

Reality and Economics
A Conceptual Paper on a Biblical View of, and Response to,
Current Global Economic Realities

Introduction

I read another book review¹ on why the West has dominated the world economically for so long, claiming that it is now China's turn to take over at the top of the economic food chain of the global economy. The argument goes that the Chinese have adopted and adapted the list of principles or practices which constituted the West's secret recipe for prosperity. Of course, Japan was supposed to do that in the late 80s and 90s, but they apparently faltered.

On the other hand, Germany keeps rebounding back as the top producer in Europe – despite getting decimated, dissected and divided by two world wars, a cold war and the reunification of the West with a poverty stricken East Germany crawling out of Communism. That of course raised the question of how the same people, with shared culture and history, could enter the modern era in such different economic conditions as the two Germanys. And why is it that despite enormous natural resources and a steady stream of assistance, a number of countries

in Africa, Latin America, and elsewhere still struggle to rise up and conquer the widespread and endemic poverty that dog their economies?

The “Arab Spring” has resulted in civil unrest, civil war, and, in some cases, brutal deaths of powerful leaders. So, will it make a difference in the future of these nations? Meanwhile, South Korea has prospered while North Koreans starve to death, and Vietnam has become an economic powerhouse while Cambodia is almost a bottomless pit for charity.

Two messages seem to flow consistently from the morning news feed or the evening newscast. First, almost universally, most people in our world see poverty and oppression as bad (for themselves at least). Secondly, not many in our world are experiencing what they would consider wealth and freedom. And they are not happy about it.

There are many intellectuals trying to address the issues. So much is made of the connection between politics and economics that the relationship has become its own academic field of study – Political Economicsⁱⁱ. Ultimately a populace seems to hold its government responsible for the conditions in the market and the health of society. A current favorite of most government leaders today is to deflect blame to someone else – usually the culprits are those countries with most of the power and wealth. Anarchists violently protest the G7 meetings and other gatherings of powerful heads of state. The IMF and World Bank have been targeted as the antagonists in the drama unfolding in places like Greece as it writhes in pain and panic, sending reverberations throughout the world.

Within the USA, the finger-pointing between various groups has reached a level of cacophony that would rival a hen house. But while Occupy Wallstreet protests were protesting the loss of jobs and homes in America, a shoe shining sixty –two year old believer in Christ

occupied a corner beside the entrance to a government building in a major city, earning over \$100,000 per yearⁱⁱⁱ.

So how does one make sense of, and respond wisely to all of this? Most of our Business school graduates will not take up shoe shining as a career choice, or alternatively, go on to run a country. But they might well become managers or business owners, and end up trying to manage and provide for a family, or at least nurse a 401K. In the midst of the worst economic chaos in decades, how can they begin to make decisions and investments with any confidence? What exactly is going on and what hope is there? What can we do to help them negotiate the economic minefields hidden throughout the global village today?

The purpose of this paper is to contribute sound reasoning and a stable framework for coping with the chaos and complexity of today's global economic landscape, and thereby begin to provide some answers to these kinds of questions from an ancient, yet (for today) fresh perspective. The hope is that readers will be better equipped for imparting understanding of how to act wisely in the marketplace of today's global village.

We have one more introductory task to complete before moving into the heart of the topic. In the language of the New Testament, we need a foundation on which to build the house. In our case, to provide the desired thinking and answers, we must first and foremost, reacquaint ourselves with a duo of rather misunderstood and abused terms for our time: reality and truth. For the purposes of this paper, we understand truth to be specific assertions about reality in terms understandable to mankind. And reality, we posit, is a construct for the substance of "what is", objectively and without reference to our understanding or will. The reader will find the terms used almost interchangeably throughout this discourse, but there will be times to distinguish between them.

To accomplish its purpose, this paper will argue that a solid grasp of - and adherence to - the truth about an ultimate underlying reality (or Reality) in which we live and have our being can dramatically improve our long term prospects for traversing these economically perilous times in ways that we will ultimately regard with satisfaction.

The Independent Existence of Reality

Have you ever been going down stairs carrying something that blocked your view (or in bad lighting) and miscounted the steps? It did not matter how genuinely you believed that there was one more or one less step than was there. Either way, the result was disconcerting at best, and more likely, quite painful. A badly sprained ankle might be the reminder that you cannot create reality with your thoughts; you need to do your best to discover it and meet it on its own terms.

