

## Article

### Faith-Learning Integration Exercise: Marketing Principles in the Book of Acts

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*In his study of Acts, Karns finds that the elements of the marketing mix—product, price, place, and promotion—are evident in the expansion of the early church. His Bible study can be used to help students integrate their faith with the marketing discipline.*

#### Abstract

This paper presents a learning exercise that fosters the integration of Christian faith and the marketing discipline. The learning exercise is a structured Bible study of the Book of Acts, identifying connections between the growth of the early Christian church and various aspects of marketing. In particular, elements of a strategic marketing plan, including market segmentation, positioning, and the elements of the marketing mix (product, price, place, and promotion), are evident in the expansion of the early church.

#### Introduction

Faith-learning integration (FLI) is a multi-faceted process and goal for Christian educators.

It ranges from personally modeling Christlikeness in interpersonal relationships with students, to identifying moral dilemmas and applying Christian principles in their resolution, to exploring the points of agreement/disagreement between Christian principles and the principles of a discipline, critically evaluating a discipline's paradigms and values from the perspective of Christian faith. Ultimately, it involves developing a deeper understanding of Christianity, a growing congruity of personal values and actions with Christian values, and coupling all of life's pursuits with the central pursuit of faithfulness to God (Hasker, 1992; Holmes, 1987).

The learning exercise described in this paper,

“The Growth of the Early Christian Church: Marketing Principles at Work in the Book of Acts,” explores the points of agreement/disagreement between Christian principles and the principles of a discipline portion of the FLI spectrum. It helps students explore points of connection between marketing and the scriptural account of the growth of the early church. It is also helpful in addressing students’ often strongly negative perceptions that marketing and persuasion are inherently un-Christian. Seeing evidence in Scripture that many of the core principles of marketing are actually employed, not utterly decried, allows students to see that marketing can be other than just sleazy advertising. Students should be greatly encouraged by this legitimacy. (To be sure, there are many marketing practices that are not in keeping with scriptural Christianity, but to see some use of core marketing ideas in Scripture is refreshing.)

The exercise has been created to assist business/marketing educators and students at Christian colleges and universities in response to the need for more faith-learning integration exercises (Karns, Gustafson, & Surdyk, 1999).

It could be used in an introductory marketing class, but may be better suited to students who already have a basic understanding of marketing. The exercise engages learners in thoughtful study, discussion, and reflection about the connections between principles of marketing and principles of Christian faith. It is also hoped that students will see some legitimacy for core marketing principles and draw parallels for contemporary church marketing activities.

The learning exercise draws upon Acts 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. While there is no record of the development and use of a strategic marketing plan by the early church fathers, describing the situation, mission, goals, and strategies of the early church provides an opportunity to explore the links between marketing principles such as market segmentation, positioning, and the four “P’s.” Ideally, students would be given a copy of the exercise in advance and come to a class session devoted to

discussing their answers to the discussion questions. Alternatively, the discussion questions could be assigned to correspond with course topics spread across the course. A teaching note with suggested answers to the discussion questions is provided.

It should be noted that any attempt to pair Christian Scripture with a specific discipline may be taken as an inappropriate hermeneutical approach to the biblical text (Lynn & Wallace, 2001). It is hoped that this learning exercise brings meaningful and faithful integration into our classrooms and sufficiently guards against misappropriating Scripture. In this case, God’s plan and provision for expanding the reach of the gospel includes evidence of what the marketing discipline has identified as several key principles of marketing.

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## APPENDIX

### The Growth of the Early Christian Church: Marketing Principles at Work in the Book of Acts

#### Overview

This learning exercise is built upon a study of the Book of Acts as the basis for a faith-learning integration discussion about the employment of marketing by the early church fathers. It is intended to help you to understand the growth of the early church in terms of a strategic marketing plan, to explore some ethical questions about marketing, to consider the legitimacy of marketing, and to draw parallels for contemporary church marketing activities.

#### Marketing Principles

As a reminder, there are a number of important principles in the marketing discipline. First among them is the idea that the purpose of marketing is to develop exchange relationships that provide value to customers and meet the goals of both the marketing organization and society. Understanding customers' viewpoints about the value they seek in the products or services they purchase is necessary in

order to develop such relationships.

Marketers recognize that different types of prospective customers see their own needs differently and that these different types of customers may be more or less likely to purchase. Accordingly, marketers try to discern these differential market segment preferences and then determine which, if any, of the segments would be best to attempt to serve. Furthermore, the products and services offered by marketers should conform to the preferences of the selected target market. It is vital to offer more value to the prospective customer than the competition does.

A product or service that is attractive to one market may not be attractive to another. The marketing approach will need to be adapted to the new target without compromising the product's attractiveness to the original target. This may necessitate operating as distinct products (brands) rather than as one brand.

Prospective customers must be aware of a product, must be convinced of its worth compared to the other ways they might meet their needs, must be able to afford the product, and must have access to a source of the product.

#### Acts

The Book of Acts is an historical account of the establishment and growth of the early Christian church, continuing Luke's narrative begun in his Gospel. In Acts, we see that, as promised by Jesus, the disciples are filled with the Holy Spirit, and we learn about the work of the Holy Spirit. Acts then recounts the martyrdom of Stephen, the conversion of Saul, and the ministries and associated miracles of Peter, the apostles, and several evangelists. Theological differences between the Jerusalem church (Jewish Christians) and the growing church based in Antioch (Gentile Christians) and how these differences were addressed are also discussed. Much of the book describes Paul's missionary journeys and the "global" expansion of the church.

#### Marketing Principles at Work in the Book of Acts

Please consider the following questions about the early church and the connections to several key marketing principles that can be observed as you study Acts.

#### Mission

What was the mission of the early church? What is the mission

of today's church? (See Matthew 28:19-20; Luke 24:45-49.)

#### Marketing Environment (SWOT Analysis)

What opportunities and threats faced the early church? What strengths and weaknesses of the church, as an organization, were evident? (See Acts 2:5-12; 4:29-31; 6:11-14; 8:1-5; 9:15; 13:44-47; 18:5-11; 19:23-27.)

#### Goals and Core Marketing Strategies

What were the church's primary goals? How did the church attempt to achieve them? (What were the core marketing strategies?) (See Acts 1:8; 13:4; 13:14; 16:9-10; 17:16-23; 19:8-10.)

#### Target Markets and Customer Profiles

Which groups of people were available for the church to reach? Which groups were the target markets of the church? What key issues probably faced each type of person as they might have considered professing faith in Christ? (See Acts 8:1-5; 10:1-3; 10:27-29; 10:34-48; 11:19-24; 13:4; 13:14; 16:9-10; 17:2-3; 20:17-24; 23:11; 28:17-31.)

### **Positioning**

What value proposition describes what the church was offering to people? How would people have perceived the church compared to Judaism, Greco-Roman polytheism, and atheism? (See Acts 4:12; 5:30-31.)

### **Marketing Mix**

Just what were people buying into? What benefits did they get from accepting Christ and joining the church (product)?

What price did they have to pay?

What were the church's communication goals? What was the message (copy points)? How was persuasion attempted? How did the church get its message out (media)?

How did the church make itself available to the people (distribution)?

What specific adaptations were made for each target market as the gospel was taken to "foreign" markets (globalization)? What adaptations were not permissible? (See Acts 2:29-41; 2:46-47; 3:6-16; 4:12-21; 5:7-11; 5:19-20; 5:32; 5:42; 9:32; 15:22-29; 17:2-3; 17:16-32; 19:11-20; 28:17-31.)

### **Evaluation**

What criteria were used to evaluate the church's effectiveness? How effective was the church's strategy? Why?

