian Business Academy Review*, 33-38.
- Montgomery, J. (1996). Contemplations on the Economic Approach to Religious Behavior, *American Economics Review*, 86(2), 443-447.
- Moreland, J. P. (1997). Love your God with all your mind: The Role of Reason in the Life of the Soul, Colorado Springs, CO: Navpress.
- North, G. (1974). An introduction to Christian Economics, The Craig Press.
- Oslington, P. (1999). Christian Theology and Economics: A reading guide, *Zadok Online*, Autumn, Zadok Institution for Christianity and Society. Retrieved May 1, 2009, from <http://www.zadok.org.au/papers/oslington/oslington9808.shtml>
- Oslington, P. (2000). A theological economics, *International Journal of Social Science*, 27, 1: 32-44.
- Richardson J. D., (1988). Frontiers in Economics and Christian Scholarship, *Christian Scholars' Review*, 17(4), 381-400. Reprinted as Richardson. (1994, spring). What Should Christian Economists Do? . . . Economics, *Bulletin of the Association of Christian Economists USA*, 23, 16-33.
- Stamm, B. (2001). Economic applications to the Bible, *Journal of Biblical Integration in Business*: 196-200.
- Stapleford, J. (2000). Christian Ethics and the Teaching of Introductory Economics, *Journal of Markets and Morality*, 3(1), 67-87.
- Tiemstra, J. P. (1993). Christianity and Economics: A review of recent literature, *Christian Scholars Review*, XII(3), 227-47.

- Waterman (1991). A.M.C., Revolution, Economics and Religion: Christian Political Economy 1798-1833, CUP, Cambridge University Press.
- Wilber, C. K. (2002). Teaching Economics while keeping the faith, Chapter 1 in *Teaching as a faith of Art* by Arlin C. Migliazzo, Marc H Tanenbaum, Fordham University Press, 3-20.
- Wolterstorff, N. (1987). The Bible and Economics: the Hermeneutical Issues, *Transformation*, 4(3-4), 11-19.

CASE STUDY

James Jewelers

TIMOTHY A. O. REDMER

Regent University
timored@regent.edu

ABSTRACT: *James Jewelers is a critical decision case involving Bob and Bonnie James, owners of James Jewelers in Spartanburg, South Carolina. This case accurately reflects dilemmas frequently faced by entrepreneurs in the highly competitive retail markets. The very survival of James Jewelers and the financial stability of Bob and Bonnie are dependent on a correct decision regarding the future of James Jewelers. Bob and Bonnie have been working in the jewelry business for 20 years and are in the midst of experiencing their second failure. With debt concerns, shrinking inventory, and a lost lease, Bob has to decide whether to throw in the towel and look for other forms of employment, or try to start over. Bob's values and beliefs enter into the decision as he feels a strong obligation to repay his debt and continue to provide a quality product and service to devoted customers. Some suppliers and many customers have stuck with James Jewelers for a number of years, and Bob feels that quitting would be a disservice to those who had faith in him. However, the financial condition of his operation continues to deteriorate. Sometimes staying in business could change a condition from bad to worse and even more people could be negatively impacted by an unsuccessful operation. Then again, if he can turn the business around, there is a greater probability that Bob can make good on his obligations. Bob and Bonnie need to decide quickly if they want to try to save or discontinue the operation of James Jewelry.*

INTRODUCTION

Bob James of James Jewelers returned to his store in the spring of 2003 angry and depressed. "We just lost our lease; I don't see how we can make it now." It had been seven years since Bob and his wife, Bonnie, moved their business to Spartanburg, South Carolina. They had struggled, and sometimes excelled. But primarily, through sheer determination, they just survived in the jewelry business to this point. The loss of their lease and prime location could be the final blow that would destroy their business. Bob needed to decide, and quickly, either to fold the tent or give it one more shot.

YORK OPERATIONS

James Jewelers originally started in 1972 as Able Jewelry and Music, a pawnshop in York, South Carolina, purchased by Bob's parents from other family members.

Bob helped his mom in the business after his graduation from the University of South Carolina with a major in business in 1983. Wanting to gain more business experience, Bob earned his MBA from Regent University in 1987 and, with Bonnie, assumed ownership of the store on July 1, 1987.

Bob and Bonnie met at the University of South Carolina. She graduated in three years with a major in foreign politics and a minor in Spanish. After college she was also able to get a para-legal degree in business and real estate law and bankruptcy. Her legal training made it easy for her to find work with a law firm while Bob completed his MBA.

Even though the store was a well-recognized landmark in York, it initially had trouble earning a reasonable profit. After about three years, Bob saw the 80-20 rule in action. The pawnshop generated 80 percent of the headaches and 20 percent of the revenue. Bob wanted the store to be

more upscale; he eliminated the electronics and musical equipment inventory associated with the pawnshop and changed the name of the store to James Jewelers. Over the next four years, sales and profits grew.

Bob and Bonnie lived in Spartanburg where Bonnie grew up, about 30 miles west of York on I-85. Through their associations and church activities, they established a loyal clientele in their hometown who would travel to York to shop at James Jewelers. Many of these customers often encouraged Bob and Bonnie to open a store in Spartanburg.

In York, however, Bob had the only jewelry store that catered to a middle-class market. Unlike in Spartanburg, where there were several similar jewelry stores already established, he did not have to worry about competition. The store's roots were in York with a long history and a devoted following. Even though the drive to work sometimes seemed long, the York site was doing well.

This situation changed in the mid-1990s. Video poker was the new craze, and numerous people in York seemed addicted to it. While illegal in South Carolina, it was legal in North Carolina. Many York citizens frequently drove north a mere 10 miles to the next state to spend their discretionary income on these games. Bob saw a change in his customer spending habits as they bought less jewelry, and some even said they or their spouse used the money instead to gamble and "hit it big."

At the same time, York's Main Street was going the way of many small towns without a strong economic base. Downtown businesses were shutting their doors as shoppers drove to new malls or superstores like Wal-Mart. The only stores that seemed to be opening on Main Street were loan companies, which offered high interest rate loans to consumers and businesses. Within two years, this combination of events took Bob's operation from being profitable to barely surviving.

RELOCATING TO SPARTANBURG

Bob and Bonnie had to decide if it was worthwhile to continue their jewelry business. They had two young children, 5 and 9, and roots in Spartanburg. With Bob's MBA and business experience, the possibility of a job at a company in Spartanburg was attractive. Bonnie could stay home and raise the kids, and they would be free of the pressure of ownership and the worry over cash flow.

It was evident that James Jewelry in York would not survive. Persuaded by friends and motivated by his entrepreneurial spirit, Bob developed a business plan and sought

financial assistance to move his operation to Spartanburg. To his surprise, local banks were not as supportive as Bob thought they would be. James Jewelers' current financial condition did not help to qualify for a loan; it seemed too risky. The financial institutions denied funding.

Bob liked the idea of being his own boss, enjoyed the jewelry business, and felt he had some expertise in the area. So he kept looking for financial assistance. Eventually, he returned to his old bank in York. Even though he was leaving town, based on the relationship he had established with the bank and with their assistance, he qualified for a Small Business Administration loan of \$60,000. Bob and Bonnie sold their house in Spartanburg and used the equity to add another \$20,000 to start over in Spartanburg. Upon the sale of their house in Spartanburg, Bob and Bonnie and their two children, Hannah and Jonathan, moved from a 3,200-square-foot home into a 1,200-square-foot apartment.

SPARTANBURG OPERATIONS

Bob secured a lease for almost 3,000 square feet in a prime location in west Spartanburg on a busy main street across from a large shopping center. This section of Spartanburg was experiencing sustained consumer consumption since it had easy access to I-85, and new upper-income home developments were opening on a regular basis. The rent for the store was \$3,000 per month. The strip shopping center included some other fine stores, including an upscale women's fashion store and a quality shoe store.

Unexpectedly, Bob learned that the landlord charged him an additional \$40,000 to "up fit" the store before the first sale was even made. In some of the other lease contracts they considered, "up fitting" was already provided, and he wrongly assumed those lease stipulations were included in this current lease. Bob learned the importance of "buyer beware." He regretted not getting professional guidance before signing the lease, but he was trying to save money and time. On top of that, Bob later learned that his share of the property tax for the facility was also charged to him at the end of the year as an additional expense versus being part of the monthly rent. Already cash poor, Bob used his remaining \$40,000 in funds to acquire inventory.

With limited working capital, a discretionary income type product with low turnover, and a seasonal business, Bob continually had cash flow problems. Jewelry was expensive, and the store needed significant inventory to display in showcases in order to attract customers. He

bought lots of silver, which was relatively inexpensive, to supplement gold and diamonds.

Bob maintained a credit purchasing relationship with many of his suppliers, but when sales did not achieve anticipated levels, Bob quickly found himself past due on many accounts. It was not long before some of these suppliers wanted cash up front for purchases. Conditions seemed to go from bad to worse as debt mounted. In 1996, the business lost over \$108,000.

Bonnie and Bob both needed to work in the store because at least two people had to be around to prevent theft. With their responsibilities as parents, family activities, commitments at church, working six days a week at the store was demanding and there was little down time. They even had to give up attending or watching the games of their beloved University of South Carolina football team—an activity that in the past often gave them much-needed relaxation from the stress of running their own business.

Fortunately, the clientele from Spartanburg remained loyal and frequented the store even more now that the business was more conveniently located in Spartanburg. Store hours were 10:00 a.m. to 5:30 p.m., Monday through Saturday. Bob believed that the customers he was trying to reach, primarily non-working women who enjoyed shopping and socializing would shop during the day. These women generally entertained, wanted quality family time, and had other obligations in the evening. Also, this was more of a destination location as opposed to a mall location where there would be more walk by traffic in the evening.

Bob and Bonnie practiced a high moral and ethical standard and understood the importance of trust and honesty. They were fair in valuing stones for both buying and selling purposes, which was often a concern by less knowledgeable customers. They were also friendly and got to know their customers on a first-name basis. Customer service was highly regarded in all of their business dealings. As it turned out, many customers bought jewelry exclusively from James Jewelers. With more than 10 years of experience, plus his educational training, Bob felt he knew the jewelry business and how to make it successful.

Additionally, Bonnie, who was completely self-taught in the jewelry business, had a knack for picking the right products. She had always had an interest in colors and texture and was good at determining what looked good on fashion conscious women. As a teenager, Bonnie was paid for her commercial artwork done for the Governor of New Jersey. Since their market was primarily women in a middle- to upper-middle income bracket, it was important for

Bonnie to recognize trends and styles when purchasing inventory. She believed in her products and her enthusiasm translated into sales to satisfied customers. Bonnie also learned to make jewelry. She bought older jewelry from estate sales and other secondary sources at a discounted price and used the materials to make new and more appealing jewelry items. Customers adored these unique items.

Even though competition from other jewelry stores in the immediate vicinity was fierce, James Jewelers effectively used good marketing strategy with ads in popular publications, radio, store specials, and especially word of mouth primarily catered to middle-income earners. They became active in the community and supported charitable events, which helped to give the business credibility. Also their products were more fashion forward and seemed to have a unique appeal to their customers. Their target customers were women who looked for something better than a run-of-the-mill Kmart or Wal-Mart type of product, but not the exorbitantly priced products found at the really upscale jewelry stores. Of course, many of the other individually owned stores were trying to capture the same market.

As with many owner-run businesses, Bob and Bonnie focused on little, but significant, services. They did engraving, cleaning, and elaborate gift-wrapping at no extra charge. Their best promotion was word of mouth and personal friendly service.

With all the positive factors that Bob and Bonnie had going for them, maintaining the financial viability of the business was still a struggle in a very competitive market. There were any number of factors that seemed to impact their potential for success, including the seasonal nature of sales, high carrying cost of inventory, high overhead costs, low sales volume, and even sometimes surprisingly low margins on items sold.

At times Bob had trouble making the monthly lease payment on the store. This last year he was four months behind. Like many businesses, the jewelry business was seasonal. The majority of sales were made during the Christmas season with other peaks in February, May, and June. Months like July and August were extremely slow. In the past, Bob caught up on the rent payments in December when he had a better cash flow.

