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Christian Business Academy Review

CURRICULUM DEVELOPMENT

- Service Learning and Faith Integration in Accounting

CREATIVE INSTRUCTION

- Encouraging Students to Take Responsibility for Their Own Grades: A Systematic Pedagogical Approach

PROFESSIONAL ISSUES

- Distinctiveness in Christian Business Education: A Call for Faculty Educational Entrepreneurship

RESEARCH IN BUSINESS EDUCATION

- Identifying the Most Useful Instructional Methods in Courses Taught Concurrently on Campus and Online

Spring 2006

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<p>Regan Harwell Schaffer, <i>Pepperdine University</i></p> <p>REVIEWER COMMENT: I think the general topic area of work and vocation is one of the most significant in Christian higher education. What I like about this topic is that it grounds not only the concept of work, but also our other roles in the world. What I especially like about the paper is that it roots work in a biblical theology.</p> <p>Steve VanderVeen, <i>Hope College</i></p>	
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<p>Marty McMahon, <i>University of Mary Hardin-Baylor</i></p> <p>REVIEWER COMMENT: This manuscript deals with an interesting and relevant curricular issue for business programs in Christian schools. It is well written. How do programs ensure coverage of integration of Christian faith and the discipline of business? At what point in the program of studies should it be taught? Should there be a dedicated course or can it be assumed this crucial matter will be covered throughout the curriculum? What is the appropriate balance of required and elective courses? What would be the appropriate content for a dedicated course? How could it be staffed? All these important questions were addressed. I would anticipate this article would stimulate thinking and discussion of these concerns.</p> <p>David J. Hoover, <i>Covenant College</i></p>	

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Philip Swicegood, *Wofford College*

REVIEWER COMMENT: The author is to be commended for crafting an excellent, relevant article. The concept of having an undergraduate course on the integration of faith and business is a fascinating concept, and one worthy of consideration by other Christian colleges and universities.

Robert H. Roller, *LeTourneau University*

Comprehensive Biblical Integration 41

Melvin Holder

REVIEWER COMMENT: I like how this paper takes the notion of “integration” up a level from the individual course to a complete business curriculum. Christian Business educators need to think more holistically about integration and this paper encourages them to do just that.

Anonymous

CREATIVE INSTRUCTION

Encouraging Students to Take Responsibility for Their Own Grades: A Systematic Pedagogical Approach . . . 51

Richard C. Chewning, *Baylor University, Emeritus, John Brown University*

REVIEWER COMMENT: I was captivated with the primary issue that the author addressed (how to “force” students to accept personal responsibility for their grades”) as well as by the well-thought-through, though somewhat complex but reasonable grading system the author has developed and applied.

Joel T. Champion, *Colorado Christian University*

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Stephen N. Bretsen, *Wheaton College*

REVIEWER COMMENT: As I have taught business law for several years, and am a lawyer by training, I found the article to be quite interesting. I can relate to many of the author's comments from first-hand experience. I found this to be an excellent article: well-written, concise and comprehensive. I fully understand the benefits espoused by the author — and I agree.

Rick Goossen, *Trinity Western University*

Speaking the Language of Ethics; Can Biblically-Centered Teaching Use the Ideas of the Philosophers? 65

Harwood Hoover Jr., *Aquinas College*

REVIEWER COMMENT: Speaking as an evangelical teaching Christian business ethics from a philosophical perspective, I believe this paper is very much on the mark. The author has identified an important distinguishing characteristic between the Catholic and Protestant intellectual traditions — their variable comfort with and use of philosophical traditions. I believe the author has done a marvelous job of providing one way to consider how the Protestant approach may be informed by the Catholic approach, while taking into account Protestant reservations regarding worldly wisdom.

Rick Martinez, *Cedarville University*

Business Classes Can Be Fun: Teaching Ponzi Schemes. 83

Larry Saylor, *Greenville College*,

REVIEWER COMMENT: This is a very interesting teaching project. I think it would create a lot of enthusiasm among the students.

Joe Horton, *University of Central Arkansas*

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Michael D. Wiese, *Anderson University*

Kenneth Armstrong, *Anderson University*

Todd Erickson, *Trinity Western University*

REVIEWER COMMENT: The major value of this paper seems to be not so much in the conceptualization (which, however, nicely integrates the literature). Rather, its value lies in the creating distinctiveness through faculty entrepreneurship section, where suggestions are offered for faculty (notably, to follow your passions and become a faculty entrepreneur who specializes while touching students’ lives) and for administrators (viz., to create a supportive vision and culture, encouraging teamwork yet supporting individual initiatives through words and deeds that give faculty freedom, flexibility, and resources to connect professors’ passions with students’ interests). The authors proceed out of a sense of urgency in an era when institutions feel compelled to grow so as to generate resources rather than to extend their core values.

Geoffrey P. Lantos, *Stonehill College*

Mammon Worship in America: Challenging College Students’ Perceptions About Consumerism and Affluence 101

Lisa Klein Surdyk, *Seattle Pacific University*

Margaret A. D. Diddams, *Seattle Pacific University*

REVIEWER COMMENT: I particularly liked the integration of discussion questions into the article, obviously an attempt to make this a piece that can be used for educational purposes. While a little bit of a stretch for lower-division students, I would like to see them challenged by an article such as this. It is certainly a very timely topic and beneficial for students in business programs.

Joe Walenciak, *John Brown University*

Doing “Good” and Doing “Well”: Shalom in Christian Business Education. 113

Thomas M. Smith, *Hope College*

Todd P. Steen, *Hope College*

Steve VanderVeen, *Hope College*

REVIEWER COMMENT: This paper provides an interesting and useful framework relating cognitive and affective characteristics in the development of doing well and doing good within a Christian college business program. The authors raise interesting issues related to what makes a Christian business program distinctive.

Mark D. Ward, *Trinity Christian College*

RESEARCH IN BUSINESS EDUCATION

**Identifying the Most Useful Instructional Methods in Courses Taught
Concurrently on Campus and Online** 123

Timothy Redmer, *Regent University*

Claire Rundle, *Regent University*

REVIEWER COMMENT: This paper makes a strong case for the importance of this subject to Christian universities. Christian universities are becoming increasingly involved with new teaching strategies for on-campus and online students, and it is important for these institutions to model Christ-like service to all students and to study ways of increasing the quality of the instruction these students receive.

Lynn Spellman White, *Trinity Christian College*

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 hypoth-

esis. 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 Times New Roman 12. 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 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. Use endnotes, not footnotes and avoid excessive usage of endnotes. The endnotes section should appear at end of paper but before the references section. References should be noted in body of paper in parenthesis, e.g. (Lantos, 2002). All references should appear alphabetically by author's 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 the 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.

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Service Learning and Faith Integration in Accounting

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ABSTRACT: *In this paper, we describe a graduate level tax course that we added to our curriculum that was devoted entirely to service learning. Specifically, the major requirement of the course was for our students to participate as volunteer tax return preparers in the Internal Revenue Service’s Voluntary Income Tax Assistance program at a local air force base. The purpose of this paper is to describe how our students grew intellectually, personally, and especially spiritually as a result of their participation in this service learning tax course.*

INTRODUCTION

Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability.

Matthew 25:14-15 (NIV)

The King will reply, 'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.'

Matthew 25:40 (NIV)

Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

Colossians 3:23-24 (NIV)

The mission of the College of Business Administration at Abilene Christian University is to:

create a distinctively Christian environment in which excellent teaching, combined with scholarship, promotes the intellectual, personal, and spiritual growth of business students, and educates them for Christian service and leadership throughout the world.

While the faculty heartily endorses this mission statement, many of us have struggled in our attempts to implement it in the classroom. In particular, how does one go about preparing students for Christian service and leadership in a classroom setting? We often point to Biblical passages such as those listed above, and yet sometimes falter in making practical suggestions for our students concerning how they can apply their business-related talents to further God’s Kingdom. In this paper, we describe a graduate level tax course that we added to our curriculum that emphasizes community service. Through participation in this course, many of our students came to understand that seemingly “secular” abilities such as tax preparation skills are gifts from God that they can use to serve their fellow man and thereby to glorify God. In other words, the students came to understand how accounting can be used to put into practice the words of Peter in I Peter 4:10: “Each one should use whatever gift he has received to serve others, faithfully administering God’s grace in its various forms.”

Based on our recognition of the importance of integrating faith and service into our curriculum, we developed a master’s level tax course devoted entirely to service learning. In this course, our students participated in the Internal Revenue Service’s (IRS) Voluntary Income Tax Assistance (VITA) program at a local air force base. We believe that

this course enhanced our students' intellectual, personal, and spiritual development. However, the primary emphasis of this paper is to report on our students' personal and spiritual growth. We will only briefly touch on our students' intellectual growth since we described in great detail how our students grew professionally and intellectually as a result of their participation in this service learning tax course in a previous paper (Fowler et al., 2005). In addition, Strupeck and Whitten (2004) and Carr (1998) have previously documented the intellectual growth of students through participation in the IRS' VITA program.

It is important to note at the outset that the procedural details and course administration of our VITA course do not significantly differ from the VITA courses previously described in the business education literature by Strupeck and Whitten (2004) and Carr (1998).¹ Specifically, our course (as well as the ones previously described) contains a period of training, a period of volunteer service at a VITA center, and a period of reflection that includes the writing of a paper. What is distinctive about our course is the emphasis we place on the spiritual aspects of service. It is our goal in this paper to convey this unique aspect of our service learning course.

The remainder of this paper is organized as follows: First, we will explain the major policies and procedural details of this service learning and faith-in-learning tax course. Then in subsequent sections, we will describe (often in our students' own words) how this course promoted our students' intellectual, personal, and spiritual growth. We then conclude the paper by suggesting some ways that the course could be improved and by providing some insights on how others may effectively implement such a service-learning course.

PROCEDURAL DETAILS AND COURSE ADMINISTRATION

During each of the spring semesters of 2003 and 2004, the students and the professor in this graduate level tax course contributed more than 1,000 hours of their time and prepared approximately 900 to 1,000 income tax returns for the air force personnel at Dyess Air Force Base. Specifically, in addition to their professor, 18 and 20 students served as volunteer tax preparers in the 2003 and 2004 spring semesters respectively. As will be explained later, students were given a choice to either volunteer for 60 hours of service to receive an "A" for the participation component of their grade or 45 hours for a "B." It is interesting to note that only four out of the 38 total students across the two semesters opted for the lesser grade. This tax

preparation activity saved these military families thousands of dollars in tax preparation fees and also helped them to claim over a million dollars in tax refunds each year.

The primary component of the service-learning tax course was active participation in the IRS' VITA program. As is fitting for a service-learning course, the VITA program is a needs-based program. Specifically, according to the IRS Web site:

The VITA Program offers free tax help to low- to moderate-income (\$37,000 and below) people who cannot prepare their own tax returns. Volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing.

As established initially in the course syllabus, we based 75% of the students' grades on their level of participation in the VITA program. The initial part of this participation grade included a period of training during the first three weeks of the course before we allowed them to go to the tax center and prepare tax returns. As a requirement to participate in the VITA program, the IRS requires that all volunteers complete a series of IRS-prepared self-study modules. In addition to modules that cover basic tax compliance and tax return preparation for individual taxpayers, the training materials that we utilized included tax rules that were specifically relevant to military families such as provisions regarding hazard/combat pay and living and housing allowances for military personnel. These military-specific training materials were especially relevant for our students since their service was at a VITA center on an air force base during a period of military conflict.

We deemed that our students successfully completed their self-study training period after they passed a series of IRS-supplied quizzes administered by the faculty member assigned to the course. In addition to completing the self-study modules, we also required the students to complete a formal in-class training session on the use of tax preparation computer software. Specifically, the volunteer military and civil servant personnel assigned to the Dyess VITA center conducted this tax preparation software training at an on-campus computer lab. The objective of this tax preparation software training was to reinforce the students' knowledge of the income tax provisions for individual taxpayers that they learned in the self-study modules and their previous course on individual taxation while they became familiar with the software program used at the Dyess VITA

center to prepare and electronically file tax returns.

After this three-week training period, each student was required to serve at the VITA tax center until they accumulated a certain number of hours. The students had to accumulate their volunteer service hours between the opening of the tax center during the first week of February and the close of the tax season on April 15. Specifically, in order for a student to receive an “A” for the participation portion of the course, they had to successfully complete the training and work at least 60 hours at the VITA center beyond the training time described earlier. However, the students could have chosen to receive a participation grade of “B” by volunteering at the tax center between 45 and 59 hours. Since participation represented 75% of a student’s grade, and since most of our Master of Accountancy students are highly motivated, the vast majority worked enough hours to meet the requirement for an “A.”

As the second major component of the course, we required the students to write a paper that described their experiences at the VITA center and their reflections on this service-learning course. This reflection paper constituted 25% of the course grade. In the paper, students were expected to reflect upon and explain how their participation in the VITA program helped them to grow intellectually, personally, and spiritually. As an aid to help them write their paper, each student was strongly encouraged to keep an informal diary of their experiences during the semester. As a faculty, it was our hope that this process of self-reflection caused each student to carefully consider how service to others not only helps the people served, but also benefits every aspect of the life of the one providing the service. In the following sections, we incorporate passages directly from the students’ reflection papers in order to demonstrate how this service-learning course enhanced the intellectual, personal, and spiritual dimensions of our students’ lives.

HOW THE COURSE FOSTERED INTELLECTUAL DEVELOPMENT

Before a student may be admitted to our Master of Accountancy program, he/she must have previously passed an undergraduate individual taxation course with a grade of at least a “C.” Our graduate level service-learning tax course was designed to enhance our students’ intellectual development in two distinct ways. First, the successful completion of the IRS-supplied self-study training modules was intended to reinforce the material that was covered in the prerequisite undergraduate individual taxation course referred to above. However, the IRS training materials

often include topical areas that are not typically covered in undergraduate tax courses. As stated earlier, in our case, the training materials include very specific taxation rules that are relevant only to military personnel. Therefore, in the initial three weeks of training, our students learned or re-learned important tax rules and requirements via a traditional textbook-oriented approach.

Second, this service-learning course provided our students with “hands-on” tax preparation experience that is not feasible in a typical textbook-based and lecture-based tax course. This “on-the-job-training” feature of the course was often cited as a positive component of the course by the students in their reflection papers. For example, one student observed:

Being a volunteer in the tax center provided some real-world experience that the normal classroom setting could not provide. The knowledge normally gained in the classroom had to be learned quickly and then used on a weekly basis in a “real” setting. The normal concerns of whether or not an “A” grade would be achieved turned into a worry about if customers’ tax returns were done correctly.

Another student expressed it this way:

Preparing returns was an excellent professional growth experience. It was great to put my knowledge into practice in a different sense than we do everyday in the classroom. I was not doing problems out of the book or even a simulation problem that approximates real life. I was actually preparing someone’s tax return that would go to the IRS. My work determined if the client got a refund or owed money. My work was no longer just for a grade; I had to do my best so that the client would get the greatest benefit possible. This was serious, just like it will be in the professional realm.

In a practical sense, it is apparent that all courses cannot be such a “hands on” experiential learning course. However, our experience is consistent with the conclusion that such service learning courses have the potential to enhance students’ intellectual development in ways that are simply not possible in traditional textbook-based and lecture-based courses.²

HOW THE COURSE FOSTERED PERSONAL DEVELOPMENT

A number of experiences during their service at the VITA tax center at Dyess Air Force Base fostered our students’ personal development. In this section, we highlight

two specific types of personal development experienced by our student tax preparation volunteers.

First, our students gained an appreciation for people who were often much different than themselves both socio-economically and culturally. It has been our experience that a Christian university often becomes an “island unto itself” where students are isolated from the “real world” during their college years. In our case, the vast majority of our students are from Christian homes that may be classified as either middle-class or upper-middle-class in terms of socio-economic status. It was indeed eye-opening for some of these students to volunteer at the military base since many of the air force families that were served earned incomes that would place them barely above the poverty level, if at all. In addition, it was somewhat shocking for some of our students to serve a clientele that often did not embrace their Christian principles and values.

A number of the military families that our students served at the tax center were currently undergoing personal and/or economic problems. The students became aware of these problems during the often rather lengthy interview process that is necessary before a tax return volunteer can accurately prepare a family’s tax return. In their reflection papers, many of our students described tax center clients who were divorced (sometimes multiple times) at a very young age and who were raising numerous children with limited resources. However, a common theme among the student comments was that they grew personally as a result of this exposure to people from vastly different backgrounds than theirs. For example, one student put it this way:

At the end of a day of volunteering I tried to reflect on the different clients I served and how interacting with them affected me personally and spiritually. Some clients that I helped were definitely hard-pressed. Others had little opportunity for education. Many were involved in broken relationships or had been divorced and remarried on numerous occasions. This forced me to think about the blessings that God has given me and the plan that he has for my life. It affected me even further when I realize how lucky I have been to secure employment in the field I have always wanted to work in and have an opportunity to go work in a city that I want to be in. I am very thankful for all the opportunities that I have had. I have had so much given to me. Nothing I have is because of what I have done. Working at the tax center made me realize how much God has given me and provided me with.

Second, the experience of serving at the Dyess Air Force VITA center helped to promote our students’ per-

sonal development by providing them an increased appreciation of the hardships that military families often endure in an effort to assure the freedom that most of us take for granted. One student expressed this sentiment as follows:

One of the things that I took from VITA was a sense of giving back to the people who protect the United States. I have so much respect for everything that people in the armed forces do. I think that is one of the things that helped me to keep my patience with the more annoying and pushy customers. I have a lot more respect for people in the armed forces after seeing how much they get paid for what they do. I know that in the grand scheme what I did was not that big of a part of their lives, but I like to think of it as a way for me to give something back to them.

By way of summary, working at the tax center fostered personal growth among the student volunteers. The process of preparing a family’s income tax return often necessitates a detailed interview procedure in order to determine the family’s filing status, number of dependents, gross income, deductions, etc. During these sometimes lengthy interviews, our students learned very detailed information about their clients’ personal lives and financial condition and through this process they often came away with an increased appreciation for people who were different from themselves both socio-economically and culturally.

HOW THE COURSE FOSTERED SPIRITUAL DEVELOPMENT

It would be common at Christian universities to find purpose statements that set out goals for spiritual development. It would also be likely that the implementation of those objectives takes place primarily in a theology or religion department, in chapel/devotional assemblies, or in campus service organizations. In the classroom, professors often struggle with how to integrate goals for spiritual development with the teaching of material that is fundamentally secular in nature. Consequently, and not without merit, professors’ attempts to foster spiritual development generally fall back on their personal commitment to be a good example of a Christian role model to their students.

However, consider the consequences of the Christian academy not finding some practical way for students to have an expectation that they can develop spiritually in their chosen vocation. Are we subtly sending the message to students that their vocation is separate from their spirituality? Are we saying that the purpose of their work is to develop professionally and that it is separate from their

need to develop spiritually?

If we are sending this message (and we hope we are not), then it would appear that we are contributing to the notion of a spiritually compartmentalized person instead of a spiritually transformed person. In his book, *The Spirit of the Disciplines*, Willard (1988, p. x) states, “Faith today is treated as something that only should make us different, not that actually does or can make us different. In reality we vainly struggle against the evils of this world, waiting to die and go to heaven. Somehow we have gotten the idea that the essence of faith is entirely a mental and inward thing.”

The challenge for us as Christian faculty is to make faith development practical, active, and external. In the particular case of our service learning tax course, there were no specific course outcomes related to spiritual development. However, this course provided an opportunity for students to develop spiritually in several different ways. In a sense, the course provided the soil in which seeds of spiritual development could grow. We identified three distinct expressions of spiritual development in our students as a result of their participation in this service learning tax course.

First, through this course, students were called into a greater awareness of God’s place in their vocation. The struggle to find an awareness of how God connects to their profession was expressed by one student in this way:

Being a business major, I have always struggled (as many business majors do) with the integration of my faith into my career. I firmly believe that Christian principles and morality are very appropriate for Christian people to apply in the workplace. Also, Christians should bring their faith into their job and be witnesses by example to all those around them. But are these things enough? Does God call us to more actions than these?

Reflections such as these are insightful and encouraging. For spiritual development to occur, one must have a spirit that is willing to engage God in all activities and in all places, including the workplace.

Secondly, because of this course, our students developed in the discipline of service. Willard (1988, p. 182) describes the discipline of service as follows: “In service we engage our goods and strength in the active promotion of the good of others and the causes of God in the world.” Willard continues by stating, “Such discipline is very useful for those Christians who find themselves — as most of us by necessity must — in the ‘lower’ positions in society, at work, and in the church. It alone can train us in habits of

loving service to others and free us from resentment, enabling us in faith to enjoy our position and work because of its exalted meaning before God.”

One student reflected on the struggle to understand the relationship of service to a career in accounting as follows:

I actually never viewed accounting as a way to serve others. I must admit I was very relieved to learn that opportunities such as VITA existed. I suppose my view concerning the different aspects of accounting was limited. I often wondered during the course of my college career how I could use accounting to serve others. I remember actually being discouraged about the path I had chosen (accounting) because I saw little service opportunities resulting from it. After all, that should be our goal in life — to serve.

Another student expressed a similar concern like this:

However, while I felt that the desire to serve others was a gift from God, it had always been difficult for me to see that the ability to understand accounting could be a talent from God to be used to help others.

Still another student came to realize that serving others not only benefits both the server and the one served, but it is also a vital component of one’s Christian walk. In his reflection paper, that student stated:

From a Christian service standpoint, I found this experience to be very rewarding and informative. I think volunteering is a weird thing. No matter how much you put into it, you always receive more than you give. I like the saying, “To whom much is given, much will be expected.” I think that God not only expects us to use our talent of being able to prepare tax returns to serve others, I suspect that He demands it.

Third, because of their participation in this course, our students developed an attitude of thankfulness. Thankfulness is an expression of our awareness of God’s goodness to us and leads us to generous giving of our time and talents. It appears that many of our students developed a spirit of thankfulness as a result of their service in the VITA program. It is evident from the previously quoted passages from the students’ reflection papers that the VITA experience caused many of our students to (1) recognize the unique opportunities they had in their education, (2) acknowledge their material blessings compared to those they served, (3) express thanks for the work of the military, and (4) acknowledge God as the provider of all blessings, including their own talents.

After serving as volunteer income tax preparers for a semester at the Dyess Air Force Base tax center, a number of our students came to realize that tax preparation skills are indeed a gift from God that can be used to His glory. One student commented that:

My volunteer work at Dyess also helped me realize that I have been blessed by God with unique gifts that enable me to help others in ways that other people are unable to.

As a faculty, we believe that this VITA course was successful in enhancing our students' spiritual development in ways that a typical textbook-based lecture course could never accomplish. Students appeared to develop a greater awareness of God's place in their everyday life, they grew in service, and they came to an attitude of thankfulness. We as faculty could preach every day in a classroom setting about the importance of using one's gifts in service to others. However, in a "hands on" learning course such as this VITA course, students can experience for themselves the satisfaction and blessings that come from serving others. Also, the process of helping real people with real problems demonstrates vividly to students how one can use seemingly "secular" skills to serve others and thereby to glorify God. In this VITA course, spiritual development occurred because students came to understand and put into practice Christian service. As one student reflected, "Peter puts it very simply in I Peter 4:10, 'Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms.'"

SUGGESTIONS FOR IMPROVEMENT AND IMPLEMENTATION

Up to this point, we have described what we feel are the many benefits of our service learning VITA course. However, all courses should be analyzed periodically and changes should be made when needed. In this concluding section, we will offer some suggested improvements for this course and also offer some insights on how to effectively incorporate a service learning component into the business school curriculum.

We feel that this course could be improved by the addition of a second major writing assignment. Currently, we require the students to complete a paper in which they reflect upon how the course enhanced their intellectual, personal, and spiritual development. We feel this reflection paper is important, but no one would argue that it is a rigorous research project. We believe that the addition of a more traditional research paper would enhance the rigor of

the course. This is especially important given that the course has always been offered at the graduate level.

The reflection paper currently required provides us some valuable qualitative feedback on how the students viewed the course, as well as their perceptions of how they grew intellectually, personally, and spiritually. We feel that the addition of a more quantitative assessment of the students' views would be useful. In other words, we believe that the course could be strengthened by the inclusion of a course-specific evaluation in which the students rate their intellectual, personal, and spiritual growth on a five-point scale.

In terms of implementation, a major decision to be made is whether the student tax preparation volunteers will be sent to an existing VITA center, or whether the accounting department (or college of business in some cases) should start its own VITA center. In our case, it was an easy decision since the VITA center at the local air force base contacted us seeking assistance. This existing VITA center possessed a good deal of supervision and infrastructure and was in need of workers, so there was no need to start an on-campus VITA center. However, in the absence of an existing VITA center, the department could contact the IRS about the possibility of starting its own center on campus. A department that chooses to start its own VITA center could incur several challenges including assuring adequate supervision of volunteers, infrastructure needs such as computers and securing a location, and client recruitment.

A second implementation consideration is whether such a service-learning course can be added to the existing curriculum. This consideration has been particularly problematic for us. As stated earlier, our graduate-level service-learning course was offered in the 2003 and 2004 spring semesters. Unfortunately, it has not been offered since and will not be offered again in the foreseeable future, at least not in its current form. At the current time, we do not have sufficient faculty resources to provide us the luxury of offering electives in our Masters of Accountancy program. During the 2003 and 2004 spring semesters, we had an opening in our masters program, and this service-learning tax course was a perfect fit. However, in subsequent years this course has been replaced by an accounting ethics course that is now required for all Texas CPA candidates. This ethics course (which we view as a valuable course) is mandated by the Texas State Board of Public Accountancy.

At this point in time we are uncertain as to when we will have the faculty resources to offer this course again and meet our other curriculum requirements. This is particularly troubling to us given the numerous positive outcomes that have been expressed by former students in the

course. In our opinion, no other classroom experience we offer has created such a blending of academic, professional, personal, and spiritual experiences. Unfortunately at this point in time, it appears that we, like many other programs, must creatively consider how to implement a serv-

ice-learning component as part of our curriculum. However, we will now do so with an increased appreciation for its unique contributions to learning and with even greater enthusiasm because of its potential to enhance our students' spiritual development.

ENDNOTES

¹In addition to these articles that describe courses such as ours that are entirely devoted to service learning, other articles describe situations in which VITA participation represents a small component of a traditional lecture-based tax course.

²Working at the VITA tax center also enhanced our students' problem-solving skills, communication skills, and ability to work effectively in a team environment. See Fowler et al. (2005) for additional information on how this course fostered our students' intellectual and professional growth in these areas.

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GBAR

Utilizing Vocational Discernment in a Leadership Development Course

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ABSTRACT: *The purpose of this paper is to describe the development of a newly created course designed for undergraduate business students to help them explore their vocational calling as they develop as leaders. The foundation of this course, titled “Leadership through the Eyes of Faith,” is a biblical theology of work and vocation which is explored through a variety of discernment exercises designed to increase self-awareness and assist students in determining personal, professional, and spiritual goals. An overview of the course format and assignments along with student reflection on the process are included.*

INTRODUCTION

The topic of spirituality and work is increasingly popular as people seek to find meaning not only for their personal lives but for their professional livelihood as well. Popular periodicals (*Fortune*, *Fast Company*, *Harvard Business Review*, *Newsweek*) targeted at business professionals have featured numerous articles on this topic and academic groups are increasingly more open to research and publications in this area as evidenced by the launch of the *Journal of Management, Spirituality and Religion* (Pielstick, 2005). While views on spirituality and religion vary greatly, the reality that faith influences our work enables this topic to be explored in business schools at both secular and faith-based colleges and universities.

A THEOLOGY OF WORK AND VOCATION

Most authors who attempt to define the concept of Christian vocation do so in the context of a career or job.

After all, the creation story is of God at work and he created humans to share in His creative work (Genesis 1 & 2). While many think that the consequence of Adam and Eve’s sin was making work a curse, in contrast God invites us to join in His work (Gen. 2:5). There are also very clear indications throughout scripture that God continues to work: “Jesus said to them, ‘My Father is always at his work to this very day, and I, too, am working.’” (John 5:17, NIV, 1985). Work is life and all of the basic theological understandings that interpret and give purpose to life also give purpose to work (Robinson, 2004). The concept of Christian vocation, consequently, extends far beyond career or work to virtually every facet of one’s life. God calls a person with a holy calling according to his purpose (2 Tim. 1:9) as we are his chosen people (1 Peter 2:9). Thus, vocation or one’s calling brings divine meaning and purpose to the life of a Christian. Os Guinness (2000) writes, “By calling [or vocation] I mean that God calls us so decisively in Christ that everything we are, everything we have, and everything we do is invested with the direction and a dynamism because it is

done in response to His summons and His call” (p. 7). The implication for Christians lies in discerning ways in which we can express *through* our life’s work the fruits of the spirit which will demonstrate the character of God in this world (MacKenzie & Kirkland, 2005).

Gordon Smith, in his book *Courage and Calling*, states that there are three forms of vocational calling we should be seeking to fulfill: (1) to love and trust the Lord and to serve our neighbor as spoken in scripture; (2) to use our unique talents and gifts to personally further God’s kingdom on earth; and (3) to seek to live out our vocation in all that we do each day (1999, p. 33-34). Living our vocation is not something we do in just our career, family, or faith community. When we actively seek to fulfill our vocation each day it provides a consistent focus for all aspects of our lives.

VOCATIONAL DISCERNMENT

Seeking to understand one’s call can be a challenging process in a world filled with many voices. Discerning God’s voice and direction for one’s life is a multifaceted process that involves listening, acting upon what is being heard through service to others, and ensuring vocational integrity in relationship with mentors (Thompson & Miller-Perrin, 2003). This discernment process is fraught with obstacles that prevent us from knowing how we are being called, but we can employ four strategies to assist us: self-awareness, inner joy, service to others, and community.

A first strategy of vocational discernment is to develop self-awareness. It is implicit in what we read in Romans 12:3: “For by the grace given to me I say to everyone among you not to think of yourself more highly than you ought to think, but to think with sober judgment, each according to the measure of faith that God has assigned” (NIV, 1985). This may entail making an honest evaluation of oneself: Who am I? What makes me unique? How do I feel God is calling me? It requires truly listening to one’s life (Palmer, 1999). An essential element of self-awareness is appreciating that we are each distinctive in terms of our temperament and personality (Smith, 1999). Inherent in discernment of one’s self is a recognition and affirmation of our spiritual gifts and natural abilities and that we may be called to use them in specific ways (Hardy, 1990; Street, 2003). We are not all equally talented; some are more gifted than others but this does not diminish the significance of each person’s gifts.

The second focal area entails understanding the role of joy in guiding our behavior and decisions. Often we use happiness, reputation, or monetary gain as the criteria for

measuring success and making career decisions based upon this assumption. We have a misguided belief that if we find superficial happiness, we will be living as God intended. Michael Himes in his book *Doing the Truth in Love* attempts to clarify the distinction between happiness and joy when he states:

Joy is the interior conviction that what one is doing is good even if it does not make one happy or content. Happiness is dependent on a thousand external factors. Being happy cannot co-exist with being frightened or disappointed or lonely or dissatisfied or rejected, but being joyful can. Thus whether or not a particular way of living or working makes you happy is irrelevant. But whether or not it is a source of joy, a profound conviction that it is a good way to live a life and spend one’s energy and talent, is of immense significance.

Himes, 1995, p. 57

Himes goes on to say that joy is cultivated by pushing oneself to grow and further develop gifts and talents. This also includes a willingness to “confront reality” to ensure that a person is not pursuing his own wishes or what makes him feel good, but is sincerely searching for what is a good way to live out his life. This has potential to have implications in the workplace as well. As Dennis Bakke argues, one can experience joy in his work when he has “the knowledge that what you do has real purpose...[and you can] make use of your talents and skills to do something useful, significant and worthwhile” (Bakke, 2005, p. 73).

The third practice of vocational discernment is recognition of the world’s needs and determining how one can serve. Frederick Buechner explains this further when he writes, “Vocation is the work a person is called to by God. The kind of work God usually calls you to is the kind of work (a) that you need most to do and (b) that the world most needs to have done. It is the place where your deep gladness and the world’s deep hunger meet” (Buechner, 1993, p. 27). In Romans 12:6-8 Paul identifies different roles people embrace in responding to the world, whether it is through serving, encouragement, teaching, giving, or leading. We are asked to look for the brokenness in the world and listen for that inner urging of action on our behalf. This may be the best way to use our gifts to further God’s kingdom and experience joy.

Finally, discerning one’s vocation should happen in community. We come to know ourselves not in isolation from others but as part of the body of Christ. Paul’s assumption underlying his words in Romans (12:3-8) is that we will see who we are within the context of the community of which we are a part (Smith, 1999).

Consequently, mentors, friends, family, and trusted colleagues all serve a role in providing feedback and insight as one seeks to discern his vocation. While reflective solitude is valuable, it will also be in seeking the wisdom of others that full understanding will emerge.

LEADERSHIP DEVELOPMENT

The four perspectives of vocational discernment also are useful in leadership development. Understanding yourself and how you impact others is an essential step to maximizing your leadership skills in all aspects of one's life: work, home, and community. As Baillie states, "Delving into your personality traits, passions, values, and spiritual gifts can help you build on your strengths, compensate for your weaknesses, make better decisions, and ultimately be a better leader" (2004, p. 107). Training, in particular in the area of self-awareness, is considered a necessary and critical component of leadership growth (Gardner, Avolio, Luthans, May, & Walumbwa, 2005; Latty-Mann, 2004; Boyatzis, Goleman & Rhee, 1999). One of the consistent findings in leadership research is that exemplary leaders are people with strong beliefs about issues of principle. People expect their leaders to be advocates on matters of values and conscience (Kouzes & Posner, 2004). Furthermore, leadership is not about serving oneself, but serving others (Bakke, 2005). Finally, leadership is best developed in community through feedback, listening and sharing (Latty-Mann, 2004; Boyatzis, et al, 1999). The discernment process aids in this development and equips people to lead authentically.

THE COURSE

The "Leadership through the Eyes of Faith" course is designed to address the four areas of vocational discernment within the context of personal and professional leadership development. It is intended for undergraduate students who are seeking to better understand themselves in the context of how they currently lead their lives with faith in who they will become in the future. The framework for the course is based upon the Leadership Assessment and Development (LEAD) curriculum used at Case Western Reserve, Northern Kentucky University, and elsewhere in which students play an active role in developing and directing their learning experience. The LEAD curriculum relies heavily upon the contingency theory of action and job performance developed in 1982 by Boyatzis. The contingency theory seeks to find a "best fit" between: (1) Individual: vision, values, knowledge, abilities, and inter-

ests; (2) Job Demands: the tasks, functions, and roles of a particular position; and (3) Organizational Environment: culture and climate (Boyatzis et al, 1999).

The "Leadership through the Eyes of Faith" course is constructed to add an additional focus on vocational discernment in the context of these other areas while adapting aspects of the curriculum to include a framework for spiritual development. Specific assignments are designed to walk students through the vocational discernment process of self-awareness, inner joy, service to others, and communal relationship. The texts include Kouzes and Posner's (2004) *Christian Reflections on The Leadership Challenge*, Margaret Benefiel's (2005) *Soul at Work: Spiritual Leadership in Organizational Life*, and a course reader comprised of numerous articles on a variety of topics including self-directed learning, emotional intelligence, servant leadership, goal setting, ethics, and Christian morality. The Kouzes and Posner text is an overview of their original book, *The Leadership Challenge*, but includes Christian perspectives from recognized business leaders. The Benefiel text highlights several organizations that embody Christian principles. The class is a seminar format and is limited in size (20-25 students) to facilitate the experiential activities and reflective components. The four areas of vocational discernment (self-awareness, inner joy, service, and discernment in community) overlap throughout the course, however, specific components are designed to align the four and are outlined below.

Developing Self-Awareness

Before someone can lead others, he must be able to lead himself. Self-awareness can be described as the ability to read one's own emotions, knowing one's strengths and limits, and possessing a strong sense of self-confidence in one's values and beliefs (Goleman, Boyatzis, and McKee, 2002). Furthermore, self-awareness can also include understanding one's personal journey and how he or she has been shaped by life experiences or circumstances. To begin this process the student's opening assignment is to write a reflection paper on their vocational journey in which they articulate who they are, what they believe, how their faith has been formed by their life experiences, and how they feel they are being called to live their lives. At this point the students may or may not have a clear understanding of vocation, but the assignment is designed to spark their thinking and provide a venue for establishing the discernment element of the course. Each student (and the faculty member) is given five minutes to read a portion of his or her paper. The time limit is necessary because of time constraints and the papers can be lengthy, but also allows students the freedom to select

portions of their papers they are comfortable sharing with their peers. This “story telling” time serves as a valuable community-building activity.

Self-assessment is a critical factor for leaders to ensure that they are living authentic lives that reflect the values and expectations they espouse (Bilimoria & Godwin, 2005; Latty-Mann, 2004). Consequently, the students also complete seven assessment tools (Table 1) designed to provide clarity about their personality, strengths and weaknesses, giftedness, and lifestyle needs. Many of the tools are similar to those used in traditional Organizational Behavior and LEAD courses, but this class includes a spiritual gift inventory (and other faith directed activities) to provide a greater focus on faith.

In the second class session the students are divided into feedback groups (4-6 students) that provide a venue for discussion, reflection, and advice. The faculty creates the groups to ensure diversity (e.g. gender, international and domestic students, faith background, major) and tries to split up close friends. These groups are utilized through-

out the class either to be responsible for facilitating the discussion of the readings or participating in a variety of activities designed to provide peer teaching opportunities relevant to the class. The feedback groups are an important vehicle for interpreting the data and determining its relevance in the context of the class. The culmination of this stage of discernment is the first of three extensive papers students write. The first paper is titled “Values, Faith, and Career Vision” and asks students to interpret the results of the assessment tools and make a link to their ideal vision for who they hope to be professionally, personally, and spiritually in 10 years. This forces students to reflect more strategically than in their vocational journey piece, utilizing concepts from class to gain greater understanding of themselves in relation to their future plans and aspirations. For example, students are asked to develop themes from the results of the various assessment tools that might help clarify the depth of their giftedness and explain how they feel they are being called to use these gifts in various life roles. Given that the class is comprised of undergraduate stu-

Table 1: Assessment Tool Descriptions

Table 1: Assessment Tool Descriptions	
Meyers-Briggs Type Indicator (MBTI)	Builds on a Jungian theoretical foundation it measures personality and temperament: extroversion and introversion, sensing and intuition, thinking and feeling, judging and perceiving.
Learning Style Inventory (LSI)	Kolb's Learning Style Inventory is a simple self-description test, based on experiential learning theory and is designed to measure strengths and weaknesses as a learner in the four stages of the learning process. The stages are concrete experience, reflective observation, abstract conceptualization, and active experimentation.
Motivational Gifts Inventory	The Motivational Gifts Inventory was designed by scholars at Regent University and measures seven areas of spiritual giftedness and the respondent's score in each area. The areas include the perceiver, server, teacher, encourager, giver, ruler, and showing mercy.
Envisioning the Future	This exercise asks the student to look ahead 10 years and complete several statements about his or her life at that time. For example, “I will be living with ...” and “My faith will be described as ...”.
Career Anchor	Edward Schein's Career Anchors is an inventory designed to help students identify the one element in a person's self-concept that he or she will not give up, even in the face of difficult choices. There are eight career anchor categories: technical competence, managerial competence, autonomy, stability, entrepreneurial creativity, service, pure challenge, and lifestyle.
Values Clarification	The values clarification exercise assists students in identifying their five core values from a list of 100 (they are encouraged to add other values to the list if they feel spiritual values are missing). After identifying the five, they are asked to rank them in order of importance.
Philosophical Orientation Questionnaire	The questionnaire was designed by Richard Boyatzis and assists students in exploring their preferences regarding three basic value orientations involved in management: pragmatic value, intellectual value, and human value.

dents, a significant thread throughout the class is a revised concept of Boyatzis' "best fit" to include personal calling and giftedness in the context of career aspirations, not current job placement. The following is an excerpt from a student paper reflecting the significance of this assignment:

The assessment tools helped define my personality traits, my values, and the management skills I possess. The information is invaluable because it has helped me set a tangible benchmark for effective leadership. Before working through these assessment tools I did not understand my behavior and motivations clearly and I struggled to articulate personal actions and goals. In short, I feel more self-aware and understand areas that I need to work on to become well rounded.

Junior student

Identifying Inner Joy

Many of the class discussions and course readings address joy, but it is insightful to have the students learn from others about the role joy plays in their vocational discernment. Consequently, the class also includes a speaker series of several business and non-profit leaders whose careers have been shaped by their faith. Each speaker shares his or her understanding of vocation and what key factors or situations in their lives helped them to discern their calling. They are also asked to discuss what role joy had in serving as an inner compass in their discernment process. Students write critiques of each speaker and contemplate the implications for their own lives. As the students reflect in writing and within their feedback groups, they are asked to articulate what types of careers they are feeling called to pursue that may also bring them joy according to Hime's (1995) definition. They are then required to conduct an informational interview with someone in a career they are interested in and seek to identify further characteristics of the position and the necessary skills and knowledge.

The culmination from what has transpired at this point in the class (readings, discussions, writings, and speakers) is a list of behavioral traits and skills consistently identified by people who appeared to have found a "best fit" between personal, professional, and spiritual goals. Examples of such traits include goal and action management, self-control, people management skills, optimism, oral and written communication skills, and integrity. Each trait or skill is defined based upon our interpretation of the course readings. For example, Boyatzis defines the behavioral trait of goal and action management to include goal setting, planning, initiative, and attention to detail (Boyatzis et al, 1999). Kouzes and Posner define integrity

as personal credibility which is demonstrated when a person does what he says he will do (2004). These traits are used to construct an online assessment tool that measures the frequency of each behavioral trait using a Likert scale. Students are then required to identify a minimum of 15 individuals including family, pastors, friends, faculty, and mentors to serve as "external reviewers" who will complete the online instrument providing their perspective of the student. The students also complete a self-assessment using the same instrument. The results are downloaded into an Excel file and tabulated for frequency enabling the students to assess their self-awareness (by comparing their scores to their external reviewers), behavioral variations, and abilities. The extensive feedback coupled with thoughtful reflection on the outcome is a critical component of the leadership development aspect of the course. This information is used by the students to write their second major paper entitled "Real vs. Ideal: Values, Faith, Career, and Abilities." This paper builds upon the first by asking the students to integrate what they learned from their career interviews, the external reviewer's feedback, and guest speakers, to examine the realities of their lives in comparison with the ideal professional and spiritual goals they established in their first paper. The paper also asks students to comment on a time they experienced joy and what they learned from that experience to guide them in the future. It is at this stage of the course that the students seem to become more aware of how the different components of the class come together. The following quote from a student's "Real vs. Ideal" paper reflects an increased awareness as she begins to integrate what she has learned from the speakers and assessment tools:

Through the online assessments, I found that I don't always live up to all of my ideals. I claim to value faith, love, achievement, health, and wisdom. I can write sentence upon sentence about why I value those things, but could I write paragraphs about the actions I take to live those out? ... This truth was revealed to me more and more as I heard the speakers talk about their leadership as a CEO, lawyer, executive — these people have a leadership model that illuminates the word of the Gospel. They are wise people and not because they have read all the right books but because they live their lives intentionally each day.

