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in Business*

JBIB

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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 College in Cedarville, Ohio.

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Maintaining Commitment While Sustaining Conversation

Sharon G. Johnson, editor
Cedarville College

This issue of the **JBIB** takes a significant step forward in the development of the journal. We have increased in size; but, more importantly, we have increased in dialogue. A special section focusing on Dr. Richard Chewning's provocative plenary paper presentation at the Fall 1997 CBFA Conference offers the chance to include Chewning's paper, three direct responses, and two articles that addressed similar hermeneutical concerns about the "proper" understanding of Scripture's relationship to the study of business and economics. Also, we have included a response and re-response to Dr. Mark Ward's article *Toward a Biblical Understanding of the Work Ethic* published in the Fall 1996 issue of the **JBIB**. And Dr. Brian Porter, a member of our Review Board, has written a response to Dr. Beversluis' article *Justice and Christian Management*.

I am thrilled that with this issue the **JBIB** is moving more forcefully to become a "town hall" for Christian educators

wrestling together with the challenge of applying biblical principles to business and economic issues. And, yet, I also am wrestling with a more fundamental issue articulated briefly in this article's title.

I became a Christian at the age of 33. This incredible spiritual rebirth left me struck by how blind I had been to the one thing that really mattered—my relationship to Jesus Christ—and left me wondering how blind I might have been to many other issues of faith and truth. So, as I plunged into personal and group Bible studies, I was thrilled to be learning "real" truth—truth with a capital "T". It was not very long, however, before I discovered that there would be those who, though equally committed to the work of Christ in their life, reached different conclusions than I about the Bible's "position" on matters in business and economics.

One "watershed" event in my growing awareness of the differences between positions of equally committed Christians was the opportunity to observe one of

the four week-long Baylor University sessions—sessions by the authors whose work would go into the four volume *Christians in the Marketplace Series* edited by Dr. Richard Chewning and published by NAVPRESS. I had the opportunity to observe Kenneth Kantzer and J. Philip Wogaman offer differing perspectives about God’s “creation mandate” and Christ’s “Great Commission.” I had the opportunity to observe the spirited interaction between William S. Barker and John Jefferson Davis regarding the implications of differing views of eschatology and their impact on business ethics. I was privileged to watch Richard Gaffin and Norman Geisler debate the relative merits of natural law as an underpinning for business ethics.

As I observed these learned Christians discussing contrasting views, I noted how people of faith could maintain a strong commitment to the truth as they

understood it while sustaining conversation with those who had reached different (sometimes very different) understandings.

Perhaps the essential point was that they had determined (actually, Dr. Chewning had determined the ground rules for the discussion) to engage in *dialogue* rather than *debate*. A debate is an effort to *convince* another that their position is weaker than yours and to *convert* them to your perspective. The key tool in debate is *argumentation*. A *dialogue*, in contrast, is an effort to *comprehend* another’s position and to *communicate* to them your perspective. The key tool in dialogue is *articulation*. The ultimate difference is that in a debate there is a view that one party wins and one party loses because the ultimate aim is self-centered victory; in a dialogue, both parties are winners because the aim is interpersonal vision. The following table contrasts the two very different processes:

Debate	Dialogue
convince and convert	comprehend and communicate
argumentation	articulation
win-lose	win-win
self-centered victory	shared vision

In I Peter 3:15 we read, “But sanctify the Lord God in your hearts: and *be* ready always to *give* an answer to every man that asks you a reason of the hope that is in you with meekness and fear.” To make a defense does not mean to behave defensively. That is, my purpose is not to seek to keep another from beating down my beliefs. Rather, my goal should be to arrive at my beliefs logically and to articulate those beliefs clearly. What we may be prone to do is to ignore the latter part of the verse. The New American Standard Bible translates the phrase as “with gentleness and reverence.” The New International Version of the Bible translates the phrase as “with gentleness and respect.”

As a Christian academic, I am committed to the Truth. I do not believe that everything is simply a matter of opinion. I believe that God clearly communicates His Truth in His Word and does so without either error or ambiguity. And, yet, I know that while God’s Word is inerrant, my understanding of God’s Word may be in error. God is omniscient, but I am not; therefore, my understanding of God’s Word is partial and subject to all the frailties of my own weak and sinful nature. So, while

I seek always to offer an adequate articulation of what I believe and why, I need to listen to the voices of my fellow brothers and sisters in Christ as we all seek to more clearly integrate the TRUTH of Scripture with the issues of business and economics.

It is the Holy Spirit, and not ultimately human reason, that will lead us into TRUTH (John 15:26, John 16:13, I John 5:7). It has been my experience that the Holy Spirit leads us each through an often unique learning process that is characterized by both truth AND love. In Ephesians 4:15 Paul encourages believers to “speak the truth in love.” In his discussion of the word *agapeo*, W.E. Vine says this:

Christian love, whether exercised toward the brethren, or toward men generally, is not an impulse from the feelings, it does not always run with the natural inclinations, nor does it spend itself only upon those for whom some affinity is discovered. Love seeks the welfare of all, Rom. 15:2, and works no ill to any, 13:8-10; love seeks opportunity to do good to ‘all men, and especially toward them that are of the household of the faith,’ Gal. 6:10.

I am left, then, living with what I believe is a God-intentioned tension. There is TRUTH; yet my perspective about what this TRUTH means and (especially so) how this TRUTH applies to business and economics issues at any given time in my faith journey may differ from my friends on their journeys. We all “see through a glass, darkly; but then face to face: now I know in part; but then shall I know even as also I am known” (NIV, I Cor. 13:12-13). **It is within the tension that faith grows**—faith that as we each struggle to present our own views and also wrestle with the differing views of our other brothers and sisters in Christ, that we are all being led by “He, the Spirit of truth, [and] He will guide you [us] into all the truth” (NAS, John 16:13). The **JBIB** is dedicated to encouraging communication with the certain belief that we in Christ are partners rather than protagonists and that our differences should be occasion for active dialogue rather than acrimonious debate.

This issue of the **JBIB** is, as always, a work of collaboration of which my own personal contribution as editor is relatively small. Those who should receive praise are:

- the authors who had the courage to present their work before their colleagues and the commitment to revise (often substantially) their work in light of comments from the Review Board
- the members of the Review Board who took the time to “speak the truth in love” and to offer a variety of ideas which helped to greatly strengthen the work articles in the **JBIB**
- the expert team at Cedarville College’s Public Relations Office (especially our new technical and layout editor, Kara Steinman) who took original manuscripts in various formats and created the quality publication you are now reading.

And, finally, all praise ultimately should go to the Holy Spirit, whose superintending of all the labor and laborers involved in this effort is the real force that transformed mere human effort into a publication that might, in some way, bring glory to Jesus Christ. I pray that you will enjoy the fruit of the work of your friends in both the CBFA and beyond in this fourth issue of the **JBIB**.

JBIB

Dialogue I

The Compatibility of Christianity and Business

Brian E. Porter
Calvin College

Dr. Porter examines the compatibility of Christianity and business and offers insight on how Christians can use their faith to face the challenges of today’s ethically-complex business world.

Introduction

Though there have been writings disputing the notion, Christianity and business are still thought by many to be incompatible. This paper explores what cultivates this perception of incompatibility. Examples of suspect business practices and the conventional thoughts on integrating Christianity and business are discussed. This paper offers new insights into the integration of Christianity and business that may help to diminish the perception of incompatibility.

It is proposed that Christianity and business, for one who is a Christian, are inseparable for at least two reasons. First, though there may be different opinions as to how it is accomplished, one who is a Christian should integrate one’s faith, to some degree, in all aspects of life, including when

participating in business. As an illustration, it is discussed that it is possible for a Christian to resolve the tension arising from the fact that in business, *deceit* or *bluffing* are sometimes commonplace, a task seemingly at odds with Christianity.

Second, virtually all people, including those who are Christians, participate in business either directly or indirectly. Thus, by God’s design, one who is a Christian is unable to completely segregate one’s Christian faith from business. Given this foundation, the paper then discusses the other challenges in business that confront one who is a Christian, the transforming ability of Christ within business, and the inherent virtues of business.

Perception of Incompatibility

Christian capitalism is an oxymoron. Jesus Christ did not

say one thing to support capitalism, but he said many things in opposition to it. How can anyone possibly say they are following the one who said, "sell what you have and give it to the poor," as they amass wealth and work the system to take welfare from the poor (Trappenberg, 1995)?

Though not held by all, the sentiments of Trappenberg are not unique. Trappenberg speaks for many with the opinion that it is inconsistent for a Christian to participate in capitalistic business with a clear conscious. As will be discussed in this paper, this thought does not appear to be totally unfounded. Further, one can find both Christians and non-Christians who concur with Trappenberg.

Previous writings by Christians have not always adequately addressed the concerns of Trappenberg and others. For example, *Business Through The Eyes of Faith*, one of the most heralded books by the Christian College Coalition, implies that the thoughts of Trappenberg are archaic (particularly if one is a Christian) and do not warrant scrutiny. The authors of *Business Through The Eyes of Faith* concede that

centuries ago, Christians were skeptical of integrating Christianity and business, but today Christians are wiser and do not have such reservations. As evidence for the first premise, the authors provide quotes by St. Jerome, "A merchant can seldom if ever please God," and St. Augustine, "Business is in itself evil." The authors, however, do not advocate the thoughts of these two saints, and they quickly dismiss, without support, the saints' proclamations as dated and falling on deaf ears in today's world (Chewning et al., p. 4).

The unsubstantiated suggestion that today's Christians no longer look upon business with condemnation, or at least with suspicion, is probably partially accurate. Circumstantial observation does give the impression that Christians do not blatantly condemn business as heretical. Homosexuality, abortion, the role of women in the church, and many other issues are more prominent and disputed with greater fervor by the church than is the acceptability of Christians in business.

A recent conversation with a Christian businessperson, however, revealed that she, and others like her, often feel estranged from the church and

lack affirmation. This businessperson stated that she is confident that she is performing the work God has selected for her, but others in the church do not completely embrace the business profession as a work of God. The irony, she added, is that she is consistently asked to make substantial monetary contributions to the church and other Christian organizations. It is a joy for her to give, but she finds it inconsistent that the ones who are suspicious of her business profession seem to have no difficulty receiving money obtained through her business dealings. It is her belief that if the church does not approve of her profession, a profession that she practices with a clear conscious and without regret, it is incorrect for the church to accept money earned from her profession. The church should not be different than certain other non-profit organizations, such as the American Cancer Society, which have refused donations because the money was obtained in a manner that did not fit with their ethical standards ("Funds Raised For Cancer Shunned By Recipients," 1997). Even the Pharisees were careful not to accept money that they felt was obtained in a compromising

fashion (Matthew 27:6). This same viewpoint was echoed by many businesspeople that attended a recent business conference intended for those who are Christians. The fall *CBFA Newsletter* (Bates, p. 2) further substantiates that even among Christian college faculty, there are some that do not perceive business as a proper profession for Christians.

Support For Incompatibility

Regardless of one's sophistication or understanding of Christianity and business, most everyone is aware that the central tenets of Christianity are love, justice, mercy, and humbleness (Matthew 22:37-40, I Corinthians 13:11, Micah 6:8). Those who assert that Christianity and business are not compatible often do so on the basis that they fail to see these principles being practiced with consistency in business. To them, proclamations such as "goodness and dignity are inherent characteristics of business and that Jesus being a businessperson was part of what expressed his perfection as a human being" (Schneider, p. 113), or "...success will frequently accrue to the individual or firm who puts others first and possesses the Christian

virtues of integrity, justice, and, yes, even love” (Logue, p. 51), are nonsensical. Though this paper will argue that being a Christian and participating in business are not mutually exclusive, insight is gained by understanding the basis of contrary viewpoints. When Christians refuse to recognize and address the improprieties that sometimes exist in business, which appear to be in disagreement with Christ’s teachings, this serves to fuel the cynicism that abides within many. Therefore, it is useful to examine a few of the issues that precipitate some people to think Christianity and business are not compatible.

Some people question the justice of the ever-widening income inequality that has produced a chasm between top and bottom that is much wider than it was 25 years ago (Bernstein, 1997, p. 66). Though this trend may now be shifting, in the 1980s, families in the bottom fifth moved down the economic ladder by 4% while the upper fifth scored 60%-plus gains (Bernstein, 1996, p. 90). For many, this problem is epitomized

in events such as the \$70.4 million golden handshake awarded to former Disney President Michael Ovitz upon his departure from the company in December 1996 after working at Disney for a mere 14 months (Orwall, p. B3).

Those who are skeptical of integrating Christianity with business sometimes contend that mercy is apparently absent when Robert Allen, former CEO of AT&T, and Albert Dunlap (nicknamed “Chainsaw Al”), CEO of Sunbeam and former CEO of Scott Paper, place

thousands of employees out of work through massive layoffs. The

absurdity, for many, is that stock prices sometimes increase on the news (or even the rumor) of someone else’s misfortune of being laid off. Even companies praised as practicing Christian justice such as Herman Miller (Chewning, et. al, p. 28), a manufacturer of fine office furniture, have resorted to *right sizing*.

It seems that advertising occasionally neglects goodness and dignity when questionable methods are employed to

persuade and coax people. It can be disturbing to many when they read reports such as Prudential Insurance being found guilty of “grossly negligent conduct” when documents were destroyed implicating agents who had misled customers into buying more expensive life insurance policies (Scism, p. B8).

