

*The Journal of
Biblical Integration
in Business*

JBIB

a publication of



The Statement of Purpose

The **JBIB** serves as a refereed forum for discussing faith-learning-life links in business. It is committed to the proposition that “All Scripture is God-breathed and is useful for teaching, rebuking, correcting, and training in righteousness, so that the man of God may be thoroughly equipped for every good work” (II Timothy 3:16-17). Faculty and business practitioners are encouraged to share their perspectives on how to best equip college students to live out their Christian faith in the workplace. The **JBIB** is published by the Christian Business Faculty Association with underwriting support from Cedarville University in Cedarville, Ohio.

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Editor's Perspective

Balancing Invitation with Intrusion in Teaching

Sharon G. Johnson, Editor
Cedarville University

***Intrude/intrusion:** To thrust or force in or upon someone or something especially without permission, welcome, or fitness; to cause to enter as if by force; the act of intruding or the state of being intruded, especially: the act of wrongfully entering upon, seizing, or taking possession of the property of another; the forcible entry of molten rock or magma into or between other rock formations.*

***Inviting:** To offer an incentive or inducement to or to entice; to increase the likelihood of; to request the presence or participation of.*

The Tension Between Intrusion and Invitation

After 26-plus years of teaching, I have learned two fundamental truths: 1) students learn only what they want to learn—so we only have an impact on those students who invite us to have an impact, and 2) if teachers wait for students to invite them to help them learn before taking any

action, the invitation will never come.

Put another way, teaching balances the acts of invitation and intrusion. What this really means is that teaching and learning are two highly related but independent domains. Students control learning, while teachers control teaching. We cannot make students learn—they have to invite us into their minds and hearts and listen to what we say and do what we ask them to do. And, students cannot tell us how to teach—it is our responsibility to determine what needs to be said and done. *However*, both students and teachers can enter into an agreement for awhile—they can agree to listen to us and apply what they hear, and we can agree to listen to them and help them work through the challenging process of learning.

I have found that simply waiting for students to become interested enough in what I am saying and motivated enough to apply what they hear is

unrealistic. They are too busy and have too little frame of reference to make wise decisions about learning. So, I intrude. I encounter them as they are engaged in the journey through our business curriculum, and I stand in their way. They have to take my class, and I “force” them to take exams, to work on individual and team assignments, to analyze and write, to discuss and debate. Through a series of explicit rewards for choosing to perform (and implicit penalties for failing to so choose) I provoke and unsettle them. Through lectures and in-class discussions I challenge and cajole them. Think of it as a forced dance where both of us struggle to lead while trying to avoid unnecessarily stepping on each other’s toes.

It takes some chutzpah to be a teacher. In some ways students would be quite content to continue on their current path and not be bothered about learning (in my case) strategic management. But I believe I have something to say that matters, and I have activities for my students to engage in that can make a difference in both their competence and character as Christian business professionals. So, each year I invade their

“space” and seize a portion of their time and energy.

Ultimately, however, I recognize that while students may stoically endure my intrusion, I will only have an enduring impact on their hearts and minds and will if my strategy for intrusion includes a sensitive effort to gain an invitation. While I can talk, I cannot force a student to really listen. While I can make (and grade) assignments, I cannot force a student to really care about how those assignments are completed. Intrusion is easy—gaining an invitation is hard.

Some Truths About the Intrusion/Invitation Intersection

So, after 26-plus years of teaching, what have I learned about the intersection of intrusion and invitation in the classroom?

1) Effective teaching intrusions are **intentional**. I need to be very calculated in my course design and delivery to ensure that the course holds together well (clear objectives, carefully chosen assignments, and communicated performance standards). From the first to the last day of class, I need to be absolutely clear about what I am

doing as a teacher and why I am doing it.

2) Effective teaching intrusions are **intense**. I believe one of the most significant threats to quality education is the tendency that some teachers have of demanding too little from students. Demanding a lot from students means demanding a lot from ourselves. It takes time and tenacity to grade and to hold to high standards of grading, to insist on attendance in class, and to intervene when student actions or attitudes are unacceptable. Intense teachers will face continued pressure from students to lighten up and lower the standards—in short, to accept from themselves and others “pretty good” work. I need to be resolutely committed to high standards: insisting that students “do it right” the first time, every time.

3) Effective teaching intrusions are **individualized**. Learning is a personal process—one person engages one situation and draws conclusions about the meaning and significance of that encounter. As a teacher I find it easier to challenge a class of 30 than I do to challenge a single student in that class. And yet, ultimately, my “class” doesn’t learn—Bob and Jane and Jim and

Brenda learn. So, the challenge I face in approaching my course is how to design teaching intrusions that will confront Bob and Jane, etc. Doing so means that I must know something about Bob and Jane and that I must develop ways of instruction that at some level are individualized. One of the most effective ways I have found to meet the demand for individual intimacy is to provide students with choices in the kinds and timings of assignments. This allows them to help me individualize what they do and when they do it.

4) Effective teaching intrusions are **intimate**. “Dr. Johnson, I know you are busy, but do you have time to meet with me?” There have been times in my career when I would have responded to this question in some irritation, communicating something like, “Well, not really, but if you *must* talk I can fit you in between 3 and 3:15 p.m.” On my best days, I understand the request for what it is: an invitation to move into the life of a student for a precious moment. These moments of intimacy are fragile, beautiful opportunities, for a student has chosen to take the “risk” of lowering the barriers and becoming vulnerable.

Teachers that are too busy for such moments are just too busy.

Imagine Being Taught by Jesus

All that I have said, of course, is true of Jesus and how He intruded upon my life. I was going along quite well (I thought) when He intruded on my life through a whole series of companions and circumstances. His intrusion was intentional, intense, individualized, and intimate. This was true throughout His earthly ministry also:

Much is said about Jesus being more than a teacher, and the point is well taken. History boasts of many great teachers, and Jesus was more than that.

But just for a moment consider how important it was that Jesus could teach and do it well. Can you imagine how different our faith would look if Jesus hadn't enjoyed teaching? If, when called upon to speak, he'd had little to say or had been bashful in front of groups surpassing a dozen in number?

Or what if people hadn't enjoyed hearing him teach? If the crowds had dwindled over time until only his relatives showed up? Or if he had been boring, and yawns had hastened him toward his conclusion?

And what if his teaching hadn't had authority? If he couldn't muster much conviction? What if his actions hadn't backed up his words?

If Jesus had not been a great teacher, the Gospels would read much differently than they do, as would the story line of your life and mine.

But not to worry. He could teach!

Anywhere. Anytime. Give him a mountain slope or an off-duty boat. He could teach. Put him in a stodgy synagogue, or confront him with an off-the-cuff question from a pesky opponent. He could teach.

No one's teachings are more quoted or memorized. None have so changed the course of activities on this planet.

He could teach. And after the people heard him, they left saying, "We never heard anything like that before. This guy teaches with authority." Sometimes they left scratching their heads in wonder, other times babbling to their neighbors, "Can you believe that?" But always they came back for more. And you would have done the same thing.¹

The articles in this issue of the **Journal of Biblical Integration in Business (JBIB)**

all deal, in one way or another, with the issues of intrusion and invitation.

In "Building A Culture of Character: An UncommonSense™ Experience," Chip Weiant, a principal of CompassUSA, an organizational re-engineering consultancy serving Ohio business CEOs and elected government clients, discusses how the impact of Christ's intrusion in his life has led him to develop a character-based approach to encouraging ethics in business and government circles. The work, expressed in the principles on pages 13-18, demonstrates one way for Christians to intrude in the marketplace and the public square.

Geoff Lantos from Stonehill College, a longtime friend to many in the CBFA, focuses on a similar character-based theme for challenging those in public education in his article, "How Christian Character Education Can Help Overcome the Failure of Secular Ethics Education." Lantos encourages a frank and honest (perhaps confrontational) dialogue with the business education community about the promise of Christian-based values perspectives even in non-Christian environments.

In their article, "Integration Reinforced Through Apologetics: Two Case Illustrations,"

Richard C. Chewning and Delia Haak from John Brown University offer insight into the use of cases for encouraging Christian students to seriously and biblically address marketplace issues.

Lisa Klein Surdyk (a 1999 Chewning Award winner) from Seattle Pacific University offers us an opportunity to examine how students might be challenged to think through a biblically-rooted economic worldview in her article, "God's Economy: Teaching Students Key Biblical Principles." Surdyk's unique use of the Bible as a "required" text should encourage others to creatively consider the possibilities in their own disciplines. (As an editorial note, two study Bibles might be of particular use here: *The Word in Life Study Bible* produced by Thomas Nelson Publishers and *The Leadership Bible* by Zondervan).

Brad Lemler, from Grace College, offers an Old Testament-rooted teaching approach that challenges students to examine a significant question: "What Would Amos, Isaiah, and Micah Say to the Modern-Day United States? A Framework for

Understanding the Economic Environment of Business in the Modern-Day United States and for Reflecting on the Events of September 11, 2001.”

In “Faith-Learning Integration Exercise: Marketing Principles in the Book of Acts,” Gary L. Karns of Seattle Pacific University offers a more focused effort to target the integration of biblical perspectives and business principles by discussing how the Book of Acts can be drawn upon as “a case study of the growth of the early church. The exercise poses discussion questions to guide students’ study of Acts, helping them to observe principles of marketing at work in the account of the establishment of the early Christian church.”

In “The Cost of (Un)Ethical Behavior,” Nicholas Fessler from Abilene Christian University gives instructors at both public and private colleges an example of how ethics can be taught in many business classes. The author describes a class lesson devoted to discussion about ethical behavior and its role in a market economy. The author has used variations of this presentation at both secular public universities and at a Christian college.

Summary and A Challenge

The articles in this issue of **JBIB** offer a variety of perspectives about the art of intrusion in both public and private arenas, targeting both business students and business practitioners, utilizing many different techniques. Each person reading this issue will be encouraged to determine how they might commit themselves to a more intentional, intense, individualized, and intimate engagement with those who work in the marketplace or who are in training to do so.

JBIB is designed to be a forum for discussion. Perhaps you will want to join in that forum with your own manuscript submission. Guidelines for manuscripts are included in the back of the journal. We invite manuscripts from both business practitioners and teachers. Our focus is profoundly simple: the intersection between business principles and practice and biblical truth.

We would encourage you to become a member of the Christian Business Faculty Association (CBFA), a group of teachers and practitioners committed to encouraging students in the development of a biblical worldview of the

marketplace. **JBIB** is part of the annual dues. Application forms are included in the back of this journal.

If this is your first exposure to **JBIB**, we have included an index of all previous articles since our first issue in 1995. Electronic copies of all the articles can be found at the CBFA Web site—www.cbfa.org. We encourage you to read the growing body of work in the **JBIB** archives and to share the material with colleagues and students. **JBIB** is also indexed in the Christian Periodicals Index found in many libraries.

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ENDNOTES

¹Rasmussen, Robert (1998). *Imagine meeting Him: Soul-stirring encounters with the Son of God*. Oregon: Multnomah Publishers, 51-52. [Note: this is a *wonderful* devotional book which is out of print. I was able to order it through Amazon’s arrangement with a used bookseller. The ISBN is 1-5766730251-7.]

JBIB

Dialogue I: Christians in Non-Christian Arenas

Building A Culture of Character: An UncommonSense™ Experience

Chip Weiant
CompassUSA

The American Center for Civic Character

Chip Weiant serves as a principal of CompassUSA, an organizational re-engineering consultancy serving Ohio business CEOs and elected government clients. He also founded and serves as president of The American Center for Civic Character, a non-profit character ethics education initiative. In this article, Weiant shares his leadership ethics guide, called UncommonSense™, which has been adopted by the Ohio Secretary of State as a leadership character ethics model for Ohio business and government leaders.

As a 36-year-old CEO in the middle of a high stress re-engineering of an otherwise charming 100-year-old company with 450 employees, it seemed poetic and befitting that Labor Day was the occasion of my heart attack.

Our re-engineering was textbook. When it was all said and done, we had won confident investor financing, the support of our vendors, the trust of our staff, the corresponding appreciation of our customers, on-target performance against our fairly revolutionary objectives, and (a bonus) the accolades of the media. We had balanced

competing stakeholder demands and managed our risk.

But during this same 18-month period, three of us on my seven-man executive team suffered heart attacks. All of us were less than 45 years old. After eliminating our water cooler as the suspect, I began to earnestly reflect.

What I had feared most during our 12-month preparation for the re-engineering was that we would lack the *right character* (not the *right competencies*) to endure the grueling 18-month transitional climate that we predicted for the re-engineering. I feared that employees

possessing low character would make the transition brutal. I was right in principle but (almost dead) wrong in concluding *which* employees would have character issues.

Twelve months prior to beginning much of our high-change initiatives, I engaged the staff in “character-building” discussions that led to the establishment of what we now call UncommonSense™—a clear leadership character ethic code. UncommonSense™ convicted our consciences and provided a map for directing a personal and corporate character-building culture, which we felt was essential to endure our stressful and sacrificial change initiatives.

I sequentially engaged every level of leadership, from executives to frontline staff and the two levels in between. I had five implementation principles: 1) executives must commit and set the example, 2) executives would be evaluated on their character-building intentionality, 3) the movement must progress through sequential levels of management with timing approved by the CEO (frontline gets the code last), 4) when anyone blows it, they must seek earnest forgiveness, and 5) we would invite everyone to read the

code and tell us everything they find wrong with it, thereby inviting (rather than intimidating) people into the movement.

Three of my executive team members were particularly enthusiastic about our effort, and together we felt that if our character-building culture was invitational it would be irresistible. So we encouraged our leaders and employees to find fault with UncommonSense™. We told them that the ethic of liberty prevented us from demanding their buy-in. We told them to take it home and beat it up. We also told them that as executives we would hold ourselves accountable to treating our staff with “UncommonSense™,” even if all the staff rejected it. Leading them with character rather than manipulation was our first ethical commitment.

Interestingly, if an employee found some fault with the document during the initial review, it was most often an opinion regarding grammar or how we ordered something. Since we didn’t use lightning rod terms like “loyalty” or “obedience,” we rarely encountered a content objection. And since we had pre-committed to treating them with UncommonSense™

regardless of their position, employees knew that they could be honest with us and were struck with the “uncommon sense” behind our promise. Buy-in came along just fine.

My post-modern-sensitive leadership peers were amazed that not one person had an issue with our absolutist assumption or our starting point of truth. Apparently the document was written well enough that it convicted an operative conscience. I have also come to believe that the business sector sub-culture is so pragmatic and the rules to business so unforgiving that “common sense” still has a seat at the table.

Within six months all but a handful of employees had publicly proclaimed their buy-in. The hold-outs tended to be paranoid blue-blood non-conformists (at least that’s what the other half of my less-than-charitable leadership team concluded under their breaths.) No matter; a massive majority of our staff preferred UncommonSense™, and that was the goal. Now it was really up to leadership to model the code; Principle No. 1 was in full force. That was the challenge and, as it turns out, the major stressor.

Indeed, I realized that we had suffered more stress in the

re-engineering battle from friendly fire than enemy shelling. Remember those particularly character-enthusiastic executive team members? They all had matching sets of cutlery in their backs. My own back was a bloody pulp. We were under siege from an enemy within, and it wasn’t underling staff. It was the non-character-enthusiastic members of my own executive team. I had made a costly assumption about top-level buy-in that was blinded by a combination of naïveté, my unwillingness to follow-up on suspicions brought by others, and my sheer enthusiasm for a re-engineering success.

Character failure was indeed the key contributing cause of our life-threatening stress. Besides causing broken hearts, it explained nearly 100 percent of every other corporate dysfunction, including non-voluntary terminations, lawsuits, team disunity, customer service failure, and low morale. I have also learned that the CEO’s mentoring function in building a culture of authentic character among his or her own team is the greater part of the entire leadership role. When qualitative measures (such as sustainability of success) are applied to

organizational performance, character is king.

Here are some other conclusions we have drawn when we assist leaders in building cultures of character:

1) Character ethics like UncommonSense™ are only relevant when they are accurately defined and then lived out in a compelling and consistent language and lifestyle.

2) It is not enough to intellectually agree with UncommonSense™. We must resolve to think and act on it in our life and in our work, in our private thoughts and in our public acts. Only then will these conscience-affirming ethics serve as a helpful, organizing, orienting, and sharable view.

3) The power of UncommonSense™ resides in its ability to confidently communicate intellectually competent character-forming ethics and to create a logical “common map” to guide teams of otherwise diverse people. UncommonSense™ stimulates people to favor truth, favor one another, and favor right behavior; it produces a uniting culture.

4) UncommonSense™ informs us of right and wrong; it validates or invalidates what we

value as well as how we behave. If we desire to demonstrate *right external behavior*, we must consistently put on and live out *right internalized beliefs*. The fidelity between our behavior and our beliefs is what produces the prize of a clear conscience.

5) UncommonSense™ is affirmed by the human conscience and forms the trustworthy conceptual foundation upon which healthy relational order rests. Since these ethics are unyielding, they can confound and challenge people who hold relativistic or undefined beliefs.

6) UncommonSense™ (and the good character virtues that it nurtures) is timeless and will hold up under diligent, intellectually honest investigation. Because it affirms the conscience, UncommonSense™ is a defensible, authoritative standard for ethical people. This is a significant claim. Hence, we invite the serious study of UncommonSense™ and ask every reader to thoughtfully articulate all that is wrong with it and share these views with us.

7) Nobel visions, worthy missions, and guiding values all require the foundation of character ethics. Ultimately it is UncommonSense™ that validates

any vision, mission, and value as having worth.

8) The increasing manifestation of UncommonSense™ is and will always be the central measurement of true interpersonal vitality and organizational success.

UncommonSense™ is designed for both Christian and non-Christian readers. It is biblically-based and therefore conscience-convicting, but it is not offensively religious. It serves various culturally-redeeming purposes.

For instance, Christian CEOs are beginning to adopt it as their character-building code. Graduating college students are attaching UncommonSense™ to their resumes to make a substantive statement about their character to potential employers. Government leaders are turning it into a pledge and using the content in their community addresses.

Perhaps most importantly, UncommonSense™ serves as a significant “common ground” building tool for marketplace Christians who are striving to establish relevant spiritual conversations with their non-Christian workers and peers.

A copy of the UncommonSense™ declaration and the entire code is reprinted in the Appendix.

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APPENDIX UncommonSense™

UncommonSense™ is the Ohio Secretary of State's Model Business and Government Leadership Ethics Guide. (Copyright 2001, CompassUSA.)
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The Critical Importance of Truth

1) SEEKING WISDOM: *Ethical people tirelessly seek something greater than intelligence or knowledge (knowing what is); they seek wisdom (knowing what is right or true). Wisdom must logically culminate in the identification of absolute or ultimate truth to be intellectually honest. The relentless pursuit of truth, its source, and its compelling advocacy, defense, and prudent practice is the moral objective of all ethical people.*

First Applying Truth to Ourselves

2) INTEGRITY: *Ethical people strive to live out wisdom (do what's right) in their private and public worlds.* As a result,

they are becoming whole, integrated, or ethic-centric people. Ethical people demonstrate the courage of their convictions by acting on the truth even when there is great pressure to do otherwise. They are principled. They will strive to apply the truth with consistency. They will not sacrifice truth for expediency and will intentionally avoid any behavior that is hypocritical or inconsistent with their beliefs. Ethical people don't break promises with themselves.

Applying Truth in our Relationships

3) COMPASSION FOR OTHERS: *Ethical people do what is right, kindly.* Ethical people are genuinely caring, compassionate, benevolent, kind, and sacrificially giving. Because they healthfully love themselves, they can freely love (even the hard-to-love) as an act of their will. They live the Golden Rule, give aid to those in need, and seek to accomplish each of their life and work choices in a manner that optimizes this truth. Ethical people treat everyone as if they were viewing them as a brother, sister, mother, or father.

4) HONESTY: *Ethical people speak the truth with compassion.* Ethical people are

truthful in all their dealings and are as accurate as possible in their communication. Their yes is yes and their no is no. They do not deliberately mislead or deceive others by misrepresentations, overstatements, partial truths, selective omissions, or any other intentional means. They are quick to admit a fault, a prejudice, or wrong in any matter. They take responsibility and avoid shifting blame. Ethical people avoid confusing others. They are not sarcastic, cynical, sanctimonious, or condescending.

5) JUSTICE: Ethical people act on the truth with compassion. They are honorable in all their dealings. They do not exercise power arbitrarily and do not use intentionally harsh, exasperating, or manipulative means to gain or maintain any advantage. They strain to reward good and reprove evil. They do not take undue advantage of another's mistakes, difficulties, or known limitations. Just people are sensible. They are diligent in weighing evidence. They contend for reason. They manifest a commitment to the pursuit of truth and a vigorous and unbiased examination of individuals and information. Then they declare and take action on what is right.

6) ACCOUNTABILITY: Ethical people scrutinize themselves and welcome the scrutiny of others. Ethical people acknowledge that human nature compels us towards independence. Our preference for independence results in isolation from one another. Isolation breeds temptation to unethical conduct. Ethical people resist this chain reaction by adopting transparent life- and work-styles that invite inspection. Ethical people place themselves in relationships that motivate self-examination and encourage constructive critique from those they serve.