Senior student

Service to Others

A reoccurring theme that emerges in the class is that to lead by faith one must serve others. Robert Greenleaf

(1982), who coined the term “servant leadership,” stated that the best leaders are seen as servants first and leaders second. However, there is no better model of servant leadership than Jesus who did more than serve, but sacrificed his life. Kouzes and Posner (2004) state that “leaders are selfless. Leaders sacrifice, and by sacrificing they demonstrate that they’re not in it for themselves; instead, they have the interests of others at heart. Leaders must give something up in order to get something more significant” (p. 124). The concept of servant leadership is a prevailing theme that is reinforced by the articles and guest speakers, but extends beyond the business context to also include family, church, and community.

The last four weeks of the course include a small service-learning project with a local chapter of Habitat for Humanity that enables the students to examine a faith-based ecumenical organization. Habitat was selected because it provides an interesting case study of a spiritual organization according to the criteria in Benefiel’s (2005) text. To prepare, the class learns about the organization, the severe housing need in our area, and the backgrounds of the families who receive the Habitat homes. Students meet with the staff, board of directors, and key volunteers to understand how their faith-based mission impacts the practices of Habitat and spend a day working on a job site with the Habitat families. The project culminates with the class presenting what they learned from their meetings and time spent with the families to assess the spiritual climate of the organization. They also recommend strategies for staff development and training that may assist in strengthening the spiritual commitment of the organization. Among the strategies provided the students used several of the assessment tools and activities from class to create a format for a retreat for the staff and board of directors. In preparation for the retreat, the staff and board would complete a few of the assessment tools (Motivational Gifts Inventory, Values Clarification, and Career Anchor) and write a personal faith journey reflection paper. The students recommended that an outside facilitator be used to walk the staff through the assessment tools and engage them in team building exercises and goal setting. The students identified qualified facilitators who could be utilized and provided a reading list that would be instructional for the organization. While the outcome of the retreat is unknown, the service-learning experience briefly highlights how students use their knowledge and skills to serve others in an organization. However, the greatest impact is the time the students spend with the Habitat families themselves. The students return to campus committed to continuing their relationship with the people Habitat serves,

which has turned into a significant, continuing service-learning initiative in partnership with Habitat. As the students consider their personal and spiritual goals, the disciplines of service and sacrifice take on new dimensions as they think about the stewardship required if they are to live their lives vocationally focused. This realization is captured in the words from a student’s paper:

I believe that our entire class became more self-aware of our goals associated with our personal lives. We not only discovered personal leadership habits, but also felt the weight of the poor and the dispossessed on our shoulders. The concepts and principles learned in this class provided everyone with a context in which to work toward a vocation and a life of purpose in service to others.

Senior student

Discernment in Community

Since the students represent a variety of faith perspectives and few may know one another well, it is important to be strategic in developing an environment of trust and openness so the students can become a community. To do this, each student is assigned to lead a five-minute devotional or meditation at the beginning of each class session, which establishes a common frame of reference for the class. The feedback groups serve to further this purpose, but relationships are also developed through establishment of group norms for the class discussions and activities that ensure all voices are heard. To help with this process students read articles on how to facilitate a discussion (as opposed to give a presentation), how to coach and actively listen. When the feedback groups are asked to give responses to one another, they have instructions for this process that ensure the sessions do not become thoughtless affirmations but instead focused, constructive comments. At various times the class has plenary sessions where representatives from the feedback groups share themes of what they have discussed on a given topic, but most of the reflective dialogue happens within the groups.

Consequently, the faculty member does not hear much of what is discussed, but creates ownership by the students for the process. The following comment by a student reflects the worth of the group process in personal development and reflection:

It was nice to receive honest feedback from people I grew to trust greatly. They expressed their reaction to my thoughts and feelings, letting me know if they were consistent with other thoughts and words I shared at different times in the semester. We all came from different backgrounds and had very different outlooks and

ideas, but it was through disagreeing opinions that we grew individually. I see the value in creating a means for getting feedback from people other than my friends who might tell me what I want to hear.

Junior student

The student's third and final paper is titled "Life and Learning Plan" and asks them to draw upon all that they have learned in the semester to establish personal, professional/academic and spiritual goals, and a strategy for achieving their goals. Leadership is not something you put on when you step into a particular role, but is how you lead your life on a daily basis regardless of position. The paper instructs students to explore in greater detail how they will further develop themselves in all areas of their lives by outlining a plan using S.M.A.R.T goal criteria (specific, measurable, attainable, realistic, and tangible). The paper also includes a personal mission statement and the student's leadership philosophy. Students share this paper with their feedback group whose role is to advise and encourage each other in regards to the cohesiveness and viability of their plan. At our final class session, each student is assigned to create "a tangible blessing" to give to each of his or her feedback group members. The items have to be "home made" by the student and supplies cannot exceed \$2 per item. Examples of "tangible blessings" include CD's of worship music, photographs with scripture or a quote, personal letters, and bookmarks. The final class session is held at the professor's home where the class shares a meal together and then gives their blessings to one another. One of our last scenes of Jesus in scripture is him preparing breakfast for his disciples (John 21:10-14) and so it is fitting to end this class with a meal together and a charge to continue God's work sacrificially. The culmination of the class is best exemplified in the words from a student in her final paper:

The papers in this class were the most difficult papers I ever had to write. I say this because these papers are about me. It was no mere research paper that I could

just throw together at the last minute. This is my life and I had to be willing to look at it in a constructively critical way. For the first time I recognize that I may not know concretely what my specific calling is in life and what the Lord wants for me to accomplish, but I can say with certainty that I know enough to do something right now. I wasn't able to say this before I took this course.

Junior student

CONCLUSION

The development of this course is still in its infancy having only been taught two semesters. Since it is grounded in biblical scripture, leadership theory, and recognized pedagogical practice, it has the potential to be a course adaptable to both secular and faith-based institutions. The curriculum is flexible and allows for the individual faculty member to place emphasis according to his or her design.

Our students are God's creation, each born with unique talents and abilities. As we seek to help our students further understand who they are and how they can best work with others in this world, we cannot do so without considering how God desires for them to join in His work. An underlying objective of this course is to help the students recognize, regardless if they are Christians or not, that the equipping they've received through their education and opportunities in life are limited if they only use it to further their career or self-interests. Indeed, most people have the capacity to serve the soup at the local soup kitchen, but not everyone can help the organization be managed efficiently, or be financially solvent, or promote to potential donors so that it can serve more people. Business students are educated to address these issues and more: The underlying social structures, organizational challenges, and ethical conflicts that contribute to the problems in our society. As students practice this philosophy, many experience profound joy and suddenly find they are also experiencing God and their life's work takes on a new dimension.

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The Hope and Peril of Introducing a Course on Christian Business Leadership into a College of Business Curriculum

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ABSTRACT: *This paper examines the advantages and pitfalls of establishing a class in the business school to reflect on the impact of the Christian faith on business decisions. In class, students learn to apply broad Christian principles to specific business situations. Having a specific class allows an instructor to specialize in both theological and business concerns and supports a clear, intentional integration of faith into the business world. It does not eliminate the need to integrate faith in other parts of the curriculum; instead, it makes that integration even more important so that the message of the college is consistent.*

INTRODUCTION

Is there room in a business school curriculum for a class dealing exclusively with what it means to be a Christian in the business world? That is not an easy question for many business schools. The core is often full of classes, and just about every discipline has at least one class they would like to add to it. Surveying the curriculum of the CCCU member schools, I found only a small handful that had a class specifically dedicated to a Christian approach to business, and many of the existing classes were electives. Even schools clearly committed to integrating faith into the curriculum have found little room for a distinct class.

How important is leadership to the work of business? Many of the “management gurus” have come to focus more on leadership than on traditional management skills in recent years. Schools have begun to develop courses specifically in leadership, but those courses also run into the problem of full curriculums.

Four years ago the University of Mary Hardin-Baylor (UMHB) business faculty decided there might be room in the curriculum if the two concepts were combined. While there was some desire to see two separate classes, squeezing

even one more class into the core seemed a major step. Therefore, a sophomore-level class called Christian Principles in Business Leadership was added to the required business foundation (a sample syllabus is available upon request).

This paper explores the development of that class and considers challenges raised in adding a “Christian business” class as part of the core curriculum. It also addresses the positive and negative impacts developing such a class can have on the attempt to integrate Christian principles into the work of a business school. It is certainly not necessary to have a distinct class on Christian business leadership in order to show a commitment to integrating faith in the curriculum. However, the class has proven to be a valuable tool for focusing student thoughts on what it means to be a Christian in the business world.

BACKGROUND OF THE CLASS

Our Christian Principles class is not intended to replace the general business ethics class by being more “distinctly Christian” in its discussion of ethics. The ethics class, which is a senior-level required course, addresses philosophical and biblical ethical principles and how they

apply to business issues. There are certainly similarities between the subjects discussed in class, but the aims are different. Is it possible to be ethical in business decisions but still fail to integrate any kind of Christian approach to business at all? If we do not carefully consider what it means to be a Christian in the business world, it is more than possible; it is likely. Few ethics classes consider such issues as vocation, the relationship of work to family, the proper goal of business, or the role of grace and mercy in the workplace. The aim of this class is for students to consider what it means to be a disciple of Christ in the modern marketplace.

One significant challenge in beginning a class like this one is finding a faculty member who fits it well. Professors with a background in business, theology, and leadership do not exactly grow on trees. That problem is going to be evident with any class having an interdisciplinary nature. The solution appears to be finding someone who fits part of the background and can catch up in other areas. I was offered the opportunity to develop the course because I had a background that included business experience, a graduate minor in management, seminary and Ph.D. level training in ethics and theology, and practical experience in leadership. The most significant catching up I had to do was in the academic study of leadership.

When I began developing the class, my original impression was that it was way too much to cover in one semester and needed to be split into separate classes for Christian business and leadership. When I discussed my impression with the dean, I discovered the level of compromise that had been involved in getting even one class approved. Regardless, I have changed my mind over the last couple of years. I am now convinced there is such a close relationship between leadership and Christian principles that they make a very nice combination for a class. More specifically, I would argue the application of servant leadership in the business world is an essential element of what it means to integrate faith into business. It is a topic for another paper, but I have come to believe the practice of servant leadership is a significant part of what it means to develop a Christian business character. Business leaders who focus on "helping others grow as they accomplish the goals of the business" are going to have significantly less room for behavior outside the norms of the faith.

CLASS DEVELOPMENT AND ORGANIZATION

My basic plan for the class was to divide it into three sections. First, we would consider what the Christian faith says about business and business practices. Second, we

would talk about effective leadership. Third, we would bring those two ideas together by talking about specific areas where Christian faith might impact leadership.

I have approached the class with a feel I associate more with graduate school. I assign readings for the students and then discuss the material in class on the assumption they have read and understood the material themselves. That is, of course, a dangerous assumption to make with college sophomores, and I do put some effort into "encouraging" reading by random quizzes and requiring written responses to some of the readings. I do make sure the most significant principles addressed in the reading are discussed in class, but my primary concern is with practical application. Of course, since many of the issues are rather difficult to resolve, practical application often involves talking about strengths and weaknesses of different approaches without coming to a clear conclusion. This does create a bit of cognitive dissonance for some students. I often have at least one student evaluation that says, "Sometimes I was not sure what the Christian principle really was." I am trying to make it clearer to students it has to be that way. My goal is to get students to apply their faith to their work and lives. If they attempt to do that consistently, I believe they will make better choices than if they try to apply my personal conclusions about specific dilemmas. I am not arguing here that teachers simply need to help students clarify their own values. When we address a subject, I seek to establish the principles that need to be the foundation of decision-making. It is the practical application of those principles that often cannot be legislated without descending into legalism. For instance, when discussing the Christian's relationship to the environment, the core principle is that God has made us stewards of the created world. God is the owner; the environment is neither ours to use for whatever we want nor more important than human needs. That still leaves questions about how that concept of stewardship applies to decisions that must balance uncertain dangers to the environment with potential harm to employees in lost jobs and opportunities.

BENEFITS AND CHALLENGES OF THE CLASS

Addressing questions that cannot easily be answered is one of the values of the class. The interdisciplinary perspective needed to teach the class should give an instructor more confidence in approaching subjects with theological weight. At a conference I attended a few years ago, an economics professor expressed his concern that by attempting to integrate faith and learning he would be presenting "Ph.D. level economics and Sunday school level theology."

Having heard some theologians speak about economics, I have wished they had a similar concern in the other direction. That is not to say a person needs to have a perfect interdisciplinary background to teach the class. Just as I have had to catch up on leadership, others may have to catch up in other areas. What it does mean is that the person teaching a class like this one has more reason to read and think carefully about both theological and business concerns than a person teaching a standard economics or business class.

A second strength of the class is that by combining leadership and Christian principles in the same class, there is room for students to see significant value for both their Christian walk and their business growth. Moreover, this can be accomplished while teaching leadership in a way that improves their ability to apply their faith to their business practice.

Having a specific class on Christian business also adds an intentionality that even well intentioned faith integration would find difficult to match. Subjects like vocation, stewardship, relationships at work, and even the appropriate opportunities to share faith at work are all important topics for Christians in the business world to consider. Where exactly, though, does each of them fit into a business school curriculum? One economics professor might talk about stewardship issues, but another feel that it is outside the subject area of the class. A management professor might address vocation issues, but the other management professors not even think about it in relation to management classes. Unless the business school faculty is going to divide responsibility specifically for such topics, there is a good chance some students will be challenged to think about them and others will not. While teaching a Christian principles class does not prevent other faculty from addressing the issues, it does provide more certainty the questions will be addressed.

The primary concern I have for the class is the relation of the class to other elements of the curriculum. Several students have expressed the frustration that other classes seem to contradict the basic understanding of the relation of business and faith presented in the class. That illustrates the greatest danger related to this type of class. If other classes do conflict with what is being said in the Christian principles class, it can give students the impression the class is irrelevant. Students may be led to believe the Christian principles class represents what we wish were true, but other classes have to deal with real life. The integration of faith by professors across the curriculum may become even more important than if no distinctly Christian course existed.

While the concern that faith should be integrated across the curriculum and not relegated to a single class is a serious concern, I do not believe it outweighs the advantages of the class in terms of intentionality and allowing professors to specialize in the intersection of faith and business. That would be especially true for schools like UMHB that have a diverse background in the business faculty. Faculty do have to be active Christians who are committed to Christian education, but they also come from a wide variety of denominational perspectives. As a Baptist institution, the school also places a very high premium on academic freedom. That diversity and commitment to freedom would make it much more difficult for a school like UMHB to be certain that the full breadth of questions raised about the application of faith to the business world are addressed without a class like this one where it is specifically addressed.

IMPLEMENTATION ISSUES

The first major problem in implementing the plan was finding books. The possibility of finding actual textbooks was slim. That did not worry me too much since I seldom use traditional textbooks anyway. I am inclined to think this class will work best with multiple topical readings rather than with a single textbook. My original choice for the Christian principles element of the class was Richard Foster's *The Challenge of the Disciplined Life: Christian Reflections on Money, Sex & Power*. Students found Foster's discussion of money especially challenging. Foster describes both positive and negative aspects of money in relation to the Christian. He does a nice job of challenging the "as long as I tithe, I can pursue all the riches I want" mentality many American Christians bring into a discussion of money. At the same time, Foster rejects attempts to reduce Christianity to social criticism of those who generate wealth. He presents one of the most well balanced views of money I have seen. On the other hand, his writing was more oriented toward personal discipline than toward the business world.¹ For the last two years, I have been using *Just Business: Christian Ethics for the Marketplace* by Alexander Hill. Hill builds a Christian business approach on the holiness, justice, and love reflected in the character of God. He presents a strong challenge to Christians to avoid the "false exits" used as excuses not to allow faith to impact business decisions. He then addresses a number of issues we face in the business world and explores how his character-based approach speaks to the issues.

A key problem in developing the class was finding a well-developed leadership text that spoke with a clear

Christian voice. Christian texts on leadership tend to focus on the church. Business texts on leadership, even those written by Christians, often avoid being obviously Christian. Furthermore, many of the better-known Christians writing on leadership are rather hierarchical in their approach to leadership. That approach does not fit well with Jesus' teaching. While there may be significant debate in the business world about the best approach to leadership, Jesus did not leave Christians with much choice. His rejection of authoritative leadership and his clear statement that "whoever wants to become great among you must be your servant" (Matt. 20:26) leaves little room for any other approach to leadership.

After several disappointing books, I discovered the seminar series Ken Blanchard has developed called *Lead Like Jesus*. Blanchard's seminar, which has also been developed into a book (*The Servant Leader*) and video training material (also called *Lead Like Jesus*)², focuses on the character of the leader. The strength of the material is its teaching about developing a character that makes servant leadership possible. James Autry and James Hunter have written good texts on servant leadership recently, as well. Hunter's *The World's Most Powerful Leadership Principle* is probably the most practically oriented of the texts. I enjoyed using Blanchard's seminar series, but struggled with how it affected my pedagogical approach. By attempting to facilitate a seminar, I had to move away from the "read and discuss" approach I prefer to use in the class. I also feel Blanchard's approach is better suited to leaders who already have some experience in the business world. I have, therefore, shifted to using Hunter's work. I believe it will allow me to approach subjects students need better while supplementing the material with some of the stronger elements of Blanchard's material. Blanchard's teachings on controlling the ego and developing meaningful vision and values are both very valuable leadership concepts.

After talking generally about what a Christian approach to business is and then specifically about leadership, I turn to topical discussions of issues that affect Christian leaders. This has been the most difficult area to find a single workable book. I have used a number of supplementary articles from writers as diverse as Dennis Bakke, Florence Littauer, and Henry Blackaby. My current text is *Behind the Bottom Line* by Graves and Addington. While the book approaches topics I believe are important, I am less than thrilled with how it approaches them. The authors relate each topic (stewardship, vocation, grace, etc.) to a specific biblical story and then develop principles to consider in relation to the topic. The problem is that a number of the stories seem forced, and, therefore, undermine the principles developed.

Still, many of the chapters are good, and they do provide good foundations for discussion.

One of my favorite discussions has been over the issues of decision-making and vocation. I assign a small reading from Richard and Henry Blackaby where they argue, "The world's way of decision making is to weigh all the evidence, compare the pros and cons, and then take the course of action that seems most sensible. If spiritual leaders make their choices this way, they could easily lead their organization in the opposite direction of God's will" (Blackaby, 179). I then begin the class by giving students a business decision that does not seem to fit with the moral questions we often address. In groups, they have to decide which of two locations to put a store and tell me why they chose it. I invariably get good business reasons for the decisions, but I never hear anyone say anything about prayer or God's will, even in jest in relation to the passage. I then ask if they disagree with the Blackabys' statement about spiritual decision-making. This generally opens up a discussion of the role of God's will in the decisions we make about business and the whole meaning of vocation.

EVALUATION AND FUTURE DIRECTIONS

The Christian Principles in Business Leadership class has been rather popular at UMHB. Students have responded well to the class and asked about other possible classes. Student evaluations at UMHB tend to focus on the professor rather than the class, but the rating numbers have been consistently quite good. The scale goes from one to five, with a score of one being the best. According to the dean of the College of Business, any score below 1.4 is very good, with a score around 1.1 being excellent. Over the semesters, the average rating for the most general evaluation of the class as a whole has been 1.18. I have done my own evaluations a couple of times for the class to get a better feel for what students believe is most valuable to the class. Generally, the students have been very positive about how much they learned about putting their faith into practice in the workplace. They have also noted the practical nature of the class; many express surprise that the class turned out to be far more applicable to day-to-day business than they expected. Non-traditional students who come to the class from the workplace have consistently been the most enthusiastic in expressing their belief about the value of the class.

While the class will certainly continue to evolve gradually, its place in the curriculum appears secure. There are two areas where I hope to see growth in the near future. First, I would like to see more interaction between the Christian principles class and more traditional classes in business. That

is, I hope to develop more dialogue with other professors about how their disciplines intersect, amplify, and challenge the core assumptions of the class. I believe this dialogue will help to address student concerns about the relationship between the classes, and provide an opportunity to strengthen the overall integration of faith in the curriculum.

The other major area of growth I hope to see for our curriculum is the development of a concentration in leadership. My hope would be for us to make four to five leadership-oriented classes available to students wanting to improve their understanding of leadership from a Christian perspective. That would give students some choices to make a nine-hour concentration possible. These classes might focus on areas like leading change, guiding businesses to be more ethical or developing and leading diversity in business. This would provide an opportunity to get multiple faculty members involved in developing courses having a very strong integration component.

CONCLUSION

A course distinctly oriented to a Christian approach to business and business leadership can be a significant support to the effort to integrate faith in the business school curriculum. By combining the two concepts, we make it easier to fit the course into an already crowded major and encourage a character-driven approach to business that should encourage better application of the faith by students. Rather than eliminating the need for integration in other courses, the class actually raises the importance of a consistent message across the curriculum.

ENDNOTES

¹ From a business class perspective, it also did not help that one third of the book was about sex. However, his discussion of sex is frank and powerful. We generally spent one day talking about it. Many students told me it was the most honest discussion anyone had ever had with them about sex. While I did not feel it necessarily belonged in the College of Business curriculum, it belongs somewhere in our education process.

² Ken Blanchard and Phil Hodges are releasing a new book in 2006 called *Lead Like Jesus: Lessons from the Greatest Leadership Role Model of All Time*. Blanchard and Hodges are supposed to be addressing feedback on their earlier material that suggested that some of Blanchard's older work was simply being "fitted" onto Jesus. The new work is meant to build a leadership model more directly from Jesus' practice.

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CBAR

Team Teaching a Class on Integration of Faith and Business: *Observations and Lessons Learned From the Experience*

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NOTE: *Special thanks to Philip Williams, Steve Perry, John Keyt, Arlen Honts, and Bob Mellbye for their assistance in the formation of this course. Also helpful comments were received from participants at the CBFA 2003 Conference.*

ABSTRACT: *A newly developed elective undergraduate business course titled “Integration of Faith and Business” is offered for review. This paper explains the rationale for the structure and content of the course. The paper also shares highlights from the experience, lessons learned, and student responses.*

INTRODUCTION

Rationale

The purpose of the paper is to encourage readers to consider creating their own course work for teaching integration of faith and business. Though not perfect by any means, we believe the course described here effectively achieved its goals. We learned many things in the process, and we would like to help others learn from our mistakes and successes. For those interested in developing such a course, this paper would keep them from having to reinvent the wheel. For others seeking ideas on faith integration in particular subjects, the paper may provide insights to consider.

We decided to offer this course as an attempt to correct a perceived deficiency in our business education model. Up to this point, faith integration into the university’s business curriculum has been an after-thought, not an intentional endeavor. Yet, fulfillment of our university’s motto “For God and Humanity” seems to require a higher standard. Furthermore, conversations with business students revealed that many were hungry for a dedicated time and place for wrestling with important, relevant questions such as: “If I’m a Christian, does that have any significant

bearing on how I do business?” And finally, several of us as faculty members were personally thinking and growing in this integration area, and we wanted to serve as resources for our students. We often joked, “I wish there had been a course like this when I was a student.”

Literature Review

The whole concept of the integration of faith and business continues to grow and morph from its early roots. Works such as Chewning, Eby, and Roels (1990) and Sherman (1987) were instrumental in establishing a modern framework for theoretical and biblical concepts of business-faith integration, while Burkett (1990) offered a more practical approach to faith integration on the job. In the past two decades, the voices of faith integration have been a mixture of pastoral (e.g., Boa and Burnette [2000] and Hybels [1986]), practitioner (e.g., Beckett [1998] and Addington and Graves [2003]), and academic (e.g., Nash [1994] and Hill [1997]).

A survey of Christian business faculty by Karns, Gustafson, and Surdyk (2001) indicated that most business-faith integration in the classroom is done through class discussion, modeling-Christlikeness, and prayer. Many surveyed professors, however, expressed a lack of sat-

isfaction concerning business-faith integration in the classroom. The course described in this paper provides a more comprehensive tool for those seeking deeper business-faith integration in the academic setting. While Surdyk (1995) and other academicians have intentionally integrated faith into individual business disciplines, this course attempts a model for faith integration across all of the major business disciplines. This type of course also nicely complements the frequently offered business ethics course found in most business programs, some of which have explicit faith-based frames of reference.

There are numerous studies citing the benefits and challenges of the team-teaching approach. Davis (1995) notes that benefits for the teachers may include hearing fresh ideas from colleagues and learning new collaborative techniques. Collaborative teaching also gives instructors the opportunity to model shared leadership for their students. Studies indicate that students benefit in many ways from the team-taught structure. Wilson and Martin (1998) note that students who participated in team-taught classes reported better teacher-student relationships. Benjamin (2000) found improved student learning outcomes. Johnson, Johnson, and Smith (2000) reported higher achievement levels and greater retention levels. In the team environment, Davis (1995) suggests that students can better develop critical thinking skills by synthesizing multiple perspectives and relating information to a larger framework. The added challenges that come with team teaching include loss of instructor autonomy, potential conflicts, loss of flexibility, and increased time demands for planning and coordination (Letterman and Dugan [2004]).

COURSE STRUCTURE AND CONTENT

Team Approach

Our rationale for team teaching a faith and business integration class came from several factors. In a formal sense we wanted to teach from our strengths, particularly as we moved from the theoretical dimensions to the practical applications of faith integration. We desired to share with students from a personal history of experience, exploration, and deep reflection of the pertinent issues. For example, a finance professor could dialogue in an intelligent manner about the mechanics of the capital markets and may even be able to unpack any relevant faith issues; that same finance professor probably lacks a deep understanding of the nuances of marketing, much less ways to integrate faith into that discipline. Since no single business professor has expertise in all business disciplines, a team approach became desirable, if not critical, for meeting our

goals. We felt that *both* business discipline expertise and a significant faith journey¹ were critical prerequisites for teaching an *integration* course with excellence. In an informal sense we also employed a team approach because this level of faith integration was new territory for all of us, and five heads are better than one in figuring out how to pursue the objective.

One professor from the School of Business served as lead professor² — designing most of the course format, arranging for guest lecturers, collecting and returning class assignments, etc. Before the course was initially offered, the lead professor spent about a year doing developmental work (e.g., back-ground reading, material selection, etc.) and obtained permission for the new course from the university's curriculum committee. Each day's topic was taught individually, so in some ways this is actually a "shared teaching" approach. Each professor assigned and graded his respective topic-related paper, while all other assignments, as well as the final grade, were handled by the lead professor.

Materials

Many types of resources were considered for use in the class. No materials we found exactly correspond to the format and content we desired to teach³ — a blend of theory and practice that is business discipline specific. Therefore we took a "buffet" approach, utilizing the materials that best reflected our learning goals for the course. Often we selected materials based on how well they dealt with the over-arching question: "If I'm a Christian, does that have any significant bearing on how I do business?" Two of the texts, *Perspectives in Business Ethics* (Hartman) and *On Moral Business* (Stackhouse, et. al.), are more theoretical in nature; the other two texts, *God is My CEO* (Julian) and *Behind the Bottom Line* (Addington and Graves), are more practical in nature. In addition to these primary texts, we pulled from countless other resources at various times in the course:

- interviews of local Christian business executives,
- cases from Hartwick Humanities in Management Institute (www.hartwickinstitute.org),
- Web sites such as www.Leadershiplifestyle.com, and www.ethix.org,
- videos such as the *60 Minutes* interviews with Malden Mills CEO Aaron Feuerstein,
- book excerpts from Hill's *Just Business*, Stapleford's *Bulls, Bears, and Golden Calves*, Rae and Wong's *Beyond Integrity*, Nash's *Believers in Business*, etc.,

- the movie *Wall Street*, starring Michael Douglas (shown at a professor's home, which the students really enjoyed),
- articles such as *Business Week's* "The Good CEO" (September 22, 2002), and various issues of *Life@Work* magazine, and
- audio tapes on discipleship in the marketplace from the Navigators.

One of the advantages of team teaching this course was that each professor brought a unique collection of materials and ideas to the classroom that the others did not know about. This created unplanned synergies throughout the semester.⁴

Format and Topics

The course was divided into three segments. (See Appendix for further detail.) The first segment we called *Frames of Reference*. We felt that it was important for students to have a historical and philosophical sense of perspective on which to build the practical applications of faith integration later in the course. This section surveyed various ethical and moral models that students would encounter in the corporate environment and society at large. A brief overview was also given of some of the best historical writings and thinking on morality, ethics, and faith. The purpose of this was to give students a philosophical framework and historical perspective to broaden their awareness and challenge their own assumptions. We also briefly looked at how other major world religions deal with business issues. And finally, we broadly examined the relevance of the Bible to everyday work issues.⁵

The second segment, *Applications in Business Disciplines*, was the main content component of the course. Here we spent three or four class sessions exploring faith integration at a deeper level within each of the major business disciplines: leadership, management, strategy, marketing, human resources, accounting, finance, and economics.

The third segment, *Personal Integration Issues*, dealt most directly with the individual student. Here students were personally challenged to embrace faith integration for themselves. We also explored a lot of the common areas where faith integration is most difficult in the workplace: ambition, expectations, balance, accountability, vocational calling, etc.

Assignments

We used a variety of evaluation measures to determine how well students were interacting with the material.

Course assignments included the following:

- A mid-term take home exam covering the key topics of the first segment of the course, *Frames of Reference*,
- A final take home exam covering the key topics of the third segment of the course, *Personal Integration Issues*,
- Five topic-related papers or projects relating to the five business discipline areas of the middle segment *Applications in Business Disciplines* (leadership, strategy, HR/OB, marketing, and accounting/finance/economics),
- Extensive readings from the four primary course texts plus numerous handouts, and
- A paper and oral presentation of each student's interview with a Christian business person who is actively attempting to integrate faith in the workplace.

Guest Speakers

We brought in three guest speakers during the course of the semester: the manager of a mutual fund, a human resources manager, and a small business owner. This was one of the highlights of the semester, helping students become aware of the dynamics of faith integration through real life testimonies.

Curriculum Issues

At our university this course was offered as an elective in the undergraduate program, primarily due to its experiential nature. The experience was positive enough that it was later decided to offer the course on a bi-annual basis as an elective. For some schools with a specifically Christian mission and scope, it may readily fit as a regular, required course, and it could easily be added to an MBA curriculum. Other schools may choose to offer such a course as an occasional elective, depending on school mission, faculty resources, and student interest.

We felt that students need a certain amount of business knowledge and experience before this course can have significant relevance. Students first need to be aware of the issues of the workplace so that they can have context for integrating their faith. Given this, we required that students be business majors or minors and have at least two years of business coursework or experience. We allowed students not meeting these requirements to audit the course, several of whom did. For this course, 13 students took it for credit and three chose to audit.

LESSONS LEARNED

Team teaching was wonderful but challenging. We naively assumed “You teach that, I’ll teach this, and it will all work out.” It was a challenge to get a seamless flow between the various topics and instructors in the course. That was due in part to differences in emphasis and teaching styles. However, many synergies did occur, and we are convinced, for this course, that team teaching is the way to go, both for the sake of the students and the faculty involved. Also we learned that having a lead instructor is critical to give the course a sense of structural continuity if you use a team teaching approach.

The lead professor format worked well for us because it is always nice to have the buck stop somewhere. The lead professor also served the necessary role of transitioner and integrator between the various topics throughout the course. However, it did mean a disproportionate workload for that lead professor.

It was (and always is) a challenge to move beyond business ethics to true integration of faith and business. Business ethics materials often just consider doing the right thing, whereas faith integration requires a deeper exploration of one’s motivation behind doing the right thing. Many of the resources we used for the course do not make the distinction that faith integration is much more than doing the right thing or being a good witness at work. As the semester advanced it seemed as though we slowly progressed beyond business ethics to vocational discipleship. We noticed this most clearly by the change in the types of questions that students asked and the nature of the after-class conversations. Such an important, wonderful transition requires a certain degree of spiritual depth and commitment from the students and instructors because it deals with deep heart issues such as motivation, priorities, commitment, etc. Our students were mixed in their level of spiritual depth, and so their abilities to “go to the next level” varied somewhat, but nearly all seemed to make progress in this area.

Having students interview Christian business people was a great idea and generally had excellent outcomes. But it was more complicated than we thought. We obtained our list of volunteer interviewees through a local affiliate of Fellowship of Companies for Christ International (FCCI). Several students did not have phone calls and e-mails returned when they tried contacting the business person for an interview. We now know to have about 30% more interviewees than students in order to ensure that all students are able to interview a business person. Also the interview process needs to take place early in the semester

to provide sufficient time to complete the process, particularly when busy executives are involved.

EVALUATION

Quantitative Measures

Near the end of the semester we passed out an extensive evaluation form to the students of the class. The evaluation asked the students to qualitatively rate the different aspects of the course on a five-point Likert scale and to write a qualitative evaluation of what they liked, did not like, and what they would change to improve the course. The quantitative measures of the students revealed that they were quite pleased with the course, with a course average of 4.4 out of 5.0 (5 = excellent, 1 = awful).

Qualitative Measures

Most comments were extremely positive, yet there were critiques that will be helpful as the course is repeated. For one, the students found the amount of reading to be excessive. This particularly centered on the four texts — especially in light of each instructor adding readings pertinent to their discipline. Likewise, several of the assignments appeared to be more extensive than what the students experienced in other classes. This was attributed by some as a by-product of the tag-team approach — with the instructors not coordinating assignments between them.

Our two favorite quotes from students during the semester included: “*It’s like drinking from a fire hydrant*” and “*My head hurts.*” We think students got their money’s worth.

Strategies For Further Development

Based on our reflections and observations during the semester, and considering student feedback, we have developed some ideas for continued improvement:

- More strategically integrate the flow between the different professors and their respective topics. “*E pluribus unum*” is our goal. This means better communication and planning on our parts as professors. We also need to carefully coordinate the timing of assignments so that due dates do not converge.
- We think we can do a better job by focusing more on faith integration and less on business ethics. Business ethics takes care of itself when faith is truly integrated.
- Reassess the quantity of assigned readings. Keep searching for the best course materials, including primary texts, to use in the class. We were generally pleased with what we used but constantly want to improve where possible.

- Better articulate the need for *Frames of Reference*. Students do not know what they do not know.
- Given the right constituency, this course could work very well at the graduate level. We are considering that option. This is true particularly in light of the fact that MBA students have more experience in wrestling with integration issues and are less likely to be satisfied with easy, band-aid solutions to very complex issues.

For the most part, however, we do not plan to change a lot about the structure or content of the course in future, unless we get different feedback from students.

SUMMARY

Though many Christian business faculty sprinkle faith integration into their typical business courses during a given semester, there is still a need for a period of extended, focused exploration with students on this important topic. A semester long intensive course such as “Integration of Faith and Business” allows students to dig deep and be transformed. As professors we loved the personal challenge of teaching such an important topic, and we look forward to building on this experience in the future. Through this paper, we hope readers gain pedagogical ideas for their own application in the classroom.

ENDNOTES

¹ It should be noted that the five professors have very different faith journeys and theological views. However, we all feel there is enough common ground (what C.S. Lewis called “mere Christianity”) to provide a consistent yet diverse framework for the task at hand.

² As for compensation, we were budgeted one faculty course load, so the lead professor was paid accordingly and then passed on prorata compensation to the others.

³ This lack of suitable material indicates a great need for further research and writing in the whole area of faith and business integration.

⁴ Though we did not experience it, team teaching also runs the risk of unplanned contradictions between the instructors. In such a case, humility, gracious dialogue, and thorough scholarship should be employed.

⁵ This section encouraged students to avoid some of the common errors associated with applying the biblical text to business life. We personally feel that errors occur when people (i) see the Bible as either an explicit business manual, which it is not, or (ii) see the Bible as great for one’s private spiritual life but generally not relevant for business spheres of life. Either extreme can be dangerous to business and a poor use of scriptures. We also discussed the distinction between applying general biblical principles and applying specific biblical principles to business (e.g., “love your neighbor” [Matthew 19] versus “don’t take a fellow believer to court for civil matters” [I Corinthians 6]).

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APPENDIX — SAMPLE SYLLABUS

Course Number
Integration of Faith and Business
 Semester, Date

Course Information

Credit Hours: 3

Prerequisites: Junior or senior majoring/minoring in business

Course Description

This elective course will explore the interplay between faith and business. Various models of integration at the personal and corporate levels will be explored. You will be challenged to develop your own philosophy of how faith makes a difference in your approach to business. In addition to traditional business ethics topics, this course will explore personal morality, the unique implications of the Christian faith to various business disciplines, and business as service and vocation.

Materials

- *Perspectives in Business Ethics* (2nd edition), by Hartman, ISBN # 0-07-231405-2
- *On Moral Business*, by Stackhouse, McCann, Roels, and Williams, ISBN # 0-8028-0626-0
- *God is my CEO*, by Julian, ISBN # 1-58062-746-1
- *Behind the Bottom Line: Powering Business Life with Spiritual Wisdom*, by Graves and Addington, ISBN # 0-7879-6467-0

Evaluation

The evaluation of performance in the course is based upon the following scheme:

- 35%: 5 topic-related papers or projects (Leadership, Strategic Management, HR/OB, Marketing, Fin/Acct/Econ)
- 10%: Integration profile paper and presentation
- 20%: Mid-term exam (covering *Section I: Frames of Reference*)
- 20%: Final exam (covering *Section III: Personal Integration Issues*)
- 15%: Readings

Grades are assigned on the following basis:

100.0-90.0 = A 89.9 -80.0 = B 79.9 -70.0 = C
 69.9 -60.0 = D 59.9 -00.0 = F

Topic-related papers or projects will be assigned by each professor when that topic is being covered

(Leadership, Strategic Management, HR/OB, Marketing, Fin/Acct/Econ). Due dates and requirements will be announced at the appropriate times by each professor.

After spring break, a selected student will begin each class with a 5-minute presentation profiling a business person who is successfully learning to integrate faith in his/her marketplace setting. A 3-5 page paper should accompany the oral presentation. Presentation dates and contacting suitable profiles will be discussed later in the semester.

Exams will be take-home. Most questions will be short-answer or essay in nature, related to the key topics in each section. Assignment of exams and due dates will be announced as appropriate.

Assigned readings are given in the Course Schedule below. Supplemental readings will be given periodically throughout the semester. These are assigned for your benefit to allow you to engage with the best thinkers and practitioners in these topic areas. Consequently it is a critical requirement of the course that you engage in the reading assignments in a *thorough* and *timely* manner. Some reading assignments are substantial, so please pace yourself and consult the syllabus for due dates. On the final exam you will be asked to state what percentage of all assigned and supplemental readings you actually read in a comprehending way (skimming doesn't count). This portion will be graded on an honor basis.

Miscellaneous

- This course assumes a high level of participation from you the student. Your interaction is expected. What you get out of this course will directly depend on what you put in it.
- Please leave any ego and close-mindedness at the door. This will allow all of us to engage in serious but fun discussions and debates.
- It will be expected of you to read the assignments before coming to class.
- The Academic Honor Code will be enforced. Academic dishonesty will not be tolerated. Dishonest work through cheating or plagiarism may result in failure of the exam, project, or class.
- As professionals, punctual and consistent attendance is expected of you. Per university policy, students must attend at least 75% of classes to pass the course.

COURSE SCHEDULE			
Date	Topic	Instructor	Assignment
Section I: Frames of Reference			
1/9/0X	Course overview: Law, Ethics, Morality, and Faith in the business context	S	Purchase supplemental texts
1/14/0X	Broad ethical and moral frameworks: Democracy, Utilitarianism, Power, Natural law, Relativism, Religion	S	Ch. 1 (Hartman)
1/16/0X	Specific ethical and moral frameworks: Social contract theory, Stakeholder theory, Maximizing shareholder wealth	S	Ch. 2 (Hartman)
1/21/0X	Traditional wisdom: Kant, Locke, A. Smith, Aristotle, Marx, Rawls, Friedman	S	Ch. 3, 6 (SMRW)
1/23/0X	Part 1: Business through the eyes of other faiths (Muslim, Hinduism, and Buddhism) Part 2: The relevance of the Bible: myth and reality	B S	Ch. 1, 2, 9 (SMRW)
Section II: Applications in the Business Disciplines			
1/28/0X	Management/Leadership	M	Ch. 7 (Hartman)
1/30/0X	Management/Leadership	M	
2/4/0X	Strategic Management	P	Ch. 6 (Hartman)
2/6/0X	Strategic Management	P	
2/11/0X	Strategic Management	P	
2/13/0X	Marketing	K	Ch. 9 (Hartman)
2/18/0X	Marketing	K	
2/20/0X	Marketing	K	Ch. 12-1 (SMRW)
2/25/0X	Marketing	K	
2/27/0X	Guest Speaker	TBA	
3/4/0X	Spring Break	-----	
3/6/0X	Spring Break	-----	
3/11/0X	HR/OB	H	Ch. 8 (Hartman)
3/13/0X	HR/OB	H	Ch 12-4 (SMRW)
3/18/0X	HR/OB	H	
3/20/0X	HR/OB	H	
3/25/0X	Management/Leadership	M	Julian
3/27/0X	Management/Leadership	M	
4/1/0X	Finance/Accounting/Econ	S	Ch. 10 (Hartman)
4/3/0X	Finance/Accounting/Econ	S	Ch. 12-2,12-3 (SMRW)
4/8/0X	Finance/Accounting/Econ	S	
Section III: Personal Integration Issues			
4/10/0X	Leadership, Followership, Control, Relationships	S	Graves, Addington
4/15/0X	Goals, Ambition, Balance, Patience	S	Ch. 3 (Hartman)
4/17/0X	Integrity, Character, Choices,	S	Ch. 13 (SMRW)
4/22/0X	Mentors, Accountability, Finishing well, Vocation	S	
4/24/0X	Guest Speaker	TBA	
4/29/0X	TBA	TBA	
<i>Final Exam</i>			

Note: This is a tentative schedule. All dates are subject to change, particularly in relation to guest speakers.