Integrity seems lacking when beer companies deny marketing to underage consumers but evidence indicates otherwise. According to a recent study, Miller (Philip Morris), Molson, Coors, and Budweiser (Anheuser-Busch), advertised on programs where 65%, 52%, 51%, and 46% of the viewing audience was under 21 years of age (Beatty, p. B1).

The tobacco industry has also confessed to similar improprieties. After years of steadfast denials, one small player, the Liggett Group, recently confessed that cigarettes are addictive and carcinogenic and that manufacturers had targeted youths under age 18 in their marketing (France et al., pp. 34-36). Other larger players, following the lead of the Liggett Group, have made similar confessions and have made legal settlements. Many experts, however, including Gary Black, a

tobacco analyst at investment firm Sanford C. Bernstein & Co., believe that the tobacco companies have orchestrated very lucrative settlements. Many prominent economists assert that “Tobacco will simply pass along the costs to millions of addicted customers and reap the rewards of higher stock prices” (Phillips and Hwang, 1997).

Recently, there has been an outcry from many who contend that workers in Asia, Latin America, and Africa sometimes labor for subsistence wages to produce products that enable Westerners’ lives to be more comfortable and fashionable. Medea Benjamin, director of Global Exchange, discussing Nike (a company often criticized for allowing abuses in developing countries), describes conditions as repressive in countries where Nike chooses to outsource (China, Indonesia, and Vietnam). “The minimum wage in Indonesia of \$2.46 a day covers only 90% of basic subsistence needs for one person, and Vietnamese Nike workers earn \$1.60 a day, while three simple meals cost \$2” (Benjamin, 1997). Granted, Nike contests such accusations, and for an objective party it is sometimes difficult to know what is right.

...being a Christian and participating in business are not mutually exclusive...

There appears, however, to be no justification for insufferable acts upon children such as Iqbal Masih, who at the age of four was chained to a loom in Pakistan and forced to make carpets, some of which were exported to the United States (“Pakistani Recounts Years of Forced Labor,” 1994). For many people, businesses that engage in such practices are void of love, the fundamental element taught by Jesus to his followers (Matthew 22:37-40).

It is necessary to note that there are also counterexamples where business is associated with decency, such as the management of Starbucks coffee which listened to protests concerning the alleged contracting of Guatemalan coffee pickers at \$0.02 a pound for coffee that was sold in its stores for \$8.00 a pound. In response, Starbucks came out with a code on working conditions, wages, child labor, and the local environment that could change the coffee industry (Browder, 1996). Clearly, however, as demonstrated by the examples given in the previous paragraphs, those associated with business are possibly, on occasion, less than virtuous. Even if one does not agree entirely, one can understand why some people might question

the compatibility of Christianity and business.

Support For Compatibility

Though the preceding examples raise legitimate concern and lend reasoning for why some are skeptical of the compatibility of Christianity and business, one is unable to make definite conclusions based entirely upon anecdotal evidence. This paper further examines Christianity and business and presents other equally plausible suppositions. The paper does not argue that the examples provided in the previous section are just or unjust, simply that they do not preclude one who is a Christian from participating in business.

One conjecture is that Christianity and business are compatible on two distinct grounds: (1) For one who is a Christian, one’s faith is all consuming and should, to some degree, penetrate all areas of life, including business, (2) In both a broad and narrow definition of the term *business*, it is extremely difficult for one to remove oneself entirely from business. To assist this exploration, we will examine *bluffing*, an aspect of business that may not be conspicuously compatible with Christianity.

Plausible Interpretations of Integration

There are many aspects of business that may appear in conflict with one who is a Christian. For illustrative purposes, one such contention will be examined further. Other questionable issues could be studied in a similar fashion. Specifically, it will be analyzed how the friction can be resolved for one who is a Christian yet participates in business where

Carr...argues...that one’s private morality...should be removed from business.

there is often a necessity to tell half-truths, bluff, or even lie.¹ This appears to be a conflict given that both Jesus and Paul include deceit with other evils such as theft, murder, and adultery (Mark 7:21-13). Jesus repeatedly condemns the Pharisees for not practicing what they preach (Matthew 23:1-7). James instructs us that special attention should not be given to those with wealth and power (James 2:1-4).

For one who might not be convinced that business occasionally requires a form of deceitfulness, Albert Carr’s timeless and intriguing article *Is Business Bluffing Ethical?* is very persuasive. Carr, however, argues

passionately that one’s private morality (e.g., religious beliefs) can and should be removed from business. Carr parallels business to the game of poker where deception and bluffing are simply norms of the game: “Ethics of business are game ethics, different from the ethics of religion” (Carr, p. 144). Carr quotes Henry Taylor, the British

statesman who contended that “falsehood ceases to

be falsehood when it is understood on all sides that the truth is not expected to be spoken” (Carr, p. 143) and maintains that this is an accurate description of not only poker but also business.

Carr provides many examples of *ethical bluffing*. The role of a defendant’s attorney is to get her client off, not to reveal the truth. Each day countless business-people feel constrained to say *yes* to their bosses when they secretly believe *no*, and this is generally accepted as a permissible strategy when the alternative might be the loss of a job (Carr, p. 143). Most interviewees typically strive to put their best foot forward while concealing their weaknesses.

Although sound business strategy does not always contradict ethical ideals, the businessperson that intends to be a winner must have a game player's attitude. Carr believes that if a businessperson allows herself to be torn between a decision based on business considerations and one based on her private ethical code, the psychological consequences may be severe (Carr, p. 149).

For those who advocate the compatibility of Christianity and business, there are at least two viable responses to Carr's discussion of business bluffing. One position is to concur with Carr. That is, bluffing may not be an acceptable trait in all areas of one's life, but bluffing is permissible in business, including by those who are Christians. It could be argued that the Bible does contain several instances of bluffing, indicating that bluffing is not only permissible, it is biblical. Sarah practices a form of bluffing when she pretends to be Abraham's sister, allowing Abraham to be treated well and not killed (Genesis 12:13, Genesis 20:2). Joseph, accomplishing a bluff equal to that of a seasoned poker player, pretends to not recognize his brothers and speaks harshly to them (Genesis 42:7) while turning

his back to conceal his tender weeping (Genesis 42:24). Joseph even practices entrapment (an act that even a poker player might deplore) by placing silver in his brother's sack to give the appearance of thievery (Genesis 42:25). Rahab's ability to bluff saves the lives of two spies that she has hidden when they are sought by the king of Jericho. When the king of Jericho demands to see the spies that Rahab has hidden, Rahab convinces the king that she knows little about the spies and that they have fled the city (Joshua 2:1-14). These are only a few examples of the numerous occurrences contained in the Bible of godly people bluffing. Consequently, one can arguably defend the position that bluffing is a permissible Christian trait, and bluffing in business by one who is a Christian is not incompatible or inconsistent.

A second viable and more stringent position, however, would be to disagree with Carr. One might contend that bluffing, in most instances, is a violation of Christian principles. Therefore, the integration of Christianity and business forbids one who is a Christian to bluff in business. Even for those who embrace such a position, most would probably

agree that there are exceptions. For example, bluffing and deception are sometimes virtuous, as was the case in World War II when some noble people hid Jews and deceived Nazis in order to protect the lives of the people they were hiding. Occasionally, businesspeople may also have opportunities to perform such righteous acts of bluffing and deception: the main protagonist, Schindler, of the movie *Schindler's List* is one example. Schindler bankrupted his company as he continued to hire workers from the Nazis while refusing to produce instruments of war in his factory. Virtuous bluffing and deception, however, may be the exception rather than the rule, and, other than the rare anomaly, a follower of Christ possibly should not practice such deceptions.

This is a difficult position, for as Carr astutely observes, Christians that condemn business bluffing are often the most avid participants of the game. Carr recounts the story of a businessperson who claimed to have the highest ethical standards, yet practiced bluffing in many areas, including advertising a product in a way that gave it the appearance of being better than it actually was and hiring a lobbyist

to persuade a state legislature with questionable methods.

The Bible provides abundant support to challenge Carr's fundamental position. Again, both Jesus and Paul include deceit with other evils such as theft, murder, and adultery (Mark 7:21-23, Romans 1:29-32). Granted, this interpretation of integrating Christianity and business is often more difficult and less appealing because it may be prohibitive to business success (Porter and Vander Veen, 1997). This difficulty, however, may simply give credence to its validity because it concurs with Christ's teaching that "small is the gate and narrow the road that leads to life, and only a few find it" (Matthew 7:14).

It should be noted that this position does not assert that one who is a Christian should not participate in business. It simply argues that it may be more difficult and success may be more elusive. But again, this is also biblical in that Jesus promised that those who follow Him do not belong to the world and will be hated and persecuted by the world (John 15:18-21).

Though there are many aspects of business that may be or may appear to be in contradiction with Christianity, this does not

preclude one who is a Christian from participating in business. As has been illustrated with the issue of *business bluffing*, there are at least two positions. One position is that, after careful examination, the conflict is nonexistent (hopefully with biblical support), and there is no reason for a

Christian not to participate in business. A second position is that though there may be a

conflict, the conflict can be resolved by not participating in this aspect of business or by changing this aspect of business. Therefore, a Christian is permitted to participate in business, albeit participation is often with a handicap (e.g., without the privilege to bluff). A similar type of analysis can often be performed for other issues that are contentious to the compatibility of Christianity and business, such as those described in an earlier section of this paper (e.g., wage inequities, downsizing, advertising, exploitation of labor in developing countries).

The Extensiveness of Business

To this point, it has been conjectured that though there may

exist many aspects of business that oppose or appear to oppose Christianity, this does not preclude one who is a Christian from participating in business. It will now be discussed that even should one wish to remove oneself completely from business, this would be an extremely

difficult task.

First, it should be addressed that even the desire to not participate in

business may not be appropriate. Proper motivation might be that one believes God's plan for oneself is to be a mechanic, plumber, physician, professor, or any such profession that has a primary function, in a conventional sense, other than business. Improper motivation, on the other hand, might be a Christian who does not want to be associated with the *evils* of business such as layoffs, wage inequities, labor exploitation, or money (the Bible clearly warns of the dangers of money; Matthew 6:19-21, Matthew 19:23-24, Luke 6:24, etc.). However, since all areas of life and all occupations have problems and have been touched by sin (Romans 5:12), Jesus does not ask that one remove oneself from the world,

but rather to not conform to the pattern of the world (Romans 12:2). Christians should be involved in all areas, including business, so as to be salt to the world (Matthew 5:13, Mark 9:50, etc.) and to not hide their light (Mark 5:14-16). Jesus himself did not avoid those who are sinful (Mark 2:15-17), calling those who are Christians to follow His example. These sentiments are echoed in the following Confession of Faith contained in the *Psalter Hymnal*:

The rule of Jesus Christ covers the whole world. To follow this Lord is to serve him everywhere, without fitting in, as light in the darkness, as salt in a spoiling world (Psalter Hymnal, p. 1033).

Therefore, if a Christian chooses not to enter business because it is tainted by the world, one's motivation may not be biblically grounded, and the reasoning may be weak.

However, should one still wish to abstain from business, it is unclear as to how this can be accomplished given the fact that business is directly or indirectly related to most professions and touches practically everyone's personal life. Children buy candy,

adolescents have paper routes, adults buy and sell automobiles, homes, and invest for retirement. Even death is a highly business-oriented event. Decisions must be made regarding the price and quality of the funeral, casket, and vault to be purchased. Taken to the extreme, monks who attempt to shun the world often are still unable to escape business. There is still food, clothing, and shelter to be purchased, and possibly the occasional record deal to negotiate, that is if one is a Benedictine Monk of Santo Domingo de Silos! As Lunn and Klay write:

...whereas Mother Teresa's "welfare" deeply depends on the well-being of those she ministers to and Donald Trump's is more narrowly private, both will consider buying supplies before their price increases if given the opportunity (Lunn and Klay, p. 157).

Naturally, Mother Teresa participated less than Donald Trump, but she did not completely elude business.

It can be argued that Jesus did not disdain business, but embraced it. As a carpenter (Mark 6:3) for a portion of his life, Jesus probably practiced business.

Jesus' ministry with his disciples made use of money and commerce as is evidenced by the need to appoint Judas as treasurer of the funds (John 13:29). Even Christ's tomb was arranged and prepared through trade by Joseph, a rich man from Arimathea (Matthew 27:57). Parables that Jesus told, including the parable of the vineyard workers (Matthew 20:1-16), the landowner (Matthew 21:33-40), and the talents (Matthew 25:14-30), often involved businesspeople. In addition, the people that Jesus called as disciples, the ones close to Jesus, and the ones who followed Jesus had professions directly or indirectly related to business. Peter, Andrew, James, and John were all fishermen (Matthew 4:18-21), Matthew collected taxes (Matthew 9:9), Luke was a physician (Colossians 4:14), and Paul was a tentmaker (Acts 18:3).

Thus far, this paper has proposed two ideas: (1) It is not incompatible for one who is a Christian to participate in business, and (2) Most people have little alternative but to participate in business, either directly or indirectly. Should these premises be credible, one might postulate that business, by

its very nature, may be a part of God's creation and that God has created us to not only participate in business but to transform business.

A Complex Calling

Assuming business is indeed a Christian calling, one in which all participate either directly or indirectly, how then should those who are Christians embrace this calling? Certainly the motivation of one who is a Christian should be to serve the Lord (Ephesians 6:7, I Corinthians 10:31). This alone, however, is not an adequate measurement. Motivation is an elusive objective in that we often know very little about our true beliefs and desires. The Bible warns that some people who profess to be Christians and believe they are serving the Lord may be mistaken. Though these people proclaim God as Lord, God will tell them plainly, "I never knew you. Away from me, you evildoers!" (Matthew 7:21-23).