### **Lessons Learned**

Is marketing inherently un-Christian or is there some legitimacy for it, even among Christians? Why? What are some limitations that should be put around it?

What lessons about contemporary church marketing efforts can be learned from this account of the establishment and spread of the early church? In what ways should church marketing differ from the marketing plans and activities for "secular" goods and services? Are relationships with God and with a local people best understood as exchange relationships?

### **Teaching Note**

#### **Introduction**

This learning activity uses the Book of Acts to explore the connections between the expansion of the early Christian church and several principles of marketing. There is no specific mention of a "marketing plan" given to or developed by the church fathers, yet throughout

Acts the application of many principles and strategies seen by marketers as key principles may be observed.

### **Learning Objectives**

- To integrate marketing with Christian Scripture and faith
- To explore connections between the growth of the early church and several key marketing principles
  - Market segmentation and selection:
    - Positioning
    - Globalization
    - To explore ethical issues in marketing and its legitimacy for Christians
  - To explore the use of marketing as a tool of outreach and church growth

### **Classroom Use Suggestions**

This learning exercise has been used successfully with advanced undergraduate students in a marketing management course. It could be used to launch a class session on church marketing or it would work well in conjunction with segmentation or marketing strategy discussions. Discussion could be focused on one class session or spread across a term corresponding to various marketing topics.

The exercise could be used in an introductory marketing course as part of the discussion of and the development of strategic marketing plans.

### **Answers to Questions**

*What is the mission of the church?*

The mission of the church, as given by Christ in the Great Commission (Matt. 28:19-20), is to make disciples of all nations. This required the church fathers to engage in evangelization, moving people from unawareness of the Good News to repentance. It also required teaching and supportive exhortation to produce obedient faithfulness and fruitfulness. All the efforts of the apostles, evangelists, and pastors occurred in partnership with God's work through the Holy Spirit.

Generally, Acts 2:42-47 serves as a major foundation for understanding the purposes of the church, then and now. As Rick Warren puts it in his book, *The Purpose Driven Church*, the five purposes of the church are: worship, prayer, evangelism/outreach, discipleship, and fellowship. Out of these underlying purposes, the church often has also taken on the role of advocate for moral

conscience and the role of agent for social justice/compassion.

*What was the marketing environment (SWOT analysis)?*

See Figure 1 on page 119.

*What were the church's primary goals, and which core marketing strategies were used to achieve the goals?*

See Figure 2 on page 120.

*Identify the market(s) available to the church and the target market(s).*

There are various ways to segment the “market” available to the early church. The most obvious is by culture and geographic location. Responsiveness is another factor that is important in understanding the market segments. Jews and “responsive” Gentiles were the primary “target” markets. Opportunistic as well as intentional targeting was evident. In all, the plans of the evangelists were guided and revised as needed by the Holy Spirit. Figure 3 on page 121 shows one possible way to characterize a grid of market segments.

*What were the key “coming to faith” issues facing persons in each market?*

See Figure 4 on page 122.

*What value proposition describes what the church was offering to people?*

The church was offering the news that Jesus was the promised Messiah and that through belief in Him and repentance one could be saved from sin (restored relationship with God).

*Illustrate the church's positioning compared to Judaism, Greco-Roman polytheism, and atheism in the minds of people on an attribute-based perceptual map.*

There are several ways to characterize the perceptions of people, and the views would be different for Jews, Christians, and “pagans.” The nature of God, the nature of a person’s relationship with God, and various benefits of fidelity to God are reasonable starting points. Two possible examples are shown in Figure 5 on page 123.

*Briefly describe the church's offering in terms of a marketing mix.*

Product

Salvation/restored relationship with God is the core

Figure 1

<p><b>Strengths:</b> God’s hand was with them</p> <p>Passionate commitment of apostles and evangelists</p>	<p><b>Weaknesses:</b> Low awareness</p> <p>Limited (from human perspective) resources, human and financial</p> <p>Intangible benefits and claims were difficult to prove (requires “leap of faith”)</p> <p>Dissension/factions within the church—grace vs. law (Judaizers, Hellenists, Jerusalem vs. Antioch)</p>
<p><b>Opportunities:</b> Large population of unreached people (Jews and Gentiles) spread across the known world, reachable via existing transportation and communication networks</p>	<p><b>Threats:</b> Persecution from Judaism</p> <p>Persecution from the ruling Romans</p> <p>Various entrenched pagan religions—local economies tied to religious rites and symbols</p> <p>Materialistic indifference</p>

Figure 2

Goal	Core Marketing Strategy	Example
Outreach/Growth	Market expansion	The church expanded to new cities throughout the known world.
	Market development	Paul spent extended time educating the Ephesians about the Way.
	Adaptation of marketing mix elements (“glocalization”)	In Athens, Paul related Christ to their unknown god.
Loyalty (Fidelity)	Market penetration	Peter continued preaching in Jerusalem.
	Relationship marketing	Paul communicated with the various established churches through messages, letters, and visits across the years.
	Member development (discipleship)	Various new converts grew in faith and commitment, becoming deacons, pastors, and evangelists themselves.

Figure 3

<b>Markets:</b> Culture	Jews	{Palestine; Asia Minor; Greece; Italy; Egypt; Spain; etc.}	{Urban; Rural}	{High; Moderate; Low}
	Geographic Area			
Responsive	Samaritans	Palestine		{High; Moderate; Low}
	Gentiles-Pagans Greek Roman Syrian Other	{Asia Minor; Greece; Italy; Egypt; Spain; etc.}	{Urban; Rural}	{High; Moderate; Low}

Figure 4

**Key “Coming to Faith” Issues**

**Jews**—Issues about Messiah’s restoration of Israel as a geo-political kingdom; the validity of claims about Jesus being the Messiah; defensiveness about being labeled as enemies/murderers of Messiah; self-identification as God’s chosen people.

**Samaritans**—Issues of class conflict with the Jews; superstitions.

**Greeks**—Intellectual superiority; superstitious; pantheism.

**Romans**—Political superiority; Caesar worship; pantheism.

“product.” Additionally, the good news that Jesus is the Christ and the restoration of relationship with God the Father through Christ the Son, with comfort, guidance, and enabling from the Holy Spirit, are provided. Practical ministry to meet felt needs is also provided.

No product modifications or adaptations of the core product (doctrine) were allowed (heresy).

Price

Grace is free, yet each individual had to confess sins, admit dependence upon God, deny himself/herself (death to self), and take up the cross of Christ and follow Him. Repentance meant leaving the “old ways” of life behind and growing in

obedience/fidelity to God. Submission of self and resources to care for the needs of others could be seen as an element of sacrifice as well as benefit. Persecution was a very real price for professing Christian faith.