Comprehensive Biblical Integration

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ABSTRACT: *Seemingly, the traditional approach to biblical integration in academics transpires on an individual course basis primarily dependent upon the individual instructor. While the courses in an academic program are coordinated and designed to accomplish an academic purpose, biblical integration does not follow a programmatic format with a stated desired outcome. Through following a structured approach of comprehensive biblical integration in an academic program, it is posited that the predetermined desired outcome of biblical integration can be realized and evaluated.*

INTRODUCTION

In Christian education we emphasize integrating the Bible into our academic disciplines as a foundation for teaching from a Christian worldview. Theorizing and philosophizing about biblical integration seem to be easier tasks than incorporating a Christian worldview into curriculum through biblical integration. Those who teach concentrate on the biblical integration in their disciplines and more specifically in the particular courses that they teach in their respective disciplines while there seems to be an absence of an overarching purpose in integrating the Bible in academic programs.

Learning is frequently structured and implemented as though it takes place in isolation which is a rare occasion (Dubois, 1993). In the context of an academic program there is a learning relationship among the courses, and the same should follow in the biblical integration in those courses. English (1987) described the purpose of curriculum as "... consistently directed and purposively shaped to promote required and desired learning....it weaves together a coherent system of instruction which is directed towards attaining system goals" (p. 71). A connection of the biblical content in an academic program must be prescribed, and

an architecture of curriculum established that delineates the content and delivery within the parameters of the desired outcome (Kaufmann, 2005). The learning relationship and the curricular architecture create a building process for knowledge. The individual courses in an academic program are coordinated and designed to accomplish an academic purpose, therefore should not the same format be followed for accomplishing the purpose of biblical integration?

Once a purpose or desired outcome for integrating Scripture in an academic program has been determined, then a structure can be established for the biblical principles to be incorporated in each academic course in a program. A practical example for implementing this concept is presented for stimulating thought on programmatic integration.

FOUNDATIONS AND METHODS FOR BIBLICAL INTEGRATION

Foundationally, Chewning (2001) posits four propositions for those engaged in the actual process of biblical integration:

- a) There can be no genuine integration without the help of the Holy Spirit;

- b) The *mind of Christ* is sufficiently bestowed upon all Christians for their salvation, but much more than the bare minimum of Christ's mind is available to those whom *He calls* to be teachers;
- c) Integration requires cooperation between the Christian and the Holy Spirit; and
- d) There are a *variety* of styles, methods, processes, or ways by which integration may come to pass (p. 114).

These propositions may be considered presupposition but serve as a reminder of the divine source and illuminator of knowledge.

Since biblical integration involves more than identifying companion Scriptures to support academic theory, Chewning (2001) additionally offers 12 methods or styles of biblical integration. These 12 methods or styles of assimilation/integration are presented in Table 1.

Using these various styles or methods assists in more effectively incorporating biblical truth into courses taught in particular disciplines. Palmer (1983) reminds us that:

“The teacher is a mediator between the knower and the known, between the learner and the subject to be learned. A teacher, not some theory, is the living link in the epistemological chain. The way a teacher plays the mediator role conveys both an epistemology and an ethic to the student, both an approach to knowing and an

approach to living” (p. 29).

As the “living link” we are to incorporate the best methods and tools in fulfilling our role in the “epistemological chain.”

WHY PROGRAMMATIC APPROACH TO BIBLICAL INTEGRATION?

A proposition in biblical integration should be that the synthesis of truth inculcated in an academic program produces a desired outcome. Do we have a roadmap for the intended destination in biblical integration? For a particular academic discipline, perhaps. For a specific course, more likely. What is the ultimate desired outcome of biblical integration in Christian education? Do we have a design for the desired outcome for biblical integration in our academic programs? Our institutional vision and mission statements may indicate that we have a desired outcome, but what constitutes the plan to accomplish that noble intent?

The vision and mission of Christian colleges and universities differ, but they are common in casting a view of “where we are going” and defining “who we are and what we do” (Thompson & Strickland, 2003). Also, realizing that even the goals and objectives for a comprehensive integration of Scripture in an academic program may vary,

Table 1: Chewning's 12 Methods or Styles of Biblical Integration/Assimilation

Chewning's Method or Style	Description
Presuppositional	Foundational beliefs on which one's worldview is determined
Doctrinal	Basic biblical doctrines
Principles	An applicable truth presented in Scripture three or more times
Personality Traits	The character and conduct of Christ as the archetype for humanity and exemplified in people in Scripture
Wisdom Literature	Job, Proverbs, and Ecclesiastes provide practical instruction and direction
Allegories	Parables and allegories in Scripture rightly interpreted and applied
The “History Books”	I and II Samuel, I and II Kings, I and II Chronicles, Nehemiah, Acts
“Selected Lenses”	The Holy Spirit reforms our interpretive lenses to be more conformed to the mind of Christ
“Answered Questions”	Biblical principles address current issues
“Cherry-Picking”	Association of specific verses with specific occurrences
Paradigms	Guarded use and application of biblical models
Discipline-Specific	Scripture addressing particular academic disciplines

for illustrative purposes the vision and goal of one particular college is the premise in this presentation. The stated vision of one Christian college is “to prepare men and women academically and spiritually to serve Christ Jesus in their careers, in human relationships, and in the world of ideas” (“Vision and Mission,” 1998). This college further states in its mission that it is

... committed to high academic and scholarly goals, affirms the Lordship of Christ over all aspects of life and the authority of the Bible (the written word of God) as foundational for the development of a personal worldview, and recognizes each individual’s career as a calling from God. Therefore, each academic department commits itself to evangelical Christian doctrine and actively seeks to clarify the implications of biblical truth for its discipline. This commitment applies to all departments and their offerings: undergraduate, graduate, and certificate program.

“Vision and Mission,” 1998, p.5

This mission and vision is a proposition for the students on which to reflect and develop a worldview while preparing to serve Christ Jesus in their careers. Dunahoo (2005) in commenting on Romans 12 says, “. . . thinking is not merely an academic exercise. It impacts our life and ministry. So, when we are mentally lazy, . . . our lives quickly reflect that. As a result, there is not much depth to our faith, leaving us in a state of vulnerability” (p. 23). The “renewing of our mind” presents a mandate for students to think Christianly and not be vulnerable to appealing philosophies.

Students enter the classrooms in Christian colleges and universities from diverse backgrounds and with different levels of religious understanding and knowledge. Bunge (2002, p. 249) reminds us that:

... many students today know very little about religion or even about their own religious backgrounds Even students at church-related colleges who were brought up in main-line churches, attend Sunday School, were confirmed, and are confessing Christians remain deeply ignorant about Christianity and are unable to speak with any depth about their own religious convictions

This religious background and knowledge divergence for students coupled with what Alford and Naughton (2001) define as a divided life or split personality in clarifying the disparity between their spiritual lives and their work lives confronts students with a formidable challenge in being able to define their worldview. This dilemma is

expressed in the lament of Douglas Coupland (1995) when he stated, “Compromise is said to be the way of the world and yet I find myself feeling sick trying to accept what it has done to me” (p. 39). As business students wrestle with the idea of spiritual life and work life being an either/or versus both proposition, Alford and Naughton (2001) offer this observation by Jean-Loup Dherse: “Are God and business competitors? Well, if they are, we must admit that business takes precedence most of the time. Indeed, time seems to be in very short supply, and God can wait. He is very patient. Business is not” (p. xiii).

This provides insight into possible conceptions that students bring into the classroom that must be pondered and addressed in facilitating the development of a worldview. To attain this outcome a schema or framework must be developed to accomplish that end. Integrating biblical truth into academic programs can be accomplished in numerous ways. Those who are new to spiritual concepts need to be taught the basic principles followed by deeper principles as they mature in their spiritual growth (Henry, 1960). There is a learning relationship on which these principles are built and progress.

EXAMPLE OF COMPREHENSIVE INTEGRATION

As an example, the following courses are the required courses for a Master of Business Administration degree at one Christian college:

- Effective Professional Communication
- Ethical Problems in Business
- Principles of Executive Leadership
- Foundations of Business Studies I
- The Legal Environment for Business
- Current Issues in Human Resources
- Advanced Organizational Behavior
- Marketing Management
- Business in a Global Environment
- Organizational Change and Development
- Finance and Accounting for Managers
- Managerial Economics
- Business Policy and Strategy

Employing this course sequence, a plan for biblical integration in these courses to accomplish the stated outcome can be designed. A curricular architecture can be developed to introduce basic principles followed by deeper principles as students mature. Rather than using a shotgun approach of randomly scattering biblical integration throughout all courses in an academic program, a progression that builds on the truth presented in each course will

ultimately arrive at the desired outcome. Drawing from the college mission statement previously mentioned, the development of a personal worldview is a desired outcome.

George Barna (2003) stated "... since I became a believer some two decades ago, nobody had ever taught me how to develop a Scripture-based worldview to guide every facet of my life" (p.xix). As students contemplate their worldview, they will struggle with integrating their faith and their future profession or work. Alford and Naughton (2001) ask two questions that underlie this struggle for business students: "What kind of person should I, as a manager or employee, strive to become? What kind of organizational community should I, as a manager or employee, strive to build and maintain?" (p. 8). Therefore, if students are exposed to faith and learning in an academic program, it could also serve as the impetus for integrating faith and work in their careers.

It cannot be assumed that all students who attend Christian colleges are Christians. For those non-Christian students the shotgun approach of biblical integration may be difficult to comprehend and therefore may be ineffective in producing the intended outcome of developing a personal worldview, because there is an absence of a relationship with the biblical content in the various courses. Concurrently, the level of spiritual understanding and development varies greatly among Christian students, and the shotgun approach may not be as effective with these students as would a coordinated progression of biblical integration to facilitate the learning relationship among the courses. "Developing a biblical worldview takes time, mental energy, diligence, and reliance on God's words to us" (Barna, 2003, p. 10).

Using the aforementioned sequence of courses in a Master of Business Administration program as the academic framework, the subsequent presentation of biblical integration provides a pattern of building on biblical truth throughout the academic program to attain the intended goal. It is not the only way but is an attempt to stimulate thinking in broadening the concept of biblical integration to produce the desired end keeping in mind Chewning's (2001) proposition that "there can be no genuine integration without the help of the Holy Spirit" (p. 114).

The introductory course is Effective Professional Communication, which is a study of effective presentation skills necessary for successful business communication, including the development of both writing and speaking skills. As a genesis of biblical integration, a presentation of the Gospel including the importance of personal salvation would expose the student to this vital basic biblical doctrine. This involves examining the clarity of the message of salva-

tion, the effectiveness of the communication of the message of salvation through the centuries, the various methods of communicating salvation, and the enduring power of the message. In conjunction with this study the communication style of Christ during his earthly ministry would be researched as a model for effective business communication.

In the course entitled Ethical Problems in Business a biblically based ethical study would include a comparison of the diverse methods of moral reasoning such as naturalism, utilitarianism, and relativism with a Judeo-Christian approach. These methods of moral reasoning affect a person's worldview. At this point in the academic sequence many of the students would not be familiar with the term Christian worldview, only nine percent of adult, born-again Christians have a biblical worldview (Barna 2003). As a part of the biblical integration, worldview would be defined, and worldviews would be analyzed by the way in which they answer the three questions posed by Colson and Percy (1999): "Where did we come from and who are we (*creation*)? What has gone wrong with the world (*fall*)? And what can we do to fix it (*redemption*)?" (p.14). Walsh and Middleton (1984) ask similar questions that could also be used: "Who am I? Where am I? What's wrong? What is the remedy?" (p.35). References from the Bible would be used to answer these questions. The world would be examined through the lenses of the creation of man, the fall of man, and the redemption of man, and the students would be challenged to begin thinking about what is included in a Christian worldview. Olson (2002) in an article, "Seeing Life, the World, and the Academic Disciplines through Christian Eyes," presented 10 essentials of a Christian worldview, and introducing students to articles such as this one will begin to expose them to what constitutes a Christian worldview. Critical to this course is then relating a Christian worldview to ethics in the marketplace.

The outline of the course, Principles of Executive Leadership, follows the four functions of management: planning, organizing, leading, and controlling. Since these four functions are explicitly illustrated by Nehemiah in the rebuilding of the wall around Jerusalem, the Book of Nehemiah provides a case study of modern management theory from the fifth century B.C. confirming that all truth is God's truth (Holder and Rollins, 2004). This approach necessitates that the student read the book of Nehemiah and research the application of the four functions of management implemented by Nehemiah. Integrating the Bible into the course in this way typifies the practicality of biblical truth to the students.

The biblical integration in these first three courses is laying the foundation on which to build. First, the student

has had to reflect on his or her own personal spiritual condition with an introspective look at the Gospel and a contemplative review of the significance of salvation. Second, the student has had to ruminate on what his or her own worldview is and whether it is a Christian worldview. Third, the student has been exposed to the practicality of applying biblical principles from the study of Nehemiah. Through this the student has been challenged spiritually and intellectually initiating a process of discovery.

The course, Foundations of Business Studies I, which concentrates on the fundamental accounting principles essential to managerial decision-making, provides an opportunity for a study of character, particularly godly character. With the current well-publicized character failures of a few prominent business leaders, a study of godly character traits is vital. Selected essential character traits, such as honesty, trustworthiness, truthfulness, accountability, stewardship, and faithfulness, would be emphasized using scriptures that stress the importance of character development. Consequently, the student will realize the importance of character and learn how to develop godly character traits.

The sequence of courses in this program from The Legal Environment for Business through Managerial Economics does not necessarily need to follow in the chronological order as listed. Even though there is no specific sequence for these courses, each of them through the biblical integration is continuing to build on the truth presented in the previous courses. These courses require the student to actively use Scripture as a resource for the academic course.

The Legal Environment for Business course presents several alternatives for biblical integration. One alternative could be a comparison of civil and criminal law with Mosaic Law. Another could be a study of legal justice and biblical justice and/or a study of legal litigation and the biblical process of conflict resolution. A study of law versus grace presents another possibility. An additional alternative could be to research the biblical concepts relating various legal topics such as employment discrimination, contracts, property rights, conflict resolution, and debt repayment. Through these approaches the student would realize that jurisprudence as is practiced in this country is to an extensive degree based on the Bible and that the Bible can be a relevant and practical guide in addressing legal issues.

Current Issues in Human Resources presents an opportunity for a biblical perspective on working with other people and through other people as a leader. There are biblical principles that relate to human resource management issues such as conflict resolution, succession plan-

ning, employee training and development, and workplace diversity. Through a study of the words and deeds of Christ and His disciples, the student can discern principles for employee training and development and succession planning. Scripture encourages us to love and respect others, and Ephesians 6:9 states "... knowing that both their Master and yours is in heaven, and there is no partiality with Him" while John 3:16 reminds us that God loves the world and "whosoever" indicates no exclusivity. Jesus and Paul offer examples of conflict resolution. Through this approach students can make immediate application of these biblical principles in the workplace realizing that principles presented in the Bible can provide guidance in inter-personal relationships.

In *Management by Proverbs* Michael Zigarelli (1999) presents practical management insights from the book of Proverbs that correlate to some of the topics covered in *Advanced Organizational Behavior*, such as organizational culture, conflict management, attitudes, values, work motivation, job stress, employee performance, and employee development. Using Zigarelli's book as a companion to the textbook provides a beneficial tool in applying Scripture to organizational behavior concepts. This book is representative of supportive resources that are available written from a Christian worldview with marketplace application. From these types of ancillary materials the student is able to observe a practitioner applying biblical principles in a real world context.

Karns (2002) presents in the article, "Faith-Learning Integration Exercise: Marketing Principles in the Book of Acts," a learning exercise based on the Book of Acts that presents evidences of the elements of marketing principles in the growth of the early church. This could serve as an effective way of integrating the Bible in Marketing Management with the students being able to observe evidence in the Bible of various aspects of marketing principles such as marketing mix (product, price, place, promotion), market segmentation, strategy, and positioning without misappropriating Scripture (Karns, 2002).

Business in a Global Environment emphasizes the importance of conducting business globally, but how were nations formed? We can see this origin of nations in Genesis 11:1-9 with the building of the Tower of Babel and the resulting creation of languages and the scattering of the people. This is substantiated further in Acts 17:26, "And hath made of one blood all nations of men for to dwell on all the face of the earth, and hath determined the times before appointed, and the bounds of their habitation...." Solomon in I Kings illustrates early accounts of international commerce. In the New Testament Paul trav-

eled extensively spreading the Gospel and had an understanding of how to operate effectively in different cultures. Even though Acts 1:8 is a strategy for evangelizing the world by starting locally and expanding the geographical area, it can also serve as a model for a business expanding globally by beginning in the local market and ultimately growing into the worldwide marketplace. There are numerous other examples and applications of biblical principles relating to international business for the student to discover. Again, by using Scripture the student is viewing the world through a biblical lens.

The course in Organizational Change and Development provides an opportunity to analyze the biblical concept of change. In Hebrews 13:8 there is the proclamation, "Jesus Christ the same yesterday, and today, and forever" which provides stability, dependability, and confidence. Change is found in those who follow Christ as indicated in Romans 12:2, "And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God." Other scriptures such as II Corinthians 4:16 "... being renewed day by day"; II Corinthians 5:17, "... if any man be in Christ, he is a new creature: old things are passed away; behold all things are become new"; Ezekiel 11:19 "And I shall give them one heart, and shall put a new spirit within them"; and Romans 6:4 "Therefore we are buried with him by baptism into death: that like as Christ was raised up from the dead by the glory of the Father, even so we also should walk in newness of life" all address change. There are accounts of numerous people in the Bible who were changed by their encounter with Christ, such as Paul, Peter, Lazarus, the woman at the well, and the demon-possessed man. The actions of Jesus brought about change — driving the money-changers out of the temple, His resurrection, His teaching, and His miracles. These biblical insights of change can concurrently be related to principles of organizational change.

Since Finance and Accounting for Managers concentrates on the use of financial and accounting methods in decision making and strategy implementation, the importance of the understanding and accuracy of the information on the four major financial statements is emphasized. Financial statements are basically pieces of paper with numbers on them. Accountants accumulate the numbers and produce these reports. What do these numbers represent? What do they mean? What is the significance of the numbers? On financial statements each number bears significance, since each one indicates something about the organization and its operation. The numbers tell a story. In

chemistry, biology, zoology, astronomy, and the other sciences, mathematical patterns exist. Are there any mathematical patterns in the Mars Rover Project? Miles, temperature, location (relationship to other planets, stars, sun), and the programming of the computers that control the rover are all based on a mathematical pattern. Did all of these mathematical patterns just happen? They are the result of the order and design of God's creation. Man did not create these mathematical patterns. Man just discovered these patterns (Rogers, 2004). They have great significance. This course would integrate the significance of numbers and what they represent in the understanding of the Bible. For example, the number one in Scripture represents unity and the nature of God; the number two represents witness; the number three is the divine number representing the triune nature of God; and the number four is the number of creation (Rogers, 2004). This is a way of reinforcing the importance of knowing what financial and accounting methods mean and accurately reporting the numbers so that they relate a valid report to the users of the information. Although this approach does not attempt to relate accounting to biblical numerology, it is a way of challenging the students in using Scripture and to realize the importance of fully understanding what financial report numbers actually represent.

Managerial Economics is another course in which a companion book to the textbook may prove useful. *Bulls, Bears, and Golden Calves* by John E. Stapleford (2002) affords an introductory perspective into current economic issues with a distinctive scriptural viewpoint. Economic topics such as the role of government in the economy, private property rights, economic growth, unemployment, poverty, investment and interest, and economic efficiency are addressed permitting the student to gain insight into economics and the Bible from a Christian economist. Novak (1996) offers an approach of people in business having intents in their economic activities beyond just economic ones with everyone having a uniquely satisfying calling in their life. Also, there are other books on economics written from a Christian perspective that would serve well as companion books and correspond with the academic content of the course.

The capstone course in this program is Business Policy and Strategy. As is the nature of a capstone course, this is one which encapsulates all of the functional areas of business into the decision making process. Since the vision and mission statements indicated that there was a desired outcome, this course, as a capstone, would indicate if the academic and biblical integration outcomes were fulfilled. As a part of this course the students would submit a compre-

hensive paper formalizing their personal Christian worldview giving insight into how they arrived at this worldview.

“Why do we set the stage, teach the actors their lines, but then rarely dress rehearsal for the performance of ‘Life after College?’ We expect our graduates to ‘put it all together’ but rarely teach them directly to do this” (Mannoia, 2000, p. 147). Through the progression of the biblical integration in the courses in the academic program, the student should acquire a foundation from the first three courses enabling them to intellectually and spiritually begin to investigate the essentials of their Christian worldview. The subsequent courses have incorporated Christian character development, utilized Scripture as a practical source of business principles, encouraged the inclusion of biblical truth into marketplace practices, and fostered the spiritual growth and development of the individual. They are now ready for their performance of “Life after College.”

Since the biblical integration in this graduate business program has been structured into the academic framework, the student would have acquired the ability to articulate his or her Christian worldview and could reasonably be expected to complete this work. With the culmination of the biblical integration in this program, the student would have developed a biblically based lens through which to view the world. The students would be encouraged to keep an outline of their Christian worldview in a prominent place, such as a framed copy in their office, as a reminder and an encouragement to be diligent in living out their beliefs in the marketplace transitioning from faith and learning to faith and work.

IMPLEMENTING COMPREHENSIVE INTEGRATION

Inevitably, the question will surface about non-Christian students completing the Christian worldview assignment. This may be approached in varying ways, but from this assignment every student, Christian and non-Christian, is confronted with formulating a worldview perspective and at the least must consider what constitutes a Christian worldview.

As is illustrated in this progression of thought through an academic program, a variety of methods and styles proves invaluable in learning-related programmatic integration. Incorporating some of the 12 styles of Biblical integration suggested by Chewning (2001) allows for creativity and diversity in teaching approaches, and a freshness in the biblical integration sustains student interest and motivation. In this presentation nine of Chewning’s styles have been utilized (see Table 2).

The intent has been to initiate consideration of comprehensive Biblical integration in academic programs. With this consideration being addressed other issues and concerns may surface with one possibly being freedom. Does a framework for comprehensive integration restrict or eliminate freedom, particularly the freedom of the Holy Spirit to work in the instructor and the student? Comprehensive integration should provide structure but not restrain freedom. There are many approaches to achieving the same goal, and the practical examples of biblical integration in this presentation are for demonstrative purposes each of which could be debated and discussed. Agreeably, some of the examples may seem simplistic; however, with collaboration from faculty members, who are experts in their disciplines, more in-depth integration can be developed and designed for specific desired outcomes. An array of methods and examples were used to elicit creative ways of integrating Scripture.

CHALLENGES CONFRONTING COMPREHENSIVE INTEGRATION

Carla Sanderson, Provost at Union University, said, “In this community, there should be no confusion over goals, administrative goals versus faculty goals, our goals versus their goals. Coming to this understanding is a must for every Christian college faculty of the future” (Dockery & Thornbury, 2002, p. 378). The challenge for each institution in developing a comprehensive biblical integration for an academic program is to arrive at consensus on the biblical principles to emphasize in each course and develop the most effective methods and approaches to accomplish those while allowing for freedom in the fulfillment of the plan. Those personal experiences and teachable moments are in no way eliminated but remain integral ingredients in teaching.

Continuity and coordination of courses are essential elements in academic programs. Continuity and coordination also present a demanding challenge in comprehensive biblical integration; however it is a challenge worthy of undertaking. With a clearly defined institutional and academic vision and mission, a direction is established, and the faculty is then able to focus on putting the pieces together. It will not be an easy task, but it is attainable. Potentially, it provides an effective way of producing the desired outcome.

Table 2: Styles of Biblical Integration in an Academic Program

Course	Biblical Reference	Chewning's Styles
Executive Professional Communications	Multiple references, primarily Matthew, Mark, Luke, John, Hebrews	Doctrinal
Ethical Problems in Business	Multiple references including Genesis, New Testament	Doctrinal; "Selected Lenses"; "Answered Questions"
Principles of Executive Leadership	Nehemiah	The "History Books"
Foundations of Business Studies I	Multiple references addressing character	Personality Traits
The Legal Environment for Business	Multiple references addressing law and legal issues, grace	"Answered Questions"; Principles
Current Issues in Human Resources	Multiple references including Ephesians, John	"Cherry-Picking"; Principles
Advanced Organizational Behavior	Proverbs	Wisdom Literature
Marketing Management	Acts	The "History Books"
Business in a Global Environment	Multiple references, primarily Genesis, I Kings, Acts, Paul's missionary journeys	"Cherry-Picking"
Organizational Change and Development	Multiple references including Hebrews, Romans, Ezekiel, II Corinthians	Discipline-Specific
Finance and Accounting for Managers	Multiple references	"Cherry-Picking"
Managerial Economics	Multiple references	Discipline-Specific
Business Policy and Strategy	Student selection of references	Various methods (determined by student)

SUMMARY

Again, this is not the exclusive way to accomplish the outcome of students developing a Christian worldview but is, hopefully, a stimulant for expanding thought on biblical integration. By viewing biblical integration in a broader conceptual framework, we are compelled to look beyond our discipline and the particular courses we teach and consider a complete academic program with the focus on the desired outcome. Through a comprehensive plan of biblical integration the challenge of creating more effective means of instilling a Christian worldview becomes achievable.

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CBAR

Encouraging Students to Take Responsibility for Their Own Grades: *A Systematic Pedagogical Approach*

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ABSTRACT: *Students often asked, “Can I do extra work to bring my grade up?” If I said “No,” I would wonder, “Where is my redemptive compassion?” But to say “Yes” could be allowing the students to circumnavigate the consequences of not doing their best from the start. So I instituted a system that required the students to earn a preset number of points to achieve a specific grade. Points were assigned to each grading opportunity: pop quizzes; tests; term papers; book reports; etc. And there were minimum scores set to gain certain opportunities. This paper describes the process, and its results.*

INTRODUCTION

The account that follows outlines a “grading system,” and not “grading criteria.” And it is presented without any pretense about its being scholarly. It is not. It is a description of a personal experience that proved to be important and helpful to both my students and me. Those who might want to explore some research that has been done on “grading systems,” and what others have discovered about grading, and its role in one’s teaching pedagogy, might find it beneficial to read one of the following sources: Ebel and Frisbie (1986), Nitko (2004), Hart (1994), Popham (1990).

I now believe, after years of teaching, that I should have been required to pay for the privilege of teaching, it was so enjoyable, but that I should have been paid double for the onerous work of grading. Students have often come to me and asked if they could do extra work to improve their final grade. Many did poorly on their work early in the semester. In truth, I demanded a lot from the students and a number of them fell short of their grade aspirations because of the time it took them to make the adjustments necessary to meet my expectations. I experienced this dilemma for more than 30 years before I concluded that *brains, perseverance,*

and hard work are all valuable, and that perhaps my “right or wrong,” “black or white,” and “that is tough” attitude needed to incorporate a bit of compassion. Christ had certainly been compassionate with me; it was time for me to reciprocate and *help* my students *mature* rather than simply play the roll of an “academic judge.”

So I eventually developed an alternative grading system that (1) provided alternative assignments for credit, and (2) established stated performance standards that allowed points earned to be applied to the semester’s total points provided certain standards of performance were met on specific assignments. For example, a grade below 70 on a book report received *zero* points, and a grade below 75 on the mid-term exam blocked the student from receiving an “A” regardless of the total number of points earned during the semester. And the grading system (3) presented all of the “options” and “constraints” on the first day of class as part of my discussion of the course syllabus.

The results were interesting. I was amazed to observe the number of students who simply chose, from the very start, to only try to earn C’s or B’s. The vast majority had no interest in attempting to earn a higher grade when they saw the effort that would be required to achieve a grade beyond

their historic “grade point average.” With few exceptions, they would commit to do what was necessary to accomplish their personal grade goal, but they often would do no more. And their questions concerning how they might earn a better grade vanished completely. My students did not raise that type of question during the last 10 years of my teaching career. This simply left me with the responsibility of clarifying instructions about the specific performance requirements as the assigned opportunity deadlines began to appear on the syllabus.

The students benefited greatly from the new system. They recognized from a different perspective their personal responsibility for their own grades. They assumed ownership of their responsibility and many acknowledged that their “grade choice” was an “optimization” and not a “maximization” strategy. They openly owned up to the fact that they valued their social, spiritual, and physical experiences as much as they did their academic achievements. They admitted that they consciously weighed them, one against the other. They made “tradeoffs.”

REVIEW OF THE GRADING SYSTEM'S CONTENT

The four illustrations that follow illustrate what I presented the students on the opening day of class. These handouts spelled out my performance expectations for the students. Some of the specific features and benefits of this approach are also described here. I did not include a copy of the entire Course Syllabus because it contains a great deal of detailed information not relevant to the discussion here.

It is item VII. in Illustration 1, “Special Performance Requirements,” that I would like to discuss further here. Please note that *three* of the “Grading Options” are placed under a “grade of 70%” rule. They are Grading Options “3), 4), or any portion of 5)” shown in Illustration 2 below. Unless the students performed at a level sufficient to earn a grade of 70 on each of these options, they received no (zero) points for their effort. I included this provision to prevent students from trying to get 40 points toward the final number of points needed for a “B+” grade. For example, to earn 40 points with a book report the student would only have to get a grade of 10% on a particular book report if this restriction were not in place — **.10 x 400 = 40 points**. (Book reports were worth 400 points each as shown in Illustration 2 below.) The standard was set high enough to require a reasonable effort from every student who selected the particular “grade option.” The importance of establishing a threshold of this type was made clear when a student turned in five book reports and received no points. They failed to reach the required threshold of a grade of 70% on any report.

In one case, I felt I was being tested by a particular student. I could imagine him thinking, “He probably doesn’t even read the reports because he has so many of them coming in at the last minute.” This student’s reports were long, but without content. The student showed no real emotional concern when the book reports were returned three days before the close of the semester without any points having been given — the book reports were due for submission two weeks before the end of the semester. I returned them all the next week. I believe that professors must return graded work quickly if the full effect of this kind of grading system is to be useful to the students as they plan and strategize for their desired final grade.

After I provided students with the information in Illustration 2, they could see immediately the entire array of options that were available to them for earning points throughout the semester, along with the posted number of points necessary to earn a specific grade of A, B+, B, etc. The points required for each grade option were clearly stated. This allowed the students to establish a course grade strategy on the first day of class. I informed them that I would grade them on a 0–100 basis. That meant, for example, that a score of 85 on the mid-term exam would earn them 1,700 points to apply toward their total “points goal” — **.85 x 2000 = 1,700**. For example, for quizzes that were worth 150 points each, I would award grade points by mul-

Illustration 1: Course Administration

- I. Professor: Name of Professor, etc.
- II. Grading Options (See separate handout)
- III. Term Paper Options (See separate handout)
- IV. Book Reports (See separate handout)
- V. Textbooks Required for the Course
- VI. Attendance Policy: The university attendance policy, and my “personal expectations” were explained.
- VII. Special Performance Requirements
When selecting “Grading Options” 3), 4), or any portion of 5) — *see separate handout* — a grade of 70% must be earned before any points related to the attempted option will be applied to the student’s final grade. In addition, any student earning a grade below 75 on the mid-term exam *will not be* awarded a final grade of “A,” regardless of how many points are earned on all of the other grading options — a B+ will be the highest grade that can be earned.

Illustration 2: Grading Options

<u>Options</u>	<u>Points</u>
1) Mid Term Exam	2000
2) Quizzes: 6 of them @ 150 points each (all prior to mid-term) *	900
3) Personal Term Paper	1000
4) Biblical Application Paper	1000
5) Book Reports: A) Schaeffer (TGWIT).....	400
B) Weber (TPEATSOC)	400
C) Tawney (RATROC)	400
D) Packer (KG)	400
E) Chewning (BP&B:TP)	400
6) Class Participation: Ask Q, 50 points per Q, max of 5 for credit.	250
7) Ethical Issues Papers: 50 points each	250
8) Attendance: 20 points per class attended (24 classes x 20 points per.)	480
9) Final Exam:	400
	8,280
Total Possible Points	
A @ 6,250 points	
B+ @ 5,750 points	
B @ 5,250 points	
C+ @ 4,850 points	
C @ 4,450 points	
D @ 4,000 points	

* Quizzes are always unannounced, but are always given on the reading assignment that is listed in the syllabus for that particular day.

tipling the score (as a percentage of 100) times the 150 point value for *each* quiz — a 75 on a quiz would generate $.75 \times 150 = 112.5$ points toward the semester's total points earned.

Item number 6) on the “Grading Options” handout, “Class Participation,” was handled by putting the student on the class “Honor System” — they were to turn in at the close of each class period a slip of paper with their name on it if they had asked a question in class that day. That kept me from having to keep track of who had asked questions, and the student “reminders” were in my hand quickly enough so that I could indeed recall that the particular individual had asked a question. There were *no points* given to the students *for answering* the questions asked either by their peers or by me. My purpose here was solely to get the “silent students” to come out of their shells. I had no desire to stimulate the dominant “talkers.”

Illustration 2, item 5, “Book Reports” had next to each author's name (see Illustration 2) a series of letters. These letters were simply the first letters in the words appearing in the title of the author's book. The full title of the books and

names of the authors are in Illustration 3 below.

The librarian who worked with me was very conscientious about letting me know if a student violated the “one week checkout limit” that was written plainly in the *italicized* and *underlined* portion of the instructions. I also *stressed* the time limit in my accompanying oral instructions. Still an occasional student would violate the rule and the consequences were allowed to stand. The rule was established because early in my time of using the procedures outlined in this paper, I discovered students checking out books and deliberately keeping them so they would not be available for their classmates whom they seemed to consider their “competitors.”

It was the part B) of the “Book Report” option that caused the students difficulty. “Your *personal appraisal* of the *significance* of the book (Worth 35% of Grade)” component of the grade caused the students unending trouble. Their book report grades reflected this difficulty. The students seemed to lack a historic framework within which to interpret significant writings, events, and potential consequences/possibilities. My teaching could not overcome this

deficiency, yet I persisted in maintaining the requirement for an educated person needs to be able to find significance in a written work when consequential understandings are there to be gleaned.

The two “Term Papers” assignment (shown in Illustration 4), caused the students more anxiety than any other part of the semester’s work before they actually did the assignment.

The point value was high — 1,000 points per paper. But, when the students first read the assignment, they found it daunting and perceived it as overly challenging. Though they professed their Christian faith, they decried their biblical ignorance.

It was part 4d of the personal term paper that seemed to panic them the most. The requirement to “formally justify” was defined as their having to validate the behavioral illustrations they offered in 4b) and 4c) by the “source texts” under which they professed to be living — the Bible, Koran, writings of some philosopher, or other recognized “cultural leader.” And “document” meant they were to relate their experiences to specific references within the “source text” of their choice in order to show the continuity between the two, or the discontinuity in the case of part 4c). The words “biblical principles” used in I., 4d) required that all illustrations given in parts I., 4b) and I., 4c) be confirmed in **three** different places in the referenced material in the “source text” used to “document” their illustrations —

three references made it a “principle,” by definition. This helped teach the students to seek internal consistency in the materials they choose to use to “justify” their world/life-view.

The students moaned and groaned. They said they felt like they were being thrown into the water before they were given any swimming lessons. But none of them “drowned.” In fact, they did amazingly well and most were excited by their accomplishment when it was behind them. A few did try to “dodge their fear” by opting to have a “basis” for their conduct that was not really their basis: for example, they would try to use a “philosophical” base rather than a biblical base in which they had been raised and, previous to this assignment, professed. Dodging the assignment this way generally resulted in a grade disaster.

The biblical application paper that followed later in the semester caused virtually no problems for the students because they had already accomplished the work required for the personal term paper earlier in the semester.

To understand just how difficult this kind of grading pedagogy is on the students, just assume for a minute you are a student facing this grading system. Assume further that you consistently earn grades of 92 on all your work. What would you need to select from the array of “grading options” in order to get an “A”? You would need to score 92 **on all nine** “grading options,” including doing two book reports from option 5. That demands a lot of high quality,

Illustration 3: Book Reports

The following five books are on reserve in the library:

- 1) The God Who Is There, by Francis Schaeffer
- 2) The Protestant Ethic and the Spirit of Capitalism, by Max Weber
- 3) Religion and the Rise of Capitalism, by R.H. Tawney
- 4) Knowing God, by James I. Packer
- 5) Biblical Principles and Business: The Practice, by Richard C. Chewning

There are five (5) copies of each of the books listed above on reserve in the Library. They are my personal copies. Please do no mark in the books. They are restricted to a one-week checkout limit. Anyone violating this one week check-out limit will receive a grade of zero on that book report because your delay prevents a fellow student from having access to the book which creates a major ethical problem. Pick them up at the Reserve Book counter and return them to the same place — they do not have call numbers on them and cannot be handled through book “drop” procedures. The librarian does notify me when books are not returned on time.

Book reports are to contain the following:

- A) A review of the books’ contents, message, and theme. (Worth 65% of grade)
- B) Your personal appraisal of the significance of the book. (Worth 35% of grade)

Illustration 4: Term Papers

I. Personal Term Paper:

- 1) Paper is an informal paper – no bibliography or footnotes required.
- 2) Length: 7-10 pages, double-spaced, typewritten.
- 3) Due: see syllabus
- 4) Content:
 - a) What is at the core of my nature that is so instrumental in the shaping and defining my identity?
 - b) Demonstrate your actual commitment to your answer to part a) by providing five specific, concrete “time-space-historic” case examples from your life experiences. (You choose examples you are comfortable sharing.)
 - c) Provide one specific, concrete example from your life that contradicts what you have said in part a) and *describe how you rationalized it at the time.* (Choose a comfortable example.)
 - d) “Formally justify” and “document” what you have said by relating your Part b) and c) commitments to biblical principles that validate your commitments.

II. Biblical Application Paper:

- 1) Paper is an examination of a current problem, issue, or practice in the world, under the light of Scripture.
- 2) Length: 7-10 pages, double-spaced, typewritten.
- 3) Due: see syllabus
- 4) Select a topic and relate biblical *propositions* and *principles* to it in a manner that reveals a biblical perspective on the matter. (The topic must be approved by your professor.)

consistent work. Not many students made an “A.”

Illustration 1, VII, “Special Performance Requirements,” specified that anybody who scored below a 75 on the Mid-term Exam would be automatically disqualified from being allowed to earn a grade of “A.” This was an effective hedge against grade inflation. The median score on the “Mid-term Exam” was typically between 72 and 78. And the mean score was generally around 74. These values can be varied of course by increasing or reducing the total points needed to earn specific grades, by varying the point value for the individual work options, and by altering the degree of difficulty for the individual options. But in my case, the “score of 75” rule on the mid-term exam typically prevented between 40% and 48% of the class from qualifying for a final grade of “A”.

The final exam was worth only 400 points because it was an “opinion” exam. I always felt very uncomfortable grading students’ opinions. So the students were offered 340 points to not take the exam. (This assumed they would earn a grade of 85 on the exam — $.85 \times 400 = 340$.) The vast majority of the students opted to skip the exam because the additional 60 potential points to be gained by taking it

seemed a far fetched probability to them given their performance up to that point in time. No more than 10% of the students ever took the final exam.

CONCLUSION

The specific illustrations and explanations presented here are not what is really important. What is important is that readers evaluate the concept; that is, the appropriateness of allowing students to assume the responsibility for actually earning a grade within the boundaries of a relatively broad but predetermined set of “point availability alternatives” rather than providing a preset fixed “everyone does the same thing” regimen. Allowing the students to choose from a broad array of options requires a well-thought-out strategy prior to its implementation. If you plan to implement a grading system similar to the one I have described here, you may want to think carefully about a number of important questions such as the following:

- If I do adopt a “variable grading options” approach and allow the students to make choices, how many “total points” should be made available in the plan?

- How many “points” should be required for the student to earn a particular “letter grade”?
- What is the proper relationship between questions A and B? (Too many “total points” offered relative to the points necessary to earn a particular grade skews the design in the students’ favor and can lead to grade inflation.)
- How many grading options should be made available in the plan? (The more “good” options, the broader and deeper the educational experience.)
- What are the *key* options I want to “force” the students to work on? (You “force” them to do some things by assigning higher point values to the selected options. The more points you assigned to a particular option, the students’ likelihood of bypassing the option diminishes proportionally. My model had three heavily weighted options: the mid-term exam and two term papers.)
- What should be the assigned “point value” for each grading option? (Here the professor has an opportunity to tell the student what is really important from the professor’s point of view. In my case the mid-term exam was “*the big thing.*”)
- What kind of materials ought to be included in the “grade options”? (What about: “end of the chapter” problems; cases; book reports; special term papers; pop quizzes; unannounced tests; special library study/reports; assigned outside “workbook” problems; student “design” options; etc? It is only limited by the professor’s imagination.)
- What kinds of grade “threshold” requirements are needed? What “grade options” need to have a minimum grade required before any points can be earned by doing the particular assignment? (Three of my options had thresholds associated with them.)
- Is there one “grade option” that should control the maximum grade a student can earn for the term? (My mid-term exam served this purpose.)
- Are there other “special requirements” needed? (My limited “library check out time” is an example of a special requirement.)
- What kinds of specific instructions are required to make sure the professors’ expectations are very clear? (I utilized “written instructions” and followed these up with periodic verbal explanations.)

Thinking through questions like these may help the reader sort out the potential “pitfalls” before attempting to change what has been historically a very successfully grading

procedure that is already in place. Why tamper with what is not broken? But the particular grading pedagogy presented here forced my students to accept personal responsibility for their grades. The students, in fact, loved the system. They could keep a running account of the points they had earned and knew at all times just how many more points they needed to earn to get the grade they wanted. They could strategize. They soon knew just how many book reports they would need to do in order to get the grade they wanted.

As you might have expected, students would occasionally question the number of points deducted on a particular assignment. Those enquiries were welcomed because they became specific opportunities to engage the particular student and further their comprehension regarding what they “had not done” or had done inadequately. But there were no surprises at the end of the semester. And not a single student ever asked for more points at the end of the semester. But I will confess to the reader that if a student had been extremely diligent in attending class, in getting work in on time, and in participating intelligently in the class discussions, I did on occasion add a few points to a student’s final total points to bump them up a grade — never more than ten points. But I never subtracted a point from a student, no matter how much they may have frustrated me during the semester. But never again did I hear the question “Is there some more work I can do to improve my grade?” And no one ever came and asked me to re-evaluate a final grade. All complaints and whining about final grades disappeared. For the last 10 years of my teaching career, peace reigned regarding final grades. This kind of grading pedagogy is worth considering.