Business begs a multitude of questions and it is often difficult to postulate as to God's will in regards to these questions. Is there any type of advertising and promotion that receives God's approval? Is it wrong to hire a celebrity to endorse products? Is

it proper to use psychological pricing (e.g. intending that the consumer will perceive \$299 as "about \$200")? How much should employees be compensated? Should benefits be extended to significant others and not only spouses? God's plan for business is not always obvious, and even with wisdom, prayers, and maturity, the mind of God may not be discernable.

Though Christians often seek answers within the Bible, the Bible is sometimes troublesome. Since it does not specifically address all business situations, the teachings may occasionally appear contradictory, and many teachings are difficult. For example, does I Corinthians 6:5, "The very fact that you have lawsuits among you means you have been completely defeated already. Why not rather be wronged? Why not rather be cheated?" teach that a businessperson should never take a delinquent or unscrupulous customer to court? Proverbs 17:8, "A bribe is a charm to the one who gives it; wherever he turns, he succeeds," and Proverbs 17:32, "A wicked man accepts a bribe in secret to pervert the course of justice," may send conflicting messages to a businessperson seeking the Bible's teaching

concerning joining a political action committee, hiring a lobbyist, or paying grease money to foreign officials. In regards to employee layoffs, what biblical teaching, if any, is applicable? Is it the teaching of John 11:50, which could be interpreted as giving approval for the layoff of a few people to keep the entire business from perishing, or the teaching of Matthew 18:12, which could support the position that not one employee should be lost? Further, how is it possible, for one who is a Christian, to survive in the competitive arena of business, if Christ's teaching in Matthew 5:39-42 is implemented?

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.

There are no simple and obvious answers. Those who are Christians have a daunting task in business, particularly those who

choose the harsh road and attempt to integrate all teachings of Christ, including those that are difficult. Those who are Christians and sincerely wrestle with integrating Christianity and business are worthy of support and prayer.

Christ's Transforming Power

The transforming power of Christ through Christians has the potential to accomplish greatness for God's kingdom in all areas of business. Chewning et al. (p. 210) proposes three questions that a Christian should ask prior to entering a certain business. Does the product/

service do something positive? What is the product's/service's primary intention? Does the product/

service use resources efficiently? A caveat, however, is that because God's ways are so far above ours, and often beyond our comprehension (Isaiah 55:9), these questions are fine suggestions, but are only a narrow basis through which to gain some insight. It is impossible to irrefutably determine God's will from these three subjective

questions alone. For some situations, many other questions should be explored, while in some situations, even these three simple questions may prove too restrictive.

For example, a Christian must be careful not to avoid certain businesses needlessly. Christians sometimes select a certain industry, such as tobacco, and categorize it as ungodly. When examined closer, however, though there may be degrees of sinfulness, no business is above reproach. For example, the athletic apparel industry that outsources labor to developing

countries, sometimes at subsistence wages while paying athletes enormously to seduce children into

thinking their self-worth is dependent upon wearing fashionable athletic apparel, is arguably just as sinful.

As previously discussed, no area of life is free of sin, and to avoid a certain business, so as to not be associated with its *evils*, may be contrary to the will of God. Almost all industries are in need of Christ's transforming

power and there may exist only a few businesses that a Christian should avoid priori. Possibly, only those businesses that have no redeeming aspect should be beyond consideration for Christians.² Therefore, certain businesses, though considered suspect by the criteria of Chewning et al., may be permissible if the motivation is to transform and redeem the business for the kingdom of God. Jesus, who sought to transform the sinners of the world (Luke 5:30) serves as an example to Christians to "transform both business and the world beyond" (Smith and Steen, p. 38).

Christians, with God's guidance, have the potential to find positive solutions that reduce the widening disparity of income. Grieved by employees harmed by layoffs, Christian managers will search and pray for alternative solutions before such actions are taken. Christian manufacturers and consumers will love children in developing countries and be aware that they are God's children. Because of this love and awareness, Christians will strive to pay these workers at least a fair wage so as to help increase their standard of living. Christians will reject any aspect of deceitful marketing, including that which encourages

consumers to covet. The transformation that is possible by God working through Christian's participation in business is formidable.

Enhancing The Virtues of Business

Although some negative stereotypical notions of business may be deserved, arguably there is also much inherent goodness within business, and Christians should enhance these virtues. Business organizations generate work and employment for individuals. For those who believe that "The Bible describes work as central to who we are as human beings" and "A biblical perspective on work acknowledges the integral role of human work in God's created order for His World" (Ward, p. 7), then the creation of employment is consistent with God's will. In addition, the commendable byproducts of employment are almost unlimited. Positive self-worth and a sense of usefulness are increased when one works. Work allows people to explore, utilize, discover, and expand the gifts and talents God has given them. From work, people are able to provide food, shelter, and clothing for themselves, their families, and those who are less fortunate.

In addition to employment and its merits, businesses often provide services or products that contribute and improve the lives of people. Farmers grow food to eat, truckers transport products to where they are needed, retailers provide a place for people to conveniently shop, teachers educate, and manufacturers build products ranging from jets that allow families to be together to wheelchairs to help the disabled. The inherent goodness of business and its positive ramifications provide further reasoning for Christians to celebrate and find joy when they participate in business.

Conclusion

This paper has attempted to further dispel the belief still held by many that Christianity and business are not compatible. As a starting point, insight was obtained by discussing specific examples of less than virtuous aspects of business and recognizing that business is not above reproach and that it is understandable why many have difficulty accepting the compatibility of Christianity and business. The first premise proposed was that, though there may be different interpretations of how it is accomplished, one who

is a Christian should, to some degree, integrate one's faith in all areas of life including business. The specific example of integrating one's faith in business where *deceit* or *bluffing* is almost obligatory was examined. The second premise proposed that virtually everyone participates in business to some degree, either directly or indirectly. Thus, by the very nature of creation, Christianity and business may be compatible. It was recognized that practicing business is sometimes difficult, and knowing God's will is not always simple or possible. Business, however, provides wonderful opportunities for transformation. Further, business has tremendous virtues for which a Christian can delight in participating.³

ENDNOTES

- ¹One might argue that telling half-truths or bluffing is not limited to business, but is a necessity for all professions and areas of life.
²To avoid simplicity, examples of businesses without redeeming aspects are not provided. A litmus test for determining which businesses, if any, are without redeeming aspects does not exist, nor will there be a consensus among Christians.
³The author would like to thank the editor and three anonymous referees for their invaluable comments that assisted in making this a much stronger paper.

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Dialogue I

A Response to Brian E. Porter's "The Compatibility of Christianity and Business"

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Brian's topic is an extremely broad and complex issue and hence it is not surprising that his paper deals with only one facet of the topic. His two premises that 1) "one who is a Christian should...integrate one's faith in all areas of life including business," and 2) "virtually everyone participates in business...either directly or indirectly" are supported fairly well. However, these two premises demonstrate in Brian's words "that Christianity and business are inseparable" rather than that they are compatible. Compatibility requires more than existing or operating together—it requires that this togetherness be *harmonious*, capable of forming a *homogenous* mixture or *union*. This standard raises the question of how Christians function in a fallen world—what it means to be "in the world, but not of the world." I suspect this more stringent standard could hardly be defended in a short paper, and I

certainly am not going to deal definitively with the subject in my shorter response. However, I will attempt to put forth some suggestions for further analysis to advance the discussion.

First of all, I strongly recommend that the topic be subdivided into two fundamental questions:

1. Is the system of political economy compatible with Christianity?
2. Is it possible for the practice of business within a particular system to be compatible with Christian ideals?

Brian has addressed both in a somewhat limited manner. His quote from Trappenberg represents an attack on capitalism, not the way business is practiced, and several of the concerns supporting incompatibility such as inequality of income, the evils of restructuring, and low market

wages in third world countries are inherent in the free market system as opposed to optional practices. On the other hand, deceitful advertising, production and sale of harmful products, the role of virtue in business, the discussion of bluffing and of Christ's transforming power all address the compatibility of Christianity and business practice.

Tiemstra, in his 1993 review of the literature dealing with Christianity and economics,¹ found little American evangelical support for centralist approaches to economy. Rather he contended that there seems to be a consensus that a modest defense of capitalism is appropriate for Christians even though democratic capitalism is not the kingdom of God. The Oxford Conference on Christian Faith and Economics in January 1990 echoed similar themes, although both Tiemstra and the Oxford Conference call for commitment to certain biblical principles of justice and love which suggest a moderating role for government and lives of compassion on the part of Christians who eschew consumerism and materialism. If Tiemstra is right, then perhaps the first question has been dealt with satisfactorily in the affirmative. This author apparently feels the

dialogue needs to continue, as I have recently presented a paper entitled "Is God a Free Market Economist?" which attempts to argue in the affirmative from the theodicy (the problem of a good, omnipotent God and the reality of moral and natural evil) in the manner of Malthus, Sumner, and Paley.

Assuming a context of democratic capitalism, let me suggest that discussion of the second question might well focus upon the *exchange* as the central issue for compatibility. (In centralist economies the compatibility issue for Christians might rather be *stewardship*.) The exchange is central to all business relationships in market-based economy, and its compatibility with Christianity should be critical to the discussion. Ellul² argues that the exchange is incompatible with Christianity, saying, for example:

The selling of Jesus, first foreshadowed by the story of Joseph sold by his brothers, then by Amos (2:6), shows the constancy of the selling relationship and carries its meaning to the absolute. This sale defines all selling. They sold the righteous. This act, which is our act, is reflected in each selling

relationship. Now all money affairs are characterized by the fact that Jesus became the object of a money relationship. And because the Son of God was thus turned into merchandise, all subordination of humankind to money is intolerable. This subordination is not necessarily restricted to the sale of slaves or the labor force. It occurs in each selling transaction, which inevitably sets up a destructive, competitive relationship even when the sale is of an ordinary object. In every case, one person is trying to establish superiority over another (79).

Now the issue is joined. If the exchange is fundamentally exploitive then it is impossible to practice business in a manner compatible to Christianity. However, if it is possible for Christians to “transform” the exchange into “win-win” transactions, then we have a way to practice business which is compatible with Christian principles. I personally see no inherent barriers in market-based economy to “win-win” exchanges, and I see a commitment to practice such exchanges as the core issue of integration of Christian faith and business. In a fallen world, this deontological commitment to

virtuous business practice is more likely to be rewarded when exchanges are marked by ongoing relationships (repeat business and referral possibilities) rather than when they are marked by one-time encounters. Hence, Christians may have to choose their venues carefully. Whereas Brian urges us to be expansive in the spectrum of businesses where Christians have the opportunity to demonstrate the transforming power of Christ, I would probably be more restrictive. David M. Holley’s classic 1987 article in the *Business and Professional Ethics Journal* on the exchange, “A Moral Evaluation of Sales Practices” offers three conditions for ethical exchanges which are applicable to this discussion. My shortened, paraphrased version follows:

1. Both parties must have access to all information required to make an informed decision.
2. The exchange must be free of any coercion or constraints on the ability to choose.
3. Both parties must be in a position to make rational judgments.³

The exchange is not limited to marketing issues, but rather has broad application to integration in

all business transactions, including employee/employer relationships.

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Dialogue II

Image-bearing Apprentices of a Working God? A Response to Mark D. Ward's "Toward a Biblical Understanding of the Work Ethic"

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*For Mercy has a human heart,
Pity, a human face,
And Love, the human form divine,
And Peace, the human dress.*
—William Blake, "The Divine Image"

Even when we paint a picture of God with our favorite colors, "Mercy, Pity, Peace, and Love," we must beware of casting God in our image. It is risky to speculate about the nature of God on the basis of what we presume about human nature. Fortunately, we have Scripture to guide our thinking about God and humans. Yet Scripture can be remarkably difficult to interpret, as millennia of Judeo-Christian theological debate have demonstrated.

In "Toward a Biblical Understanding of the Work Ethic," Mark Ward claims that "The Bible describes work as central to human beings" (Ward 7). This centrality is based on the combination of 1) Genesis 1:26 ("Then God said, 'Let us make

man in our image, in our likeness.'") and 2) God's activity in the creation story. That is, because God worked to create the world and we were created in God's image, it follows that we were created to work:

Genesis 1 indicates that work was part of God's divine intent for his image-bearers. Just as God worked in the act of creation and continues to work in sustaining his creation, so human beings work by exercising dominion over the creation (Ward 7).

Ward is not alone in this interpretation. In *Work and Leisure in Christian Perspective*, Leland Ryken presents a similar view: "Made in the image of a

God who himself works, people were created to work" (Ryken 224). Ryken and Ward also share an explanation of why humans sometimes find work so unpleasant: sin and the Fall. Ward notes, "Our current experience of work does reflect the consequences of Adam and Eve's sin" (Ward 7). In order to construct a biblically-based work ethic, we must remove the distortions of sin to behold work in its Edenic, pristine form.

Ward's argument for the centrality of work fails to mention the rich history of Christian interpretation of "the image of God." Following Augustine, Thomas Aquinas equates God's image with rationality and writes, "God made man after his own image insofar as he gave him an intelligent mind" (*Summa Theologiae* I.93.2). John Calvin understands the image of God as "light of intellect, rectitude of heart, and the soundness of every part" (*Institutes of the Christian Religion* I.xv.4). Karl Barth interprets the image of God as "existence in confrontation," and he links the relatedness of God to humans with the relatedness of humans to each other (*Church*

Dogmatics III.1, p. 195). Clearly, the meaning of "God's image" is far from transparent.