Over the years, Bob and Bonnie had no choice but to rely on credit card debt, which had amounted to over \$50,000. Once they were unable to make even the minimum payment, their credit scores tumbled—and they no longer qualified for any personal loans or other credit cards. Nevertheless, they worked hard to repay suppliers and establish a better relationship with those companies to

hopefully get more favorable terms for future purchases.

Even with their best efforts, the Spartanburg store did not live up to their expectations. It had been seven years. What did Bob and Bonnie have to show for their effort? They had already worked nine years in York with limited success and now another seven years in Spartanburg. There were good days, but then there were also days when Bob wished just to sell a watch battery. With a \$3,000-plus monthly rent, it was easy for Bob to determine that he needed over \$200 in sales (assuming a 100% markup) every day just to pay the rent. Sometimes Bob felt he was working for his landlord.

However, Bob and Bonnie both gained much joy selling a quality product, like an engagement ring to a satisfied customer, knowing they played a role in a special event. Bob and Bonnie enjoyed working the store together and had complementary skills and a strong marriage even though they were together almost 24-7.

Bob surveyed what he had. His \$100,000 of inventory could neatly fit into a couple of shoeboxes! There was the large safe, showcases, fixtures and some office furniture. Of course, there also was the \$250,000 debt. He felt fortunate that some of the debt was still interest-free and that his average cost of debt was around 11 percent. He had worked very hard to reduce the level of debt over the past few years. While the total company debt had decreased, his interest expenses increased as his credit rating went down and his perceived riskiness by creditors went up.

If he left the store he asked himself: how was he going to make good on this debt? Because of their high ethical values and integrity, Bob and Bonnie felt badly that they had created such a bad debt situation, and they felt morally obligated to make good on all of the outstanding debt. Suppliers and others had placed faith in them and given the store favorable credit terms and assumed they would fulfill these obligations.

FUTURE OPERATIONS

If Bob wanted to begin again, could he, especially now that his lease was terminated by his landlord? Seven years ago, he had a house with some equity that he sold to raise capital for the business. Now, he did not even have that. It was doubtful that he could arrange for debt financing, given his history. If he brought in a partner, that partner would probably want 51 percent ownership or more of the business, and he would lose control. Furthermore, could he even find a suitable location for his store close to where he had become established?

He was aware of another location that had recently become available. It was just three blocks away, but it was only 1,250 square feet, 40 percent of the size of his current store. Bob surmised that the monthly lease rate would be about half of his current rate. What kind of other lease terms would he face with a new landlord? Bob did not want to be surprised again with hidden charges in another lease agreement. Also, could he afford the cost of a move, especially transporting the large and very heavy safe?

There was also the issue of employees. Because of the need to always have at least two employees on site, Bob had often hired extra help at various times during the year. Currently, two additional employees had come to depend on Bob and the job for their source of income. They too, would have to seek other employment. And there were his loyal customers. Many had stuck with him since his early days back in York. He had spent years developing this relationship and market. Did he want to give up this valuable but intangible resource?

If he folded the business, what would he do? For 20 years he had been in the jewelry business. Working for another company in jewelry, like a competitor, seemed like such a step down. He wanted to stay in Spartanburg, and he had plenty of connections. But after being an entrepreneur, could he work for someone else? What would Bonnie do? Their children were now 12 and 16. How would they react to this situation? They had already been through a lot.

Bob pulled out his last three years of financial data to try to determine if they even had resources or the financial viability available to make the store viable at a new location. From Bob's understanding of the jewelry business, successful operations have a gross margin of around 50 percent and a profit margin of at least five to ten percent.

Maybe it was time to consider another direction. He had an MBA and years of retail experience, surely he could find a job in the Spartanburg area in the \$50,000 to \$60,000 range. Plus Bonnie, with her talents and skills in the jewelry business, could easily find a part-time or maybe full-time job and earn up to \$30,000. Also, with some catching up on the latest laws in the legal field, she could probably get a much higher paying job as a paralegal with a law firm in the area. The thought of using her legal bankruptcy training on their own store was not amusing. But was it or should it be just about the money? They really enjoyed the jewelry business and the relationships established with their clientele. Their faith had remained strong, but this was going to be a test. Or was it an opportunity?

James Jewelers Income Statement For the Years Ending June 30, 2000, 2001, and 2002			
	2000	2001	2002
Sales	\$419,779	\$419,667	\$432,206
Cost of Goods Sold	232,869	297,161	228,743
Gross Margin	186,910	122,506	203,463
Operating Expenses			
Salaries and Wages	50,374	31,909	44,891
Rent	36,284	38,639	40,523
Taxes and Licenses	19,772	18,804	26,391
Advertising	13,895	15,515	11,599
Insurance	7,829	7,683	7,658
Utilities	6,506	7,412	6,504
Depreciation	19,047	16,672	16,738
Other General and Administration	3,087	11,767	19,762
Total Operating Expenses	156,794	148,401	174,066
Interest Expense	7,670	3,812	11,696
Total Expenses	164,464	152,213	185,762
Net Income Before Tax*	\$22,446	-\$29,707	\$17,701

* *Due to significant losses from prior years, no taxes have been paid over the three years because of net operating loss carryforwards. The marginal federal plus state tax rate, if taxes had been paid, would be 15 percent.

James Jewelers Balance Sheet For the Years Ending June 30, 1999, 2000, 2001, and 2002				
	1999	2000	2001	2002
Current Assets				
Cash	\$-4,824	\$413	\$-4,150	\$7,637
Accounts Receivable	7,886	6,100	5,000	4,368
Inventory	186,450	188,237	111,455	99,351
Total Current Assets	189,512	194,750	112,305	111,356
Long-Term Assets				
Equipment	139,497	150,790	149,332	152,942
Less Accumulated Depreciation	-63,592	-82,639	-99,311	-116,049
Equipment (net)	75,905	68,151	50,021	36,893
Other Assets			1,458	1,458
Total Long-Term Assets	75,905	68,151	51,479	38,351
Total Assets	\$265,417	\$262,901	\$163,784	\$149,707
Current Liabilities				
Accounts Payable	\$151,743	\$140,000	\$140,000	\$141,328
Long-Term Liabilities				
Loans from Shareholders	19,471	17,200	16,200	44,177
Notes Payable	206,377	201,846	133,436	70,684
Total Long-Term Liabilities	225,848	219,046	149,636	114,861
Total Liabilities	377,591	359,046	289,636	256,189
Common Equity				
Common Stock	1,000	1,000	1,000	1,000
Retained Earnings*	-113,174	-97,145	-126,852	-107,482
Total Equity	-112,174	-96,145	-125,852	-106,482
Total Liabilities and Equity	\$265,417	\$262,901	\$163,784	\$149,707
*Prior period adjustments made to balance in retained earnings		-6,417		1,669

SUGGESTED TEACHING APPROACHES AND QUESTIONS

The James Jewelers case can be used in a small business, finance, or managerial accounting class at the undergraduate or graduate level that covers the topic of alternative choice decision making and financial statement analysis. The information presented is relatively straightforward, and there is a clear decision point. There are sufficient extenuating circumstances to make for a good discussion of critical factors in this type of decision analysis.

This case can be presented open-ended without any specific questions or directed with several recommended questions focusing on both quantitative and non-quantitative issues. Classroom formats can be instructor-led or student-led discussions of the critical issues and decision in the case. The case may also serve as an exam case if the instructor is using a text with cases and wants to offer a case in a slightly different format and not readily available to students.

This case has been classroom-tested in a financial and managerial accounting class of 40 students at the graduate level. It served as a final exam focusing on cash flow statements and financial analysis. The computational aspects proved sufficiently challenging and the discussion questions proved to be thorough and comprehensive. The decision dilemma was especially appealing as students were about equally divided between closing the store (60 percent) and continuing (40 percent). Additionally, there were a variety of creative suggestions for Bob to proceed, especially if he remained in the business.

This case lends itself to an open-ended or directed discussion format in a classroom setting. Some or all of the suggested questions listed below can be used depending on the issues being addressed. The suggested questions also do not represent an all inclusive list, as many others can be added at the discretion of the instructor. A comprehensive set of teaching notes with suggested answers is available from the author. The students should be able to do the following:

- Complete an analysis of a decision situation (Question 1) (Bloom's Taxonomy learning outcome level 4)
- Recall a knowledge of specific non-financial and non-quantitative facts that could be critical in a decision situation (Questions 2, 3 and 4) (Bloom's Taxonomy learning outcome level 1)
- Demonstrate a comprehension of specific financial and non-financial facts that could be critical in a decision situation (Questions 1, 2, 3 and 4) (Bloom's Taxonomy learning outcome level 2)

- Synthesize and apply knowledge and skills to recommend a course of action for the decision situation. (Question 5) (Bloom's Taxonomy learning outcome levels 3 and 5)

If the case is presented in a more directed format, the following questions may help to formulate the discussion.

1. Complete a financial analysis of James Jewelers and discuss your findings.
2. Identify critical non-quantitative issues that should be considered in the decision process.
3. What risk factors should Bob be most concerned about regarding his decision?
4. Identify possible ethical or at least values-based issues that could impact any decision.
5. What should Bob and Bonnie do?

The Disciplined Writer: Two Steps to Creating Academically Legitimate Integration Papers

JANICE A. BLACK

California State University, Bakersfield
jblack14@csub.edu

YVONNE S. SMITH

University of La Verne
ysmith@ulv.edu

ABSTRACT: *The academic vocation has two parts: teaching and scholarship. As a matter of practical spirituality, there are increasing calls for Christian business professors to do research, particularly faith-integration research. This paper outlines the process by which faith-integration scholarship can be mapped on the academic writing process. Specifically, the key issues of legitimacy - quality and rigor - are discussed. Finally, we offer two practical principles for the writer of academically legitimate integration papers: The Rule of Three, and The Rule of Ten Thousand and give examples of how to apply each.*

INTRODUCTION

The vocation of a Christian academic is generally considered to consist of two parts: teaching and scholarship (Johnson, 2005; Marsden, 1997). Historically, business faculty at Christian universities have focused on teaching. However, professors are becoming increasingly aware that teaching is only a part of academia, and there is also a need for scholarship. As a result, many are embracing what has been called the practical side of scholarship (Tushman, O'Reilly, Fenollosa, Kleinbaum, & McGrath, 2007) – writing and publishing research.

This change arises from several sources: Marsden's (1997) call for Christian scholarship, the drive for separate business school accreditations by Christian business programs, and particularly the understanding that being excellent at one's spiritual vocation should involve academic legitimacy in the larger society (Martinez, 2004). Increasingly, Christian business faculty are trained in research and are comfortable with scholarship as part of their vocation. As an additional and practical consideration, many Christian universities are making publication part of the criteria for raises and promotions.

The intent of this paper is to assist those Christian scholars who desire to be spiritually practical by publishing academically legitimate integration writing. We approach

this task with humility, understanding that we are not as expert as some of our colleagues. Nevertheless, in these pages we undertake to address a vital topic: what is academic legitimacy and how can the Christian professor develop academically legitimate integration topics and papers?

Academic legitimacy is a function of approval by peers in the academy. Academic scholarship is the creation of research or theory that is overviewed and approved by other scholars in the discipline (Lambie, Sias, Davis, Lawson & Akos, 2008; Tushman et al., 2007). Peers review a work as to whether it appropriately extends knowledge in the discipline and as to whether it demonstrates familiarity with the accepted style of academic argument in the discipline (Cryer, 1996).

Many see this as a positive trend. There have been calls for Christians to be published in the business disciplines (e.g., Chewning, 1995, 2001; Martinez, 2004). However, one of the unique purposes of Christian higher education is to train students in a holistic faith – one that touches all parts of life (Marsden, 1997; Smith, 2005). As a result, many Christian universities explicitly prefer that their professors pursue an integrated research focus. In addition, many Christian scholars desire to combine their spiritual life with their vocation by writing papers that integrate Scripture with their discipline.

CBAR

To integrate is to blend different issues or perspectives into a unified functioning whole (Smith, 2005). In the case of Christian integration, the perspectives desired are the Scriptures or Christian thought and the academic subject or subjects. In the rest of the paper we will refer to this as faith-integration research.