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Bringing the Appellate Court to the Classroom

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NOTE: *The raw material for this paper comes from courses that I taught in 2004 and 2005, and I thank the students of those courses for being experimental subjects. Since my work in formulating an appellate moot court exercise is far from complete, I also thank the students who have not yet crossed the threshold of my classroom.*

ABSTRACT: *This article describes the successful implementation of a classroom simulation exercise involving written and oral arguments before an intermediary court of appeals or a supreme court. The article first explains the mechanics of conducting an appellate moot court exercise and the resources available to professors and students. The article then discusses the pedagogical benefits of conducting an appellate moot court exercise*

INTRODUCTION

Conducting an appellate moot court¹ in a business law course or other undergraduate law course is a powerful tool for engaging students. An appellate moot court exercise can add a twist to the ordinary assignment of a paper in a way that makes the course a memorable one. In presenting such a twist, this paper has two objectives.

The first objective is to describe the mechanics of conducting an appellate moot court exercise and the resources available to professors and students. However, what is presented is not an absolute. Within the context of a small class, the moot court structure is flexible enough to allow numerous variations on a theme. Professors who do not teach business law courses can adapt the exercise to their disciplines, while all professors can eliminate or add various elements to make the exercise suitable for the unique dynamics of their classes.

The second objective is to demonstrate the pedagogical benefits of conducting an appellate moot court exercise. Not only will a thoughtfully selected topic capture stu-

dents' interest in the subject matter of the exercise, but the pedagogical elements inherent in an appellate court setting, such as assignments organized around a controversy, should motivate students to put time and energy into the various elements of the exercise.

THE MECHANICS OF CONDUCTING AN APPELLATE MOOT COURT

The mechanics of conducting an appellate moot court consist of selecting the issue, providing the students with background information on the issue, and organizing the exercise. Once the format of the exercise has been established, most of the work for the professor in updating or customizing the exercise for successive classes consists of selecting a new issue and developing the corresponding background materials.

Selecting an Issue for the Moot Court

The first and most critical decision in setting up an appellate moot court exercise is selecting the issue or case

that will be argued before and decided by the moot court. For an appellate moot court exercise, the issue needs to involve a question of law rather than a question of fact since appellate courts review errors in the application of the law and do not further develop the facts established at trial. If the exercise is used in a non-law business or economics course, the issue can be based on a policy debate within a discipline or on an issue that would involve the use of a person from that discipline as an expert witness.² In any context, the issue is important since it initially engages the students, although the dynamics of a moot court should sustain the students' interest throughout the exercise.

The issue also lets the professor tailor the exercise for a specific discipline and allows the professor to set the level of academic challenge represented by the exercise. For example, a statute of limitations issue centered on whether a breach of contract claim involved a service subject to contract law or a product subject to the Uniform Commercial Code is appropriate for a lower division business law course. However, a constitutional law issue involving an application of the Commerce Clause of the United States Constitution is more nuanced and complicated and thus suitable for an upper division business law or undergraduate law course. In an economics or business course, the issue could be based on free market and liberal economics approaches to the debate made famous by Milton Friedman about whether the social responsibility of business is to increase profits for shareholders or address the broader concerns of other stakeholders (1970, pp. 122-126).

Several bound resources offer straightforward methods for identifying potential issues, especially basic contract and commercial law issues. First, legal encyclopedias break-down a subject area into discrete topics and provide overview of the law within each topic along with citations to other primary and secondary sources, such as cases, and law journals. Two of the most commonly used legal encyclopedias are *American Jurisprudence, 2d* and *Corpus Juris Secundum*. Both are accessible to attorneys and laypersons seeking an issue in a specific subject area via their general indexes. Second, treatises, such as *Calamari and Perillo on Contracts* and the hornbooks by White and Summers on the Uniform Commercial Code, present thorough narratives on the basic principles and issues in their respective subject matters. Since legal encyclopedias and hornbooks provide objective statements of the law, they can also be used by professors to formulate model responses or templates for evaluation purposes. Unfortunately, both the general legal encyclopedias and multivolume treatises are expensive and are usually only available in law school libraries, although they may be found in the law libraries

of county courthouses or local bar associations.

However, several online resources are readily available to anyone with a computer and Internet access. First, the subscription-based LexisNexis Academic Universe can locate court opinions on specific issues by clicking on "Legal Research," and then clicking on "Area of Law by Topic," and then doing a keyword search. The LexisNexis Academic Universe and the *Index to Legal Periodicals & Books* both allow, respectively, keyword and subject matter searches of law review articles discussing contemporary, cutting edge legal issues. Second, the Web site for the Legal Information Institute at the Cornell University Law School contains specific, searchable sections on commercial transactions, business associations, and laws relating to particular activities and business sectors. This free, online service links users to relevant federal and state appellate court decisions. Third, the FindLaw Web site has a wealth of information about cases before federal and state courts. Through the FindLaw Web site, a professor can subscribe to free opinion summaries by federal and state (California, Delaware, Florida, Illinois, New York, and Texas) appellate courts and by topic areas, such as contracts (<http://newsletters.findlaw.com/nl/>). In addition, a professor can use the Web site to review complete court opinions (<http://findlaw.com/cascode/>) or search practice areas, including contracts and commercial law (<http://findlaw.com/01topics/>).

Another source for issues that engage students are constitutional law issues currently before the United States Supreme Court. Although the Supreme Court is known mostly for its opinions on civil rights and individual liberties, the Supreme Court's docket in any given term contains a number of cases that address commercial matters. For instance, in the 2004-2005 term, the Supreme Court decided the following commercial cases: (i) whether the taking of private property for economic development is a "public use" under the Takings Clause³; (ii) whether state commercial rent controls constitute a taking of private property under the Takings Clause⁴; (iii) whether states allowing in-state wineries to ship alcohol directly to consumers while prohibiting such shipments from out-of-state wineries violates the Commerce Clause⁵; (iv) whether an amendment to the Truth-in-Lending Act removed a cap on recoveries for violations involving loans secured by personal property⁶; and (v) whether the distributor of a product with both lawful and infringing uses is liable under the copyright laws for the infringing activities of the product's users⁷. The challenge is to select a relevant issue that will interest students, that is not too arcane or technical, and that will not be decided by the Supreme Court before the exercise ends.⁸

Three Web sites provide detailed information on the Supreme Court's docket. First, the FindLaw Web site has a "Supreme Court Center" that describes the general subject matter and issue for each case scheduled for oral arguments and provides links to the lower court opinions and actual briefs filed in the case (<http://supreme.lp.findlaw.com>). Second, the Division for Public Education of the American Bar Association sponsors a Web site that summarizes the cases and issues in the Supreme Court's then-current term and provides copies of the parties' briefs. The American Bar Association also sells an inexpensive preview publication that covers each case on the Supreme Court's docket in detail. On both of these Web sites, the cases are presented chronologically based on the oral argument schedule for that term. Third, the Legal Information Institute Web site has a "Supreme Court Collection" that contains previews of selected cases currently before the Supreme Court written by second- and third-year law students (<http://www.law.cornell.edu/supct/cert/>). These previews describe the issues of the case and provide both factual background and an analysis of the parties' arguments. Using all these sources of information not only allows a professor to choose an issue currently before the Supreme Court, but the Web sites also give professors access to background information to set up the appellate moot court exercise and to evaluate student work product. Of course, students have the same access to this information, so professors either need to inform students about the existence of the Web sites and require students not to visit them or keep the Web sites confidential.

Once the issue has been generally identified, the issue should be distilled down to a single question or a series of questions that can be answered either "yes" or "no." The issue is then ready to present to the students along with the necessary background information.

Developing Background Information for the Moot Court

The background information consists, at a minimum, of the facts of the hypothetical case and its procedural history. Both can be presented in narrative form, and, depending on the complexity of the issue, may be anywhere from a few paragraphs to a longer narrative of several pages. The goal is to provide the students with the legally relevant facts needed to address the issue of law that has been presented, since an appellate court accepts the facts as developed at trial and resolve issues of law.

The same resources that were used to develop the issue can also be used to develop the background information. For more basic legal issues, the fact scenarios can be drawn

verbatim from past cases discovered while researching the issue or changed slightly from those cases to reflect the nuances of the issue. If the appellate moot court exercise will be based on a case currently before the United States Supreme Court, then the facts and procedural history described in the lower court opinions and the parties' briefs can supply the background information.

The extent to which the background information also includes the cases and statutes that the students will research determines the difficulty and pedagogical orientation of the exercise. If the business law or other undergraduate law course includes a unit on legal research, then the appellate moot court exercise can reinforce these skills by requiring the students to locate the relevant cases and statutes. In this scenario, the legal research component of the exercise is as important as the quality of the written and oral work. However, more appropriate for most undergraduate courses is a closed research approach that is typically used for the first legal writing assignment during the first year of law school. Instead of requiring students to identify and locate the legal authorities relevant to the issue, the students are given the cases, statutes, and secondary sources that comprise the sum total of what they need to use and what they can use in their briefs, oral arguments, and judicial opinions. The legal authorities can either be a package photocopied from public domain sources or a list that allows students to locate the materials using on-line resources, such as the Lexis-Nexis Academic Universe or the FindLaw Web site, or bound case reporters and statutory codes in a library. The legal authorities do not have to be comprehensive. However, the package or list should include the key cases that comprise the precedents underlying the issue and enough variety in the precedents to provide each side of the case with enough legal authority to form arguments. A closed research exercise places the focus on the students' written and oral work product rather than on their researching skills. Whether the students perform their own legal research or work from a closed list of authorities, incorporating a legal issue currently before a court can simplify the process of identifying the relevant legal authorities. For example, with a current United States Supreme Court case, the FindLaw Web site allows a professor to review the lower court opinions and the parties' briefs and select the relevant legal authorities from them.

Organizing and Implementing the Moot Court

An appellate moot court exercise is organized and implemented by dividing the class into teams of attorneys and judges, creating the rules and assignments, and estab-

lishing the schedule.

Students need to assume one of the roles in the appellate moot court exercise. At a minimum, the roles should include judges who form the appellate court panel and the attorneys who represent each side of the case. Additional roles, such as a journalist who reports on the proceedings and the outcome, can be created at the discretion of the professor.

The exercise and its roles can be adapted for the number of students in the class. In a class as small as five students, three students can be judges and two students can be the attorneys. In a larger class of 13 students, nine students can be judges, thus composing a panel that represents the number of justices on the United States Supreme Court, and four students divided into two teams of two students each can be the attorneys. With larger classes between fourteen and 26 students, the class can be divided into two smaller sections that undertake the exercise simultaneously. Even larger classes would require a professor to run more than two sections of the exercise simultaneously, which, while feasible, could be difficult.

Assignments must be created for each of the roles. For an attorney or teams of attorneys, a typical assignment includes drafting a brief and participating in 15 to 30 minutes of oral arguments per side. A brief presents a side's best arguments using the available legal authorities and applying them to the facts of the hypothetical case. The tone of a brief should be primarily argumentative and persuasive rather than just explanative. A typical brief consists of a statement of the legally relevant facts, a statement of the issue formulated previously by the professor, an argument that forms the bulk of the brief, a conclusion, and a table of authorities. The length of the brief helps to determine the degree of difficulty for the assignment. To ensure that the attorneys' arguments have not digressed from exercises in legal reasoning to personal editorials, the students can be required to submit outlines and rough drafts of the briefs.

The judicial work product is different from, but should ultimately be equivalent to, the attorneys' work product. Students who are judges can draft short individual position papers based on their own legal research. The focus of the position paper should be on the legal reasoning that gets a judge from the issue to the judge's decision. The position papers of each judge can be shared with the other judges on the panel. Judges can also prepare questions for oral arguments and can provide peer reviews of the attorneys' briefs. Most importantly, a judge works with other judges to draft an opinion after reviewing the attorneys' briefs, participating in oral arguments, and discussing the case with other judges in judicial conferences before

and after the oral arguments. Whether a judge joins in a majority opinion or drafts a separate concurring or dissenting opinion is determined by the voting patterns of the judges. A typical judicial opinion consists of a statement of the legally relevant facts, a statement of the issue formulated previously by the professor, a rationale based on the relevant legal authorities, a holding (i.e., the decision) with the action ordered, and a table of authorities. A good opinion explains how the application of legal principles to the facts of the case results in the holding and cites decisions and rationales from prior cases for support.

Oral arguments are the climax of the appellate moot court exercise. The room should be configured so that the judges sit behind tables at the front of the room and the attorneys sit at tables in front of the judges with a single lectern between the attorneys' tables. Judges and attorneys should wear business attire, and the air of formality can be enhanced if the professor can find black robes for the judges.

Time limits for oral arguments should be strictly observed as they are in real appellate courts. Attorneys can be given warnings by a timekeeper when five minutes and/or one minute of their allotted time are left. In a real appellate court, the losing party in the lower court goes first but can reserve time for rebuttal. The professor should inform the attorneys that they need to be clear, concise, and conversational in presenting their oral arguments. While notes can be used by the attorneys, the oral argument should not be read to the judges. The professor should also inform both the judges and the attorneys that the judges are expected to interrupt oral arguments with questions, so the attorneys should be flexible enough to change their presentation to address a judge's question.

Prior to the oral arguments in the appellate moot court exercise, students can become familiar with oral arguments generally in one of three ways. First, if a state or federal appellate court is nearby, the class can attend the oral arguments. An appellate court's calendar is typically available online. Second, if a law school is nearby, the class can observe an appellate advocacy class's moot court or an appellate moot court competition. Third, the Oyez Web site contains downloadable recordings of oral arguments before the United States Supreme Court that can be played in the class or listened to by the students outside class.

At the outset, the professor needs to develop a schedule. Assuming that the background information and directions are provided on day X, a typical schedule would be as follows: attorneys' argument outlines due on X+14; attorneys' draft briefs and justices' position papers due on X+21; justices' brief reviews due on X+28; attorneys' final

briefs due on X+35; oral arguments and justices' questions due on X+ 40; judicial conferences on X+42; and justices' opinions due on X+49. These deadlines can be expanded or contracted based on the needs of the course and to avoid conflicts with other items on the academic calendar.

THE PEDAGOGICAL BENEFITS OF AN APPELLATE MOOT COURT

When an appellate moot court exercise is used in a course, the student evaluations often highlight the positive impact of the exercise. The following comments from student evaluations are typical: "Court simulation: a lot of work, but an excellent means of obtaining practical experience;" and "the moot court simulation was particularly effective in giving us a taste of the job of a justice or attorney in the Supreme Court. The court simulation allowed us to use what we learned..." Underlying these positive comments are the powerful pedagogical benefits of an appellate moot court exercise.

An appellate court oral argument represents the apex of the adversarial legal system found in the United States, and the adversarial nature of the appellate moot court exercise engages students. According to Light (2001), effective small classes are those organized around a controversy (p. 48). When asked about their most memorable small classes, many undergraduates "described classes in which the professor created opposing arguments and built homework assignments that pitted two groups of students against each other on opposite sides of an argument" (Light, 2001, p. 48). Light (2001) notes that "if a professor's goal is to engage students, this idea of a structured disagreement holds promise" (p. 48). An appellate moot court exercise is at its core a structured disagreement, and when that disagreement arises from an issue currently before a court with real world consequences at stake, the sense of excitement is heightened.

In this adversarial setting, the appellate moot court exercise requires students to combine the various skill sets that colleges and universities claim to teach, such as reading, critical thinking⁹, writing, and oral presentation. According to Light (2001), "of all the skills students say they want to strengthen, writing is mentioned three times more than any other" (p. 54). When asked, seniors indicated that they learned "most effectively when writing instruction is organized around a substantive discipline" (Light, 2001, p. 59). The appellate moot court exercise, like its real world counterpart, by its nature involves a lot of writing by all the participants around the subject matter chosen by the professor. At the same time, the students' writ-

ten work is integrated into the larger context of a legal proceeding with challenges beyond writing. The variety of roles and the variety of assignments, from the written work to solo oral arguments by attorneys to small group discussions among judges, allow different students to demonstrate their varying God-given gifts and talents at different times. For example, extroverted students with strong oral presentation skills often make excellent attorneys, while quieter, more introverted students appreciate judicial roles.

Another pedagogical benefit inherent in an appellate moot court exercise is that much of the work by students is not just reviewed by the professor, but is read by and spoken before fellow students. "Students identify the courses that had the most profound impact on them as courses in which they were required to write papers, not just for the professor, as usual, but for their fellow students as well" (Light, 2001, p. 64). The peer-to-peer interaction in an appellate moot court exercise is high. Drafts of the attorneys' briefs are critiqued by the judges. Final drafts of the attorneys' briefs are read by justices before oral arguments and while writing opinions. Oral arguments are made before the judges and the other attorneys. A judge's position paper is shared with other judges and those positions are discussed with other judges in small group settings during the judicial conferences. The judges' opinions are read by the attorneys who understand the issues and arguments well. All these interactions lead most students to produce work that represents their best efforts.

For students who are considering law school, the exercise gives them a glimpse into the nature of a first-year law school writing assignment and an appellate advocacy course. However, more importantly, by taking on the roles of attorneys and judges, students are given the opportunity to think like a lawyer or a judge. Undergraduate students remember professors who showed them how to think like professionals in their field (Light, 2001, p. 117). Using an actual case or a real open issue in a subject matter such as contracts strengthens this tie between academia and the real world of the law.

Forcing students to think like a lawyer or a judge also provides an opportunity after the exercise to discuss with the students any differences between what is just in legal terms and what is just under Christian ideas of shalom. Wolterstorff (2004) calls on Christian professors, especially those in Christian colleges, to move beyond models of Christian education that only introduce students to academic disciplines from a Christian perspective to teaching for shalom (pp. 21-23). The foundation for shalom is justice in which each person "enjoys his or her rights. If persons do not enjoy and possess what is due them, if their

rightful claims on others are not acknowledged by those others, then shalom is absent.” (Wolterstorff, 2004, p. 23). However, according to Wolterstorff, shalom is more than justice and encompasses delighting in right relationships. “Shalom incorporates right relationships in general, whether or not those are required by justice: right relationships to God, to one’s fellow human beings, to nature, and to oneself. The shalom community is not merely the *just* community but is the responsible community in which God’s laws for our multifaceted existence are obeyed.” (Wolterstorff, 2004, p. 23). For Wolterstorff (2004), the Bible’s mandates on shalom require Christians to “pray and struggle for the release of the captives” and “for the release of the enriching potentials of God’s creation.” (p. 23).

Law by its nature, and especially business law, goes beyond letting simply letting a “yes” be “yes” and a “no” be “no” and so reflects fallen human nature.¹⁰ As a result, judicial decisions will fall short of shalom. By teaching for shalom in this manner and teaching students “to mourn shalom’s shortfall” (Wolterstorff, 2004, p. 23), Christian professors can use the appellate moot court exercise to move beyond teaching an academic discipline or socializing students for the legal profession to producing students who seek both justice and shalom.

CONCLUSION

An appellate moot court exercise is a creative instructional method that engages students on many levels. The effort a professor puts into developing and organizing such an exercise is more than repaid in the dynamics among the students during the exercise and the reactions of students after the exercise. A former student who had been an attorney in an appellate moot court exercise involving a then-current case before the United States Supreme Court is now teaching high school. In a recent e-mail, he states: “I just had to write and tell you that I am doing a court simulation in my high school government class this year ... Well, I just had to write and tell you of your inspiration to me.” His e-mail demonstrates the powerful pedagogical benefits of the appellate moot court format. In this case, imitation is not just a form of flattery, but a lesson well remembered after many others in college are forgotten.

ENDNOTES

¹ According to Black’s Law Dictionary, the phrase “moot court” means “a fictitious court held usually in law schools to argue moot or hypothetical cases, especially at the appellate level.”

² See, for example, Bonello, Frank J. (Ed.). (2006). *Taking Sides: Clashing Views on Economic Issues* (12th ed.). Guilford, CT: McGraw-Hill/Dushkin; and other volumes in the McGraw/Hill Duskin *Taking Sides* series.

³ *Kelo v. City of New London*, 125 S. Ct. 2655 (2005).

⁴ *Lingle v. Chevron U.S.A.*, 125 S. Ct. 2074 (2005).

⁵ *Granholm v. Heald*, 125 S. Ct. 1885 (2005).

⁶ *Koons Buick Pontiac GMC, Inc. v. Nigh*, 125 S. Ct. 460 (2004).

⁷ *Metro-Goldwyn-Mayer Studios, Inc. v. Grokster Ltd.*, 125 S. Ct. 2764 (2005).

⁸ Several months usually elapse between oral arguments and when the United States Supreme Court announces a decision in a case.

⁹ Per Light (2001), critical thinking is “the ability to synthesize arguments and evidence from multiple sources, sources that often disagree” (p. 37). Judicial opinions often conflict, both between majority, concurring, and dissenting opinions in a single case, and among majority opinions in cases with similar factual situations. Legal research, thinking, and writing often involve working through these conflicts.

¹⁰ Matthew 5:37.

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CBAR

Speaking the Language of Ethics; Can Biblically Centered Teaching Use the Ideas of the Philosophers?

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ABSTRACT: *This article describes a method for teaching business ethics using philosophical terms and ideas as it has been developed by a Protestant professor in a Catholic institution. In this approach, philosophy is used to identify issues which are then compared with Catholic teaching. A method is then developed for use in biblically centered Protestant schools. In the biblically centered Protestant approach, Scripture is the final authority and philosophy is used to frame and develop questions that are then asked of Scripture.*

INTRODUCTION

Appropriate pedagogy for the integration of Christian ethics in business has been an important topic in the Christian business literature for some time. Lantos (2002) develops the issue of character education, arguing from classical philosophers as well as from Christian perspectives for the need of character transformation and motivation. He develops an understanding of virtue ethics in the context of sanctification and a focus on the character of God. Chewning and Haak (2002) make use of case studies to help students identify what they believe, as well as to biblically defend their beliefs. Surdyk (2002) advocates the use of the Bible as a required text. The topic of appropriate hermeneutics when making such direct use of Scripture is also well treated in the literature and includes the contributions of Lynn and Wallace (2001), Lemler and Young (2001), Chewning (2000), Porter (2000), Smith (2000), and Carson (2002). These contributions comprise only a partial representation of the rich discussion concerning the appropriate pedagogy for the integration of Christian ethics in business.

While there is a substantial academic conversation concerning the relationship of faith to philosophy, the discussion of such a relationship is less well developed in the bib-

lically centered Christian business conversation.¹ Vander Veen (1997) draws upon Kierkegaardian existentialism in a call to Christian action. Hoover (1998) demonstrates an understanding of philosophical categories through the use of such terms as positive injunction, negative injunction, and categorical imperative. Porter (2000) identifies the critical philosophical question of improper means to gain desired ends. Dotterweich (2000) characterizes an honors course which accomplishes its objective "... by emphasizing that moral philosophy is the foundation for the development of sound economic policy." Lantos (2002) develops his Christian arguments in the context of the ideas of Plato, Socrates, Kant, positivism, intuitionism, and relativism while noting that according to some, ethics and moral philosophy are seen to be synonymous. Can the biblically centered teaching of business ethics make greater use of the terms and ideas of philosophical ethics?

The appropriate use of formal philosophy is an issue that has divided Christianity for centuries. Catholic tradition holds philosophy to be prerequisite to a more complete understanding of the faith while most Protestant traditions make substantially less use of it. The Catholic position is that:

... the church considers philosophy an indispensable help for a deeper understanding of the faith and for

communicating the truth of the gospel to those who do not yet know it.

John Paul II, 1998, p. 9

At the same time many protestant traditions embrace the idea of "Sola Scriptura," which according to Wheeler (1998, p. 98):

... simply means that all truth necessary for our salvation and spiritual life is taught either explicitly or implicitly in Scripture.

What will be described here is an approach to the teaching of business ethics which has been developed by the author for use in a Catholic school. Then, a biblically based approach which makes use of philosophy is suggested to those experienced instructors who wish to make use of the rich discussion and shared discovery potential inherent in the design. The Bible is used as the primary text, and it is suggested here that using the terms and ideas of philosophical ethics in a biblically based business ethics course can sharpen the understanding of the Scriptural lessons themselves. This approach will, at the same time, give students the vocabulary needed to communicate ethical ideas in the terms used by many academic and professional communities.² The exposition will proceed in a step-by-step fashion through the major components of a Catholic approach which has been used in several different courses. It will then proceed in similar fashion through a suggested approach which uses the Bible as text and ultimate authority. Faculty in the Christian teaching community are invited to consider whether either course design taken as a whole might work for them or whether an individual idea found in a course design might be useful in their teaching.

LEARNING

The author was not predisposed to respect philosophical ethics. He would learn to respect those ideas through his life's journey, and so it would seem useful to share that journey.³ As a young person the author was not an academic learner, but learned from experience. When his family moved to a new town and looked for a Baptist church, they did not find one. It seemed that the state had widened the highway through the center of the little prairie town, right between the Methodist and Baptist churches. To make way, one or both of the churches would have to come down. In the spirit of agape, the two groups moved one church across the street and joined it to the other, forming a Methodist-Baptist Federation. There the author developed an ecumenical spirit as he learned the

Scriptures.⁴ His ecumenism did not then extend to Catholics and he learned nothing of philosophy.

And the Lord God commanded the man, "You are free to eat from any tree in the Garden; but you must not eat from the tree of the knowledge of good and evil, for when you eat of it you will surely die."

Genesis 2: 16 and 17, NIV

As philosophers have often spoken to issues of good and evil utterly without any reference to God, and as Scripture warns against reliance upon "the philosopher of this age" (1 Corinthians, 1:20), the author had Scriptural support for a certain level of skepticism concerning philosophy. This skepticism was strong when, as a young destroyer officer, he approached a visiting officer from the task group's aircraft carrier. It was a black night in the Gulf of Tonkin and the destroyer was in a moderate sea. The bridge was dark and the carrier was for the time being in a safe position on the destroyer's starboard bow, moving on the same course. Sensing another recent college graduate, he asked the visitor:

"What was your college major?"

"Philosophy," came the reply.

"Oh, what would you do with that?"

"What would you do without it?"

What indeed. Twenty years after the encounter on the bridge of the destroyer, the author was a part of the teaching team for a graduate management ethics course in a Catholic college. He spent months in the Scripture and presented his results to the class. The team teacher, who held a Ph.D. in Philosophy from Notre Dame, listened attentively and then commented to the effect that while she admired the work, she could not see what it had to do with ethics. She displayed no arrogance, only an earnest curiosity, and an expectant concern for how he might relate his research to the great human discussion of ethics. It was a powerful teaching question, as it motivated the author to learn the rudiments of philosophical ethics.

Communicating without knowledge of the philosophical touchstones and unaware of how the Scriptures played into the conversation, the new Protestant instructor found out what one does without philosophy. One has great difficulty discussing ethics with those who reason differently or with those who see the discussion of right and wrong to be a province of philosophy. He was simply unable to communicate the truth he had. He could not speak in the terms of ethics.

Communicating In the Terms of Ethics

Ethics has been defined as “the field of study that has morality as its subject matter” (from “Ethics,” 1993). In this context, the new instructor knew one system of morality in depth, but he could not put it into effective conversation with the others. He knew nothing of them. He was not yet involved in the great human discussion of right and wrong. He did not have the language. It was like conversing with a person he could not hear. It was like playing chess without being able to see the opponent’s pieces, or like taking his old destroyer into battle without switching her radars on.

Scripture teaches, but then so does experience. Here the lesson was to understand how others reason and to learn to speak their language. If a student has eaten from the tree of the knowledge of good and evil, a Christian instructor of business ethics should be able to reason with that student. Knowledge of philosophical positions allows a sharper understanding of exactly what it is the student believes or assumes, and what logical counterarguments to that position exist. Knowledge of Scripture then allows the instructor to relate the student and the argument she is making to the Scripture.

TEACHING

How might this be applied? Two methods of approaching Christian business ethics will be described here. The first is an approach which has been successful as developed and utilized for many years by the author, a biblically centered Protestant instructor who has enjoyed a 28-year career in a Catholic school.⁵ The second is a logical modification of that process for use in biblically centered Protestant schools — those schools reflecting the traditions which comprise the author’s roots. The difference is that the first approach reflects the Catholic tradition, which sees philosophy as a love of wisdom and therefore in no long run conflict with the wisdom of God. The second reflects the twin Protestant traditions of Scriptural primacy and skepticism concerning worldly philosophy. Both approaches seek to derive advantage from an interaction between Scripture and reason where reason is empowered by the insights of philosophy.⁶

A Catholic Approach

The graduate management ethics course had been a problem for years in the Catholic college. Many instructors from different academic disciplines had tried to teach the course and student affect had been almost uniformly negative. Finally the school experimented with the assignment of a Protestant instructor to the course who in turn developed

the approach described here. Student affect improved substantially and the approach was then applied to undergraduate courses.⁷ The pedagogy allows each student the freedom and integrity to find his or her own position while the instructor very gently advocates the Christian position. The class proceeds in an atmosphere of discussion and shared discovery, using no formal text in business ethics.⁸ Instead, the approach uses a reading to allow an understanding of the terms, ideas and issues in ethics, two sources of Christian positions on these issues, and a source which allows the discussion of applications. This reading and these sources are described under steps two and three below.

If success is defined as a student experience which is positive, which broadens the student and sharpens the ability to reason while encouraging and affirming the commitment to a Christian view of life’s purpose, then the following approach has been successful. In a recent class survey using a five-point Likert scale, 82.6% (24 of 29) either agreed or strongly agreed with the statement “I can now apply Christian ethics to business situations better than I could before I took this class.” This general approach has been used in four different graduate and undergraduate courses.⁹

Step One: Ask the Question.

After a day of introductions and assignments, the instructor enters the classroom and begins asking the question, “What is the good?” Students have been warned by the instructor during the first class session that this question is coming and have been asked to think of responses. They have been assured of their “adulthood” and promised that the grade does not depend upon agreement with the instructor. This approach cannot get anywhere without candor, and so it is never in any way costly to be candid. A positive discussion atmosphere is further encouraged by the strict application of a rule concerning class interaction. Disagreements are always to be expressed in terms of a positive statement about what a student believes to be true. Attacks on others are thus avoided and the students are challenged to simply present the better argument. These seem to be important keys to the improved student attitudes about the ethics course. Previous ethics instruction had been about the instructor being “right” and the students needing to learn from the instructor. This approach is about adults learning together; with the instructor (and some students) gently advocating Christianity.

Some students take the discussion seriously and some do not, some are orthodox and some are not. The instructor is ready with a working knowledge of the basic terms and ideas of philosophical ethics, Scripture, traditions within Christianity, as well as an understanding of

Catholic moral and economic thought. For every student response, the instructor is accommodating and tries to draw the student into the great human discussion concerning right and wrong.

For example, a non-serious response in an undergraduate class might be offered in terms of a party the student is anticipating. What is the good? Why, the party this weekend of course! After the students and instructor enjoy a laugh, the instructor then inquires as to whether the student follows the Carvaka school of thought, whether he is more of an Epicurean, or whether he perhaps sees himself as the young Augustine.¹⁰ The student probably doesn't know this, but the place of such pleasure is a classic issue, treated by philosophers as well as by Scripture. The instructor now has the student's attention. The student has been asked to select a label for himself, and like the young Protestant instructor in the Catholic school the student doesn't know the language. This can frustrate a student, but if treated with love and a laugh it rarely does. The more common result is that the student is drawn into the discussion, if only a little at a time.

Step Two: Look At Some Answers, Considering Christianity.

Most people harbor some curiosity about how others view things. This, together with a concern for what might happen to the student's own idea of "the good," keeps students fairly attentive through an overview of ethics. The student's reading assignment is the extensive article entitled "Ethics" which is found in the "macropedia" section of the *Encyclopedia Britannica* (1993). This is a real treasure. It is the "Rosetta Stone" which allows biblically centered instructors without philosophical training such as the author to achieve a reasonable conversational usage of the terms and ideas of philosophical ethics.¹¹ It also has a very rich bibliography. It is comprised of 29 pages of small print in the hard copy or will come off of a computer printer filling about 77 pages. Using this as a source, each class period is about half lecture and half discussion. As the classic positions from the history of ethical thought are reviewed, the instructor commits energy to lecture, then pauses to reflect and draw students into conversation.¹² "Is that what you meant by your idea of the good? What do you think of this counterargument? What did you discover today that you liked?"

Just as the students have been assured of their "adulthood" to encourage candor and the rich conversation this produces, the instructor then asks for his adult rights as well. He is candid about his background and asks for the right to speak "too." One introductory statement often

used by this instructor is "I'm a Methodist. That's two steps from Catholicism — first, the reformation in England, and second, Wesley's evangelical revival within the Church of England" (from Olson, 1999). When challenged about Henry's motives in creating the Church of England, the instructor might respond to the effect that Henry did have his faults. This kind of thing usually brings a laugh. Undergraduate Catholic students are good hearted, quick to laugh, and a joy to work with.

Throughout this consideration of the great discussion the instructor remains an honest but gentle advocate of a Christian point of view, always seeking the Christian truth in the various points of view presented. For example, Buddha is usually popular. In the discussion of nirvana the instructor might ask about the "peace of God, which transcends all understanding." (Philippians 4:7, NIV)

Sometimes a point of view that will be presented simply cannot be reconciled to Christian thought. For example, in pure forms of Consequentialism, where "whatever" means are advocated to bring the desired results, a Christian instructor must take issue.¹³ "What would Jesus have said about that, do you suppose? Would he have us do 'whatever' brings a desired result?"

Business majors in particular may be drawn to Consequentialism. After all, business is "results" oriented, is it not? Such students are encouraged to review William Paley's Utilitarianism.¹⁴ Here they find a Consequentialist who uses the classic greatest good or happiness for the greatest number utilitarian criterion. But Paley did not advocate the use of "whatever" means as would be necessary to achieve these results. He argues that morality was determined by God. His sense of morality was parallel to that of Ockham and Luther.¹⁵ In other words, morality was to be derived from Scripture. Here is a Consequentialist with whom a Christian instructor can be at least somewhat more comfortable.

Step Three: Advocate the Christian Position

The third step brings the class closer to intellectual closure. What kind of instructor would ask a question and then not suggest an answer? In secular colleges and universities leaving a class open with only the "great questions" described might be appropriate, but in Christian schools the students and their parents are owed more.

In the Catholic context it is appropriate to present the Christian position using the teachings of the Catholic Church as put forth in encyclical letters. These are generally quite well grounded in Scripture and read a bit like a thoughtful Protestant sermon, although they are more lengthy and involved. The documents used here are *Veritatis*

Splendor (John Paul II, 1993) and *Centesimus Annus* (John Paul II, 1991). The first sets out the moral teachings of the Catholic Church using both Scripture and formal philosophical argument. The second discusses economics and business in terms of Christian morality. These are offered in a conversational spirit but with authentic advocacy. In some class sections the encyclicals are augmented by a JBIB article which overviews Scripture as it directly applies to business (see Hoover, 1998). In *Veritatis Splendor* (John Paul II, 1993), students find a Christian response to the opening question about what constitutes “the good.”

The good is belonging to God, obeying him, walking humbly with him in doing justice and in loving kindness.
John Paul II referring to Micah 6:8

Disagreements about the way works are seen to relate to a person’s salvation and psychology are left to the theologians by the Protestant teaching in a Catholic school, although the instructor will respond to questions concerning the Protestant view of such things. Agreements are emphasized and the external, observable nature of the Christian works themselves (where there is nearly perfect agreement) comprises the core of these courses in Christian business ethics.

A good tree cannot bear bad fruit, and a bad tree cannot bear good fruit. Every tree that does not bear good fruit is cut down and thrown into the fire. Thus, by their fruit you will recognize them.

Jesus as quoted in Matthew 7: 18-20, NIV

Step Four: Student Synthesis

After reviewing ethical positions and putting the Christian position forward in a positive light, the class design encourages students to draw their ideas together and apply them. For example, in the classes titled “Ethics in Business Application,” there is a substantial portion of the class devoted to competitive case presentations. The cases are drawn from Newton and Ford’s *Taking Sides, Clashing Views on Controversial Issues in Business Ethics and Society* (2004). Students form groups and engage in formal debates with each group taking one of the positions put forward in the casebook. In classes titled “Business and Society,” students are asked to discuss the role of business in the society after absorbing the ideas of several key economists as summarized in Brue’s *The Evolution of Economic Thought* (1994). In classes titled “Ethics and the Ecology of Commerce,” students are asked to discuss the relationship of business to the natural ecology after reading Hawken’s *The Ecology of Commerce* (1993). In the graduate

management course, “The Ethics and Social Responsibility of Management,” students are asked to develop and present for class discussion cases from their personal experience. Finally, students are asked to write a paper which may be presented to the class. They are asked to integrate the perspectives they prefer and advocate their resulting position. The exact form of this work differs somewhat by specific class syllabus, but the idea remains the same: “Make it your own.”

A Scriptural Approach: Business Ethics as Bible Study

What form might this discussion take if it were to be enjoyed in a biblically centered school? Can the love of wisdom be one with the love of God? Can reason be used to enable rather than to destroy faith? Scripture teaches that the mind is invited to worship, as we love the Lord with all our heart, soul and mind. (Matthew 22:37).¹⁶ The following teaching approach attempts to bring the rich perspectives of the Catholic discussion into conversation with, while remaining subordinate to, the Protestant commitment to Scripture.

This approach is only recommended for use by experienced instructors who wish to enjoy and to risk a lively discussion. The instructor should also have solid knowledge of Scripture and an ability to guide the class in appropriate hermeneutics as the Bible is used as the primary text. The general approach has only been tested in its Catholic form, and so the instructor also takes on the role of the test pilot in something like an experimental aircraft. If it performs as its Catholic forerunner performs, it will deliver an exhilarating classroom experience at the cost of some stability. Shared discovery describes the spirit of the conversation. What are these philosophers arguing about? What do you think about that? What does the Scripture teach? How would the Scriptural teaching then apply to business? As the Catholic form of the design appeals to the Papal rendering of philosophy and Scripture as Christian teaching, the Protestant form appeals to the Scripture itself.

Step One: Opening Advocacy; Establishing Daily Relevance

In the Catholic school the instructor may use what sales trainers call an “assumptive close” when it comes to the use of philosophy.¹⁷ “Of course” ethics uses philosophy. Depending upon the particular tradition of a Protestant school, the use of philosophy might require advocacy. So the instructor may want to be ready with a few ideas.

The following describes approaches and ideas which have proven useful to this instructor when encouraging stu-

dents to see the relevance of philosophy. Such advocacy is necessary from time to time even in the Catholic environment where the use of philosophy is traditional. These approaches and ideas are joined by the direct appeal to Scripture which would be used in biblically centered schools.

There is not much in this that you can't hear at a truck stop or in a coffee shop.

Instructor's introduction to normative ethics

Students need to see the immediate daily relevance of the philosopher's questions, so the ability to relate philosophy to everyday terms and choices is critical. Coffee-shop wisdom and debate embody a great deal of what is actually found in the branch of philosophical ethics called normative ethics. Normative ethics involves ideas concerning how to act or live and what kind of person to be.¹⁸ Coffee-shop arguments will ensue over whether someone should have told a lie to get a particular result, whether one should do as the Romans do "when in Rome" and so forth. Using everyday terms such as these, coffee-shop or kitchen-table debates are often critical in shaping people's lives.

The problem is that such conversations are often uneducated and so must constantly reinvent old ideas. They lack clarity because they do not reflect the careful nature of the philosophers' discussion. Why shouldn't the discussion of life's choices take points from the arguments of great thinkers? Why lead one's life in a way which might be regretted because one did not consider such arguments early enough in life? Why fail to ask important questions of Scripture?

What is proposed here is a form of Scripture study which incorporates at least some of the precision embodied in the philosophical discussion of normative ethics. The study begins by discerning questions and continues by posing them to Scripture. Of the hundreds of questions that might be derived from the discussion of normative ethics, a few will be selected which seem particularly relevant to the topic of business ethics. For example, students should identify as relevant to international business the question of whether statements concerning what is right or wrong are absolute, regardless of culture.

Step Two: Ask About the Great Questions

In an opening conversation similar in tone to the opening conversation in the Catholic institution the instructor would ask, "What do people disagree about when they discuss right and wrong?" Again, student responses are respectfully considered, but in this class the goal is a list of questions to be asked of Scripture. The class functions as a discussion team, focused upon the discern-

ment of appropriate questions. The instructor encourages the identification of such critical questions as whether the end justifies the means.

The discussion is directed toward the generation of questions in order to ensure a connection with Scripture as the ultimate authority. In the Catholic discussion such a connection is assured because the Papal encyclicals will speak directly to the philosophical argument using the terms and ideas of the philosophers, thus tying those arguments to the Catholic rendering of Scripture.

Step Three: Research the Great Questions.

Philosophical review and discussion are embodied in this step. The reading assignment is the same as that used in the Catholic school (the extensive Britannica article entitled "Ethics"). Here, students would be asked to discern which issues find the philosophers in disagreement with one another. If there is a disagreement or a difference in philosophy there may be an important question to be answered or an issue to be explored.

The task of philosophical overview is to identify and clarify such questions or issues. Here the instructor would again pour energy into lecture, and again stop to reflect with the students in conversation. How are these people disagreeing or differing? Does the disagreement or difference seem important to business ethics?

To create a limited example, the following questions might logically be derived from the discussion found in the Britannica article:

1. If Plato believes that there are absolute rights and wrongs, and the Sophists believe that right and wrong is relative to culture, which more nearly reflects the Christian position and why?
2. If the Consequentialists believe that right and wrong is about ends, and if Kant believes that right and wrong is about means, which more nearly reflects the Christian position and why?
3. If some philosophical principles are stated as positive injunction and some as negative injunction, how are Christian principles stated and what does this say about the Christian life?
4. If Jaina philosophy advocates poverty, Rand's Objectivism advocates selfishness, and Buddhism advocates a middle road, what view of material things is Christian?

Step Four: Taking Questions to Scripture; Fostering a Dialog with the Bible

The following discussion demonstrates the kind of dialog with the Bible that could be fostered when the philosophers become a part of the conversation. The discussion with Scripture will be initiated by questions of the philosophers as represented by example questions one through four above. The conversation begins with the discussion of question one alone, but then becomes cumulative, synthesizing responses to all four example questions by the time the illustration has been completed.