7) FIDELITY: Ethical people seek to fully integrate defined internalized ethics with their external actions in both their private and public worlds over time as a conscious lifestyle. As a result they systematically contribute ethical value by improving the ethical culture of every relational network (organization, family, worship center, etc.) in which they participate.

8) RESPECT FOR OTHERS: Ethical people treat others as they would want to be treated. Ethical people have an accurate view of the human condition: everyone possesses both an inherent dignity as well

as an inherent depravity. As a result, ethical people place the ultimate worth of others as equal to their own worth. Ethical people act on this truth by nurturing ethics-based relationships with all others. They are genuine in how they value the diverse roles, giftedness, skills, style, personality, race, religion, and gender of others. Ethical respect leads diverse people to value the worth of others while having the liberty to disagree with their opinions.

9) PROMISE-KEEPING AND TRUSTWORTHINESS: Ethical people do not break their word with others. They do not make promises lightly. They prize interpersonal trust. They are candid in supplying relevant information and diligent in fulfilling their commitments. They make every reasonable effort to fulfill the letter *and* the spirit of their promises. They tirelessly maintain a promised confidence. They experience a clear conscience. They do not interpret agreements in any unreasonably technical or legalistic manner in order to rationalize non-compliance or to justify escaping their promises.

10) EXCELLENCE: Ethical people strive to be their best, knowing that this enables them

to do their best every day. Ethical people experience good "being" that fuels great "doing." Excellence is the result of high character merging with high competence. Excellence is a high task achieved through equally high virtues. When ethical people collaborate, they produce a "culture of excellence." True and enduring organizational excellence is only sustainable by ethical people.

11) SERVING-LEADERSHIP: Ethical people sacrifice themselves for those they lead. Serving-leaders model and mentor consistent ethical conduct and produce a predictable environment in which their sacrificial example of serving others produces relational harmony, principled reasoning, effective communication, an inspiring vision, constant learning, and ethic-centric decision-making. Ethical leaders promote both ethics education and ethical consequences to behaviors which violate these common beliefs. Ethical people respond favorably to ethical correction from ethical leaders.

12) UNITY: Ethical people strive to build relationships that foster oneness among others who are bound with them to a common promise, vision,

mission, or purpose. Ethical organizations seek *uniformity* in their people's shared ethics and *unity* among their otherwise richly diverse people. Without a commitment to uniform beliefs or ethics, there is no hope for sustainable unity.

13) FORGIVENESS:
Ethical people are humble. Knowing that they are far from perfect, they extend to and receive from others unmerited acceptance. Ethical breaches separate people. Separation injures conscience. Ethical people forgive and genuinely seek forgiveness to reconcile or restore their relationship with any person to whom they have committed an ethical breach. Seeking forgiveness requires a confession of error by the offender. Rendering forgiveness is a radical act of undeserved understanding (or grace) by the offended. Ethical people are thankful when forgiven and are motivated to forgive inevitable offenses against them in the future. Ethical people forgive others and seek the forgiveness of others intentionally.

14) HONORING AUTHORITY: *All people are imperfect, requiring boundaries for behavior. Ethical people willingly yield to the authority of*

those who are charged with upholding those boundaries. Ethical people help shape and then abide by the legitimate laws, rules, and boundaries established by legitimate authorities and strive to live within those boundaries for the betterment of all people. When those given authority violate conscience-convicting ethics, ethical people take ethical action to restore ethical authority.

15) LIBERTY: *Ethical people preserve their public rights by fulfilling their individual responsibilities.* Only those who exercise their ethical duties to others protect public freedom; therefore individual rights are secured through the exercise of these duties. Self-control is highly prized and encouraged among ethical people so that "public-control" demands are minimized. As a result, ethical people communicate and live out ethical truth and intentionally encourage others to do so as well.

16) LEARNING AND MENTORING: *Ethical people are lifelong wisdom-seekers and wisdom-advancers.* They have both a teachable and a teaching spirit. They impart truth to the uninformed. They reduce ignorance by illuminating the

disenfranchised. They multiply ethic-centric peoples and leaders. They nurture teaching relationships in order to maximize the talents of others. They are mentors. Ethical mentors endeavor to invest their lives in others in order to help them attain *their* greatest potential by gaining a vision for their highest purpose in their life's work and pursuing it.

17) STEWARDSHIP:
Ethical people understand that they "will reap what they sow," so they sow generously. Ethical people identify with the role of trustee or steward rather than owner. They perceive their function as a resource or role "caretaker" for a limited time. As a result, ethical people regard "positions" and "possessions" as "conferred in temporary trust." Ethical people, therefore, care for their respective positions and possessions diligently and seek to add value to every role and every resource to which they have been entrusted. Ethical people have a high regard for multiplying the value of their "trust accounts" for the purpose of serving others and benefiting those that follow them.

18) SEEKING COUNSEL:
Ethical people seek out wise counsel whenever confronted with questions that cause tension

and/or confusion between two or more ethics. They are guided by their tireless pursuit of truth. To help them in this rigorous task, they regularly seek the wisdom of ethical counselors. After they weigh this counsel, ethical people will act. The goal of this process is wise rather than popular actions. The result of a decision made with wise counsel is a clear conscience. The result of a life lived consistently under wise counsel is contentment.

Our Ability to Change
19) SUBMISSION TO TRUTH: *Truth transforms people only when we submit to it.* Truly ethical people *cannot not* transform. Eventually everyone ultimately confronts the power of truth. When confronted by truth, ethical people are convicted to replace or "put off" their unethical behavior by pursuing and "putting on" ethical beliefs; *unethical people are not.* This ongoing "replacement-lifestyle" of ethical people produces the enduring evidences or proofs called virtues.

20) TRANSFORMATION:
Ethical people bear the conscience-convicting fruits of virtue, which, when observed together, are the measure of character. Our character is the

only thing that is 100 percent in our control. While unethical people often attempt to counterfeit character, they will ultimately demonstrate the opposite of character (first in their thought lives, then in their private lives, and then finally in their public lives). Character is only possible when people measure themselves with the accurate standard of truth (ethics), is only produced under pressure, is only proven over the long haul of a highly-scrutinized life, and is only possible in an environment where truth is contended for and highly prized.

Dialogue I: Christians in Non-Christian Arenas

How Christian Character Education Can Help Overcome the Failure of Secular Ethics Education

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Lantos gives an historical overview of ethics education, discusses the current renewed emphasis on character education and virtues, and offers suggestions for how Christian educators can integrate this renewed emphasis with a Christian worldview in both Christian and non-Christian institutions.

Introduction to the Problem

In the wake of much-publicized acts of depravity, from high school shootings to teenage cyberterrorism, people know that something is amiss in American secondary schools and institutions of higher learning. A 1980s Gallup poll showed that Americans want two things to happen in their schools:

- 1) students learn the “3 R’s,” and
- 2) students develop a reliable sense of right and wrong (Bennett, 1987, p. 10).

Unfortunately, educators who have been busily trying to rectify the situation are looking for help in all the wrong places. The problem is that society is attempting to instill ethics without religion and, until recently, without moral values.

The renewed emphasis on character education and virtues, however, is an encouraging beginning that I shall describe and integrate with a Christian worldview. I will offer suggestions for Christian educators in both Christian and non-Christian institutions.

An Historical Overview of Ethics Education *Old-Fashioned Character Education*

For thousands of years, civilizations ranging from the Chinese, Egyptians, and Greeks have considered education as the means to make students both smart and good (Hill, 1997A, p. 3). Modeled after Plato’s academy, Western education has since promoted wisdom and

virtue. Most children in 19th century America learned their ABCs from McGuffey Readers, which also taught morality, replete with stories of honesty, self-reliance, and courage. The readers also discussed right and wrong *from God's viewpoint* and included prayers and Bible readings.

Over the years, families and schools have also used classic children's literature to teach *virtues*—fundamental traits of character. Through the power of imagination, readers vicariously participated in a story, sharing the hero's choices and challenges, and identifying with favorite characters, thereby adopting their actions (Bennett, 1987, p. 10).¹

Until approximately 1935, U.S. citizens commonly believed that schools and universities should provide their students not only scholastic knowledge and skills, but also moral guidance, a sense of right and wrong, and sound character (Lamm, 1986, p. 35). Plato believed that “education makes good men and that good men act nobly” (Plato, 360 B.C.). Thomas Jefferson deemed that “well-directed education improves the morals, enlarges the mind ...” (Jefferson, 1818-1819). John Locke observed, “’Tis virtue that we aim

at, hard virtue” (Bennett, 1987, p. 10). In a letter to his son Kermit, praising the boy's interest in playing football at school, President Teddy Roosevelt wrote, “I would rather have a boy of mine stand high in his studies than high in athletics, but I would a great deal rather have him show true manliness of character than show either intellectual or physical prowess” (Roosevelt, 1919). In the 1980s, Cornell President H.T. Rhodes observed, “Without acknowledgment of the moral dimensions of our world we risk creating informed cynics who know the price of everything and the value of nothing” (Wiley, 1987, p. 3).

According to Boston College Professor of Education William Kilpatrick, prior to the 1960s morality was taught through exhortation; assumptions about how students should behave; and discipline, dress codes, and school spirit. The emphasis was not on taking a stand on an issue but rather on building good *habits* of behavior (McCabe, 1992, p. 32). Morality was not abstract *head* knowledge (discussed later in the “Platonic Integrated Model of the Moral Agent”), but was wired into students through habit and practice (*heart* knowledge, will or volition in the Platonic

Model). Morality thus taught was known as *character education*—not just a curriculum or course but an entire way of life.

Twentieth Century Retreat from Moral Education

Years ago colleges acted *in loco parentis* (in the stead of mom and dad) (Sanoff, 1984, pp. 69-70). Professors felt tasked to impart the essentials of Western tradition (Sanoff, 1984, p. 69), including Judeo-Christian values (Brownfeld, 1987, pp. 14-15). However, by the early 20th century, schools began to lose their comfort with moral indoctrination and instead shifted the emphasis to careerism and professional education (knowledge and skills), concerned more with credentialing students for future jobs (how to earn a living) than in providing an education in how best to live life (wisdom) (Brownfeld, 1987, p. 14). Gradually, literature was replaced by computer science, and education was edged out by business math, as training in the physical sciences and in utilitarian/pre-professional disciplines and skills began to replace humane schooling (Brownfeld, 1987, p. 15). Acquiring values and a

meaningful philosophy of life became antiquated, as fewer professors possessed a commitment to traditional values. By the mid-1970s, character development and traditional moral education had all but disappeared. As Eagle Forum VP Tottie Ellis noted: “Our emphasis on career education has taught us to take care of business; somewhere in this process we forgot to take care of our souls. Consequently, we have been witness to episode after episode of major figures in industry caught in Faustian struggles for their soul” (Ellis, 1987, p. 10A).

During the 20th century until the mid-70s there was little study of values or ethics for three reasons (Hill, 1997A, p. 3). First was the philosophy of *positivism*, which distinguishes between facts (objectively verifiable) and feelings (subjective and viewed as lacking value) (Hill, 1997A). Thus, only objective, “scientific” inquiry was respectable (*U.S. News and World Report*, 1983, p. 83). Values were not subjected to rigorous scholarship, since moral issues are soft and not scientifically verifiable. Instead, morality was viewed as limited to the realm of feelings, intuition, personal

opinions, experience, and other nonverifiable dimensions (*U.S News and World Report*, 1983, p. 83). Hence, morality, ethics, and theology became less respected in the academic community, resulting in agnostic conclusions in both ethics and theology (often rechristened “religious studies”). As author Allan Bloom noted in *The Closing of the American Mind*, educators believed that there is no firm rational basis for distinguishing between right and wrong (Podhoretz, 1987, p. 5).

Second was a rise in *personalism*, emphasizing personal autonomy and subjective judgment, ending up with no moral

consensus because “what is right for one person might be wrong for another” (Hill, 1997A, p. 3). The thinking was that we dare not “impose” our values and norms on others.

Third was *pluralism*, a fragmentation of a common definition of “the good” and lack of agreement on common moral values (Hill, 1997A, p. 4). As pluralism rose in America, it became harder to agree on what constitutes good behavior.

Moral education, it was therefore argued, was best left to the individual child’s family and religious institutions.

Late 20th Century Renewal of Ethics Education

Several factors swung the pendulum toward ethics and morality during the 1970s. First was the growing recognition that help was needed by the weakening social institutions of religious organizations and families. Competing with them for moral authority were peers and the mass media, often leading young people in troubling directions. In the race for a balancing influence, schools,

where children were spending more time, became necessary partners with parents, with

whom children were spending less time.

In the latter quarter of the 20th century, schools went from benign neglect or fearful avoidance of moral education into three somewhat sequential movements: 1) *affective* approaches, such as *values clarification* and *self-esteem building*, 2) *moral decision-*

making, and 3) *character education* (Johnson, 1999, p. 1). The first two movements were used in applied ethics programs.

Affective Approaches: Values Clarification and Self-Esteem Building

Starting in the early ’70s, “values clarification” programs (aka “values education” and “cognitive moral development”) turned up in American schools (grades 1 to 12) (*USA Today*, 1987, p. 10A). This philosophy alleged that schools should not transmit moral values; rather, they should allow a child to “clarify” his or her own values. Values clarification stressed individual self-reflection on values over the promotion of any specific values. Professional educators and administrators promoted “value-neutral,” “value-free,” “nondirective,” “nonjudgmental” education (Feder, 1986, p. 9; McCabe, 1992, p. 32).

“Do not ‘moralize,’ ‘sermonize,’ or ‘preach,’” educators were warned, because administrators feared that this would offend students. (Romans 1:18-32 seems to suggest that the natural man does not want to hear about sin and judgment.) Also, events of the ’60s and ’70s, such

as the assassinations of the Kennedys and Martin Luther King, the Vietnam War, the drug problem, student unrest, and Watergate, caused doubt that the culture survives and thrives through time-tested moral values. People believed that we were transmitting outdated, “old-fashioned” values and instead should start anew and let the young decide what their “own” values would be.

Thus, whereas once instructors were to transmit cultural norms and ideals, now they were strictly admonished not to let these “interfere” with the process whereby students could develop their own value systems. The ultimate decision on what was right or wrong was left up to the student—value-neutral educators merely facilitated discussions. The process was “nonjudgmental”—no behavior was deemed right or wrong. Students were free to break rules they disagreed with, and so instructors could not tell students what to do; they could only help them explore their feelings through classroom discussion, dialogues, and games.

Unfortunately, the values clarification movement did not clarify values; it clarified wants

and preferences. Educators realized that there are, indeed, some choices we should not want kids to feel good about. While disdaining “indoctrination,” educators still became downright imperialistic about academic honesty, respect for self and others, and violence-free schools. American public schools thus realized they could not afford to be value-neutral, thereby churning out what Boston College Professor of Education William Kilpatrick called “morally illiterate” students (McCabe, 1992, p. 32).

Another *affective* (but not so effective) approach was *self-esteem building*. Humanistic educators hoped that natural goodness would follow from a stronger sense of and appreciation for self and others, but it did not. This thinking flowed from the 18th-century French philosopher Condorcet, who wrote glowingly of “the indefinite perfectibility of the human race” (Colson, 2002). In fact, among the greatest puzzles faced in self-esteem research is that chronic criminal offenders tend to have high self-esteem (produced from pride in antisocial accomplishments), whereas many of the most altruistic and productive members

of society show low self-esteem (Johnson, 1999, p. 3).

Moral Decision-Making

The *moral decision-making* approach, also begun in the '70s, concentrated on the study of ethical principles and their application to controversial issues such as euthanasia or capital punishment. Moral decision-making assumed children would figure out the ethical principles for themselves and generalize these principles to their everyday moral mazes. However, the problems were rarely situated in the children’s own lives, and they had trouble applying the abstract principles to everyday living (Johnson, 1999, p. 3). Consequently, they still favored self-gratification and substituted self-indulgence for personal responsibility and self-restraint.

Both affective approaches indoctrinated students into *relativism*—the idea that all values are equal and no one can say what is right or wrong. Students became moral agnostics who believe 1) there are no moral truths, just good or bad judgments, 2) all moral questions have at least two sides and all of ethics is controversial, and 3) there is no solid foundation for

ethical decision-making (Trunfio, 1993, p. 155).

Applied Ethics in Higher Education

In conjunction with the values clarification and moral decision-making movements, “applied ethics” became fashionable in college and university courses in disciplines as diverse as law, medicine, psychology, engineering, economics, and business (Feder, 1986, p. 9). In part as a response to AACSB standards encouraging increased attention to issues of social responsibility in business (Dupree, 1993, p. 126) and the eventual mandating of coverage of global and ethical issues, business textbooks in the 1980s expanded coverage of social responsibility to include discussions of ethics. Stand-alone courses in business ethics mushroomed, usually taught by either business or philosophy professors, and focused on having students come to grips with significant moral dilemmas. Today business schools are having the most lively ethics debates since ancient Greece.

There are some general warnings that are taken by most teachers of applied ethics courses (Ferrell & Fraedrich, 2000,

pp. xiii-xiv). First, do not moralize, telling students what is right or wrong in a particular situation. Second, do not prescribe any one moral philosophy or moral reasoning process as best. Third, do not expect to make students more moral; rather, get them to understand and use their current values in making decisions. Fourth, do not make any value judgments—this would be to “indoctrinate” students.

However, the word “indoctrinate” simply means to impart doctrines (Brownfeld, 1987, p. 15), which is what teaching is all about. It is amazing how we are able to teach basic rules and truths in math, science, and other disciplines, including business, but not in ethics. Thus, while the ethicists solemnly warn us not to tell our students what is right or wrong—this is nihilistic—it teaches that right and wrong are just matters of personal preference (philosophically this is *intuitionism* or *subjective relativism*).

A criticism of this applied ethics approach is that, because it allows students to make up their own minds (unless one denies moral rights and wrongs), they might come to a wrong

conclusion for several reasons. First, students are left with little more guidance than their own momentary feelings and those of their peers, which can be misleading and easily lead one astray. Students end up judging with feelings rather than the intellect, even though ethics education is touted as developing “cognitive moral reasoning skills.” Also, allowing students to make up their own minds could suggest rejecting the teachings of their homes and churches (Colson, October 24, 1991). And, 20-year-olds sometimes need moral guidance because they lack the experience in dealing with moral issues that their elders have.

The entire educational system has by and large failed to create moral people, as evidenced by security systems being added to campuses in reaction to higher levels of violence and by a general consensus that our nation is in moral decline. As the American Society for Ethics in Education stated, “Our schools are filled with bullying, hatred, discrimination, racism, and a plethora of other pernicious and destructive forms of social filth” (“ASEE Condemns Santana High School Violence”).

Representative James Maloney explained:

Our schools offer our young people a “value-free” morally neutral education. Teachers refuse to tell students what is right and what is wrong—rather students are encouraged to decide for themselves. The results are now apparent. Youth in trouble: There are 600,000 drug-addicted children in the United States. Six percent of boys between 16 and 18 carry guns outside the home for “protection.” Twenty-five percent of inner-city school students report carrying a weapon in school, and 44 percent report carrying weapons out of school. By the time a child completes elementary school, she/he will have seen more than 8,000 made-for-TV murders. By the time a student graduates from high school, she/he will have seen more than 80,000 acts of violence on television. While only four percent of inner-city school students report use of hard drugs, 13 percent report either dealing drugs or working for a drug dealer. One percent of graduating high school seniors admit having used illicit drugs by the time they reach their senior year of high school. Youth WITHOUT OBJECTIVE STANDARDS of

truth are: 48 percent more likely to cheat on an exam, two times more likely to get drunk, three times more likely to use illegal drugs, six times more likely to attempt suicide (Maloney, 2002).

Criticisms of Applied Ethics in Higher Education

Situation *ethics* is the dominant approach in higher education today. Today’s scholars and therapists are forever tearing away at the Judeo-Christian values that serve as the foundation for a decent society (Feder, 1986, p. 9).

In effect, they are *practical atheists*, ignoring the fact that God has given us a moral code.

The goal of some modern ethics educators is to free students from everything they have been previously taught so they can develop their own ideas about ethics. Lawrence Kohlberg, pioneer of the ethical dilemma approach, says the situations and cases used for instruction are meant to be so hard “the adult right answer is not obviously at hand” (Colson, 1996). Therefore, students are free to think their own answers. This philosophy is based on Immanuel Kant’s *autonomous*

self-concept—the inner self should be absolutely free and self-governing (Colson, 1996). Thus, secular courses in ethics teach not only relativism; they idolize the human self, suggesting that pupils know best.

Consequently, today’s college students are ethically illiterate. Their professors perpetuate this ignorance because the objective of most ethics educators is aimed towards *knowledge* and intellectual

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gymnastics rather than *action*. Students so trained can be great debaters, but it

is doubtful that they will be ethical when faced with a real-life ethical problem (Whetstone, 1993, p. 108). For instance, the Wharton Business School admits that its ethics project does not guarantee that its graduates will behave ethically. “The intellectual understanding of ethical obligations may not be sufficient to ensure ethical behavior, but it can be an important contributor to that goal” (Foglia, 1993, p. 6). However, educators should also want to achieve *ethical action*. The major difficulty is that, if our goal is to get students to act ethically in life and in professional situations, we must

somehow touch the *heart* as well as the *head* so that they will be *motivated* to behave morally.