Unfortunately, historic movements in the academic business disciplines present difficulties for the faith-integration scholar. Shortly after World War II, business schools in the United States began to make a distinction between holistic and more “scientific” research, placing increasing emphasis on research design and evidence (Campbell, Daft & Hulin, 1982; Stokes, 1997). As a consequence, business scholars have been trained to largely produce work that is discipline specific, narrow, and often published in journals that value a context-free or “generalizable” orientation (Hoffman 2004; Singh, Haddad, & Chow, 2007). Integration between different disciplines and particularly integration with spiritual issues is neither widely understood nor encouraged.

Nevertheless some of the academies are beginning to realize that more holistic orientations might be needed for the overall advancement of scientific knowledge (Singh et al., 2007; Stokes, 1997) and that cross-discipline integration is important for creativity and innovation (Campbell et.al., 1982; Schwarz, Clegg, Cummings, Donaldson, & Miner, 2007). Thus, though in the past there have been relatively few publication outlets for faith-integration writing (Martinez, 2004), this is changing. For example, the “spirituality and management” division of the academy of management is very strong, and various “top” journals, such as the *Journal of Management Inquiry* are friendly to cross-discipline papers. In addition, CBFA has two journals, both of which are legitimate academic venues.¹

However, the move into legitimate faith-integration scholarship can be difficult for some scholars. Professors trained in the conventional research processes sometimes find it awkward to think and write in a more integrative manner. Few people have the innate skill to do integration without practice. Additionally, mid-career professors who have not written for some time are faced with the necessity of re-learning academic skills. Thus, those attempting faith integration scholarship can easily become overwhelmed. Where does one go to get appropriate ideas and topics? How can legitimate research happen outside the training of the discipline? What journals should be targeted and why?

Scholarly articles have addressed a number of these concerns (i.e. Abbott, 1981; Hoffman, 2004; Starkey &

Madan, 2001). However few of them focus on the unique issues of faith-integration writing. This paper is intended to begin filling that gap. The goal is to assist Christian scholars who wish to do the spiritually fulfilling work of writing legitimate faith-integration papers and thereby allow them to further combine their spiritual and professional lives. However, to discuss the entire faith-integration writing process is beyond the scope of this paper.

Therefore on the next pages, we will focus on two key issues in creating legitimacy: finding a good topic and linking it to the literature (Gray, 1998; de Lange, 2005). For many scholars, the difficulty is not so much in the actual writing, but rather in finding an appropriate topic and developing it in ways that create academic legitimacy (Schwarz et. al., 2007). Finding the right approach is half of the work done (Hart, 2006).

In the following pages, we will do three things. First, in order to create a context for this discussion, we will present a full model of the faith-integration writing process based on a standard writing schema. Next, we will discuss how finding a good topic and developing it appropriately leads to legitimacy in the academies. Finally, we will outline two practical principles for doing this - The Rule of Three and The Rule of Ten Thousand - and give a number of examples as to how these rules can be applied.

THE HART WRITING PROCESS

Academic articles are written with the intent to persuade (Gray, 1998). The purpose of writing an article is to present the scholar’s thinking in such a way as to persuade peers that he or she has done the due diligence (Schwarz et. al., 2007).

In this section, we present a well-known model of the persuasive writing process that has proven to be helpful for many. While we understand that academic writing in general and faith-integration writing in particular is not an easily transferred skill, it is still useful to see what has successfully worked in other fact-based writing professions. From journalism, Jack Hart recommends a writing process to those he coaches, several of whom have won Pulitzer Prizes (Hart, 2006). The Hart process moves from idea generation and refinement through information gathering to writing, and ends with the final polishing of what has been written. We mapped the integration research cycle found in academia onto Hart’s process, specifying where faith-integration thinking would be most active (Table 1).

Table 1: The Academic Integration Writing Process Explicated

Step	The Hart Process (Statesman, 2007)	Revised Steps	Academic Integration Translation
1	Develop and refine a good idea	1A	Develop and refine a good idea
		1B	Make integration question or hypotheses explicit
2	Gather appropriate information	2A	Determine appropriate research methodology
		2B	Do appropriate literature review in conjunction with integration activities
		2C	Do integration research activities
3	Find a focus in what you’ve written.	3A	Identify audience for research outputs
		3B	Identify appropriate journals for various outputs
		3C	Begin writing processes (may happen concurrent with Steps 1 & 2)
		3D	Begin writing “So What” section from work in Step 1
4	Create a structure that emphasizes the focus and contains the information gathered.	4A	Continue writing in a “targeted” fashion
		4B	Craft first draft
		4C	Solicit Feedback
		4D	Continue revisioning and revising
		4E	Solicit co-authors’ and/or mentors’ inputs
5	Write so that voice (style & tone) comes through.	5A	Do style editing
		5B	Solicit co-authors’ inputs
6	Polish	6A	Solicit feedback
		6B	Submit to journal

Explanation of the Model

In considering the writing process, Hart’s (2006) initial stage, “Develop and refine a good idea,” creates the foundation of academic legitimacy: quality and rigor (Theilheimer, 2003). The second stage, “Gather appropriate information,” addresses legitimacy by requiring the author to provide evidence from earlier research and argue the efficacy of the topic for other scholars in the discipline (Tushman et.al, 2007). We will develop these ideas in detail in the next sections of the paper.

In his stage “Find a focus in what you’ve written,” Hart implicitly argues that the author needs to make the “so what” claim explicit for the reader. Why should the reader care about what is written? He continues with the recommendation that the organizing feature of the written work be that claim or focus. This stage also includes the appropriate disclosure of how the data was collected, ana-

lyzed, and interpreted, an inherent part of the information-gathering process in academic work. Said differently, this stage expands and justifies the claim of rigor via the very structure of the work (McCloskey, 2000). Both of these stages can be linked to the persuasive orientation of a work. If the contribution is not known and the structure does not provide logical support for it, the paper will not persuade skeptical peers that the work was done correctly (Baker, 1984).

Hart calls for a consistent style of writing in the next stage, “Write so that voice (style and tone) comes through,” he argues (Hart, 2006:196). This is important for the persuasive aspects of academic writing; it also provides explicit linkages to the methodologies or worldviews of the scholars involved and to those of their target audience. The worldview of the faith-integration writer will be reflected in this step of the process.

Hart's last recommendation is simply "Polish." This refers to the need to get the basic mechanics of writing in place. Incoherent writing or poor grammar and syntax will eliminate an otherwise interesting manuscript from being considered any further for publication.

As previously stated, our intent in this paper is to discuss academic legitimacy in faith-integration writing by exploring the first and second steps: developing a good idea and gathering appropriate information. In the next sections, we will explore these in more detail.

LEGITIMACY AND THE FAITH-INTEGRATION PROCESS

A previous statement must be repeated here: academic articles are written with the intent to persuade (Gray, 1998). Persuasion is the core of legitimacy and the people to be persuaded are one's academic peers. Those peers must be convinced that the writer has done due diligence in the topic (Theilheimer, 2003) – explicitly that he or she has adequately addressed two key issues: quality and rigor (Ellison, 2000; de Lange, 2005). We will discuss each in turn.

Quality

Quality deals with the level of importance of the research question or issue, how it extends current knowledge, and the inherent interest that others in the discipline would have in it (Campbell et. al., 1982; Schwarz et.al., 2007). The core of quality is peer interest. Basically, quality addresses the "So what? Who cares?" questions. Why does the paper matter? Why would peers find it useful to read? Why is this research important to the discipline?

Quality means that two potential audiences must find the work relevant and important: the broader research community in the discipline and the audience for whom the paper is written (Tushman et.al., 2007), namely the readers of the journal to whom the writer intends to submit the paper. By considering both audiences, the writer is able to make stronger relevance and importance claims.

Each journal has its own audience and the writer needs to understand that audience. The simplest way to understand the audience of a journal is to read the statement of purpose and manuscript guidelines. It is also helpful to read one or two articles from the journal. What style are the articles written in? How do other authors address the "so what" question?

Another simple procedure is to look at the cumulative index for the journal. What themes appear frequently? What themes appear recently? Assume, for example, that

the journal has published four articles on environmental justice in the past two years. The author must ask whether his or her paper on environmental justice says something both interesting and different enough to submit to this journal. At the least, the paper should cite the other articles from the journal. Once a writer understands the audience of a journal, he or she will have increasingly good chances of publishing in that journal.

Rigor

Rigor addresses the question of how the paper relates to the seminal papers and research streams in the discipline. The core of rigor is trust. The scholar must understand the academic work in his or her area sufficiently so that peers will trust the argument and conclusions in the paper. He or she demonstrates understanding by appropriately discussing the works that the paper is built upon (Tushman et al., 2007). This implicitly codes the scholar's understanding of the norms in the discipline.

Rigor requires that the scholar demonstrate that his or her work holds together internally and links to the work of other scholars. A work with rigor will be logical, internally coherent, and will relate accurately to the research already done in the discipline. Good rigor shows that the author correctly understands previous academic work that influences the idea and adds validity to the quality claim.

Integration

To reach both standards of legitimacy the scholar must know and understand the literature in his or her field of scholarship. When a scholar intends to integrate two fields, such as the Bible and marketing, he or she must have sufficient understanding of the literature of both. This is, apparently, a daunting requirement. However, as we will demonstrate below, it is not only possible but practical for the busy Christian professor to do legitimate faith-integration writing.

Our thinking is based on previous work regarding the integration of the Christian faith in the business disciplines. We examined the *Journal of Biblical Integration in Business* (JBIB)ⁱⁱ, the *Christian Business Academy Review* (CBAR)ⁱⁱⁱ, and the Christian Business Faculty Association (CBFA)^{iv} conference proceedings for papers that discussed the practical aspects of integration research and supplemented these with articles on the writing process. We distilled these discussions into two practical principles, which are as follows:

- I. The Rule of Three – finding quality ideas
- II. The Rule of Ten Thousand – creating rigorous papers.

THE RULE OF THREE: FINDING QUALITY IDEAS

The purpose of the Rule of Three is to create ideas that are both interesting to peers and extend knowledge. The Rule of Three states that when developing a faith-integration idea, the scholar should blend three ideas or perspectives. As an example of blending three ideas, an author could discuss entrepreneurship theory, Christ's divinity/humanity, and the way Christ simultaneously acted as God and man in beginning the church. The Rule of Three could also mean blending two ideas and adding an additional perspective, such as time or focus. For example, a paper where Chaos theory is compared to the Christian life could focus on the long-term effects of this comparison.

Why blend three ideas? Why not blend two? When an academic area is relatively young, it is sometimes sufficient to blend two ideas in order to create a topic that extends knowledge. The literature of Scriptural integration with business is fairly recent, academically speaking, and there are many subjects still unexplored (Smith, 2005). However, though the blend of two ideas might extend knowledge, adding a third adds complexity and interest. Generally the articles that are most interesting to other scholars, and most frequently cited by them blend at least three ideas (Campbell et.al., 1982). Justification of this statement is beyond the scope of this paper; however, the authors challenge the reader to look at "best" articles in his or her area of interest and see if this is not true.

The Rule of Three can be utilized in many ways. In the section below, we suggest two applications of this principle and give examples of how these can be used to create quality ideas.

The Rule of Three, Application 1: Blend Three Different Ideas

Though the faith-integration literature is young, certain topics are favorites. For example, leadership, justice, vocation, and teaching are often explored in the CBFA journals and conference. However even when a topic has been studied extensively, blending three ideas can turn a basic idea into an interesting one. Take, for example, the topic of job satisfaction, a very popular topic in organizational behavior. By 1990 more than 12,000 job satisfaction studies had been published (Kinicki, McKee-Ryan, Schriesheim & Carson, 2002) and hundreds more have been published since then. So when a friend spoke to us about his intention to write an article on job satisfaction, we were not excited. He had, however, something to contribute. He added a second topic, life-satisfaction, to the job satisfaction models and created a well-written article

describing his new model. But, sadly, only a minor journal was interested in this minor addition to the literature. So my friend added a third topic, religion, and suddenly the paper expanded into a series of connections and the resulting propositions. This paper is now under review at a good journal. An illustration of this process is below. In the interest of brevity, we have outlined only three of the many connections.

Step 1: Two topics. T1: Job satisfaction antecedents + T2 life satisfaction = new model of job satisfaction.