Jesus once made the statement that a wise man builds his house upon rock, as opposed to the foolish man who built his house upon sand. Building on rock is a great metaphor for building on reality. You have to adjust to it. Sand can be molded to your whims, making the work much easier and faster. It may cost you more to build on rock, but once built, nothing can affect your work unless it can affect the rock. So when the metaphorical storms of life blow through, your investment remains secure while the 'sand people' head for an evacuation shelter.

There is something very helpful about having a firm grasp on reality before you act. The Founding Fathers of the "Great Experiment" demonstrated a comprehension of human nature that helped them design a system of government that made a success of democracy. In fact, this paper would argue that a clear view of reality will mean the difference between the ultimate success or demise of any government policy, economic system, organization or individual.

There is a metaphor that effectively illustrates this. Bubbles, and their slightly more permanent evolution, balloons, are quite impressive. They have all the appearance of substance (often quite colorful and fun). They can create a sense of excitement and anticipation. But all too quickly their rather thin presence betrays them and they disappear into thin air or a landfill. We just recently had an economic experience that parallels this, in which balloon^{iv} mortgages played a key role. People took on mortgages to buy a dream, and banks bundled these dreams and sold them to equally entranced investors. But soon the balloons began popping or collapsing until finally the “big bubble” burst. Reality showed up with a vengeance.

We have always needed to respect reality, but, according to the likes of Larry Burkett (1998), in past times our general society and most businesses were better at doing so. They functioned much more in conformity with the basic laws in the created order and human nature. The values of our society – personal responsibility balanced with informed compassion, the rewards of hard work tempered by warnings about greed and selfishness, etc. – all served to provide individuals with an inherent understanding of reality. People could choose to ignore or attempt to refute reality, but at least American society didn’t lie to itself quite so blatantly.

Today, for example, we are told by some neo-capitalists that greed is a positive force to be harnessed for the good of society, rather than a pariah to be discouraged. The other side of the debate argues that we must fundamentally change the structure of society in order to fight greed. And then there is the popular notion that justice is defined not by right and wrong, but rather by one’s economic status. Some of the rich actually believe they are entitled to unfair advantage^v, while some of the poor think they have a right to the wealth of others, simply because they were born at a disadvantage. The various camps will never reconcile because they all invent (or

borrow), and preserve (promote), their own version of reality. And, not surprisingly, their ‘truth’ always seems to conveniently support their cause, position and politics.

Discovering Reality

So how can we assert what is true and what is not? In the physical realm we have made amazing advances in knowledge in the past few hundred years. And the amount that we seem to know is growing at an exponential rate.

So how did we get here? Arguably, the current state of knowledge stems from the time when we shifted our epistemological approach from that of Aristotle and his followers to that of Copernicus. Many look back and see the inhibiting forces of the Catholic Church and paint Christianity as a dogma that fights discovery and ignores reality. Did Galileo effectively chart the heavens because he defined reality differently than the Scriptures? Or did his Christian mindset let the heavens speak for themselves, showing faith in the Scriptures when they spoke of the heavens declaring God’s glory?

In his work, *The Victory of Reason*, Rodney Stark (2005) suggests that the history of Europe and the Americas (1400s Italy, 1500s France and Netherlands, 1600 onward in Britain and so on) demonstrates that where a rational Christian view of the world has had a significant influence on a people group, the result tends to be a government, society and marketplace that has functioned well and prospered over a long period of time. Chewning (2011) makes a good case for the fact that early capitalism owed its success to Christianity and its long dominance of Western thought. The case is strong for asserting that the human community has continued to grow in collective knowledge primarily by building on a foundation of unchanging absolute truth as asserted by the Judeo-Christian worldview.

Or, to be more accurate, we have built upon a foundation of our best understanding of unchanging, absolute reality (we call it truth), convinced that such underlying reality exists and that we still have much to learn about it. And this leads us to the point of critical understanding: there is a fundamental difference between our evolving statements of truth and holding a confidence about the underlying, unchanging existence of truth and reality.