Suppose the students have now come to *example question one*: the disagreement between Plato and the Sophists. Here the coffee shop statement of the Sophist position would be:

“When in Rome, do as the Romans do.”

Love and concern for other cultures might lead well-meaning students to this position. The statement about what to do in Rome is the common understanding of the classic Sophist position which holds that what is commonly good and bad is a matter of social convention (see Guthrie, 1971, chapter 7).

This issue would be a good one for the students to experience early in the class, where the natural chronology would find it, because the Scriptural guidance concerning morality will be quite clear. Core Christian morality remains the same throughout the teachings of Jesus, Paul, and the other New Testament teachers, regardless of to whom they communicated. No matter where Paul traveled, nothing changes in the Ten Commandments and nothing changes in the love teachings of Jesus. Christianity is not about moral relativism. Paul died in Rome as a result of what he believed, what he taught, and the way he lived. Many Christians shared his fate there. Had those Christians done as the Romans had done, they would have had fewer problems in Rome.

Resolution of any real or apparent conflicts in the Scriptural mandates discovered in this discussion should be dealt with according to the instructor’s preferred understanding. For example, many would agree that there is a hierarchy in the teaching, and one is bound to the higher teaching. As the highest commandment is to love God and neighbor, such love might be seen to override a lesser injunction in Scripture if there is an actual and irresolvable conflict.

Now suppose the class has come to *example question two* and wishes to *add* the issue between Kant and the Consequentialists to the conversation. In order to begin this exploration it might be useful to simply ask:

“Do the ends justify the means?”

In other words, should Christians agree with the Consequentialists of which the Utilitarians form a prolific example (teleology), or should Christians agree with Kant (deontology)? Teleology is about the goals that guide something (Bunge, 2003). It is about design or purpose. “Telos” or “teleos” is Greek terminology referring to ends or ultimate destiny, so a teleological ethical theory focuses upon appropriate ends. “Deon” is the Greek for duty so a deontological ethical theory is about duty and focuses upon appropriate means.¹⁹ As business people are proud of their no nonsense “results” orientation, it is easy for them to default to consequentialism or other teleological ethical positions.

Business people who take this road will find some support among philosophers, usually in the form of a Utilitarian arguing that what is good and right is that which provides the greatest good or happiness for the greatest number. In other words, what is right is “whatever” provides the greatest good for the greatest number. This position has philosophical respectability. Hutcheson (2004) first put forth this criterion which was then later used by the Utilitarians.²⁰ The Utilitarians would refine the criterion, developing arguments concerning what was actually “good” for people.

Business people would not be dissuaded from teleology by a first inspection of Christianity, either. Scripture clearly teaches about a set of ends following earthly life. The promise of Heaven and the threat of Hell would seem to be so powerful that a person, upon a first encounter with this, would have to ask what might be done to avoid hell and to enter heaven. Such a person might, upon hearing an opportunity to say the sinner’s prayer, simply go through the process. This might be done so as to do “whatever” it takes to assure eternal life.

How might such a teleological approach to Christianity be seen? A study of the book of Job should demonstrate that Christianity as a worldly teleology presents serious problems. The test of Job was to remove from him his excellent earthly results and to afflict him. His faith was to stand the test, as did the faith of Paul, Stephen, and the great host of Christian Martyrs. Paul warned Timothy against those who saw godliness as a means to financial gain:

... men of corrupt mind who have been robbed of the truth and who think that godliness is a means to financial gain.

1 Timothy 6:5, NIV

If a worldly teleology can be rejected, what can be said about the consequences of heaven and hell? There is very

substantial Scripture in support of these kinds of ends being attached to life's choices. If a worldly teleology must be rejected by the witness of Job and the Christian martyrs, should worldly choices then be seen in terms of their "results" in heaven and hell? Should a person be Christian *so that* he gets to heaven and avoids hell?

In the Protestant understanding, justification before God comes upon the person's conversion. A crude consequentialist, converting so as to do "whatever" is necessary to achieve life eternal, might believe that he has now made a deal with God to get what he wants. Say the sinner's prayer? Sure, "whatever" it takes. It is still all about ends. It is still all about him.

Many students of Christianity would say there should be something else involved in a conversion. Sincere repentance, recognition of one's inability to lead the Christian life by virtue of one's own effort, and a plea for the spirit of Christ should be involved. The convert asks for and receives forgiveness and grace.

Come into my heart, Lord Jesus.

Component of the sinner's prayer as used by the Jerry Fallwell's Thomas Road Baptist Church²¹

Confessing with his mouth that Jesus is Lord and believing in his heart that God raised him from the dead, the convert is saved (Romans 10:9). There is then Scripture to support the idea that Jesus comes into the heart in concert with the Holy Spirit:

If anyone loves me, he will obey my teaching. My father will love him, and we will come to him and make our home with him. He who does not love me will not obey my teaching. These words you hear are not my own, they belong to the father who sent me. All this I have spoken while still with you. But the counselor, whom the father will send in my name, will teach you all things and remind you of everything I have said to you.

Jesus as quoted in John 14: 23-26, NIV

In this way the Protestant conversion involves being born again or born of the Spirit. It is now all about Him; it is not about us.

. . . I tell you the truth. Unless a man is born again he cannot see the Kingdom of God.

Jesus as quoted in John 3:3, NIV

. . . I tell you the truth, unless a man is born of water and the Spirit, he cannot enter the Kingdom of God.

Jesus as quoted in John 3:5, NIV

As a person is "born of the Spirit" how would that person then begin to view the Christian walk? Would teleology

remain attractive? Life eternal would remain in the mind as hope and assurance, but how would a person now born of the Spirit begin to view daily works; as means to a heavenly end?²² Or would the person simply *want* to follow Christ?

Since Protestants are saved at conversion, it would not seem appropriate for them to see "their" works as means to heaven, something "they" do *so that* they achieve the reward. Different psychologies might be appropriate and Protestants might differ in theological nuance, but many would agree that Christian works are fruits of the indwelling spirit. The Christian is enabled and empowered by the grace of God.

So I say live by the Spirit, and you will not gratify the desires of the sinful nature. For the sinful nature desires what is contrary to the Spirit, and the Spirit what is contrary to the sinful nature.

Galatians 5: 16-17, NIV

But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self control. Against such things there is no law. Those who belong to Christ Jesus have crucified the sinful nature with its passions and desires. Since we live by the Spirit, let us keep in step with the Spirit.

Galatians 5: 22-25, NIV

Just as the witness of Job and the Christian martyrs should discourage a worldly teleology, the justification provided to the Protestant convert should discourage a teleology of heaven and hell.

In this way, the Protestant view of works provides an important test of the Spirit's presence. If one is justified at conversion why perform works? Not to get to heaven, as that is already given. Protestants who authentically feel justified before God must then perform the works of Christianity for reasons other than the consequences of heaven and hell. Perhaps it is the prodding of the Counselor, the Holy Spirit who reminds the Christian of everything that Jesus said. (John 14:26)

How would the Spirit have Christians view business ethics? In reminding them of the things that Christ has said, the counselor would certainly remind them of the highest commandment:

Teacher, which is the greatest commandment in the law? Love the Lord your God with all your heart and all your soul and all your mind. This is the first and greatest commandment. And the second is like it: love your neighbor as yourself. All the law and the prophets hang on these two commandments.

Jesus as quoted in Matthew 22: 36-40, NIV

The highest commandments comprise a call to love God and neighbor. How does the Christian reconcile this with a career in business?

Business as it is taught in secular schools can be a profit driven teleology. Profit is the end, and every subject in business is subordinate to that end. The other subjects are means to the financial end. Serve customers *so that* one makes profit. Treat workers well *so that* one makes profit. If ethics is considered at all it is considered as the law is considered, as a constraint or a limit. “Maximize profits subject to legal and ethical constraints or limits” is often the model in use. This vision of business is reinforced with elegant mathematical examples such as the linear program. Students learn to maximize a mathematically defined profit function subject to mathematically stipulated constraint functions. For many students, such fine precision must imply great accuracy. Morality, like the law, is a limit but not a driver or a motive. Where is the love in this?

Philosophy may now contribute further. As demonstrated by *example question three* philosophers are careful to observe the difference between positive and negative injunction when stating moral maxims or principles. This perspective can now be *added* to the conversation.

A maxim stated as “do” is a positive injunction. A maxim stated as “do not” is a negative injunction. Consider the difference between the golden rule in Christianity and what is sometimes termed the “silver rule” in Confucianism:

Do to others as you would have them do to you
Jesus as quoted in Matthew 7:12, NIV

Do not do to others what you would not like yourself.²³
Confucius (2003)

Positive injunction is generally seen as the more binding form of injunction. If someone says “do,” it allows no freedom to do otherwise. If someone says “do not” it allows great freedom, so long as one avoids the proscribed behavior. In terms of the linear programming example, a negative injunction makes great sense as a constraint or a limit. Do whatever you can do to maximize profit so long as you avoid this or that proscribed behavior; so long as you “do not” do this or that.

In contrast, there is no upward limit to the “do” in the positive injunction of Jesus. Therefore, there seems to be an important logical problem when using the golden rule only as a constraint upon another driving motive, or function, which would then be maximized, in this way limiting the ability to maximize the positive injunction given by Jesus.

No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and money.

Jesus as quoted in Luke 16:13, NIV

For Confucians, there would be no problem. Simply maximize profit subject to the constraint that one does not do to others what one does not want done to one’s self. But given Jesus’ use of the more binding positive injunction, it would seem better to put the injunction of Jesus in the position of maximization. The need to make a sufficient profit for corporate viability would then become the functioning constraint. If the business fails, it will serve no one.

The need for viability, to include viability in the financial markets, would seem to place a certain practical limit upon Christian service using the institution of business when the firm is publicly held. When stockholders need to be considered, management must avoid charges of failure to execute their fiduciary responsibility (Friedman, 1970).

The publicly held firm could operate to deliver a constrained maximization of profit, where the constraints reflect appropriate treatment of employees, customers, stakeholders, and the environment. The management’s responsibility to stockholders would then include a straightforward communication of any such constraints upon profit maximization. Capital is a necessary input and inputs have costs. If the market niche of the firm is sufficiently robust to allow the satisfaction of all such constraints while still allowing the attraction of capital, Christians might find a satisfying walk in this way. They would know that in providing good returns for investors they are simultaneously providing products and services to satisfied customers and an income for their families. They would know that they are of service to their community in an environmentally sustainable way.

Other Christians may experience different walks in business and not be able to find this kind of balance. Even if the market niche of a firm begins with enough strength to allow the satisfaction of all the interests described, the niche may deteriorate and management may be faced with ugly choices concerning whether to serve capital or the other interests involved. Or management might simply decide to improve returns to capital at the expense of the other interests. Capital as input now becomes capital as master.

In such situations Christians who are called to love their neighbor might find that the pressure to provide returns to stockholders has resulted in their becoming involved in actions toward other people which they simply cannot reconcile to the powerful positive injunctions of Jesus.

Sometimes you have to do things in business you just don't feel good about.

Vice President, Fortune 500 Company
(Conversation with the author)

Should the positive injunctions of Jesus be made subject to any constraint whatsoever? Here again the phenomenon of the Christian martyr should be considered. Perhaps the financial constraint should not be seen as anything absolute. After all, in the terms of the model used here, a Christian martyr is one who has maximized love of God without observing even the minimal constraint that he remains alive on the Earth. Paul did as Jesus would have him do. He did not do what the Romans would have had him do.

Jesus died for you, would you die for him?
Bible study question

For most people their Christian commitment will never come to this kind of hard choice. Christians are called to love others "as" themselves. Christians are not called to a Lemming-like drive toward martyrdom, although Saint Augustine (1950) did suggest that love of God could take people "even" to contempt of self. The Christian businessperson no doubt intends to live comfortably and many will. But at the same time, some will be faced with important choices which will test the authenticity of their Christianity.

A person may not know what choices tomorrow will bring. For example, the successful Christian business person may pull his BMW over to the shoulder of the road when he sees the "Air Florida" Boeing 737 stall on take off and crash into the icy Potomac. Seeing those struggling in the water he is called to their aid. It was not his plan, but he died a Christian. On a more subtle level, the Christian business person may be unwilling to curtail employee health benefits when the competition does so. It may not cost her life, but it will cost something. What constraints should be placed upon the commitment to do as Jesus would have us do?

The philosophers again have some different and interesting positions to consider as set forth in *example question four*. These positions may now be *added* to the conversation as questions about the appropriate place of wealth. In contrast with Ayn Rand (1960), who argues that selfishness is a virtue, Indian Jaina philosophy insists that giving to the poor is an important positive injunction. The positive injunction is so important in Jaina thought that even the possession of wealth is seen as depriving the poor.²⁴ The Jaina philosopher might ask, "You had a positive injunction to give? Why did you hold back?"

As the students go to Scripture, they will find much direct guidance concerning wealth. Using Hoover's (1998) summary, they should find that:

Stewardship of wealth is not negative per se or in and of itself as it is seen to be a blessing (Genesis 24:35, 26:12, 39:2, 39:23, Proverbs 13:21) but people are to take a balanced view of wealth and place many things ahead of wealth in the selection of life's effort or work. People are expected to place wisdom before wealth (Proverbs 4:7, 8:10 and 11), peace before wealth (Proverbs 17:1), friends before wealth, (Proverbs 19:4, Luke 16:9), integrity before wealth (Proverbs 22:1, 28:6) and practice moderation in the acquisition of wealth (Proverbs 23:4), as the accumulation of great wealth is unlikely to bring piece of mind (Ecclesiastes 5:9, 6:12). While some degree of prudent frugality can be expected in making provision against hunger (Genesis 41:35 and 36, Proverbs 21:20, John 6:12), faith in wealth should be renounced for faith in the higher values of the kingdom of God (Matthew 6:19-34, 19:18-24, Mark 10:17-31, Luke 12: 13-21 and 18: 18-30).

Ever the teacher, John Paul II (1991) has the idea down to one sentence:

It is not wrong to want to live better, what is wrong is a way of living that places having ahead of being.

Being what? What should now be said of motivation? Should Christians see these Scriptures as simply a set of rules or precepts that one must follow no matter how onerous, as constraints upon their goal of personal profit maximization, or should these Scriptures be seen as reflective of the orientation and heart condition of the Beatitudes? Responding in the context of John Paul II's, statement, what would a Christian disciple *want to be*?

As the disciple slowly puts Jesus uppermost in life, responding to his positive injunctions, what is happening? What happens to selfishness? Philosophers again have useful terminology and questions, as do Christian theologians. As one grows in Christ, reflecting a sanctifying grace, moving toward "perfection" to use Wesley's term, how is the philosophy of life changing?²⁵ If the Christian walk might begin in teleology, a selfish soul seeking life eternal, might it then become deontology?

As discussed, the term deontology comes from the Greek "deon" which means duty. In Kant's classic deontological argument, he distinguishes between two types of imperatives. A hypothetical imperative is something done "so that" something else will happen. A categorical impera-

tive is something done simply because it is the right thing to do. Kant believed that the categorical imperative was appropriate morality. A person should do her duty simply for its own sake. The general maxim or principle describing appropriate duty as stated in one form of Kant's categorical imperative is:

So act as to use humanity, both in your own person and in the person of every other, always at the same time as an end, never simply as a means.

Immanuel Kant, as cited in Patton (1967)

How might Scripture respond to this suggested imperative? The parallel with Jesus is striking:

Love your neighbor as yourself

Jesus as quoted in Matthew 22:39, NIV

It would seem reasonable that a person growing in the Spirit, even if first called to Christianity by the teleology of heaven and hell, will in time prefer a daily working deontology. The person will prefer to just do it.²⁶ The preference would no longer be due to teleological calculations. In Kant's view, the person simply chooses to do the right thing because it is the right thing, in and of itself. It is the person's "deon" or duty (see Stackhouse, 1995, p. 21).

Does this describe the Christian walk? Would growth in the Christian life take a person in this direction? It would seem that it does, but in an important psychological sense it would also seem to take a person through Kantian duty to something higher. This is because, in modern usage, duty can connote something imposed or onerous; something met with unenthusiastic compliance. So Christianity may take a person well beyond the imposed or onerous sense of duty to a real pleasure or joy in performance of Christian works. A Christian will just do it because it is what she prefers doing. She must do it, but not because of the law or because of some coercion. She must because the Spirit growing in her must. Grace and the resulting love of God within the person become so powerful that duty becomes joy while the Christian loves and serves. Wesley defended this sanctification perspective against his critics using the following terms:

We allow, we contend that we are justified freely through the righteousness and the blood of Christ. And why are you so hot against us because we expect likewise to be sanctified wholly through His Spirit?

John Wesley (undated)

Step five: Translation to the terms of business; cases and dilemmas

How might this perspective translate to the terms of business? In the late nineteenth and early 20th centuries there was in use in the United States a term for a person of wealth. There was much Christian influence in the U.S. during that era, and this term probably reflected that Christian influence:

A man of means

Nineteenth and twentieth century nomanclature for a person of wealth

This would seem to reflect appropriate priorities. Wealth should not constitute the ends a person seeks. Nor is wealth useless. Wealth is appropriately the means to higher ends, those of Christ.

The Christian will certainly encounter other perspectives and priorities in the practicing business community. The growing Christian wants to do the right thing, and loving service is the right thing. Yet the business world is often found to be engaged in "acts of the sinful nature:"

The acts of the sinful nature are obvious: sexual immorality, impurity and debauchery; idolatry and witchcraft; hatred, discord, jealousy, fits of rage, selfish ambition, dissensions, factions, and envy; drunkenness, orgies, and the like. I warn you, as I did before, that those who live like this will not inherit the kingdom of God.

Galatians 5: 19-21, NIV

Who has not observed at least some of these acts in corporate America?

The genius of the market would seem to be that it puts both kinds of people to work. A person driven by selfish ambition must find somebody in the market to serve, or he has no customer. A person acting out of love will naturally serve, but must find a way of serving which is sufficiently relevant, innovative and efficient to be profitable. Their service will differ in character, as the first person serves only as a hypothetical imperative. He serves *so that* he makes profit. His selfish ambition is the driver or objective, while the need to serve a customer constrains him in some kind of service to society. The second person makes life's choices as categorical imperatives, perhaps in the higher spiritual sense of Christian sanctification and joy while the need to make ends meet constrains her. Adam Smith (1776) seems to have had the first type of person in mind when he defended the idea of harmony of interest as follows:

It is not from the benevolence of the butcher, the brewer or the baker that we expect our dinner, but from their regard for their own interests.

Book 1, Chapter 2

Smith makes the point that the interests of the supplier and the customer may be in harmony, and the selfish restaurateur might deliver a fine meal. But harmony of interests would seem to work in the other direction as well. Could someone first wish to serve, and because interests may be in harmony also make money?

Would not a Christian husband and wife who owned a bed and breakfast take great joy from the customers' satisfaction with their meals, from families reconciled while on holiday in their hospitality, from marriages well begun on honeymoon? Of course such owners must charge money, but the motivation is different. The money is needed to sustain life and family, to buy insurance, to pay tuition, to provide a retirement that does not burden their children. It brings the occasional joy of new clothes, or a better car. Money is not what drives these people; it is the necessity that limits them. It is not their end or goal; it is their *means* of continuing their service.

Christian business ethics should be of this kind. While reasonable consideration of predictable worldly outcomes is only prudent, the confusion of means with ends must be avoided. A Christian must not love money (Luke 16:13, 1 Timothy 6: 3-10). Money is only a means. A Christian loves Christ and so by the grace of God, a Christian will serve God and neighbor. Because of this orientation, there are kinds of businesses and business practices to which the Christian is drawn and some a Christian will simply avoid (see "The Use of Money" in Wesley, 1988). The questions of the philosophers can help to more clearly identify these choices as they are taught by Scripture. The result is a better understanding of Christian business ethics.

Once love of God and neighbor is fully felt, understood, and translated in these terms of business, the discussion of particular dilemmas experienced in business by those who would love their neighbor can further enhance the student's understanding.

The following dilemmas are real situations with names and details changed so as to ensure the privacy of those involved. They are selected from both public and private sources so as to demonstrate the kinds of difficult decisions encountered when the interests of the stockholders and the interests of others, such as customers, employees, and community might fail to come together in harmony.

1. The new industrial salesman spends many months getting to know the industrial buyers and executives

responsible for the purchase of his industrial material. After the sales territory is in fairly good condition and the buyers are trusting the new salesman with substantial orders there is an energy shortage. Because of this, the salesman's company declares "force majeure" on the contracts. This declaration, roughly translated as "act of God" allows the company to reduce the amount of material delivered. The salesman spends a difficult two weeks explaining the situation to buyers and is relaxing at home when the phone rings. His company wants to know if he "has a home" for any more of the industrial material. He answers to the effect that of course he has a home for some more material; he has just cut all of his contracts to two-thirds of the contracted amount. The person on the phone tells him that the "extra" material is not available at contract price, but at spot market price which is substantially above the contract prices. What does the salesperson do?

2. The market research department is responsible for recommending the pricing of a patented life saving hospital pharmaceutical product. The product is extremely profitable with a manufacturing contribution margin above ninety percent. Research indicates that the people responsible for buying the product in the hospitals are positively irate about the price. The pharmaceutical firm has few products of this nature and needs the contribution margin, as the company has serious internal inefficiencies. The patent expires in two years. What does the market research department recommend?

3. The pension fund manager has been studying the new law governing the funding of pensions and has discovered a loophole such that the firm may be able to divert a substantial amount from pension funds to the bottom line. He has studied it with the corporate attorney and has been assured that this action is in all likelihood legally defensible. Corporate actuaries however, advise that use of this interpretation is likely to result in at least a partial default on promised employee pensions. Top management is eager to improve the bottom line and has a reputation for both rich rewards and draconian punishments depending upon a person's contribution to profit on a quarterly basis. The pension fund manager has a mortgage, a son and a daughter in college, and a newly hired MBA employee who will in all likelihood tell top management about the loophole if the pension fund manager does not. What does the pension fund manager do?

4. The successful athlete realized that he was aging and would not be competitive in his sport much longer.

He leveraged everything he had to buy a small chain of sporting goods stores in the industrial city where he had grown up. His stores specialized in equipment for his much loved sport. For a time things went well, but one year sales began to slide. His investigation determined that another chain was selling sporting goods at retail prices which were equal to or below his costs. As the other chain was no bigger than his and did not belong to a larger firm, he could not understand how they were achieving their buying economies. He had lunch with an old high school friend who had not left their home town and had gotten to know it well. The friend told him that the competing firm was laundering drug money and so did not need much profit on the sporting goods. What does the athlete do?

5. The human resources manager at the chemical plant is notified that one of their production floor workers has just been diagnosed with a terminal cancer. This troubles him because this is the third production worker in as many years with the diagnosis. The worker is 35 years old and has four young children. His family is poor, nearly illiterate, and unlikely to think of litigation. As the manager considers this, his office receives a report from the company's trade association warning that older scientific findings linking the handling of the chemicals on their floor with this form of cancer seem to be supported in this year's newly published research. The worker's meager health insurance policy will not begin to cover the costs of his cancer treatment. What does the human resources manager do?

Cases which pose dilemmas such as these should result in a rich class discussion of responsibility, governance, agency, and the real purpose of the firm. A critical question would seem to be whether Christians can be comfortable with a pure stockholder model, a constrained stockholder model, or a stakeholder model.²⁷ The discussion might also entertain the idea that some Christians may elect to limit themselves to participation in sole proprietorships or family held businesses such that responsibilities to anonymous absentee stockholders can have no adverse effect upon the firm's service to community.

Step Six: Final Student Synthesis

To ensure that this kind of discussion is retained by individual students, a final step would be desirable. As in the Catholic approach, students should be encouraged to make this class discussion "their own." This can be accomplished through the writing of a paper and its presentation to the class. A useful topic might be "How a Christian

Views Business." Written cases might be used wherein the student is asked to apply their ethics. In graduate classes, students might be asked to design and defend an ethics policy. These kinds of assignments can bring the lessons home to students.

Specific Class Designs

In the Catholic versions of this general approach, the instructor should plan to take about one third of the semester in the general philosophical discussion, about one third in the discussion of the Catholic teachings, and about one third in the application material, such as cases. The instructor in the biblically centered school might anticipate a similar allocation of time, excepting of course that the philosophical discussion would now be followed by Bible study.

There would be many class designs which might encourage the identification of questions, the dialog with Scripture, the translation to business and the student synthesis described here. Some instructors might prefer to leave philosophy out of the discussion in any formal sense; only using key questions in their readily identifiable form as found in daily usage, for example "do the ends justify the means?"

The author would use the philosophers by name and idea in order to derive the questions for Scripture. The preference for this approach is based upon the author's experience in the Catholic classroom which suggests that students are often more insightful than the instructor when deriving ideas, issues, and questions from the philosophers. Direct student exposure to the philosophers can yield surprising and gratifying results.²⁸ At minimum, 25 heads are better than one.

This approach may also enable a stronger case for Christ. An argument can be more effectively made as it honestly puts forward the counterarguments and then explains why the position advocated is preferred in that full context.²⁹ Using this instructor's approach, the class might take the following form:

1. The class discusses right and wrong. What are the issues?
2. The class formulates a preliminary list of questions for Scripture.
3. The instructor presents the philosophers. The first half of each class is lecture; the second half is discussion and derivation of questions for Scripture. The instructor's presentation is derived from the "Ethics" (1993)
4. The class finalizes the question list.

5. Following Surdyk (2002) in using the Bible as text, small student teams research answers in Scripture, using time both inside and outside of class to develop their interpretations. The students might use something like a keyword search in Bible Gateway to facilitate this while the instructor should provide a guide concerning what constitutes appropriate hermeneutics in the college.³⁰
6. Groups present their findings and suggested interpretations.
7. The class discusses interpretations. The instructor fosters the “dialog with the Bible.”
8. The class discusses how Scriptural teaching applies

to business. The instructor guides the class in a discussion of Smith’s harmony of interests as developed earlier in this article.

9. The class discusses specific applications. Student groups take sides in presenting issues such as those found cases, dilemmas, or observable business situations. The instructor leads a discussion of governance and agency.
10. Students write and present a term paper — “How a Christian Views Business,” or “Christian Ethics in Business” (presented to the class when time allows). This might take the form of a written case or a recommended ethics policy.

CONCLUSION

Those teaching business ethics in biblically based institutions should make themselves aware of the great questions posed by the philosophers. The formal arguments together with their authors may be used in class, or the instructor might simply use the essential questions. In either case Scripture would be the final arbiter of philosophical dispute.

Scriptural teaching concerning such questions might only reinforce ways of understanding the Christian walk with which the instructor is already comfortable. For example it is unlikely that Christian instructors would consider appropriate business ethics to be fully relative to culture in the Sophist sense, even when taught in international business courses.

At the same time, the questions of the philosophers will take Christians to the very core of the faith, to question motivation and thus eventually to question models of business and its ethical practice. Questions of motivation have been a part of the Christian discussion since the early era.

Accordingly, two cities have been formed by two loves: the earthly by the love of self, even to the contempt of God: the heavenly by the love of God, even to the contempt of self.

Saint Augustine, 1950

Jesus led his followers to the love of God and neighbor (Matthew 22: 34-40). Love is the Christian way. If a vocation in business tempts Christians toward other ways of viewing and treating people, the Spirit will remind them of

the strong positive injunctions of Jesus. Christians are called to a distinct way of life and love is the Christian way.

ENDNOTES

¹There is at least one journal devoted to this. Consider the implications of an entire journal titled *Faith and Philosophy*. There must be a substantial discussion in order to support a journal with the focus. The philosophical thread in biblically centered Christian business discussion is exemplified by Vander Veen (1997), Hoover (1998), Porter (2000), and Lantos (2002). It is an important thread in the discussion but would not by itself support a journal. This article is intended to contribute to this latter conversation. As another example of Protestant integration of faith with philosophy, consider also the works of Herman Dooyeweerd in Strauss and Botting (2000). The author is indebted to a reviewer for pointing out Herman Dooyeweerd and his line of reasoning.

²Consider the observation shared by Fessler (2002, p. 131). “The Golden Rule provides a good philosophical starting point for any discussion of ethical behavior, and this philosophical argument is all I talk about in a public university classroom setting.” Consider also the observation shared by Lantos (2002, p. 33). “To know what is moral, academia and the professions typically rely on philosophy”

³See this approach used by Johnson (1995).

⁴Here the word ecumenical is used in its sense of promoting or fostering Christian unity.

⁵In this context, success means high enrollment when the classes are not required and a positive student experience as measured by high student evaluations. It also implies an increased student ability to see the Christian implications of business decisions as measured by exams, case study questionnaires and class discussion. Some increase in positive affect concerning Christianity and its teaching has also been observed. This latter increase is as observed by the professor over the period of a semester.

⁶A primary difference in the two approaches will reflect the freedom Protestants have to apply personal reasoning to Scripture. Catholic teaching makes substantial use of both Scripture and philosophy. However, in the Catholic tradition the church retains the authority to provide appropriate Scriptural interpretation and teaching through its “magisterium.” Catholic teaching often clarifies an argument by identifying the formal philosophical positions with which the church is in agreement or disagreement. Thus, the Catholic approach to the ethics course uses encyclical letters wherein these interpretations and teachings are set forth explicitly.

⁷Student affect is as measured by the college’s standard class evaluation form as completed by students in the final week of each class.

⁸The term “shared discovery” is intended to describe a classroom atmosphere wherein the instructor is a learner, sharing the excitement of discovery with students. In more traditional settings, the instructor is clearly the expert and the students are expected accept truth according to that expertise. In this setting, the student’s ideas and opinions are given more weight, and the instructor learns with the students. This is not to say that the instructor does not lead the students. The instructor leads using logic, argument, and appeal to Christian teaching, but makes minimal use of any authority found in the position of the professor. In an ethics course, this spirit encourages candor in the conversation of issues often deemed too risky to entertain.

⁹These are titled: “Business and Society,” a macro ethics course concerning the role of business in the society; “Ethical Applications in Business,” a micro ethics course focused upon the ethical management of the firm; “Ethics and Social Responsibility of Management,” a micro ethics course for graduate students; and “Ethics and the Ecology of Commerce,” a course focused upon environmental issues.

¹⁰The Carvaka was an Asian school of thought which advocated seeking pleasure here and now. The Epicureans based their idea of the good around pleasure, while Augustine lead a life directed toward pleasure prior to his conversion.

¹¹This refers to the stone found in Egypt in 1799 which allowed the deciphering of hieroglyphics. The “Ethics” (1993) article itself features a chronological development of ethical thought, exploring such themes as Greek thought, summarizing the ideas of Plato, Aristotle, the Sophists and others. A chronology of Christian thought includes Jesus, Augustine, Aquinas and Luther. Other important themes include British thought, which includes Hobbes, Hume, the Intuitionists, the Moral Sense School and Utilitarianism. A summary of continental thought includes the ideas of Spinoza, Kant, Hegel, Marx and Sartre.

¹²The reader is encouraged to review the “Ethics” (1993) article. It is characterized by considerable breadth, depth and rigor. A class review of the concepts is encouraged here, as only the best students will absorb the “Ethics” article without some help from the instructor.

¹³For example consider the greatest happiness for the greatest number criterion as developed by Francis Hutcheson (2004, p. 125-126). See also the development of the principle of utility in Jeremy Bentham (1970, p. 1-7). See also the contribution of John Stuart Mill (1998, p. 54-72).

¹⁴See Paley (1978, p.34) for the relationship between his happiness criterion and virtue.

¹⁵See Paley (1978, p.32) for his definition of virtue as “the doing good to mankind, in obedience to the will of God, and for the sake of everlasting happiness.” See p. 331-398 concerning duties toward God. See p. 431-440 for an example of his direct use of Scripture.

¹⁶The author is indebted to a reviewer for pointing these Scriptures out. The reviewer included John 20: 30-31, Acts 1:3, Philippians 9-10, Isaiah 1:18, I Peter 3:5, I Corinthians 15: 3-8, I Thessalonians 5:21, 2 Peter 3:18, I John 4:1.

¹⁷In sales training, the use of an assumptive close means that the salesperson assumes the decision to buy has been made and then proceeds to tie down the details such as delivery date.

¹⁸Note the definition of normative ethics as involving substantial proposals concerning how to act, how to live, or what kind of person to be in Kagan (1998, p. 2).

¹⁹See Bunge (2003) under deontologism. See also “deontological ethics” as defined in *The Random House Compact Unabridged Dictionary* (1996, p. 533).

²⁰See the discussion of Hutcheson, Bentham, and Mill in note 13 above. See also the discussion of “Utilitarianism” in Rachels (1976, p. 101-181).

²¹Observed in television broadcasts by this ministry.

²²This combination of inevitable reward and punishment in the afterlife coupled with a sometimes self-sacrificial duty in this life may be the reason Bunge (2003, p. 71-72) characterizes Christian ethics as a deontologism which is Consequentialist and religious. Both aspects occupy Christian thought.

²³See Confucius (2003, p. 126). This translation uses "Do not impose upon others what you yourself do not desire." See also Confucius (1980, p. 90). This translation uses "Do not do to others what you would not like yourself."

²⁴See the characterization of this position in Sharma (1970, p. 138): "A person who hoards wealth deprives poor and hungry persons of their wants. Surplus wealth could be used to provide food and clothing to the needy." See also the characterization of Jaina ethics in Mohanty (2000, p. 114-115).

²⁵Consider the Christian walk as described in John Wesley (undated).

²⁶This may be seen in the context of Vander Veen's (1997) argument.

²⁷For an argument supportive of the stockholder model see Friedman (1970). For a Christian Characterization of a constrained stockholder model see Hoover (1998, p. 70-72). The stakeholder model argues that business decisions should take into account all parties having a stake in the decision, or all parties affected. See R.E. Freeman (1984).

²⁸An important parallel in wording and thought observable between Immanuel Kant and John Paul II was introduced to the professor and the class by an undergraduate student during a class discussion.

²⁹Useful reading in preparation for this is Lee Strobel (1998). This book straightforwardly presents and examines counterargument.

³⁰The author is indebted to a reviewer for the idea concerning the use of Bible Gateway. When recommending appropriate hermeneutics, the instructor may wish to consider any of the numerous articles concerning hermeneutics referenced in the introduction to this article. The introduction section does not comprise a complete review and further useful articles may be found in *The Journal of Biblical Integration in Business*.

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CBAR

Business Classes Can Be Fun: Teaching Ponzi Schemes

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NOTE: *I want to give special thanks to Dr. Cindy Gibson, Anderson University, who encouraged me to be willing to try unconventional teaching approaches. I also very much appreciate Professor Kerianne Roper, Oklahoma Christian University, who helped me lead this exercise for the first time. I also appreciate the important suggestions of three anonymous reviewers and the editor of this journal.*

ABSTRACT: *This paper provides specific suggestions for conducting a Ponzi scheme during a class session with students as the victims. It is suggested that by conducting such an exercise the students will (1) better understand Ponzi schemes, (2) internalize the concept that something that sounds too good to be true probably is, (3) gain a lifelong skepticism of financial scams, (4) realize how “get-rich-quick” schemes are contrary to God’s teachings, and (5) have fun.*

INTRODUCTION

Business faculty, perhaps especially those who teach accounting, finance, or ethics, may want to spend one class period on Ponzi schemes. The professor can run a Ponzi scheme with students as the victims. Through such an exercise students (1) better understand Ponzi schemes, (2) internalize the concept that something that sounds too good to be true probably is, (3) gain a lifelong skepticism of financial scams, (4) realize how “get-rich-quick” schemes are contrary to God’s teachings, and (5) have fun. Where this exercise has been used, in their end-of-semester evaluations students often say this was the best class session of the semester.

PONZI SCHEMES

The term Ponzi scheme is applied to a plan which purports to be an investment and which promises exceedingly high, and ultimately unrealistic, returns. The unique char-

acteristic of Ponzi schemes is that the money from later “investors” is used to pay off early investors. The early investors generally receive the promised returns, and this credibility encourages later investors to hand over their money.¹

Ponzi schemes are named after Charles Ponzi, an Italian immigrant who lived in Boston early last century. He promised investors a 50% return in 45 or 90 days. Supposedly, he was able to purchase bulk international postage coupons in Europe and redeem these in the United States at a substantial profit. Ponzi’s scam was so lucrative that he opened several branch locations throughout Boston. During the summer of 1920 he soon was taking in over \$1 million *per week*. Apparently none of this money was ever used to purchase international postage coupons. Charles Ponzi used some of these funds to pay operating expenses (mainly office rental and employee wages) and some to pay early “investors.” Unsurprisingly, Ponzi made sure there was enough money available to support his lavish lifestyle. As all Ponzi schemes must, Ponzi’s scheme

eventually collapsed. Ultimately, Ponzi was convicted of fraud, served time in jail, and was eventually deported to Italy. He died destitute in Brazil. (See Zuckoff, 2005; see also Dunn, 1975.)

Ponzi schemes continue to thrive. Based on prevalence and seriousness, Ponzi schemes are considered the biggest threat to investors today (North American Securities Administrators Association, 2005). As several articles in *Christianity Today* attest, Ponzi schemes continue to thrive in Christian circles (Fager, March 5, 2001; June 11, 2001; Moll, 2005).

One of the most noteworthy Ponzi schemes of recent years was the Foundation for New Era Philanthropy operated by John Bennett. An outstanding review of this scheme was included in *The Journal of Biblical Integration in Business* (Logue, 2000). Mr. Bennett targeted not-for-profit organizations and offered them the chance to double their money in six months. Supposedly Mr. Bennett represented a very wealthy philanthropist. As a gesture of good faith, a not-for-profit organization was required to turn over to Mr. Bennett an amount equal to the gift it was to receive. After six months they were to receive their original investment back, plus a gift of an equal amount. Soon numerous Christian organizations were participating, including dozens of Christian colleges and universities. During its last 18 months, New Era took in more than \$300 million. New Era finally collapsed in May 1995 thanks to Albert Meyer, a perceptive and determined accounting professor at Spring Arbor University who spent months researching New Era's financial statements. Mr. Bennett was ultimately forced to admit that the entire operation was a hoax. (See Stecklow, May 15, 1995; May 16, 1995; May 19, 1995.)

CLASSROOM EXERCISE

How can Ponzi schemes be taught to students so students retain the important lessons they offer? One way to do this is to run a short Ponzi scheme in class.² During the fall semester this can be done during the first class session after Thanksgiving, and in the spring semester, the first class session after spring break. Students do not like to do homework during those breaks, and this class session requires no preparation on their part.

The Scam

In order to build some anticipation, during previous class sessions the instructor can tell the students they will be doing something special that day, but not provide any additional information. The instructor can also promise

that some of them will walk out of class with more money than when they came in. That certainly gets the attention of the students.

The instructor can begin the designated class session by explaining the rules. Rule #1 is that the rules can change at any time, but when they do change, the instructor will clearly say so. Also, only one person will be allowed to participate each minute and it is perfectly acceptable for a student to not participate. If students do not wish to participate, they simply need to say so and the opportunity will be offered to the next person. The instructor then tells the students that if they give the instructor a dollar, five minutes later the instructor will give them their dollar back, plus another dollar. This will continue until ten minutes before the class ends, allowing time to get money to everyone to whom it is owed, and time to wrap up. Usually at this point the students do not really understand what is happening, but they are very eager to participate.

The instructor then shows the students a briefcase loaded with loose bills – mainly ones, but some fives, tens, and even twenties. The instructor explains that his/her goal is to give away as much money as possible in the next 50 minutes. The instructor then recruits two volunteers, a recorder who goes to the board and records transactions, and a timekeeper who will watch the clock and tell the class every time a new minute starts.

The exercise then begins. When the timekeeper says a new minute has started the first student is asked if he/she wants to participate. If so, the student gives \$1 to the instructor who puts it in the briefcase. The recorder at the board lists the person's name, \$1, and the time \$2 is to be given back. Occasionally a student does not wish to participate, but most are willing to risk a dollar to see if they will really get back \$2. The recorder reminds the instructor when \$2 distributions are needed. Of course, the instructor continues to collect a new dollar each minute.

Then the pace begins to pick up. After the first few times of giving back \$2, the instructor announces a Rule Change. The instructor states that money is not being given away fast enough, so effective immediately, each minute two people will be allowed to participate. Also, each student will be allowed to put in \$1, \$2, or \$3. Of course, five minutes later they will get back \$2, \$4, or \$6, respectively. Most students opt to invest more than a dollar. The recorder continues to list each transaction on the board. By now money is flying back and forth. Students still don't understand what is going on, but they see others doubling their money in five minutes.

After several more minutes the instructor announces another Rule Change. Money is *still* not being given away

quickly enough. Students can continue to put in \$1, \$2, or \$3, and double their money in five minutes. Or, they can put in \$5, and get back \$10. But with this higher amount they will need to wait eight minutes to get their \$10. Also, “just to be safe” the instructor will stop accepting money fifteen minutes prior to the end of the class period to make sure all students have time to get the money that is owed to them.

In most Ponzi schemes, people are almost begging to be allowed to participate. In order to emulate this, the instructor can first offer this “opportunity” to the students in every other row. Students who are “allowed” to participate consider themselves especially fortunate, and in most cases participate gladly. After having been around the room once, using every other row, the skipped students usually insist that they be given the opportunity to participate.

After several more minutes the scam is taken to the next level; another Rule Change is announced. If students want to participate, they need to put in either \$5, and get back \$10 in eight minutes, or they may put in \$10, and get back \$20, but they will need to wait ten minutes. Most students still gladly participate. Each minute the instructor will collect \$15 or \$20, and give back half that amount to earlier investors.

This proceeds for about five minutes and the instructor then announces another Rule Change. Every Rule Change so far has allowed the students to receive more money so they are eager to hear about the new rule. But the students are in for a rude awakening. This time the instructor closes the briefcase, tells the students that the game is over, reminds them of Rule #1 (“the rules can change at any time”) and walks out of the room with the briefcase full of money. The students are stunned. After some time in the hall, the instructor returns for a debriefing with the class.