Step 2: Add a third topic. T1: Job satisfaction antecedents + T2 life satisfaction = new model of job satisfaction. Add T3: religion.

Connection 1: Work values. According to the literature, people who have life satisfaction tend to be more satisfied with their jobs. Religion is a major component of life satisfaction. Conclusion: Religious people might have higher job satisfaction. Aspects of this have been studied in the job satisfaction literature. This connects also with the work-values literature.

Connection 2: Organizational commitment. Conscientious work is a primary or secondary value for many religions. Therefore people of those faiths may be more conscientious at work. The reason managers want employees to be satisfied on the job is so they will be productive and conscientious. Conclusion: in some circumstances, religion might be a substitute for job commitment.

Connection 3: Job dissatisfaction. Even when the job creates dissatisfaction, a person whose religion values conscientious work might be more conscientious than another dissatisfied person, all things being equal. He or she is less likely to slack off, sabotage the boss, or leave as quickly as a non-religious person.

The Rule of Three, Application II: Blend Two Topics and Add a Perspective Such as Time or Focus

A second way to create quality in faith-integration ideas is to blend two topics and then change the perspective. Adding time to the mix or narrowing/broadening the focus can create interest and extend knowledge. For example, rather than writing about justice in Scripture, a more focused author might discuss justice in the Ten Commandments or in one of the Ten Commandments.

Narrowing the focus will often force more detailed thinking and stronger faith-integration.

It is our opinion that when blending Scripture and academic topics, the best effect occurs when the author keeps at least one aspect narrow. Keeping both dimensions broad or medium creates gargantuan papers, lends itself to unspecific language, and in our experience, creates less interesting papers. It is better to create two or three moderate-sized papers than one enormous one.

Example: Leadership. Leadership is a popular subject in the both the management and faith-integration literature. For example, approximately 15 percent of the papers presented at the CBFA conference from 2000-2008 had the word “leadership” in the title. A scholar interested in presenting an article on the principles of spiritual leadership in the Old Testament might begin by narrowing the topic by a magnitude of three. We describe the process below and offer a table that might make this idea more clear.

Broad Topic 1: Spiritual leadership in management and in the Old Testament.

Comment: This is a huge topic, much too big for one paper. It would be difficult to say anything that had not been said before.

Narrow step of magnitude to Medium:

Dysfunctional leadership in Proverbs

Comment: There are approximately 17 dysfunctional leadership traits discussed in Proverbs. This is also a very large topic for one paper. The writer might choose two or three traits to compare with the organizational literature.

Narrow step of magnitude to Particular: Narcissistic leadership behaviors of Solomon.

Comment: this paper could be a description of two narcissistic leadership behaviors found in Proverbs as compared and contrasted with the same behaviors discussed in the management literature. Solomon, the author of much of Proverbs, displays narcissistic leadership and can be used as an illustration. This is also an example of combining three topics: 1) narcissistic leadership; 2) in Proverbs and management 3) illustrated by Solomon.

An example of the narrowing process is illustrated in the table below. The choice of cell for research will depend upon the preferences of the author.

Table 2: Perspectives and Focus

Table 2: Perspectives and Focus				
Concept 2: Leadership in the Bible				
	Perspective	Broad	Medium	Particular
Concept 1: Leadership in Management	Broad	Spiritual Leadership in the Old Testament (OT)	The leader in Proverbs	Solomon as CEO
	Medium	Dysfunctional Leadership in the OT	Dysfunctional leadership in Proverbs	Dysfunctional Leadership of Solomon
	Particular	Narcissism as an element of dysfunctional leadership in the OT	Narcissistic leadership in Proverbs	Narcissistic leadership behaviors of Solomon

THE RULE OF TEN THOUSAND - DEVELOPING RIGOROUS IDEAS

The Rule of Ten Thousand is a rule of expertise (Anderson, 1978). What creates rigor in an article is internal consistency and accurate linkages to the research already done in the discipline (Hoffman, 2004). Therefore, the writer must be an expert, or be gaining expertise, in his field of scholarship. When the intent is to integrate two

fields - in this case the Bible and business scholarship - the scholar must have expertise in the literature of both. Expertise involves knowing a volume of information and having a complex understanding of that information (Meystel & Albus, 2002). Anderson (1978) argues that it is necessary to have at least 10,000 hours of deliberated training to reach the top level of expertise.

Fortunately for the faith-integration scholar, it is not necessary to reach the top level of expertise in order to

begin but rather to be “sufficiently” expert. What is “sufficient” expertise? Christian professors, most of whom agree that vocation can be a spiritual state (Davis, 1948; Packer, 1990), will often include in that state a striving towards excellence (Chusmir & Koberg, 1988; Hochwarter, Perrewe, Ferris & Brymer, 1999). Sometimes that excellence is demonstrated by degree or professional accreditation. Always it is demonstrated by expert handling of the literature.

Many scholars who desire to become expert in the integration of Scripture and business areas are already expert in their academic fields. The difficulty often comes in the proper handling of Scripture. It is intimidating for a business professor to assume that he or she must have a seminary degree in order to properly integrate Scripture.

Fortunately, to become an expert in the Scripture is not a matter of credentials but a matter of the Rule of Ten Thousand. While this rule can be applied in many ways, we offer three that are practical for the busy Christian academic.

The Rule of Ten Thousand, Application I: Reading the Bible for 10,000 hours

Dr. Richard Chewning has said in various venues that if every Christian business professor would read the Scripture for 10,000 hours, there would be no need for him to do integration articles or workshops (e.g. Integration Workshop, CBFA conference, 2004). A scholar does not need academic degrees to become an expert in the Scripture. Rather, each Christian becomes expert as he or she is obedient to the command of God to read and meditate on the Old^v and New^{vi} Testament Scriptures. How quickly one reaches an acceptable level of expertise is a function of the time spent in training (Ericsson & Charness, 1994). Top expertise takes about 10,000 hours. At an hour a day, this takes about 27 years.

Fortunately gaining a level of “sufficient” expert knowledge to write legitimate faith-integration papers is not a linear process. Rather as the quantity of information increases, knowledge transforms from short-term memory into long-term memory and exponentially increases in complexity (Chi & Glaser, 1988; Meystel & Albus, 2002). For example, the first time one reads an article on Godly vocation, one is fascinated. By the third or fourth article, one is picking out the contradictions, omissions, unstated assumptions, and deeper principles of the subject. As one begins to saturate one’s life with Biblical truth, one gradually reaches “excellent effect in a certain number of activities in an area” (Chi & Glaser, 1988:25). In other words, one’s worldview becomes Biblically based. This effect is not unlike that of concept mapping described by Southerland

and Katz (2005).

Nor is it necessary to become an expert on the entire Bible to begin writing. The scholar can begin by gaining Biblical understanding in the areas where he or she already has expert academic knowledge. Another help is to find a co-author from a local seminary or from the religion area of the university and let him or her provide the necessary expertise.

The Rule of Ten Thousand, Application 2: Use 10,000 Bits and Bytes

There are other short cuts for professors eager to begin faith-integration writing. Modern computing has put the knowledge of the experts at our fingertips. A good Bible study program can simplify the expertise process; in just a few hours the faith-integration scholar can systemize and synthesize the knowledge others have developed. For example, the database of the *PC Study Bible Version 4.2* (BibleSoft, 2005) includes eight Bible translations and paraphrases, four commentaries (Geneva, Henry, Suess, Jamison), two concordances (Strong, Young), four Bible dictionaries (Easton, Hickcock, Nelson, Fausset), Vines, Naves, and selected works of Martin Luther, John Owen, John Calvin, John Wesley, John Bunyan, and Andrew Murray. A simple search brings up the collected wisdom of hundreds of hours of study by Godly experts. There are other and more recent versions of this software and also other Bible study programs that provide the same help.

The Rule of Ten Thousand, Application 3: 10,000 Words of Prayer

A third way to gain expertise in the Scripture is to ask the Author, God, for help. If the purpose for gaining expertise in faith-integration writing is to exercise one’s God-given vocation, then God is actively interested in the process. Ask him constantly and regularly for wisdom in this area of expertise. He will not fail to give it.^{vii}

CONCLUSION

Christian business professors who desire to incorporate their spiritual life with their academic life frequently are motivated to write academically legitimate faith-integration articles. However, this direction can be overwhelming for those who are not trained in the methods of integrating research and writing. In this paper, we argued that faith-integration writing can be mapped on the academic writing process and can be legitimized by quality ideas and rigorous processes. Quality ideas are more readily found by

professors using the principle of the Rule of Three. Rigor involves expertise. Here the Rule of Ten Thousand (and short-cuts) will help the professor take the necessary steps to begin faith-integration writing and publishing.

Using the framework of finding interesting and rigorous ideas, we gave practical ways of integrating spiritual ideas into stronger and more interesting papers. We know the difficulties of doing so, but we present this paper in the spirit of good fellowship and with the desire to join with others in “creating good works.”

ENDNOTES

ⁱThe *Journal of Biblical Integration in Business* and the *Christian Business Academy Review* are both blind peer review journals with acceptance rates around 25-30 percent. See the listings in *Cabell's Directory of Publishing Opportunities*.

ⁱⁱWe examined all copies of the JBIB from the years 1995-2006 for articles with the word “integration” in the title and re-read those that discussed “how to” integration issues. For the list of specific articles, contact the authors.

ⁱⁱⁱWe examined all copies of the *CBAR* from the years 2006-2008 for articles with the word “integration” in the title and re-read those that discussed “how to” integration issues. For the list of specific articles, contact the authors.

^{iv}We examined the CBFA conference proceedings from the years 2000-2008 for articles with the word “integration” in the title and read those that discussed “how to” integration issues. For the list of specific articles, contact the authors.

^v“Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do all that is written in it. Then you will be prosperous and successful” (Holy Bible, Joshua 1:8).

^{vi}“Do your best to present yourself to God as one approved, a workman who...correctly handles the word of truth” (Holy Bible, II Timothy 2:15).

^{vii}“If any man lacks wisdom, let him ask of God, who gives generously to all without finding fault, and it will be given to him” (Holy Bible, James 1:5).

REFERENCES

- Abbott, A. (1981). Status and status strain in the professions. *American Journal of Sociology*, 86, 819-835.
- Anderson, J.R. (1978). Arguments concerning representations for mental imagery. *Psychological Review*, 85, 249-277.
- Baker, S. (1984). *The Complete Stylist*. Ann Arbor: University of Michigan Press.
- Biblesoft, Inc. (2009). *PC Study Bible*. Retrieved May 1, 2009 from Biblesoft.com
- Cabell, David, ed. (2006-2007). *Cabell's Directory of Publishing Opportunities in Management*. Cabell Publishing, Inc. Beaumont, Texas.
- Campbell, J.P., Daft, R. L. & Hulin, C.L. (1982). *What to study: Generating and developing research questions*. Beverly Hills, Sage.
- Chewning, R.C. (2001, fall). A dozen styles of biblical integration: Assimilating the mind of Christ. *Journal of Biblical Integration in Business*, 114-152.
- Chewning, R.C. (1995, fall). The challenge: To impregnate business teaching with biblical integrity. *Journal of Biblical Integration in Business*, 7-13.
- Cryer, P. (1996). *The Research Student's Guide to Success*. Open University Press, Buckingham.
- Chi, M.H.T. & Glasser, R. (1988). *The Nature of Expertise*. Laurence Erlbaum, New York.
- de Lange, P. A. (2005). The long road to publishing: A user-friendly expose. *Accounting education: An international journal*, 14(2), 133-168.
- Ellison, G. (2000). The slow down of the economics publishing process. *MIT Department of Economics Working Paper* No. 00-12. Retrieved May 1, 2009, from <http://ssrn.com/abstract-234082>
- Ericsson, K.A. & Charness, N. (1994). Expert performance: Its structure and acquisition. *American Psychologist*, 49, 725-747.
- Gray, T. (1998). Your students can too write— and you can show them how. *Journal of Criminal Justice Education*, 9(1), 131-153.