As Professor Andrew Sikula notes:

Unfortunately, the more education one receives, often the more self-centered, egotistical, and independent (and the less other-centered, spiritual, and dependent) one becomes. Public universities especially bend over backwards to accept every and any ideology. A separation of church and state mentality, critical thinking, personal choice, liberalism, tolerance, diversity, and academic freedom are the hallmarks of academe. However, such emphases often work against rather than for moral development and ethical consensus which historically was based on traditional values (Sikula, 1996, p. 68).

Character Education/ Values-Based Education

While situation ethics is the dominant approach to moral education, there is a third approach that once prevailed. This perspective holds that whenever possible instructors should help learners to use traditional values in making decisions because there are

indeed often clear-cut answers to moral dilemmas. Through a strong emphasis on the idea of right and wrong and good and evil, instructors can touch the conscience.

This third method, *character education* or *values-based education*, was mandated in grades K through 12 in several states such as Massachusetts and Mississippi beginning in the mid-90s (Hill, 1997A, p. 4). It was a reaction to teen violence, pregnancy, drug and alcohol abuse, horrifying instances of kids shooting down their classmates in the halls of public schools, and other self-destructive behaviors. Character education tries to tackle the problem of people often having trouble doing what they know is right because they lack the *will*.

Values-based education tries to create conditions in students' lives where they will more consistently *do* what they know they should. It involves developing moral skills as well as *habits* and *dispositions*, such as honesty and self-control, so students automatically respond to situations ethically.² For example, a nationwide program called the Community of Caring has teachers integrate the values of caring, trust, respect,

responsibility, and family into every class lesson, current events discussion, and extracurricular activity (Henry, 1995, p. D1).

Character development includes teachers and parents striving to be good role models and agreeing to teach a set of *core virtues* with a *code of conduct* to support them. This mirrors the character education found in schools prior to the 1960s. Instead of students taking positions on moral dilemmas that are controversial, instructors take stands on non-divisive issues, teaching virtues like courage, loyalty, and justice. Curricula (such as materials from Michael Josephson's Character Counts and the Character Education Partnership) try to impart basic universal values like trustworthiness, respect for others, responsibility, fairness, honesty, caring, and good citizenship. They get students talking about these values, studying history, literature, and current events for real-life examples, and then set about practicing them (Ombelets, 1992, p. 56).

Character education recognizes that students are most likely to do what they know is wrong when they are in angry and intensely emotional situations;

where peers pressure them; when personal or academic honesty works against their own self-interest; or where they are involved in patterns of self-destructive, drug/alcohol-related, gang, or delinquent behavior. Students are taught practical ways to overcome these obstacles via training in anger control, social skills, conflict resolution, dealing with hostile people, and situational perception (not finding trouble where it is not intended).

Secular skeptics asked, "Whose values will be taught?" and felt that such education best belongs in the family (Riggenbach, 1987, p. 10A). Supporters generally answered that "American values" should be taught (Potok, 1995, p. 2A), i.e., values on which most people agree (*USA Today*, 1987, p. 10A). Other critics, however, felt that to teach values is to close kids' minds (*USA Today*, 1987, p. 10A).

Some Christians criticized character education, pointing out that the universally accepted values are bleached of any religious reference under the idea of "separation of church and state." However, they correctly observed, this notion is found nowhere in the Constitution, the Declaration of Independence, the

Articles of Confederation, or any other official U.S. document (Moore, 2000, p. 4). Christian and other religious critics say that without acknowledgment of God, programs substitute humanistic situational ethics for moral absolutes. Scholastic character education ignores that caring, honesty, and such are universal values because the Master of the Universe ordained them.

If values conflict (as discussed more later), character education, which cannot prioritize, has no answers and leaves it up to students to decide.

Nonetheless, Christian ethicist Hill (1997A) demonstrates that character education can be assessed along the cognitive, behavioral, and affective dimensions. Exams and term papers can measure the comprehension dimension; community service reports and feedback from the served organizations can gauge the behavioral dimension; and the affective dimension, while more difficult to measure, can be assessed via both self-reflection and survey input from others, such as fellow students, mentors, faculty, internship supervisors, and employers (Hill, 1997A, p. 12).

Spiritual Neglect in Today's Ethics Education

An appreciation for and an understanding of the spiritual side of life are usually missing in modern education. The general feeling is that "religion" and "God" are dirty words to be kept out of the classroom, especially in "professional" and state schools (rather than private colleges and

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universities). This shows how much educational institutions are out of touch with the real world, since religion is a huge part of U.S. culture and a primary individual motivational factor (Sikula, 1996, p. 30). In fact, a spiritual revival is sweeping across corporate America as more executives rely on their religious faith to guide their business decision-making (Conlin, 1999, p. 152). Yet, most business professors not only ignore the topic; they also sometimes ridicule those few business professors who try to do something with the subject.

Much of the problem centers on the myth of separating church

and state activities. This is fiction because federal and state laws and constitutions do not restrict religion from public instruction—in fact, they promote it (Sikula, 1996, p. 30). In their Mayflower Pact, the Pilgrims who landed at Plymouth recognized their debt and gratitude to God, and they acknowledged Jesus as their Lord and Savior. They came to America seeking religious freedom—not freedom *from* religion but freedom *of* religion, as discussed in the Declaration of Independence and U.S. Constitution. What is restricted is advocacy of any single faith, not advocacy of faith per se (Moore, 2000, p. 5). Another reason for religious neglect is that many regard religion as a deeply personal topic to be separated from our professional lives.

Also, God is precluded from ethics education because man-made motivational models exhibit "spiritual neglect." The common view of human behavior is two-dimensional: *mental* and *physical*. In reality, however, human beings have a third component—the *spiritual*—although it is often underdeveloped or even neglected. Human existence is best envisioned as a triangle with physical, mental, and spiritual dimensions. The physical element

concerns the body, the mental component deals with the mind, and the spiritual dimension involves the soul. The healthy human gives these three components equal priority (Sikula, 1996, p. 30).

The spiritual dimension is critical to understanding one's purpose in life and role in eternity. This is where the soul resides and where values, morals, and ethics abound. Today, many individuals overemphasize physical health and underemphasize spiritual health. Yet, I Timothy 4:8-9 says, "For bodily discipline is only of little profit, but godliness is profitable for all things, since it holds promise for the present life and also for the life to come."

Neglecting the spiritual dimension in our professional lives is part of the fallacy of compartmentalizing or dichotomizing between our personal and professional lives, resulting in a dual morality. We should always consider the religious or spiritual aspect when confronted with ethical dilemmas because 1) it is part of our personal beliefs, and/or 2) we are constantly dealing with other people to whom religious values are important.

The Platonic Integrated Model of the Moral Agent and Character Transformation Assumptions Underlying the Model

I have two working assumptions regarding how to properly educate for a moral citizenry. First, along with *virtue ethicists* and current proponents of character education, I assume that moral decisions and actions are more likely where there is *moral character*. Aristotle argued that ethical *character* comes from the *heart* as well as the head. *Character* is a person’s inner constitution causing him or her to be able to distinguish between right and wrong (*knowledge* and *feeling*) and then having the will to choose the right course despite the possibility of personal sacrifice (*doing*). Character is the right-mindedness and reformation of the *will* that causes one to recognize and then *do* the correct thing. The hard part of morality is not *knowing* what is right but *doing* it (Ombelets, 1992, p. 53). As Garrison Keillor said in *Lake Wobegon Days*, “Knowing right from wrong is the easy part. Knowing is not the problem.” Knowing is only half the battle—the other half is acting on it. Moral education needs to focus

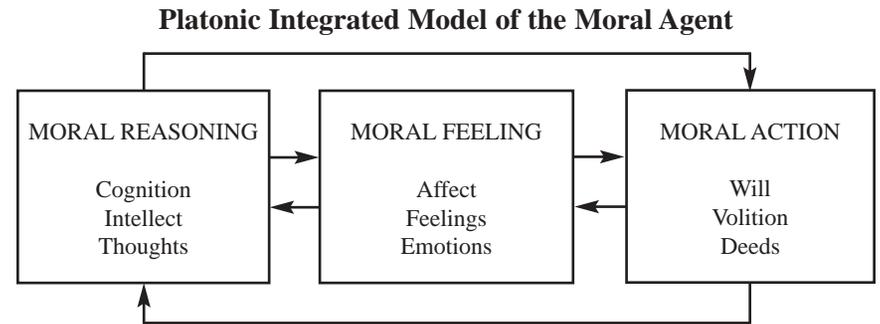
on *training the will* (“Willpower is ‘won’t power!’”).

My second assumption is that the best way to develop ethical character is to become a Christian, because making a genuine commitment to Christ allows Him to begin a process of transforming one’s character to His image. Thus, Christians should be witnessing at every available and appropriate opportunity (although in public schools “appropriate” would generally be limited to a “lifestyle” witness).

Overview of the Platonic Model

The Platonic Integrated Model of the Moral Agent explains character transformation. According to Plato (and modern psychologists), the mind has three faculties or domains: *cognition* or intellect (thinking), *affect* (feelings and emotions), and the *will* or volition (which results in action) (See Exhibit 1). These three components are interrelated and tend to be mutually consistent; as one changes, the others vary in the same direction. Although we usually think of a change in thoughts leading to an alteration of attitudes, resulting in changed behavior, a slew of research on attitude formation and change in psychology and

Exhibit 1



marketing has shown that a modification in any of the three elements can result in changes in the other two. For instance, one way to *think* right is to *do* right.

Most ethics education focuses solely on developing *moral reasoning skills*—the first element of the Platonic model. This was the approach taken by Arthur Andersen & Co. (1990), and look where it apparently got them. To know what is moral, academia and the professions typically rely on *philosophy*—“the love and pursuit of wisdom by *intellectual* means and moral self-discipline” (*The American Heritage Dictionary*, 1982, emphasis added). Philosophers rely on *deduction*, inquiring into the nature of the world using human reasoning. *Moral philosophy* has become synonymous with ethics (Feeley & Gendreau, 1993,

p. 5), the oldest and, according to Socrates, the most important branch of philosophy (Boatright, 1997, pp. 22-23). In fact, the academic study of ethics is at least 2,300 years old. Questions of right and wrong were discussed at length by both Plato and Aristotle during the classical period in Athens, Greece, and have been treated by Western philosophers ever since.

However, to be ethical and have moral character, one must not only *know* the good; one must also *love* the good (moral feeling) and want to *do* the good (moral action) (Henry, 1995, p. D1). *Character* is formed in the first two elements of the Platonic Model—the head and the heart, with the heart being viewed by Chewning (1990) and others as the seat of moral decision-making—and character is carried out in the model’s third element,

the deeds. *Emotion* from the heart can provide the energy and conviction for ethical behavior, while *rationality* can actually sometimes be a brake on ethical action, as people rationalize unethical behavior (George, 1998, p. 9).

Implications of the Platonic Model: Today's Ethics Education is Doomed to Fail

The Platonic Model suggests that students need more than *information*; they need *motivation* or desire to act ethically. It follows that virtue cannot be effectively taught via readings or lectures alone (Whetstone, 1993, p. 117). Knowing that a given action is wrong does not do any good if we lack the motivation to avoid engaging in that conduct; there is a wide gap between knowing and doing in the moral realm. To paraphrase Thomas Edison, "Morality is one percent inspiration and 99 percent perspiration."

The answer to the philosophical question "Is virtue knowledge?" is "No!" Knowledge of good alone *does not* lead to *commitment* to doing good. For instance, people know the possible dire consequences from drinking and smoking too much and overindulging in junk

food, yet many persist in these activities. A student might be smart and have the *ability* to get good grades, but not the *will* to work hard to earn them. Wisdom goes beyond knowledge: it is the ability to apply knowledge correctly, to have common sense and good judgment, and to live a life pleasing to God. In fact, knowledge alone can puff one up with pride if he or she does not properly act on it (I Cor. 8:1).

Yet, the secular college community assumes that they can teach ethics by giving students information on ethical perspectives and moral decision-making models, plus practice in using them in case studies. However, there is a disconnect between knowing what is right and doing what is right if the *will* (desire, motivation) to do good is not there. Our sin nature causes us to lack this desire. Sinning is either pleasurable or leads to what we believe is a desirable goal (for instance, in a business context this could be money, a raise or promotion, putting a competitor out of business, etc.). When there is a conflict between what we know is right and what we desire, we act on the desire and then rationalize the behavior. Unfortunately, moral desires cannot be taught! But, the Holy

Spirit can change them when one becomes a Christian, sometimes instantaneously, but more often gradually through the sanctification process as one grows closer to God.

It is interesting to note that Socrates proposed that children be taught to reason correctly (the Socratic method). He suggested that since human nature is rational, children would surely do what they know to be right. This is exactly the approach being used today via debates about resolving ethical dilemmas presented in ethics cases and scenarios. What Socrates ignored was the need to influence feelings, which can override rationality, and to train the will and character (Colson, October 25, 1991). Consequently, Socrates was accused by the Athenians of corrupting the young and leading them away from their parents, and he was forced to end his life by drinking hemlock (Colson, October 25, 1991).³

Kant also taught that ethics is a matter of rationality—reason compels us to do right. Thus, both Greek and Enlightenment scholars argued that reason and the powers of the mind could derive moral judgments. The goal of philosophy was (and is) for reason to control

passion so people can make right choices and do the correct thing (George, 1998, p. 9).

However, we have all seen passion get control of reason (have you ever tried reasoning with a really angry person?), and consequently reason becomes a slave to passion. After committing our passionate act, we use reason to *rationalize* our wrongdoing (George, 1998, p. 9). People have an unlimited capacity for *rationalization* (resolving the conflict between what we *know* is right and the fact that we *desire* or *did* something wrong), self-delusion, and feeling self-righteous (Colson, October 25, 1991). "The fault, dear Brutus, lies not in our stars but in ourselves," wrote William Shakespeare in *Julius Caesar*. Thus, the *intellectual* understanding of ethical obligations is necessary but insufficient to ensure ethical behavior.

Plato said that the Socratic method, the dominant pedagogy in teaching ethics today (e.g., class discussions, debating cases in class), should be reserved for mature men over 30. He believed it is more important to learn virtues than to argue them. Dialogue, Plato suggested, is for those

who already have the virtues (Ombelets, 1992, p. 54).

Aristotle argued that ethical character comes from the *heart* as well as the head. The Socratic method deals only with right *thinking*; it cannot inspire right *action* (Colson, November 1, 1991). Aristotle said that virtue consists not merely in *knowing* what is right (“Virtue is knowledge”) but in having the *will* to do what is right, i.e., the power to carry out the mind’s judgment into action. The hard part of morality is not *knowing* what is right but *doing* it! The apostle Paul lamented, “The good that I want, I do not do, but I practice the very evil I do not want” (Romans 7:19). Leo Tolstoy’s hero in *War and Peace* said the same thing: “Why do I know what is right and do what is wrong?” St. Augustine, St. Thomas Aquinas, and other great Christian thinkers have all discussed this issue.

Former Watergate conspirator and Prison Fellowship founder Chuck Colson has observed that “Reason alone is no match for passion. The fundamental problem with learning how to reason through ethical solutions is that it does not give you a mechanism to override your

natural tendency to do what is wrong” (Colson, 1992, p. 14). It is in our nature to flirt with compromising our principles. Even though some people know the ethical rules and how to make an ethical decision in theory, when the rubber meets the road they experience emotional hijackings.

As Colson pointed out in a talk to the Harvard Business School, one of the greatest myths of our culture is that human nature is good (Colson, 1992, p. 13). While this belief is noble, and we must generally assume that most people are trustworthy most of the time to effectively conduct our everyday affairs, we must still recognize that people are fallible and do sometimes stumble when tempted or are in doubt about what is right. Although it is very unpopular to admit, according to Judeo-Christian teaching, human nature is corrupt (“sinful”) (Colson, 1992, p. 13). Paul said, “For I know that nothing good dwells in me, that is, in my flesh; for the willing is present in me, but the doing of the good is not” (Romans 7:18). In Romans 7:21-25 he discusses the dual nature within him, the new Christian nature struggling with the old sin nature. This too suggests that

moral reasoning alone is insufficient for consistently virtuous behavior even for the regenerate (spiritually renewed).

Where ethics differs from other academic disciplines is that ethics is *not just* about *knowledge*; it is about *choices* between right and wrong and good or bad behaviors. Humans have a “free will” and might choose to take either the high or low road. The high road is tougher; Scripture says, “Enter through the narrow gate. For wide is the gate and broad is the road that leads to destruction, and many enter through it. But small is the gate and narrow the road that leads to life, and only a few find it” (Matthew 7:13-14). People are evil by nature, and thus improper decisions come easily and “naturally” to us.

Prerequisite for Ensuring Ethical Behavior: A Character Transformation

The best possibility to ensure that a person be ethical is for that person to have a *religious regeneration* (renewal), not just an *intellectual education*! Christians understand this to mean a wholehearted commitment to Christ, i.e., a conversion experience which puts

Jesus metaphorically in a person’s *heart*. When we repent, we are transformed as a result of God’s grace operating through the Holy Spirit (Smith & Steen, 1996, p. 32). Romans 12:2 admonishes Christians: “And do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what is that good and acceptable and perfect will of God.”

This is the *sanctification* process—a work of *regeneration*,

... one of the greatest myths of our culture is that human nature is good.

i.e., renovation or renewing of the human heart and spirit by the work of the Holy Spirit. This *character transformation* is like renovating a house—you tear down the old, dilapidated materials and erect new, better matter. The Bible is meant not merely to *inform* but to *transform*!⁴

A healthy conversion experience means one becomes *intellectually* convinced, *emotionally* attracted, and *willing* to submit control of his/her life to Christ. To do the right thing takes *self-control*, which comes from the indwelling Holy Spirit. It is

difficult, if not impossible, to overcome our strongest temptations on our own. To do what is right, people need not only the intellect but also the *will*—which can be totally transformed only by Jesus Christ.

In fact, research has studied the effect of religion on ethical judgments. Although the conclusions of such research are somewhat equivocal, with some studies showing religion has little or no influence on ethical decision-making, Knotts, et al. (2000, p. 159) report that past studies have discovered that people with a high degree of intrinsic religiosity tend to be more moral, more conscientious, and more disciplined. They also found (p. 162) that a greater number of intrinsically religious persons evaluated various business ethics scenarios as less ethical than did those with lower levels of intrinsic religious commitment. Additionally, a study done by Kennedy and Lawton in the *Journal of Business Ethics* in 1988 discovered that students at evangelical colleges were less likely to engage in unethical behaviors than were students at Catholic or secular institutions (Kennedy, 1999).

Character education will never fully succeed without

spiritual revival. God's absolute moral principles may not seem real to people who are not committed to Jesus Christ, but they are very real to Christians, i.e., those who personally know Christ. In fact, Aquinas said that divine law only binds the faithful to whom it has been revealed.

Character Transformation and Formation of A Christian Worldview

A Christian worldview, including moral renewal, is formed through *eyes of faith*, i.e., spiritual discernment, viewing the world as God does (Chewning, et al., 1990, p. xi). However, developing a Christian worldview does not automatically happen to a believer—sanctification takes effort. A Christian worldview develops through the spiritual disciplines of prayer and reading and studying the Word of God. Just as laser beams can be used to clear away obstructions such as cataracts from our physical eyes, so the Holy Spirit indwelling Christians uses the Word of God to clear away obstructions from our spiritual eyes and to cleanse us (e.g., Titus 3:5: “He saved us, not because of the good things we did, but because of His mercy. He washed away our sins and

gave us a new life through the Holy Spirit;” John 15:3: “You are already clean because of the word I have spoken to you.”)

Through the spiritual disciplines, Christians become holier (more perfect, living up to God's absolute standard) by degrees. This process is never completed (they are never perfected) in this life, but healthy Christians continue to grow throughout their lives (II Corinthians 7:1: “Since we have these promises, dear friends, let us purify ourselves from everything that contaminates body and spirit, perfecting holiness out of reverence for God.”)

This maturing process can only occur in a *regenerate* (renewed) heart. Character transformation and spiritual discernment can, however, be blocked and blinded by a *hardened* heart. Biblically, the *heart* involves the innermost depth of all three of our Platonic components. Jesus taught that all of a person's difficulties and problems come from a sinful heart: “For out of the heart proceed evil thoughts, murders, adulteries, fornications, thefts, false witness, blasphemies: These are the things which defile a man” (Matthew 15:19-20).

Character development takes practice. For example, George Washington used practice and habit to develop into a “good” man. The general was keenly aware of his faults, and from an early age he worked at controlling his temper and other faults. In today's “anything goes” culture, this intense striving after moral excellence is rare. But it is the reason Washington's men were willing to sacrifice for him—even when their cause appeared hopeless. And his biblical character is the reason he was chosen our first president (Colson, 1998). When the Old Testament writers judged a leader, it was always in moral, not political terms. Even if rulers captured a vast empire, if they neglected their spiritual duties they were dismissed as men “who did evil in the sight of the Lord” (Deuteronomy 9:18; 31:29; Jeremiah 32:30). The qualifications for church leadership listed in II Timothy 3 do not include qualities of worldly success or position but rather godly character.