Some people make much of the fact that Newton's laws were not completely true and that, while 'useful', his discoveries were eclipsed by the brilliance of Einstein who then showed us what is "really true". The inference seems to be that this undermines the concept of ultimate truth or the value of Newton's contributions. Just recently the foundational assumption of light being the fastest moving matter in the universe has come into question.^{vi} If the discovery is confirmed through repeated experimentation, mathematicians will have a lot of new work to do. Meanwhile, the understanding that Einstein brought us is not negated, for it opened whole realms of understanding to the human community.

What the history of science teaches us is that our understanding of the realities of the physical universe is evolving with every new discovery. This does not mean that the underlying reality has ever changed, or that everything that was built upon our partial understanding is fraudulent. The fact that fog has settled on the highway, does not mean one has to stop driving. It does suggest reduced speeds and greater vigilance. Hence, while we should not be paralyzed by our limited vision, we remain motivated to find ways to see our surroundings more clearly.

As a result, we continue to more fully comprehend the invisible universe, but this greater understanding does not create anything new. Like when a theater curtain drawn back slowly increasingly reveals the grand set on the stage, so we are in a process of discovery as a greater understanding unfolds of what already was and is.

In application to the economic world, we can argue that our understanding of economic behavior is evolving, and as the dynamics of human interaction and exchange take new directions, so do some of the rules of the economic game. But that changing understanding does nothing to change basic human nature or the fundamental realities around us. Dotcoms found out that venture capital does have to be paid back with more than future market share and homeowners found out that balloon mortgage interest rates really can, and will, change for the worse. Oil companies, among others, have found that countries that change their leaders without due process are not to be trusted to honor investment agreements, no matter how lucrative the prospects may look at the outset.

This author personally watched this happen in Venezuela while living there in the early 1990's. The lure of billions of gallons of oil, mountains of precious metals and gems, and many other resources in the country seduced many American and European companies to fudge on their due diligence and risk assessment to gamble on a country that had forcibly nationalized everything from the oil industry to the fast food industry only a few decades before, and where corruption was rife from the lowest levels of society to the highest levels of corporate and government leadership. A similar scenario seems to be playing out in Vietnam today. Some will win, but many will lose, especially if their investments are only profitable in a longer time window. We cannot wish a reality into existence, no matter how profitable it might appear.

Of course there is more to this than the degree and duration of profitability. Prostitution endures from ancient times as a very stable and profitable enterprise. I will not offend my audience with explanations of why this particular truth begs for a broader context of reality in which to make our decisions. We have taken as a given, up until this point, that prosperity and profitability and the pursuit thereof, is good, natural, and the measure of success accepted by all

in all cultures. It is worthwhile before we move forward, to acknowledge that the Christian worldview introduces truth assertions which supersede these truisms in the same way that the supernatural rises above the natural. In short, there is nothing wrong with temporal material things, but eternal things are priceless.

So while the Christian Scriptures clearly teach that the ability to produce wealth is God-given (Deuteronomy 8:18), and that the work to produce the material means we need is a Divine expectation (2 Thessalonians 3:10), they also explain that the best deal is when the fleeting fodder of time can be traded for the fruit of eternity (e.g. John 6:27).^{vii}

Denying Reality

If it is not obvious by now, let it be clearly stated here and now that this paper locates reality (and therefore truth) outside of us. There are many today who explicitly believe that we create reality with our minds. The entertainment industry has expressed this view time and time again, through movies like ‘The Matrix’. The corollary of this belief is that to control my mind is to control my destiny and even my environment. Scientology is another strong proponent of this view. The irony is that the only place where these views of reality really work is in the Arts, where fantasy can flourish. In the cold hard reality of the material world, engineers and Newton’s laws tend to rule.

And yet when it comes to the laws of relationship in this universe, even many of us who would not consciously espouse a postmodern philosophy nevertheless find ways to live according to one through the inconsistencies and absurdities of our lives. Like “Lawn chair Larry”, who understood the law of gravity and yet rode his lawn chair into the sky tied to weather balloons,^{viii} we contradict the fundamental moral tenets we acknowledge by forsaking them (to our peril) with our actions. Sometimes labeled as hypocrisy or just being foolhardy, we

all practice it to greater or lesser extents. But reality is unchanged and our poor choices are sure to catch up with us through the negative results.

Most of us, to varying degrees, accept the position that life goes better when we live moderately sane lives both morally and otherwise, and that certain things seem to just be true across time and across cultures. But we avoid going deeper because to do so can become objectionable or uncomfortable. So, when our passions flare and our inner destructive self screams loud enough, our foundation of sand is swept away and we succumb to the storm.