Ward's view of the image of God connects to a perennial interpretation when Ward equates work with "exercising dominion over creation" (Ward 7). Yet dominion, rather than describing a productive occupation, describes a power relationship—which frequently becomes a relationship of dominance, coercion, and oppression. Daniel Migliore writes:

This interpretation of the image of God is often associated with a worldview in which all relationships are construed in hierarchical patterns: God rules over the world, the soul controls the body, men are the masters of women, and humanity dominates the other creatures (Migliore 121-122).

In the *Institutes*, Calvin sharply disagrees with the dominion interpretation of the image of God. Calvin writes, "Nor is there probability in the opinion of those who place likeness of God in the dominion

***...to construct a
biblically-based work
ethic, we must remove
the distortions of sin...***

bestowed upon man, as if he only resembled God in this, that he is appointed lord and master of all things. The likeness must be within, in himself" (I.xv.4).

Let us consider Ward's argument on its own merits. To be convincing, he must show that 1) "working" is the best way to describe what God does in creation, and that 2) when God spoke of creating humans in His image, He intended for them to reflect this "working" aspect of His own being.

Ward does not explain why "work" is the best classification for what God does. While some of the words Genesis uses to describe what God does are active ("He separated...," "God made..."), for the most part God simply speaks ("Let there be light," "Let there be an expanse between the waters," "God called the dry ground 'land,'" etc.). Why not describe what God does primarily as "speaking" (or maybe even as "singing")? The "speaking" interpretation is more consistent with the introduction to the Gospel of John (1:1-3):

In the beginning was the Word, and the Word was with God, and the Word was God. He was with God in the beginning. Through him all things were

made; without him nothing was made that has been made.

Why not characterize what God does in Genesis 1-3 as "play," the result of God's overabundance of energy? Another alternative is simply to classify what God has done as "creation." This seems the most simple and straightforward description of God's activity.

If we define work as effort expended for material benefit, then a God who neither sweats nor needs a paycheck does not work. Ward would remind us that when we speak of exertion and need for bread, we are talking about work *after the Fall*. Both of these are part of God's curse. But if "fallen" work is all we know, how can we say that what God did at creation was "work"? That is, on what grounds can we use this word for both humans and for God? When Ward speaks of God as "working," what he really means is simply that God "does something." It is a stretch to link this "doing something" with our notion of work.

Even if we were to characterize God's creation as "work," it does not follow that humans bear the image of God primarily through working. We should not presume to know

God's will well enough to read between the lines of the Genesis account and call work the "creation-ordained purpose for humans." The work interpretation does not make sense of Genesis 1:27:

So God created man in his own image, in the image of God he created him; male and female he created them.

In closing, I turn to the function of Ward's biblically-based work ethic as a thoroughly middle-class ideology. If Ward's interpretation of the image of God is correct, what are some implications? Social welfare programs, for instance, might be written off as promoting laziness and defying God. Ward's interpretation may be good news for those who have well-paying, fulfilling jobs with opportunities for advancement—they need only to continue pursuing their careers and glorifying God. But for those of the lower classes who are locked into low-paying, degrading work, the "biblically-based work ethic" might amount to a message of "stop complaining, get back to work, and praise God." I do not mean to impute any of these views to Mark Ward, but I think they are consistent with his work ethic.

In "Toward a Biblical Understanding of the Work Ethic," Ward raises many questions that are interesting and worthy of debate. Is the Protestant work ethic really declining? How would we support this claim one way or another? How do we offer our work as "a gift to God" (Ward 13)? One of the most significant and controversial issues Ward raises is how to interpret "the image of God." Like William Blake, we must persistently ask what it means to pray "to the human form divine."

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Dialogue II

Serving a Working God Through Our Work A Response to Robert Huie's "Image-bearing Apprentices of a Working God?"

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Robert Huie has raised important questions in his response to my fall 1996 article in the *Journal of Biblical Integration in Business*. For if we are to live lives of faithful obedience to Christ, we must understand who God is and who we are. My purpose in writing the article "Toward a Biblical Understanding of the Work Ethic" was not to describe all of who God is and all of who we are as His creatures, but rather to describe one aspect of God's divinity and our humanity: work. It is my conviction that popular notions of work, such as the Protestant work ethic, can be useful to Christians if they are used with discernment.

My understanding of work is tied to a long tradition of biblical scholarship. I believe that I can learn from the discernment of fellow Christians, both past and present. In some cases, however, that tradition may prevent some

from seeing the direct connection of this scholarship to the Bible. I hope to clarify in this response how I connect the Bible to the idea that work is one important way (but not the only way) we reflect the image of our Creator who works.

As Robert Huie states, if image-bearing includes the aspect of working, two conditions must be met: "working" must be an appropriate way to describe what God does in creation and we must be able to demonstrate that God intends for humans to reflect this "working" aspect of His own being. Scripture addresses both of these conditions.

First, is "working" the best way to describe what God does in creation? The Bible uses "work" (*m@la`kah* in Hebrew) to describe God's creation activity. Genesis 2:2-3 states, "By the seventh day God had finished the work (*m@la`kah*) he had been doing; so on the seventh day he

rested from all his work (*m@la`kah*). And God blessed the seventh day and made it holy, because on it he rested from all the work (*m@la`kah*) of creation that he had done." This same Hebrew word is used in Psalm 73:28 to describe God's continuing care for his creation.

The fact that God's activity is described as work is significant. In *Why Work?*

Careers and Employment in Biblical Perspective, John Bernbaum and Simon Steer note, "It is striking that no other religion holds to a belief in a God who works" (p. 3). Why not, as Huie suggests, characterize what God does in the first chapters of Genesis as play instead of work? For me, the most compelling evidence is that the Bible itself in Genesis 1:3 chooses to describe God's activity as work.

Second, does God intend for us to reflect the working aspect of his being? The connection between God's work and our work is also addressed in the Bible: We work and rest because God worked and rested. This connection can be seen in the fourth commandment: "Six days you shall labor and do all your

work (*m@la`kah*). But the seventh day is the Sabbath to the Lord your God. On it you shall not do any work (*m@la`kah*) ...For in six days the Lord made the heavens and the earth, the sea, and all that is in them, but he rested on the seventh day. Therefore the Lord blessed the

Sabbath day and made it holy" (Exodus 20:9-11, NIV). The

...the Bible itself in Genesis 1:3 chooses to describe God's activity as work.

word used to describe human work in Exodus 20:9 is the same Hebrew word used in Genesis 2 to describe God's work. Other biblical passages make the connection between God's work and our work. Psalm 104, in the midst of describing a working God, makes reference to human work (verse 23). On what grounds can we use the word "work" to describe the activity both of humans and of God? On the grounds that the Bible uses the same word to describe the work of God and the work of humans.

Part of the reason Huie views the role of work differently is that he holds to a narrow definition of work. For Huie, work is "effort expended for material benefit." As I described in the article "Toward a Biblical Understanding

of the Work Ethic," I would define work more broadly as "service to God and others." For example, an adult child caring for an elderly parent is engaging in work, although no material benefit may be expected or result from the effort. It is liberating to realize that while our work may benefit us personally, it is also a means for us to encounter and serve God as we serve others.

In retrospect, I should have made the connection between dominion and service more evident. It is true that dominion can frequently become a relationship of coercion and oppression. The concept of exercising dominion can be an uncomfortable one for contemporary Christians, however, that does not negate the fact that God has instructed humans in Genesis 1:26 and 28 to have dominion over the creation. Although Genesis 1:28, when considered in isolation, may be construed as a forceful, self-centered mastery of creation, the meaning of exercising dominion takes on a deeper dimension in Genesis 2. There God places Adam in the garden and charges him with the responsibility to cultivate and keep it. This could be translated from the Hebrew as "to serve and to keep, watch, or

preserve." Therefore, fulfilling God's command to exercise dominion implies a stewardship that is revealed in a humble service of the creation. In our fallen state, we all fail to live up to God's intention in exercising dominion. We often use the power inherent in exercising dominion to serve ourselves at the exclusion of others. Huie is right to note that there are Christian traditions that use the concept of dominion to construe all relationships in hierarchical patterns. This should not cause us to avoid exercising dominion but rather to seek, through the transforming power of Jesus Christ, to act in God-honoring ways as we fulfill the mandate of Genesis 1:28.

Finally, what are the implications for social welfare programs of placing a high value on work? I agree with Huie that too often the Christian community adopts a simplistic understanding of work. In fact, part of the impetus for writing this article was to point out the inconsistencies between a biblical understanding of work and the understanding of work often attributed to (and in some cases held by) Christians. Regardless of the ever-present potential for misinterpretation, work should be

a central component in the development of social welfare programs.

My highest social welfare priority would be to place people in positions where they can serve (i.e., be productive). Therefore, I believe the initial effort of our welfare system should be to help individuals make the transition into the work force. Such an approach is consistent with God's provisions in the Old Testament for structural mechanisms to return the poor to a position of productivity (e.g., the Jubilee principle, the sabbatical year, and the leaving of a portion of the crops in the field so that the poor could gather food). In a perfect world, we could stop at this point, having fulfilled our responsibilities. But in a sinful world, we know that the transition into the workforce may not always be possible; some individuals will be unable to work, some are unable to find work that will allow them to meet their financial needs, and some are unwilling to work. So we need a secondary (i.e., non-work based) system of social welfare programs to provide for the needs of these individuals, similar to God's requirement that the Israelites provide for the immediate needs of the poor they

encounter. I would hope that placing a high value on work does not require me to take a simplistic approach to social welfare programs. But I do believe that our welfare program would greatly benefit from a more Christ-like view of the poor as image-bearers of God, capable and desirous of serving others.

Our God is a working God. As his image-bearers, our approach to work—in other words, our approach to serving God and others—should be one important way we fulfill the mandate of Genesis 1:28. In doing so, I believe we will also be honoring the Great Commission of Matthew 28:20 by witnessing to our relationship with God through a life of faithful obedience.

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Dialogue III

Justice and Christian Management

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Dr. Beversluis suggests that Christian management can maintain justice in the workplace by providing a written framework of employee rights combined with an attitude of Christian love.

Can managers in a Christian organization rely on a commitment to love in treating their workers, or is it necessary to supplement or inform love with justice and, in particular, with rules, procedures, due process, written agreements, and the like? I argue that because the interests of parties often conflict, and since love by itself does not tell us how to resolve those conflicts, formal structures of justice are needed in addition to love.

Justice and Christian Management¹

The concept of rights provides a very useful framework for thinking about the responsibilities of managers and firms to employees. Although some people dismiss appeals to rights as merely an inappropriate way to take care of oneself, concerns about rights in the workplace are appropriate. Instead of ignoring

*them, we should start with a clearer understanding of rights and obligations. Then we should put that understanding within a biblical framework and apply it to practical business issues we confront daily.*²

Phil, the owner/manager of a company that employs two dozen people, was talking to his attorney. "I don't know what Sally wants," he complained. "She says that I don't treat her fairly because I don't do all the due process type of things that non-Christian firms do. Why should I have to do all this legalistic stuff? We're Christians here. We're a family. Love and caring are much better than all those legalisms!"

Meanwhile, in the employees' lounge, Sally too was unhappy. "Phil claims to be a Christian, all 'love' and 'family,'" she said to her friend. "But it sure doesn't

make a difference in how he runs the company. He's totally prejudiced against women. I've been in shipping longer than Fred, and I'm better than he is at everything we do there. Yet Phil can't conceive of making me foreman." As they stood up to return to work she concluded, "I guess I'm going to have to file a sex discrimination complaint with the government. It'll cause a stink at church, but what choice do I have?"

Is Phil right? Is loving concern enough? Is the problem with Sally a result of Phil's not loving enough or is something else missing? I want to argue that in institutions committed to being Christian (businesses, colleges, agencies, churches), love as Phil is conceiving of it is not enough. Decisions must also be guided by justice, and justice requires formal structures (such as rules, procedures, explicit contracts, and explicit due process policies).

We Can't "Just Be Loving"

How are we to understand love? Chewning, Eby, and Roels say this about love:

Loving our coworker, our peer, and our superior means focusing on their long-term best interests. We are to look out for

*the interests of others and not merely our own (Philippians 2:4). Love is not a role to assume; love is an inner attitude, a conscious mental commitment that translates into actions benefiting others. It is reflected in the Christian's obligation to care for the whole person.*³

Christians strive to reflect the love of God in their everyday lives. Verse after verse in the New Testament tells us to "love one another." And Christ's sacrifice for our sins is the model for this love: "For God so loved the world, that he gave his only begotten son...." Love is concerned with people, not with rules and regulations (legalism). Christians and Christian organizations will seek to apply the principle of love when they need to decide whether to lay off an employee or give a professor tenure. And the argument of people who think as Phil does in our example would go something like this: If, indeed, "love is an inner attitude, a conscious mental commitment that translates into actions benefiting others," then all we need is this commitment to people's "long-term best interests." We must make decisions in a spirit of love with prayer, mutual trust, and open

communication; to make them in a legalistic spirit, focusing on such things as detailed policies, formal hearings, and contractual considerations, is not appropriate.

There seem to be, however, two ways in which a reliance on love in this sense is not adequate.⁴ First, it is not clear that

love itself can directly tell us what we should do. We need the “content” of love spelled out in more particular rules, based on some combination of appeal to Scripture and ethical analysis of human experience. William Frankena explores this issue in his essay “Love and Principle in Christian Ethics.” He distinguishes between “act-agapism,” which is the view that we judge each situation by a direct appeal to the idea of love (agape), and “rule-agapism,” which holds that we have access to subordinate rules which spell out what love requires, at least prima facie.⁵ Some form of rule-agapism seems necessary, though this essay will not deal with that question.