Christian Ethics and Christian Character

A person with Christian character will practice *Christian business ethics*—the application

of a Christian worldview and values to the business decision-making process (Hill, 1997B, p. 12). There are five basic principles here.

Principles of Christian Ethics

Principle one is that Christian ethics is an expression of God's character and of His will for us to be conformed to His character. All ethical imperatives given by God are in accordance with His unchangeable moral character: "Be *holy*, because I am holy," the Lord commanded Israel (Leviticus 11:45); "Be *perfect*, even as your Father in heaven is perfect," Jesus said to His disciples (Matthew 5:48); "It is impossible for God to lie" (Hebrews 6:18), so we should not lie either (Colossians 3:9); "God is *love*" (I John 4:16), so Jesus said, "Love your neighbor as yourself" (Matthew 22:39). Thus, Christian ethics is similar to *virtue ethics* in that it emphasizes the *character* of the moral agent (Rae & Wong, 1996, p. 38).

The second principle is that Christian ethics is *absolute*; situation ethics has no place in

Christian ethics. This is because morality is based on God's unchanging nature (Malachi 3:6—"I the Lord do not change;" James 1:17—"Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows;" Psalms 102:27—"But You (God) remain the same, and Your years will never end"). Since God's moral character is unchanging, His moral commands are immutable, binding on everyone, everywhere, and all the time. Whatever is traceable to God's unchanging moral character is a moral absolute. This includes ethical obligations like holiness, justice, love, truthfulness, and mercy.

Principle three is that Christian ethics is based on *divine revelation*, also known as *special revelation* or *supernatural revelation* (II Timothy 3:16-17—"All Scripture is God-breathed and is useful for teaching, rebuking, correcting, and training in righteousness, so that the man of God may be thoroughly equipped for every good work"). Biblical revelation declares God's will for believers.

God's biblical revelation is the only test to which we can put our moral beliefs.

special revelation or *supernatural revelation* (II Timothy 3:16-17—

It provides principles which can be derived by aggregating a number of individual biblical passages addressing the same general issue, although the issue arises in different specific situations (Chewning, 1990, p. 7). "The teachings of Scripture are the final court of appeal for ethics. God's biblical revelation is the only test to which we can put our moral beliefs. Human reason, church tradition, and the natural and social sciences may aid moral reflection, but divine revelation, found in the canonical Scriptures of the Old and New Testament, constitutes the 'bottom line' of the decision-making process" (Davis, 1985, p. 9).

The fourth principle is that Christian ethics is *deontological*, i.e., duty-based (Rae & Wong, 1996, p. 39). Where this differs from *teleological ethics* is that it does not judge good simply by the *results*, but by the *act* and the *motives* behind the act. For instance, if one attempts to rescue a drowning person but fails, according to the teleological ethical theory known as *consequentialism*, this was not a good act since it did not have good results, whereas deontological ethics would call it noble. Thus, the Christian ethic says that even some acts that fail

are good because moral actions that reflect God's nature are good in themselves whether they succeed or not. God calls us to be faithful, not successful!

However, results must still be considered, for the Bible endorses *contextual absolutism* (aka *near absolutism*, *prima facie absolutism* [absolutists "on the surface"], or *graded absolutism*)—one must look at the results of an action in a particular situation (Davis, 1985, pp. 14-16). Thus, contextual absolutists allow for justifiable exceptions to the general principles, depending on the circumstances, keeping several considerations in mind. First, the moral laws are absolute regarding their source (God). Second, each moral law is absolute in its *sphere*. *Contextual absolutists* believe that absolute laws might conflict in certain circumstances, and we are responsible to obey the higher law (Rae & Wong, 1996, p. 36). The principle of *hierarchicalism* suggests there is a hierarchy of values and interests, and each moral law is absolute in its *hierarchy* (Rae & Wong, 1996, p. 37). Generally within the hierarchy, God has priority over persons, and persons over things. Just as a magnet overpowers the pull of gravity

without gravity ceasing its pull, the duty to love God (the first Great Commandment) overpowers the duty to love human beings (the second Great Commandment). Thus, if a human being we like or even love (a parent, spouse, or employer) tells us to do something that disobeys God's law, as Paul told the Roman authorities, "We must obey God rather than men" (Acts 5:29). "Just following orders" is not an excuse. When norms conflict, one must determine which is the higher norm and obey it, thereby not being guilty for breaking the lesser rule (Feinberg & Feinberg, 1993, p. 30).

For example, some believe that abortion is wrong except in cases of rape, incest, or to save a mother's life (in which case, however, the value of human life inside the womb is viewed as a secondary value to the life and health of the mother). Or, consider that although lying is generally immoral, when it conflicts with lifesaving, one is exempt from truth telling (DeGeorge, 1990, p. 36). For example, in Joshua 2 Rahab the prostitute lied to protect Israelite soldiers from the Egyptians, and in Hebrews 11:31

she was commended by God as carrying out an act of faith (although not for the act of lying). Or, consider that in Exodus 1:19 the Hebrew midwives lied to save the baby boys, including Moses, from Pharaoh's command to kill them. In effect, not all telling of untruth is lying in a sinful sense. Very few would condemn someone for "lying" to an enemy who would use the truth to destroy him. Thus, there is an exemption to the lower rule (truth telling) in view of the higher rule (protecting human life). The Bible shows that among the laws of Scripture there are some that do not qualify as absolute standards for all people, at all times, and in all circumstances.

Figuring out the higher vs. lower standard suggests the fifth principle: Christian ethics is a *reasoned* ethics. As noted, we are to love the Lord with our entire *mind* as well as all of our heart. We must use reason to correctly interpret God's absolute divine rules and the duties they suggest in each situation. Our ethical judgments should be determined through Scripture and its application through reason (Feinburg & Feinburg, 1993, p. xiv).

Two Approaches to Christian Ethics

Duties-Based Ethics

One approach to Christian ethics based on principles two through five would be to view the Bible as a *rulebook* or set of rules to be applied to specific situations (Hill, 1997B, p. 12). However, while this strategy works fine for *simple* moral problems (e.g., a worker is tempted to steal or an executive considers slandering a competitor), in ambiguous *ethical dilemmas* it is deficient in its ability to give precise answers. As just discussed, a problem with rules is that they can clash with each other and can have situational exceptions. Also, many Scripture passages are open to numerous interpretations. For instance, does "Remember the Sabbath day, to keep it holy" (Exodus 20:8) mean we cannot work at all on Sunday? Go shopping? Have fun? There are many such "disputable matters" (Romans 14:1), like attending R-rated movies and drinking alcoholic beverages in moderation (Hinckley, 1989, p. 137). Another difficulty with rules is that "... right(eous) behavior flows not from rules or policies (Romans 7, Philippians 3), but from a personal faith in an

immanent and transcendent God. Rules appropriately set boundaries but they do not enable or *motivate* [emphasis added] individuals to live within those boundaries" (Dupree, 1993, p. 132). Recall that *motivation* is the key stumbling block to effectively teaching ethics.

Nonetheless, two particular passages offering rules can help in the development of a concept of Christian business ethics (Talarzyk, 1990, pp. 77-78). Matthew 7:12 contains the *Golden Rule*: "So in everything, do to others what you would have them do to you, for this sums up the Law and the Prophets." If you faithfully apply this verse in your dealings with your various stakeholders, these dealings will always be ethical (Rush, 1990, p. 58)

The second rule-based passage is Matthew 5:39-42: "But I tell you, do not resist an evil person. If someone strikes you on the right cheek, turn to him the other also. And if someone wants to sue you and take your tunic, let him have your cloak as well. If someone forces you to go one mile, go with him two miles. Give to the one who asks you, and do not turn away from the one who wants to borrow from you." This basically

says that we should always go beyond what people and the law require of us (Rush, 1990, p. 59).

Character-Based Virtue Ethics

Christian ethicist Alexander Hill argues that a better foundation than rules for Christian ethics in business is the *changeless character of God* (Hill, 1997B, p.13), which brings us back to character education and principle one (mentioned earlier)—Christian ethics is an expression of God’s character. This is consistent with the fairly recent rediscovered ethical perspective in the secular literature—*virtue theory* or *virtue ethics*. Whereas rights and justice ethical systems focus on moral principles or rules and ethical reasoning, virtue ethics centers on moral *character* and its consequent actions. Virtue ethics asks, “What kind of person should I be or become?” Although character encompasses six major dimensions—physical, mental, spiritual, social, emotional, and moral—here we emphasize moral character.

Virtue ethics emphasizes moral *education* and development of moral character—virtuous people are made, not born. Social institutions (family, houses of worship, and schools) can all

teach character by educating about virtues and by providing role models to imitate. However, legal or societal moral principles are often merely moral minimums for the beginning of virtue.

Virtues, on the other hand, are transcendental constants that are timeless and not bound by culture.

Although it has a long tradition going back to the Greek philosophers Plato, Aristotle, Kant, and Thomas Aquinas, as well as the New Testament’s emphasis on developing the character of Christ, virtue ethics was ignored from at least the 17th century until the late 20th century. We earlier saw that it is receiving renewed support in the educational system. Character education is also being promoted through best-selling books such as Steven Covey’s *The Seven Habits of Highly Effective People* and William Bennett’s *The Book of Virtues* (Rae & Wong, 1996, p. 36) and through contemporary philosophers like Michael Josephson and Alasdair MacIntyre. The rekindled interest in virtue and character is in part a contemporary reaction to the rampant relativism that results in lack of moral consensus.

Virtue ethics focuses on *ideals*—morally important goals,

virtues, or notions of excellence worth striving for. Virtue theory says there is more to life than simply *doing* the right thing, which the teleological and deontological approaches emphasize (i.e., making the correct *moral judgment*).

As important as that is, *being* the right type of person is more important, and that entails *character* (Rae & Wong, 1996, p. 38).

Christian Virtue Ethics

Christian virtue ethics goes a step further and focuses on God’s character. Behavior consistent with God’s character is ethical, and behavior inconsistent with God’s character is unethical (Hill, 1997B, p. 14). This approach is close to virtue ethics, but where it differs is that Christian virtue ethics does not focus on human happiness and the fulfillment of ethical obligations as its primary concern. Rather, it prizes the life that seeks to emulate God’s character. As the great Catholic saint Ignatius Loyola was eulogized: “The aim of life is not to gain a place in the sun, nor to achieve fame or success, but to

lose ourselves in the glory of God.” (Hill, 2000).

Believers disagree on an exact list of these Christian virtues. Hill believes that there are three divine *virtues* that have direct bearing on ethical decision-making and that are repeatedly emphasized in the Bible (Hill, 1997B, p. 14):

1. God is *holy*. Therefore, we are to be ethically pure and devoted to Him (Exodus 31:13—“I am the Lord, who makes you holy.”)
2. God is *just*. Thus, we are to be fair and respect peoples’ rights to be treated with dignity and to exercise free will (*theory of justice*).
3. God is *loving*. Hence, we should concentrate on developing and maintaining good relationships and treat others with empathy, mercy, and self-sacrifice.

Christians can also subscribe to the four *cardinal* or *natural moral virtues*, which according to ancient Greeks and Romans are:

- *Prudence*—practical wisdom and the ability to make right choices in the concrete

Christian ethics is an expression of God’s character.



situation. It is not just sheer intelligence or cleverness but rather understanding and insight into human nature, human needs, and human values.

- *Justice*—fairness, honesty, and lawfulness in society. It emphasizes being in harmony with and cooperating with others.

- *Temperance*—self-discipline, self-control, or moderation. It restrains destructive passions. Unlike abstinence, temperance requires us to practice a discerning self-discipline of our sensuous experiences.

- *Fortitude*—moral courage. It is the bravery to persevere in the face of adversity, to act on your own convictions even if it costs you something, such as convenience or social acceptance. As the old saying goes, “A principle is not a principle until it costs you something.”

Western tradition added to these the virtues of magnanimity (nobleness of mind and heart, especially forgiveness), patience, perseverance, sympathy, fellow feeling, benevolence, generosity, honor, self-discipline, selflessness, and others.

St. Thomas Aquinas, a Christian philosopher of the Middle Ages, accepted the four

cardinal virtues. But, as a Christian, and so unlike Aristotle, Aquinas held that the purpose of a person is not merely the exercise of reason in this world, but union with God in the next. Therefore, to Aristotle’s list of the moral virtues, Aquinas added the “theological” or Christian virtues of faith, hope, and charity—the virtues that enable a person to achieve union with God. Moreover, Aquinas expanded Aristotle’s list of the moral virtues to include others that make sense within the life of a Christian but would have been foreign to the life of the Greek aristocratic citizen on whom Aristotle had focused. For example, Aquinas held that humility is a Christian virtue and that pride is a vice for the Christian, while Aristotle had argued that for the Greek aristocrat pride is a virtue and humility is a vice.

Christianity added the Christian, theological, or supernatural virtues of:

- *Faith*—What is important is the object of our faith, not you (“believe in yourself”) or some other person (which can enslave you to that person), but rather Jesus Christ.

- *Hope*—This is not the modern “I wish” hope but a certainty in God’s working in our lives here on earth and in our eternal security in heaven—an assurance that all of God’s promises will come true.

- *Love*—This is not the contemporary conception of *eros* love—desire love (sexual or otherwise). Nor is it *storge* love—the love a mother naturally has for her children. It is not *phileo* or friendship love. Rather, it is *agape* love—unconditional, in-spite-of love (not merely pity or compassion) (Trunfio, 1993, p. 158). Agape love is demanding and shown in action.

These supernatural virtues supersede the natural ones, for without the former the latter ultimately fail. For instance, without love no one could be totally unselfish; without a hope in heaven no one could be entirely courageous; and without faith no one can be truly wise, because faith sees higher or farther than wisdom or experience can (Trunfio, 1993, p. 158).

Scripture contains other descriptions of character. Perhaps best known are the “fruits of the spirit” found in Galatians 5:22-23: “love, joy, peace, patience, kindness,

goodness, faithfulness, gentleness, and self-control.” These Christian character traits are like fruit—they take time (and diligence) to ripen. Another set of character traits is found in II Peter 1:5-7, which describes fruitful sanctification: “For this very reason, make every effort to add to your faith goodness; and to goodness, knowledge; and to knowledge, self-control; and to self-control, perseverance; and to perseverance, godliness; and to godliness, brotherly kindness; and to brotherly kindness, love.”

However, some philosophers like Pincoffs would say that these theological virtues would not count as moral virtues because of their special importance for a Christian life, i.e., they are useful only for the pursuit of special religious objectives. I would say that, when doubting whether something is a virtue, a Christian should 1) ask if it would generally help to live the good life (not just a successful, happy, rewarding life, as secular philosophers suggest, but a life which pleases God), and 2) see if Scripture suggests it is a virtue. The virtues should be taught by word and deed as the guide to the “good life” and to pleasing God.

Conclusion

Teaching business ethics without consideration of character and its development simply does not work (Whetstone, 1993, p. 108). The secular community has begun to do a better job with their emphasis on character education. Although the number of Web sites devoted to values clarification still exceeds the amount devoted to character education, the renewed focus on the latter is encouraging. Since non-Christians also have consciences, they can also desire to and, to an imperfect degree, improve their moral character as God's common grace permits (Whetstone, 1993, p. 109). Thus, students should learn about the virtuous character traits and be given historical as well as current well-known role models from the worlds of sports, the performing arts, politics, and religion who exhibit the virtues. The successes and rewards that came to such people through exercising virtues should be discussed. Although it is illegal and not appropriate to try to "lead students to Christ" in secular institutions, it is legitimate to describe how the great religions such as Judaism and Christianity emphasize moral character, how people of virtue are admired, and

how they tend to succeed in life. This could motivate students to further investigate religion on their own, eventually making a decision to accept Jesus as their Lord and Savior.

Nonetheless, what is discouraging is the intolerance of public schools and private non-Christian colleges for biblical teaching on the relevance of religion to moral development. Absent a revolution in the Supreme Court and in most local school boards and college boards of trustees, little is likely to change here. However, Christian business professors can help build a case for such instruction by doing research in this area, as Knotts, et al. (2000) report that the influence of religiosity on ethical decision-making has been virtually ignored. Equally (if not more) discouraging than intolerance of instruction related to religious ethical principles is the lack of zeal many Christian colleges have for fulfilling their stated mission to develop students' character (Whetstone, 1993, p. 111).

For those teaching in Christian colleges the mandate is clear—focus on biblically-based ethics and character. Teachers of Christian students are obliged to impress upon their students the

biblical truth that acting ethically will be a spiritual struggle between our new nature on the one hand, and the flesh, the devil, and the world on the other hand (Smith & Steen, 1996, p. 37). Moreover, they should take time to personally introduce those students who do not appear to be Christians to the Lord Jesus, so He can use these teachers as an instrument to effectively and positively transform the students' character. In the public square, we must all voice our opinions for the right to include virtues—virtues found in Scripture and even in Christian theology and ethics—in education curricula (education curricula which are supposedly "tolerant" and "inclusive" when it comes to ethics and character education). To fail to do so is to ask to witness the continued moral mudslide of our society.

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ENDNOTES

- ¹For example:
To learn about Honesty Read About Aesop's shepherd boy who cried wolf, Pinocchio, and Abraham Lincoln walking three miles to return six cents
Courage About Joan of Arc
Kindness and compassion *A Christmas Carol*, *The Diary of Anne Frank*
Recognizing greed *King Midas*
Recognizing vanity *Sleeping Beauty*
Recognizing overreaching ambition About Lady MacBeth
Dangers of unreasoning conformity *The Emperor's New Clothes*
- ²The word *morality* comes from the Latin *moralis*, which means *habits*, and the Greeks talked about *virtues* as being good habits and *vices* as being bad habits.
- ³One is tempted to say that the same fate should await today's humanistic ethics professors.
- ⁴Other less powerful ways the heart can be genuinely transformed besides religion include marriage (especially for young men who tend to "sow their wild oats") or simply growing up.
- ⁵Covey says we cannot expect to respond correctly to situations if we have not formed correct habits of character through discipline and training.

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Article

Integration Reinforced Through Apologetics: Two Case Illustrations

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Chewning and Haak offer two case illustrations: one in management decision-making and the other in marketing. The illustrations could be used to help students identify what they believe and why they believe it, while teaching them how to biblically defend their world/lifeview.

Introduction

Those of us working in the context of Christian higher education are ever-looking for ways to encourage and reinforce the development of a Christian (biblically-enlightened) world/lifeview in the lives of our students. There are obviously many pedagogical methodologies that may be employed in our efforts to foster a biblically informed world/lifeview—lectures, assigned readings, written reports, mentoring, discussions with individuals and groups, etc. The “case pedagogy” method is illustrated in this paper.

Helping young adults to think Christianly is noble work. It requires the help and nurture of the Holy Spirit in the lives of both the professors and the students. The Holy Spirit

implants facets of the mind of Christ into the hearts of those under His care through the use of Scripture. This conveyed biblical substance becomes the leavening element utilized by the Spirit to reshape and adjust the world/lifeview of those under His guidance and training. The biblical insights and truths imparted by Him are useful for informing and bringing godly insights to the rest of life’s providential experiences.

Cases are opportunities to encounter historic or imagined situations that allow the individual students to intellectually engage events and people on paper that they may “meet” later in life in non-academic settings. Contemplating case events automatically propels students into an evaluative role.

Opinions are formed. They formulate judgments about facts, situations, processes, organizational structures, the people involved, relationships, how others think, human behavior, environmental tensions, and numerous other possible considerations. The content of the case will determine the range of considerations and drives the issues to be explored.

Case discussions revolve around shared opinions. The value of such discussions emerges from three factors: 1) the individuals are required to formulate and share their world/lifeview as it pertains to a number of specific elements in the case, 2) the students will hear and be required to consider opinions that differ from their own during the course of the discussions, and 3) the students can be trained to defend pertinent aspects of their world/lifeview that are publicly exposed during such discussions—the purpose of Christian apologetics. The defense becomes their apologetic. And an apologetic that is biblically sound reinforces the union of faith and learning.

Two Case Illustrations

The following two cases are offered to illustrate how a case pedagogy can be used to help students identify 1) what they believe, 2) why they believe it, and most importantly 3) *how to biblically defend their beliefs*—their world/lifeview. The two cases presented focus on issues in management decision-making and marketing. Faculty, of course, may choose cases from within any academic discipline to help build a Christian (biblically-enlightened) world/lifeview.

The two cases offered here are short and could be handed out and discussed during class. If this procedure were followed, the students would first be asked to read the case immediately upon receiving it, making notes as to the key issues they believe should be discussed by the entire class. By identifying key issues to be addressed, students begin to formulate *what* they personally believe and *why* they believe it. After completing the first reading, students might be asked to form small groups within which to share their personal beliefs about the major issues/problems the group identifies. Minority views should be encouraged; political correctness is not an academic asset.

The first case, “Salary Distribution,” provides the students an opportunity to 1) decide how new budgeted monies should be allocated among employees, and 2) identify the criteria they used in making their decisions. Student groups would then report their conclusions to the whole class. This allows the instructor to highlight differences and similarities between the different perspectives and decisions that emerge within and between the groups.