Why the bad choices? At the beginning of this paper we saw how some nations and peoples just cannot seem to rectify the problems that keep plaguing them. That issue can also be observed in companies, churches, communities, families and individuals.

In his book, *Seven Habits of Successful People* (2009), Covey eloquently applies the metaphor of maps to illustrate how our paradigms - our perceptions of reality - can diverge from reality itself with very negative consequences. Borrowing his metaphor, consider how a bad map can confuse you and get you lost. If this means you end up wandering through a tough part of Miami in your luxury rental car, the consequences can be significant. Of course today most people use a GPS. Even this, however can lead you astray. A recent car insurance commercial^{ix} refers to how a GPS that has not been updated can lead to a car accident. Covey's most important point is that unless one knows the map (or GPS) is wrong, one will dutifully continue to follow it, and that most never realize they have the wrong map. If you can realign your thinking to match reality, Covey argues that success will be the result. What Covey does not do, perhaps because the audience for his teaching would be markedly reduced, is admit that while there is some truth in most every map for life, there is only one place to go to get the whole truth

on human relationships and life's answers – the Bible. Yet, as we have seen with physical reality, the truth is evident in the results.

Stark (2005) points out that the Spanish Catholic influence (where church and state were married in very unhealthy ways) undermined healthy economic development in Latin America and pushed prospering business from Italy to the Netherlands and then off of the continent into England, revealing that a corrupted perversion of the Christian belief system can be as destructive as a total rejection of the faith.

In his book, *Disciplining the Nations*, Darrow Miller (2001) brings to bear his experience with various worldviews in the field of development in asserting that attempts to raise the impoverished out of their circumstances can ultimately be thwarted by the world view that they possess.

Partial Reality, Partial Results

Yet there are those who question the validity of this relationship between “success in life” and the Christian world view. They point to the many seeming exceptions where, for example, the “wicked” prosper. What explains the lack of a one to one relationship between failure and a distorted view of reality?

We recall what we learned about discoveries of science in the physical world to understand this. Obviously, as with Newtonian physics, there are cases where cultures and people possess approximations of the realities of human relationships that can prove quite useful in life. There is much of value for life and living in the writings of wisdom like those of Confucius. The fact that the Apostle Paul quoted the Athenian poets in his address to the leading minds of his time (in Acts 17) attests to his recognition that they had some connections to reality.

Miller (2001) points out that the deeply embedded value in Japanese culture of *ganbare* gave post-war refugees from Japan to Dominican Republic the work ethic to out-work the local farmers, allowing them to become very prosperous while the fatalism of the locals kept them at a subsistence level. I personally saw a similar situation occur with German immigrants to Venezuela (Colonia Tovar) and have heard first-hand accounts of the same involving Mennonites in Paraguay.

We don't even necessarily need to know an underlying reality to benefit from acting according to it. To illustrate this fundamental point, let us consider an unusual method for finding water. Water witching, as its name betrays, was probably discovered by some rather superstitious people. Wikipedia ties it to 'dowsing', which in turn apparently came out of Renaissance Germany. Yet, the Amish apparently still use it as might a Midwestern farmer – with no supernatural or natural explanation. Someday a scientific explanation will be discovered to explain the phenomenon. In the mean time, people will happily use it as a method for finding water when better understood methods are not available.

For those looking for an application of the same concept to the business world, we can turn to a real life example in North Vietnam. Contrary to the normal practices around him, one Vietnamese entrepreneur (we can call him Dr. Van^x) has decided that the West had not been successful by chance. So through courses, online research, and other reading, he learned and distilled some key principles about business that he thought seemed to be useful. He built a business around principles like:

- be transparent and honest,
- trust your people,
- do not pursue wealth, it will come if you keep the right priorities,

- focus on quality and creativity, and
- grow only as fast as you can without compromising your product.

Dr. Van's business has flourished, unlike many businesses around him. In Hanoi, where he does business, stores and malls are somewhat quiet with their fully stocked shelves. Most shops observed by this author on a recent visit there had more sales staff than then customers much of the time. But Dr. Van's business was a constant flurry of activity, with customers coming in such numbers that a homeowner across the street made a living by charging for parking Dr. Van's clients' motorcycles on his property. All of this success came from a man who had studiously contextualized, codified, implemented, and endeavored to maintain principles that he acquired from the West, but who has not an interest in or understanding of the underlying realities that bring him success.