Assignments

Upon returning, the instructor explains to the students that what they have just experienced is known as a Ponzi scheme. The instructor can tell the students something about Charles Ponzi and the original Ponzi scheme. As the discussion proceeds, the students can be asked to identify what they believe to be the main characteristics of a Ponzi scheme. These should be put on the board, and most times this list of characteristics includes the following:

- Exorbitant returns are promised, returns that seem too good to be true
- The explanation for the high returns seems plausible
- It appears exclusive. It is presented in such a way that people are often begging to be allowed to give their money

- Money from later “investors” is used to pay off early “investors”
- The person running the scheme invariably skims lots of money for personal use
- Early investors usually get what they are promised
- Later investors always lose
- Eventually a Ponzi scheme must collapse

Most students are thinking that they would never get sucked into a “real” Ponzi scheme, so it is useful to remind them of New Era, and how several Christian schools, run by intelligent and well meaning people, lost millions of dollars in that Ponzi scheme. Students should be reminded that they need to be very careful how they invest their personal funds. The instructor can also remind students that as they move into financial and management positions, whether with Christian or secular organizations, they have a great responsibility to invest funds appropriately.

This exercise should also incorporate discussion of a Christian view of material wealth and attitudes toward money. (Alternatively, the instructor could incorporate a discussion of business ethics; however, because of time constraints it is probably not feasible to include both discussions in this class session.) The instructor can begin with a biblical view of the world. It is helpful to remind students that God created all, owns all, and is Lord of all. “For by Him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things were created by Him and for Him” (Colossians 1:16, NIV). “The earth is the Lord’s, and everything in it” (Psalm 24:1, NIV). See also Deuteronomy 10:14, Psalm 50:10-11, and Haggai 2:8. Because God is the creator and owner of everything, our role is that of a steward. It may be useful to discuss the parable of the talents (Matthew 25:14-30). Also relevant is 2 Corinthians 5:21. Because of God’s great love for us (John 3:16), we can be assured that He will provide for us. This is made clear in the Sermon on the Mount, where Jesus stated:

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?”

Matthew 6:25-26, NIV

Problems arise when this biblical view is ignored. God warns us to avoid greed (Psalm 119:36, Isaiah 57:17, Luke 12:15, Ephesians 5:3), but because of our essential sinful condition, our natural tendency is to be greedy (Isaiah 56:11). Further, God warns us against profiting from dishonest transactions. “A fortune made by a lying tongue is a fleeting vapor and a deadly snare” (Proverbs 21:6, NIV); see also Proverbs 13:11. We are told to be fair and honest in our business transactions (Leviticus 19:36 and Deuteronomy 25:13-16). Because Jesus understood the fleeting value of material goods, he warned us of the importance of laying up treasures in heaven rather than treasures on earth, where moth and rust destroy (Matthew 6:19-20). The instructor can remind students that Ponzi and other “get-rich-quick” schemes flourish because they appeal to our sinful nature. Our natural tendency is to acquire as much as we can with as little effort as possible. But this is clearly not consistent with God’s teachings as shown in the Bible.

Finally, using the information the recorder has on the board, the instructor then states that, unlike most other Ponzi schemes, those who are ahead will have to give back their gains to those who lost money.³ After this redistribution occurs, the instructor can remind students that the students were promised that some would leave the classroom with more money than they had when they arrived. The instructor then opens a roll of quarters and gives each student in the class a single coin.

To reinforce these concepts, at the next class session the instructor can ask the students for the main characteristics of Ponzi schemes. The instructor writes them on the board and spends no more than a few minutes discussing them. On the next test the instructor can include a question: “What are three characteristics of a Ponzi scheme?” Even if they have not been told that Ponzi schemes will be on the test, students invariably do an excellent job answering this question.

FINAL THOUGHTS

When an instructor conducts this exercise, the instructor is open to several possible criticisms. Some might say the instructor is encouraging students to be greedy. Others might say the instructor is taking advantage of students. Instructors should be comfortable with the reasons they are conducting this exercise and be able to positively respond to any such comments. This exercise has much to offer — the students learn something that is important, and they do it in a way they will remember.

This exercise is adaptable to many different situations. It would be very applicable to an upper-level auditing course. On the other hand, its use in an introductory accounting or finance course will expose more students to the pitfalls of Ponzi schemes. This exercise also fits neatly into a course in business ethics. This would allow for more extended discussion, in subsequent class periods, of the integration of biblical principles and business practices.

Perhaps not surprisingly, it should be noted that students are not that much different from faculty. This exercise was conducted with a group of Christian business faculty and after the first few minutes they were waving money in the air and virtually begging the facilitator to take it. During the debriefing some said they had actually taught Ponzi schemes and certainly knew what was happening, but they hoped (and in many cases this was a false hope) to get in early, double their money, and get out. Others had no idea what a Ponzi scheme was. They knew there had to be a “catch” somewhere, but they saw money being handed out and they wanted their “fair share.”

Students learn well some very important lessons and they have fun. It is a great way to spend a class period.

ENDNOTES

¹ Erroneously, at times the terms Ponzi scheme and pyramid scheme are used interchangeably. Although similar, they are not identical. Both rely on payments from later participants to fund promised payoffs to earlier participants. However, in a pyramid scheme it is clear that earlier participants will not receive their money unless there are later participants. In a true Ponzi scheme, the opportunity for payoff appears to be based on some legitimate source and ostensibly does not rely on later investors. A classic pyramid scheme is a chain letter. More recently, several locales have been beseeched with women's empowerment dinners, which are a nothing more than a large scale pyramid scheme.

² As outlined, this exercise can be comfortably completed during a 50-minute class session. As a help to those who may like to adopt this exercise, a video of the author conducting a Ponzi scheme in an actual accounting class is available for a nominal fee. Contact the author, larry.saylor@greenville.edu, to obtain this video.

³ Interestingly, there is some precedent for those who came out ahead in a Ponzi scheme returning money to those who have lost. This was done, with a very high degree of success, after the collapse of New Era.

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GBAR

Distinctiveness in Christian Business Education: A Call for Faculty Educational Entrepreneurship

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ABSTRACT: *How do Christian business departments foster distinctive business education? Using the literature in interpretive planning and distinctiveness, it is suggested that one important way is through faculty educational entrepreneurship. By calling for faculty entrepreneurship, out of the core values and competencies of each institution/ department/faculty member, there is great potential to foster distinctive education that models being “salt and light” to students. Unleashing the creative energy among the faculty at each institution can lead to distinctive business education on the campus and great diversity among the business departments/schools of the CCCU.*

INTRODUCTION

It is a commonly heard claim that institutions of the Council of Christian Colleges and Universities (CCCU), and, therefore, its business departments, are distinctive from the mainstream of higher education. No doubt, the explicit commitment to Christ and the shared efforts to link education to fulfill Christ’s command to be “salt and light” make these institutions distinctive from the norm. But to what degree should the various business departments be “distinctive” from each other? What are ways for business departments/schools to find “distinctiveness” while sharing a common mission in Christian business education? This article suggests that the innovation that comes from faculty members interacting with the student is one important source of distinctive education that should be encouraged.

For the purpose of this article, “distinctiveness” does not mean that one school is better than another. Rather, distinctiveness suggests that each business department/school has a reason for being that comes from the core values/competencies that reflect the commitment of each campus community. Since each campus offers something “distinctive,” there is an opportunity for great

diversity, both within business departments/schools and among the institutions.

Distinctiveness is defined as “a phenomenon resulting from a set of values that shape educational activities and unite key constituencies, both internal and external” (Townsend, Newell, and Wiese, 1992). As such, it is possible that there be distinctiveness in each of the business departments within the 100-plus institutions of the CCCU.

This article suggests that distinctiveness is frequently a function of a faculty-based initiative. These activities are described in this article as “faculty entrepreneurship.” It is within the faculty culture and ethos of each institution where distinctiveness is likely to be found. Specifically, the contention is that the individual faculty member is in the best position to initiate student-connected and connecting activities that are most consistent with the “salt-and-light” model for Christian business departments/schools (Armstrong and Wiese, 1992). It is in the interaction of “faculty-student-faith-community” and through the process of coming alongside students where distinctiveness can be created. By giving individual faculty members the freedom, flexibility, and resources to connect personal passion with student interests and aspirations, there are endless opportunities for truly distinctive education. In so doing, the faculty member is also

modeling what it means to be “salt and light.”

Faculty entrepreneurship is defined as faculty-initiated educational endeavors that link students with significant learning experiences. Faculty may create new opportunities through coursework, as extra-curricular activities or as recommendations for departmental action. Entrepreneurship appears to be an appropriate term because the initiative comes out of the passion of the faculty member, connects with the interests of a customer group (student and possibly other constituency members), and requires the acceptance of some risk, and hopefully some form of reward.

INSTITUTIONAL RESEARCH CONTEXT

The notion that distinctiveness can be the product of faculty entrepreneurship started indirectly with an institutional study designed to inform enrollment and retention strategies. As such, the findings provide a case study demonstrating the potential ability of faculty entrepreneurship to produce institutional/departmental distinctiveness. Interactions with faculty members at other schools suggest that this is not uncommon in Christian colleges/universities, although the degree to which this study is generalizable to other institutions is not certain.

Summary of Methodology

The desire behind the research was to identify the variables where the institution is satisfying or exceeding expectations and those areas where there is evidence of dissatisfaction that is related to a desire to transfer out of the institution. An appropriate data collection process led to the inclusion of responses from 79% of the entering class in 2003. A step-wise regression model was used to determine which of a series of independent variables are predictive of the dependent variable of the degree to which the student affirms their initial college-choice decision.

Snap Shot of Findings

Among other variables, the regression analysis suggests that an important predictor of enrollment and retention was a student expectation that the institution will give them unique opportunities for “hands-on” education. (Details of the supporting study can be provided upon request.) First of all, students drawn to this one particular university by a specific international exposure program (that can be characterized by “hands-on”) are likely to be most satisfied with the college and more likely to be retained to the college. Additionally, if students come with the expectation that they will have “hands-on” experiences in their major but are not exposed to the experiences, the

probability of being retained is significantly lower.

Connection to Distinctiveness

This particular institution has a history of creating various “hands-on” programs. Most of the “hands-on” educational experiences were innovated, executed, and nurtured by faculty members. In most cases, they are the product of faculty passion, connected to student interest, and then sustained in the energy of the student-faculty-curriculum interaction. A couple of these faculty-generated ideas have become institutionalized and have served students for decades. These initiatives are rarely the product of top-down strategic planning. Most are championed by individual faculty members or departments, implemented and executed with limited financial support from the institution.

Do these faculty-initiated programs fit the definition of “distinctive”? The authors suggest that, in at least this case, the culture of the institution has made it possible for faculty to innovate out of their passions and core values to connect with student interests, forming educational activities that are distinctive. They did not emerge from a desire to “adapt” to the market. Yet, the ones that last, and potentially foster enrollment growth, have galvanized support from both internal and external constituencies.

LITERATURE REVIEW

Distinctiveness as a Concept in the Literature

Distinctiveness is a concept that appears in both the business and the higher education literature. Within strategic management, the concept of distinctive competencies is established as the particular strength of the firm that cannot be easily matched by competitors and feeds a competitive advantage (David, 2005; Wheelen and Hunger, 2006). Kay (1993) argues that “corporate success derives from a competitive advantage which is based on distinctive capabilities.” In marketing, the concept of distinctiveness is one of the characteristics of a branding strategy (Duncan, 2005).

In higher education, institutional distinctiveness as a distinction among institutions was initiated with Martin’s study of institutional character at four universities (1969) and the Clark’s study of three private liberal arts colleges (1970). The notion of being distinctive was then applied to multiple institutional types by various researchers up to the early 1990s (Townsend, Newell, and Wiese, 1992). Since that time, very little conversation about being “distinctive” has appeared within the higher education literature, with the exception of the application of the idea of distinctive competencies applied to branding strategies (Sevier, 2001).

Planning Paradigms

Keller (1983) cites the demographic, political, and cultural changes during the 1970s and 1980s as encouraging educational institutions to actively pursue strategic planning. These realities highlight the need to look both inside and outside of the organization for guidance. Two new paradigms evolved as a result (Keller, 1983; Keeley, 1988; Chaffee, 1984, 1985): (a) managing collective organizational goals by looking outside the institution to read environmental trends, threats, opportunities, and market preferences and perceptions that affect the organization; and (b) looking inside the institution at traditions, values, priorities, and strengths and weaknesses of the stakeholders involved. Chaffee (1984) labelled these two themes the adaptive and interpretive planning models.

Adaptive Planning

Educators in business are very familiar with the adaptive planning model. The dominant assumption of strategy is that the adaptive approach is most appropriate in business (Porter, 1980 and 1985; Day, 1990 and 1999). It is generally accepted that an organization must read the various external dynamics and adapt itself to provide for ever-changing customer satisfaction in order to survive.

The adaptive planning model is also widely adopted within higher education. Chaffee (1984) defines this paradigm as “attuning the organization to changes in market demands and reorienting the organization as needed in order to maintain or increase the flow of resources from the market to the organization” (p. 212). Growth of the organization is the primary goal. Success is seen as the ability to achieve specific measurable growth outcomes.

In the opinion of several authors, historical examples of market adaptive practices incorporated within higher education (Chaffee, 1984; Buffington, Hossler, and Bean, 1987) include (a) adding new academic programs, such as accelerated adult degree completion programs and online degrees, based on their ability to meet emerging societal demands; (b) addition of popular career-oriented programs to make up for declining interest in the liberal arts; (c) expanding graduate programs outside of the original liberal arts scope of an institution; (d) establishing branch campuses or facilities to reach new, untapped market segments; and (e) creating new programs that are merely a re-labeling or re-arrangement of existing courses to meet market expectations.

Erickson (2004) documents that CCCU schools have been active in growth-oriented initiatives that may be reflective of adaptive planning. Strategy among a random sample of 40 Christian colleges/universities over the 12 years from

1991 through 2003 was tracked. Each institution has historically been considered a “liberal arts college” with the primary student constituency being 18-22 year olds.

It is evident that the sample of 40 CCCU institutions has been on a growth agenda. Overall, CCCU schools’ enrollment grew three to five times the rate of non-CCCU schools. Examples of adaptive growth include the following.

- 93 percent of the sample of CCCU schools now offer accelerated degree completion programs.
- 20 percent have a complete degree via distance learning methodologies.
- 48 percent make available courses via distance learning methodologies.
- 78 percent offer adult continuing education courses, with 40 percent offering certificate programs.
- 48 percent of the schools have multiple educational sites (Fifty-two percent have one site.). Among schools with multiple sites, the average number of sites is over eight per institution.
- The number of graduate programs increased by 91 percent.

Interpretive Planning

In the interpretive model, the institution looks internally for strategic direction. The institution is seen as a network of self-interested participants who choose to work together because they believe that it will satisfy their diverse personal interests through a commitment to a common shared value (Chaffee, 1984; Keeley, 1988; Townsend, Newell, and Wiese, 1992). The starting point for consideration is whether or not the activity fits with core values and is consistent with the institution’s core competencies, not whether or not there is growth potential.

Chaffee (1984) emphasizes that this approach “requires the skillful use of all forms of communication and of the symbols used to portray the collective reality of participants — in short, the management of meaning” (p. 213). Typical of social contract settings (Keeley, 1988), this approach requires institutional leadership that is capable of finding and expressing common values across all participants. The major focus for the organization is to answer the question “why are we together?” (Chaffee, 1984). A well-crafted answer to this question gives legitimacy and credibility to the organization.

Under the interpretive paradigm, the roots of innovation are internally derived. It comes in the form of ideas that are tested among the group and found to be a new

way of expressing or extending education that is consistent with those grounding concepts that bring a common sense of belonging. This drive is likely common among Christian colleges. Faculty members choose to belong to the academic community, often with sacrifice, because they “believe” in what the institution stands for. If core values as Christians and a shared understanding of what it means to be “salt and light” are not guiding innovation, then the commitment to “belong” to the institution is likely undermined.

So, the test for innovation, under the interpretive paradigm, is whether or not the idea flows out of and is consistent with the group’s sense of shared core values. Of course, an over-focus on “who we are” may inhibit innovation. Activities that launch the institution in new directions which are viewed as “externally derived” or “market oriented” may be deemed inconsistent with core values. Growth, for growth’s sake, is viewed with suspicion.

The Need for Balance

Initiatives that are adaptive in nature come in response to an external opportunity or internal crisis, and are primarily focused by a desire/need to grow. In contrast, the initiative that is interpretive is linked to some internal desire to better fulfill the calling to some form of values-driven educational experience, with less immediate concern as to whether or not it is “marketable.”

The need for balance is clear within the context of a Christian college/university. Adaptive growth, apart from some understanding of the mission of Christian education, is likely to undermine the very nature of the institution. On the other hand, a narrow compliance to a preconceived understanding of “shared values” can undermine creativity and innovation, rendering the institution to the destiny of the status quo. Or innovation can be so “self-oriented” that it does not match what is required in the marketplace and end up failing to attract sufficient support to be sustained.

It is difficult, if not inappropriate, to judge from the outside whether or not a particular initiative of the Christian college/university is a function of adaptive or interpretive thinking. It is documented that many new, more non-traditional programs (e.g. degree completion programs, accelerated graduate programs, online programs) are the reality on many Christian college campuses (Erickson, 2004). Many of these programs involve or impact the business department/school. It is possible that these new programs that serve new markets (e.g. adult market, corporate markets, church markets) are birthed directly out of core values consistent with that institution’s unique mission or competencies. In other cases, they may

in reality be simply an attempt by the institution to access new resources for the sake survival and sustenance. In either case, these initiatives often have led to significant institutional growth. Whether or not the motivational impetus was “growth” can only be determined on a case-by-case basis. Even if “growth” was the stated objective, the execution of the programs may be “mission” or “values” consistent.

What is distinctive business education in the Christian college/university? In this article, distinctiveness is “a phenomenon resulting from a set of values that shape educational activities and unite key constituencies, both internal and external” (Townsend, Newell, and Wiese, 1992). Therefore, distinctiveness is a function of activity that is “values driven,” and then consistent with core competencies, and then responsive to and accepted by external constituency needs. It is both a function of internal values and responsive to external realities. As such, the interpretive and the adaptive paradigms should not be seen as mutually exclusive, as is the conclusion of other authors (Chaffee 1984; Townsend, Newell, and Wiese 1992).

FACULTY ENTREPRENEURSHIP: REAFFIRMATION OF “SALT AND LIGHT”

This article suggests that a way that distinctive business education occurs is when educational activities come out of a commitment to be “salt and light.” The argument is that one of the ways to assure this is to encourage and reward Christian business faculty members who are entrepreneurial in the educational venue. To proceed with this position it is important to revisit the “salt-and-light” model for the Christian business department.

In a 1992 article in *Faculty Dialogue*, Kenneth Armstrong and Michael Wiese suggest that the practice of business education in the Christian university has not historically been different from education found in other sectors. They asked several questions. “How active have members of the business department been to make the study of business a point of service?” “How do we educate men and women to be ‘salt and light’ in this day?” If we are to take these words of Jesus seriously in Matthew 5:13, how should we educate?

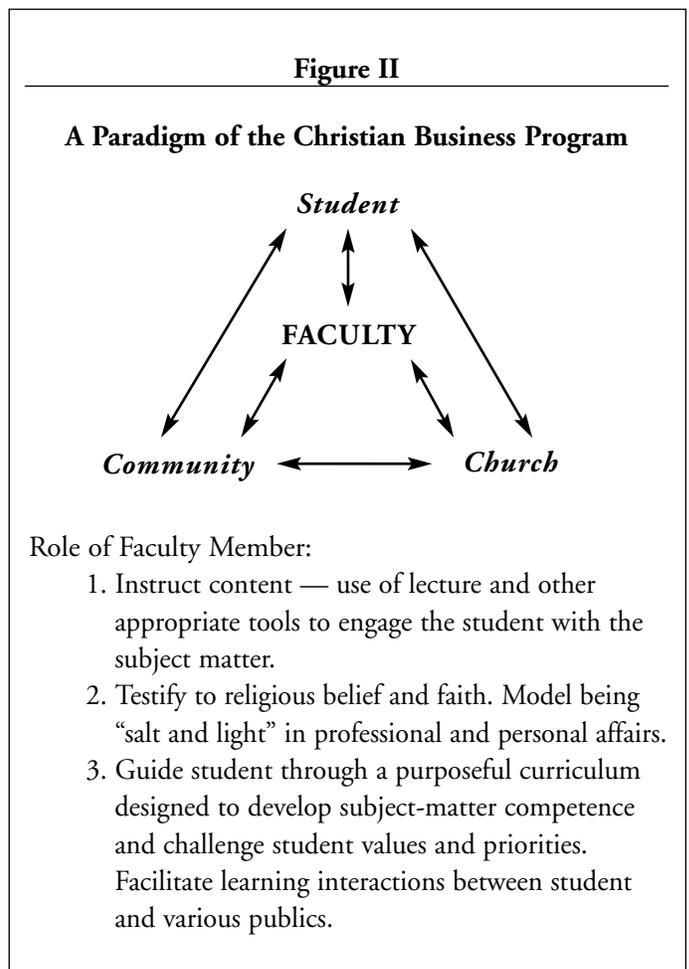
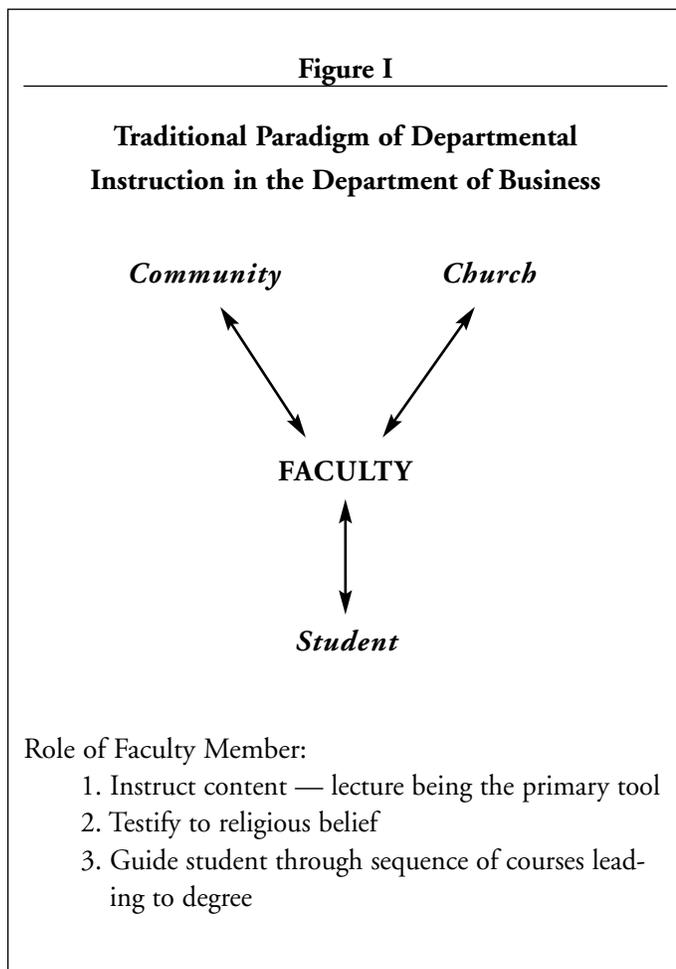
A change in teaching methods was proposed, in the 1992 article, to better fulfill the mandate in these questions. The shift that was called for is from a model where the faculty member is primarily a conduit of information to the students to one that places the faculty member in the middle of modeling “salt and light” as part of the students’ educational experience. Under the traditional model,

while the faculty member's life in business, community, and church is real, the student is not invited to these intersections with the teacher. The student navigates through a series of courses and earns a degree. While students do interact with fine Christian teachers, they are never really given the opportunity to "come alongside" to see how faith, competency and reality interplay. It is in this dynamic that the faculty member has the best opportunity to "model" being "salt and light."

Under the "salt and light" model the faculty member becomes the center of connections (see Figures I and II). These connections are between persons and entities in the business venue, through community service activity and in service to church. Most faculty members are already involved at these levels. The key is to bring these areas of life into the educational experience for the student. According to the proposed paradigm, students are given the opportunity to see how faculty competency in business, along with faith in Jesus Christ, can be used to make a difference in the lives of others and in the success of organizations. Modeling being "salt and light" is a primary responsibility of the faculty member.

Being a faculty mentor of "salt and light" should also give students opportunities to be actively involved in creating their own educational connections. The faculty member seeks to provide opportunities for the student to actively interact with business/community/church constituencies and to experience what it means to be "salt and light" while in college. The faculty member brings the student "alongside" to observe, practice, and explore with the faculty member. In so doing, the student develops a rich portfolio of experiences, but more importantly, he/she witnesses how business skills can be used by God to transform society. To quote Armstrong and Wiese (1992):

"A natural result of the model is increased exposure for students with the other players of the model (business, community, and church). This should serve to improve the hands-on practical knowledge of the student. It should also sensitize the student to the moral issues that are present in our society and should open up avenues of dialogue for the student with the business and church communities as she/he struggles with life-long priorities."



CONCEPTUAL FRAMEWORK FOR DISTINCTIVENESS

A conceptual framework for distinctive business education is offered for consideration. While it is an institutional option to employ adaptive strategies for the purpose of growth, the institution that wants to be “distinctive” should encourage faculty entrepreneurship that is in line with core values. For the purpose of the Christian business department, one of the primary driving values is likely to be to teach and exemplify what it means to be “salt and light.” The way this goal is executed, in educational experiences, is likely to vary widely from school to school. Each institution brings its own uniqueness to the pursuit of “salt-and-light” education. It is within this variety that institutional distinctiveness becomes a possibility. For this to be reality there is a need for a level of faculty entrepreneurship in each business department. This does not mean that every faculty member must be an entrepreneur, but this opportunity will hopefully be present within every department and help to feed departmental distinctiveness that is shared by all members of the faculty.

In the model, there are three elements that provide the context for strategy impacting the business school/department. This may not be unique to the business department, but the focus of this discussion is on opportunities unique to the business unit. Refer to Figure III for the proposed framework.

The three elements shaping business department/school strategy are the external environment, institutional situation, and the departmental competencies. The external environment (Space 1) includes the realities of competition, emerging and disappearing educational opportunities, changing technology, and changing governmental policies, etc. In light of the external environment, the institution must manage itself.

The institutional situation (Space 2) is made up of various internal dynamics, including leadership, vision, educational philosophy, nature of the religious affiliation, etc. The business department/school then operates within the institutional situation, which can either stimulate or undermine departmental efforts toward distinctiveness. But even if the institution provides fertile ground for distinctiveness, it can be for naught if the department is not willing and able to initiate distinctive education. Factors within the departmental competencies (Space 3) include leadership, vision, faculty size and quality, the degree to which faculty desire to connect educational to core Christian values, etc.

Within this context there are several different paths to educational strategy. First, the institution may seek a growth

strategy and initiate programs that involve or impact the business department/school and are adaptive in nature (Path 1). These actions are often administratively initiated and represent an attempt to seize a market opportunity that offers the potential of financial gain. Efforts, possibly including input from faculty, may be made to stamp the institutional values on the program. But, the initiating desire is still to grow and it is therefore an adaptive strategy. While this path may produce institutional growth, by the definition of “distinctive” it does not necessarily produce distinctive education. As Erickson (2004) suggests, success is likely to result in replication by the competition.

The second, third, and fourth paths offer the opportunity to be distinctive. In each, initiatives come out of and are grounded in interpretive values and are likely to be consistent with the goal of letting business education be “salt and light.” The primary motive of the action is not growth, although, it is possible for the initiative to ultimately contribute to enrollment and/or retention strength.

In Path 2, an institutional initiative is launched out of core values to connect with institutional mission or to reach new groups of people with educational services. For example, an institution with service-learning as a part of its mission may create a freshmen experience that gives all students a significant service-learning opportunity. Or, the institution may launch an adult learning program with the sincere desire and intentional programming to extend a Christian value system through an educational experience to a new market. In these cases, it is likely that the institutional faculty will be integrally involved in the creation and execution of the institutional strategy.

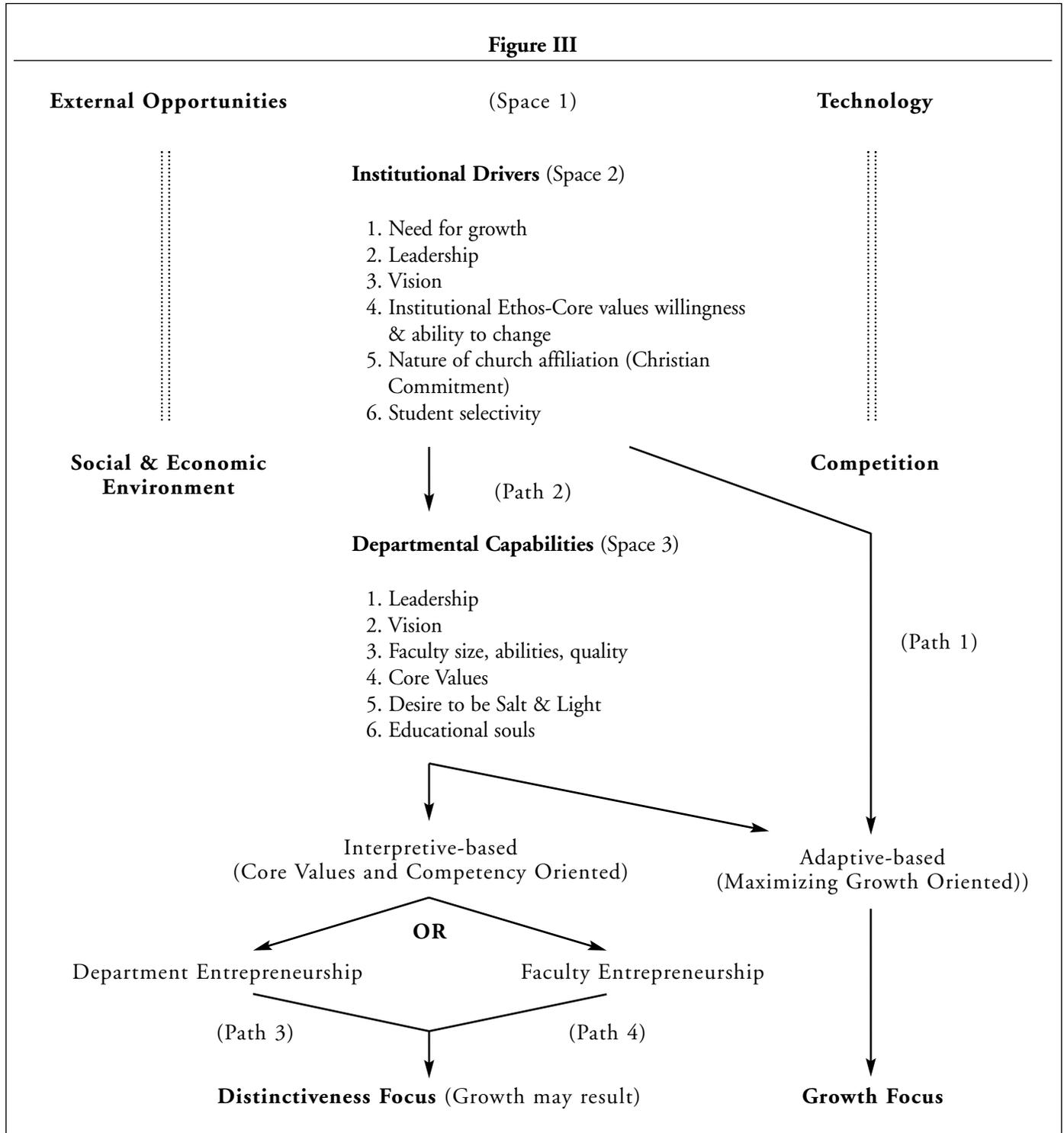
Path 3 and 4 originate out of the business department. Path 3 involves program innovations that come out of departmental action where faculty/administration agrees to initiate a program/activity out of a sense of “who we are” and “how our values produce distinctive education.” Faculty entrepreneurship is likely to be the source of the idea that then becomes a departmental action. While a market study to test feasibility may precede the implementation of the strategy, the primary impetus is not the possible financial gain. The motivation leading to the initiative is the shared desire to be true to a sense of mission guiding innovation out of core values and competencies. For example, a department with a special concern for and capabilities to serve the church may create an academic program designed to provide pastors with needed administrative skills. At another institution, faculty in the business department may respond to their concern for economic development in developing countries by creating programs designed to train persons to serve in global aid and eco-

conomic development settings. In so doing, the department is finding an appropriate way in which it can be “salt and light.”

On a daily basis, while interacting with students, there are enormous opportunities for faculty entrepreneurship that produce education consistent with the “salt-and-light” model. Therefore, it is innovation, in and out of the classroom, along Path 4 that is the primary focus of the rest of this paper. Finding opportunities for the student to “come

alongside” the instructor, in serving community, church, and society, invites faculty entrepreneurship. The result may be creative in-class learning experiences. Or faculty may engage students in activities that stretch the classroom beyond the walls of the institution. In recent years, there has been a trend toward service-learning projects. In each case, as the faculty member innovates out of their own passions and core values as Christian educators, students are given the opportunity to witness being “salt and light.”

Figure III



CREATING DISTINCTIVENESS THROUGH FACULTY ENTREPRENEURSHIP

If a business department aspires to be distinctive, the recommendation is to encourage and reward a spirit of faculty entrepreneurship within the Christian business school/department. Creation of such a culture is likely to result in innovation along Paths 2 and 3. For a department wishing to be distinctive, the following advice is offered, first to faculty and then to departmental leadership.

Thoughts for Faculty to Consider

1. Create Learning Experiences from Core Values/Passion and/or Interests: What are your professional passions? What do the core values of your institution suggest should be a priority? What does the theology of the particular institution suggest should be a focus? Here are some possibilities, but the list is endless. Of course, the Christian faith applied to many of these topics is what makes the Christian institution unique from other educational institutions.

- Applications of theology to business
- Entrepreneurship
- Business ethics
- Global business
- Justice and social good
- A particular subject or concept
- A research agenda
- Consulting projects

If you are going to engage students, you must be passionate about the focus of connection. Enthusiasm for what you are doing is critical. Let your passions/values/interests drive you to innovate.

There are some risks. Make sure that your passion is one that is shared by a group of students. If not, the passion may isolate you from the undergraduate student. There is a risk of education becoming too “faculty-interest centered” and not “student-benefit oriented.” Also, make sure that you are not using the students to achieve your personal/professional agenda, without mutual benefit. The connection to the students’ education must be clear.

2. Become a Faculty Entrepreneur: Having found your passion, experiment on how your interest can be connected to the interests of a group of students. It may not connect with all students. That is impossible. Hopefully the depart-

ment is large enough where faculty will be offering different passions to multiple students.

Accept your role as a faculty entrepreneur. Create a learning experience from the passion. Make it available to the students. This can happen through a class assignment. It may take you out of the classroom into extra- or co-curricular activities. Think big but start small. Don’t frustrate yourself with a “program.” See if your passion can become the passion of a group of students. Think of ways the passion of student/faculty can benefit local business, community service agencies, or the church. Have the courage to integrate your passion with the “real world.” If it works, your educational enterprise will likely grow, if that is your desire.

3. Specialize: One of the concerns about the “salt and light” model in the 1990s was that faculty interpreted it as meaning that they should have active educational projects in all of the three domains (business, community, and church). This was and is unrealistic and overwhelming. The goal is for a department to have various initiatives from multiple faculty members that connect the students (through the department as a whole) with each domain. The reality of busy faculty lives is that we need a level of specialization to be most effective. There is a lot of pressure to “do” and “be” everything. We cannot. Boundaries need to be created. The faculty member must own the right to set the boundaries. The best way to do so is to specialize in one’s passion.

4. Protect your Freedom to Innovate: The prior point leads into this one. Growth places pressures on the faculty member. In addition to heavy teaching loads at multiple levels, faculty in the CCCU are increasingly likely to have some research expectations, have many advisees, multiple committee assignments, and expectations to be active in church/community.

What is proposed here suggests finding synergy between what you are expected to do and what you want to do. When possible, the faculty member needs to intentionally seek assignments (consistent with departmental expectations) that create space for innovation and entrepreneurship. This may mean saying “no” to some opportunities or assignments. Hopefully, this freedom is respected and protected by administration.

Thoughts for Administrators to Consider

1. Cast a Vision: It is crucial that the Chair/Dean fill the role of leader, not merely manager, if this entrepreneurial vision is to become reality. The life of the faculty member is too busy to naturally move this direction unless there is a compelling reason to do so. In many institutions the

role of the department chair is primarily one of scheduling, approving expenditures, and carrying out the dreaded outcomes assessment program. This role must be expanded, and the chair must become a visionary if the department is to move beyond being competent to being distinctive.

2. Create a Culture: Implicit and explicit signals need to be sent to the faculty that their purpose is to be “salt and light” and to create “salt-and-light” students. Make this part of the ongoing conversation. Infuse the culture with this spiritual and Christ-centered mission. Additionally, the faculty members need to have permission to be entrepreneurial, with “salt-and-light” education as the aim. Give permission and then consider how the unspoken norms of the department reinforce the practice of being and modeling “salt and light.” In other words, *discuss it, expect it, support it, publicize it, reward it, and institutionalize it (entrepreneurship, not specific programs)!*

3. Build the team: It is important to understand that “entrepreneurial” and “team oriented” are not terms that naturally go together well. The challenge for the chair is to encourage activities that lead to distinctiveness without promoting a “loose cannon” syndrome. This makes every hiring decision an opportunity to both reinforce the culture and to build the team. Focusing on the vision is part of this as well, but it will also be necessary to create and encourage activities that will bring the faculty together to enjoy fellowship, to worship and to celebrate the collective accomplishments driven by individual initiatives. The chair has the primary responsibility for keeping before the entire group that the whole is greater than the sum of the parts (or any individual).

4. Support Individuals and Initiatives: The fact that we are a team does not detract from the necessity, in this model, to encourage individual initiative. There are several methods that can be used to encourage and facilitate in this area:

(a) *Be an Advocate:* Many of our university systems are bureaucratic nightmares. Faculty members have neither the time nor the inclination to fight through this bureaucracy. Someone must do this for them or many great ideas will never get off the ground. The chair has a choice to be seen as part of the bureaucracy or as an advocate. The choice that is made will go a long way in determining the degree of distinctiveness of the department.

(b) *Recognize Champions:* Understand that every great idea needs a champion ... and that the chair cannot be the champion for every great idea. Look for champions, identify them, support them, give them the recognition when things go well ... and shield them when they do not.

(c) *Create some space:* A great champion combined with

a great initiative can result in a marvelous experience for students that can blossom into a departmental distinctive ... but seldom will this happen unless some space can be created. Everything cannot be considered an “add-on” to the “normal” expectations of all faculty members. The chair has the opportunity to be the person who is primarily responsible for creating this space. This may also involve the advocacy role mentioned above in order to help colleagues and administrators understand the necessity of deviating from the established norm.

(d) *Find some resources:* A few dollars to support a project or a few hours a week of student secretarial help can mean a great deal, both actually and symbolically, to the faculty member who has a passion they would like to explore with students. Hopefully the chair can be seen as the creative source of funding for ideas that will lead students to new discoveries of what it means to be “salt and light.”

(e) *Reward the effort:* It is hard to sustain a culture of entrepreneurship if the behavior is not rewarded. Being entrepreneurial is hard work and it has risks. This is just as true in an academic department as it is in a for-profit enterprise. If faculty members do not feel that they are rewarded in some way, it is unlikely that the behavior will last long or be replicated. A dean interested in having a distinctive department will find appropriate ways to reward faculty who are stepping up and out to be “salt and light.” This may mean adjustments to pay, but it may also mean other forms of financial and non-financial awards.

CAUTIONS FOR LEADERS

There are three specific cautions that chairs/deans must keep in mind as they embark on this path of “distinctiveness.” The first is to always remember that there is a difference between being “credible” and being “distinctive.” Sometimes we are tempted to use our “distinctiveness” to hide the fact that we are not very good at the basics. Distinctiveness should be viewed as the “add-on” for our programs. This is especially relevant when making hiring decisions. Business deans/chairs must remember that they operate in a larger academic academy where competency is measured by one set of standards. This standard must not be dismissed as irrelevant, or there is a risk that the business department will be viewed as lacking credibility, and consequently, students will suffer because of our sole emphasis on “distinctiveness.” It will be necessary to hire persons who bring all this plus a passion for faith and “salt and light,” not just the latter. As business departments who are trying to model Christ to the world, we must first be very good at

what is expected of business departments ... then we should do more. That is where our “salt-and-light” distinctives come into play.

The second caution is that this “entrepreneurial approach” to building distinctiveness may not fit every individual within a department. That is not only ok, it is probably desirable. There are a variety of tasks and projects that must be done. Most business departments will probably need a mixture of interests and skills among faculty members in order to ensure that everything that needs to be done will be done with a high level of quality.

Finally, we must always keep in mind that our call as Christians is to be *our best*, not to be *the best*. Developing distinctives out of our individual passions as a way of preparing our students to be “salt and light” in a world that desperately needs both, is much more desirable than developing programs aimed solely at being the best in the rankings or in somebody’s list. The common bonds of grace and fellowship that flow across Christian institutions are more important to who we are than is our rating. If we are working to be our very best, we are carrying out God’s call on our lives.

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CBAR

Mammon Worship in America: Challenging College Students' Perceptions About Consumerism and Affluence

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ABSTRACT: *As American adults experience record levels of material affluence, they are giving less to religious organizations and are experiencing declines in well-being and mental health even while turning in greater numbers to religion. At the same time, a rising percentage of college students aspire to be well-off financially and overspend in ways that may constitute a modern form of mammon worship. In response, this paper provides Christian college instructors biblical and social science resources and thought-provoking discussion questions to use with their students to demonstrate that while money is not inherently evil, it cannot buy happiness, and aspiring for affluence actually leads to harmful psychological outcomes.*

INTRODUCTION

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

I Timothy 6:9-10¹

One usually finds that love of money is either the chief or a secondary motive at the bottom of everything the Americans do. This gives a family likeness to all their passions and soon makes them wearisome to contemplate.

Alexis de Tocqueville

Business, accounting, and economics instructors who integrate Christian principles into their courses may be confronted by student attitudes pertaining to consumerism and affluence, often based on an assumption that money influences happiness. This widely held assumption not only affects people's economic decisions, but with increased debt, stress from overwork, and worry regarding posses-

sions, it can negatively impact their well-being, mental health, use of time, and relationships.