The second case, “Phantom Pricing,” progresses through four stages of decision-making—it is a four-part case. When reading Part I, the individual students will automatically begin to make personal assumptions about the case. After forming small groups to discuss Part I, the group will then automatically make and follow certain assumptions. The entire class should then discuss the disclosed opinions. Then the students are introduced to new information contained in Part II and the “discovery/group discussion/class discussion” progression continues on through Part IV. The groups will discuss relevant information that may affect their previous conclusions and recommendations as they go

along. In this case, the instructor has ample opportunities to discuss individual and group assumptions that reflect students’ beliefs.

During the “student discussion phase” of the case analysis, the instructor’s primary role is to ask key questions that strongly encourage students to summarize *what* they believe and *why* they believe it. The instructor should question and work with students until they can clearly articulate their “final” assumptions and beliefs. When this phase is complete, the instructor moves into the role of asking students to *biblically defend* their particular assumptions and beliefs that form their world/lifeviews—*set forth a biblical apologetic*. During this final phase of the use of the case pedagogy, students are challenged to explore, apply, and articulate biblical principles¹ found embodied in the propositional statements of Scripture, with the help of the Holy Spirit.

The “Salary Distribution” case will now be presented. It is followed by a “Possible Student Responses—Issues Considered” section that is in turn followed by a section titled “Apologetics as a Tool of Integration.” It is this latter section that explains the

Figure 1

Salary Distribution Case

Name	Present Salary	Title	Years in Dept.	Performance	Personal Circumstances
Jim Belk	\$48,000	Programmer	7	Outstanding. Assertive and pushy in style. Hard to work with but very creative.	Single. Has a reputation for being a “swinging party boy with an eye for women.”
Martha Hill	\$33,000	Junior Programmer	3	Acceptable output but makes lots of mistakes. Been warned about this.	Single. Looks after a chronically ill father.
Sarah Bird	\$28,000	Junior Programmer	8	Excellent worker. Initiates constructive changes. Very dependable.	Married. Husband is a surgeon. Two grown children.
Harold Kline	\$54,000	Senior Programmer	12	Acceptable, with little original new material now. Consistent and loyal, but minimal performance.	Married. Four children: two in high school, one in college, one in graduate school.
Bob Still	\$44,000	Programmer	6	Acceptable but spotty performance—good work/late work (may not be his problem).	Married. Five children. Sole family support.
Jill Chan	\$40,000	Programmer	2	Good, but tends to socialize too much. Can distract others. Her own output is above average.	Single. Been rumored she hangs out at the same places as the boss. Has an expensive wardrobe.

concept of apologetics that is so essential in the development of a biblically-guided world/lifeview. This section is in turn followed by “Apologetics Applied to the Case ‘Salary Distribution,’” where the application of biblical principles in the defense of one’s position is illustrated.

Case 1—Salary Distribution Case

(See Figure 1 at left.) Joseph Workmore, the supervisor of the programming department, was given \$17,500 to divide up for salary increases among the six workers in his department. This represents a seven percent overall increase in the total salary package in a year when inflation was running at a four percent level.

How should Workmore distribute the money?

Possible Student Responses—Issues Considered

Discussion often begins in small groups with students asking questions of their own about the case. These questions and their responses lead to identifying the major issues and *what* students believe about these issues.

In the Salary Distribution Case, one finds questions like, “Should personal circumstances,

such as number of wage earners per family or marital status, make a difference in one’s salary? Should years of experience or current output weight the salary scale, or should the level of a position carry the greatest weight?” Specific questions, such as, “Why does Sarah Bird, with the second highest years of experience and an excellent, dependable work record, make the least of all employees and more than 17 percent less than the next higher salary? Why is Sarah encountering such discrimination? Is it a fair or unfair form of discrimination?”

As students begin to explore these issues, their values are first exposed and then debated. Students will often offer a rationale to frame an issue such as a range of salary based on positions like a junior programmer, programmer, and senior programmer. The length of employment will seem to present an issue because of discrepancies in salary. Gender also surfaces as an issue as students observe that the males earn the three highest salaries in the department, regardless of position, length of employment, or quality of work. Questions arise like, “What is fair wage? What should compensation be based upon?” And ultimately

the case question emerges: “Should the budget increase be equally distributed among the co-workers or based upon merit?”—an egalitarian/libertarian distribution issue.

Students will bring up, perhaps with the instructor’s probing, the issues of discrimination, fair wages, and rights and responsibilities. The instructor and students are now ready to address these issues apologetically.

Apologetics as a Tool of Integration

The issues identified by the students during their discussion of the case establish the moral focal points and parameters within which their thoughts and opinions are expressed. Their thoughts and opinions focus on those concerns they believe are the most important. It is the teacher’s job to see that all germane issues are identified and brought forward. This is best done through the Socratic method of questioning that leads the students to the discovery of any “hidden” or “overlooked” issues.²

Once the teacher is satisfied that all of the relevant issues have been identified and discussed and opinions expressed, the time is ripe for calling upon the students

to articulate their reasons for taking the particular positions they did in the case discussion. As the students begin to respond, they can be subsequently challenged to further explain *why* they hold the particular positions they do.

The first time a class is exposed to the process being recommended at this juncture, there will come a point in time when the teacher will perceive a relatively high level of frustration on the part of the students. This tells the teacher that the time is ripe to begin teaching the students how to engage in *biblical apologetics*—a procedure whereby one learns to apply *biblical truth as the relevant evidence for a defense of a stated position*.

The students should be told that what they are now going to be repeatedly exposed to in the weeks to come is not something to be employed in the marketplace but is an exercise that will help develop their personal ability to relate biblical truth—the raw materials from which their faith presuppositions flow—to the issues they encounter in life and to which they bring their faith-based world/lifeview to bear. They should be encouraged to

learn how to employ biblical apologetics as a means of growing in their ability to relate *faith and life*.

The students will probably object to the “apologetics approach” when they are first exposed to it. The typical complaint is that they do not know their Bible well enough to employ the technique. What an opportunity to reinforce the truth that this admission exposes! Biblical ignorance is to be overcome, not overlooked. It is not to be used as an excuse for accepting an undeveloped Christian world/lifeview. Such an admission should become the very basis for learning how to develop one’s ability to relate God’s Word to life’s experiences. Let the confession drive us back to the Scripture. Let it goad us into learning how to use the

concordances and biblical cross-referencing materials that are available to every Christian in our schools and universities. The practice of biblical apologetics will do more to aid in the development of a Christian (biblically-enlightened) world/lifeview than almost anything else one can do to nurture a Christian perspective on life.

Biblical Propositions That Pertain to the Salary Distribution Case³ Issues

(See Figure 2.) The instructor must have done her or his “apologetics work” before the students are given the case. And, no less than three scriptures addressing each issue should be identified in order to make sure a biblical principle is being applied

Figure 2

I. God is No Respecter of Persons

1. James 2:1-13 (v. 9)
2. Ephesians 6:9
3. Galatians 2:6
4. Romans 2:11
5. Acts 10:34
6. II Chronicles 19:7
7. Deuteronomy 10:17
8. Deuteronomy 1:17

II. Fair Wages

1. Malachi 3:5
2. Jeremiah 22:13
3. I Corinthians 9:7
4. I Timothy 5:18

III. Responsibility/Rights

1. Proverbs 29:7
2. Proverbs 31:8-9
3. Isaiah 10:1-2
4. Jeremiah 5:28-29 (vv. 30-31)

properly. There is a risk of poor hermeneutics taking place if less than three biblical references are used.

Apologetics Applied to the Case “Salary Distribution”

Guiding students to study these issues in light of Scripture brings God’s perspective into very real-world, marketplace issues. As students wrestle with whether discrimination has taken place and on what basis, there is a biblical perspective on the issue. For example, James 2:1-13 tells us that any favoritism that arises out of inappropriate “distinctions” (v. 4) results in sin (v. 9). Anyone that shows unjustified favoritism becomes a law-breaker (vv. 9-10). In Ephesians 6:9, Paul reminds us, when talking to those who owned slaves in his day, that “both their Master and yours is in heaven, and there is no favoritism with Him.” On this issue Scripture is absolutely clear: “... there is no partiality with God” (Romans 2:11). Inappropriate discrimination is simply ungodly.

The issue of “fair wages” is not even a question in the minds of most employers. They assume the “free market” sets a fair wage and anyone is free to go elsewhere if they do not like the wage they are earning. Isn’t that

right? Many women, blacks, and other minorities might disagree with such a conclusion. The Lord condemns those who *oppress the wage earners in their wages* (Malachi 3:5). The wage oppressors are accounted as being no better than sorcerers, adulterers, and perjurers. The Bible warns us in Jeremiah 22:13, “Woe to him who ... does not give him his wages.” Paul declares in I Timothy 5:18 that the “laborer is worthy of his wages.” And James 5:4 states that “the pay of the laborer ... cries out against you ... [and] has reached the ears of the Lord.” Wages that are too little, wages that are withheld, or wages that are paid too infrequently are all “unjust wages.” We can conclude from the biblical account that employers are accountable before Christ for the payment of *just wages*, and free marketplace practices are not necessarily dependable forces in the determination of a just wage.

The even more difficult issue to address, however, is “What am I to do about it?” Scripture is clear. It states managers have the responsibility to “defend the rights” of those in their care—those in a lesser power position. A righteous manager must address injustices wherever they

are detected. Failing to act to resolve an injustice where one is known to exist transfers one into the category of the unrighteous manager. Proverbs 31:8-9 tells us to judge rightly and to speak up and defend the rights of the powerless. We cannot remain silent, for to do so is itself an “evil deed” in God’s eyes. Jeremiah 5:28-31 reveals God’s displeasure when “... they also excel in deeds of wickedness ... and they do not defend the rights of [others].”

Students more easily deal with these issues when they are observed in a case setting. The case becomes practice for the realities that lie ahead. Students should be encouraged to examine their personal values, priorities, and intended actions *through the lens of God’s applicable principles* as they are set forth in Scripture. It is good to walk in the counsel of the Lord. Discrimination, fair wages, and the rights of the powerless are issues on which God has given us counsel. We should heed and apply His counsel.

Case 2—Phantom Pricing Case (Part I)

A summer intern from a major university marketing program was given the

opportunity to study the pricing structure of the major jewelry retail chain at which he was employed. This was an outstanding opportunity for him to make an impression on the management of the chain and speed up the timeframe within which they could consider him for a permanent position after he finished his degree.

In studying the response of customers to sales events over the past several years, he discovered that when extremely large discounts were advertised with a sales event, customers responded very favorably. This did not surprise him, and he shared this information with his manager.

As he studied the way these discounts were offered in a typical year, he found that the “regular price” for gold jewelry existed less than five percent of the time. In many of the years, as he went back through the history of the company, he found that the regular price “never existed,” and only “discount prices” were ever shown.

He asked his supervisor if there could really be a regular price if it never existed. His supervisor replied that he had had the same concern but that in the five years he had been with the company he had never felt he

had the right to question such a critical policy, for, after all, the success or failure of the company hung on such matters.

Question: Is it deceptive to refer to a “regular price” that never exists in the marketplace? Should the summer intern attempt to bring this question out into the open? If so, how? If not, why not?

Possible Student Responses (Part I)

Students often differ in their opinion on whether the common practice of “discount” pricing is indeed deceptive or not.

Those who believe it *is* a fundamentally deceptive practice base their reasoning on the explicit indication that a “discount” signifies that a “regular” price does in reality exist. Those

students who argue it is *not* a deceptive practice do

so on the basis that “discount” signifies the price is below the actual value of the product. For them it is similar to an appraisal on a house. The appraisal is not necessarily the asking price of the house. Indeed, the actual price of a home may be higher or lower than the

appraised value. Such is their definition of “discount” pricing. Student responses vary on whether “discount” pricing is intentionally deceptive to consumers, but they are not usually passionate in arguing their positions on either side of the practice. When discussion turns to what an intern should *do* about this practice, student responses typically become more intense.

Of course, those students who believe such practices are “absolutely” deceptive often advise that the intern must bring this deception to the attention of his supervisors and make his displeasure and/or discomfort known.

Students who believe there is no violation of truth-telling in this practice believe the intern should proceed without any revelation of his discomfort or displeasure.

Those who perceive there “may be” a partial deception occurring range in advice from simply asking for clarification of the “regular” price or the amount of mark-up to suggesting an alternative pricing strategy or technique. (The latter group generally has difficulty in

providing specific recommendations—generalizations prevail.)

Phantom Pricing Case (Part II)

As his summer drew to a close, the intern was invited to a top management team meeting for a debriefing regarding his summer internship. The president of the company chaired the meeting. They asked the intern what he had learned and if there were things he had encountered that he did not understand or had questioned. He wondered if his chances of being asked to go to work for them might be affected by an insensitive answer at this juncture regarding the pricing question. He knew he would just have to accept the existing policy, should it remain in place, and he eventually accepted a position with the company.

Question: Should he raise the pricing issue in his discussion with the management team?

Possible Student Responses (Part II)

Again, student responses are often divided. Some believe it is “smart” to be quiet. To ask or raise a question is to run the risk of offending management. Others, however, think that if a concern exists with the pricing

policy, the intern should raise the issue with his superiors. Students often emphasize, however, that the intern must be tactful and not appear to be questioning the company’s morals or ethics. He should appear to be curious, but not judgmental. Those who want to raise the issue believe it will eliminate further obligations on the part of the intern. Regardless of the corporate response, the intern would have fulfilled his responsibility in bringing the policy into question.

Phantom Pricing Case (Part III)

The intern chose not to raise the issue during the interview. At the conclusion of the interview the president of the company said that he had heard from the intern’s supervisor that he had raised the issue about “fake discounts.” He was asked, straight out, “Was that a problem for you?”

Question: Should he explain the problem he had with the pricing issue at this point, or should he evade the fact that it was a problem for him since he assumed the president instituted the policy?

Possible Student Responses (Part III)

At this point, students often rephrase the issue as a “cause of confusion” rather than as a “lack of moral backbone.” The students will probably still be divided as to a solution, however. Some will interpret it as a marketing issue and not as a moral issue. Those who see it as a marketing issue are more likely to brush off the question with an evasive response like, “I wondered about it but concluded it was an acceptable marketing ploy and ceased to question it.” Students that see it as a true ethical issue are more prone to want the intern to “confess” his concern and admit his “protective tendency.” Student discussion often seems to be evasive around the earlier discussions framing this policy as ethical or unethical.

Phantom Pricing Case (Part IV)

The intern chose to defer the question, saying that he had probably been misunderstood on the issue. The president then said the policy had always been a major problem for him, and a major priority for the next year was to study the pricing system to make it more ethical. The president expressed his disappointment that the intern did

not see pricing as a problem because he would have wanted him to participate in its study.

Question: Does the president's attitude surprise you? Should people make assumptions about others' probable reactions to problems, or simply speak their own mind about situations?

Possible Student Responses (Part IV)

Students are often surprised by the president's self-revelation. The president's questioning of the company policy seemed inconsistent with their view of a corporate president. In fact, the president had only been with the corporation for four years, having been brought in from the outside to solve many problems. The president was just now ready to tackle this particular issue. Those students who believed the intern should have expressed his apprehensions generally see him as having been dishonest—or minimally as having a weak moral backbone. Those who wanted the intern to “be careful” generally see the situation as one of “poor personal positioning” rather than as a moral or character issue. They will rationalize, “While it is important to be honest, it is just as important to express one's

thoughts in a self-protective manner.”

Apologetics as a Tool of Integration

Apologetics, as a tool of integration, was discussed earlier in conjunction with Case 1. Integration itself may take place or occur in many ways in an individual's life. For example, some people receive the truth of Christ and His teaching like bread receives leaven: the truth simply mixes with their world/lifeview unconsciously and they live by it without being able to explain or defend it.⁴ Other people are more conscious of their worldview and its relationship to Christ's teachings. When the world presents an issue and the culture's accepted position on the matter contrasts sharply with biblical truth, it is good for the Christian to be able to formulate a biblical apologetic so that minimally they can discuss it in biblical terms with their brothers and sisters in Christ.

Apologetics, the formal biblical defense of one's world/lifeview as it pertains to a particular matter, is not a better form of integration than other forms, but it is a better training tool than other methods. This is so because it brings into the open

the application of specific biblical principles and truths where they can be examined and discussed by those for whom we have a particular responsibility for fostering and developing a biblically-grounded world/lifeview. Biblical apologetics forces the use of concrete examples demonstrating the relationship between particular biblical truths and specific issues encountered in the broader world.

Biblical Propositions That Pertain to the Phantom Pricing Case Issues

(See Figure 3 on next page.)

Apologetics Applied to the Case “Phantom Pricing”

In “Case 2—Phantom Pricing,” the moral issues that need to be identified include motives and intentions, integrity, honesty, deception, presumption, and a “fallen nature” tendency to seek to please men rather than to please God. Psalm 139:1-4, for example, reminds us that God is omniscient (knows everything). When the psalmist cries out, “O Lord, You have searched me and known me ... You understand my *thought* [emphasis mine] from afar ... and are intimately

Figure 3

I. Intentions/Motives

1. I Corinthians 4:5
2. II Corinthians 5:12
3. Hebrews 4:13
4. I Kings 8:39-40
5. Psalm 139:1-4
6. Jeremiah 17:9-10

III. Integrity

1. Proverbs 19:1
2. Isaiah 33:15
3. Ezekiel 18:5-9
4. Luke 6:31
5. Luke 16:10
6. II Corinthians 4:2

V. Seeking to Please Men, Not God

1. John 5:41-44
2. Romans 2:29
3. II Corinthians 10:18
4. Hebrews 11:24-26

acquainted with all my ways,” he is revealing that God is intimately acquainted with man’s motives and true intentions as well as his actions. Solomon, as did his father, acknowledges that God alone discerns the heart (the motives and intentions) of men. In I Kings 8:39-40, Solomon prays, “Then hear in heaven Your dwelling place, and forgive and act and render to each according to all his ways, whose heart You know, for You alone know the hearts of all the sons of men, that they may fear You all the days

II. Deception/Falsehood

1. Job 36:4
2. Psalm 5:6
3. Psalm 12:2
4. Ephesians 4:25
5. Colossians 3:9
6. Revelation 21:8

IV. Presumption

1. Proverbs 13:10
2. Proverbs 18:12-13
3. James 4:13-16
4. II Peter 1:4-11 (v. 10)
5. Luke 12:18

that they live ...”. The writer of Hebrews also confirms in 4:13, “... all things are open and laid bare to the eyes of Him with whom we have to do.” Not only is God aware of our deepest motives, He alone can understand the intentions of the heart, for He knows that “The heart is more deceitful than all else and is desperately sick; who can understand it? ‘I, the Lord, search the heart, I test the mind’” (Jeremiah 17:9-10). God knows the intentions and motives of the intern’s heart and ours.

Principles of honesty and integrity are in sharp contrast with deception and falsehood in Scripture. Proverbs 19:1 highlights this contrast when informing us that “Better is a poor man who walks in his integrity than he who is perverse in speech and is a fool.” The Apostle Paul instructs us in Ephesians 4:25—“laying aside falsehood, speak truth ... for we are members of one another.” He admonishes us, “Do not lie to one another, since you laid aside the old self with its evil practices” (Colossians 3:9).

It is fairly evident that the intern in the case was trying to please his superiors and was not giving any thought to what God might desire. We are to please God before we seek to please men. (John 5:41-44 is a powerful illustration of this tendency: see the Scripture list on page 66).

Finally, Jesus himself gave us the measure of how we are to interact with others by instructing us to treat them in the same way we would want to be treated (Luke 6:31). In the Phantom Pricing Case, as in all cases, students are afforded the opportunity to evaluate the moral issues that are imbedded in the case—the practice of “discount” pricing in this example.

The issues of “intentions/motives,” “deception/falsehood,” “integrity,” “presumption,” and “being men-pleasers rather than God-pleasers” are all present here.

Conclusion

The following four elements play a role in the development of a Christian world/lifeview: 1) the individual Christian’s existing world/lifeview, 2) the Holy Spirit, 3) the Holy Spirit’s use of Scripture in the life of the individual Christian, and 4) the providential events that impact the individual Christian’s life that are superintended by the Holy Spirit. Professors are really influencers that provide “providential events that impact the individual Christian’s life”—a portion of God’s economy expressed in number four. This being so, we believe that those of us who want to help our students think Christianly can do nothing better to facilitate this possibility than to create opportunities in which the students are exposed to Scripture and are required to think about its application to the academic work they are currently confronting.

We further conclude that the practice of *biblical apologetics* maximizes the explicit effort to

relate God's Word to a particular current study while concurrently demonstrating the need to be in God's Word and to be seeking its appropriate application. Biblical ignorance is the bane (killer) of integration. Biblical apologetics confronts and seeks to overcome biblical ignorance. Biblical apologetics provides the Holy Spirit an opportunity to use the Word of God to renovate the world/lifeview of the students. Biblical apologetics can be a powerful tool when employed in our efforts to encourage the development of a Christian (biblically-enlightened) world/lifeview in the hearts of our students. Let us seriously consider its use as a significant part of our teaching pedagogy.

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ENDNOTES

¹"Biblical principles," as defined in the context of this paper, are "normative values"

or "biblical ideas" that are presented in the Scripture *three or more times*—a value or idea that is revealed (reiterated) no less than three times in Scripture.