The same might be said for success in government, society and marketplaces. No matter which way an entity comes to decide that morality and wise choices matter, the benefits of adhering to them are as sure as belief in the law of gravity helps prevent death.

So, if someone has a map that leads to treasure, who wants a different map?

Firstly, it is important to understand that there is a major difference between short term riches and long term prosperity. Hong Kong is teeming with malls full of the highest quality (and highest priced) brands from around the world. Most of them, interestingly, are American and European made products. And, in case one would fault British influence for this anomaly, it needs to be mentioned that a large majority of the purchasing is done by buyers travelling in from the mainland China to shop. What was the explanation given by a Hong Kong businessman for this preference for Western goods? "... because we know our own culture ... we all use short cuts."^{xi} They do not expect quality products from their own culture due to an acknowledged

cultural tendency. How can China become the economic hegemon in a world where they are dependent on foreign markets to purchase the goods that their own people prefer not to buy? History is not on their side.

An example for China to consider is post-World War II Japan. They have historically rejected, for the most part, the Christian faith and belief system. Yet, in the ruins of their world after the war, it is reported that MacArthur sought to infuse Japan's post war culture with Christian religion and values (Tokumoto, 1945). And the Japanese embraced the likes of Deming who introduced Western (read: Judeo-Christian) practices to Japanese industry - which were born in the values systems of the West. But as the post-war generation acquired wealth and headed for retirement, a new generation grew up with the fruit of their elders' labor, a reluctance to continue the 70 or 80 hour work weeks, and less reason to do so. While acknowledging that the situation is too complex to be whittled down to the loss of Christian influence, there is, at minimum, a recognition that Japan was unable to stay the course to replace the United States at the top of the global economic heap.

Reality Beyond Economics

Moreover, there are other things that are more important than the long term economic issues involved when one has a limited or distorted view of reality. Personal and professional choices are made frequently, and a memorized list of principles will eventually fall short and still lead us astray to our detriment, no matter what opportunities or resources it puts at our disposal. Getting in on the general rise in global wealth might only make things worse, or at best, allow people to remain comfortably in darkness.

This author recently sat on an airplane next to a young mother and son who were travelling from Silicon Valley to India to visit relatives. They were nice, regular folk –the mom

tried to discipline and care for her son who, while energetic, was basically respectful and obedient. Through polite conversation she mentioned that she is not eating meat that day, carefully explaining about the Hindu god that is honored by this self-denial. A few more questions lead to a fuller understanding of her view of the world and the discovery of where we get the term “avatars” that is used in the computer world. Her husband is working in the modern world of software design but the beliefs she holds to are based on a worldview that is at odds with the rational, mathematical, and empirical epistemology that birthed the computers he works on and the airplane she was flying on. For now she seems to be bridging between the ancient and the modern fairly well, but at some point the disconnect will almost certainly force its way to the surface, bringing out the struggle between a world where she is free to be educated and travel, and a belief system that puts her future in the hands of fate.

Human life and experience is complex and dynamic. So not understanding the underlying reality itself leaves one vulnerable to new and unexpected circumstances for which the prior rules were not designed to guide. Jesus’ reference to ‘old wineskins’ comes to mind, and along with it the tenet of not driving a car on the Sabbath ... a predicament for Orthodox Jews^{xii}. Fundamental Muslims reject modernity, yet they embrace its technologies – especially its weaponry – in an attempt to defeat it. Somehow they don’t take the logical step of concluding that if Allah really had a problem with modern technology that he would insist on his followers waging Holy war without it.

A really sinister example of the problem of feeding wealth to a horribly distorted replacement for truth comes from a recent BBC article (Rogers, 2011). A rise in prosperity in Kampala, Uganda has apparently brought a rise in the incidence of child sacrifices. The small upswing in economic fortunes has meant that people can afford to pay witch doctors to kidnap,

kill and mutilate young children. The police and governments seem unable, but more likely, unwilling, to do anything about it. Those who think Africa's ills will be solved simply by more financial aid from the West ought to thoughtfully consider this larger picture.