- Hart, J. (2006). *A Writer's Coach: An Editor's Guide to Words That Work*. Pantheon Books, NY.
- Hoffman, A. J. (2004). Reconsidering the role of the practical theorist: On (re)connecting theory to practice in organizational theory. *Strategic Organization*, 2(2), 213-222.
- Johnson, S. G. (2005, fall). The many dimensions and dynamics of Christian higher education. *Journal of Biblical Integration in Business*, 1-5.
- Kinicki, A.J.; McKee-Ryan, R.M.; Schriesheim, C.A.; & Carson, K.P. (2002). Assessing the Construct Validity of the Job Descriptive Index: A review and Meta-Analysis. *Journal of Applied Psychology*, 87(1), 14-32.
- Lambie, G. W.; Sias, S. M.; Davis, K. M.; Lawson, G.; & Akos, P. (2008). A scholarly writing resource for Counselor educators and their students. *Journal of Counseling & Development*, 86, 18-25.
- Martinez, R. J. (2004). Defining and developing a space for business scholarship in the Christian academy. *Christian Scholars Review*, xxxiv(1), 55-73.
- Marsden, G. M. (1997). *The Outrageous Idea of Christian Scholarship*. Oxford University Press, Oxford, UK.
- McCloskey, D. (2000). *Economical Writing*. Waveland Press: Prospect Heights, Illinois.
- Meystel, A.M. & Albus, J.S. (2002). *Intelligent systems – Architecture, design, and control*. John Wiley and Sons, New York.
- New International Version Study Bible* (5th ed.). (1985). Grand-Rapids, Michigan: Zondervan Corporation.
- Schwarz, G.M., Clegg, S., Cummings, T.G., Donaldson, L., & Miner, J.B. (2007). We see dead people? The state of organizational science. *Journal of Management Inquiry*, 16 (4), 300-317.
- Singh, G.; Haddad, K.M., & Chow, C.W. (2007). Are articles in “top” management journals necessarily of higher quality? *Journal of Management Inquiry*, 16 (4), 319-331.
- Smith, Y.S. (2005, fall). The JBIB and the state of faith/business integration: Accomplishments and Gaps. *Journal of Biblical Integration in Business*, 154-166.

- Statesman, A. (2007). Word Play: A top newspaper editor helps demystify the writing process. *Public Relations Tactics*, 14(2), 16-17.
- Starkey, K., & Madan, P. (2001). Bridging the relevance gap: Aligning stakeholders in the future of management research. *British Journal of Management*, 12, 3-26.
- Stokes, D. E. (1997). *Pasteur's Quadrant: Basic science and technological innovation*. Washington, DC: Brookings Institution Press.
- Sutherland, S.; Katz, S. (2005). Concept mapping methodology: A catalyst for organizational learning. *Evaluation & Program Planning*, 28(3), 257-269.
- Theilheimer, R. (2003). How publishing can be more than not perishing. *Change*, 35(2), 48-53.
- Tushman, M. L., O'Reilly, C. A., Fenollosa, A., Kleinbaum, A. M., & McGrath, D. (2007). Relevance and rigor: Executive education as a lever in shaping practice and research. *Academy of Management Learning & Education*, 6(3), 345-362.

Refocusing the Project Class on Partnering with the Client and Partnering with God

LES HARMAN

Biola University
les.harman@biola.edu

NOTE: *The author would like to acknowledge the significant contributions of Dr. Tom A. Buckles and three anonymous CBAR reviewers to this paper.*

ABSTRACT: *After extensive research, including a ten-year satisfaction survey, this paper presents a major shift in the pedagogy of teaching client-based project classes. Six new teaching strategies were implemented, specifically aimed at focusing marketing students on new partnering strategies to build equity in the client relationship. This resulted in superior marketing plans, highly satisfied students and clients, and a significantly greater percentage of the plan being implemented. Furthermore, spiritual integration occurred in and out of the classroom at a remarkable level as the refined class provided an ideal environment for students to partner with God.*

INTRODUCTION

Client-based project classes have long been utilized by business faculty to provide their students with real-world experience in the application of learned business related strategies. Local organizations provide a laboratory for real-world experience and, as a result, benefit from the recommendations that the students provide. Learning outcomes are often directed toward the final deliverables of recommendations for the client that come in the form of business or marketing plans. As a result, the primary focus of the student is to demonstrate his/her competence by providing a professional appearing document and secondary becomes serving the unique needs of the client. Said another way, the final deliverable of the marketing plan has become primary to focusing on the “process” of developing the actual plan itself. In these cases, clients are often left with an exquisite appearing plan containing a list of unrealistic and unfeasible recommendations. This reinforces to students a recurring phrase from the business arena that plans themselves are indeed worthless.

Although project classes may provide various forms of interaction with executive managers, there is little to no

intentional focus on relationship building through the concept of “partnering.” Partnering is a form of relationship marketing, involving personal selling strategies designed to build relationships (Tanner and Castleberry 1995). Students need to learn and experience relationship building skills prior to graduation and the research has shown that there is a gap here as there is minimal research regarding teaching partnering in our business education programs. Furthermore, there is little to nothing about merging the need for teaching and experiencing partnering through client-based projects. Client-based projects provide a unique opportunity and teaching laboratory for students to intentionally practice and experience the valuable skills of partnering. By intentionally focusing to understand clients’ needs, above and below the surface, as well as thoroughly understanding the unique aspects of their organizational culture, students not only produce a better plan, but one that intentionally gives appropriate weight to the process of developing the plan.

The purpose of this paper is to illuminate the immense value and the intentional changes in the process that focused on partnering with the client as well as to examine the expected benefits and unexpected spiritual integration

that occurred inside and outside the classroom as a result of the new pedagogy. Utilizing Non-Profit Marketing course as an example, six new teaching strategies were implemented, specifically aimed at focusing the marketing students on new partnering strategies to build equity in the client relationship. This resulted in superior marketing plans, highly satisfied students and clients, and a significantly greater percentage of the plan being implemented. As a result, a significant shift occurred in the pedagogy of this class that was thought to benefit both the students' relationship skills as well as better meet the marketing needs of the non-profit organizations' (NPO) clients.

The paper also examines the expected benefits and unexpected spiritual integration. Due to the difficulty and demands of project classes, they have the capability of playing a vital role in the intellectual and spiritual growth and maturity of business students. Although a student was already leaning on God in prior years of the project classes, the suggested intentional strategies put a greater emphasis on his/her spiritual growth. Furthermore, this spiritual integration occurred in and out of the classroom at a remarkable level as the refined class provided an ideal environment for students to partner with God. Specific teaching strategies are presented from various aspects of the class with the intent of presenting best practices that Christian business faculty could utilize in their own respective project classes.

BACKGROUND

For the last 16 years, client-based project courses have been an integral aspect of the undergraduate business-marketing curriculum at Biola University's Crowell School of Business. Students work independently, as opposed to group projects, to learn and apply various marketing strategies to a local organization. To clarify, these are individual projects where each student finds and works with a client of a local organization to meet its various need ranging from doing a comprehensive marketing research study to the development of a one-year marketing plan. Although other courses in the business curriculum have live projects, for these classes the projects serve as the primary focus upon which the class is built.

OVERVIEW OF THE RESEARCH PROCESS

Project classes have been a successful and an appreciated aspect of our business program by both the students and the clients. In an effort for continual improvement, the client-based projects have been intentionally re-exam-

ined each year in order to seek out and strengthen specific areas in both the process and the plan itself. To substantiate this effort, commencing in 1999, a survey tool was administered to obtain objective information directly from the NPO clients at the project's conclusion; this included their working experience with the students, suggestions for improvement, and various aspects of satisfaction. The 43-question survey included demographic questions and importance/satisfaction questions assessing the value of specific sections of the report. The survey also had Likert scale questions that explored the perceived value of different components of the project experience, as well as several opportunities to provide qualitative suggestions and feedback.

The survey along with a cover letter from the instructor has been administered on an annual basis for the last 10 years (1999-2008). The survey is sent to the client through the mail approximately three months after receiving the marketing plan, accompanied with a \$5 Starbucks gift card. The sample size includes 72 completed surveys that were collected over a 10-year period. With an average of 16 students per semester, this resulted in a response rate of approximately 45 percent.

Every year the quantitative and the qualitative feedback results were accumulated, examined, and trends were noted in order to provide valuable insights into improving the course. Although the surveys proved very valuable, a collection of research data from the author's personal interviews with clients and discussions with students also provided insights into improving the project process. In addition, much has been learned simply through the trial and error of various restructuring efforts of teaching assignments over the years. Furthermore, in-depth interviews with marketing alumni and literature review provided changes, which are outlined in this paper.

PROBLEMS & CHALLENGES THAT SURFACED

Addressing the 10-year results of the quantitative aspects of the survey, there is a relatively high level of satisfaction across the board (See Table 1: Results of the Importance and Satisfaction Questions) as well as throughout the Likert responses (See Table 2: Results of the Likert Scale Questions). The strongest evidence of satisfaction is that 97 percent of the clients surveyed agreed that they would recommend our program to another organization. Another relevant finding from the survey included a significant lack of previous marketing experience by many of the NPO clients. Almost 62 percent agreed that the project

had helped them grow in their understanding of marketing. Additionally, nearly 60percent had worked at the NPO five or more years, and yet 57percent admitted to having a low level of marketing experience prior to the

plan. These results reveal a great opportunity to come alongside a NPO client that has explicit needs in the realm of expertise that our business schools can meet.

Table 1: Results from the Importance and Satisfaction Questions (1999-2008)

Item	Mean/Std. Dev. Importance	Mean/Std. Dev. Satisfaction
Executive Summary	4.24 / .82	4.29 / .80
Monthly List of Activities	3.81 / 1.13	4.07 / .94
Student's Understanding of How Your Organization Functions	4.67 / .65	4.37 / .86
Close Relationship with Student	3.93 / 1.13	4.34 / .98
Feasibility of Recommendations	4.28 / .94	4.06 / .78
Reliability of Recommendations	4.34 / .76	4.18 / .72

Table 2: Results from the Likert Scale Questions (1999-2008)

Item	Mean	Std. Dev.	% Who agreed
The recommendations in the marketing plan were very useful.	4.23	.72	89.2
The recommendations made by the student were reasonable.	4.21	.65	91.9
The section "Monthly List of Activities" made it easier to implement the recommendations.	3.85	.75	56.7
The marketing plan should be shorter in length.	2.96	.91	25.7
It would be very helpful for the student to better explain the sections of the marketing plan when they hand it in.	3.03	.94	32.4
I would have preferred to have the student continue working for my organization to help implement their recommendations.	4.07	.87	71.6
The student should have spent more time at my organization to gain a greater understanding of it.	2.62	1.14	21.6
My organization has enough employees to implement the recommendations made by the student.	2.48	1.14	23
My organization has the budget to implement the recommendations made by the student.	2.58	1.06	24.4
Marketing Planning is valuable to my organization	4.49	.59	81
Resulting from Marketing Plan, I feel more confident in my job performance	3.42	.80	32.5
The project helped me grow in my understanding of marketing	3.82	.92	63.5

However, as the survey results initially unfolded, concerns grew over the low percentage of the marketing plan that was actually being implemented by the NPO. For example, regarding the first five years of the study (1999-2003), the cumulative results of 36 surveys showed that less than 20 percent of the NPO clients stated that they had implemented over 60 percent of the plan. Qualitative feedback suggested that the main reasons for this included (1) a lack of student knowledge of the problems that existed below the surface and (2) recommendations that were not realistic due to budget constraints and/or lack of human resources to implement. Furthermore, during those first five years of the study, only 16 percent agreed that they had enough employees to implement the recommendations and only 19 percent said they had the budget to implement the recommendations. A common sentiment expressed by a client from the survey stated, "The student didn't have a grasp of our budget concerns or a realistic time frame in getting things done." Another client stated, "I wasn't sure if the student was interested in our goals as much as his solutions." One of the author's hypothesis for these problems centered around the notion that students were more focused on presenting solutions to complete their plan as opposed to coming alongside the client and thoroughly understanding the problems that existed in the non-profit organization.