Secondly, love defined as commitment to the well-being of others needs to be supplemented by *justice*. Justice is one of the

major themes of the Bible. Justice, however, means many different things. Sometimes it refers to all virtue and sometimes more specifically to fairness or rights. In the latter sense, it addresses issues as broad as whether a society

...commitment to the well-being of others needs to be supplemented by justice.

ought to be organized on a capitalistic basis or as narrow as whether I should give John a “B” or a “B-” on a test. The defining element in this narrower sense of justice is the idea of giving each person her due—what she has a right to, what she is entitled to, what she can legitimately *claim* from others or from society. Scripture is full of condemnations of people (usually rulers or rich people) for oppressing the poor, for failing to care for the poor, for exploiting the poor, and the like. The idea of rights is usually implicit and sometimes explicit: “Defend the cause of the weak and fatherless; maintain the rights of the poor and oppressed” (Ps. 82:4).

And:

Woe to those who make unjust laws, to those who issue oppressive decrees, to deprive the poor of their rights and rob my

oppressed people of justice (Is. 10:2).

Thus the Bible clearly teaches that people are *due* things, that people have *rights*.⁶

There are many theories about the relation between love and justice.⁷ I want to focus on the idea that “justice is love distributed.” If we take love to require that, for any given person, one attempts to do what is best for that person, we soon face the question, “What if I can do what’s best for ‘A’ only at the expense of doing what is best for ‘B’?” The idea of love by itself does not tell us how to make these trade-offs. It is justice that is concerned with how we “distribute love,” that is, how we determine what to do when doing the loving thing for one person conflicts with doing the loving thing for another person.

One sign of injustice, of not distributing love properly, is the anger that can result from salary, promotion, and dismissal decisions, even in Christian organizations. (Consider in this context the bumper sticker that reads, “If you want peace, work for justice.” In biblical terms, justice is a necessary condition of God’s shalom—Is. 58 and Is. 32:16-17.)⁸ Not all bitterness and

anger reflect unjust behavior of course, since we are all quite capable of failing to see the justice in decisions that go against us. Yet that anger can be justified, if, in fact, the decision is not just or even if the decision fails to appropriately give the appearance of justice. How can caring decisions by committed Christians in “Christian” organizations result in anger over injustice? The answer seems to be that conflicting interests have been improperly resolved.

In what follows I will explain the problem of conflicting interests and show how principles of justice deal with that problem, and then argue that putting principles of justice into practice requires commitment to explicit, written, formal procedures (rules, policies, due process, appeal processes, and the like), since the absence of these “legalistic” structures makes it harder for Christian managers to make just decisions and harder for those affected to accept the decisions as just.

Conflicting Interests

By conflicting interests I mean situations in which doing what is good for one person or institution necessarily involves harm to another person or

institution.⁹ I may love John and I may love Joan; but if only one can receive a raise or be made vice president, how does love help make the decision? I may love Jack, but if he is not able to do his job, love doesn't tell me whether it is fair to the organization to keep him in that position.

As the last example suggests, not all conflicts of interest occur between people—they can also arise between individuals and the organization, for organizations have “interests” as well. An organization's interest can be defined as accomplishing the mission of the organization. In the case of a for-profit organization such as a business, that mission involves (at least) creating profit for the owners (stockholders). In the case of a not-for-profit organization, the mission statement of the organization will define what is in its interest. The mission of a local church may be to “constitute a community of believers for worship, spiritual growth, service, and evangelism.” Given that mission, we can understand “what is in the interest of that church” as what contributes to achieving this mission.¹⁰ And what is in the interest of the organization is not necessarily in the interest of any particular employee (or other

“stakeholder”) of the organization.

Consider a church music situation where conflict can arise between the choir director's interest in keeping his or her job and the interest of the church in replacing the director with someone who they believe will do a much better job. Love without justice cannot say whether the interests of the choir director or of the church take precedence in such a case. We need to look into whether the choir director has some right—some legitimate claim—to continue in the job (e.g., based on past assurances), whether the church has the “right” to the best choir director possible, etc. Considerations of what is “best” for the church and “best” for the choir director do not ensure correct answers to these questions. (It may be that Christian justice makes the trade-offs differently than a secular justice, that Christian justice gives different weight to the interests of the choir director relative to those of the organization than would secular justice. Nevertheless, the *need* for criteria for making the trade-off is still there.)

The Nature of Justice

In thinking about justice, it seems natural to start with the

idea of equality—that in some sense and at some basic level, everyone's claim to well-being is equal. Certainly such a presumption is biblical, given the biblical notion of the worth and dignity of each individual. But “equality” does not get us very far. If I am deciding whether or not to fire someone, “equality” does not tell me what to do any more than “love” does. Clearly equality does not require that I hold a lottery to decide who will work for the company (which is probably the most obvious way of treating everyone “equally”). It seems that the idea of *rights* gives a way out of this impasse.

In identifying “rights” by reference to which we can resolve conflicts of interest, justice identifies certain interests as “trumping” others. To give a ridiculous example, my interest in staying alive trumps your interest in seeing an NBA playoff game. If your watching the game would cause me to die, you violate my rights by watching the game. What determines which interests “trump” is how vital to people's well-being they are. Thus the second table of the Decalogue identifies certain interests (e.g., to life, to property, to the truth) as interests that (normally) trump all others.¹¹

Rights can have different bases or origins. Thus some rights are “God-given” or “natural” (“All men are endowed by their Creator...”); some are legal (e.g., created by the society's constitution or laws); some are created as a result of our choices or actions (e.g., when I make a promise, that creates a right for you). God-given rights are fundamental in the sense that each person has a God-given right to have her legal rights enforced (assuming the legal rights do not violate some more basic moral principle) and to have rights created by individuals' actions (e.g., promises) respected. Scripture clearly teaches that it is the duty of rulers to ensure justice. And, if in no other way, it certainly teaches the rightness of promise-keeping by continually referring to God's own faithfulness. In seeking to distribute love justly, Christian managers and decision-makers must take each of these kinds of rights into account.

The parable of the vineyard workers in Matthew 20 seems to presuppose this idea of rights. The workers who worked all day had a right to what the landowner agreed to pay them. They did not have a right to receive more, even though the landowner paid those

hired later a greater wage. The landowner had the right to be generous with his money.

Just as interests can conflict, so can rights. If I make a promise to Sam, an employee, to promote him when his supervisor retires, that creates a right in the employee. If, then, when the supervisor retires, there is a more qualified person to take the job, the right created by the promise to Sam takes precedence over the normal right of the company to put the best person in the job. (While an argument that it is really in the company's interest to honor its promise may or may not work, the argument based directly on Sam's right as created by the company's promise surely works.)

Having said so much about justice, it is not my purpose in this project to lay out in detail

the content of justice. But surely it is clear that the first and basic principle of justice is that at some level *each human being has a right to have her/his interests treated as equal to those of everyone else*. We are all created in the image of God. God has no favorites (as Peter recognizes in

Acts 10:34); God does not show partiality (Deut. 10:18).¹² Thus none of us is insignificant; none may be treated merely as a means to another end, whether that end be the community's good or the good of some other person. The Good Shepherd goes out into the storm to find the one lost sheep, regardless of the fact that it might be better for him and the rest of the flock if he stayed close to the fold. Isaiah tells us that the Messiah will not break a bruised reed, but will bring forth justice in faithfulness (Is. 42:3,4).

Sometimes, of course, we cannot treat people equally in a particular situation. Not every case of justice involves dividing the cake equally. The decision about whose interest will prevail

in these cases must be based on a *system* that shows equal respect. For example, drawing

straws to see who goes first is a way of respecting an equal right of each person to go first when only one person *can* go first.

The Need for Formal Structures

So much for the first part of the thesis that love needs to be

informed by justice (or, alternatively, that justice must be seen as part of love).

The second part of my thesis is that justice requires formal structures (such as rules, procedures, explicit contracts, explicit due process policies, written criteria of performance, and appeal procedures). Why does justice require formal arrangements which threaten to replace Christian love and trust with legalism and litigation?

1. Formal structures inform all parties of their various rights (and hence, of their duties). Rules provide objective standards, written down with a history of application and interpretation, that can be appealed to by parties disagreeing about what would be just in a particular situation.

It may not be self-evident that it is unjust to discriminate on the basis of race or sex in certain situations. Suppose there were no established rules or procedures regarding promotions in Phil's company. Then when Phil promotes Fred to foreman, what can Sally say? Phil's position reduces to this: "I considered the issue in a loving manner, and it became clear that Fred should be made foreman." To which Sally could reply, "Well, from my perspective it is not loving at all.

Look at how it harms me. And in a situation like this, where Fred's interests and mine conflict, we need to appeal to justice to see how to resolve the conflict." If there are published policies that provide objective criteria for promotions, Sally and others have a basis for challenging Phil's decision. Of course, any given set of policies may not be sufficient to solve a particular case, but that is not to say that in general we can do without them.

2. What if Phil said, "It seems to me perfectly just to give the job to Fred. He's older than you and he's a man." How can Sally get a fair hearing in such a context for her sense of justice as equal opportunity? If Phil had published his criteria for promotion prior to this situation, he could have received feedback on them. As a result, he might have adopted a more just set of criteria. A second advantage of written procedures, then, is that the manager's conception of justice can itself be subjected to interpersonal evaluation, which should result in better policy based on a better understanding of justice.

3. The rules of the games themselves often determine what counts as justice—e.g., by virtue of letting people know ahead of

time what they can count on. The just thing to do may simply be undefined in the absence of a specific prior agreement that defines what rights people have in particular situations. For example, a firm might establish a policy that workers may schedule their vacations for any time they want, provided they do so at least six weeks in advance. Clearly there is nothing inherently just or unjust about this particular way of doing vacations. Yet once the policy is in place, the employee has a right that was created by the policy. While the employer has no obligation to create *this* particular right, a matter like scheduling vacations can be very important both to the firm and to the employee. Establishing the rights of the parties ahead of time can better enable both parties to thrive.

4. Structures can help ensure justice when the manager's incentives might work against it. If a manager needs to decide between the interests of the company and the interests of an employee, her incentives may bias her in favor of the company. Objective formal structures can help offset such bias and can be a basis for appealing a decision that appears biased. If labor market conditions are such that the

employee cannot walk away from a job without a major loss (such as prolonged unemployment), the employer has tremendous power to take advantage of the employee. When employee rights are laid out in policies and procedures, the employee has something other than his walking shoes to protect him.

Suppose, for example, that once Sally gets to be foreman and goes on salary, she ends up having to stay late day after day after day. Somehow it never is convenient for Phil to give her comp time. While a written policy regarding comp time (spelling out that it needs to be granted within, say, a month) would not guarantee that Sally gets justice here, it would surely strengthen her hand.

5. Injustice can arise because of a natural human tendency to put off and (if possible) avoid unpleasant decisions. It is unpleasant to have to fire someone, to deny someone tenure, to give someone a smaller raise than others, or to deny someone the promotion she wants. As Plato noted long ago, we naturally mistrust anyone who shows too much enthusiasm for making such decisions. Yet when people put off making unpleasant decisions, justice delayed can be justice denied. A bad situation can fester

if not dealt with quickly. Or a person may miss other opportunities if a decision is delayed. If Phil procrastinates about dismissing Fred, Fred may turn down an employment opportunity that no longer exists when he is belatedly dismissed.

6. Formal structures can help reduce injustice due to communication problems, which arise regardless of good intentions and sound interpersonal relations. Certain actions may be taken by one party as creating a tacit commitment without any such commitment having been intended by the other party. A college administrator may tell an instructor, "We can't give you tenure now because you haven't finished your dissertation, but we will continue to employ you." The instructor may take this to mean that only finishing his degree stands between him and tenure, while the administrator meant that they would *evaluate* him for tenure when he finished his degree. Problems of communication also arise as a result of managerial turnover. Tenure decisions, for example, are often made by faculty committees (none of whose members were on the committee when previous evaluations and decisions were made). If

contractual specifics and managerial intentions are put in writing, more accurate communication can take place even over time, and a range of injustices can be prevented.

7. Firms may not be able to honor commitments if circumstances change: business falls off, enrollments drop, or the expected government grant does not come through. Informal procedures that simply rely on people's intuitions about love and justice are not well-suited to coping with such contingencies. Formal procedures can consider wider ranges of contingencies and help all parties better plan to mitigate possible losses.

8. Finally, rules and procedures can promote justice for the organization as well as the individual employed, since the absence of such structures may actually make it harder for managers to serve the legitimate interests of the organization—either because disagreements about justice hamper the operations of the firm or because the interests of the firm may actually be harmed as a result of arbitration or legal action involving an issue that could have been prevented by a clear statement of the respective parties' rights ahead of time. Phil's firm

may end up dealing with a costly sexual discrimination case because it failed to get clear about justice ahead of time.

Limits of Formal Structures

While these kinds of formal structures are conducive to justice and in many cases needed for justice, as has been argued, they do not guarantee justice and can even work against justice.¹³ Thus the rules themselves may be unjust (as in the case of a school board whose rules prohibit hiring married women). As noted in the second point of the previous section, even in this case, justice may be better served by having an explicit, published rule, since an implicit or secret policy cannot be subjected to debate and criticism. Again, the rules may create “unexpected contingencies” in which a combination of events creates a situation where justice requires an exception to the rule. In such cases it would be necessary to fall back on individual judgment and to devise *ad hoc* solutions to mitigate harms that may result.