And, quite apart from the potential abuses that wealth can afford those living with half truths, there is the biblical concept of the soul and spirit ... the heart ... the wellspring of life. As the writer of Ecclesiastes points out, there is no worse curse than material blessings without the gift from God of being able to actually enjoy and manage them. (Ecclesiastes 2:24-25)

Many an author, songwriter, and poet has pointed out that wealth does not buy happiness. Even commercially sponsored television has profited unabashedly from displaying the foibles and miseries of the rich and famous. As Michael Novak once wrote, becoming rich is not evil, but it might not be smart. John Wesley (quoted in Chewning, 2011), documented how prosperity tends to have a nasty effect on most of us. For example, one benefit of poverty, or at least proximity to it, is that it generally keeps its possessor close to the realities of life. Alternatively, one curse of wealth, often portrayed in the Performing Arts, is that it allows the possessor to isolate himself from reality because he or she can afford to pay others to help him create his own version of reality according to his preferences. Michael Jackson has not been the only one to build his own 'Neverland'.

Reality Himself

For Christians, the central truth or reality is not an axiom or a postulate, it is a person. It is to Him we now turn in our odyssey to find answers. Jesus' parable of building on rock or sand, referred to in the introduction, follows on the heels of the radical teachings in Matthew 5, 6, and 7 on the kingdom of God where Jesus turned conventional religious assumptions, practices and protocols upside down. The words just before the parable are most noteworthy:

²¹ “Not everyone who says to me, ‘Lord, Lord,’ will enter the kingdom of heaven, but only the one who does the will of my Father who is in heaven. ²² Many will say to me on that day, ‘Lord, Lord, did we not prophesy in your name and in your name drive out demons and in your name perform many miracles?’ ²³ Then I will tell them plainly, ‘I never knew you. Away from me, you evildoers!’ Matthew 7:21-23

Amazingly Jesus calls the people in this passage “evil doers”. But since when is it evil to prophesy, drive out demons, and perform miracles – all done in Jesus’ name? Jesus did these things Himself, so how can He label these actions “evil”? His explanation to them is brief ... “I never knew you”. But to make sure we get the point He goes on directly into the parable about building on rock. And in following chapters, Matthew will continue to document Jesus’ actions and teachings that reflect a view of reality that comes as a shock to many around Him. His words and actions reflect the words recorded in Isaiah stating ⁸ “For my thoughts are not your thoughts, neither are your ways my ways,” declares the LORD. ⁹ “As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts.”

Jesus came into a world that has a distorted view of reality, and He set out to teach us His view of reality – in other words, “the truth”. Throughout this paper, we keep returning to the truth that right understanding precedes right action. A cursory study of the general structure of many of the Epistles in the New Testament will show that underlying metaphysical / spiritual truth is presented first, and specific actions are then called for based on the truths presented.

But it is not just WHAT you build that matters, but also WHERE you build: it must be based on the right relationship with the ultimate Reality – God Himself. It is not enough to

provide a to-do list or a recipe to follow and then to ‘make it happen’. In the words of Henri Noewen (1983), “[n]othing is real without deriving its reality from God”.

So, even if the partial realities of many people and people groups are enough to bring significant success in temporal terms, especially economic terms, it is sobering to think in the terms of Ecclesiastes: “‘Meaningless! Meaningless!’ says the Teacher. ‘Utterly meaningless! Everything is meaningless.’”

This is really the biggest issue of all facing us. Jesus promised that “he who honors Me will I honor” and He stated categorically that apart from Him, we can do nothing. Much has been “done” in this world without the right relationship with God through Christ, so we know that Jesus was not referring to advances and progress of the kind that we generally enjoy. But, harkening back to the “evil doers” in Matthew Chapter Seven, we are brought up short and forced to wonder how much of even the ‘gains’ made through our church work (fund raising?) , never mind our commerce, will be burned up in the end of time as so much worthless garbage.

Applying Reality (Building on Rock)

How does one apply the points made in this article to the trying times that we now face? I recommend three key investment strategies.

Invest in your character

Having established the necessity of laying the foundation of Christ, we can go ahead and build on it, using our general understanding of the benefits of the general ‘realities’ that He, as Creator, has built into the Creation. We have confessed how narrow a view of success results from a focus on economics, but we were also able to see the evidence that anyone who behaves in congruence with ultimate Reality comes closer to working well with our material reality and improving the likelihood of experiencing the benefits that come with it. The book of Proverbs is

full of this kind of wisdom. But the clearest description of how to build on the start Christ gives us is probably found in 2 Peter chapter one. Without a detailed exegesis suffice to say that the passage describes how we can have a truly successful life by incremental investments in our character and subsequently in relationships. In light of the latter statement, we move to the second investment priority.