In addition, anecdotal data from interviews of several non-profit administrators over time suggested that they had become frustrated working with local business schools on marketing-related projects. These comments were often directed toward group projects, where the NPO clients found themselves dealing with multiple students who would ask the same questions repetitively. The final deliverable received by the NPO client often consisted of a list of rather shallow and unrealistic recommendations that usually dealt with only one aspect of the organization; as a result, other vital aspects of the NPO were ignored by the students. Clients simply stated that they were fed up with "drive-by student projects." This is disturbing since many non-profit organizations still do not fully understand the fundamentals of marketing, which is often one of their most important success factors (Petkus, 2000). Although the non-profit sector has expressed a great need for assistance, clients suggested that the primary beneficiaries of the group projects were actually the students, namely their grades and final presentations to their faculty and peers.

A NEED FOR EXPERIENCING PARTNERING

Undergraduate education is often described as long on concepts and theory and short on application (Diamond, Koernig & Iqbal, 2008). Although it is necessary for students to be able to demonstrate proficiency in the process of strategy development, it is also vital to not only learn but to experience relationship-building skills. In our current business courses, there may be a discussion about how trust is built and what it may even possibly look like in a corporate setting, but students' opportunities to experience relationship building skills prior to graduation are often limited. Specifically, they need to learn and practice skills of partnering that will be effective within the existing internal culture in which those strategies will be implemented. Partnering is a form of relationship marketing designed to build relationships (Tanner and Castleberry 1995), where the process of partnering has been described as a trust-building process (Swan & Nolan 1985). For example, in a B2B context, partnering puts the emphasis on building relationships rather than making short term sales (Weitz & Bradford 1999).

Project classes provide students with an opportunity to move from talking about how to build trust to actually investing time and energy into building the relationship (Tanner and Castleberry 1995). Client-based projects literally force students to learn and immediately apply business strategies with a live client who has real problems and issues. The project is highly motivating to the students, encouraging them to be active participants in the learning process (Humphreys 1981).

Although internships and class projects may provide various forms of interaction with executive/managers, there is little to no intentional focus on relationship building. However, students experiencing a relationship with a real-world client during the development of marketing strategies is inherently valuable. Not just observing the client experience, but specific interactions must be required that are aimed at building trust equity in the client/student relationship. Acquiring these skills through real-world experiences prior to graduation provides business students with a compelling advantage in the marketplace. Furthermore, for our Christian business students, another advantage of partnering is to experience an interpersonal level of serving. Specifically, they are using their learned business skills, their interpersonal problem-solving skills, and their empowered heart to serve.

Six new, intentional strategies were implemented into the project class from 2004-2008. These strategies, which are discussed in the next sections are (1) A New Process Of

Partnering With God To Find The Client, (2) Refocusing The Goals Of The Marketing Audit Through Minimizing Situation Questions, (3) Increased Requirement Of Primary Stakeholder Research, (4) Client Drafts Of Proposed Strategies, (5) Going To The "Pain" In The Organization, and (6) Replacing Accountability Groups With Advisory Groups.

SIX INTENTIONAL NEW PARTNERING STRATEGIES

1. A New Process Of Partnering With God To Find The Client

Past Approach. The first significant change occurred with the entire process of obtaining the client. In the past, students were given approximately two weeks to secure an NPO client who wanted a marketing plan. The instructor would urge students to go out and "pound the pavement" in order secure an NPO client as soon as possible so that work could begin on the marketing plan. Students were directed to Internet resources that listed existing non-profits in the area. Class prayer time accompanied this process and students were provided spiritual formation exercises that focused on finding a client for them to consider as they went about this process.

New Partnering Strategy. Since 2004, students have been encouraged to spend significant time at the very beginning of the semester focusing on what type of areas in the non-profit sector that they care about and would want to serve. Instead of getting the first available NPO client, students are now given four weeks to secure a client that literally "touches their heart" with the goal of seeking out an emotional connection with a local NPO. In addition, students are told it is wise to select an industry in which they have an interest (Marcus, 1979). The students are required to generate their own list of potential clients and meet with a minimum of five different NPOs before determining their final choice. Students are given spiritual formation assignments that encourage them to spend significant time alone in the presence of the Spirit, deeply reflecting about the class and the project. To assist in these prayer assignments, students are provided selected readings from Henri Nouwen's *The Way of the Heart* and *Devotional Classics* from Richard J. Foster and James Bryan Smith. They are also given handouts on the "How to do Lectio Divina" that also include suggested places in Scripture, often in Psalms. In addition, students are required to read Jim

Cymbala's *Fresh Wind Fresh Fire*, an excellent book on prayer that is discussed in class during this initial period.

Students eager to get started on the marketing plan are instead encouraged to have the faith to let go of a "convenient" client; instead, they are encouraged to pursue a client where there is an emotional connection. The desire of the instructor is that the students take this opportunity of finding a client as an exercise in trusting God. One way to help facilitate this spiritual exercise is to focus the students on areas of hope in their own lives and those that they love. For the last five years, the class has studied one of my favorite places in Scripture from the book of Hosea where the Lord, after rebuking Israel for its unfaithfulness, surprisingly declares, "There I will give her back her vineyards and make the Valley of Achor a door of hope" (Hosea 2:15). The Valley of Achor symbolized one of the lowest and most discouraging points in Israel's young history. The Israelites were on the heels of a powerful victory in Jericho, and had to abruptly confront one of their own, Achan, who had stolen plunder during the capture of Jericho. He and his entire family were stoned to death in what came to be known as the Valley of Achor. (Joshua 7:25-26). Hosea's mention of the Valley of Trouble is an "attempt to demonstrate the even such an ill-fated place can be transformed" (Walton, Matthews and Chavalas 2000). Many NPO's have become these "doors of hope," whether directly or indirectly, in the lives of so many people in our communities. With this goal in mind, students are asked to pray and intentionally seek out sectors in the non-profit industry from their personal experience that are doors of hope in their own Valley of Achors.

The result of the students' willingness to take on this task has been astonishing as they have experienced God's faithfulness and love in new and powerful ways. For example, one female student who had struggled with eating disorders actively sought out NPO's that served this precise group of young ladies. Another student had a sibling who struggled with drug and alcohol abuse and found an NPO that provided family counseling for this epidemic. One student whose Christian parents had just recently divorced found a program that specialized in adolescent grief counseling. Several students who either personally experienced various forms of abuse or had loved ones that had suffered from it found various shelters, education programs, and even group homes for abused kids. One young lady, who had a heart for inner-city ministry, spoke of how she immediately began crying as she stepped into an after-school program held in a renovated garage in the middle of the toughest part of town. Even some of the students who were uncomfortable discussing the idea of organizations

close to their hearts were willing to give this a try. After prayer and a refocus of priorities, some young men found themselves making a commitment to leave their comfort zones and seek what God had in store for them. One young man recalled watching a team of Down Syndrome kids play basketball at halftime at a school game two years prior to the class. He remembers being touched by merely watching the kids play this simple game. Through his own research, he found the name of the organization and ended up diligently serving them through the semester with his marketing plan. This quote describes the importance of being motivated to help others: "Without an underlying motivation to influence others so as to make a difference in the world, the integration of faith and learning is just a sterile academic exercise" (Webb, 1997). This experience is a reminder to both students and the instructor to call on the powerful name of the Lord (Cymbala, 1997).

Rationale. In observing past projects over the last 16 years, the better done projects are usually accompanied by a meaningful connection between the student and the client. The rationale is that when a student chooses to work with an NPO because of their emotional connection to that particular NPO's mission, they tend to take greater ownership of their own learning. This results in greater satisfaction and overall performance (Marcus 1979). More importantly, their motives for choosing the specific organization are then communicated in the initial inquiry meeting with the potential NPO client. Clients, who are often the founders of these NPOs, are usually very open to a student who has intentionally picked their organization for reasons beyond academic credit. It appears to reinforce the phrase that people care more about what you have to say when they know that you care. Furthermore, this innovation in teaching strategy has proven to be a technique that demonstrates a student's authentic commitment to the NPO client. Emotional connection with the client organization provides better results and perseverance in the long and hard process of developing the marketing plan.

2. Refocusing The Goals Of The Marketing Audit Through Minimizing Situation Questions

Problems with Past Approach. Shortly after securing the client, the student typically sits across from him/her with the marketing plan outline in hand and asks a list of questions to complete the situation analysis. As suggested in the book SPIN Selling, situation questions are "essential, but they do not benefit the client because he/she is only communicating what they already know" (Rackman 67-71).

When an over-worked, underpaid NPO administrator sets aside two hours in their busy schedule to merely provide information for a student, it can easily damage the relationship beyond repair. In that case, the student is no longer seen as a marketing helper, but as someone they do not have time to deal with on a consistent basis.

New Partnering Strategy. Class time is devoted to brainstorming ways of making the initial meetings value-based contacts rather than a Q & A session. Students write out goals for the initial meetings that go beyond merely obtaining research. One example is focusing on how the student can demonstrate preparedness and professionalism in the initial meetings. Students are also instructed on how to minimize the asking of situation questions, such as "How long have you been in business?" or "What is your mission statement?" Instead, students are taught to gather the situation questions mostly from secondary sources and other existing resources and to focus their time on asking the NPO client problem-related questions. One of the best ways to enhance these initial meetings is to prepare questions that encourage the client to tell stories. For example, they can ask the client: "How did you become involved with this NPO? What are some of your success stories?" Another question they could ask is: "Do you feel that the current mission statement accurately communicates what is unique and valuable about their NPO? Why?"

Rationale. The first couple of client meetings in the semester are critical in establishing trust. The typical client is still assessing the student to measure his/her perceived value. Also, these meetings can be encouraging for the students who place a high value on this type of realism and relevance (Stiff 1982). The clients sense a level of professionalism when the student comes to the initial meetings equipped with pre-existing knowledge about the organization and valuing the client's precious commodity of time. This is an excellent way to secure and assure the client that the student is very serious about coming alongside to serve their NPO

3. Increased Requirement Of Primary Stakeholder Research

Past Approach. Marketing plans had relied too heavily on the client's pre-existing knowledge and not enough on valuable information from other stakeholders. It became clear that some students were literally "using" the NPO clients to obtain the minimum amount of research data in order to complete the primary objective of finishing the

marketing plan. One client put it this way, "There was little outside research to back up our suggestions, and hence there were no real new strategies." The results of this limited research were often unrealistic recommendations that were quickly dismissed by clients.

New Partnering Strategy. Another deliberate strategy increased the requirement for collecting extensive primary research through in-depth interviews from the NPO stakeholders. Secondary research through Internet articles and reviewing competitor Web sites can indeed be very valuable. However, primary research consisting of interviews with current end-users, potential/existing donors, alumni of the program, existing employees, volunteers, board members, etc. is probably the key characteristic of successful non-profit marketing plans. This added research greatly strengthens the goal of partnering with the client through two crucial guidelines that accompany all research conducted by the student. First, all research requests must first go through the proper chain of command so that the NPO administrator is aware of the research objectives. This way, they can actually help facilitate the research process. Due to the nature of many NPOs, confidentiality plays a crucial role and some stakeholders are not willing to be interviewed. A respect for the chain of command is absolutely necessary.

Secondly, valuable in-depth interview guides are tweaked by the students and converted to professionally written satisfaction surveys for the client to administer long after the student has completed the plan. For example, it is typical for the final deliverable to have three to five customized satisfaction surveys for various stakeholders to assist in building an up-and-running, current system of stakeholder feedback coming to the administrator. In regard to the focus on research, one client said, "We now evaluate via survey everything we do for our clients. The feedback has made us a stronger organization and our clients believe that we really want to make a difference." Another client stated in the survey, "Our numbers have doubled in size since implementing the surveys and using the information to deliver an excellent product...the increased focus on our ideal customer resulted in a higher success rate of recruiting more and better qualified mission teams with less wasted energy."

Rationale. Nothing gives more credibility to the overall marketing plan, the students' work, and the NPO client than quality research that has been gathered and that substantiates the suggested recommendations. This is a crucial stage in the process of developing the plan and in strength-

ening the client relationship. Clients experience firsthand the actual ownership that the student is taking in providing this marketing service for them. It is a great hands-on research experience for students as they develop customized questions in interviewing a wide spectrum of individuals associated with the NPO. This type of research greatly expands the scope of the project in the eyes of the marketing student, and it often provides the NPO client with data that they were unaware of and/or had avoided asking.