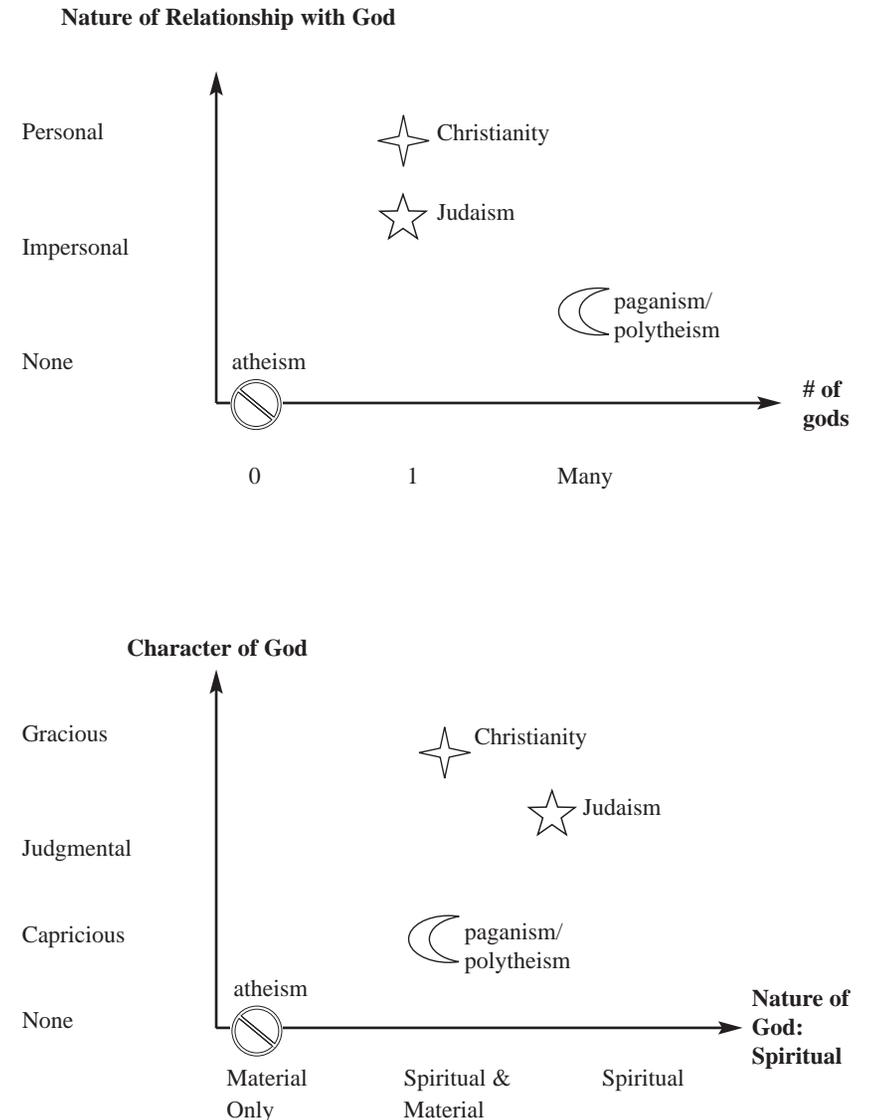
Promotion

Many means of communication and persuasion were used, including personal selling (proclamation/witnessing), events, miracles, testimonials, and word-of-mouth. The media of the day were employed (i.e., face-to-face and written letters).

Distribution

This is not an example of multi-level marketing and should not be seen as providing a

Figure 5



scriptural basis for multi-level marketing. It is rather more like the use of agents as distributors. Itinerant agents (missionary evangelists) produced local church groups that provided on-going meeting places and enabled local agents to penetrate the local market. Fidelity of the agents was paramount.

The structure of the value network can be seen in Figure 6 on page 125.

*What criteria were used to evaluate the church's effectiveness? How effective was the church's strategy?*

Evaluating the effectiveness of the church should be based on the church's mission. Success was seen in being faithful (loyal agency) in attempting to make disciples, regardless of how many new people actually responded to the message. Growth did occur, for which the early church fathers gave thanks to God. This did indicate to them that the message was bearing fruit and that God was drawing people to the gospel. Further, the deepening commitment of people to the faith was occurring and this was also seen as indicative of the church's effectiveness in making disciples.

The strategy proved to be effective as the church grew

tremendously despite persecution, materialistic indifference, and entrenched pantheism. Christianity spread widely and became a major element of Western civilization.

*Is marketing inherently un-Christian? Is there any legitimacy for it?*

While it is very important to be careful about misappropriating Scripture by reading the text through the marketing lens, it appears from Acts that many basic ideas in marketing are legitimate. To be sure, the practice of marketing strongly reflects the fallen nature of the world. There are countless examples of materialism, deception, manipulation, exploitation, and immorality in modern marketing that do not correspond with biblical teaching. Yet, the underlying principles of serving the needs of others, investing with the expectation of return, adapting for different "markets," and the use of persuasion, for example, are evident in Acts.

*What lessons about church marketing can be learned from this case?*

A major point of emphasis in Acts is that the growth of

Figure 6

Value Network Element	Role in the Value Chain	Value-added
God-Christ-Holy Spirit	Creator; Initiator; Savior; Lord; Comforter; Guide	Salvation; the way of restored relationship with God; forgiveness  Guidance and encouragement for Christian living and empowerment for ministry
Agents— angels  - apostles and evangelists  - Christian believers individually and in local churches	Messengers  Witnesses	Encouragement  Teaching; testimonials; role-modeling; exhortation; encouragement
Persons	Recipients of grace who may choose to profess faith in Christ as Savior and Lord	Worship of God; witnessing; fellowship and encouragement of other believers

the church was a result of the work of the Holy Spirit. The apostles were giving witness, but God was bringing the growth. So, it is important that church marketing reflect the basic agency role that Christians have, working as witnesses in partnership with the Holy Spirit.

Church growth programs should be responsive to the perceptions, understandings, and needs of the people that are being reached, but the core message may not be changed, nor should a consumerist model be adopted. The goal is always to bring people into contact with the gospel.

Engaging people and their needs “where they are” with love, grace, humility, and patience works. Persuasive efforts are appropriate.

*In what ways is church marketing different than marketing for secular goods and services?*

A major difference is that the church is empowered by God to accomplish His purposes, namely “making disciples.” The power of God is involved in evoking a response to the gospel of Christ that may not be present in a person’s response to other goods and services.

People are not in the same consumer role in their relationship with God or the church as they are with other goods and services. The relationship with God is not merely an exchange relationship; rather it is an intimate, love relationship.

Another difference is that the core product, the gospel of Christ’s death and resurrection, is not open for adaptation in the church as it is with other goods and services. To do so is heresy.

*What lessons about marketing can be learned from this case?*

Segmentation is useful. (It should be noted here that in contrast to secular marketing which may choose to serve only preferred target markets, the gospel of Christ is not exclusively available only to potentially lucrative markets.)

A “glocalized” approach to international marketing is quite viable. Maintaining a common brand or product identity with adaptations for local markets was employed.

Persuasive communication—“selling”—is not unethical. The apostles were deeply engaged in persuasive communications (personal selling) in order to build awareness and preference for the gospel.

## Article

### The Cost of (Un)Ethical Behavior

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*Fessler shares one of his class lessons as an example of how ethics can be taught in many business classes, whether in a public or private university. This particular lesson focuses on “ethical behavior and its role in a market economy.”*

#### Abstract

This manuscript 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. Ever-evolving variations of this presentation have been effective at two state-funded universities and one privately-funded Christian university. The author hopes that readers will find the discussion to be a good starting point for developing ethics presentations of their own.

#### Introduction

As a Christian faculty member teaching at a public university, have you ever wondered how to best teach

ethical behavior in your classes? While teaching at a Christian university, have you ever wanted to give your Christian students better tools for discussing with non-Christians reasons why behaving ethically makes rational (and economic) sense?

This article describes a class discussion I have developed and have now successfully taught at two public universities and one private Christian university. When teaching at a public university, I try to expose my students to thought-provoking material on ethical behavior and to demonstrate the value of Christlike moral behavior in business without appealing to Christianity, per se. When teaching at a Christian university, I try to help my students be able to discuss the value of moral behavior with

non-Christians, because they soon will be working in a secular workplace.

I have taught this material to students ranging from undergraduate sophomores to executive MBAs. The material requires about 30-45 minutes of class time, and I typically lead this discussion after teaching evaluations have been completed on the last day of class. Additionally, I do not test this day's material when teaching at public universities, so students are free to listen and to think and to agree or disagree as they are so inclined.