While books such as Ronald Sider's (1997) *Rich Christians in an Age of Hunger* and Richard Swenson's (1992) *Margin: Restoring Emotional, Physical, Financial, and Time Reserves to Overloaded Lives* raise compelling and thought-provoking ideas for classroom discussion, they provide few empirical resources for instructors to draw upon when discussing the consequences of consumerism or motivation toward affluence. The purpose of this paper is to provide resources for Christian instructors wanting to pursue these issues with students but who may be unfamiliar with a literature mostly found in the social sciences. Indeed, it is important for students to understand that personal values, examined or unexamined, are often the source of behavior, especially in novel or ambiguous situations (Burke and Litwin, 1992). By sharing relevant empirical data and biblical references and using thought-provoking discussion questions, readers can explicate students' hidden and/or faulty assumptions underlying motives for acquiring and using material wealth as they make consequential choices that not only influence their lives but the world at large for the sake of God's kingdom.

The paper first discusses benefits of affluence, acknowledging that money and wealth are not inherently evil. Second, it discusses the rise of affluence in America that has occurred concomitantly with falling savings rates, rising debt levels, and falling giving rates. Third, it discusses how these trends are consistent with consumerism in America as a form of what the Bible calls mammon worship — serving wealth rather than using it. Fourth, the paper explains how aspiring to be affluent leads to declines in subjective well-being and mental health and leads to problems with time and relationships. The paper ends with some concluding comments.

BENEFITS OF AFFLUENCE

While the majority of research cited in this paper demonstrates that *desiring* to become affluent is psychologically harmful, it is clear from the Bible that wealth in and of itself is not evil. Richard Foster (1985) has summarized many examples from the Bible of how wealth can enhance our relationship with God and be used to help others. For instance, Job was a man of great wealth who feared God and turned from evil (Job 1) and God restored his fortunes twofold in the end (Job 42). Further, Solomon's great wealth was evidence of God's favor (I Kings 3). Wealth was also used for good in the New Testament: the Magi gave lavish gifts to Jesus (Matthew 2:11), Zacchaeus gave generously to the poor after his conversion experience (Luke 19:8), rich women supported Jesus' ministry (Luke 8:2-3), and early Christians sold property as needed to aid fellow believers in need (Acts 4:32-35). Jesus even told his followers to "use worldly wealth to gain friends for yourself, so that when it is gone, you will be welcomed into eternal dwellings" (Luke 16:9), and the Apostle Paul called on Timothy to command rich believers "to do good, to be rich in good deeds, and to be generous and willing to share" (I Timothy 6:18).

Similarly, best-selling authors Sherman and Hendricks (1987) have argued that wealth can have important instrumental use such as providing for family and contributing to one's community, while Business Professors Srivastava, Locke, and Bartol (2001) and Psychologists Sheldon, Ryan, Deci, and Kasser, (2004) demonstrated that motives to earn money which benefit others do not harm personal well-being. An oft-quoted John Wesley sermon on this issue (1872) emphasized that money can be used to feed the hungry, clothe the naked, and provide shelter for the stranger. To this end Wesley called on Christians to "gain all you can, save all you can, and give all you can."

GAINING, SAVING AND GIVING IN AMERICA

The rise of affluence

Americans have certainly met Wesley's call to gain all they can; never has the average American been so materially affluent. As Psychologist David Myers (2000) noted, in 1957 when Economist Kenneth Galbraith published *The Affluent Society*, Americans' per capita income was \$9,000 expressed in 2000 dollars. Forty-three years later per capita income had climbed to more than \$20,000, and goods such as washing machines, cars, and televisions were available at lower cost and much higher quality than their counterparts 20 years earlier. Real income and living standards continue to grow: real gross domestic product has risen at an annual rate of more than 3 percent over the last 10 years (U.S. Bureau of Economic Analysis News Release: Gross Domestic Product and Corporate Profits, 2005) and productivity has grown at an annual rate of more than 4 percent in the past five years (U.S. Department of Labor, Bureau of Labor Statistics: Productivity and Costs, 2005).

Discussion Questions:

- How do U.S. living standards differ from those in other countries you have visited?
- How does your family's income differ from your grandparents'?
- How does your household look different from your grandparents'?
- Do you think you are happier than your parents were when they were your age? Why or why not?

Falling Savings Rates and Rising Debt Levels and Bankruptcies

The borrower is servant to the lender.

Proverbs 22:7b

Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you.

Proverbs 22:26-27

While successfully demonstrating the ability to gain all they can, many Americans are less successful at saving all they can. While incomes have risen in the U.S., personal saving rates have been at all-time lows as consumer spending levels have increased. In fact, personal saving as a percentage of disposable personal income hovered near zero during the summer of 2005, even dipping to -0.6 percent in July as

households tapped into their assets and credit lines to honor all of their financial commitments. At the same time, personal consumption expenditures rose at rates between 3.5 and 4 percent (U.S. Bureau of Economic Analysis News Release: Personal Income and Outlays, 2005).

U.S. households with at least one credit card owed \$9,205 in 2003, a 23 percent increase from five years earlier after adjusting for inflation (Davis, 2005). At the same time personal bankruptcy filings rose to nearly 1.6 million in 2004 from 200,000 in 1978, a staggering increase of 800 percent (Clarke, 2005).

The age at which young adults acquire debt is steadily falling. According to Harvard University Law Professor Elizabeth Warren, since the mid-1990s as the adult market matured, credit-card issuers have increasingly targeted college students because “banks are looking for marginal borrowers” (Haddad, 2001). She went on to explain that while they may lack jobs, many students have disposable income, are initially debt free, tend to borrow up to the limit, and pay only the monthly charges. A 2004 study by college lender Nellie Mae found that 76 percent of undergraduates carried at least one credit card and on average were likely to have four cards with an outstanding balance of \$2,169 (Credit-card debt, 2005). This trend has led to a rising number of bankruptcies among young adults (Hale, 2001). According to Professor Warren bankruptcy filings by those 25 and younger rose 51 percent during the 1990s to 118,000 by 1999. The 25-and-under set now accounts for 7 percent of the nation’s bankruptcy filings.

Discussion Questions:

- How many credit cards do you have? Do you pay your balances each month? Why or why not?
- When do you expect to be able to purchase a house? What will it take?
- How can people practice inconspicuous consumption? What might be problems associated with spending that no one sees?

Falling giving rates

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.

II Corinthians 9:6-8

Americans are even less successful at giving. Although they responded to recent natural disasters with over \$2 billion in contributions, sustained annual giving to churches has been on the decline. In 2004 giving accounted for only 2.12 percent of GDP. While per member donations in inflation-adjusted dollars increased from \$388.82 in 1968 to \$639.29 in 2004 (Strom, 2005), the increase was smaller than the rise in personal income. In fact, per member giving declined from 3.11 percent of income in 1968 to 2.52 percent in 2002. And giving toward the larger mission of the church beyond the local congregation declined 41 percent as a portion of income from 1968 to 2002 (Ronsvalle & Ronsvalle, 2004). According to Empty Tomb, Inc.’s Lifestyle spending table (2005), “If church members in the U.S. had tithed (given 10 percent) in 2002 (latest year available), there would have been an additional \$152 billion available for the mission of the church.”

Discussion Questions:

- Do you regularly tithe of your income? Why or why not?
- Are there times or opportunities when it is easier to give money away? When is it more difficult?
- What are other philanthropy opportunities besides giving money? How do you balance giving money with giving time?

CONSUMERISM AS MAMMON WORSHIP

“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and mammon.”

Matthew 6:24, RSV

So as incomes rise, why are people less willing to save and give away their money? Are these trends all that new? With the rise in income associated with the industrial revolution, American Economist Thorstein Veblen coined the term “conspicuous consumption” in 1899 to describe behavior in a society where over-consumption of goods and commodities had become a social norm or expectation. One hundred years later, Veblen’s observations are still empirically supported. During the booming 1990s Americans developed higher expectations for acquiring material goods than ever before (Caudron, 1993) and consumption is now a foundational characteristic of our society (Jessup, 2001). Sociologist Craig Gay defined *consumerism* as “an inordinate concern with the acquisition, possession, and consumption of material goods and services” (1998, p. 21).

This consumerism is reflected in the Sermon on the Mount where Jesus warned against serving mammon (Matthew 6:24)². The Aramaic word for mammon means riches or wealth but more broadly the term means “something secure, that on which one may rely” (Grant and Rowley, 1963, p. 614). According to Richard Foster (1985) Jesus regarded mammon as a rival god; an idol that offers false security. “Money has power,” wrote Foster, “spiritual power, to win our hearts” (p. 26).

In the annual UCLA and American Council on Education survey of incoming freshmen, Sax et al. (2004) found that the percentage of students focused on “being very well off financially” has risen sharply to 74 percent in 2003, from 42 percent in 1966. At the same time, the percentage saying it is important to develop “a meaningful philosophy of life” has dropped by more than half, to 39 percent in 2003, from 86 percent in 1966. These attitudes are also reflected in children and youth. Psychologists Patricia and Jacob Cohen (1996) showed that youth from disadvantaged socio-economic backgrounds were more likely to define themselves in terms of their material possessions. Further, The Center for a New American Dream, a group promoting responsible consumption, found that two-thirds of 400 parents polled said their kids define their self-worth by what they own, almost half say their kids would rather shop in a mall than hike in the woods, and more than half buy items they disapprove of because their kids want them to fit in with friends (cited in Poulson, 1999).

What circumstances lead people to identify with or put their trust in money and material goods? Based on his own research and research with colleagues, Psychologist Tim Kasser (2002; Kasser, Ryan, Couchman, and Sheldon, 2004), suggested that consumerism, or what he labels “materialistic value orientation,” is likely to occur in people who worry about their self-worth, struggle with relationships and find it difficult to meet challenges in what appears to be a unpredictable world. The image of a hoarder who happily cuts himself off from the rest of the world in a quest for material goods is not demonstrated in the empirical literature. Instead Kasser’s research suggests that the person who worships mammon is more likely to seek and display material goods as a way to compensate for less secure attachment to family and other socio-economic deprivations. For those who are well-off financially, unregulated consumerism often reflects insecurities with their wealth, and workaholics may continually strive for material goods to compensate for a home life that is less stable because of long hours at work (Kottler, Montgomery, and Shepard, 2004). In sum, worshipping mammon is not so much an unmitigated love of money as much as a desire to

smother insecurity with material objects rather than faith, friends and family (Myers, 2001).

Consumerism as mammon worship is pervasive, even among Christian adolescents (Smith, 2005). As Economist James Halteman (1995) noted, “Perhaps the area of consumption is the most serious blind spot contemporary Christians have in the exercise of their faith” (p. 72). While mammon reflects a perpetual state of discontent, the Bible emphasizes contentment with physical circumstances (see I Timothy 6:8 and Hebrews 13:5). Pastor Mark Buchanan (1999) wrote that mammon trains us, ironically, to value things too little, otherwise we might be content, and we live in a culture that does not value contentment.

Discussion Questions:

- How do material comfort, security, fulfillment and happiness differ from spiritual comfort, security, fulfillment and happiness? Can they coexist?
- Are there areas in your life that can be considered mammon worship?
- Do you identify with certain brands of clothes, cars, or entertainment venues?

CONSEQUENCES OF MAMMON WORSHIP

When you have eaten and are satisfied, praise the Lord your God for the good land he has given you . . . do not forget the Lord your God . . . Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your head will become proud and you will forget the Lord your God . . .

Deuteronomy 8:10-14, emphasis added

The earth is the Lord’s and everything in it, the world and all who live in it.

Psalm 24:1

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?

Ecclesiastes 5:9-10

So what are consequences of putting one’s faith in mammon rather than God? As noted earlier money itself is not evil, yet the Apostle Paul taught that “*the love of money is a root of all kinds of evil*” (I Timothy 6:10a,

emphasis added), and many other Bible passages warn about the folly of trusting in uncertain riches (see Proverbs 23:4-5, Proverbs 30:7-9, Ecclesiastes 5:10-11, Matthew 6:19 and 24, Luke 12:15, and Luke 18:24-25). In times of plenty, we may trust in economic or financial gain and our own accomplishments forgetting that all resources come from and belong to God and are entrusted to us to use for our own benefit as well as the benefit of others and all of creation (see Genesis 2:15 and Psalm 24:1).

While Paul did not specify the “foolish and harmful desires” or the “many griefs” that come to those whose primary motivation in life is gaining material affluence, recent social science research points to several troubling outcomes. These include a deleterious impact on well-being and mental health, and problems with time and relationships.

Well-being

While shopping can be fun, a consumerist orientation leads to the belief that the pursuit of pleasure and material comforts are central to improving the quality of one’s life (Csikszentmihalyi, 1999). Yet people who placed a higher importance on money when compared with other goals — such as a satisfying family life or doing enjoyable work — were more likely to report low subjective well-being (Srivastava, Locke, and Bartol, 2001). Subjective well-being is a psychological construct that reflects a preponderance of positive thoughts and feelings about one’s life (Myers and Diener, 1995). It is a broad category of phenomena which includes people’s emotional responses such as happiness but also includes satisfaction with important life domains such as work and family and global judgments of life satisfaction (Diner, Suh, Lucas, and Smith, 1999).

In his book *The American Paradox: Spiritual Hunger in an Age of Plenty*, David Myers (2000) argued that while Americans on average are much better off materially now than they were 40 years ago, they are less happy and less satisfied with their income, and young people especially are more likely to be despondent, clinically depressed and/or suicidal. Even so, Myers pointed out that there continues to be a cultural miasma that links wealth with happiness, and affluence remains a common goal for many Americans, especially young people. Similarly, despite vast improvements in material conditions in the wealthiest industrialized nations, the correlation between wealth and well-being becomes negligible for countries with a GNP of more than \$8,000 per person (Diener, 2000; Inglehart, 1990). Although Americans’ real income more than doubled between 1957 and 1998, the percentage of Americans reporting themselves “very happy” declined slightly from 35 percent in 1957 to 33 percent in 1998. Meanwhile, over

that same time period the divorce rate doubled, teen suicide rates tripled, reported violent crime nearly quadrupled, and depression rates soared (Myers, 2000). While well-being shows no real correlation with income or consumer goods, it is correlated with self-reports of satisfaction with relationships, aspiration for personal growth, sense of authenticity and religious faith (Kasser, 2002; Myers, 2000).

Discussion Questions:

- How does happiness differ from well-being?
- How can money be used to provide happiness? Well-being?
- When do you feel the most happy or satisfied?
- Have you witnessed differences in the level of happiness between Americans and people you have met in other countries, even those who are very poor?
- What forms does pride in economic achievement take? How can this sort of pride displace the Lord’s rightful place?

Mental health

“I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? . . . Who of you by worrying can add a single hour to his life?”

Matthew 6:25, 27

Consumerism and aspirations for affluence not only negatively impact well-being, they can negatively impact one’s mental health. In a seminal study, Psychologists Kasser and Ryan (1993) found that people who aspire for financial success tend to experience lower levels of overall mental health and have more behavioral disorders compared to people who strive to develop close personal relationships, self-acceptance, or contribute to the community. They also noted that because many values modeled and encouraged by modern society suggest that success and happiness depend on procuring financial wealth, our culture is built on values detrimental to mental health. Their data from 13 nations showed that pursuing wealth is psychologically unhelpful and often destructive across cultures. Closer to home, Cohen and Cohen (1996) found that adolescents who held a materialistic orientation were more likely to suffer from separation anxiety disorder and isolate themselves socially, believe others to have malevolent intentions towards them and be either avoidant or overly dependent on others. It is important to note that since these are correlations, the lower mental health of these youth may lead

them to seek out consumerism as a form of self-soothing. Nevertheless, as previous research has shown, it is not an adaptive strategy that will improve well-being.

Similarly, Americans have become decidedly more anxious and concerned about what they cannot afford rather than what they already have (Schor, 1999). According to a poll of 1,120 U.S. households, 65 percent of women and 53 percent of men report that they worry about money "often" (cited in Keating, 1997). Further, having more consumer options actually increases anxiety over the possibility of not optimizing one's choices. A related affliction is called "affluenza": paralysis from all the choices and possibilities open to those with greater wealth (Ellin, 2000). Research by Psychologist Barry Schwartz (2004) has shown that while logic may suggest that having more options allows people to select precisely what will make them happiest, abundant choice often makes for more misery. According to Schwartz, when we finally make a decision involving a multitude of options, experience the consequences, and find they do not live up to our expectations, we blame ourselves. Also, we may experience buyer's remorse so that once we make a choice, we may dwell on the other options we had at the time and thus regret the decision.

Another reason for increased anxiety when faced with so many choices is *adaptation*. Schwartz explains that we become accustomed to our possessions, and as a result very little in life is as good as we expect it to be. In short, having so many alternatives raises our expectations, which in turn increases the likelihood of disappointment. As Myers (2000) noted, "Thanks to our capacity to adapt to ever greater fame and fortune, yesterday's luxuries can soon become today's necessities and tomorrow's relics" (p. 60). Indeed, the one-car garages of the 1950s Levittown homes gave way to the two-car garages of the 1970s and 1980s, which in turn have given way to the standard three-car garages in today's new homes. Subsequently the inflated perspective can devolve into disillusionment when spending money is not as gratifying as people expect it to be (Krugman, 1999). As a result people can become depressed, empty and uncertain about their lives (Ellin, 2000; Lansley, 1994).

Hoover Institution Fellow Dinesh D'Souza (2000) explained that most Americans are far richer, objectively, than they realize and yet are inclined to compare themselves to those with even more. Median income in the U.S. in 2004 was \$44,389. Those in the highest income quintile averaged \$147,000 and earned over 50 percent of the nation's income. Even the second quintile, with an average income of \$69,000, earned over 23 percent of the nation's income (U.S. Department of Commerce, Bureau of the

Census). When resources are unevenly distributed, people evaluate their lifestyles not in terms of what they need to live in comfort, but in comparison to those with more, and this phenomenon of *relative deprivation* seems to be fairly universal and well-entrenched (Csikszentmihalyi, 1999). Economist Paul Krugman (1999) described this development as "luxury fever" where those with \$30,000 incomes try emulating consumption habits of those with \$60,000 incomes and those with \$60,000 try emulating those with \$120,000. Similarly, Psychologist Mihaly Csikszentmihalyi (2000) explained that humans' need to belong can be served by conformity. Advertising builds heavily on this need to "keep up with the Joneses" which in turn can increase levels of anxiety.

When rich people do not view themselves as wealthy, they are less willing to give to charities. Sociologist Michael Jessup (2001) wrote that in our affluent society we may avoid acknowledging contemporary social structures that possibly worsen income inequality and, similarly, promote self-satisfaction at the expense of securely encompassing communities. Truly, a pre-eminent challenge in the world today is the increasingly unequal distribution of wealth and power where millions of people lack sufficient levels of basic necessities, and as Csikszentmihalyi (1999) wrote, "this does not bode well for the future happiness of the population" (p. 4).

Discussion Questions:

- What are your aspirations after graduation? Does money or accumulation of goods play a role? What is the balance?
- At what income level would you feel wealthy?
- What does it mean to live an abundant life?
- How can consumerism lead to isolation from others?
- How can isolation from others lead to an increased desire for consumer goods?
- If you had a friend who often engages in "retail therapy" how could you talk with him or her to find out how life was going? How could you help?

Problems with Time and Relationships

The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.

Ecclesiastes 5:12

Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

Proverbs 23:4-5

“Remember the Sabbath day by keeping it holy.”

Exodus 20:8

Just as wealth has instrumental value, work also has value as a God-ordained, fulfilling activity, providing income to meet our needs (Sherman and Hendricks, 1987). Often, though, people sacrifice time and relationships to achieve more affluence through their work and this affects the content and quality of their lives. According to a survey by the National Opinion Research Center at the University of Chicago, 41 percent of Americans come home from work exhausted, but nine out of 10 will not work less if it means less pay. In fact, 30 percent would work *more* if it meant more money (cited in Chalmers, 2000). Not surprisingly, rising affluence is associated with problems due to loss of sleep and overwork (Schor, 1992). Economists Phillip Rones, Randy Ilg, and Jennifer Gardner (1997) found that the highest paid workers are more likely to work the longest hours. This finding was replicated by Management Professors Jeanne Brett and Linda Stroh (2003) who found that managers who worked more than 60 hours a week tended to be highly compensated. But employees who are not highly compensated can also sacrifice familial happiness for their aspirations of wealth. Social Psychologist Carol Nickerson and her colleagues showed that people with stronger goals for financial success were more likely to have lower satisfaction with family life, regardless of their household income (Nickerson, Schwarz, Diener, and Kahneman, 2003).

Busyness is not just a reflection of lack of time. Research suggests that the stress of busyness is related to efforts to balance multiple roles. For instance, a U.S. Labor Department report (1999) found that while the amount of time that people work has not increased dramatically in recent years, more people report feeling rushed and under time-pressure because there is less flexibility with their non-work time. This was especially true for working parents who balance dual-careers. In related research, Professors Stewart Friedman and Jeffrey Greenhaus (2000) found that time itself was not the key issue with stress arising from work and non-work integration but the level of psychological interference between work and non-work activities.

Overwork can negatively impact family relationships and community involvement. A survey by the Center for Marriage and Family at Creighton University found that the primary problem in marriages is balancing job and family (Lawler and Risch, 2001). For example, many marriages have failed in the high-tech industry as people work 60 hours or more per week or increasingly work at home

such that there is no longer a psychological boundary protecting families from the influence of the workplace (Zuckerman, 1997).

In contrast, God encouraged the Hebrews to practice regular periods of rest and Jesus said, “The Sabbath was made for man . . .” (Mark 2:27. See also Exodus 16, Exodus 20:8-11, and Deuteronomy 5:12-15 for instance).

Discussion Questions:

- What did Paul mean in Colossians 3:23: “Whatever you do, work at it with all your heart, as *working for the Lord and not for men*” (emphasis added)?
- How do you prioritize your activities and relationships?
- Do you feel like you control your own calendar? Why or why not?
- What do you cut out of your life when time pressures mount?
- How can providing for one’s family strengthen and/or weaken family ties?
- Do you keep the Sabbath?
- How could Sabbath keeping strengthen relationships?

CONCLUDING STATEMENTS

Over 150 years ago Alexis de Tocqueville feared that Americans’ “pursuit of immediate material pleasures” and the love of money might eventually extinguish the new nation’s spirit. Similarly, Soren Kierkegaard (1846/1962) lamented that money is what people desire most above all else. To paraphrase Oscar Wilde (1892/1999), a cynic is a man who knows the price of everything but the value of nothing. Is America a nation full of cynics?

Interestingly a Gallup poll indicated that from 1994 to late 1998, as affluence and consumerism rose, the percentage of Americans feeling a need to “experience spiritual growth” rose from 54 percent to 82 percent, and Gallup’s “religion in America” index started rising after hitting its modern low in 1993³ (Gallup, 1999). Further, 80 percent of the respondents in the UCLA freshman survey indicated they have recently attended a church service — an increase from 69 percent in the 1960s. Perhaps because people are finding a lack of fulfillment in consuming material goods, spiritual growth has become the next consumable for many Americans. George Gallup, when commenting on the rise in the number of “born again” Americans in the late 1980s, said that, “Many are just putting a religion together that is comfortable for them and titillates them and is not

necessarily challenging” (Jones, 1989, p. 23-24). According to Gallup, “The central problem today is that people are not solidly grounded in their faith, and therefore vulnerable to hedonism, consumerism, and new spiritual movements which glorify self. We have in our country a geographic literacy problem. We have a scientific literacy problem. But more seriously, I feel, we have a faith literacy problem” (p. 24).

For generations, Americans have believed that hard work, rising incomes and the ability to buy more goods and services are some of the most important goals of life, yet the research reviewed here has shown that holding materialistic value goals above others can be detrimental to people. In her book *A Consumers' Republic: The Politics of Mass Consumption in Postwar America* (2003), Historian Lizbeth Cohen explained how after WWII, Americans' lives were shaped by economic, political, social and cultural structures premised on the notion that mass consumption would bring widespread prosperity and social equality in employment, purchasing power, and investment dollars, while also raising living standards. Cohen went on to illustrate the consumer culture's failures such as suburbs that emphasize class and racial differences; targeted marketing that segments citizens along class, gender, age, race, and ethnic lines, accentuating divisions and undermining commonalities; and expanding economic inequality. While this paper has focused on the psychological harm to individuals who pursue affluence, a related topic of interest is how this pursuit harms society as a whole.⁴

Certainly affluence provides numerous personal and social benefits. It provides jobs and opportunities for peo-

ple to develop new skills, own homes, and participate fully in life in their communities. Even so, the lure of mammon is strong and it may seem to yield short-term satisfaction, yet it ultimately disappoints. As Csikszentmihalyi (1999) warned: “if one puts one's faith in being a passive consumer — of products, ideas, or mind-altering drugs — one is likely to be disappointed” (p. 826). More seriously, mammon worship separates us from the love of Christ. It proposes a false sense of hope and security but offers no grace and instead feeds into our sinful bent toward self-rejection (Nouwen, 1992). Mammon insidiously fills us just enough to take God's rightful place in our lives so that we do not realize our true yearning for God.

Christian instructors interested in these issues can expose students to the research cited in this paper and to the many Bible passages on using money, mammon, and related topics (We suggest these passages as a starting point: Deuteronomy 15:1-15, Proverbs 11:24-26, Proverbs 23:4-5, Proverbs 30:7-9, Ecclesiastes 5:10-20, Matthew 6:19-34, Luke 12:13-21, Luke 18:18-30, Luke 19:1-10, Acts 2:42-47, I Timothy 6:3-19). We also can talk with students about their motives for choosing particular majors or careers, how they define success, what it means to be a Christian in the labor force, the difference between vocation and career, and share how we address these issues in our lives. Finally, we can encourage students to find pleasure in grace-filled relationships rather than goods and services, and to *always* “Seek first the Kingdom of God and his righteousness” (Matthew 6:33).

ENDNOTES

¹ All biblical quotes come from the New International Version of the Holy Bible (Grand Rapids, MI: Zondervan, 1978) unless otherwise noted.

² The Revised Standard Version of this Bible passage uses the word *mammon* where the New International Version uses *money*. We chose to use the RSV here to avoid any confusion between money as merely a means of exchange and money as a rival god.

³ The Index measures eight key religious beliefs and prac-

tices: the importance Americans place on religion, church or synagogue membership, weekly attendance at religious services, confidence in organized religion, the percentage who give a religious preference, the proportion who say religion can answer the problems of the day, belief in God, and belief in the honesty and standards of the clergy.

⁴ While we focus primarily on affluence in America, the discussion applies to other nations as well. Much has been written, for instance, about the downsides of affluence in Japan. (E.g. see McCormack, 1996.)

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CBAR

Doing “Good” and Doing “Well”: Shalom in Christian Business Education

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ABSTRACT: *As Christian business faculty members, we believe it is our purpose to prepare students both to do “good” and to do “well.” We therefore offer in this paper: (1) definitions of “good” and “well” from a particular Christian worldview and (2) theoretical propositions that connect the alumni outcomes of doing “good” and doing “well” with student outcomes and the learning environment.*

INTRODUCTION

Charles Colson writes that Christians have an obligation to pursue not only the Great Commission (Matthew 28) but also the Cultural Commission (Genesis 2). In other words, Christians are commanded not only to tell others about the Good News but also to redeem culture by “boldly and confidently” committing to “engaging contemporary culture with a fresh vision of hope” (Colson, 2004). This vision of hope is based on a vision of shalom, or the “webbing together of God, humans, and all creation in justice, fulfillment, and delight” (Plantinga, 2002, pp. 14).

Therefore as Christians in the pursuit of shalom, one of our desires should be to determine how we can most effectively implement the Cultural Commission. We believe that the most effective way for us to engage in this mandate is to pursue God’s calling,¹ and that our calling has two dimensions: to do “good” and to do “well.” As economics and business faculty in a Christian college, then, we believe it is important for us to address the issue of how we prepare students to do “good” and to do “well” as alumni given their calling to business. Thus, our paper will (1) define “good” and “well” from a particular Christian worldview, showing how they are connected to the idea of shalom; and, it will (2) outline theoretical propositions that connect the alumni outcomes² of doing “good” and doing “well” with student outcomes and with the learning environment.

DOING “GOOD”: A FRAMEWORK FOR UNDERGRADUATE EDUCATION

We define doing “good” in terms of the biblical notion of shalom. Shalom describes not only a future condition — the end of time when “justice and peace embrace” (Wolterstorff, 1983) — but also that which we strive for now. We think the pursuit of shalom incorporates the Cultural Commission and calls us to the social response of doing “good.” This means we are to develop “right relationships” at three levels. The first relationship we strive for is a right and harmonious relationship to God (Wolterstorff, 1983, p. 70). As the prophet Isaiah said: “In the last days, the mountain of the Lord’s temple will be established as chief among the mountains” (Isaiah 2:2 NIV), meaning that “shalom is perfected when humanity acknowledges that in its service of God is true delight” (Wolterstorff, 1983, p. 70). The second relationship we strive for is a right and harmonious relationship to other human beings (Wolterstorff, 1983, p. 70). As the Psalmist said: “Love and faithfulness meet together, righteousness and peace kiss each other” (Psalm 85:10 NIV). The third relationship we strive for is a right and harmonious relationship to our environment (Wolterstorff, 1983, p. 70). As Isaiah prophesied, “My people will live in peaceful dwelling places, in secure homes, in undisturbed places of rest” (Isaiah 32:18 NIV).

It is very difficult to *a priori* define a concept such as “right relationships.” But we can talk about the “fruits” of right relationships. This is similar to the way difficult Biblical concepts such as “being filled with the Spirit” and “knowing what is in the heart” are understood. These concepts are not *a priori* defined; rather, the Bible discusses the “fruits” of the Spirit and the sharpness of our tongues. Likewise, we can think of right relationships in terms of their fruit; in other words, those who live in proper relation to God, people, and creation will leave the fruit of justice in their wake. For God has showed us “what is good,” and he requires us to “act justly and to love mercy and to walk humbly” with Him (Micah 6:8 RSV). If our students’ calling is in the sphere of business, then it is our task, as economics and business professors at a Christian college, to prepare them to develop right relationships (doing “good”) in this field. One of the many positive results that stems from these right relationships is the fruit of justice. We now turn to connecting the alumni outcome of doing “good” to student outcomes and the learning environment. These connections are highlighted in Figure 1.

Disposed To Do “Good”

In order for alumni to do “good,” we believe we must help prepare alumni to be disposed to do good. To understand the power of dispositions, we must develop an understanding of the person as it relates to behavior. First, we are creatures of habit; that is, we partake in certain undertakings without thinking. But before that, we are creatures of dispositions; that is, we have tendencies or the capacity to act in certain ways. Thus while we have the freedom to choose whether we will act a certain way, we are still inclined to act in ways based on our dispositions.

As I see it, we all have an enormous array of *dispositions* (emphasis ours), the activation of which accounts for a great deal of what transpires within us. Each of us is disposed, for a vast array of specific cases, to respond in such-and-such a way upon such-and-such stimulation in such-and-such circumstancesIndeed, it seems to me that far and away the most fundamental concept in contemporary psychological models of the person is the concept of a disposition.

Wolterstorff, 2004a, p. 59

Since dispositions precede actions, we believe we must focus on influencing dispositions. If we desire that our alumni do good, then we have to mold their disposition to do good, for we believe that the right disposition can lead to beneficial action. For example, as business people, will our alumni be disposed toward treating all employees, cus-

tomers, and suppliers with dignity or will they be disposed toward “squeezing” pennies out of them? If alumni are more disposed toward treating everyone with dignity, more beneficial actions will ensue. Therefore,

P1: Alumni are likely to do more good (pursue right relationships with God, others, and creation) the more they are disposed toward doing “good.”

Ability To Empathize

But what influences dispositions? Wolterstorff concludes that there are five shapers of inclinations to act: discipline (classical conditioning), modeling (operant conditioning), reasoning, radical conversion, and empathy (Wolterstorff, 2004b, p. 99). Traditionally faculty members have utilized the first three of these shapers to dispose students to behave in the “proper way.” For example, faculty use grades, extra credit, and verbal and non-verbal feedback to reward and direct student initiative. They also model proper behavior by trying to “walk the talk.” In addition, faculty members devote much time and effort to teaching students moral and ethical frameworks in order for them to utilize rational thinking for doing what is right. Although much less frequent in its use, faculty may also attempt radical conversion. However, one option Wolterstorff believes is underutilized in academe and yet highly effective as a means to influence dispositions is the use of empathy.³

Our dispositions model of behavior parallels hierarchical models used in the study of consumer behavior and advertising; that is, we believe tendencies to act in certain ways are related to cognitions (thinking) and affect (feeling). Therefore, we see two sides to empathy, an intellectual (cognitive) and an emotional (affective) side. Intellectual empathy “implies understanding cognitively” the circumstances of others, otherwise known as “perspective taking” (Sparks and Hunt, 1998, p. 96). Emotional empathy, on the other hand, can follow from intellectual empathy or it can be a response “induced by the emotion of others” (Sparks and Hunt, 1998, p. 96). Both types of empathy are related to the formation of dispositions.

Thus, we believe that traditional methods used in academe for developing dispositions (conditioning, modeling, and reasoning) could be enhanced by the building up of empathy in students. To help students develop a disposition toward doing “good,” Wolterstorff suggests the following strategy:

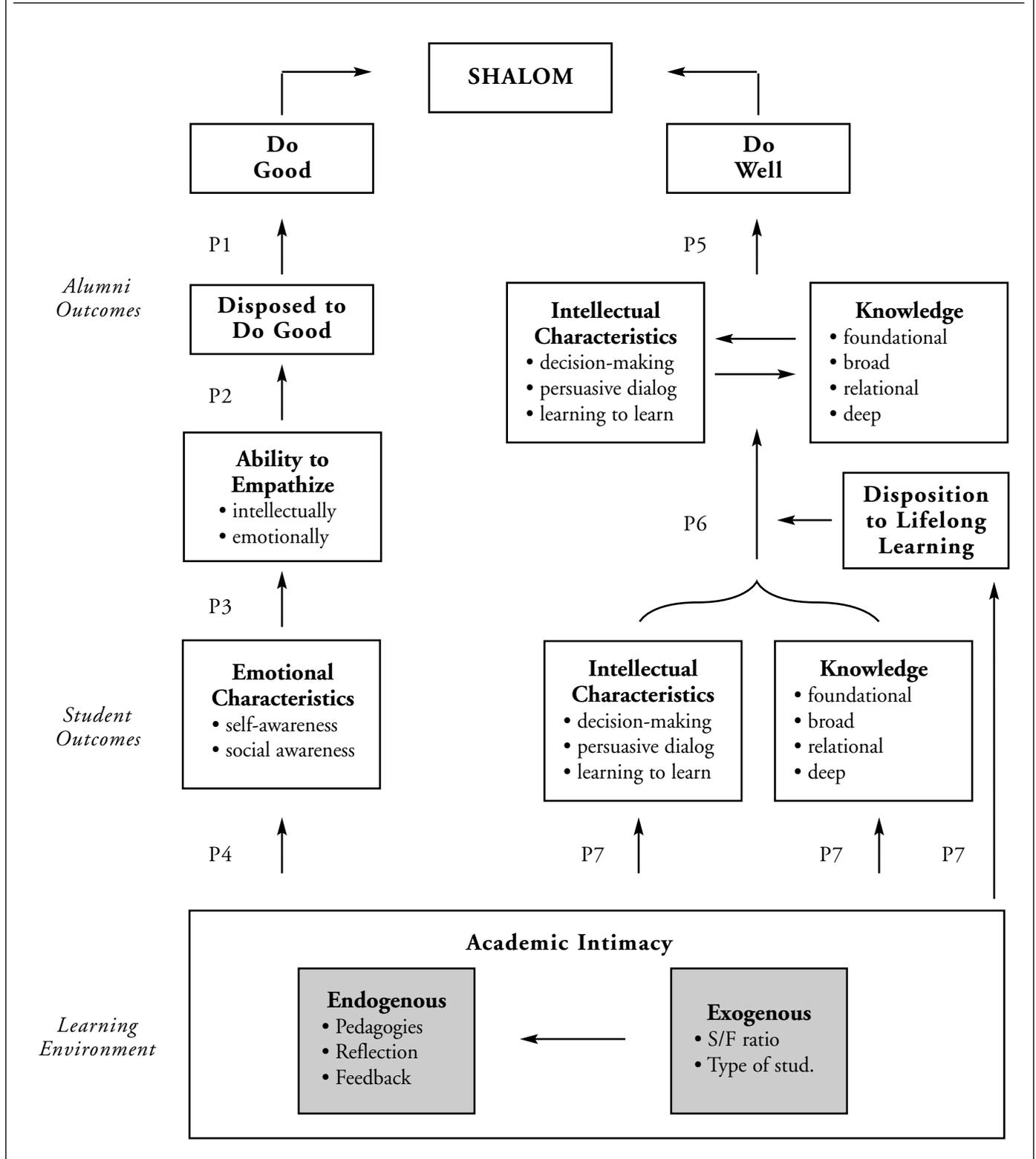
Critical ethical discussions conducted in the academies of the well-to-do in the West lose touch with human reality. To compensate, a Christian university must do

what it can to confront its members with the suffering of the world — partly to let us learn from the wisdom so often present in the voices of the suffering, partly to evoke in us the empathy that is the deepest spring of

ethical action, partly to remind us that an ethic that does not echo humanity’s lament does not merit humanity’s attention.

Wolterstorff, 2004c, p. 133

Figure 1: Theoretical Propositions Connecting Student Outcomes and the Learning Environment with Alumni Outcomes



In other words, by utilizing the traditional techniques and by confronting students with the suffering of the world, we can better “spring” them into doing “good.”⁴ While traditional techniques such as reasoning can motivate students intellectually, confronting students with the suffering of the world can motivate students emotionally. The motivational tension in their “springs” is based on the extent to which students feel and know what the suffering feel. Developing empathy among students, then, should foster dispositions such that when students are alumni they will be more disposed to do “good.” Therefore,

P2: Alumni are likely to be more disposed toward doing “good” the more they are able to empathize with others.

Emotional Characteristics

We now turn to the challenge of developing in students the ability to empathize with others. (Refer back to Figure 1 for a summary of our theoretical connections.) As mentioned above, this challenge has two dimensions. One dimension is intellectual: we want to develop in students the ability to understand others (this dimension will be addressed later in the paper). The other dimension is emotional: we want to develop in students the ability to feel what others are feeling. If, for example, students feel what those subjected to injustice feel, students may develop an inclination, or a stronger inclination, toward working for justice. We argue that certain emotional characteristics are related to the development of empathy. We believe that empathy is the result of what the emotional intelligence literature calls “social awareness.”⁵ Social awareness has been described as “being attuned to how others feel in the moment” (Goleman, Boyatzis, and McKee, 2002, p. 30).

To become socially aware requires that one first become self-aware, meaning that one must become aware of one’s vision and values, strengths and weaknesses, and emotions (Goleman, Boyatzis, and McKee, 2002, pp. 31, 111ff). Being self-aware of one’s vision and values and strengths and weaknesses allows one to better take the perspective of others; being aware of one’s emotions allows one to better feel what others are feeling.⁶ Thus, the ability to empathize begins with self-awareness and is then applied in social settings.

According to Goleman, the emotional characteristics of self-awareness and social awareness significantly contribute to “what makes people do well in the practicalities of life” (Goleman, 1994, p. 42). We argue that these emotional characteristics also significantly contribute to one’s ability to do “good” in life, because their emphasis is on the *social* aspects of intelligence. This line of thinking

extends the benefits noted in the literature on emotional intelligence beyond the realm of personal success and into the realm of social justice. Therefore,

P3: Alumni are likely to be more empathetic with others the higher the level of the emotional characteristics (self-awareness and social awareness) they acquire as students.

Academic Intimacy

All education takes place in a learning environment. In order to better develop the emotional characteristics of self-awareness and social awareness necessary to better empathize with others and to ultimately acquire a stronger disposition to do “good,” we believe that a business education must be delivered in a learning environment that has a high level of “academic intimacy.”⁷ It is the direct effect of several variables, endogenous and exogenous, as well as their interaction, that creates a particular learning environment and determines the level of academic intimacy in that environment. Endogenous variables, those under the control of faculty, include the types of pedagogical strategies used, the amount of student reflection required, and the amount of faculty feedback given. Exogenous variables, those beyond the control of faculty, include the student/faculty ratio and the type of student. These exogenous variables influence the effectiveness and intensity of the three endogenous variables.

Two of the endogenous variables that influence the level of academic intimacy in the learning environment are student reflection and faculty feedback.⁸ Reflection is the idea of “not only contemplating an issue or event but moving to the point of making an assessment in order to affect change in the contemplator’s established frame of reference” (Schutte, 2002, p. 7). Faculty feedback is a process that can then enhance these changes.⁹ A high level of academic intimacy is achieved through the proper amount of the complementary and synergistic processes of student reflection and faculty feedback. This has the natural result of making students more self-aware by helping them discover their vision and values, strengths and weaknesses, and emotions (see Goleman, Boyatzis, and McKee, 2002, pp. 60, 61).¹⁰ The proper amount of reflection and feedback also helps students become more socially aware. This occurs because student reflection and faculty feedback help students broaden their frame of reference to include not only their own but that of others (see Schutte, 2002).

A third endogenous variable that influences the level of academic intimacy in the learning environment is the types of pedagogical strategies used. One pedagogical strategy relevant to our outcomes of providing students with *emo-*

tional characteristics is experiential learning.¹¹ Experiential learning can be defined as a way in which learners are in “direct contact with the subject of study. They do not merely think about [the subject of study] or consider doing something with it; rather they are actually encountering the topic of investigation” (Keeton and Tate, 1978, as reported in Schutte, 2002, p. 3). This experience provides a rich opportunity for deeper student reflection and faculty feedback. Therefore, a higher level of academic intimacy is achieved when experiential learning is intentionally coupled with student reflection and faculty feedback. An even higher level of self-awareness and social awareness can be achieved when these experiences expose students to those less fortunate, or “confront” them with the “voices of the suffering” (Wolterstorff, 2004c, p. 133).

The effectiveness and intensity of these three endogenous variables are significantly influenced by two exogenous variables. A low student/faculty ratio enables professors to assign more reflective exercises which provide professors the opportunity to effectively probe student thoughts. In addition, a low student/faculty ratio makes it possible for faculty to increase the level, frequency, and quality of feedback. Active and curious students also influence the effectiveness and intensity of the endogenous variables. Students who are more active and curious are more likely to engage in reflection and then process and incorporate the feedback (see, for example, Schutte, 2002) necessary to make the learning environment more academically intimate.