Invest in people

Whether it is time, money or some other resource (including your own soul), investment in the only eternal fixtures in this temporal world are never wasted. The term ‘harvest’ implies inherently that the target of the harvest is valuable and worth the effort; we use it broadly from the harvest of grains to the harvest of embryos. In all of Scripture, there is only one harvest crop for eternity – human beings. People are important - all of them. Of course we should have priorities in our human relationships: starting with family, then the family of faith, moving on to those who come to us or fall across our path, and so on.

In the parable of the unfaithful steward Christ makes it clear that this is God's view of things. Jesus is being quite blunt. Jesus praises the manager because he recognized three things:

- The money was not his to keep anyways, and soon he would no longer have the power to use it.
- The future was far more important than the present.
- The temporary power over the master’s wealth gave him the ability to help others overcome their debts.

What a beautiful picture of what should be done with wealth. We do not really own it and we cannot keep it, but we can use it to help others find forgiveness of their debts with God – at

His expense. Some of that will be “direct investment”, as we make personal connections with people through what we can offer them. But it also means investing in God’s kingdom through the work of others.

Invest in Kingdom Causes

At first blush, you might think this means giving all of your savings to church work and non-profit charities. While some of that is called for, there is also a place for investing in other entities for the furtherance of God's Kingdom principles and to bring glory to Him. So, in terms of a broad range of investment decisions – from whose currency to invest in, to where to locate a branch office or a manufacturing facility, to which markets to penetrate with a great product- why not look at the character of, and potential relationships to be built with, the target of our investment? This is at the heart of the Business as Mission movement.

Now, for certain kinds of investment, we are looking for partnering, as opposed to penetration for preaching. Often the investments made to win souls end up materially with a zero return on investment. So, to offset that, we want to find some places to invest that do provide a financial return.

A recent Hong Kong newspaper article (Clem, 2011) told how Wenzhou province in China is known for two things: its Christianity and its entrepreneurship. Both anecdotal sources and written books (*Jesus in Beijing* is one example), have presented the argument that the influence of people of true faith and those who have been trained in Western business schools have proved Judeo-Christian values to be inspiring and guiding a significant portion of the economic progress in China today. Is it possible that we can tie China’s economic improvement to indicators of the continued progress of the Gospel permeating their society?

In fact, we might have a new basis for predictive economics. What if we used the basic world view held by a country, company or individual as a basis for predicting their economic success? Thus, in investment decisions, the primary criterion for investing (whether the investment is foreign or domestic, stock or hedge fund), would be the acknowledgement by that entity of certain key truths. In the case of a group of people (e.g., a nation), it would be based on what the most dominant beliefs are. It is important to use objective measures, based primarily on the actions which display beliefs.

This is not unlike picking a future marriage partner... that, while emotion should be involved, the wise will consider issues like character and life direction before allowing their heart to engage. As it says in Proverbs 27:12, “The prudent see danger and take refuge, but the simple keep going and pay the penalty”.

What I am proposing is not unlike Jesus’ reference to judging a tree by its fruit. A few years ago, a delegation came to Canada and the United States that was commissioned by the central government of China to rewrite their tax laws on charitable donations^{xiii}. They saw the significant levels of charity in the United States and concluded that it must be related to the tax benefits involved. Those who understand the real underlying causes would recognize that it has little to do with laws, and a lot to do with cultural values based in our beliefs. The reality that God gave His only Son for us has profoundly impacted our view of giving to others.

Of course, more than one husband or wife has found down the road that their marriage partner “is not the person I married”. Because investable entities consist primarily of people, and people change (in two senses – they come and go, and, the ones that stay don’t stay the same), the country or company you invest in today will not be the same a few years later. Unlike marriage covenants, you can usually move your investments.

So, in summary, I am proposing that, though we cannot know the future ourselves, we can see from the Scriptures and from life experience that the future of an economic entity is most likely to reflect its current view of reality. In other words, an entity (including myself) will reap what it is currently sowing. And, I argue, the participants in each entity are sowing now, based on a commonly held belief system that is more or less congruent with the underlying reality of natural and supernatural law – of human nature and divine truth and personhood.