The class presentation is comprised of three sections. The first section centers on a discussion of the question: "If everyone in the U.S. acted *perfectly ethically*, what jobs would disappear?" Individuals and businesses pay a very real price for the unethical behavior of others, both financially (e.g., in the form of higher taxes) and legally (e.g., in the form of more legislation). This discussion proceeds quite easily without appealing to any definition of "ethical" behavior.

The second section of the presentation suggests that The Golden Rule is a good place to start when defining "ethical"

behavior. All major religions of the world contain a statement similar to The Golden Rule, with satanism being the glaring exception. Thus, by extension, all cultures value the sentiment of The Golden Rule, and this shared sentiment serves as a solid foundation for discussions about ethics.

In the third and final section of the presentation, I show my students that one of the reasons Adam Smith worked so diligently to popularize the notion of a free market economy is because he thought that such an economic system caused citizens to behave *more ethically*. Thus, there is ample opportunity and reason to talk about the importance of ethical behavior in market-based economies.

During class I try not to lecture or to preach, but rather to provoke thought and to provide adequate rationale for my provocations. I try to defuse argumentative students, because it is possible to discuss ethics in a manner that most people can agree with, at least in principle. I am trying to cause students to *think*—specifically, to think about ethical behavior in ways that are new to both Christians and non-Christians. I believe that such efforts to improve ethical

behavior are constructive because everyone benefits if we all behave ethically.

The following sections of this manuscript outline the three sections of my class presentation in greater detail; the slides I use for this presentation can be found in the Appendix. Although I do not reference specific slides in the following discussion, the interested reader should be able to "follow along" with the slides.

### **A Thought-Provoking Question**

I always begin my presentation with the question: "If everyone in the U.S. acted *perfectly ethically*, what jobs would disappear?"

Lawyers are often one of the first professions suggested by students. A Christian lawyer friend heartily agreed, telling me that if individuals and businesses would abide by their promises and commitments (oral or written), if relatives would abide by the expressed wishes of a deceased individual, etc., there would be little or no need for lawyers.

In fact, much of the U.S. legal and prison system would no longer be needed, including the police force. Because the legal system is largely funded by taxpayer dollars, students (along

with all other tax-paying citizens in society) in a very real sense pay for the unethical behavior of others. In a like manner students pay for the campus police force and bear the cost of vandalism and abuse of university resources through higher tuition and fees. These are very real costs, measured in dollars and cents, paid by innocent citizens because others behave unethically. The price paid by society for unethical behavior is sobering to consider.

Incidentally, for those of you teaching accounting (as I do), external auditors would no longer be needed if individuals and firms behaved perfectly ethically and reported income honestly (in accordance with GAAP). External readers of financial statements would no longer require firms to obtain independent assurance by CPAs that information published in financial statements is trustworthy and reliable. Ironically, one of the most respected professions in America exists because unethical behavior occurs.

Students may or may not agree with all of my assertions about jobs that would disappear if everyone behaved ethically (for instance, many have a

difficult time imagining a world where police would not be necessary), which is fine. All students will agree that *some* reduction is possible in many professions (e.g., maybe there is a need for police officers, but not as many would be needed). Once this agreement is reached, then we can conclude that *some* reduction of taxpayer costs would occur, causing *everyone* to be in a financially superior position.

Individuals and firms within society bear not only a financial burden but also a legal burden as a result of unethical behavior. Laws are frequently based on exception: Dr. Jack Kevorkian helps someone commit suicide, and lawmakers create new laws to prohibit this activity. Individuals are killed in automobiles while speeding, or on motorcycles while not wearing helmets, and laws are born. And freedoms are legislatively removed, replaced by laws that forbid the performance of activities that once were legal.<sup>1</sup>

Firms, too, face much legislation. One business abuses a natural resource (for instance, by polluting the Mississippi River), and laws preventing such abuses follow. Anyone starting a

new business in the U.S. faces a dizzying array of legal requirements, making it more and more difficult to successfully accomplish a business start-up.

Not that the laws are bad, per se, but sometimes they can seem excessive. For instance, the Lord's Prayer is 66 words, the Gettysburg Address is 286 words, there are 1,322 words in the Declaration of Independence, and urban legend suggests that government regulations on the sale of cabbage total 26,911 words. Firms bear very real costs attempting to remain in compliance with these requirements and must necessarily pass these costs on to consumers in order to be

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... contain some statement  
similar to The Golden Rule ...*

profitable. Each year the private sector spends more than \$600 billion to comply with federal regulations, which is more than \$6,000 per U.S. household.<sup>2</sup> Everyone who purchases cabbage pays higher prices because previous unethical behavior by firms caused laws to be enacted.

Students will sometimes note during our discussion that we have not yet defined what is meant by "ethical." If students do ask, I defer my answer because this conversation can occur and progress without a formal definition; each student can form his or her opinion as to what constitutes "perfectly ethical" behavior. I save my definition for the second section of the presentation.

### What Is "Ethical" Behavior?

With the exception of satanism, all major religions of the world contain some statement similar to The Golden Rule:<sup>3</sup> "Do unto others as you would have them do unto you." Because this principle is shared by all religions (see Figure 1 on page 133), it can be found in all cultures of the world (which are shaped by the religions of those cultures). And because it is found in all cultures, The Golden Rule is a great place to begin discussions within and between cultures about what it means to behave "ethically."

Unfortunately, The Golden Rule is not an infallible guide to "right" and "wrong." Different well-intentioned individuals will have different notions of how they would like others to treat

them (see the Bernard Shaw quote in Figure 1, page 133) and thus would treat others incorrectly.

Even though The Golden Rule is not a perfect yardstick for ethical behavior, living by this principle will cause most individuals to behave better and more ethically than they do when not living by this principle. The Golden Rule tests moral coherence: living by The Golden Rule requires that individuals be consistent in their behavior, particularly when similar circumstances are encountered. Implementing The Golden Rule requires that we understand how our actions impact others and requires the imagination to see our actions from another person's perspective. Adhering to The Golden Rule is challenging.

The Golden Rule provides a good philosophical starting point for any discussion of ethical behavior, and this philosophical argument is all I talk about in a public university classroom setting. However, as Christians, we additionally have a biblical standard for ethical behavior. Those of us teaching at Christian universities can more overtly discuss biblical standards of ethical business behavior.<sup>4</sup> I avoid such discussions while at state

universities because I can generate much thoughtful discussion without appealing to my Christian faith. Still, I derive satisfaction by teaching more about ethics (as I view ethical behavior) at a state-funded university than most other faculty members there.

Even at a Christian university, I try to discuss with students the philosophical basis for behaving ethically in terms of The Golden Rule. This gives students a tool for speaking about ethical behavior with colleagues in the workplace once they leave the Christian university environment. However, I want to arm them with more than one tool. In the final section of the presentation, I reveal to students some surprising facts about Adam Smith, the one-time professor of moral philosophy at the University of Glasgow (Scotland).

### **The Surprising Adam Smith**

Adam Smith is an important person in the history of economics who is largely responsible for popularizing the idea of a market economy.<sup>5</sup> However, many do not realize that Adam Smith also wrote much about the role of ethical behavior in a market society. Or more precisely, he wrote about the role

a market economy plays in affecting ethical behavior in market participants.

I begin this portion of the class presentation by asking students, “Who was Adam Smith?” If necessary I will clarify the question by asking: “What is he famous for?”

Students will generally know quite a bit about the economics portion of his writing: the free market economy, the invisible hand of the market, *The Wealth of Nations*, and how individuals can behave selfishly yet all in the economy benefit.