Conclusion

Commitment to running an organization in a loving manner requires that one also be concerned with justice—with

questions of rights and entitlements. Justice is necessary to properly distribute love when parties’ interests conflict. Furthermore, justice requires a range of “formal structures” that define clearly and ahead of time the rights of employees and other parties—even at the risk of “legalism.”

The job of sorting out which interests should trump in various situations is not one that individual Christian managers or owners should have to undertake by themselves. Christian managerial ethics needs to be an on-going task of the community, interpreting the moral vision of the Bible and applying it to modern managerial contexts. The central question of Christian managerial ethics will be, “How can we respect the dignity and worth of both employees and employers, all of whom God so loved that he sent his only begotten Son, given the realities of modern labor markets, modern industrial relations, modern family life, modern education (and mis-education), and so on?”¹⁴

ENDNOTES

¹The author would like to thank Sharon Johnson, Lawrence Dugan, and members of the Calvin College Business and Economics

Department Colloquium for helpful feedback on previous versions of this paper.

²Chewning et al., 1990, pp. 102-103.

³*Ibid.*, pp. 93-94.

⁴Note that Chewning, Eby, and Roels do not follow this anti-justice line, as the quotation at the beginning of this essay indicates.

⁵Frankena, William. “Love and Principle in Christian Ethics.”

⁶See Smedes, 1983, Ch. 2.

⁷See e.g., Smedes, 1983, Ch. 2, 3; Stob, 1978, Ch. 9, 10; and Frankena, 1976. Frankena concludes that love does not include justice: *...As for me and my house, the most plausible position seems to me to be a certain kind of mixed theory—roughly, one which takes as basic in ethics (1) the “law of love” and (2) the “principles of justice” conceived as independently arrived at* (Frankena, 1976, p. 87).

And:

...I think theologians and Christian moralists have been much too unclear and much too unrigorous in their thinking. They almost invariably maintain that morality depends on religion or theology but they are rarely, if ever, very careful in their formulation of this claim or in their arguments in support of it. I myself doubt that it can be established, except perhaps in some greatly and carefully qualified sense, and believe that there are at least some “principles of justice” which are logically independent of the “law of love,” of revelation, and of religion and theology (Frankena, 1976, p. 91).

⁸Is. 32:16-17 says:

Justice will dwell in the desert and righteousness in the fertile field. The fruit of righteousness will be peace; the effect of righteousness will be quietness and confidence forever.

⁹The term “conflict of interest” is used in two different senses which should not be confused. When we speak of a conflict of interest in the case of an employee who gives a contract to a firm controlled by his wife, we refer to a conflict “within the employee” between doing what is in the interest of his employer and doing what is in his own interest. In the context of this essay, I am using the term to refer to situations in which what is good for one individual is not good for another individual or for the firm, and the manager needs to have guidance as to what is the just or fair thing to do.

¹⁰An organization’s interests “count” (have moral weight) only derivatively, insofar as the organization serves various *human* interests and insofar as the organization’s interests have been given certain status and privilege by society’s rules of the game. Thus the analysis of what is just in the case of conflicts between organizations and individuals must proceed by reference to these considerations.

¹¹See Smedes, 1983, *passim*.

¹²*For the Lord your God is God of gods and Lord of lords, the great God, mighty and awesome, who shows no partiality and accepts no bribes.*

¹³My thanks to an anonymous reviewer for raising these possibilities.

¹⁴See Kathryn Tanner’s “The Care That Does Justice” for an interesting survey of how Christian feminist ethics deals with these themes.

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Dialogue III

A Comment to “Justice and Christian Management”

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Beverluis contends in his essay, *Justice and Christian Management*, that “...love needs to be informed by justice” and that “...justice requires formal structure (such as rules, procedures, explicit contracts, explicit due process policies, and written criteria of performance appeal procedures)” (Beverluis, p. 8). That is, though practicing love should assure justice within Christian organizations, it does not. Thus, a formal structure is necessary to help achieve, though not guarantee, justice (Beverluis, p. 12). The essay is compelling, and, given that virtually all organizations (profit and non-profit) implement some type of formal structure, few people (Christian or non-Christian) would contest its general premise.

A few of the specific points of the essay are debatable. For example, Beverluis writes that “...none may be treated merely as a means to another end, whether that end be the community’s good or the good of some other person” (Beverluis, p. 8). Though, in

concept, this is a commendable proposition, it is not entirely accurate. In many instances, one (even one’s life) is a means to another end (e.g., Allied soldiers sacrificed on the beaches of Normandy in World War II). Further, it could be argued that every Christian’s life is a means to a greater end, which, in essence, is the definition of the cost of discipleship (Matthew 10:24-42). Even Christ’s life was a means to a greater end, as so powerfully seen when Christ prays that the cup be taken from Him (Matthew 26:39).

However, overall I strongly concur with Beverluis’ general postulate. Therefore, rather than taking further issue with unique points of Beverluis’ essay, this comment has a twofold objective. First, it will attempt to strengthen Beverluis’ position, addressing the difficulty of consistently acting in love. Second, it will suggest that extending the postulate to implementation (i.e., creating a formal structure of rules, regulations, and policies

that promote justice), though necessary, is troublesome. Some balance of subjective love and objective structure is probably ideal. However, determining and implementing the proper balance is extremely difficult.

Inability To Consistently Love

Early in his essay, Beverluis cites Chewning et al. in an attempt to describe love in the workplace. “Loving our coworker, our peer, and our superior means focusing on their long-term best interests...” (Chewning, et al., p. 93-94). Though Beverluis rightfully acknowledges that even a strict adherence to this definition of love does not assure justice, his optimism is evident when he implies that Christians are resolute in applying the principle of love.

Christians strive to reflect the love of God in their everyday lives (Beverluis, p. 2).

Christians and Christian organizations will seek to apply the principle of love when they need to decide whether to lay off an employee or give a professor tenure (Beverluis, p. 2).

Unfortunately, though Christians may wish to act always

in love, we are fallen and unable to do so consistently. At best, we are similar to Paul in his great lament of desiring to do good, but being unable to carry it out (Romans 7:14-24). Consequently, though Christians strive to reflect the love of God, there are times of fatigue, selfishness, or other weakness, when love is subordinated and injustice occurs.

A perspective more pessimistic (or realistic) than Beverluis’ is that Christians and Christian organizations will often seek to apply the principle of love when they need to decide whether to lay off an employee or give a professor tenure, *but the lure of motives other than love may prove more enticing*. In a moment of weakness, one may be like the high priest Caiaphas who advocated a utilitarian perspective when arguing that one man should die rather than a whole nation perish (John 11:49-50). Similarly, a manager (college administrator) might lay off an employee (argue against tenure) based on ulterior motives other than love. If a salesperson is completely honest (an attribute that should be rewarded, not punished), sales may decrease (Porter and Vander Veen), possibly decreasing the employee’s likelihood of

surviving a layoff. If wealthy alumni disagree with an assistant professor's legitimate but controversial teachings or research, it may harm the professor's possibility for tenure.

Possible Injustice of Other's Best Interest

Another fundamental difficulty of achieving justice, based on the definition of love provided by Chewning et al., is the concept of *focusing on the other's long-term best interest*. Though this may seem to have merit, it is possibly subject to great abuse. Not only is it often difficult to know what is in another's long-term best interest, it is also too easy to use this as a justification for injustice. When Upton Sinclair (social activist and author of *The Jungle*) challenged Frederick Taylor (father of scientific management) to pay his employees a higher wage, Taylor rationalized that this would not be in the best interest of his employees.

...many of them will work irregularly and tend to become more or less shiftless, extravagant, and dissipated...for their own best interest it does not do for most men to get rich too fast (Sower, Motwani, and Savoie, p. 426).

Further, acting in another's long-term best interests is not always correct. Arguably, it is in one's long-term best interest (and biblical) to exercise daily for 30 minutes, to not eat at McDonald's (honors the body, I Corinthians 6:19-20), and to purchase only minimal material possessions and give the remainder away (stores treasures in heaven rather than earth, Matthew 6:19-21). However, most people would question the justness of an employer that requires employees to eat only low fat foods, exercise daily, and give 50% of their gross salary to charity. Ironically, focusing on the other's long-term best interest may sometimes achieve injustice rather than justice. This point may be relevant to Christian organizations that regulate employees' lifestyles (e.g., prohibiting the use of alcohol, dancing, or public schooling for the employee's children).

Implementation: A Balance of Love and Regulations

Though the essay *Justice and Christian Management* convincingly argues that formal structures of justice are needed in addition to love, the essay does not provide specific guidelines for creating a structure that

encourages justice, nor does the essay suggest the proper balance between *formal structure* and *love*. A strong argument can be made, and Beversluis would probably agree, that though formal structures are a necessity, there are occasions when rules should be subordinated to an act of love. Jesus often subordinated the law to love, including when He ate on the Sabbath (Matthew 12:1-8), healed on the Sabbath (Matthew 12:10-13), associated with a Samaritan (John 4:9), and prevented a lawful execution (John 8:2-11). However, for the most part, Jesus did not disdain the law, but regularly adhered to the law, such as when he paid taxes (Matthew 17:24-27) and observed the Passover (Matthew 26:17-19). In fact, Jesus even taught that the law needed to be strengthened in many areas, such as adultery (Matthew 5:27-28), divorce (Matthew 5:31-32), and retaliation (Matthew 5:38-42).

As Christians, we believe that Jesus lived a life that was just and sinless. We see from Scripture that He accomplished this while advocating a formal structure (e.g., rules), yet subordinating the formal structure to love, when necessary, to achieve justice. How we can achieve this balance, as did Jesus, needs further

discussion. Though Beversluis' essay lays a fine foundation for advocating the need for formal structure, in addition to love, many questions remain unanswered. What warrants formal rules (e.g., should daily exercise be required)? How should formal rules be determined and implemented? What is the proper balance between rules and love? On what basis should a rule be waived (i.e., subordinated to love) in order to achieve justice? These and other topics may serve as rich areas for extending Beversluis' seminal research.

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Christian Ethics and Market Mechanisms of Profit: The Intersection of Scriptural Themes with Models of Market Structure

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Using Scripture as a guide, Dr. Hoover demonstrates how Christian perspectives can be integrated into business, with special attention being given to the area of marketing.

Exchange activities, often considered under the academic headings of microeconomics and marketing, must have been common in biblical times, as the Scriptures have much to say about them. Today, as then, the Christian practitioner is immersed in a competitive international marketplace, wherein many business people may be indifferent or even hostile to the Christian message and its ethical teachings.¹ In this environment, the Christian will often be challenged to make important choices with little or no time for reflection. Such reflection is necessary, however, as the business world is full of buzzwords and cultural expectations which may not be easily translated to the terms of Scripture. The Christian who would live by Scripture must attempt the translation and engage in the reflection. Such an attempt

is made here, to be shared with the Christian academic and business communities as a vehicle for further reflection and eventual practical guidance. The focus is the firm in markets. This is understood through the microeconomic models of market structure as they are brought into the world of corporate practice through the discipline of marketing.

The approach is inductive. The scriptural themes used here were developed during a period of personal scriptural study. Individual Scripture passages have been collected into themes, and these have then been arranged as positive injunction, negative injunction, and governing perspectives. To isolate mechanisms of profit, the models of market structure are examined individually. This simplifies the translation into the terminology of marketing as well as into

human, technological, and ecological terms. Some preliminary reflections are then offered, as the scriptural themes illuminate the market mechanisms of profit.

Scriptural Theme Review: Positive Injunction

From Scripture it may be derived that a certain management or control of the earthly environment is expected of the human race. People have been given *dominion* over the earth (Genesis 1:28-30, 9:2,3). At the same time, this dominion is not to be abused, as people are expected to be careful stewards of what they are given (Genesis 2:15, Exodus 19:5, Leviticus 25:23, Psalm 24:1, I Corinthians 4:2, I Timothy 6:20). Importantly, as economic organization is considered, *freedom* is a part of scriptural tradition as well (Exodus 12:31-42, Psalm 119:45, Isaiah 61:1, Luke 4:18, Romans 8:21, Galatians 5:1). Positive expectations of people include the expectation that they are willing to work for what they receive. The *work ethic* is revealed in Genesis 3:19, Proverbs 6:6-11, 10:4, 12:24, 13:4, 14:23, 20:4, 24:30-34, 28:19, Ecclesiastes 10:18-19, I Thessalonians 2:9, and II

Thessalonians 3:8, 10 and 12 as well as in other Scripture.

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

Care for employees is also a positive injunction in Scripture. The employer has a responsibility for employees (Genesis 16:6) and

is expected to pay fair wages (Genesis 29:15, Matthew 10:10, Luke 10:7). *Care for the poor* is a positive injunction as well. The poor are to receive preference in lending (Exodus 22:25), the use of fallow land (Exodus 23:11), the fallen harvest (Leviticus 23:22), and are to be cared for in a positive way (Leviticus 25:25, 35-54, Deuteronomy 15:7-11, 24:17-22, 26:12-13, Nehemiah 5:1-12, Proverbs 14:21, 31, 22:22). The New Testament sees the poor as blessed (Luke 6:20-26, James 2:5), and the poor are to be the object of much aid and hard work (Acts 20:30-35).