²Teachers should avoid expressing their own perspectives on a case until they are ready to conclude the case, at which time we, the authors, believe it is the teacher's responsibility to reveal his or her world/lifeview as it pertains to the case at hand.

³All biblical quotations in this paper are taken from the New American Standard Bible (NASB).

⁴I Peter 3:15 implies strongly that every Christian needs to be able to minimally "give an account for the hope that is in" them—their belief that Christ is the Son of God and that He died for their sins. It does not necessarily imply that all are to be able to practice Paul's admonition fully as it is set forth in II Corinthians 10:5 and Colossians 2:8, where we are exhorted to avoid capture by the vain philosophies of the world. Many Christians need guidance and help from their church leaders to accomplish this.



Article

God's Economy: Teaching Students Key Biblical Principles

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Surdyk shares how she uses the Bible as a required text in her class and tells why she integrates biblical principles into her economics courses.

Introduction

"Who would have thought economics had anything to do with the Bible?" is an observation many students have expressed since I began using the Bible as a required text in 1997. Indeed, the Bible has a lot to say about economics! Beginning on the first day of class and continuing throughout the term, students in all of my classes, from freshmen to graduate levels, are exposed to many Bible passages that relate to economic themes. By term's end, after reading and discussing these passages and writing a short paper, students are more aware of biblical principles on economic decision-making and about how they might apply these principles in their lives. Their comments indicate they learn a great deal. For instance, students wrote these remarks on recent evaluations of a principles of macroeconomics course:

- The Bible really says a lot about money.
- Professor did a great job of integrating our faith and economics. I never paid attention to how closely they are related.
- It was a great chance to learn and read about the biblical perspective on economics and business.
- I learned a lot about how Christians should live out their faith in the economic world.
- This was my best example of a class that integrated faith into learning. None of my other courses have ever used that much Scripture (except for biblical studies courses).

Observations students make in their papers provide even more detailed evidence of what they have learned.

This paper describes how and why I integrate biblical principles into economics courses.²

The paper begins with an overview of the process, then explains reasons to use the Bible as a text, describes how I introduce the process to students and conduct class discussions, and summarizes principles relating to economic decision-making that emerge from the assigned readings. The paper concludes with a discussion of the essay assignment and includes excerpts from student essays. The ideas here may be applied in economics, introduction to business, ethics, finance, accounting, or other related courses.

Overview of the Process

Students read two or three Bible passages per week on average, starting with the early chapters of Genesis and progressing through the Old and New Testaments. A current reading list appears in Appendix A.³ The list is by no means exhaustive, but the selections are representative of the Bible's teachings on issues related to economic decision-making. Appendix B groups the Bible passages by topics. In class, I engage students in a discussion of the Bible passages without assuming they have a comprehensive knowledge of the

Bible. At the end of the term, students in lower-division courses write a short essay describing the Bible's teaching on a particular topic, based on their readings and class discussions, and ways they might apply the biblical principles in their lives. Appendix C contains the essay assignment from a recent principles of macroeconomics course.⁴ Upper-division students are required to integrate biblical principles in their term papers. The goal of the process is that students apply the principles they learn in subsequent business or economics courses and, more importantly, in their personal and professional lives.

Why I Use the Bible as a Required Text

In my early years of teaching in a Christian university business school, I discussed in classes biblical views of topics such as work, debt, money, the environment, and poverty. (See Surdyk, 1995 for a description.) Students generally responded positively to such discussions. However, few students participated in the discussions, perhaps because few had the requisite biblical background even though most undergraduates at my institution

(approximately 70 percent) are professing Christians. Another drawback was that I typically paraphrased the Bible passages or quoted verses out of context for the sake of time. Now that they read particular Bible passages and write essays about them, students participate more meaningfully in class discussions and explore the biblical themes in more depth.

Many Christians seem to have a very limited understanding of the implications their faith has in their economic lives. Further, many students need specific guidance in applying Christian principles to economic decision-making. For example, students often communicate a disdain for work, considering it a necessary evil that gets in the way of more fulfilling pursuits, and they fail to appreciate the benefits of living out one's God-given calling or vocation. Others express the view that happiness depends on one's level of material wealth and that they will do just about anything to achieve it. It seems money drives their decisions. So, too, many Christians in our society forget the importance of regular Sabbath rests or ignore the needs of the vulnerable poor in our world.

The lack of understanding of biblical principles related to

wealth, work, and rest has some very tangible consequences. For instance, recent studies have shown that credit card debt is becoming a problem for more and more college students. In fact, in 2000, 78 percent of college students had at least one credit card, and the average balance was more than \$2,700. Consumer advocates say increased credit card marketing to college students has led to a rising tide of bankruptcies among young adults (Hale, 2001). Moreover, a study of 30 mainline and evangelical denominations by the research group Empty Tomb, Inc., found that in 1998 church members gave only 2.5 percent of their after-tax income to churches. This was a 19 percent decline from 1968 levels (Guthrie, 2001). In addition, in a recent survey by the Presbyterian Church USA, approximately 60 percent of the respondents reported spending less than five hours a week in activities that could be regarded as Sabbath-keeping, and while a majority saw it as a time for personal rest and restoration (79 percent), a far smaller number focused on its religious aspects such as showing the Kingdom of God to the world (55 percent) (Guinn, 1999).

Another motivating factor has been evidence that students behave less cooperatively after exposure to the self-interested models in economics courses (Frank, Gilovich, & Regan, 1993). Since the Christian faith emphasizes the importance of loving our neighbors as ourselves and being selfless in service to others, it is important for students to distinguish between healthy self-interested behavior and behavior that may violate biblical principles.

Materialism, workaholism, and other such issues are prevalent in our society, and Christians are not immune to these trends. As 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). Indeed, when Christians fail to keep God at the center of their lives, they may look to secular society in their search for meaning and buy into (pun intended) the message that meaning and true happiness are found in money or possessions. Often, people believe the more goods and assets they own the less likely they are ever to want for anything; they find it easier to trust in material things for their well-being than to trust in God.

The problem is that happiness, joy, and contentment *cannot* be found in material things, so these people continue to feel empty and unfulfilled. In the meantime, they may become overburdened by debt, suffer from the effects of overwork, become hard-hearted towards the needy of our world, worry excessively about their possessions, and miss out on the abundant life that has been promised us in Christ. It is all too easy to let mammon drive our decisions rather than God.

Mammon is a rival god, a spiritual power influencing persons and institutions. The Aramaic word itself means “riches” or “wealth,” but more broadly, it is “something secure, that on which one may rely” (Grant & Rowley, 1963). It is an idol that can swiftly take God’s rightful place in our lives. Pastor Mark Buchanan (1999) wrote that mammon binds us to an attitude of ingratitude (it’s not enough) or fear (it won’t last) or insatiableness (I want more). It may be as pervasive as any false god has ever been. It lures us with promises of comfort, fulfillment, and happiness, but it can never fulfill those promises. As followers of Jesus, we need to be alert to mammon’s influences—both subtle and not-

so-subtle—and examine our ingrained thoughts, attitudes, and habits so we can migrate from trust in mammon to trust in the God from whom all things come, the God who loves us and who will never fail us. As Foster (1985) stated, “The rejection of the god mammon is a necessary precondition to becoming a disciple of Jesus” (p. 28).

Wealth itself is not the problem. Indeed, the Bible contains many examples of how wealth can enhance our relationship with God and be used to help others.⁵ Problems arise when we make economic decisions according to worldly values that run contrary to God’s will.

While not all students necessarily have inappropriate attitudes toward earthly possessions, many can mature in their faith and live more joyful lives by living according to biblical principles on these matters. They may not learn these principles at home or in their churches, though these may be the ideal forums for such discussions. Thus, any class in a Christian business school dealing with wealth creation or resource

management can be an appropriate place for professors to engage students in discussions of biblical perspectives of these issues.

Introducing the Process

On the first day of class, I introduce students to biblical perspectives on economic decision-making in the course syllabus and introductory lecture. I define economics from a Christian perspective as *the study of allocating our God-given resources in a way that glorifies God and promotes abundant life for all persons and all of creation* (adapted from Blank, 1992). It emphasizes *stewardship* of resources. Our capitalist system, even with its many benefits, can lead to an unwarranted focus on scarcity and the ongoing acquisition of more and more material things. By contrast, the Bible teaches that resources are abundant and sufficient for the survival and prosperity of human life and that limits are an essential aspect of the created order. Further, while many influences in our society tend to “dehumanize” us, the Bible reminds us of God’s

It is all too easy to let mammon drive our decisions rather than God.

concern for our humanness. We are more than merely “economic agents” or “consumers”—we are infinitely valuable, regardless of our “productivity” or the monetary value the market places on our labor, because God created us and loves us.

In keeping with the Christian mission of our university, we explore the four following themes and consider modern-day applications of them (adapted from Tiemstra, 1993):

1. Stewardship. The earth and everything in it belong to God, the Creator, and humans are stewards or caretakers. God created the world to meet human needs, and it is still capable of doing so. These concepts can affect our views of ownership, perceived scarcity, and resource allocation decisions.

2. God’s special concern for the poor and for economic justice. God’s people are called to help the vulnerable poor and promote conditions that minimize poverty and injustice. God desires that all families have access to productive resources to provide for their material needs.

3. Problems of materialism and consumerism. While material possessions are not

inherently evil, the Bible is clear that materialism—placing the highest value in life on worldly possessions—is idolatry. Material possessions can never provide a person with true fulfillment and security. Also, if we think of others and ourselves as merely “consumers” or “workers,” we may think more highly of people who earn more money or who have the nicest or most valuable material possessions. All persons are infinitely valuable in God’s sight.

4. God’s intent for work and for Sabbath rests. God created humans, in part, to work, to care for God’s creation, and to help creation go on creating (Genesis 2:15). Work, the productive expenditure of energy to accomplish a worthwhile goal, whether paid or not, allows people to exercise creativity and be part of something bigger than themselves, and it provides opportunities for important connections with people. God also intended from the start that humans need regular rest from their work, and God modeled this by resting after completing the work of creation and creating the Sabbath day (Genesis 2:2-3).

I elaborate on these themes below in discussing the specific Bible passages students read.

Class Discussions

Students consider each Bible passage in light of one or more of the four themes described above. Discussions involve one of three methods: 1) in-class discussion involving all students, 2) in-class discussion in groups of about four persons, or 3) online threaded discussion. I use the first method initially so students get comfortable with the process. At the start of those sessions, someone reads the assigned passage aloud.⁶ I usually also project onto the overhead screen the text of the passage from The Bible Gateway Internet site at <http://bible.gospelcom.net/> and provide background information about the passage such as its authorship, audience, and the circumstances under which it was written. When students discuss passages in small groups, one group member is chosen to share the group’s observations with the rest of the class. Sometimes each group reads and comments on the same passage, but more often each group discusses a different passage, as in the case of the short passages from Proverbs.

With recently introduced online components, students can participate in threaded discussions of some Bible passages as an alternative to in-class discussions. I offer a minimal number of bonus points to entice participation. Even so, participation rates range between 40 to 70 percent, which is significantly higher than for in-class discussions. Also, students tend to be much more open, honest, and reflective in their writing than they are in class. Perhaps students find it a safer and more convenient way to participate compared to speaking out in class. It is helpful to be able to read each response (although it can be time-consuming) and to respond privately and directly on occasion.

Themes from the Bible

Students typically read passages in the order they appear in the Bible since some of the passages relate to more than one of the four topic areas. By doing this, they can get the “big picture” of biblical perspectives of these issues through the progression of the Bible story. However, I do try to cluster the readings around certain themes as possible. A drawback of this

approach is that the Bible readings can seem like an “add-on” or parallel track in the curriculum. Another approach would be to target certain Bible passages toward particular topics in the curriculum, but some of the biblical themes transcend any one topic in the courses.

What follows is a summary of the themes that emerge from the Bible passages and ideas for integrating them with topics in the economics curriculum.

***Genesis 1:27-31; 2:1-17; 3—
The Creation Accounts and
the Fall of Man***

The opening chapters of the Bible shed light on the concepts of stewardship, work, rest, materialism, and poverty. They also can allow us to view *scarcity* differently. We learn that God created the world and all things in it and gave them to humans for their use, survival, and enjoyment (e.g., 2:1-9; 1:29). We also learn that God intended from the beginning for humans to work, to care for His creation (e.g., 1:28, 2:15), but the nature of work changed after man sinned (3:17). We see that a weekly Sabbath rest is important—so important that God rested after His work of

creation was finished (2:2). In observing the Sabbath day each week, then, we live according to the God-ordained rhythm that is written into the very core of our beings (Bass, 2000).

In class discussions about *scarcity*, we consider the paradox of living in a world that God created to be overflowing with *abundance*, where humanity’s greatest challenge was managing the wild productivity of the world. There was no poverty or scarcity in the beginning. But poverty and scarcity in material (3:23), relational (3:7), and spiritual terms (3:10) resulted from man’s disobedience. God gave Adam and Eve *enough* resources, but they chose to go their own way. Even so, God’s intent for the world has not

***The Kingdom is present
... when we submit our
lives to God’s authority
and Lordship.***

changed. God created the world to produce enough to sustain human life, and it is *still* capable of doing so despite its limitations because of the effects of sin. So while we live in a world with limited resources, we know God

created the world to provide enough resources for our needs. We acknowledge the world’s reality, but we have a more complete view of reality in light of what we know about the Kingdom of God, which Donald Kraybill (1978) described as the dynamic rule or reign of God. The Kingdom is present, wrote Kraybill, when we submit our lives to God’s authority and Lordship. It has both a present *and* a future aspect to it—the tension between the “already” and “not yet.” These Genesis passages lay the groundwork for the gospel message; they tell us of God’s original intent for creation and the promise of reconciliation between God and man, between man and the rest of creation, and between all members of the human race. Indeed, Jesus Christ fulfilled these acts of reconciliation in his life, death, and resurrection.

These passages can be integrated in discussions about scarcity. Often, scarcity is not an objective problem, but rather a subjective one, made worse by humans’ desire for more and more “stuff” to feel secure rather than relying on God’s provision and being content. This tendency can cause us to lose sight of the needs of those who don’t have

“enough,” not because of actual shortages of goods or services, but because of distribution problems. Other points of integration are in discussions of unemployment or welfare policies, in that they emphasize the inherent value of work. In the garden, Adam and Eve were given work that was meant to be a blessing. Also, we know we were created in the image of God—a God who finds joy in producing, adding value, and creating things of value (Schansberg, 2001). Finally, these passages are relevant for discussions of environmental stewardship or “creation care.”

Exodus 16—The Manna Story

This passage relates to stewardship—proper attitude towards and use of God-given resources—and it describes the Israelites’ introduction to the concept of a weekly Sabbath rest. As in the Genesis passages, we see a contrast between living in fear of scarcity and trusting in God’s provision. In the hostile wilderness, God provided enough resources for human life to survive and thrive. Each person gathered food according to ability and each miraculously received according to need. At the end of each day

there was no shortage or excess. What's more, the manna could not be hoarded. Hoarding was a sign of distrust of God. On the sixth day of each week, God provided enough manna to last two days so the people did not need to worry about the next day's provision. This was the gift of the Sabbath. Like the Israelites in Exodus 16, if we stockpile to secure our future, we may lose sight of God's provision. So in part, Sabbath observance is about trusting in God's reliable care as Creator and Eternal Sovereign of the universe. In trusting in God this way we remove ourselves as the "center of all things."

***Exodus 20:8-11 and
Deuteronomy 5:12-15—
The Sabbath Day Commandments***

These passages obviously relate to the concepts of work and rest—the God-ordained pattern of work six, rest one. The two passages emphasize different reasons for the Sabbath rests. The Exodus passage refers to God's acts of creation and God's creation of the Sabbath day (ref. Genesis 2:2-3). So Sabbath observance honors God and God's material provision for us, and we celebrate God's good gifts in creation. The Deuteronomy version of the commandment

emphasizes the Hebrews' liberation from Egyptian slavery, 400 years without a day off (v. 15). So Sabbath observance can remind us of God's work of salvation in our lives and that we are not to become slaves of our own making by working all the time. These are important messages to students who may have "workaholic" tendencies or who might develop such tendencies after they graduate.

***Deuteronomy 8:6-18—
God's Material Provision***

This passage emphasizes that God is the source of all material goods and that the material blessings of God are good (as noted in Genesis 1:31). It also contains strong warnings against forgetting God's role in our economic "success" and instead thinking that, "My power and the strength of my hands have produced this wealth for me" (v. 17). Since so many Americans today are far removed from primary production processes, students can be reminded by this passage to never forget the ultimate Source and Owner of all inputs and outputs of production.

***Deuteronomy 15:1-15—
The Sabbath Year***

This passage describes the provisions for the Sabbath year, when, every seven years, people were to cancel debts owed to them by fellow Israelites and set free their debt slaves, sending them away with adequate provisions for making a fresh start. It reminds the people that they were once slaves and that God redeemed them. The passage relates to poverty in that it indicates that there should be no poor persons among God's people if they obey God's commands (v. 4), and it commands them to be openhanded toward the poor and needy in their land (v. 11).

***Leviticus 25:1-43—The Sabbath
Year and Year of Jubilee***

This passage describes the Sabbath year provisions for the land (every seven years the land was to have a rest) and the Jubilee years (after every seven cycles of Sabbath year rests), when not only was the land to have a rest, but each person was also to return to his or her family property. It also provides guidelines for how to treat those who become poor—freely lending to them without charging interest and treating indentured slaves as hired hands. These provisions would remind God's people that the land belongs to

God; they are to trust in God's material provision and treat all people equitably, remembering God's merciful treatment of them. It emphasizes the importance of strong extended families and the need for each family to have a productive base. In that day, land was the primary means of production, so it was crucial that people have access to it to survive economically.

Though we do not live in a society that follows Old Testament law to the letter, we still can learn from and live out the principles taught there. For instance, we learn that God expects His people to take care of the poor, to be generous, and to never exploit them. The predominant theme is *stewardship*: because the earth belongs to God and its fruits are a gift, the people should justly distribute those fruits instead of seeking to own and hoard them. Further, periodic rest disrupts human attempts to "control" nature and "maximize" the forces of production. The Sabbath day and Sabbath year laws would especially help vulnerable persons—resident aliens, widows, and orphans. It was considered immoral to profit from another's misfortune, so God forbade His people from charging interest on

subsistence loans (Lowery, 2000).⁷ In short, as God showed mercy and generosity toward Israel, the Israelite creditor was to show mercy and generosity toward the poor.

When asked, “What is the modern equivalent of land as the basis of economic survival?” students usually say, “Education.” We then discuss the importance of effective education systems that are available to all people in society. The issue of strong extended families can come into discussions of solutions to problems of poverty and of welfare reform. The Sabbath year provisions for the land also relate to environmental stewardship—seeing the land and the physical creation as belonging to God, created for the use of all persons, and thus not to be exploited.

Psalms

Psalm 24:1-2 reminds us that the earth is the Lord’s, consistent with stewardship themes in Genesis 1 and 2. Psalm 72 teaches that the king who brings about justice for the poor will prosper and be honored by foreign nations. These concepts relate to Deuteronomy 15:1-15. Lowery (2000) explained that when the Sabbath laws were written, a king was considered

the householder of the nation and bore special responsibility to the most vulnerable members of society: the poor, the widows, and orphans. The ability to protect these people gave kings bragging rights (in Israel as well as other nations). It was a matter of royal honor. Yahweh is often portrayed as a householder and monarch and thus a special advocate for aliens, poor persons, widows, and orphans (e.g., Psalm 146:7-9), and the kings of Israel were considered to be God’s servants. Thus, fairness, equity, and care for the suffering were signs of Yahweh’s sovereign authority, whereas injustice and lack of compassion were acts of rebellion and public affronts to God’s sovereign power. Mason (2001) notes that the word pair “justice and righteousness” points to an important characteristic of God—One who frequently charges those who represent Him on earth to act with mercy and loving-kindness on behalf of the poor. So in God’s economy, individuals as well as those who govern are responsible to see that justice is done for the poor and disenfranchised. The Psalm 72 passage, then, and others like it may relate to class discussions

about the extent to which certain public policies promote economic justice.

Proverbs and Ecclesiastes—Wisdom Literature

These books of “wisdom” offer many useful guidelines for how we are to view our work (Prov. 10:4; Eccl. 5:18-20), for how we are to treat the poor (Prov. 14:31; 22:16, 22, 23), and the importance of being generous with our resources (Prov. 11:24-26; 22:9), consistent with Deuteronomy 15:1-15. They also warn against striving for power (Eccl. 5:8-9) or material gain (Prov. 23:4-5; 30:7-9; Eccl. 5:10-11). Furthermore, Proverbs 10:4 can be a reminder in discussions of welfare programs of the importance of hard work.

Isaiah Passages—Prophetic Admonitions

These passages speak to poverty among vulnerable populations in keeping with themes in Deuteronomy 15, Psalm 72, and some of the Proverbs. Specifically, we read about God’s wrath against those who fail to defend the cause of orphans and widows or make laws that oppress the poor of

their rights (1:17, 21, 23; 10:1-2) while living outwardly pious lives (1:11-15). Ignoring or exploiting the poor was a major topic of prophetic writings. These passages are only examples of many that warn nations against depriving poor persons of their rights. It is important for students to understand that God is not only concerned about individual

... individuals as well as those who govern are responsible to see that justice is done for the poor and disenfranchised.

righteousness but also the righteousness of nations, and that righteous living includes our treatment of the economically vulnerable in our midst.