Unfortunately, students are typically ignorant of the second book he wrote, *The Theory of Moral Sentiments*, which some consider to be his most significant literary and philosophical contribution. What economics professors (even Christian economics professors at Christian universities) frequently neglect to teach students is that Adam Smith very carefully considered the ethical consequences of a market economy on individual behavior before he so eloquently and strongly argued for the creation of such an economy in his own country.

In short, Adam Smith believed that a market economy caused its participants to behave

Figure 1

### **The Universal Golden Rule**

#### **Brahmanism** [Mahabharata 5:1517]

This is the sum of duty:

Do naught unto others which would cause you pain if done to you.

#### **Buddhism** [Udana-Varga 5:18]

Hurt not others in ways that you yourself would find hurtful.

#### **Christianity** [Matthew 7:12]

Therefore all things whatsoever ye would that men should do to you, do ye even so to them: for this is the law and the prophets.

#### **Confucianism** [Analects 15:23]

One word which sums up the basis of all good conduct ... loving-kindness. Do not do to others what you do not want them to do to you.

#### **Islam** [Sunnah]

No one of you is a believer until he desires for his brother that which he desires for himself.

#### **Judaism** [Hillel, Talmud, Shabbat 31a]

What is hateful to you, do not do to your fellow man. This is the entire Law; all the rest is commentary.

#### **Taoism** [T'ai Shang Kan Ying P'ien]

Regard your neighbor's gain as your own gain, and your neighbor's loss as your own loss.

#### **Wicca** [Rede]

An' it harm no one, do what thou wilt.

#### **Wicca** [The Law of Three]

Any energy you send out will come back threefold.

#### **Zoroastrianism** [Dadistan-i-dinik 94:5]

That nature alone is good which refrains from doing unto another whatsoever is not good for itself.

#### And ... **George Bernard Shaw** [1903]

Do not do unto others as you would that they should do unto you. Their tastes may not be the same.

more ethically. A market economic system encourages individuals to honor their word, to abstain from theft, to abstain from negligence, etc.; immoral and unethical behavior can cause individual market participants to lose their jobs (for instance) and thereby reduce current and future income earning opportunities. The financial cost of unethical and irresponsible behaviors encourages individuals to avoid such behaviors.

History suggests that Adam Smith's reasoning was sound. The world's most ethical business practices are generally found in industrialized countries with developed market economies, where bribery and corruption are less common than in less-developed countries. For instance, Ms. Flores, an accountant working for a Mexican shipping company, says that she gives her truck drivers \$800 to bribe Mexican border officials before every run into the United States. "If I didn't pay guards ... we'd never get back into Mexico. We budget for bribes. They are a fixed cost of Mexican business."<sup>6</sup> Mexican officials recognize that corruption complicates business transactions with the United States and are working to improve this situation.

This third section of the presentation is more lecture-like than the first two, as I strive to expand students' understanding of what Adam Smith really thought about individuals and their activities in a market context. He thought people are generally good and not greedy self-servers. He believed that human desires for wealth are based on a faulty estimate of their value. But he recognized that people can be self-serving and wealth-pursuing, and he also favored market economies because they are capable of harnessing these less-than-honorable passions for the greater good of society. For example, a market economy causes participants to become less self-serving and more reliable so that they can earn greater income. Thus, a selfish desire for wealth causes individuals to behave more honorably so the wealth can be earned.

Adam Smith clearly did not think that individuals *should* be selfish and self-serving. Instead, he thought that individuals should strive to be morally upright and virtuous. He thought that honesty was the best policy, and he thought that if the employer set a good example, the employees would follow suit. However, he recognized that man is "weak

and imperfect" and often fails to be virtuous even when striving to achieve moral uprightness. And so he argued that a market economy provides incentives to behave more virtuously, even when individuals might be morally weak.

### Conclusions

The class discussion and presentation has come full circle. Class began with a discussion of how all participants in a market economy benefit when all participants behave ethically; in fact, the entire system functions more smoothly. Then we learned that The Golden Rule is an excellent starting place for discussions about how to define "ethical" behavior in a very diverse society as found in the United States. Lastly, we learned that Adam Smith thought The Golden Rule to be a good mode of operation in a market economy, and he would agree that a market economy runs more smoothly when individuals behave ethically. In fact, a market economy *encourages* participants to behave ethically.

The three sections of the presentation span a great deal of information; I have chosen to emphasize breadth over depth. First, I ask students what jobs

would disappear if all market participants would behave perfectly ethically, and we thereby learn about the very real *costs* of unethical behavior: students pay higher tuition, consumers pay higher prices for products, taxpayers pay higher taxes, and citizens and firms endure a growing array of laws.

Second, I suggest to students that The Golden Rule provides a good starting point for discussions about ethical behavior because this teaching permeates the religions and the cultures of the world. Few individuals find The Golden Rule objectionable as an honorable way to live. However, The Golden Rule is better described as a test of moral consistency than as a test of "right" from "wrong."

Third, I explain to students that Adam Smith valued the improvements in ethical behavior that a market economy demands of its participants. He recognized that humans are imperfect, and he expected the market economy to improve the discipline of participating individuals. Thus, a market economy encourages citizens to behave more ethically than they would in its absence (although still not as ethically as they could conceivably behave). Regardless, market economies

perform most efficiently and effectively when all citizens behave perfectly ethically. I think Adam Smith would agree.

I hope you have been convinced that it is possible to discuss ethical behavior in a constructive and thought-provoking manner, even in the state-funded institutions of the United States or elsewhere, where faculty must be careful to keep church and state “separate.” I hope this manuscript has given you ideas about how you might discuss in your classes the effect of ethical behavior on your discipline. The material presented here can easily be taught in economics, accounting, or finance classes. However, I think that classes in all business disciplines can benefit from time spent discussing the very important issue of ethical behavior and how unethical behavior by one person can affect many, many others.

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**ENDNOTES**

<sup>1</sup>A discussion of why lawmakers feel the need to legislate morality via an abundance of laws is a topic beyond the scope of this manuscript and is not one that I have addressed during my discussion of this material.

<sup>2</sup>“An Environmental Report Card on the 104th Congress,” National Center for Policy Analysis, *Policy Backgrounder No. 141*, January 14, 1997. These statistics do not include the cost of complying with state regulations, nor do they include the cost to federal and state governments to create the legislation.

<sup>3</sup>I would encourage the reader to do an Internet word search for “The Golden Rule” and to visit the Web sites so revealed. This author found the experience very enlightening; one favorite Web site was <http://www.jcu.edu/philosophy/gensler/goldrule.htm>.

<sup>4</sup>Although, I have read to my public university students the story on pages 141-143 of Larry Burkett’s *Business by the Book* (Nashville, TN: Thomas Nelson Publishers, 1990) with the “Christian” parts omitted. This book is an outstanding resource for developing material on biblical standards for ethical business behavior.

<sup>5</sup>I would encourage interested readers to obtain: Muller, J.Z. (1993). *Adam Smith: In his time and ours*. Princeton, NJ: Princeton University Press. This book served as my primary resource when developing the Adam Smith portion of the class material. There are also other excellent books on the writings of Adam Smith.

<sup>6</sup>From an article by Will Weissert of the Associated Press, titled “Bribes, long lines slow truck, bus companies crossing Mexico’s border,” published in the Wednesday, June 13, 2001 issue of the *Abilene Reporter-News*, Abilene, Texas.



**APPENDIX**

**Slides Used During Presentation**

*Note: When using these overheads slides with a projector, I use a sheet of paper to cover the “answers” in the body of the slide. Using an electronic PowerPoint presentation format would be very effective, enabling the question to be posed without the answer being revealed.*

Slide 1

# A Thought Question ...

- If everyone in the U.S. acted **perfectly ethically**, what jobs would disappear?