4. Client Drafts Of Proposed Strategies

Past Approach. The first time clients would actually see recommendations for their organization would not be until the end of the semester banquet, in which they would receive a very professional copy of their one-year marketing plan. Typically, the NPO clients were very appreciative of the work that was done and impressed with the size of the marketing plan. Since it would possibly be the last contact with the student, there was not any significant feedback regarding the validity or feasibility of the marketing recommendations. Qualitative results from the client survey suggested that they were receiving marketing plans with recommendations that the client felt were either not feasible and/or had already been tried and failed. For example, two days before the project was due, a very high achieving student who had worked diligently on her marketing plan for a children's museum decided to turn her plan in early to the NPO. She was devastated while reviewing the plan with her client, who rejected nearly all of the recommendations as ones that they had already tried or could not afford.

New Partnering Strategy. One of the most significant innovations implemented for the purposes of partnering is the reviewing of drafts with the client on three separate occasions during the semester-long process as shown in steps of 7, 9 and 12 of Figure 1. (Figure 1 presents an overview of the major steps in the plan process.) The process suggests that the instructor review the drafts with the students, who would then make the necessary revisions prior to meeting with the client (Lopez & Lee 2005). Upon completion of the revisions, the student makes an appointment with the client to review the draft and elicit feedback concerning the feasibility and desirability of the various conclusions and recommendations. The word "DRAFT" is at the top of the first page so that the client understands that everything written is in pencil, not pen. These meetings have become an integral part in fostering partnering relationships with the clients; students learn and

Figure 1: Overview of the Major Steps in the Plan Process

1. Prayer process looking for client	8. Develop marketing objectives, internal & external strategies (Draft #2)
2. Finding and securing client	9. Review Draft #2 with instructor & with client
3. Begin secondary research	10. Conduct promotion and fund raising audit
4. Continue primary research of stakeholders throughout the entire process	11. Develop promotion & fund raising strategies. (Draft #3)
5. Conduct marketing audit	12. Review Draft #3 with instructor & with client
6. Develop situation analysis & SWOT development (Draft #1)	13. Final plan development
7. Review Draft #1 with instructor & with client	14. Provide final copy to client at non-profit banquet

negotiate the “buy in” of strategies along the process of developing the plan.

5. Going To The “Pain” In The Organization

Past Approach. The primary objective of the course was for the student to complete a comprehensive marketing plan in which all sections outlined in the syllabus had to be addressed in an adequate fashion. This meant that students would spend an equal amount of time and effort on areas of the plan in which the NPO may not have needed the greatest amount of help. This resulted in lengthier marketing plans that contained an extensive amount of information that the clients felt was unnecessary and/or irrelevant.

New Partnering Strategy. As a result of the initial primary and secondary research, an extensive situation analysis is completed, and the student prepares a marketing area analysis. Areas that need improvement are listed and discussed with the client. Upon mutual agreement and negotiation of the assessment, the primary purpose of the remainder of the entire marketing plan is now customized to focus principally on those areas that need to be

improved. This partnering strategy encourages the student to identify the areas of “pain” in the organization and to address those issues first and foremost. For example, if the NPO tends to underutilize volunteers, then it would be expected that the student would put additional efforts into the “Volunteers Strategies” section of the plan. Obviously, if this area were already strong, then they would state this and move on to other areas of “pain” that exist in the organization.

Rationale. This makes the final deliverable much more valuable for the clients since they do not have to wade through pages of material that are not perceived to be helpful. This also provides excellent experience for the student in developing a problem-solving focus as a marketer. This aspect of the teaching innovation implies greater flexibility by the instructor, who encourages marketing plans to focus on areas where there is the greatest need or where improvement is most critical. Grading criteria were adjusted to include primary areas of focus and the students’ ability to present relevant strategies to meet those needs.

6. Replacing Accountability Groups with Advisory Group

Past Approach. For several years, the instructor had accountability groups in place to make sure that all students stayed on track. Although valuable for some, they tended to add a degree of legalism to students who were in a season where they needed more grace. Students remained hungry for a safe place to unload their frustrations and receive prayer from their fellow brothers and sisters in Christ.

New Partnering Strategy. As more work was given to the students, it became evident that a group was needed to provide more than just accountability for the completion of assignments; they also needed mutual encouragement and an exchange of marketing ideas. One of the most effective ways of dealing with these issues is the creation of student advisory groups that typically consist of three to four students who meet regularly throughout the semester in and out of the classroom. It is typical in the last 15 minutes of class to have students go into their groups to debrief on what they have heard and plan the next steps that are necessary in the process of developing the plan. This community is integral to students receiving valuable input in preparing for client meetings, as well as learning from what other students share in their group.

Furthermore, it is quite common for the group to spend significant time praying for one another in regard to the class, as well as all issues of life. It has been fascinating and quite rewarding to see the degree to which the students have come to depend on these advisory groups. In addition, some of the valuable aspects of group dynamics that can be lost in individual projects are now being utilized in these communities in a powerful way. As one student stated, “The community that was built through this class is indescribable, it is something I will never forget. It is rare to be in a typically competitive class environment and to have other students come alongside you to help make your project better.”

Rationale. Advisory groups offer several benefits to the students, the instructor, the clients, and future NPOs themselves. For the students, high levels of stress are incurred from completing the plan as well as working with clients, who have other priorities. Advisory groups offer a sanctuary to pray for one another, to vent frustrations, and to provide their own input on problems and issues with the marketing plans. For the instructor, the advisory groups provide another place for the students to dialogue about their ques-

tions and issues besides the faculty office. Clients benefit as well because the advisory groups typically improve the morale and attitude of the students. Accompanied with valuable insights from the other students in their group, the advisory community helps the student to do a better job partnering with the needs of their client.

EXPECTED IMPROVEMENTS FROM THE NEW PARTNERING STRATEGIES

This section compares and contrasts the research findings from the client, student feedback, and extant literature of the areas that were expected to improve as a result of the implementation of new partnering strategies. It was expected that partnering strategies would enhance both the students’ experiences and the value to the clients. Although some are inherent benefits of project classes, the addition of partnering strategies in the last five years has seen these improvements grow dramatically.

Higher Rate of Implementation. As a result of three of the new partnering strategies (connecting with the client, enhanced research, and reviewing the marketing strategies together), it was expected that the clients would be more willing to receive and utilize the marketing plan. One of the primary evidences of the success of these teaching innovations is that in the last five years (2004 – 2008) nearly 42 percent stated that they implemented 60 percent or more of the marketing plan. This is a significant improvement from the first five years of the study (1999-2003), when only 19 percent stated that they implemented 60 percent or more. One client’s comments included, “Excellent process, excellent outcome, quality effort by quality people – praise the Lord.” Another client stated, “It helped us to see how to think in our organization in marketing terms. Even if the plan is not in 100 percent use, we still learned a lot of value through the process.” Each recommendation in the marketing plan, whether big or small, now includes a rationale so that regardless of the reader, they will know precisely what the recommendation was based upon. Due to the partnering strategies, the plans are shorter and more user-friendly. Because of the increased research, students are encouraged, for example, to utilize specific names of individuals in the NPO that are responsible for implementation, as well as provide examples of how the implementation process can begin.

New Partnering Strategies Increase Students’ Confidence. Experiential learning is effective learning that results from students being actively involved with an expe-

rience and then reflecting on that precise experience (Frontczak and Kelley 2000). The projects provide situations where great learning can occur and can accurately reflect the reality of the business world that students will experience in the near future. Over the 16 years of these class projects, students have gained tremendous amounts of confidence from successfully completing these real-world business projects. This is consistent with the literature that suggests that students demonstrate higher levels of learning and self-confidence as a result of client-sponsored projects (Ramocki, 1987). One student stated, "This class was a real-life experience; I truly helped my client, and I gained confidence in my marketing and business skills."

However, due to the new partnering strategies implemented, it appears that there has been even a greater degree of confidence built from the process of completing the projects. For example, due to the extended amount of research and going to the "pain" of the organization that must now be completed, students have a better understanding and more examples of the details that occur within the NPO. Another student commented, "This class has impacted my academic experience in a great way as well as my faith. This hands-on experience has given me confidence to go out into the business world." These types of student comments are becoming more common due to the improved real-life interactions and negotiations that now occur over the semester. Furthermore, as a Christian instructor, I watch with amazement the way students rely

on God and have the faith to persevere and navigate through the difficult waters of their experiential projects. These new goals of the partnering strategies are reflected in the in Figure 2: Learning Outcomes for the Non-Profit Marketing Course.

Students Take Ownership of their Learning. A major advantage of the project is that it is highly motivating to most students, encouraging them to become active participants rather than spectators in the learning process (Humphreys, 1981). Motivation changes as a result of ownership, since mere activities do not produce meaningful learning (Smith & Van Doren, 2004).

Due to the new process of how they initially find their client, students have become deeply invested and feel as though they are now an actual part of the NPO. As a result they often go above and beyond when working on these marketing projects. An example of a typical student comment is, "This class helped me get out of my comfort zone in a powerful way. I had to build a relationship with my client while also trying to show them areas of weakness in their organization. I believe I will be able to use this experience greatly throughout my future."

Impressed Potential Employers. "The lack of strategic problem-solving training in undergraduate marketing represents an obstacle that must be overcome in the search for a first job (Diamond, Koernig & Iqbal 2008)." It was

Figure 2: Learning Outcomes for Non-Profit Marketing Course

The student will gain a better understanding of the current trends and struggles facing head administrators in the non-profit industry.	The student will be able to work alongside the client to identify practical, feasible and potential marketing strategies.
The student will work with the NPO client to assess and identify marketing-related problems both above and below the surface.	The student will be able to effectively apply a wide range of non-profit marketing concepts to their respective NPO.
The student will be able to conduct and utilize secondary and primary research.	The student will be able to demonstrate competence in non-profit marketing by providing a customized marketing plan.

expected that upon graduation potential employers in the interview process would be impressed with a student who has experienced partnering skills as well as capable of completing a one-year marketing plan. Unlike observing a group project plan where a potential employer may actually question the actual contribution of the student, it is evident who completed the work for an individual project.

Students could demonstrate that they are self-starters who can work in unstructured environments and that they possess valuable relationship management skills and a great deal of perseverance. In the midst of the interviews, these attributes are evidenced in the impressive stories told from their experiences during the project. Employers were also pleased with the number of students making numerous "cold calls" in the initial four weeks in order to choose their client and the students have this valuable experience for many entry-level sales jobs.

NEW PARTNERING STRATEGIES AND SPIRITUAL MATURITY

The central aim of Christian education is the promotion of Christian maturity (Wilhoit, 1986). Spiritual maturity often occurs in some of the most stressful, demanding situations where one acknowledges the absolute necessity of depending on God to get through the process. The most effective, efficient means for spiritual integration in any discipline occurs when students are intentionally placed into real-life situations that require them to recognize their own limitations and to acknowledge that without God's help, they will surely sink. It is at this place, usually occurring outside of the classroom, that their encounter with the true living Spirit of God emerges powerfully as they begin to see their respective projects through a new pair of glasses. In this state of desperation, uncertainty and hopefulness, clenched fists open up for Holy help.

The instructor was amazed at how God chose to use different project experiences to transform student lives and make them more confident in the Lord. When students hear stories from fellow classmates about God's perfect timing, specifically the orchestration of perfectly placed events, their faith in God is strengthened. Stories of others who are actively seeking God despite disappointments and frustrations have a powerful impact on the students. Spiritual integration that occurs in the mind as well as the heart is what the instructor desires, and is precisely what the students need.

Furthermore, as a result of trusting God and experiencing Him during their project work, they are more open

to invite God into other areas of their lives. One student put it this way, "I learned so much through this class. I found a passion in myself I didn't know I had. I learned to trust the Lord! I gained some amazing friendships! I learned that I am capable of accomplishing great things with the Lord's strength! Positively affecting lives is not something that God reserves for heroes; he wants us all to be great, and we just have to allow him to make us great."

Along with the students sharing their journeys of finding a client and choosing a particular sector of the non-profit industry, there was an unexpected level of transparency among the students that created a strong bond of unity. Students were encouraged to voluntarily share anything in class discussion about their own journey. This often meant disclosing personal aspects of their lives. Consequently, the students would ask if they could take a moment in class to pray for some of the concerns that had been shared. Prayer time would lead to more transparency, which led to more unity in the class as they prayed about making an impact on their clients, stakeholders, and the community as a whole.