The Gospels—Jesus’ Perspectives on Wealth and Sabbath Observance

Matthew 6:19-34 and Luke 12:13-21 relate to materialism. In them Jesus teaches about the importance of storing up treasure in heaven rather than foolishly hoarding treasures on earth, and He teaches about trusting in God instead of material possessions, consistent with teachings in Proverbs 23:4-5 and Ecclesiastes 5:10-11. The Matthew 6 passage

indicates that God cares about our physical needs and will provide for us, as noted in Genesis 1:29. When Jesus refers to mammon in Matthew 6:24, he gives wealth a personal and spiritual character as a rival god. As Foster (1985) wrote, “Mammon asks for our allegiance in a way that sucks the milk of human kindness out of our very being” (p. 26). We also discuss how laying up treasure in heaven may involve investing in the lives of people, using resources (time, money, etc.) for purposes where the return is eternal, such as by helping a needy neighbor or friend, or giving money to or working with Christian ministries or famine relief. The key question is “*Who or what is Lord of our lives?*” If the answer is God, God will guide us in the use of our resources as we continually “seek first His kingdom and His righteousness” (Matt. 6:33a). Further, Matthew 6:34 can be an encouragement to often stressed-out and harried students to take one day at a time, live in the moment, and trust in Jesus: “Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”

Mark 2:23-3:6 contains examples of frequent disputes

between Jesus and the Pharisees about Sabbath observance. This passage and others like it express Jesus’ frustration with the Pharisees for focusing on what was forbidden to do on the Sabbath and forgetting the primary purposes of the Sabbath. Jesus emphasized the higher value of preserving others’ lives by healing on the Sabbath (e.g., see Mark 3:1-5) and allowing His hungry disciples to pick heads of grain on the Sabbath (Mark 2:23-28). Jesus’ perspective is summarized in His statement, “The Sabbath was made for man, not man for the Sabbath” (Mark 2:27). Sabbath was and is meant to humanize us in a world where so many forces are dehumanizing. Paradoxically, taking time to rest and reflect actually creates a belief that we have enough time to do work that needs to be done. We can recognize that God created and is the Master of time. When we choose not to cease from our regular work, we exacerbate our problem with time as we continue to try mastering it. We then become slaves of our own making. In contrast, taking time to rest helps us recognize that we have the choice over whether or not we rest; we control our time,

rather than allowing our time to control us. As Bass (2000) wrote, “To keep [S]abbath is to exercise one’s freedom, to declare oneself to be neither a tool to be employed ... nor a beast to be burdened. To keep [S]abbath is also to remember one’s freedom and to recall the One from whom that freedom came, the One from whom it still comes” (p. 48). Keeping Sabbath is not a legalistic duty. On the contrary, living in accordance with our own natural rhythm gives freedom and delight.

Gay (1994) wrote, “The Sabbath, with Jesus as its Lord, is a primary symbol of justification and of eternal life” (p. 192). The deeper significance of God’s day of rest (one without end) when creation was completed was that it was a day of joy, light, harmony, and peace, and this serves as a paradigm for the Messianic age. Jesus fulfills the original intent of the Sabbath, so those who follow Jesus share in that eternal Sabbath rest for creation, marked by *redemption* by God’s grace and *restoration* of health and wholeness (Bacchiocchi, 1998). The Sabbath is an opportunity every week to enter God’s rest—to free oneself from the cares of work in order to experience freely by faith God’s

redemptive and restorative rest. The writer of Hebrews calls us to enter this rest:

There remains, then, a Sabbath-rest for the people of God; for anyone who enters God’s rest also rests from his own work, just as God did from His. Let us, therefore, make every effort to enter that rest, so that no one will fall by following their example of disobedience (Hebrews 4:9-11).

Luke 11:1-4 contains the Lord’s Prayer, and it connects with the manna story (v. 3) from Exodus 16 and the system of debt release (v. 4) from Deuteronomy 15. So Jesus defines the kingdom of God as an era of economic freedom and social solidarity in which all people have what they need to survive. He models a prayerful spirituality shaped in the contours of Sabbath and Sabbath-year justice (Lowery, 2000). It also reminds us that “we should ask God to meet our needs, not our greeds (and) ... this helps us better to avoid taking God’s provision for granted” (Blomberg, 1999, p. 131).

The Luke 18 and 19 passages teach important lessons about the consequences of storing up

treasures on earth and the blessings of generosity. These themes are consistent with those in Matthew 6:19-34 and Proverbs 11:24 and 22:9. Students compare and contrast the rich young ruler with Zacchaeus. We develop a list of characteristics similar to the ones in Figure 1:⁸

Common misconceptions then as well as now are that having great wealth is necessarily a sign of God's blessing while poverty is a sign of God's displeasure, and, similarly, that we can *earn* our salvation through good works. Apparently, even Jesus' disciples struggled with these ideas, since, in response to Jesus' statement, "How hard it is for the rich to enter the Kingdom of God!" (Luke 18:24), they exclaimed,

"Who then can be saved?" (v. 26). Instead, Jesus teaches that in the economy of God even the poor and downtrodden are objects of God's blessing and concern (Luke 6:20b, 21a), and wealth is no assurance of God's blessing (Luke 6:24). Blomberg (1999) explained that Jesus knew the rich man's wealth stood in the way of true discipleship. Citizens of God's kingdom do not consider their possessions their own, and the plight of the poor takes priority over desires of the affluent.

Tax collectors such as Zacchaeus were Jews working for Romans and were infamous for embezzling. Thus they were stigmatized (Kraybill, 1978). After his brief encounter with

Jesus, Zacchaeus proclaimed he would give half his possessions to the poor and pay back fourfold those he had cheated. He was thus freed to begin transferring his treasure from earth to heaven. As a result Jesus welcomed him back into the Jewish fellowship (calling him a son of Abraham) and proclaimed, "Today salvation has come to this house" (Luke 19:9). We see here how God's grace can free rich people from wealth's grip, right on the heels of the tale of the rich young ruler.

**Acts 2:42-47 and 4:32-37—
The Early Church Economy**

These passages relate to materialism and poverty in the early church. The vision is of social solidarity among believers who care for each other's material needs so that all have enough. The system did not call for absolute financial equality among believers, but it assured that no one lacked. People did not renounce their wealth, but neither did they claim that any possessions were their own. They shared everything they had (4:32), and as a result, "There were no needy persons among them" (4:34). Interestingly, this verse echoes the message in Deuteronomy 15:4a: "... there should be no poor among you."

These passages remind us of the importance of caring for other people's material needs and not to be self-seeking in our pursuit of economic "success."

**Paul's Letters—On Taxes,
Work, and Money**

Romans 13:1-8 can be used in discussions of the role of the public sector in the economy and the duty to pay taxes to our governments.

Colossians 3:22-4:1 addresses attitudes towards work—specifically, that we are to work as for the Lord in all we do. Even though the passage is written to slaves and slave owners, principles often are applied to workers and their supervisors. Here again we see that hard work is important, but the motivation is to serve the Lord, not to impress our superiors or to "get ahead." Christians are called to live out their faith in all aspects of life, and this is especially important in the workplace, where we spend the majority of our waking lives. We are to treat all persons with dignity and respect, and thus we affirm the image of God in each person and their inherent value (Genesis 1:27 and 1:31). Such actions may violate the principle of profit maximization,

Figure 1

Rich Young Ruler

Religious
Rich
Respected among Jews
Sad; can't give up riches when told to do so
Unsaved
Calls Jesus "good teacher"
Comes to Jesus
Financial concerns stagnate his faith
Good attitudes/good intentions but no change in behavior

Zacchaeus

Non-religious
Rich
Despised among Jews
Joyful; gives up riches without being asked
Saved
Calls Jesus "Lord"
Jesus comes to him
Faith drives the financial agenda
Radical change in behavior

yet they reflect important biblical values.

I Timothy 6 addresses materialism and warns against loving money more than God, as in some Proverbs, Ecclesiastes 5, and in Jesus' teachings on wealth. A common mistake some students make is to read I Timothy 6:10 as "Money is the root of all evil," rather than "The love of money is a root of all kinds of evil." Thus, we discuss this distinction in class, noting that given the universal love of money, money and the love thereof are often very similar. As Foster (1985) explained, "(Paul) means there is no kind of evil the person who loves money will not do to get it and hold onto it" (p. 30). We also discuss the important distinction between striving for riches and being rich, a tension many people struggle with. We review other Bible passages that warn against desiring riches (Prov. 23:4-5, Matt. 6:24) and discuss how being rich, while not wrong, brings with it a clear responsibility to use riches for God's purposes so that we "may take hold of the life that is truly life" (I Tim. 6:19).

Students' Responses

At the end of the term, students write essays describing

the Bible's teachings on one of the four topics—work/rest, stewardship, poverty, or materialism. They are to include a discussion of how they might apply the biblical principles in their lives. The essays comprise about four percent of the total course grade. The only papers that do not receive top scores are those that are shorter than three pages, do not address each question, and/or contain numerous spelling or grammatical errors.

When I first assigned the essays, two non-Christian students shared their excitement about the opportunity to read the Bible for a class assignment. A Taiwanese student, who was raised Buddhist, was glad for the chance to read the Bible for the first time and learn about Christianity. The other student, a self-described "seeker," was likewise thrilled to see the Bible being used as a text in a class. (Later they both became Christians as a result of many influences at our university.) On the other hand, some non-Christian students have expressed concern about the essays because of their limited knowledge of the Bible. I assured them grades were based on whether or not they answered the questions and

fulfilled the other criteria for the assignment rather than on their knowledge of the Bible. Even so, two students turned in plagiarized papers! This highlighted the need for careful and repeated communication about my expectations.

Most students have made very positive comments in person or on course evaluations about the assignments, saying the assignments helped them learn about the connections between economics and issues of faith and to apply Christian perspectives to business issues. Only a handful of students have responded negatively, expressing frustration that too much time is devoted to "the faith stuff." That is to be expected, especially from non-Christian students.

Excerpts from Student Essays

On the whole, the openness and honesty of the students in their essays have been impressive. Many students offer new and creative insights about the Bible passages and how they are able to apply the principles in their lives. The following excerpts represent some of the more impressive papers.

On the topic of **stewardship**, one student wrote:

When God does choose to give us possessions on this earth, we have two choices to make. The first choice is to hold onto our wealth and make plans of how to make our future more comfortable. On the other hand, we can make the decision to use our wealth on whatever God shows us, even if that means giving it away. I think that the first step to making the wisest decision is giving our wealth to God ... It is easier to give something away when it never belonged to us in the first place. That is exactly the situation that we are in with what God gives to us.

On that same topic, another student said:

I am encouraged to continue in my society and world to be economically productive and engaged, but not for the sake of being productive or efficient alone (if I were striving to achieve these ideals alone I would never be fulfilled). Rather I must tend to the larger vision of the One who created not only me, but all that surrounds me.

About **poverty**, a student had this to say:

The lessons learned in the Bible in regard to poverty are simple: we need to do good and help as much as we can. Making wise decisions on how we vote, as well as how we spend spare time and money, can make a difference for someone living in poverty. The Bible tells us that we need to care. Nothing can truly be done for the poor until we have soft hearts willing to give and not just to take.

Still another wrote:

God's commands are clear in regards to the poor. If we are blessed with wealth, we are to use it to help those around us. Money is not to be worshiped; God is. Everything we have ultimately belongs to God, and in following and serving Him we are to be sympathetic and giving to those in need.

Two students writing on **materialism** shared these words:

I am encouraged and yet shamed from my study of the previously noted passages. I have learned that I am far from sharing enough with those in need around me and that too often my focus is not where it

needs to be. My hobby of shopping, which has actually dissipated quite a lot during college, did lead me to become somewhat of a materialist. Fortunately, I have been able to stop myself before it has become an obsession. God has pulled me back into place and oftentimes makes me fall to my knees before Him. He loves me too much to allow me to go astray. I pray I will continue to keep at the center of my focus who[m] I serve and for what purpose.

As followers of Christ we are called to be willing to give up our material wealth. This does not necessarily mean that we must give over everything we have, but it means that we do not look to our materials as our sole

“Materialism only denies our Creator the chance to do amazing things in our lives.”

purpose for living. Matthew (sic) clearly affirms Zacchaeus' decision to follow God and put Him first above his money. Holding to the fact that the Bible and its lessons are timeless, we should also be encouraged to do the same. As cliché as it

sounds, God knows what is best—He really does! Materialism only denies our Creator the chance to do amazing things in our lives. The opportunity cost of that is incalculable.

On the topic of **work**, a student had this to say:

Hard work is not seen as bad through God's eyes; in fact, in Genesis, God states that He honors hard work. However, it's what one does with their (sic) work, or how they apply their faith to their work, that holds all the water. In my life, I feel that it is very easy to stray from the path that God has laid before me because wealth is so tempting, and in many occasions I catch myself working for only the money and not serving God through that work. Work in God's eyes is something that is given to us to serve Him. We owe Him everything, and if we need to live a few poor years serving others, that is nothing compared to the eternity of beauty that God has promised us.

Finally, in addressing the purposes of **Sabbath rest**, a student wrote:

God has provided a day of rest to prevent burnout and a stress-filled life. He has set us free from bondage and given us this day that we might refocus and remember that God is good!

Another said:

In the reality of our schedules our work is never finished, so observing that Sabbath becomes a matter of self-control and obedience to (God's) law. He commands us to commit one-seventh of our week to cease all activity and be grateful for Him and acknowledge His rest on the Sabbath day.

Concluding Remarks

Learning economic principles equips people to make more efficient decisions about allocating scarce resources as they aim to maximize their own wealth and utility. Whereas economics does not necessarily teach people to value the well-being of others, numerous Bible passages teach about how God would have us respond in the face of scarcity—to trust in Him, to be thankful for what He has given us, and to share our bounty, spiritual and material, with others. In short, we are to *use* earthly resources but to *trust* in God;

we are to be funnels rather than sponges with God's abundant resources. God's wonderful gift of the Sabbath day each week also gives us time to focus on Him, His creation, and our close relationships.

The Bible passages and others like them that students read can be very convicting. The principles we discuss often are at odds with the values of secular society. At the same time, our faith challenges society and can shed life-giving light on many of society's problems of overwork, materialism, stress, etc. As we experience God's transforming work in our lives, our attitudes about money and possessions will be aligned with God's intent. We will better understand that God has absolute rights to property and that we are to be good and faithful stewards of our God-given resources, using them in a way that considers the well-being of all human beings and all of creation. Many people may think these principles are difficult to live out in our society that is driven so much by greed and self-centeredness, but thankfully we are able to live godly lives through the guidance of the Holy Spirit, the power of prayer, and the fellowship of other believers. Indeed, as Jesus said, "What is

impossible with men is possible with God" (Luke 18:27). In addition, we have the wisdom of many authors who have written about practical ways to implement biblical principles. In addition to the books and articles in the reference section of this paper, the following books and articles also elaborate on many of the principles discussed in this paper:⁹

- *Business by the Book: The Complete Guide of Biblical Principles for Business Men and Women*, by Larry Burkett (1998)

- *Biblical Principles and Economics*, by Richard C. Chewning (1989)

- *Economics Today: A Christian Critique*, by Donald Hay (1991)

- "God Speed the Year of Jubilee! The Biblical Vision of Sabbath Economics, Part 1 of 2," by Ched Myers, *Sojourners Online*, May-June 1998

- "Jesus' New Economy of Grace: The Biblical Vision of Sabbath Economics, Part 2 of 2," by Ched Myers, *Sojourners Online*, July-August 1998

- *Toward a Christian Economic Ethic*, by Prentiss L. Pemberton and Daniel Rush Finn (1985)

- *Christianity and Economics in the Post-Cold War Era: The Oxford Declaration and Beyond*, edited by Herbert Schlossberg, Vinay Samuel, and Ronald Sider (1994)

- *Rich Christians in an Age of Hunger*, by Ronald Sider (1997)

- *Just Generosity: A New Vision for Overcoming Poverty in America*, by Ronald Sider (1999)

- *Christians at Work: Not Business as Usual*, by Jan Wood (1999)

Students can benefit by seeking out fellowship and accountability with other Christians committed to the same principles so they can be open and honest about their economic decisions. In a supportive community, people can confess their fears and temptations, help each other detect when the seductive power of mammon is taking control, and encourage one another to continually focus on God. Halteman (1995) and Clapp (1996) among others have emphasized these community-oriented concepts.

The list of Bible passages my students read has varied over time as I emphasize certain themes over others or as students or peers suggest different passages. Some have suggested assigning the

passages by theme rather than by the order they appear in the Bible or more deliberately linking certain passages to particular economic topics. I have begun to make these changes with positive results, and certainly readers of this paper can adapt the ideas presented here as they see fit. An intriguing future research project could involve a study of students' self-interested attitudes or behaviors before and after they are exposed to the biblical principles described in this paper.

Spending time discussing the Bible passages in class involves trade-offs. It means less time discussing economic principles or doing other more standard activities. On average, the discussions of the Bible passages use five to seven percent of class time. Having the option of online discussions helps when time is short. For the most part, though, the time is well-spent. While students still have ample opportunity to learn about economic principles, they also learn that the Bible offers a "wealth" of guidance on economic decision-making. Most students appreciate that their faith was challenged and that they learned about biblical principles relating to economic matters. In fact, one student wrote

in her essay, "I really liked these reflection papers. I hope you continue them in future classes!"

It is a privilege to share the good news with students that we need not be enslaved by our work, the dehumanizing forces in the workplace and in society, the unbridled pursuit of riches, the fear of scarcity, or a possessive and anxious spirit. We need only to keep our focus on God, the Creator, Owner, and Sustainer of all. We can find fulfillment in our work, enjoy regular periods of rest and renewal, be content with what we have, be free to live as God's faithful stewards, and reap the rewards that come from living in obedience to Him both now and for eternity. May you experience God's joy and fulfillment as you continue to serve your students and equip them to serve Christ in their chosen vocations.

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ENDNOTES

¹The author thanks Denise Daniels, Tim Surdyk, and three anonymous reviewers for their valuable input to earlier drafts of this paper.

²I originally presented some of these ideas at the 1999 CBFA conference. This paper, then, updates and elaborates on that 1999 presentation and can potentially reach an even broader audience of instructors who may find some helpful ideas here to use in their faith-learning integration efforts.

³Students in one particular class do not necessarily read all of the Bible passages listed.

⁴In graduate economics courses, students write a similar essay, but they include more reflective statements based on their experiences with the issues. The author can send copies of this assignment upon request.

⁵For instance, Job was a man of great wealth who feared God and turned from evil (Job 1). God restored his fortunes twofold in the end (Job 42). Further, Solomon's great wealth was evidence of God's favor (I Kings 3), 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).

⁶Each student is to bring a Bible to class each day that we will discuss Bible passages.

⁷Loans to foreigners were trade or commercial loans, so the interest prohibition and debt forgiveness did not apply (Lowery, 2000).

⁸The inspiration for this exercise came from Kraybill (1978).

⁹I list these readings in syllabi for some courses.

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APPENDIX A

Selected Bible Passages with Economic Themes

Old Testament		New Testament	
Creation Accounts:	Genesis 1:27-31 Genesis 2:1-17	Gospels:	Matthew 6:19-34 Mark 2:23-3:6 Luke 11:1-4 Luke 12:13-21 Luke 18:18-30 Luke 19:1-10
The Fall of Man:	Genesis 3	Early Church:	Acts 2:42-47 Acts 4:32-37
The Manna Story:	Exodus 16:1-30	Apostle Paul's Letters to Early Churches:	Romans 13:1-8 Colossians 3:22-4:1 I Timothy 6:3-21
Sabbath Commands:	Exodus 20:8-11 Deut. 5:12-15	Other:	Hebrews 4:9-11
Sabbath & Jubilee Years:	Leviticus 25:1-43		
God's Provision:	Deut. 8:6-18		
Sabbath Year:	Deut. 15:1-15		
Songs, Poems:	Psalms 24:1-2 Psalm 72		
Wisdom Literature:	Proverbs 10:4 Proverbs 11:24-26 Proverbs 14:31 Prov. 22:9, 16, 22-23 Proverbs 23:4-5 Proverbs 30:7-9 Eccl. 5:8-20		
Prophetic Lit.:	Isaiah 1:10-23 Isaiah 10:1-4 Isaiah 58		

APPENDIX B

Bible Readings by Topic

Bible Readings	Topics of Bible Readings
Genesis 1:27-31 Genesis 2:1-17 Genesis 3	Material world; work/rest
Exodus 16:1-30 Exodus 20:8-11 Deuteronomy 5:12-15	Sabbath principles—weekly rest
Leviticus 25:1-43 Deuteronomy 15:1-15 Isaiah 1:10-23 Isaiah 10:1-4 Isaiah 58 Psalm 72 Proverbs 11:24-26; 14:31; 22:9, 16, 22, 23	Sabbath principles—addressing economic inequality Joint responsibility for taking care of the poor—individuals <u>and</u> ruling authorities
Deuteronomy 8:6-18 Psalm 24:1-2 Proverbs 10:4 Proverbs 23:4-5 Proverbs 30:7-9 Ecclesiastes 5:8-20	God's material provision; folly of striving for wealth
Matthew 6:19-34 Luke 12:13-21 Luke 18:18-30 Luke 19:1-10 I Timothy 6:3-21	Folly of striving for wealth; riches in heaven
Mark 2:23-3:6 Luke 11:1-4 Hebrews 4:9-11	Sabbath principles in the New Testament
Acts 2:42-47 Acts 4:32-37 Romans 13:1-8 Colossians 3:22-4:1	Economic life among early Christians; working for the Lord

APPENDIX C

Biblical Integration Essay Assignment from Principles of Macroeconomics Course Syllabus

Biblical Integration Essay Assignment

Based on your reading of the assigned Bible passages and class discussions, write a three- to four-page essay on one of the topics described below, answering the questions listed based on what the Bible says, unless otherwise noted. In your essay, refer to at least three specific passages of the Bible we have discussed in class that relate to your topic. You also may refer to other relevant Bible passages we may not have discussed in class.