- There is a cost/price borne by innocents as a result of other people’s unethical behavior.

## Why Do We Have Laws?

- **In response to unethical behavior**
- **Laws are frequently premised on exception:**
  - When one individual or group misbehaves, all society suffers from additional legal constraint.
  - Including businesses ...

- **Ethical behavior enables the market economy to function more smoothly and at lower cost to the participants.**
- **So far, we have been able to talk about ethical behavior without defining what does and does not constitute “ethical” behavior.**

## What is Ethical Behavior?

- Or, How Do We Define “Ethical?”
- **THE GOLDEN RULE:**
  - TREAT OTHERS AS YOU WANT TO BE TREATED.
    - >> The Golden Rule exists in all religions (and by extension to all cultures) except satanism.
    - >> James F. Lincoln (of Lincoln Electric) considers The Golden Rule to be a proper labor-management philosophy.

## Implementing THE GOLDEN RULE

- The Golden Rule *is* a consistency principle; it tests our moral coherence.
- The Golden Rule *is not* an infallible guide to right and wrong.
- Implementing The Golden Rule requires both *knowledge* and *imagination*:
  - *Knowledge* of the effect our actions have on others
  - *Imagination* to vividly and accurately walk in another person’s moccasins, so to speak

## Who Was ADAM SMITH?

- The author of *The Wealth of Nations*
- Popularized the notion of a free market economy
- The man behind “The Invisible Hand” of the market
  - Individual selfishness benefits society.
- Professor of moral philosophy at the University of Glasgow (Scotland), he also wrote *The Theory of Moral Sentiments* and lectured on jurisprudence.

## Did You Know ... Adam Smith

- Regarded man (mankind) as naturally good
- Was skeptical of organized religion
- Thought the family to be society’s most important moralizing institution

## **Did You Know ... Adam Smith**

- **Believed that the desire for wealth, status, and power is based on a faulty estimate of their value**
- **Contended that the greatest happiness comes from acting in a manner we know to be virtuous, while the greatest misery comes from knowing we have violated moral law**

## **Did You Know ... Adam Smith**

- **Never used the term “laissez-faire”**
- **Did not view the pursuit of self-interest as intrinsically good and government as intrinsically evil**
- **Was a tax collector during the last decade of his life**
- **Expected a growing government to accompany a growing economy**
- **Assumed that some degree of government prohibition of immoral action is necessary**

## Adam Smith says ...

- **“Vice is always capricious: virtue only is regular and orderly.”**
- **“Self-command is not only itself a great virtue, but from it all other virtues seem to derive their principal luster.”**
- **Man is a “weak and imperfect creature.”**

## Adam Smith says ...

- **“It is the fear of losing employment which restrains frauds and corrects negligence.”**
- **Smith argued that in a commercial society where every man becomes in some measure a merchant, the qualities of self-control, planning, and commitment to one’s promises spread throughout society.**
- **In short, one of the functions of the market is to discipline society’s members.**

## Adam Smith

- In general, Adam Smith's writings emphasized strategies for harnessing man's natural passions through institutional means to serve the common good:
  - In *The Wealth of Nations*, he argued for the preservation or creation of institutions (including the market) which would pit otherwise malicious motives against one another to the benefit of society as a whole.
  - In *The Theory of Moral Sentiments*, he argued that some modes of self-love, if channeled through social institutions (including the market), can be made to contribute to morally desirable conduct.

## Adam Smith says ...

- “The good old proverb, therefore, that honesty is the best policy, holds ... almost always perfectly true.”

## Adam Smith says ...

- “[I]f his employer is attentive and parsimonious, the workman is very likely to be so, too.”
  - In general, employees will follow the example of their employer.
  - Perhaps the “Smithian” equivalent to The Golden Rule

## In Conclusion ...

- All of us pay (figuratively and literally) when people behave unethically.
  - The market economy functions more efficiently when everyone behaves perfectly ethically.
- There exists a starting point for ethical discussions in our diverse society: The Golden Rule.
- Adam Smith preferred a market economy in part because it caused participants to behave *more ethically*.
- Some things to think about ...

# Guidelines for Manuscripts for the *Journal of Biblical Integration in Business*

Sharon G. Johnson, Editor  
Cedarville University

## Purpose

The **JBIB** is devoted to providing a broad, peer-reviewed forum for sharing perspectives about biblical integration in the business disciplines. Articles are invited focusing on any matter ranging from research to teaching, from practical applications to philosophical models. Each issue of the **JBIB** reflects the character of the available manuscripts. My aim as editor, and the aim shared by the 40-plus member board of review, is to support efforts at publication. Rather than taking some sort of perverse pride in how many manuscripts we can reject, we take great joy in working with manuscripts in order to get them published. This almost always requires manuscripts to be significantly revised.

We see ourselves as in a partnership with authors, not in a competition. The process of writing and revising is part of the great enterprise of sharing ideas with peers and is, I believe, an essential expression of the

need to not only transmit the knowledge of others, but to develop and test new ideas of our own creation. Our teaching is enhanced to the degree that we are both effective carriers and inventive creators of ideas.

## Manuscript Guidelines

**JBIB** articles must focus on the integration of biblical perspectives and passages within the disciplines of business and economics. Thus, biblical citations and discussion must have a prominent part of each article. The editorial process includes a close look at biblical passages being used with proper regard for exegetical and hermeneutic principles.

**JBIB** articles are expected to be grounded in some “stream” of existing literature. While we do encourage creative exploration and the development of innovative insights, the editor and reviewers also want the articles to reflect some awareness of the ideas of other writers, philosophers, etc. Thus, a

reasonable amount of footnoting and a significant bibliography are important. The board of review appraises both the adequacy of the “review of literature” and the appropriateness of the biblical integration.

**JBIB** articles are written for a rather broad business audience. The primary target of the journal is professors teaching business at Christian and secular colleges and universities. Increasingly, however, the **JBIB** is being read by those outside the college arena. Therefore, the editor and reviewers seek to maintain a writing style that is accessible to a wide variety of teachers and practitioners. This would mean that technical terms should be explained (rather than assumed to be known) and that specific business-oriented examples are essential. Put another way, we wish to avoid “jargon” and “academic-speak” and thus focus on communicating clearly and concretely across the various boundaries of our business disciplines.

## Non-Manuscript Guidelines

In addition to articles, the **JBIB** also encourages submission of cases and reviews of books, videos, computer programs, Internet sites, and other media

that would be of interest to classroom teachers. Also, the **JBIB** encourages “responses” to articles published in the journal. Such responses may be in the form of extended letters, critiques, or even rejoinders to material presented in past issues of the journal.

## Questions the Board of Review Asks About Each Manuscript

1. Would the topic of the manuscript be of interest to our CBFA readership (and those with whom they might share the material)? Is the topic too narrow and technical or too broad and generic? Will the topic be helpful and stimulating to many of our members?

2. Is the manuscript readable or accessible? That is, could people generally in the CBFA membership readily understand the points being discussed? Would understanding the integration message of the manuscript be diminished by the approach/language of the manuscript?

3. Is there a strong integration dimension to the manuscript? Are biblical passages, precepts, and principles intimately woven into the flow and fabric of the manuscript?

4. Does the manuscript handle its biblical passages, precepts, and principles correctly? This does not refer to taking a particular theological stand but does mean that passages are used in context, and precepts and principles are clearly and reasonably articulated.

5. Are there ways in which the manuscript could be strengthened by the addition of some material or by the deletion of some material? For example, does the manuscript need more elaboration in its introduction or greater clarification in its conclusion or sharper development of the in-between material?

### Review Process

1. Manuscripts are reviewed by the editor to determine whether the material is appropriate for inclusion in the **JBIB** and whether the material is of sufficient written quality to forward to the review board. The editor, at this point, may request a rewriting of the manuscript.