Another example of spiritual maturity was the re-arranging of priorities. The marketing major is known throughout the School of Business to be very demanding and difficult. The reputations of the "project" classes and the famous "hundred-page plans" are communicated throughout the business school. With that said, the marketing major typically attracts over-achieving, highly competitive students who place a great priority on their grades. As a result, it is tempting for students to find easier, more convenient NPO's which they are confident to navigate and secure their expected "A" grade around. However, the new partnering strategy of seeking out an organization that elicited an emotional connection invited the students to walk into something bigger than themselves. This strategy often meant that the students would be setting their own control issues and grade expectations aside, replacing them with a willingness to work with NPO's that are financially unstable or even located in inconvenient areas. It is surprising to see a great number of students intentionally walk in faith and experience blessings through their endeavors.

Since most students take this course during their final semester, it was common to face a great deal of "senioritis," namely laziness. This season of the student's life is often characterized by a nonchalant, selfish attitude that is only concerned with marking a class off a checklist, graduating and landing an entry-level position. Instead, there was a refocusing of their efforts by serving Jesus, who is the antithesis of selfishness. To the instructor's delight, students increased their ability to empathize intellectually and emo-

tionally with their NPO (Smith, Steen & Vanderveen 2006). It is important for the students to discover and understand the various struggles facing administrators in the non-profit industry, and to increase their appreciation for the vital role that NPO's play in society. One student said, "By having a real client, I actually genuinely cared for the project and the organization. I felt like I was making a difference in the lives of the client and even the customers. It was a great way to witness, too, because nobody does anything for free. I planted a seed, which is a start. God did so much through this class and I know I had my client for a reason."

ENCOURAGEMENT FOR TRANSFORMATIONAL TEACHING

Transformational teaching not only improves teaching but leads to a natural integration of Christian faith with the education process (Howard, 1997, Bovee & O'Brien 2007). In the last few years teaching this class, I discovered a much bigger story occurring besides the development of one-year marketing plans. With so many teachable moments that arise in these experiential projects, it became evident that this class was becoming a tool in the process of maturing and transforming our business students.

Yet, there is no doubt that client projects also involve more risk than is inherent in other teaching methods (Santos & Jensen 1985). Throughout the semester, the instructor of a project class should expect to hear several student complaints about the time commitment required, as well as clients who do not respond or put up walls that prevent research. There is no doubt that there will be plenty of "fires" that need to be put out. Therefore, the question remains: Is it worth the time and effort? With a lot of work and other life pressures, why would one take on this self-inflicting pressure of this type of pedagogy?

I am reminded that the challenge for us as Christian faculty is to make faith development practical, active, and external (Fowler et al. 2006). There is no better way to teach sacrificial giving and serving than to have students actually do it. We must recognize the immense value for the students, who have taken on a degree of uncertainty and are persevering through it. Furthermore, as instructors of project classes, we must be able to give ourselves the needed grace that we often show to our students. We need this grace when things do not work out as planned; we do not always have the answers, and we need to learn not to

place the burden of those expectations on ourselves. Each year brings more encouragement than the previous one, and while the projects do not get any easier, we handle them better because our own faith grows as we see God working in significant ways in the lives of our students.

We also need to remember that the burden of learning and the integration of faith do not rest on our shoulders. "The Holy Spirit is working to produce love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self control" (Gal 5:22-23) in the life of the Christian who depends upon him. In this process of spiritual renewal, the Holy Spirit is making the Christian teacher a better teacher. Are there any teachers out there who do not need more patience, kindness or love for their pupils? The Holy Spirit is at work to deepen the Christian teacher's spiritual insight, compassion, and goodness" (Wilhoit, 1986).

Lastly, we need to seek out the wisdom of others who have walked this path of transformational teaching before us. Transformational teachers are people of vision; they know how to engage their students, are committed to values, and seek growth in themselves and others (Howard, 1997). "The transformational approach can provide a sense of purpose and direction that will enable one to have a 'ministry of meaning.' Educators who take this approach view the process of promoting spiritual growth and maturity as both a divine and human affair" (Wilhoit, 1986).

LIMITATIONS AND FUTURE RESEARCH

As with any research effort, there are limitations. In regard to the survey, it was an exploratory study that was conducted to identify the level of clients' satisfaction and to obtain valuable ideas and insights into how to improve the process from the clients' perspective. Although the presented data does speak well to the original paradigm that was in place, the precise teaching strategies of "partnering" were not directly tested. In other words, when the focus in and out of the class was altered, the survey instrument itself remained the same and in some areas did not adequately address issues surrounding the partnering issue. However, the qualitative data speaks more than adequately to key issues that initially directed the gradual change in pedagogy. Future client research objectives will intentionally aim to test variables of the new model presented in this paper. This upcoming research will include introducing new variables, such as the direct relationship between aspects of partnering variables and the implementation of

the plan. In addition, the updated survey instrument will also examine student perceptions of the partnering process. Future research will also include change by moving the satisfaction ratings from a five-point scale to a ten-point scale. Furthermore, the Likert scale questions will be moved from a five- to a seven-point scale to provide greater variance if there was a tendency to give favorable scores.

REFERENCES

- Bovee, S. L. & O'Brien, M. (2007, spring). The Development of an Integrated Experiential Model of Student Transformation. *Christian Business Academy Review*, 2 (1) 9- 18.
- Cymbala, J. (1997). *Fresh Wind Fresh Fire.*, Grand Rapids, Michigan: Zondervan Publishing.
- Diamond, N., Koernig, S. K., and Iqbal, Z. (2008, August). Uniting Active and Deep Learning to Teach Problem-Solving Skills, *Journal of Marketing Education*, 30, 116-129.
- Doyle, S. X., and Roth, G. T. (1992). Selling and Sales Marketing Management in Action the Use of Insight Coaching to Improve Relationship Selling. *The Journal of Personal Selling and Sales Management*, 12 (1), 59-64.
- Elam, E. L.R., Spotts, H. (2004, April). Achieving Marketing Curriculum Integration: A Live Case Study *Journal of Marketing Education*, 26, 50-65.
- Foster, R. J., and Smith, J. B. (1989). *Devotional Classics: Selected Readings for Individuals and Groups*, San Francisco, California: Harper Collins Publishers.
- Fowler, W., Neill, J. D. and Stovall, O. S. (2006, spring). Service Learning and Faith Integration in Accounting. *Christian Business Academy Review*, (1), 1, 11-18
- Frontczak, N.T., Kelley, C.A. (2000, April). "Special issue on experiential learning in marketing education," *Journal of Marketing Education*, 22, 3-4.
- Howard B. (1997). On Teaching, Transactional or Transformational, *Proceedings of the Christian Business Faculty Association Annual Conference*.
- Humphreys, Marie A. (1981, fall). Client Sponsored Projects in a Marketing Research Course. *Journal of Marketing Education* 3, 7-12
- Klink, R. A. and Athaide, G. A. (2004, August). Implementing Service Learning in the Principles of Marketing Course. *Journal of Marketing Education*. 26, 145-153.
- Lopez, T. B. and Lee, R. G. (2005, summer). Five Principles of Workable Client-Based Projects: Lessons from the trenches. *Journal of Marketing Education*. 27, 172 -184.
- Marcus, B. H. (1979, April). Experiential Learning in Marketing: Synthesis and Action For A Capstone Course. *Journal of Marketing Education*, 13-18.
- McCorkle, D.E., Reardon, J., Alexander, J. F., King, N. D., Harris, R. C. and Iyer, R. V. (1999, summer). Undergraduate Marketing Students, Group Projects, and Teamwork: The Good, the Bad, and the Ugly? *Journal of Marketing: Education*, 21, 106.
- Nouwen, H. J. (1981). *The Way of the Heart: Desert Spirituality and Contemporary Ministry*. San Francisco, California: Harper Collins Publishers.
- Petkus, E. Jr. (2000, April). A Theoretical and Practical Framework for Service-Learning in Marketing: Kolb's Experiential Learning Cycle. *Journal of Marketing Education*, 22, 64-70.
- Rackham, N. (1998). *SPIN Selling*; McGraw Hill, New York, 67-71.
- Ramocki, S. (1987, spring). PI Measured Effectiveness of Client-Sponsored Consulting Projects in the Marketing Research Course. *Journal of Marketing Education*, 24-30.
- Smith, L. W., Van Doren, D.C. (2004, spring). The Reality-Based Learning Method: A Simple Method for Keeping Teaching Activities Relevant and Effective. *Journal of Marketing Education*, 26, 66.
- Smith, T. M., Steen, T. P., and Vanderveen, S. (2006, spring) Doing "Good" and Doing "Well": Shalom in Christian Business Education. *Christian Business Academy Review*, 113-121.
- Stiff, R. (1982, fall). The Nonprofit/Service Organization as a Marketing Research Problem: Issues and Examples. *Journal of Marketing Education*, 4, 43-45.
- Swan, J. E., and Nolan, J. J. (1985, November). Gaining Customer Trust: A Conceptual Guide for the Salesperson. *Journal of Personal Selling and Sales Management*, 5 (2), 39-48.

- Tanner, J.F. Jr. and Castleberry, S, B. (1995, fall). Professional Selling and Relationship Marketing: Moving from Transactional Role-Playing to Partnering, *Journal of Marketing Education*, 17, 51-62.
- Walton, J. H., Matthews V. H. & Mark, W. (2000). *The IVP Bible Background Commentary: Old Testament Chavalas*; InterVarsity Press: Downers Grove, Illinois, 753.
- Webb, R.J. (1997). Motivated to Lead: A Christian norm, *Proceedings of the Christian Business Faculty Association Conference*.
- Weitz, B. A. and Bradford, K. D. (1999). Personal Selling and Sales Management: A Relationship Marketing Perspective, *Journal of the Academy of Marketing Science*, 27(2), 241-254.
- Wilhoit, J. (1986). *Christian Education & The Search for Meaning*; 2nd edition, , Grand Rapids, Michigan: Baker Book House.



FSB students work with clients in the Flagship Enterprise Center. AU is the only CCCU institution in the country with its own professional business incubator.

Also in the Flagship business park is the Flagship Education Center, a state-of-the-art \$7.2 million educational facility that houses the Residential MBA program. Students live and attend classes on site.

AU offers a complete system of business development opportunities to students *while* in college.

Strong job-placement history, including Fortune 500 companies such as Proctor and Gamble, Campbell's Soup, Hershey, and Eli Lilly.

SIFE (Students in Free Enterprise) has worked to change the Anderson community by teaching business concepts and assisting small businesses. For its efforts, AU SIFE has consistently placed high in national competitions.

For the fourth consecutive year, *U.S. News and World Report* ranked AU among the best universities in the Midwest offering master's level programs.

One more reason to consider AU: Selected #1 Dean's Choice for providing the top faith-based, undergraduate business program nationwide two years in a row.



ANDERSON UNIVERSITY

Falls School of Business

Academic and Christian Discovery

Anderson, Indiana • 1-800-428-6414 • www.anderson.edu



Christian Business Faculty Association (CBFA)
Membership Enrollment & Renewal

NEW MEMBER ENROLLMENT

Membership is open to college and university faculty members who believe that:

1. Jesus Christ is the Son of God and through His atonement is the mediator between God and man.
2. The Word of God expressed in the Bible is inspired by God and is authoritative in the development of Christian faith and practice.
3. The Christian faith has significant implications for the structure and practice of business.
4. Developing Christian education for business practice should be undertaken as a cooperative venture of this organization.

CBFA Membership Enrollment & Renewal Form

Dues are \$35 per year (U.S. currency) per individual member

Name _____ Fax _____

College or University _____ E-mail _____

Department _____ Teaching Field(s) _____

College Address _____

Home Address _____

Office Phone _____ Home Phone _____

Return this form with a check or money order (made out to Christian Business Faculty Association) to:

Jim Dalton
Treasurer
Mount Vernon Nazarene University
800 Martinsburg Road
Mount Vernon, OH 43050
jdalton@mvnu.edu
(614) 915-6754