I would argue that our biggest problem in the current global financial crisis is that we have taken our eyes off of the Reality behind reality. The promise has never changed: “Seek first the kingdom of God, and His righteousness, and all these things will be added unto you”.

I end with this:

¹ Praise the LORD. Blessed are those who fear the LORD, who find great delight in his commands. ² Their children will be mighty in the land; the generation of the upright will be blessed. ³ Wealth and riches are in their houses, and their righteousness endures forever. ⁴ Even in darkness light dawns for the upright, for those who are gracious and compassionate and righteous. ⁵ Good will come to those who are generous and lend freely, who conduct their affairs with justice. ⁶ Surely the righteous will never be shaken; they will be remembered forever. ⁷ They will have no fear of bad news; their hearts are steadfast, trusting in the LORD. ⁸ Their hearts are secure, they will have no fear; in the end they will look in triumph on their foes. ⁹ They have freely scattered their gifts to the poor, their righteousness endures forever; their horn[c] will be lifted high in honor. ¹⁰ The wicked will see and be vexed, they will gnash their teeth and waste away; the longings of the wicked will come to nothing. Psalm 112

Endnotes

ⁱ I am not going to reference the particular article that I have in mind since I am, in essence, disparaging the author's viewpoint. There does not seem to be any real value in publically censoring this particular source.

ⁱⁱ Political economics demonstrates that different streams of opinion will interpret the facts in very different ways and it does help us to make sense of the intricate connections between political (hard) power, economic (market) power and societal (generally soft, value-based) power.

ⁱⁱⁱ The evidence he offered for his claim of his earnings was a tax receipt for over \$11,000 of charitable donations to one nonprofit organization, two pockets full of rolls of cash, and a free shoe shine for an underpaid Christian professor. This came after a very long discussion about God's promise of provision to those who trust and obey Him. He was showing me Scriptures from the Bible he had with him long before he trusted the author enough to reveal his economic situation.

^{iv} The author acknowledges that the use of "balloon" with "mortgage" has a specific (and less pejorative) meaning as a financial instrument, but the irony of the parallel is our justification.

^v This is most obvious in cultures with caste systems but shows up in more subtle ways in our own culture in a variety of ways from children of the influential in Hollywood mysteriously succeeding with limited effort to the young man who made it into my cohort in my MBA who obviously lacked the normal qualifications but whose father's oil company had made a significant donation to the Business school.

^{vi} This discovery, involving neutrinos, was reported by several news outlets (one example can be found at <http://lightyears.blogs.cnn.com/2011/11/18/test-confirms-particles-appear-to-travel-faster-than-the-speed-of-light/>) in late 2011 and the discovery was tied to the research going on in Europe that is attempting to study the conditions occurring at the moment of the birth of the Universe.

^{vii} It is tempting to digress further into the temporal / eternal equation but it would take us too far from the main focus of the paper and not far enough to do it justice. The point is to acknowledge that this is an issue of great significance.

^{viii} You can read about "Lawnchair Larry" at http://en.wikipedia.org/wiki/Larry_Walters . His excuse for the chaos he caused could probably be summed up as "boredom".

^{ix} This came out of a televised Allstate Insurance ad that ran on commercial television in December 2011, featuring "Mr. Mayhem".

^x Again, for his own sake, I will give no further details about my source. He mentioned to me during one of our conversations how much he enjoyed chatting with me because usually, when he would try to share his approach to business with his North Vietnamese peers, he said they would tend to "think I am crazy".

^{xi} While I am quoting a friend and Christian brother here, more or less verbatim, I do not have permission to publically attribute the comment to him. He is a Hong Kong business owner that does business into Mainland China and he reflects a view that I heard from numerous individuals while visiting in Hong Kong.

^{xii} We came to understand this through Orthodox Jewish friends who had to find an apartment within walking distance of their synagogue since they had to walk there on the Sabbath. This was particularly problematic in their case, since they had immigrated to a Canadian city where winter temperatures can go to 30 degrees or more below freezing. They soon moved to the most temperate climate in Canada, in the greater Vancouver (British Columbia) area.

^{xiii} This event was not widely reported. Knowledge of the event resulted (again) from personal contacts.

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