Voluntary restitution for gains made in unethical fashion is also a positive injunction in Scripture. Gains made through deception are to be restored (Leviticus 6:2-5), and injuries are to be repaid (Leviticus 24:18-21, Exodus 21:16-19, 33-36, Luke 19:8-9). The *private property* (or stewardship) of others *is to be carefully respected* (Exodus 22:1-5, 23:4-5, Deuteronomy 19:14, 22:1-4, Proverbs 22:28, Leviticus 25:23-34), and careful rules for inheritance, property allocation, and property transfer are set out (Leviticus 25:23-55, Numbers 26:52-56, 27:8-11, 33:50-54, 36, Deuteronomy 21:15-17, Ruth 4:1-8, Nehemiah 5:1-12).

Scriptural Theme Review: Negative Injunction

Exchange behavior is also subject to a substantial amount of *negative injunction* in Scripture. *Stealing* is prohibited (Exodus 20:15, Leviticus 19:11, Deuteronomy 5:19, Ephesians 4:28, Zechariah 5:3, Proverbs 28:24), as is bearing *false witness* (Exodus 20:16, Deuteronomy 5:20) and *coveting* the possessions of others (Exodus 20:17, Deuteronomy 5:21). There are also *prohibitions of greed* (Ephesians 5:3, Isaiah 57:17, Psalm 119:36), *faith in money* (Matthew 6:19-34, Luke 12:13-21, Ezekiel 18:18, Psalm 52:7, 62:10), and *love of money* (II Timothy 3:1-5, Hebrews 13:5, Matthew 6:19-20, I Timothy 6:3-10).

Some of the negative injunction in Scripture is very specific. *Deception is prohibited* (Leviticus 19:35-36, Deuteronomy 25:13-16), as in the *use of dishonest standards or measures* (Leviticus 19:35-36, Deuteronomy 25:13-16, Proverbs 11:1, 16:11, 20:10). *Taking advantage when selling is prohibited* (Leviticus 25:14-17) as well as *taking unfair advantage of the poor* or making gains at the expense of the poor (II Samuel 12:1-6, Deuteronomy 24:14-15,

Proverbs 22:16, Isaiah 3:14-15, Amos 2:6-7, 5:11-13; 8:4-6). *Unfair acquisition of property* (I Kings 21), *unfair representation in trade* (II Kings 5:20-27), and *bribery and usury* (Job 36:18-21, Psalm 15:5) are also subject to negative injunction.

The mode and motive of gain are important in Scripture. *Gains are not to be made at the expense of the worker* (Deuteronomy 24:14-15, Jeremiah 22:13-19, Matthew 10:10, Luke 10:7). Any *gain which is selfish* (Psalm 119:36), *involves sin* or is *otherwise ill-gotten* (Proverbs 1:19, 10:2, Micah 3:9-11) or *dishonest* (Proverbs 13:11, 21:6) *is also prohibited*. Slow and honest accumulation is a preferred means of gaining wealth (Proverbs 13:11)

Scriptural Review: Governing Perspectives

Beyond specific positive and negative injunctions which might apply directly to exchange activities, the Scriptures provide more general principles or directives which should be applied across a broad spectrum of behavior. Directives such as the Ten Commandments and the central teachings of Jesus may be seen as governing in this sense. They are to be applied to all of life's experiences and choices.

The Hebrew Scriptures set out the Decalogue, which includes *prohibitions of idolatry, profanity, murder, adultery, stealing, false witness, and covetousness* (Exodus 20:1-17). Jesus emphasized the commandments to *love God and neighbor* (Matthew 22:37-40), to include outsiders as neighbors (Luke 10:25-37), and even to *love enemies* (Matthew 5:43-48).

Jesus spoke to spiritual conditions as well. The Beatitudes bless *spiritual conditions* which may not always be reflected in business practice. Being humble, mournful, meek, merciful, and pure in heart are blessed conditions. Those who seek righteousness, are persecuted for righteousness, and those who make peace are also blessed (Matthew 5:1-12). New Testament teaching also identifies the critical importance of the *heart condition* (Matthew 5:21-22, 27-29) and the *identification of God with love* (II Corinthians 13:11, I John 4:8). Love is to be *reflected in action*, as the Golden Rule specifies treatment of others in terms of what one must do (Matthew 7:12, Luke 6:31). The expectation of visible action is also reflected in the manner of identifying Christians by fruits (Matthew 7:16) and in the

teaching that faith without works is dead (James 2:17).

Translation and Reflection: Major Focus

The Scriptures reviewed, while not comprising an exhaustive review, would appear representative of important themes, ideas, and imperatives that can be used to evaluate the firm in markets. No attempt has been made to edit the scriptural review in order to favor or detract from marketing practice. For its part, marketing will be considered in its broadest sense, as characterized by Drucker:

Marketing is so basic that it cannot be considered a separate function. It is the business, seen from the final result; that is, from the customer's point of view (Peter Drucker).³

The adoption of this broad definition of marketing will allow the fullest possible diagnostic use of the economic models of market structure. As the models of market structure are considered, they will be evaluated in the context of applicable scriptural themes, ideas, and imperatives as developed in the preceding section. Citation of specific individual Scriptures may then be

used to provide an additional idea or a particular emphasis.

Ethical Questions in Market Structure

Few markets will cleanly conform to an economist's idea of a specific market structure. At the same time, it is both possible and analytically useful to characterize real markets along a spectrum from the polar extreme case of monopoly to the polar extreme case of pure competition. Markets are not static, yet dynamic evolution in markets can be analyzed using comparative statics. For example, Schumpeter's creative destruction is a very dynamic concept. It postulates that a market economy incessantly revolutionizes its economic structure from within, destroying the old structure while creating the new.⁴ This dynamic and innovative process may be seen in terms of product life cycles as new innovations eclipse the old. A product life cycle may then be viewed as an evolution in market structure from monopoly or quasi-monopoly advantage through increasing degrees of competition. Viewed in this way, the power of market structure analysis allows the examination of the mechanisms of profit in real and dynamic markets. The

clean logic of the economic models allows the isolation of a particular mechanism of profit. Reduction or translation of this economic mechanism to human, business, technological, and ecological terms then allows its evaluation in scriptural terms.

Questions from the Model of Pure Competition

In pure competition, the products are seen to be homogeneous, and survival of the individual firm amidst the ebb and flow of commodity prices would be realized in the achievement of low costs. Often a real service to society, cost reductions may take forms which bring ethical questions. Several mechanisms may be employed. Improved production technology might be used, thus substituting capital for labor. Unit labor costs might be reduced by other productivity improvements as well. These could include process improvement as used in TQM, reduction in force through reengineering, or straightforward wage and benefit concessions. Raw and component material costs can also be reduced, as can the costs of distribution and waste treatment. Here, scriptural themes that would appear to apply might

include dominion, stewardship, the work ethic, care for employees, and gains at the expense of the worker.

In the themes of dominion and stewardship, it can be found that while the human race has a degree of control, the earth is the Lord's, and people are therefore stewards. People are to take the condition of the Lord's earth seriously, as we are the species responsible for it. Translating this theme into the terms of business and economics suggests that the concept of cost externalization is worthy of concern. A firm is considered to be externalizing costs when its accounting costs do not reflect the total social and environmental costs involved in its activities. The externalization of costs through pollution of the air, water, and ground, as well as

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the retrieval of renewable resources such as trees and fish in ways that allow those resources to be depleted over time should generate questions among Christians. People as stewards should question whether the

human race, through unthinking obedience to short term market incentive, is betraying its stewardship. If the answer is “yes” as this observer would suggest, it may then be tempting to leave the ethical burden with the individual business alone. “Raise prices to cover full costs” might become the argument. Here the economic model of pure competition becomes instructive. In accordance with this model, businesspersons who were asked to unilaterally recognize increased costs in a competitive commodity market would not be able to retrieve such costs through price increases. This would then put the conscientious individual Christian businessperson in a difficult situation.⁵ The model of the competitive market for an undifferentiated commodity does not allow pricing above competitors, and the real markets are often similarly price sensitive. Given an equivalency of technology, labor costs, and the other inputs to the economist’s cost curves (holding them constant for the sake of illustration), a cost advantage would go to the business that is willing to externalize cost by polluting the environment. What is the good Christian steward to do?

It is possible that enough economic advantage might be obtained through technological advantage or other means (now no longer held constant for the sake of illustration) to allow the Christian businessperson to unilaterally sustain the costs of holding tanks, stack scrubbers, and the like, thus internalizing or recognizing costs that the competitors externalize by polluting. While possible, this approach would logically reduce the profitability of the Christian business, perhaps threatening its long term viability.

Here the Christian businessperson may need to seek a solution in the greater community. If all industry members would agree to install the holding tanks, stack scrubbers, and so forth, the responsible stewards would not any longer be penalized relative to these particular industry competitors. This acceptance of costs might be arranged through industry associations. Should such voluntary steps be unsuccessful, groups of responsible stewards may then wish to lobby for the legal requirement of such pollution control devices. The business-government relationship is not necessarily adversarial, and

government activities may be required in order to address the international aspects of this problem.⁶ For example, responsible domestic stewards may lobby for “green taxes” which place penalties on imports from high pollution national environments. The possibility of removing such taxes would then provide incentive for overseas environmental clean up.

The scriptural theme of work finds a more positive alignment with the impetus to reduce costs. The traditional business virtues of arising early to put in a full and vigorous day’s work, as well as the occasional decision to remove the slothful from the payroll, will find support in the Scriptures. Christians are to work industriously, indeed in ant-like fashion. Recent developments can also be aligned with this scriptural theme. While Smith and Steen have demonstrated that certain aspects of W.E. Deming’s total quality management movement may not align perfectly with Scripture, the TQM emphasis upon increased productivity and service to the customer will find scriptural support.⁷ At the same time, there are limits. People can be worked too hard, and some of the productivity improvement

measures observable in the contemporary world economy must give Christians pause. Appropriate questions might include, for example, whether the Peoples Republic of China really utilizes slave labor, and if so, why might that nation enjoy most favored nation trade status with the United States. Clearly there are Christian limits to productivity improvement when the quality of human life is involved.

The scriptural theme of care for the worker provides some delineation of these limits as the Christian businessperson considers what might constitute mistreatment. Scriptural themes include care for the employee and injunctions against gains at the expense of the worker. Some of these Scriptures are particularly powerful:

Do not take advantage of a hired man who is poor and needy, whether he is a brother Israelite or an alien living in one of your towns. Pay him his wages each day before sunset, as he is poor and is counting on it. Otherwise he may cry to the Lord against you and you will be guilty of sin (Deut. 24:14 and 15, NIV).

Woe to him who builds his palace by unrighteousness, his upper room by injustice, making his countrymen work for nothing, not paying them for their labor (Jeremiah 22:13, NIV).

Just as clearly as the practitioner in competitive markets must control costs, the treatment of workers provides real limits to this behavior. An important governing principle may be found in the Golden Rule. The worker is another human being with innate worth and dignity. It may be tempting and indeed appropriate within the paradigm of economic theory to treat the worker as a component of the labor market. In this view, one might be tempted to buy labor as cheaply as possible. In a Christian view, the employer would treat another human being as the employer would wish to be treated. How might this be resolved? It would seem that the recognition of the human dignity of the employee should bias the Christian business toward “high road” labor relations policies. For example, the Christian business might prefer to see employment of another person in terms of an investment rather than in terms of the purchase of a commodity. Further, the Christian business

may follow the recent lead of Ford Motor Company, which after substantially improving relations with the UAW, now sees superior labor relations as bringing an advantage in the auto market itself. High product quality and freedom from strikes are anticipated by Ford. Still, this leaves important questions. Few Christian businesses can afford such a UAW contract. How much is to be expected? How much is reasonable?

In Mark 12:41-44 and Luke 21:1-4, Jesus applauds the meager offering of the poor widow because of its relationship to her capability to give. Derived from this scriptural lesson, an appropriate question might become, “What *can* be done for workers?” In this way of understanding the issue, a start-up entrepreneur, living modestly, might be living up to Christian expectations by providing a minimum wage with no benefits. More would then be expected of the billionaire owner of an established firm. The capability of an individual business would seem to be a reasonable part of the argument concerning the treatment of the worker.

Questions from the Model of Monopolistic Competition

Monopolistic competition differs from pure competition primarily by virtue of product differentiation. As the profit mechanism of product differentiation is employed, new ethical questions will arise. At the same time, the incentives for cost reduction discussed in the context of pure competition, together with associated ethical questions, will remain. Product differentiation may involve true and useful innovation—the mechanism of Schumpeter’s creative destruction. In Schumpeter’s view, this process provides genuine improvement as society rids itself of the obsolete and the inefficient. The economist’s idea of product differentiation is brought to practical fruition in marketing through understanding of product design, product positioning, communication strategy, and market segmentation, to name but a few of the relevant marketing ideas.

Product positioning relies upon natural human differences in the way products are perceived and evaluated in order to design the products and communicate their benefits in ways that successfully differentiate the product to the target market segment.⁸ At its core, there may be little wrong with this process,

as it can simply amount to understanding what customers value, designing the product accordingly, and communicating the resulting differentiation to an appropriate group of consumers. Difficulties may be encountered, however, as the technique does involve the understanding and adjustment (or manipulation) of perceptions. This can be an honest and straightforward communication of a worthy innovation. It can also be a creative communication of a superficial differentiation which is nevertheless seen as valuable by the consumer. At the same time, the communication need not be honest in order to qualify the particular procedure undertaken as a technically competent piece of product positioning. This process could potentially raise ethical questions which would derive from the scriptural themes of deception, false witness, dishonest standards and measures, taking advantage when selling, taking advantage of the poor, unfair representation in trade, and usury, as well as questions from themes concerning gains which are dishonest, involve sin, or are ill gotten. Governing perspectives might include the Decalogue statements concerning false witness and covetousness, the

love teachings of Jesus, and the Golden Rule.