2. Manuscripts accepted through this “fit and readability” screen by the editor are submitted to members of the review board in a “blind review” process: that is, the author’s/authors’ name(s) is(are) deleted before sending out

the material. The memorandum accompanying the manuscript under review usually includes some initial comments on the manuscript by the editor.

3. After receiving at least three reviews from individual review board members (this may take 30-45 days depending on the schedules of review board members), the editor determines areas of review board praise and concern. Based on the editor’s analysis, four decisions are possible:

- a decision to publish without revisions
- a decision to publish with some revisions
- a decision to withhold a publishing decision until there is a significant rewrite and the review board re-reviews
- a decision to not accept the manuscript for publication.

Almost all manuscripts have to be rewritten to some degree. This is not an indication that manuscripts are weak. Rather, it is an indication of the intention of the editor and the review board to make each issue of the **JBIB** carry the strongest possible message of the quality of applied scholarship. Rewriting strengthens good writing.

Revised manuscripts must be accompanied by a letter from the author(s) detailing the specific changes made to the particular concerns and suggestions expressed by the reviewers. The revised manuscript will be reviewed by the editor and then sent to the original reviewers with the author’s/authors’ letter and a copy of the original manuscript. In some cases, revised manuscripts may also be sent out to new reviewers.

4. A decision to publish (with or without minor revisions) will be acknowledged by the editor in a letter. At that time the author(s) will be asked to submit both a paper and a disk copy of the final manuscript in Microsoft Word format.

5. Manuscripts accepted for publication will be sent out to the entire review board. Reviewers will be invited to submit “rejoinders” to be published along with the article. The rejoinders may challenge and/or extend the paper. The rejoinders create a sense of dialogue that has been considered a valuable feature of the **JBIB**.

### Communicating with the Editor

If you have any questions at all about the **JBIB**, I invite you to contact me.

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***Journal of Biblical Integration in Business***  
**Cumulative Index**  
**1995-2001**

*(Note: all institutional references relate to the year  
the article was printed. Some authors have  
subsequently changed their institutional affiliation.)*

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**1995**

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**Editor's Perspective**

*Of Journeys, Jungles, and Journals*

Sharon G. Johnson  
Cedarville College  
\*\*\*

*The Challenge: To Impregnate Business Teaching With Biblical Integrity*

Richard C. Chewning  
Baylor University  
\*\*\*

*Biblical Managers and the Functions of Management: Do Today's  
Management Principles Apply?*

Amy Creighton, C. Steven Arendall, and Bevalee B. Pray  
Union University  
\*\*\*

*Making Connections: Integrating Christianity and Economics*

Lisa Surdyk  
Seattle Pacific University  
\*\*\*

*Potential Threats to the Greatest Commandment: Power and Profits*

Edward J. Trunfio  
Gordon College

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**1996**

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**Editor's Perspective**

*Biblical Integration in Business: A Proposed Model*

Sharon G. Johnson  
Cedarville College  
\*\*\*

*Toward A Biblical Understanding of the Work Ethic*

Mark D. Ward  
Trinity Christian College  
\*\*\*

*Financial Risk: An Alternative Biblical Perspective*

Robert Brooks  
The University of Alabama  
\*\*\*

*Deming's Philosophy of Transformation: A Christian Criticism*

Thomas M. Smith and Todd P. Steen  
Hope College  
\*\*\*

*Christian Virtues and Finance*

Niles C. Logue  
Messiah College  
\*\*\*

*Three Basics for Leadership Development in  
Christian Colleges and Universities*

Don Page  
Trinity Western University

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**1997**

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**Editor's Perspective**

*A Teacher's Perspective; A Scholar's Passion*

Sharon G. Johnson  
Cedarville College  
\*\*\*

**Dialogue I**

*Editor's Introduction*

Sharon G. Johnson  
Cedarville College

*Let's Quit **Thinking** About Integration*

Steve Vander Veen  
Calvin College

*A Response to Vander Veen*

Richard C. Chewning  
Baylor University

*Relativistic Synthesis*

Richard C. Chewning  
Baylor University

*A Response to Chewning*

Steve Vander Veen  
Calvin College

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*Faith Learning Integration in Economics*

Galen P. Smith and Sharon G. Johnson  
Cedarville College

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*The State and the Redistribution of Income*

Vincent A. LaFrance  
Messiah College

\*\*\*

*A Response to Smith and Steen*

(see *Deming's Philosophy of Transformation: A Christian Criticism*,  
Thomas M. Smith and Todd P. Steen, Hope College, 1996 **JBIB**)

Bruce Winston  
Regent University

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**1998**

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**Editor's Perspective**

*Maintaining Commitment While Sustaining Conversation*

Sharon G. Johnson  
Cedarville College

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**Dialogue I**

*The Compatibility of Christianity and Business*

Brian E. Porter  
Calvin College

*A Response to Porter*

Niles C. Logue  
Messiah College

\*\*\*

**Dialogue II**

*A Response to Ward's "Toward a Biblical Understanding  
of the Work Ethic" (see 1996 **JBIB**)*

Robert S. Huie  
Calvin College

*A Response to Huie*

Mark D. Ward  
Trinity Christian College

\*\*\*

**Dialogue III**

*Justice and Christian Management*

Eric H. Beversluis  
Aquinas College

*A Comment to Beversluis*

Brian E. Porter  
Calvin College

\*\*\*

**Article**

*Christian Ethics and Market Mechanisms of Profit*

Harwood Hoover Jr.  
Aquinas College

\*\*\*

**Special S.N.A.P. Section**

*A Word from the Editor*

Sharon G. Johnson  
Cedarville College

*Biblical Orthodoxy Requires the S.N.A.P. of Scripture*

Richard C. Chewning  
Baylor University

*S.N.A.P. is No Snap: A Response to Chewning*

Steve Vander Veen  
Calvin College

*On the Road to Berea: A Response to Chewning*

Bert Wheeler  
Cedarville College

*A Response to Chewning*

Brian E. Porter  
Calvin College

*Biblical Integration in Business: A Trip Through the Looking Glass?*

Nicholas A. Beadles II  
University of Arkansas at Little Rock

*Where There is No Strategic Plan, the People Fail?*

Robert A. Black  
Houghton College

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1999

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**Editor's Perspective**

*The Future We Make vs. the Future We Take*

Sharon G. Johnson  
Cedarville College

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**Dialogue I**

*A Christian Perspective on Accounting: Making the Invisible Visible*

Lynn Spellman White  
Trinity Christian College

*Comments on "A Christian Perspective on Accounting"*

David L. Skinner  
Mount Vernon Nazarene College

*Another Christian Perspective on Accounting*

Brian E. Porter  
Hope College

\*\*\*

**Dialogue II**

*The Biblical Prohibition Against Charging Interest:*

*Does It Apply to Us?*

Eric Elder  
Northwestern College

*Charging Interest: Is It Biblical? A Response*

Brian E. Porter  
Hope College

\*\*\*

**Dialogue III**

*Marketing in the New Millennium: Motivational Differences Between  
Traditional and Non-Traditional Christian Business Students*

Brett Andrews and Robert Roller  
LeTourneau University

Ardith Baker  
Oral Roberts University

*A Response to "Marketing in the New Millennium"*

Niles C. Logue  
Messiah College

*Comments About "Marketing in the New Millennium"*

David L. Skinner  
Mount Vernon Nazarene College

*Marketing in the New Millennium: Revisiting Mission*

Yvonne Smith  
Biola University

\*\*\*

**Dialogue IV**

*Organizational Control Through Trust: A Biblical System?*

Virgil O. Smith  
Biola University

*Trust and Trustworthiness: A Response to  
“Organizational Control Through Trust”*