Thus, endogenous variables are more effective when they work in a collective fashion. Endogenous and exogenous variables can also work independently and compensate for each other. For example, although faculty do not have much control over whether students are active and curious, students are more likely to participate within certain pedagogies when the student/faculty ratio is low. In other words, the factors of pedagogical strategies and student/faculty ratio can compensate for a lack of active and curious students by enhancing their passion and increasing their accountability.

In summary, we believe that the necessary emotional characteristics are better learned in a learning environment that has a higher level of “academic intimacy.” Academic intimacy is the result of the direct effect and the interaction of several variables. The learning of the emotional characteristics of self-awareness and social awareness is enhanced when these variables interact to create a learning environment with a higher level of academic intimacy. Therefore,

P4: Students will acquire a higher level of the emotional characteristics necessary for doing “good” the higher the level of “academic intimacy” within the learning environment.

Up to this point we have described the alumni outcome of doing “good.” In this discussion, we have outlined several propositions related to ultimately achieving this outcome. For a summary of these propositions, refer back to Figure 1. In particular, we have argued that to achieve this outcome alumni need to become disposed to do good. To develop this disposition, alumni need to develop as students the character trait of empathy. This trait is built on student outcomes that include the emotional characteristics of self-awareness and social awareness. We believe that the degree to which students achieve these outcomes is highly dependent upon the student’s learning environment, and we argue that this environment must be structured in order to achieve higher levels of “academic intimacy.”

DOING “WELL”: A THEORETICAL FRAMEWORK FOR UNDERGRADUATE EDUCATION

We turn now to the alumni outcome of doing “well.” We define doing “well” in terms of the biblical notion of shalom. As Christians we are called to do “well,” which we believe is a *personal* response to the Cultural Commission. Being called to do “well” means that God invites us to be successfully engaged in whatever stations he calls us to. In other words, we are to work with all of our heart, “as if working for the Lord, not for men” (Colossians 3:23 RSV). As with trying to define “right relationships,” it is difficult to *a priori* define the concept “successfully engaged.” But similar to our approach to understanding “right relationships,” we can talk about the “fruits” of being successfully engaged. We believe two of the fruits of being successfully engaged in one’s calling are genuine delight and fulfillment. If students find their calling is in the sphere of business, then it is our task, as economics and business professors at a Christian college, to prepare students to be successfully engaged (doing “well”) in this field. One of the many positive results that stems from being successfully engaged is the fruits of delight and fulfillment. Thus doing “good” and doing “well” are complementary in terms of pursuing shalom in that together they engage in the “webbing together of God, humans, and all creation in justice, fulfillment, and delight” (Plantinga, 2002, pp. 14). We now turn to connecting the alumni outcomes of doing “well” to student outcomes and the learn-

ing environment. These connections are highlighted in Figure 1.

Intellectual Characteristics and Knowledge: The Skill/Knowledge Loop

The competence to do “well” (be successfully engaged in the sphere of business) is the result of the interaction of four types of knowledge, the type of interaction that should occur in a solid liberal arts curriculum, and certain intellectual characteristics, fueled by a disposition toward learning. How frequently this interaction occurs determines how “well” alumni do in the stations to which they are called. We call this interaction the “skill/knowledge loop.”¹²

The four types of knowledge are foundational, broad, relational, and deep. Foundational knowledge refers to “language” and “logic.” While language provides alumni with the vocabulary of business, logic teaches them “how to use a language,” such as how to “define” terms and “make accurate statements, how to construct an argument, and how to detect fallacies in an argument” (Sayers, 1947). Language and logic are foundational because language provides the vocabulary for broad, relational, and deep knowledge while logic provides the rules that undergird relational and deep knowledge.

Broad knowledge can be defined as a far reaching but shallow knowledge. In other words, alumni with broad knowledge know a little about a lot of things. This makes it possible for them to relate to various specialists within organizations and to “draw on all the knowledge and insights” of the various academic disciplines (Drucker, 2001, p. 13).

Relational knowledge can be defined as the type of knowledge that makes it possible for managers to “find a third way,” or to synthesize disparate information. Relational knowledge helps alumni to “make connections” between “spheres of knowledge,” and “transfer intellectual skills” across subjects (cf. Sayers, 1947). Thus relational knowledge is related to broad knowledge in that one needs broad knowledge in order to make connections. For example, Alfred Sloan had much success in finding a “third way” between the extreme centralization of Henry Ford’s corporate organization at Ford Motor Corporation and the extreme decentralization of William Durant’s corporate organization at General Motors. His third way, “Decentralization with Coordinated Control,” was based on his knowledge of political governance.

Deep knowledge can be defined as “perspectival knowledge” (further addressed in next section). This type of knowledge makes it possible for managers to understand

not only the theories utilized by various business specialists but also to discern the assumptions underlying those theories. As such, deep knowledge makes it possible for alumni to see and reframe issues and phenomena by questioning and revising the assumptions of models and theories meant to address those issues. For example, because of Douglas MacGregor’s deep knowledge, we now have the ability to reframe questions regarding job design because we know that the use of Theory X assumptions leads us toward alternatives quite different from options based on Theory Y assumptions.¹³

The four types of knowledge enhance the ability of alumni to make decisions, to dialog persuasively, and to learn (intellectual characteristics). First, alumni need skills in decision-making. This is because managing a business is, in essence, decision-making (Drucker, 1954, p. 351; Kerin and Peterson, 2004, p. vii). At the same time, decision-making enhances the learning of knowledge. This is because knowledge is learned through an iterative process, and in order for the iterative process to work, decisions must be made.

In this iterative process, people learn by making decisions and then observing and reflecting on the repercussions of those decisions. If, for example, a manager decides to change his organizational structure from a centralized one to a decentralized one, she likely already increased her breadth of knowledge. At the same time, her depth of knowledge will increase because she will learn whether her assumptions about workers hold true. Finally, she will also gather some insight concerning the wisdom (or lack thereof) behind existing political structures (relational knowledge).

Second, alumni need skills in persuasive dialog so that they can effectively “find out what other people are after,” understand other people, and then be able to get their ideas “across” (Drucker, 1954, p. 36). Therefore, students need to be placed in situations that force them not only to present their ideas persuasively but also to defend those ideas and critique the ideas of others. Because learning occurs through an interactive process, the ability to present and defend ideas and the ability to listen to and critique the ideas of others is a critical skill.

Third, alumni need the ability to independently learn. We define learning simply as gaining knowledge or skill. This is a critical skill for alumni to have given the increasing ambiguity and complexity of the management decision-making environment. According to researchers at Massachusetts Institute of Technology and Harvard University, well-paying jobs of the future will be those that are hard to reduce to a “recipe.” These “attractive jobs . . . require flexibility, creativity, and lifelong learning”

(BusinessWeek Online, 2004). Clearly, the more alumni have learned how to learn, the more able they will be to acquire the necessary and applicable knowledge.

While the level of intellectual characteristics and knowledge acquired determines *how able* alumni are to engage in the skill/knowledge loop, their level of inclination toward learning determines *how often* alumni engage in this “loop.” Thus, to do “well,” alumni need a disposition toward lifelong learning. The more they are disposed toward learning, the more they will engage in the iterative process; the more they engage in the iterative process, the more skilled they will become in terms of making decisions, persuasive dialog, and learning how to learn. The more skilled and knowledgeable alumni become, the more successfully engaged they will be in the sphere of business. Therefore,

P5: Alumni will do better (more “well”; that is, be more successfully engaged in the sphere of business) the more often they engage in and the more able they are to engage in the management skill/knowledge loop.

How often and how able *alumni* are to engage in the skill/knowledge loop depends on how often and how able they are to engage in the skill knowledge loop as *students*. This is because learning skills and knowledge is a continuous iterative process fueled by a disposition toward lifelong learning. As professors of economics and business, it is, then, our responsibility to not only provide students with the necessary intellectual skills and knowledge, but also to implement pedagogies that instill a true joy for learning that will help begin and continue this process of self-directed learning.

To instill this joy for learning and to help give students the necessary intellectual characteristics and knowledge, we need to provide students with the proper context for continuous learning. We believe this means we need to expose students to an environment where ambiguity and complexity exist. This type of environment not only challenges students (and, therefore, instills a joy for learning for those students who are most likely to engage in the skill/knowledge loop and do “well”), it also reflects the environment in which business decisions are made¹⁴ (see Deming, 1986, Pfeffer, 1992). If, then, we can provide for students this environment and begin them on the continuous iterative process of learning via the interaction of intellectual characteristics and knowledge, then it stands to reason that our students, as alumni, will continue this practice. Therefore,

P6: Alumni will be more *able* to engage in the management skill/knowledge loop the higher the level of intellectual characteristics and knowledge they acquire

as students; alumni will more *often* engage in the management skill/knowledge loop the more they are disposed toward lifelong learning as students.

Academic Intimacy Revisited

Earlier we argued that all education takes place in a learning environment. In order to help alumni develop the emotional characteristics that lead to doing “good,” we asserted that the learning environment required a high level of academic intimacy. We also argued that it is the direct effect and the interaction of several variables, endogenous and exogenous, that creates a particular learning environment and determines the level of academic intimacy in that environment.

One endogenous variable that influences the level of academic intimacy in the learning environment is the types of pedagogical strategies used. One pedagogical strategy relevant to the outcomes of providing students with *intellectual* characteristics is “perspectival” learning. “Perspectival Learning” is learning to see phenomena, old and new, from various viewpoints (perspectives) (VanderVeen and Smith, 2005). Because it introduces students to ambiguity and complexity, “perspectival” learning provides a rich opportunity for deeper student reflection and faculty feedback. Therefore, a higher level of academic intimacy is achieved when “perspectival” learning is coupled with student reflection and faculty feedback. Many times it is faculty feedback that encourages students to continue to be disposed toward learning, despite the frustration that comes from being exposed to ambiguous and complex situations. “Perspectival” learning, then, not only helps students obtain the intellectual characteristics that lead to doing “well,” but also helps *students* gain “intellectual empathy” (mentioned earlier in this paper) which leads to doing “good.”

In summary, we believe that a business education must be delivered in a learning environment that has a higher level of “academic intimacy.” Academic intimacy is the result of the direct effect and the interaction of several variables. The learning of the intellectual characteristics of knowledge of terms and concepts (relevant vocabulary), skills in decision-making and persuasive dialog, and a disposition toward lifelong learning are enhanced when these variables interact to create a learning environment with a higher level of academic intimacy. Therefore,

CONCLUSION

The main purpose of this paper was to address the issue of preparing students to do “good” and to do “well” as alumni given their calling to business. Therefore, our paper (1) defined “good” and “well” from a particular Christian worldview, showing how they are connected to the idea of shalom; and it (2) outlined theoretical propositions that

connect the alumni outcomes of doing “good” and doing “well” with student outcomes and with the learning environment. Embedded in our discussion of the propositions were descriptions of pedagogical strategies and tactics that cultivate a soil for preparing students to pursue shalom. In this way we believe we can prepare students to do “good” and to do “well” as alumni given their calling to business.

ENDNOTES

¹ We agree with those scholars who believe we are called both to “sainthood” (our “general” calling) and to a specific occupation (our “particular” calling) (see Hardy, 1990, pp. 80ff).

² We use the term “alumni” instead of “graduates” because the phrase “alumni outcomes” seems better suited to discuss the activities of our former students than does the phrase “graduate outcomes.”

³ We do not contend here that empathy “trumps” other means of influencing dispositions including radical conversion. However, we do wish to focus on empathy in particular because we think it has generally been neglected as a means of influencing dispositions.

⁴ While we realize that our definition of shalom involves doing “good” within three sets of relationships, we choose to concentrate on relationships among people. We also realize that these relationships are interrelated in that when we pursue justice for the “least of these,” we do so to Christ in service to God. In addition, we note that pursuing justice for others has implications for nature and our physical surroundings in that the “least of these” have a right to flourish and delight in God’s creation. Wolterstorff includes this right in his definition of “primary justice” (Wolterstorff, 2005).

⁵ Goleman, Boyatzis, and McGee (2002) seem unclear on this point. We hold that empathy is a result of social awareness and that social awareness is a result of self-awareness. In other words, higher levels of self-awareness lead to higher levels of social awareness which lead to higher levels of empathy.

⁶ The reason being aware of one’s emotions allows one to better feel what others are feeling has to do with the intervening step of self-management (Goleman, Boyatzis, and McKee, 2002). Being aware of one’s emotions allows one

the opportunity to manage those emotions. Being able to manage one’s emotions then allows one the opportunity to feel the emotions of others. In other words, by managing one’s own emotions, one leaves more room to experience the emotions of others.

⁷ We define “academic intimacy” in broad terms as a measure of the quality and quantity of student/faculty collaboration. We understand “intimacy” is a concept with negative connotations. However, we wish to emphasize the power individualized teaching has on learning. Learning among individual students is enhanced the more they come into contact with individual instructors and the more they work with individual instructors on particular and significant academic projects.

⁸ Student reflection is collaborative in the sense that faculty provide the “fodder” for students to reflect upon. Both student reflection and faculty feedback can occur both inside and outside of the classroom.

⁹ Faculty feedback is normally thought to be comments on papers, exams, and homework assignments. This type of feedback enhances intellectual characteristics and will be referred to later in this paper. We wish to extend the definition of faculty feedback to include that which enhances the emotional characteristics of self-awareness and social awareness.

¹⁰ The impact of student reflection and faculty feedback on intellectual characteristics will be discussed later in the paper.

¹¹ There are other pedagogical strategies available that can influence (both positively or negatively) the level of academic intimacy in addition to experiential learning such as knowledge dissemination, service learning, online classrooms, etc.

¹² This idea is developed more fully in a discussion about the “management skill/knowledge loop.” See Smith and VanderVeen (2006).

¹³ Clearly, foundational, broad, relational, and deep knowledge are related. Ideally, one would have deep knowledge in all academic disciplines so that one could make connections. Realistically, we know there are tradeoffs. In a management theory class, for example, should faculty survey a broad spectrum of management models and theories or a narrow spectrum but at a deeper level? Such considerations are beyond the scope of this paper.

¹⁴ A decision-making situation is ambiguous when some phenomenon is encountered for the first time or when resolution to a problem is unclear. A decision-making situation is complex when there are multiple dimensions and viewpoints (perspectives) to deal with.

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CBAR

Identifying the Most Useful Instructional Methods in Courses Taught Concurrently on Campus and Online

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ABSTRACT: *This study used a questionnaire to identify instructional methods/teaching strategies that were most useful to encourage student performance in on-campus and online classes. The study also identified differences in the usefulness of instructional methods between the on-campus and the online students. Participants in the study were former and current students from graduate-level business courses in accounting and finance. The study examined 10 instructional methods related to four teaching strategies — constructivism, collaboration, problem-based learning, and technological enhancements currently used in the course to improve student performance. Results of the analysis show that the instructional methods of group activities, along with supplemental content-organizing materials, were most useful to students. There were also some differences in usefulness between on-campus and online students for the instructional methods prerecorded CD lectures, special projects, and course modifications, but not necessarily in the direction expected. These findings seemed to support the premise that the use of a variety of teaching strategies should be encouraged to enhance student performance.*

INTRODUCTION

While the terms “student-centered learning” and “servant leadership” have recently become popular in secular institutions, they have long been accepted as expressions of the Christian style of teaching. At a Christian university, instructors should strive to reach students in creative ways and listen as students express what works best for them. In I Corinthians 9:22, the Apostle Paul said, “I have become all things to all people, so that by all possible means I might save some.” When Christian instructors embrace student-centered learning and servant leadership for the sake of nurturing the minds and hearts of their students, they may find themselves “becoming all things to all people.” In the contemporary Christian university, an example of reaching out to students may include changing teaching methods to suit the learner and meeting the particular

needs of adult learners. As Christian academia increasingly adopts new teaching strategies for both on-campus students and students who study online, it is incumbent upon Christian institutions, in the spirit of serving the students, to study ways of improving the kinds and quality of instruction that they offer.

When some students are taking a course on campus and others are taking the same course online, instructors face a challenge in trying to provide equivalent learning opportunities for students in both environments. Students choose to study online either because they cannot come to the campus or because they prefer the flexibility of the online format. They do not expect the two experiences to be identical, but they do expect some basic equivalency since equal credit hours are earned and the same program requirements are being met, whether in class or online.

The purpose of this study was first to discover which

specific teaching strategies, as represented by selected instructional methods, the students felt were useful for understanding material and which strategies/methods were useful to help students complete assignments. Students from on-campus and online versions of the same courses participated in the study. The study was not developed to determine which format produced more learning, but rather to identify preferred instructional methods for students.

A second purpose of this study was to determine differences, if any, between the preferred teaching strategies/instructional methods by the on-campus versus online students. In an attempt to verify the need to replicate the on-campus, in-class experience for the online students, this survey asked both on-campus and online students to select the teaching strategies, as represented by instructional methods, they felt were most useful to them. These findings might allow for the possibility of catering specific instructional methods to different course formats.

The four teaching strategies that were compared drew upon current, recognized pedagogical principles, all of which are applicable to college students and adult learners:

- Constructivism, where students participate in designing their own learning
- Collaboration, where students work together to help each other learn
- Problem-based learning, where students engage in “real-world” situations
- Technology enhancements, where students listen and interact online

REVIEW OF THE LITERATURE

Teaching strategies continue to be a subject of intense study. This study derived its data from graduate business courses that put into practice some of the pedagogical concepts embraced by today’s education specialists. Ponton and Carr (2000) looked at learning with a view toward learner autonomy. According to Ponton and Carr, learner autonomy is the difference between a student in a library trying to finish a required assignment that’s due at the next class session and another student in the same library wanting to learn more about a topic mentioned in a lecture. These authors said that the factors of learner autonomy that lead to success in learning are initiative, resourcefulness, and persistence. An on-campus student may possess these attributes, though they are more evident and more needed, in the online method of learning. Learner auton-

omy can be encouraged by a teaching approach called “constructivism.”

Constructivism

Constructivist learning gives students a greater voice in “constructing” what they will learn about a topic rather than being fed information by an outside source (Ally, 2004). They may even participate in the design and development of a particular course. In *Towards a Theory of Instruction*, Bruner (1966) made the case for education as a knowledge-getting process: “We teach a subject not to produce little living libraries on that subject, but rather to get a student to . . . take part in the process of knowledge-getting. Knowing is a process, not a product” (p. 72).

With constructivist learning, students are actively engaged in acquiring their own knowledge, while still falling in line with the instructor’s original intentions. In *The Process of Education*, Bruner (1960) said that an instructor must give students the overall picture of where the learning process is going, “by providing a general picture in terms of which the relations between things encountered earlier and later are made as clear as possible” (p.12).

More recently, in the age of computers, Dick (2005) applied constructivist learning theory to learners who were adults. Instead of giving her students the material they need to learn, she let her students participate in, or “construct,” their own learning. She believed, with other contemporary theorists, that “adults have more success with learning if they are actively involved in the learning process” (p. 31). She had her students make lists of potential benefits of their learning because “adult learners also have a need to feel that their learning experience is valuable” (p. 31). Allowing adults to determine the “why” of their learning enhances the constructivist learning experience.

Collaboration

Collaboration also contributes to constructivist learning. What learners are able to “construct” depends upon their prior knowledge and experience, which has created what L. S. Vygotsky (1978) called their “zone of proximal development.” When learners are given a chance to interact with other students and their instructors about what they’re learning, they build their own knowledge and stimulate learning in others. Collaborative learning helps individuals make progress through their zone of proximal development by the activities in which they engage (Vygotsky). In addition, they share their knowledge, explaining concepts in terms understandable to others. According to Bruner (1971), learning mostly occurs in a

social context, and the process includes the mutual construction of understanding.

Collaborative learning helps students develop problem-solving strategies because they are confronted with differing interpretations of a given situation (Bruner, 1985). In a study of students in higher education Gokhale (2005) found that those who participated in collaborative learning performed significantly better on a critical-thinking test than those students who studied individually.

Collaboration allows students at various performance levels to work together to come to consensus and reach a common goal. The students are responsible for one another's learning, so the success of one student helps other students be successful. The experience of working together in groups allows students to develop interpersonal skills they will ultimately need in the business world.

Problem-Based Learning (PBL)

The basic principle supporting the concept of Problem-Based Learning (PBL) is older than formal education itself. According to Boud and Feletti (1997), its roots lie in the medical school setting, where student learning comes in the context of actual clinical cases. Activities such as case studies, simulation, and role-playing are common examples of problem-based learning. Often, an assignment can be designed to meet the actual need of a real business — either the student's or someone else's company. Problem-based learning enhances critical-thinking skills and provides authentic experience for both on-campus and online students.

Biggs (1999) suggested that the outcome of education should be to develop functioning knowledge allowing students to integrate academic knowledge with the skills needed for their profession, plus the ability to solve problems. Albanese and Mitchell (1993) analyzed 20 years of PBL studies and concluded that PBL students acquire more autonomy than students in conventional curricula, are more motivated to pursue the subject being studied, and are more apt to retain the lessons learned.

With problem-based instruction, students often work in small learning teams, bringing together their collective skill at acquiring, communicating, and integrating information for solving complex, real-world problems. According to Duch, Groh, and Allen (2001), problem-based instruction specifically enables students to do the following:

- Think critically and analyze and solve complex, real-world problems
- Find, evaluate, and use appropriate learning resources

- Work cooperatively in teams and small groups
- Demonstrate versatile and effective communication skills, both verbal and written
- Use knowledge and skills acquired at the university to become continual learners

Research in graduate-level business online education conducted by Du and Havard (2003) found that online learners develop higher-order thinking if they are given “deep learning” experiences. They described traditional classroom learning as “surface learning,” which is “adoptive in nature.” Deep learning, by contrast, develops through experiencing a variety of novel situations and complex problems and is “adaptive” — that is, it generates change. PBL instruction offers the greatest opportunity for deep learning.

Technology Advantages

Technology reinforces and enhances the learning experience for both online and on-campus classes. In addition to multimedia presentations and various forms of audio and visual teaching aids, computer technology allows students to interact with each other in meaningful ways. For example, they can carry on thoughtful discussions in threaded forums or conduct group sessions, either in real time or asynchronously.

At the beginning of the 21st century, there was pressure on educators at all levels, including institutions of higher learning, to incorporate computer work into their curriculums (Rundle, 2005). This new initiative was based on research that established computer skills as a leading indicator of academic achievement (U.S. Dept. of Ed., 1996). President Clinton (1997) promised, during his second inaugural address, that “the knowledge and power of the information age will be within reach not just to the few, but of every classroom, every library, every child.” Jonassen, Peck, Wilson, and Pfeiffer (1999) cited a 10-year study funded by Apple Computer, Inc., that found that students in technology-rich learning environments not only performed well on standardized tests, but they also developed competencies that are generally not yet measured; for example, they — unlike students in traditional classes — were becoming independent learners and sharers of their knowledge.

When constructivist, collaborative, and problem-based learning are bound into a Web-based system, both on-campus and online students can interact with each other, with the instructor, and with the course content, either in real time or asynchronously. Technology, whether on campus or online, allows instruction to become less teacher-

centered and more student-centered.

One option for those students who have the luxury of living close to the college or university is what Rovai and Jordan (2004) called “blended learning.” Blended learning is a combination of on-campus and online delivery, offering students the best of both worlds.

Related Studies

While there are no directly similar studies to this research, a search of Google identified three studies completed in the late 1990s that were somewhat related. “Validating the Learning Styles Questionnaire and Inventory of Learning Processes in Accounting: A Research Note,” by Angus Duff (1997) assessed student performance against the Honey and Mumford Learning Styles Questionnaire. The Honey and Mumford questionnaire identifies users as activists, reflectors, theorists, and pragmatists. The findings of the research found no significant relationship between academic performance and scores on any of the subscales of the questionnaire instrument. A second study, “Instructional Approaches and the Nature of Obsolescence in Continued Professional Education (CPE) in Accounting” by Rahman and Velayutham (1998), focused primarily on professional obsolescence as the main reason behind the increased emphasis on mandatory CPE in accounting. The Rahman study was not particularly related to the purpose of this study.

The third study, “Cognitive Style and Instructional Preferences” by Sadler-Smith and Riding (1999), investigated the relationship between learners’ cognitive styles and their instructional preferences using the Cognitive Styles Analysis. The Cognitive Styles Analysis determines an individual’s position on a wholist-analytical versus verbaliser-imager dimension. Findings did show that wholist-analytical individuals had a preference for collaborative learning methods such as role playing, group discussions, and business games. Overall, subjects favored dependent methods, print-based media, and informal assessment methods.

RESEARCH STUDY

For the last five years at Regent University, various accounting and finance courses have been taught simultaneously in an on-campus and an online format. The challenge in designing and structuring these courses has been to make them essentially equivalent. With the recent improvements in technology, opportunities for equivalency have been enhanced. Online learning through platforms such as Blackboard have made many administrative activities almost instantaneous. Paper assignments have been

replaced with electronic files for both the online classes and on-campus classes. Interactive real-time discussion forums are also available to encourage and provide learning opportunities for both the online and on-campus students.

Some teaching strategies may have been more successful than others. An objective of this study was to identify the instructional methods, which are a reflection of various teaching strategies, that were most useful in enhancing the learning environment — especially in the online learning format as determined by student perceptions.

A group of 43 past and current students who had completed an accounting or finance course either on campus or online within the last year were randomly selected and sent a questionnaire survey that specifically addressed different instructional methods that were used in the class setting (see Appendix). Thirty-nine questionnaires, 21 from on-campus students and 18 from online students, were returned for a 91% response rate. The survey replies were sent directly to an independent party for compilation to ensure that replies remained anonymous.

Students completing the survey were also asked to volunteer to participate in a conference call focus group. Six students were in the first focus group and five students participated in a second focus group. The purpose of the focus group was to allow students to go into greater detail on what they liked and disliked about the various instructional methods. An independent moderator from the school student advising office oversaw the focus group discussion to guard against potential bias that could occur with an instructor-led discussion.

Classification of Instructional Methods with Teaching Strategies

Ten different instructional methods have been used in the accounting and finance courses over this past year. The authors classified them into one or more of the four teaching strategies based on their primary purpose or intended use.

In the constructivism strategy, the students have a role in designing their own learning. There were three instructional methods associated with the constructivism teaching strategy. The course modification instructional method was an obvious choice. Working in groups and special projects were also methods where students designed their own learning. The other instructional methods tested were not included in this strategy as they were more instructor-driven and not subject to the same degree of control by the student.

The collaboration teaching strategy, where students work together to help each other, had five appropriate instructional methods, including working in groups, online

discussion forums, case study activities, group assignments, and special projects. The other five instructional methods tested did not fit into this strategy because they were more individually focused activities.

Problem-based learning focused on instructional methods where students engage in “real world” situations. This teaching strategy seemed to have the most applicable instructional methods with seven options. The case study activity was the most obvious method for this strategy. Other appropriate methods included special projects, working in groups, group assignments, self-help problems, special topic handouts, and chapter outlines. The three instructional methods not selected featured more of a delivery system approach as opposed to being problem-based in orientation.

Finally, the technology enhancement teaching strategy, where students used online activities, had four instructional methods. The CD recording and online discussion forums were the most obvious methods. Also working in groups and special projects could be included with this strategy. The methods not selected were not specifically technology-oriented.

As it turned out, working in groups and special projects were applicable for all four teaching strategies. At the other extreme, half (five) of the instructor methods were listed under just one teaching strategy. Those were self-help problems, special topics handouts, chapter outlines, CD recordings and course modification. Table 1 summarizes the relationships between teaching strategies and instructor methods.

Results of the Questionnaire Survey

After asking for some general demographic information including courses taken, hours completed in the program, and areas of concentration, the remainder of the questionnaire focused on the instructional methods employed in the courses.

Three questions were asked regarding each instructional method, the first on helping to understand the material, the second on helping to complete assignments, and the third on helping to make the online and on-campus classes more equivalent. Students could rank their replies on a Likert scale from 5 strongly agree to 1 strongly disagree plus a not applicable reply. Generally, fewer students replied to the third question for each instructional method, especially if they were on-campus students, as they tended to not know the extent of equivalency between on-campus and online courses. With a sample size of 39, there were sufficient replies to all questions to determine average scores for each instructional method.

Table 2 shows the average score and rank of the instructional methods for each of the three questions along with an overall rank.

The special topics handouts was identified as the most useful instructional method as it was ranked first for all questions. The special topics handouts went into greater detail and explanation of key concepts and applications in the courses and were critical to understanding and completing course requirements. The instructor emphasis on these materials in the course could have made them naturally popular by both the online and on-campus students. However, this emphasis may have created an unintended bias in the assessment process as students could have per-

Table 1: Instructional Methods Representing Teaching Strategies

Instructional Method	Constructivism	Collaboration	Problem	Technology
Case Study Activities		X	X	
CD Recordings				X
Chapter Outlines			X	
Course Modifications	X			
Group Assignments		X	X	
Online Discussion Forum		X		X
Self-Help Problems			X	
Special Projects	X	X	X	X
Special Topics Handouts			X	
Working in Groups	X	X	X	X

ceived that the instructor would expect positive responses to this teaching method. Counteracting this potential bias was the fact that the instructor promoted all of the instructional methods to some degree during the course, and students could have just as easily indicated a lower level of usefulness with methods as was evidenced by the findings.

Group assignments and working in groups both ranked very high in all question areas. The flexibility of working in groups, along with the group dynamics and the ability to combine both online and on-campus students into the groups, probably attributed to the success of these instructional methods.

On the other hand, the online discussion forums were not as popular an instructional method. On-campus stu-

dents probably found face-to-face interaction easier than participating in an online forum and online students apparently were not comfortable with the format, also preferring to work more informally through group activities and interaction. Both the popularity of the group learning and the rejection of the online discussion forum seemed to support a bottom-up type of learning environment where contact and interaction were more student-generated versus a top-down learning structure imposed by the instructor in the discussion forums.

Generally, the other instruction methods were considered useful even if not as highly endorsed as judged by average scores between about 3.50 and 4.00. These methods consisted primarily of supplements to the course,

Table 2: Ranking of Instructional Methods

Understand Material		Complete Assignment		
<i>Rank</i>	<i>Instructional Method</i>	<i>Score</i>	<i>Instructional Method</i>	<i>Score</i>
1	Special Topic Handouts	4.297	Special Topic Handouts	4.194
2	Group Assignments	4.171	Working in Groups	4.135
3	Case Study Activities	4.128	Group Assignments	4.111
4	Prerecorded CD Lectures	4.000	Case Study Activities	3.921
5	Working in Groups	4.000	Prerecorded CD Lectures	3.800
6	Chapter Outlines	3.897	Chapter Outlines	3.781
7	Special Projects	3.750	Course Modification	3.581
8	Extra Self-Help Problems	3.533	Special Projects	3.548
9	Course Modifications	3.484	Extra Self-Help Problems	3.459
10	Online Discussion Forum	3.172	Online Discussion Forum	3.071
Online Equal Campus		Overall Rank		
<i>Rank</i>	<i>Instructional Method</i>	<i>Score</i>	<i>Instructional Method</i>	<i>Score</i>
1	Special Topic Handouts	3.938	Special Topic Handouts	4.191
2	Chapter Outlines	3.905	Group Assignments	4.091
3	Group Assignments	3.882	Working in Groups	4.022
4	Prerecorded CD Lectures	3.882	Case Study Activities	3.979
5	Working in Groups	3.824	Prerecorded CD Lectures	3.897
6	Case Study Activities	3.750	Chapter Outlines	3.878
7	Special Projects	3.750	Special Projects	3.671
8	Course Modifications	3.429	Course Modifications	3.513
9	Online Discussion Forum	3.278	Extra Self-Help Problems	3.468
10	Extra Self-Help Problems	3.350	Online Discussion Forum	3.160

including printed handouts, extra problems, and prerecorded discussions on a compact disk.

When the 10 instructional methods were tied into the four teaching strategies per the relationships identified in Table 1, no one teaching strategy seemed preferred over any of the others. Several of the instructional methods classified under the problem-based learning strategy were identified as more useful; however, the lower ranking of the extra self-help problems tended to offset some of the higher ranked methods. The constructivism teaching strategy tended to rank a little lower than the other strategies; however, that could have been related to the fact that not as many students took advantage of these course options and there were the fewest instructional methods (three) classified under this strategy.

The analysis of results highlighted in Tables 3 and 4 focus on the second part of this study identifying differences in preferences of instructional methods by on-campus versus online students. With a sample size of 21 on-campus and 18 online student responses, there was a minimal level of replies to make some general conclusions regarding which instructional methods were ranked as most useful by on-campus versus online students and to identify where there may have been differences between the groups.

On the question understanding the material (see Table 3), the on-campus students ranked the prerecorded CD lecture particularly high especially in relation to the online students. This was a surprising finding since the on-campus students can hear the lectures and get instructor inter-

action by attending class. Perhaps this instructional method served as an alternative if students missed class or provided an opportunity to review and reinforce the lecture if a point was missed in class. The relatively low ranking of the prerecorded lectures by online students was also a surprise since the primary reason for making this instructional method available was for their benefit.

The online students found special projects useful relative to the on-campus students. This finding may have been expected as the online students tend to be older and are full-time, working professionals who may have appreciated the opportunity to complete course-related outcomes, possibly in conjunction with their employment. However, contrary to this conclusion was the relatively low ranking by online students for a similar instructional method, course modifications, which was also primarily designed for the online student. This apparent inconsistency between the usefulness of special projects and course modifications by the online students may indicate their willingness for some latitude in assignments while retaining a basic structure to the class.

The relative usefulness of course modifications, along with the prerecorded lectures for the on-campus students, might represent their appreciation for flexibility in the instructional methods to facilitate understanding of material and some latitude beyond the standard “attend class” mentality. At the same time, their lack of usefulness of special projects to promote understanding may indicate the on-campus students’ preference for maintaining structure with the more typical assignments.

Table 3: Understand Material – On-Campus Versus Online

On Campus		Online		
Rank	Instructional Method	Score	Instructional Method	Score
1	Special Topic Handouts	4.429	Group Assignments	4.176
2	Prerecorded CD Lectures	4.263	Special Topic Handouts	4.125
3	Group Assignments	4.167	Case Study Activities	4.111
4	Case Study Activities	4.143	Special Projects	4.000
5	Working in Groups	4.050	Working in Groups	3.941
6	Chapter Outlines	3.905	Chapter Outlines	3.889
7	Course Modifications	3.526	Prerecorded CD Lectures	3.688
8	Special Projects	3.467	Extra Self-Help Problems	3.667
9	Extra Self-Help Problems	3.421	Online Discussion Forum	3.538
10	Online Discussion Forum	2.875	Course Modifications	3.417

On the question regarding which instructional methods were most useful in helping students complete assignments (see Table 4), again the online students showed a much lower ranking for the prerecorded lectures. However, they did have a higher level of usefulness for the extra self-help problems, although this method was not ranked especially high for either group.

Special topics handouts and group-related activities seemed to be more useful instructional methods for both groups in helping to understand material and complete assignments. At the other extreme, the extra problems and online discussion forums tended to be ranked the lowest for both groups.

When the questionnaire was developed, there were only a limited number of demographic-type questions, and the questions selected did not prove that beneficial to the purpose of the research study. It would have been better to ask demographic questions such as age, years since undergraduate studies, and full-time employment versus full-time student. This demographic information might have made the findings a little easier to generalize to other groups such as undergraduate students.

Over the years, the on-campus students who attended this university have tended to be younger, full-time students and often immediately out of undergraduate degree programs. The online students have tended to be full-time working students in their middle 30s. With these general demographic tendencies, the findings of the on-campus students might be similar to findings from students at an undergraduate university program. Therefore, it may be

possible to generalize the findings of this study from on-campus graduate to on-campus undergraduate students.

Focus Group Results

The focus groups allowed for a more in-depth discussion of the various instructional methods and related teaching strategies and an opportunity for the facilitator to probe into some of the issues for clarification purposes. Timing of the focus group meetings was considered critical for continuity of information, so the meetings were held almost immediately after the questionnaire due date. The results of the questionnaire were not available to the facilitator at the time of the focus group meetings to help prevent a bias to the discussion. Each focus group was conducted using a telephone conference call so both on-campus and online students could participate. The meeting lasted approximately one hour, and everyone had ample time to express their views.

Interestingly, the group-related instructional methods had the greatest amount of discussion both for and against its usefulness. The students who seemed to list group activities as most useful were in groups that had structured ground rules and a way for the students to police themselves. When all students participated and students did their fair share, the group dynamic was very positive. The biggest complaint was from students where groups were disorganized, lacked structure, and did not have equal contribution from all members. Students obviously realized the usefulness of groups and excelled when the groups performed in excess of expectation. Equally, students expressed their frustration when the groups did not perform as expected, knowing that they missed a

Table 4: Complete Assignment – On-Campus Versus Online

On Campus		Online		
Rank	Instructional Method	Score	Instructional Method	Score
1	Special Topic Handouts	4.350	Working in Groups	4.118
2	Group Assignments	4.158	Group Assignments	4.059
3	Working in Groups	4.150	Case Study Activities	4.000
4	Prerecorded CD Lectures	4.053	Special Topic Handouts	4.000
5	Case Study Activities	3.850	Chapter Outlines	3.941
6	Chapter Outlines	3.762	Extra Self-Help Problems	3.611
7	Course Modification	3.684	Special Projects	3.588
8	Special Projects	3.500	Prerecorded CD Lectures	3.500
9	Extra Self-Help Problems	3.316	Course Modification	3.417
10	Online Discussion Forum	2.867	Online Discussion Forum	3.308

useful learning opportunity.

There were very few comments on the special topics handouts and similar instructional methods. Students were generally satisfied with the materials, including the special topics, chapter outlines, self-help problems, prerecorded CDs, and case activities. The CD was identified as especially popular and a great way to review material and gain clarification. Sometimes students did not take advantage of the availability of material, a case of not having enough time to utilize all instructional methods.

Although students were not especially averse to the online discussion forums, some found it easier to use other methods of communication and technology — such as direct e-mail to the instructor or asking group members for information. Since the forum instructional method was not especially useful, students tended to focus on other instructional methods that better met their needs, as there were plenty to choose from.

Limitations of the Study

Several limitations to the study have already been identified, including the small sample size for the survey and focus groups and the incorrect demographic questions, which made it difficult to generalize the results of the study to other appropriate groups. Also, the instructional methods were specifically for courses in accounting and finance, so it might be difficult to conclude that these methods would be equally useful in other discipline-specific courses. These limitations could question the reliability of the findings as well as the generalizability of the results to other student groups. Replicating this research to a larger group of students possibly in a variety of disciplines with more pertinent demographically oriented questions could do a lot to overcome the current limitations.

CONCLUSION

As instructors proposing to follow a Christian worldview approach to teaching, it is our responsibility as servant leaders to provide the best instructional methods of teaching as possible to our students. The recent literature has identified several teaching strategies, some approaches that have been known for years and some that are very new, which can aid in student performance. This study attempted to quantify several of these teaching strategies using specific instructional methods that were being practiced in several courses. Students were surveyed using both a written questionnaire and directed focus groups to comment on the usefulness of these instructional methods in encouraging student performance.

Results from the study showed that students in both an on-campus and an online learning environment responded favorably to the use of various instructional methods, over and above the typical teacher-led lectures. It was especially important to identify instructional methods that would encourage student performance in the online setting, as those students have come to expect equivalency in course outcomes without the face-to-face instructor interaction. The different instructional methods examined represented several current teaching strategies that are receiving increased attention from the academic community as critical for enhancing student performance. Group-related, or collaborative, instructional methods that incorporate constructivism, problem-based learning, and technology advantages, seemed to be especially well received by the students.

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APPENDIX

**BUSN 631 & BUSN 651
Survey Questionnaire**

General Information

Check all that apply

Courses Completed:

BUSN 631 _____ On Campus _____ Distance _____ Fall _____ Sp _____ Su _____

BUSN 651 _____ On Campus _____ Distance _____ Fall _____ Sp _____ Su _____

Hours completed in the program:

0 to 12 _____ 13 to 24 _____ 25 or more _____

Area of concentration:

E-Business _____ Entrepreneurship _____ Finance _____ Human Resources _____

International _____ Management _____ Marketing _____ Nonprofit _____

Organizational Diagnosis _____ Other _____

On the following questions use this scale:1 = Strongly Disagree, 2 = Disagree, 3 = Neither agree or disagree, 4 = Agree,
5 = Strongly Agree, NA = Not Applicable**Instructional Methods**

1. The use of groups helped me to understand the material. _____
2. The use of groups helped me to complete the assignments. _____
3. The use of groups helped to make the distance class more equivalent to the on-campus class. _____
4. The use of discussion forums helped me to understand the material. _____
5. The use of discussion forums helped me to complete the assignments. _____
6. The use of discussion forums helped to make the distance class more equivalent to the on-campus class. _____
7. The use of extra problems helped me to understand the material. _____
8. The use of extra problems helped me to complete the assignments. _____
9. The use of extra problems helped to make the distance class more equivalent to the on-campus class. _____

10. The use of special topic handouts helped me to understand the material. _____
11. The use of special topic handouts helped me to complete the assignments. _____
12. The use of special topic handouts helped to make the distance class more equivalent to the on-campus class. _____
13. The use of lecture outlines helped me to understand the material. _____
14. The use of lecture outlines helped me to complete the assignments. _____
15. The use of lecture outlines helped to make the distance class more equivalent to the on-campus class. _____
16. The use of prerecorded CDs helped me to understand the material. _____
17. The use of prerecorded CDs helped me to complete the assignments. _____
18. The use of prerecorded CDs helped to make the distance class more equivalent to the on-campus class. _____
19. The use of case studies helped me to understand the material. _____
20. The use of case studies helped me to complete the assignments. _____
21. The use of case studies helped to make the distance class more equivalent to the on-campus class. _____
22. The use of group assignments helped me to understand the material. _____
23. The use of group assignments helped me to complete the assignments. _____
24. The use of group assignments helped to make the distance class more equivalent to the on-campus class. _____
25. The use of special projects helped me to understand the material. _____
26. The use of special projects helped me to complete the assignments. _____
27. The use of special projects helped to make the distance class more equivalent to the on-campus class. _____
28. The ability to modify the course helped me to understand the material. _____
29. The ability to modify the course helped me to complete the assignments. _____
30. The ability to modify the course helped to make the distance class more equivalent to the on-campus class. _____

Select your preference for the focus group with 1 being your first choice and 2 as your second choice

July 20th 4 to 5 PM _____ July 21st 8 to 9 PM _____ July 22nd 8 to 9 PM _____

Thank you for your assistance.



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