Formatting requirements:

- Type in 11- or 12-point font size, double-spaced, with one-inch margins on all sides.
- Type your name and a title at the top of the first page. Do not attach a title page or report cover.
- Include page numbers on each page.
- The papers should be clear, concise, well-organized, and polished. **Proofread your paper carefully** and have another person read a draft to look for ways to improve the paper.

Quoting Bible passages: Don't use direct quotes from the Bible as stand-alone sentences. Be sure you know who wrote the particular passage you quote or who is being quoted in the passage (e.g., God, Jesus, Paul, Moses, etc.). If you are unsure, please contact me.

Grades: Eighty-five percent of your score will be based on content and 15 percent will apply to formatting and presentation. Grades on content will be based on evidence of careful thought and reflection, effectiveness of presentation, thoroughness of responses to each part of the assignment, and fulfillment of the formatting requirements. You will not be graded on your background in Christian teachings or your knowledge of the Bible, but be sure you understand the main points of each Bible passage we discuss that pertains to your topic. Discuss with me any questions you have about the passages or about the content of your essay.

Topic 1: Biblical Perspectives on Work: Read and reflect on Genesis 2:1-17, Genesis 3, Exodus 20:8-11, Exodus 16:23-30, Deuteronomy 5:12-15, Proverbs 10:4, Proverbs 23:4-5, Ecclesiastes 5:8-20, Mark 2:23-3:5, Hebrews 4:9-11, Colossians 3:22-4:1, and perhaps other passages we have discussed about work and Sabbath rests. Answer the following questions, making reference to at least three of the specified Bible passages.

- What are the purposes of Sabbath day observance?
- Why do people work?
- What are benefits of working?
- Why is work hard sometimes? What is hard about the work you do?
- What brings you joy or satisfaction in the work you do? Explain.
- What values and attitudes should guide our work (for pay, at home, at school, etc.)? What does it mean in the Colossians 3 passage to work "for the Lord, not for men?" Explain.
- How are the biblical principles on work relevant to your life or to the values in our society today?

Topic 2: Biblical Perspectives on Stewardship: Read and reflect on Genesis 2, Exodus 16, Deuteronomy 8:6-18, Deuteronomy 15:1-15, Psalm 24:1-2, Matthew 6:19-34, and perhaps other passages we have discussed about stewardship. Answer the following questions, making reference to at least three of the specified Bible passages.

- What does it mean to be a steward?
- What Bible passages speak about God's ownership of all resources?
- Describe evidence from the Bible that God provides "enough" resources for people.
- How does God want people to use and care for God's resources?
- How are biblical perspectives on stewardship relevant to your life or to our society today?

Topic 3: Biblical Perspectives on Poverty/Economic Injustice:

Read and reflect on Leviticus 25:1-43, Deuteronomy 15:1-15, Psalm 72, Proverbs 22:22-23, Isaiah 1:10-23, Acts 4:32-37, and perhaps other Bible passages we have discussed in class that deal with poverty or economic injustice. Answer the following questions, making reference to at least three of the specified Bible passages.

- How do you define poverty? Explain.
- What Bible passages indicate that God has a special concern for poor persons?

- How are God's people expected to treat poor persons?
- What are ways you can or do get in touch with poor persons?
- How are biblical perspectives on poverty relevant to your life or in our society today?

Topic 4: Biblical Perspectives on Materialism: Read and reflect on Proverbs 11:24-26, 23:4-5, and 30:7-9, Ecclesiastes 5:8-20, Matthew 6:19-34, Luke 12:13-21, Luke 19:1-10, Acts 4:32-37, I Timothy 6:6-19, and perhaps other passages we have discussed which deal with material wealth. Answer the following questions, making reference to at least three of the specified Bible passages.

- In your view, in what ways do people store up treasures on earth?
- In what ways can we store up treasure in heaven, do you think?
- How does excessive worry about material possessions affect people?
- In what way(s) is the love of money "a root of all kinds of evil" (I Timothy 6:10)?
- What is the proper attitude to have towards material wealth?
- What responsibilities do people have in using their wealth?
- How are the biblical perspectives on materialism relevant to your life or our society today?

Article

What Would Amos, Isaiah, and Micah Say to the Modern-Day United States? A Framework for Understanding the Economic Environment of Business in the Modern-Day United States and for Reflecting on the Events of September 11, 2001

Brad Lemler
Grace College

Lemler presents a biblical integration project in which his students:
1) study the ethical economic framework God set in the Pentateuch,
2) observe in the Prophets the way Israel neglected God's standard, and
3) note how the behavior of the modern-day United States compares to that of Old Testament Israel.

The Context

The continuing discussion of how to integrate Christianity and business education is testimony to the difficulty of such an undertaking. I have found integration of Christianity and business education especially difficult in technique-driven courses like the introductory finance course that is part of a standard business curriculum. The paper that follows sketches a research paper project that I believe satisfactorily addresses this integration problem. This project proved useful and relevant in the environment that existed

prior to the events of September 11, 2001. That being said, this project continued to prove useful and relevant as I tried to make sense of the events of September 11, 2001 as the 2001 fall semester unfolded. My hope and prayer is that some of you may find an adaptation of this project useful as you strive to integrate Christianity and business education. It is in that spirit that I offer the following sketch.

The Problem

The standard content of an introductory finance course can

be reduced to a series of techniques that are useful for making a wide range of business decisions. Given the analytical and quantitative skills that many students begin the course with, as well as the related fears, it is easy to end up devoting the entire course to mastering these techniques. Additionally, student capacity to appropriately use and understand these techniques is a desirable outcome for the course.

This presents a problem for those that seek to integrate Christianity and business education in an introductory finance course. The techniques themselves are essentially benign. For example, properly computing the net present value of a project is neither inherently pagan nor inherently Christian. While the specific items identified as costs and benefits for a given project and the discount rate assigned to them can be informed by a Christian worldview, in an introductory course one often does not get beyond the basic computational fundamentals of a given technique, as these fundamentals must be mastered before more-advanced issues are examined.

One solution to the problem is to have, at the beginning of each class, a series of devotionals built

around Bible passages that deal with finance issues. Since these devotionals are not directly related to the class content that follows, many students quickly see the devotionals as something to be gotten out of the way so that the real business of the class can begin. Thus, this is not a satisfying solution to the problem.

Frustration with this unsatisfying solution ultimately led to the solution offered for consideration in this paper. At both the undergraduate and MBA levels, students write a significant research paper on what the prophets Amos, Isaiah, and Micah would say to the modern-day United States. This is an assignment that has proved valuable for integrating Christianity and business education at several levels, and it has provided a useful framework for reflecting on the events surrounding September 11, 2001.

The Solution in Outline

Outside of the introduction and conclusion, the research paper project consists of four main sections as follows:

First, what is the ethical framework that God sketches for the Israelites in the Pentateuch?

Second, to what extent did the behavior of the Israelites depart from God's ethical expectations, and how does this departure motivate the message of Amos, Isaiah, and Micah?

Third, to what extent does the behavior of Americans correspond with the behavior of the Israelites?

Fourth, given that God's ethical expectations do not change, to what extent is God pleased or displeased with the modern-day United States?

As they complete this paper, students develop an understanding of the context within which modern-day finance takes place. This understanding is informed by the Christian worldview, and it provides for integration of Christianity and business education on several levels.

Each of the four main sections leads naturally into the next, providing a template that assists students in writing a coherent paper. The four main sections also provide an outline for semester-long discussion, with a portion of class time each week being devoted to issues relevant to the paper. Given that the paper represents a significant portion of each student's final grade, students see the paper and related

class discussion as integral to the course. The fact that the paper sketches the economic environment within which modern-day finance takes place in the United States also allows students to see the paper and related class discussion as integral to the course.

The Solution in Detail, The Four Main Sections First, The Ethical Framework God Sketches in the Pentateuch

Given that the introductory finance course is typically offered at the junior level, most students will have already completed an Old Testament survey course. Thus, they should have some degree of familiarity with the Pentateuch. However, given the objectives of the Bible faculty that teach the Old Testament survey course, students may not yet realize that God sketches an ethical economic framework in the Pentateuch.

Two inexpensive assigned texts help students explore and discern the basic parameters of this framework. Sider's "A Biblical Perspective on the Poor and Possessions," in *Rich Christians in an Age of Hunger* (1997, pp. 41-124), highlights and comments on many relevant passages. Additionally, Wright's

Walking in the Ways of the Lord: The Ethical Authority of the Old Testament (1995) examines key economic themes from the Pentateuch. Regardless of a student's background, these two texts provide a basis for class discussion and a starting point for library research.

Ideally, students will conclude that, distilled to its essence, God's desire was for His people to use His resources in accordance with His desires and purposes. Specifically, the Israelites were to look to God, not to material possessions, as the ultimate source of security, protection, fulfillment, and contentment. It is this perspective that allows God's people to use His resources in accordance with His desires and purposes. These resources are merely means or instruments that God uses in providing security, protection, fulfillment, and contentment. They are not the ultimate source of security, protection, fulfillment, or contentment. As the Israelites manage His resources, God wants them to always remember that they were once poor, destitute, downtrodden slaves in Egypt, with this memory helping ensure that they show continued compassion to the poor, the fatherless, and the widow.

Examples of specific topics covered include the Jubilee and Sabbatical years, land tenancy laws, provisions for gleaning, and the role of the kinsman redeemer.

Second, Israelite Behavior, God's Economic Framework, and the Prophets

The Pentateuch provided an ethical ideal for the Israelites to aspire to in conducting their economic affairs. Unfortunately, the Israelites conducted their economic affairs in a manner that fell far short of God's ethical ideal. In response to these ethical shortcomings, God sent the prophets to call Israel to repentance. Building on the first main section, this section examines the calling and ministry of three prophets from an economic perspective.

Amos, Isaiah, and Micah were contemporaries of one another, as they all ministered during the last half of the eighth century B.C. Amos ministered to Israel, the northern kingdom, while Isaiah and Micah ministered to Judah, the southern kingdom. The time leading up to the ministries of the three prophets was a time of great military success and territorial expansion for both kingdoms, with the combined territory of

both kingdoms stretching to include almost all the land held during the reigns of David and Solomon. The military success and territorial expansion brought great wealth and favorable trading positions to both kingdoms.

Unfortunately, this time of great material prosperity was also a time of great economic exploitation, with the rich exploiting the poor, denying them justice, and cavalierly disregarding their rights. The middle class was virtually

The Pentateuch provided an ethical ideal for the Israelites to aspire to in conducting their economic affairs.

nonexistent, with a relatively small upper class controlling virtually all of the wealth and a relatively large lower class holding virtually no wealth. It was as if the Israelites took God's economic framework from the Pentateuch and stood it on its head. Material possessions were sought as the ultimate source of security, protection, contentment, and fulfillment. Completely forgetting the Egyptian captivity of their ancestors, the rich and powerful showed utter disregard for the poor, the fatherless, and the widow.

As with the economic framework in the Pentateuch,

familiarity with Israel's economic sins does not necessarily follow from a student completing an Old Testament survey course. Thus, the following resources are useful for providing a basis for class discussion and a starting point for library research: First, Old Testament surveys by Archer (1994), Dillard and Longman (1994), and LaSor, Hubbard, and Bush (1996);

Old Testament histories by Bright (1981) and Kaiser (1998);

and relevant articles from *The International Standard Bible Encyclopedia* and *The Anchor Bible Dictionary* are listed in the syllabus as being on reserve in the library. Second, students are required to purchase inexpensive commentaries by Alexander, Baker, and Waltke (1988); Hubbard (1989); and Motyer (1974, 1999). Third, the previously mentioned section from Sider (1997) comments on and highlights relevant sections from these three prophets.

The prophets can be some of the most difficult Old Testament books to understand and interpret. Fortunately, the current

assignment does not require that students deal with these difficult issues. In their writings, Amos, Micah, and Isaiah all clearly detail Israel's economic sins as an important basis for God calling them to preach messages of repentance. Preliminary to discussing the prophets, students are asked to list the reasons for God's displeasure with Israel and His calling of the prophets. Economic sins infrequently make the list. Thus, as the prophets are examined, students are surprised at the importance that God places on economic sin.

After completing discussion for these two sections, students have a better understanding of God's ethical economic expectations, an understanding that few would have gleaned from an Old Testament survey course. This is not a fault of the Bible faculty that teach Old Testament survey courses, as their training does not necessarily prepare them to see and understand from the economic angle. Additionally, time constraints limit the range and depth of topical coverage in an Old Testament survey course. The training of business faculty, however, provides them with an opportunity to see and understand from the economic angle. Using this understanding, business

faculty can build on the foundation provided by an Old Testament survey course.

A second positive outcome is that students have a better appreciation for two parts of the Bible—the Pentateuch and the prophets—that are often ignored in Sunday morning and evening messages; Sunday school, small groups, and other Bible studies; and chapel messages.

Third, The Economic Behavior of the United States and Israel Compared

Writing the first two main sections of the paper requires that students spend time in the library consulting various theological reference works. The works previously cited in this paper are intended to both open the doors for and point the way to additional research. The third main section of the paper requires that students engage in a different type of research.

Again, given the typical junior level designation for the introductory finance course, most students will have already completed an introductory macroeconomics course. Typically, in introductory microeconomics students will receive exposure to income distribution and poverty issues.

Representative chapters in introductory economics texts include Gwartney, Stroup, and Sobel's "Income Inequality, Transfers, and the Role of Government" (2000, pp. 815-826), Mankiw's "Income Inequality and Poverty" (2001, pp. 437-460), and McEachern's "Income Distribution and Poverty" (2003, pp. 381-401). Referring back to this initial coverage, one can sketch an overview of issues related to income and wealth distribution in the United States.

Using this overview sketch and resources gleaned from introductory economics texts, students are ready to use library resources to gather evidence relating to income and wealth distribution in the United States. Students can choose from both a wide array of government statistics and a wide array of secondary research. During this process it is useful to emphasize that exploitation of the poor by the rich does not necessarily follow from inequality in the distribution of income and wealth. Students must gather evidence that documents how differences in economic resources are associated with differences in access to medical care, the political system, the justice system, and other relevant items.

Students must also weigh the extent to which there is a difference between explicit and implicit exploitation. Is simple correlation between differences in economic resources and differences in access sufficient to indict the rich, or must it be demonstrated that the rich intended to exploit the poor by denying access?

Given the often-unquestioned assumption that the United States is a Christian nation, addressing these issues can be both thought-provoking and unsettling for students. Often for the first time, students must consider the extent to which God's ethical standards align with either the conservative or liberal formulations of economic, political, and social policy. This is an opportune time for instructors to reveal their personal struggles while resolving tensions of this sort.

Ultimately, the extent to which the economic environment in the modern-day United States corresponds with the economic environment in eighth century B.C. Israel and Judah is a question answered by the evidence. Thus, students are reminded of the importance of drawing conclusions only to the extent they are supported by the evidence. Students generally

conclude that there is a significant degree of correspondence between the economic environments of the modern-day United States and eighth century B.C. Israel and Judah, setting up the last main section of the paper. Before moving on to this last section, it is useful to note that, unlike the United States, neither Israel nor Judah had capitalist economies or political democracies. Thus, more than evaluating an economic or

The events of September 11, 2001 ... required that the specter of Divine judgment be considered as an actuality.

political system, this is an exercise in evaluating the values, preferences, and behaviors of two chronologically distant people groups.

Fourth, God's Evaluation of the Modern-Day United States

Based on the work from the three previous main sections, this section almost writes itself. Given that God's character does not change, that there is a significant degree of correspondence between the economic environments of the modern-day United States and

eighth century B.C. Israel and Judah, and that God sent Amos, Isaiah, and Micah to voice His displeasure with Israel and Judah, it follows that God is also displeased with the modern-day United States. Israel and Judah ignored the warnings offered by Amos, Isaiah, and Micah and eventually suffered God's judgment as a result.

Though God has not sent modern-day equivalents of Amos, Isaiah, and Micah speaking under

Divine inspiration, this is not necessary, because God has provided sufficient warning in the Bible. To the extent that the United States follows

in the steps of Israel and Judah, ignoring God's warning, the specter of Divine judgment remains over its head. Prior to the 2001 fall semester, this was considered merely a potentiality, with the hope being that students would be captivated with a desire to bring about the changes called for by Amos, Isaiah, and Micah. The events of September 11, 2001, however, required that the specter of Divine judgment be considered as an actuality.

Now, students had to consider whether God used Osama bin Laden and his Al-Qaeda terrorist

network to judge the modern-day United States just as He used the Assyrians to judge eighth century B.C. Israel and Judah. Though there is not a consensus answer to this question within evangelicalism, many have answered the question affirmatively. The lack of a consensus answer, if anything, heightens the value students derive from considering this question.

Mohler offers a persuasively argued affirmative answer to this question in a chapel message delivered at the Southern Baptist Theological Seminary on Thursday, September 13, 2001. Two of Mohler's observations provide a useful framework for considering the events of September 11, 2001. First, Mohler notes that the twin World Trade Center skyscrapers represent the tower of Babel for the modern-day United States. The skyscrapers are monuments to the economic might of the United States. To the extent that the United States looks first to material wealth as the ultimate source of security, protection, contentment, and fulfillment, the skyscrapers are symbols of American idolatry, idolatry that is consistent with the rich exploiting the poor.

Second, Mohler notes that the Pentagon represents the military might of the United States. As with eighth century B.C. Israel and Judah, for the United States economic might goes together with military might. As with economic might, the United States also looks to military might as a God-trumping source of security, protection, contentment, and fulfillment.

Regardless of whether one agrees with Mohler's conclusions, they are of such merit that one cannot simply dismiss them. Indeed, Mohler's conclusions provide a biblically consistent framework for making sense of the events of September 11, 2001, a framework consistent with the paper students are now finishing. Along with the text of Mohler's address, students also consider the account of the tower of Babel in Genesis 11:1-9.

Procedural Details

The paper is weighted as one-fourth of a student's final grade, greatly increasing the likelihood that students will treat the project seriously. Each main section must be between three and five double-spaced pages in length, resulting in a main body between 12 and 20 pages in length. The introduction and

conclusion add approximately two pages to this length.

Over the course of a typical 15-week semester, three weeks are devoted to classroom discussion of each section, with discussion of the fourth main section concluding at the end of the twelfth week. Weekly class time devoted to discussion averages 30 minutes. Since this discussion replaces any existing devotional time, the net weekly loss of time available for examining analytical finance techniques is less than 30 minutes.

Students turn in drafts of each main section when discussion of that main section is concluded. This requires that students systematically write their papers over the course of the semester, instead of postponing this task until the end of the semester. As section drafts are returned to students, they are allowed to make revisions up until the final paper due date.

Overall Observations

This project is now in its sixth year, so there has been opportunity for reflection and revision. The format described here is based on this reflection and revision. It is a format that has been in place and has worked relatively well for the last three

years. It is a format that is consistent with the guidelines of Lynn and Wallace (2001).

Ultimately, wise use of class time requires that the marginal benefit per minute of any given project exceed the marginal benefit of all foregone projects. Applying this criteria and considering the critical thinking and communication skills that students develop as part of this project, I believe that this project represents wise use of class time. Not surprisingly, some students benefit more from this project than others, with benefit derived correlating highly with effort invested in the project. Beyond this effort-based component, in general, given that MBA students are older than undergraduates, work full-time, and have been “roughed up” by the world, MBA students tend to benefit more from this project than undergraduates. MBA students are in a better position to critically evaluate their individual values and preferences.

Some have, at least implicitly, bought into the world’s ideals and found the result unsatisfactory. Thus, they are ready to consider God’s ideals.

I am both a conservative evangelical as well as a conservative with regards to

economic, political, and social policy. Preparing for and guiding this project has revealed several conflicts between these conservative benchmarks, still I remain conservative on both metrics. Regardless of where either instructors or students are on either the theological dimension or the economic, political, and social dimension, I believe that this project is both a useful exercise and a wise use of class time. I have received quality papers from students at all positions on both dimensions.

For all who seek to integrate Christianity and business education, I offer this project for your consideration. Given that we are all united in the quest of advancing God’s Kingdom here on earth, as you consider this project, I would appreciate any feedback that you have to offer.

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