Bruno Dyck  
University of Manitoba

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**Dialogue V**

*Competition Among Religious Denominations: Adam Smith’s View*

John E. Stapleford  
Eastern College

*Response to “Competition Among Religious Denominations”*

Richard C. Chewning  
Baylor University

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*The Nature and Purpose of Work and Productivity*

Galen Smith and Bert G. Wheeler  
Cedarville College

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**Special Millennium Section**

*A Word from the Editor*

Sharon G. Johnson  
Cedarville College

*Christian Business Education in the Third Millennium:*

*When Hope and Fear Collide*

Sharon G. Johnson  
Cedarville College

*Proclaimers in the Mist: The Christian Business School  
in the 21st Century*

Yvonne Smith  
Biola University

*A Modest Proposal for A Bold Initiative:*

*Reflections from a Public University*

Bruno Dyck  
University of Manitoba

*Some Observations on Understanding and Managing the Conflict of  
Ideas in Christian Higher Education*

R.W. Mackey II  
The Master’s College

*Business Education and Microenterprise: A Millennial Marriage*

Ron Webb  
Huntington College

*Student Culture and Christian Business Programs in the 21st Century:  
Accommodation or Transformation?*

Niles C. Logue  
Messiah College

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**2000**

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**Editor’s Perspective**

*Mainstreaming: Watching, Wading, and Swimming*

Sharon G. Johnson  
Cedarville University

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**Dialogue I**

*The Importance of Leader Visibility in Servant-Leadership*

Bruce A. Tucker  
Mt. Paran Christian School

A. Gregory Stone  
Regent University School of Business

Robert F. Russell  
Emory & Henry College

Gerald P. Franz  
Practical Bible College

*Stewardship-Leadership:  
A Biblical Refinement of Servant-Leadership*  
Nicholas A. Beadles II  
Georgia College and State University

*A Response to “Stewardship-Leadership”*  
Brian E. Porter  
Hope College

*Response to “Stewardship-Leadership”*  
Virgil Smith  
Biola University  
\*\*\*

### **Dialogue II**

*Hermeneutics and Biblical Ethics: — An Illustration —  
God’s Immutability and Human Integrity*  
Richard C. Chewning  
Baylor University

*God’s Immutability: Business Implications and  
the Uncertainty of Scripture*  
*A Response to Richard Chewning’s Paper*  
Brian E. Porter  
Hope College

*A Rock in the Whirlwind: A Changeless God in A Changing World*  
*A Response to “Hermeneutics and Biblical Ethics”*  
by Richard Chewning  
Yvonne S. Smith  
Biola University

*Response to Chewning’s “Hermeneutics and Biblical Ethics:  
God’s Immutability and Human Integrity”*  
Ken Carson  
Geneva College  
\*\*\*

*An Honors Course in Economic Philosophy and Policy Development*  
Douglas Dotterweich  
East Tennessee State University  
\*\*\*

*The Christian Business Scholar and the Great Commission:  
A Proposal for Expanding the Agenda*  
Steven L. Rundle  
Biola University  
\*\*\*

### **Special Case Study**

*The “Dogged” College Professor vs. the “King” of Charitable Giving:  
A Lesson in Professional Stewardship from  
The Foundation for New Era Philanthropy  
(Student Cases A, B, & C)*  
Niles C. Logue  
Messiah College

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**2001**

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### **Editor’s Perspective**

*Going Back to the Classroom*  
Sharon G. Johnson  
Cedarville University  
\*\*\*

### **Dialogue I**

*Doing Business with the Hebrew Bible: A Hermeneutic Guide*  
Monty L. Lynn and David Wallace  
Abilene Christian University

*Applying an Interpretive Framework for Insights on Asset  
Management: A Response to “Doing Business with the Hebrew Bible”*  
Brad Lemler  
Grace College  
Murray Young  
Colorado Christian University  
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**Article**

*Business Students' Perceptions of Shifts in Core Values of American Culture: A Report from the Trenches*

Jae Min Jung and James Kellaris  
University of Cincinnati

\*\*\*

**Dialogue II**

*Let Justice Flow Like a River:  
International Business and The Book of Amos*

Alec Hill  
InterVarsity Christian Fellowship

*International Business and Social Justice: A Response to Hill*

Brian E. Porter  
Hope College

\*\*\*

**Dialogue III**

*Learning the Ropes Without Getting Strangled:  
The Believer and Socialization in Business*

Kent W. Seibert  
Wheaton College

*Reply to Seibert's "Learning the Ropes Without Getting Strangled:  
The Believer and Socialization in Business"*

Calvin Fields  
Belhaven College

\*\*\*

**Dialogue IV**

*A Dozen Styles of Biblical Integration:  
Assimilating the Mind of Christ*

Richard C. Chewning  
John Brown University

*A Response to Richard Chewning's "A Dozen Styles of Integration"*

Calvin Fields  
Belhaven College

\*\*\*

**Case Study**

*Left Behind: The Case Study*

Michael E. Cafferky  
Quincy Valley Medical Center

\*\*\*

**Best Practices**

*Economic Applications to the Bible or  
"Dad, My Bible has some Economics in It"*

Brad Stamm  
Cornerstone University

*The "Senior Blessing" at Abilene Christian University's*

*College of Business Administration*  
William Fowler and John D. Neill

Abilene Christian University

*Integrating Economics and Christianity*

Eric Elder  
Northwestern College

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Geneva College

Richard C. Chewning  
John Brown University

Donald Daake  
Olivet Nazarene University

Andrea L. Dixon  
University of Cincinnati

James V. Dupree  
Grove City College

Bruno Dyck  
University of Manitoba

Eric Elder  
Northwestern College

Jeffrey Fawcett  
Cedarville University

W. Calvin Fields  
Belhaven College

Nancy Floyd  
North Carolina Wesleyan College

Jack Harris  
Malone College

Scott Homan  
Northwest Nazarene University

Joseph Horton  
University of Central Arkansas

David Houghton  
Northwest Nazarene University

Gary Karns  
Seattle Pacific University

Niles Logue  
Eastern Nazarene College

Phyllis M. Mansfield  
Andrews University

Michel Mestre  
Trinity Western University

Ron Moore  
Northwest Nazarene College

Brian Porter  
Hope College

Sandra Reid  
Dallas Baptist University

Robert H. Roller  
LeTourneau University

Larry Rottmeyer  
Taylor University

David Schmidt  
Cedarville University

Kent Seibert  
Wheaton College

David L. Skinner  
Mount Vernon Nazarene College

Tom Smith  
Hope College

Virgil O. Smith  
Biola University

Yvonne Smith  
Biola University

Steve Van der Ploeg  
Northwest Nazarene College

Ronald Webb  
Huntington College

Bert Wheeler  
Cedarville University

Bruce E. Winston  
Regent University

Robert L. Wyatt  
Drury College

Murray Young  
Bethel College

# Christian Business Faculty Association (CBFA) Membership Enrollment & Renewal

## Criteria for Membership

Membership is open to college and university faculty members who agree with the following:

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

## CBFA Membership Enrollment & Renewal Form

Dues are \$25 per year (U.S. currency) per individual member

Name		Fax	
College or University		E-mail	
Department		Teaching Field(s)	
College or University Address		Home Address	
Office Phone		Home Phone	

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

**Dr. Ron Walker, CBFA Secretary/Treasurer**  
**Professor of Management Science**  
 Cedarville University  
 251 N. Main St.  
 Cedarville, OH 45314  
 walkerr@cedarville.edu  
 937-766-7911  
 FAX 937-766-7925

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