A reasonable diagnostic question might be whether the business really intends to serve the customer. A component of this ethical distinction has been subtly implicit in leading marketing texts for some time. It is embodied in what has been taught as the "marketing concept," here defined by two leading authors.⁹

The marketing concept means that an organization aims all its efforts at satisfying its customer at a profit (E. Jerome McCarthy).

The marketing concept holds that achieving organizational goals depends on determining the needs and wants of target markets and delivering the desired satisfaction more effectively and efficiently than competition (Philip Kotler).

Acceptance of the marketing concept implies a high organizational priority placed upon customer satisfaction.¹⁰ It is an idealistic position which is appropriate for the development of long term relationships with and genuine service of customers. It may be challenged in marketing practice by the application of portfolio style strategies, which

can encourage the harvesting of products and withdrawal from markets in ways that deliver poor values to customers and result in low levels of satisfaction. The recent use of TQM is also supportive of the marketing concept in the sense that both views advocate the achievement of long term customer satisfaction as a corporate goal. Product positioning activities would appear to be on safe ground if they are undertaken in a spirit of service to the customer.

As products are designed, positioned, and their benefits communicated to target segments, some questions can arise from the selection and treatment of particular segments. Appropriate treatment of the poor is the subject of much Scripture, and the market can arrange its incentives so as to discourage the very treatment encouraged or commanded in Scripture.

The segmentation concept itself appears reasonable enough. Segmentation strategies have resulted from the conflict between two market realities, and they are straightforward. First, individual tastes and needs differ, so that maximum customer satisfaction or utility would be derived by creating custom products for everyone. Secondly, product

designers are constrained from moving too far in this direction by the need to realize economies of scale. The resulting compromise appears defensible. Customers are grouped together as their tastes, preferences, and economic capability to buy are similar. Designing products for the resulting group allows the achievement of economies of scale in order that the product be affordable. Thus there would seem to be no inherent problem with segmentation as a broad construct.

It is in the selection and targeting of the poor where important ethical questions would seem to arise. Poor customers are often less sophisticated than more wealthy customers and so are more vulnerable to

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deception. They also will often constitute a higher financial risk and so the calculus of the market would have them pay more when credit is extended. The economics of this is most reasonable. If a bank loans to an individual who is less likely to repay, the higher risk is logically reflected in a higher interest rate. If, however, the individual in question is less

likely to repay because he or she is poor, straightforward application of this economic logic can bring scriptural questions. The scriptural theme of care for the poor suggests that some form of cross-subsidy is expected (preference in lending, use of fallow land, etc.). Christian practitioners must weigh these Scriptures carefully against the calculus of the market. It can be argued that, in a particular circumstance, the poor are adequately cross-subsidized through mechanisms such as state welfare or private charity. If such an argument can be made, cross-subsidy may not be incumbent upon the individual business.

These observations concerning positioning and segmentation might suggest

several practical avenues for the Christian businessperson. First, honesty and a spirit of service are desirable policies. There are many ways to emphasize positive aspects of products without engaging in deception or false witness. Second, special care should be taken when the target market segment is poor. The economics suggests that they

might pay more, but the Scripture would have us give them special care. Case by case evaluation would seem appropriate. Third, voluntary trade group standards can be used to support honesty in advertising and honesty in lending, as can carefully crafted legislation.¹¹ Such voluntary standards and legal requirements can reduce the adverse competitive impact of dishonest practices upon responsible practitioners by reducing the incidence of the practices and by increasing the legal costs associated with the practices.

Finally, Christian businesses might consider market entry decisions according to the values the markets encourage or discourage. Most obviously, certain businesses involve sin and would be avoided, but, less obviously, certain businesses involve patterns of pricing, consumer surplus, or cross-subsidy compatible with Christian values.¹² For example, auto manufacturers often generate contribution margin with a low margin per unit, high unit movement strategy in less wealthy target markets, while luxury vehicles are sold with a high margin per unit, low unit movement strategy. No doubt this has little if anything to with

Christianity. Economies of scale, price elasticities, and levels of competition provide an adequate explanation of the phenomenon. At the same time, the Christian who reads Scripture as requiring special care of the poor, as this observer would read Scripture, would feel comfortable with the pattern of consumer surplus in such a market.

Questions from the Model of Oligopoly

Oligopoly participants may share the ethical predicaments which have been discussed thus far. They have incentive to control cost and may vend differentiated products. What is new in oligopoly markets is the condition of high barriers to entry. This commonly creates a market with few competitors, where each competitor is immediately aware of and affected by the market moves of the others. This then creates an opportunity for overt or tacit collusion among the vendors. The mechanism of profit in this situation is the restraint of supply with upward price adjustment, either through overt quotas and price agreement (cartel behavior) or through tacit behaviors such as price leadership or conscious parallelism.

As this profit mechanism favors the interests of industrial comrades over the interests of the customer, the ethical question suggested here would again seem to be, whom do we serve? A case for service of customer has been developed. What shall be done with the phenomenon of industrial camaraderie? Here, a review of the expected role of marketing would appear useful. What is it that marketing is supposed to accomplish? Alderson's classic contribution suggests that marketing's role in the society is the matching of heterogeneous supplies with heterogeneous demands.¹³ In economists' terms, this role is to make decisions about who produces what for whom. Thus, marketing's role is to build relationships from sources of supply vertically through the channels of production and distribution to the people who will eventually use the product. In this way, Alderson's matching process occurs vertically in the channel of distribution, connecting or matching individual suppliers with the individuals demanding. Importantly, horizontal cooperation among suppliers has been demonstrated to bring a great economic burden to the

customer as it makes the matching process far less efficient. This is straightforwardly derived from microeconomic price theory and reflected in U.S. anti-trust legislation. Clearly, service of customer must take priority over industrial camaraderie.

How then might competition be viewed? If marketers are to love and serve the customer, must they then hate and destroy the competition? Should marketers view competition through the lens of military and combat metaphor?¹⁴ Should marketers be drawn into competitive egoism? While study of the strategists Sun Tzu and Von Clausewitz gives important insights into the nature of the economic terrain that one must traverse given the existence of competitors, it would not seem necessary or ethically desirable to adopt a focus upon destroying competition. Rather, it would seem that competition should be constructively viewed as a means of measuring one's effectiveness and efficiency in the society's matching process. If, for example, customers prefer a firm's offerings at higher price, that firm has been more effective in meeting people's needs. If a firm can afford to sell its products at a lower price, it has been more

efficient in meeting people's needs. This understanding would be parallel with Kotler's view of the marketing concept as introduced above.¹⁵

Some level of competition would seem to be a necessary component of a working market allocation process, whether it is found in capitalist or socialist environments. Competition therefore might be seen as a means of measuring the effectiveness and efficiency of one's contributions and service, rather than a vent for conceit, provocation, and envy (Galatians 5:26). Thus marketers may love their competitor, but the competitor's role is to serve as a benchmark while marketers serve their customers. In this context, cartel-like behavior or collusive oligopoly would appear to constitute a conspiracy to take advantage of the customer.

Questions from the Model of Monopoly

In monopoly situations, the mechanism of profit is parallel to that discussed in oligopoly. High barriers to entry prevent potential competitors from providing product when the monopolist elects to restrain supply and raise price. Mechanisms developed in the context of other market

structures might also be used. The relevant scriptural themes could therefore be many, as introduced in the context of the other market structures. In addition, the U.S. legal treatment of monopolies will introduce new scriptural perspectives.

Since the populist movement at the turn of the last century, U.S. law concerning monopoly has favored service to the customer over the profit-making potential of the monopoly. In the context of this anti-trust philosophy, monopoly has been allowed in two instances. First, patents and copyrights have been granted so as to reward innovation. Secondly, conditions of natural monopoly have been recognized where economies of scale in an industry are so great that a rate-regulated monopoly is seen as capable of providing service at a lower cost than that attainable in a competitive market.

Since a legally exclusive right to vend a product has been added to the mechanisms of profit discussed previously, scriptural injunctions concerning theft may now be added to the discussion as well. On this issue the Scriptures are straightforward. There is clear negative injunction concerning theft as well as positive injunction

concerning respect for the property or stewardship of others. The assignment of ownership or exclusive stewardship to the inventor or writer also appears straightforward. The new intellectual creation appears to be his or her work, as surely as the carpenter's artifact.

In this context, it seems hard to believe that a firm

would routinely assign attorneys to the task of tying initial inventors up in court while the company produces and sells the stolen design. The economic calculus in such a firm would evidently suggest that the initial inventor cannot afford the costs of an extended court battle. So the firm calculates that a limited court battle is less expensive than simply paying for the legal rights to the idea. Consider Proverbs 22:22 ("...Do not crush the needy in court...") in this context. Such theft is routinely reported in the U.S. and is even more common overseas. Pacific rim countries in particular are not inclined to respect copyrights or patents. It would appear that the Christian business community should not only be meticulous about

respecting the patent rights of others, but should encourage and support the ongoing international negotiations intended to establish and defend patent rights around the world.¹⁶

In the instance of regulated natural monopoly, the unique mechanism of profit is the argument before rate-making boards.

These arguments can be complex and usually depend upon the allowance of a sufficient return on equity to attract capital.¹⁷ Here the problems encountered with costs under conditions of pure competition may be reversed. That is, in regulated monopoly there may be a temptation to pad costs in order to enable an argument for higher rates, while the temptation in more competitive situations may be to hurt both workers and the environment through irresponsible cost reductions. Some management groups might even attempt both approaches to profit—hurting workers and the environment while inflating costs with fraudulent accounting practices. The regulated monopoly also bears an important

...the Christian business community should...be meticulous about respecting the patent rights of others...



responsibility to its consumers, many of whom may live in poverty. As there may be no competitors, the regulated monopoly may be a last resort supplier of a critically needed item such as water or energy.

Such a monopoly may be well and ethically run, delivering the benefits of economies of scale to those who pay utility bills. At the same time, it is possible that these conditions could encourage the abuse of workers and the environment as previously discussed. This may occur while management pads expenses (theft), misrepresents expenses (false witness), fails to work toward greater efficiency (work ethic), and reports padded costs at ratemaking hearings (false witness, deception, dishonest standards and measures, taking advantage when selling). This would then result in higher rates than actually necessary for customers, many of whom may be poor (taking advantage when selling, taking advantage of the poor). It would seem that Christians should practice and argue for the highest standards of integrity when regulated monopoly is under consideration.

The American understanding of monopoly is not shared in most of the world, nor is the American

concern for the rights of innovators and consumers. Indeed, many countries would seem to ignore such understandings. Threats to oligopoly and monopoly may be seen in these places as threats to associated oligarchy and monarchy. Thus, as the Christian business focus becomes international, it is more likely that it will encounter unfettered collusive oligopoly, perhaps organized as formal cartels or unfettered monopoly. These conditions may well be studied as precursors of U.S. conditions, as many in the U.S. today argue against the government intrusion and regulation that have allowed the U.S. policies toward this market structure to take their current form. In these environments, it is suggested that the imperative to serve customers should continue to govern business behavior, as it has been suggested when considering oligopoly market structure.

Conclusion: The Christian Way

Early Christianity was referred to as “the way” (Acts 9:2, 18:26, 19:9 and 23, 22:4, 24:14 and 22). Indeed, throughout its history, Christianity has been a way of daily living, as well as a way of understanding the

individual’s relationship to God. Christian businesspersons may be tempted to argue a perfect alignment between the way of life characterized in Scripture and the way of behaving which is given incentive in the markets. Such a perfect alignment would eliminate the need for such study, translation, and reflection as has been undertaken here.

Scriptural study is likely to adjust such a view. In business as in all of life, the Christian’s road is narrow (Matthew 7:13 and 14). Scripture would have us understand that while wealth is not negative in and of itself, as it is seen to be a blessing, people are to take a balanced view of wealth and place many things ahead of wealth in life’s priorities. In this manner, as well as in the consideration of specific scriptural injunctions, the Scriptures provide a balanced view of the place of wealth in the Christian way of life, leading Christians away from market idolatry and requiring careful choices. The commandments and injunctions in Scripture are given as categorical imperatives. They thus specify a means or a way of life with no guarantee concerning worldly ends. The market may or may not reward the individual Christian’s activities. The

individual Christian who follows scriptural imperatives may be blessed with great wealth or tested with the rigor that was the test of Job (Job 1:6-12). In either case, Christians remain committed to a particular way of life.

Paving the Way: Enabling Christian Life in the Economy

Many Christians came to the New World in order that they might freely practice their religion. If they had seen practice only in terms of the personal relationship to God (Matthew 6:5-8) they may not have needed to come, as closeted prayer would have been possible in their countries of origin. To these people, practice must have meant daily, visible practice. If the nation they formed was formed in order to enable the practice of a Christian way of life, it would appear reasonable, consistent with the legitimate rights of others, that the nation might continually be reformed in order to enable that same practice.

It is suggested here that Christians might involve themselves politically in order to provide a business environment more conducive to their way of life. Radical solutions are not envisioned. Instead, the further development of the current

business-government relationship is advocated. In more concrete terms, Christians may wish to become more involved in the design of their legal environment. If Christians would really rather treat their workers well, they might consider supporting minimum wage legislation so as to remove competitive advantage from those who have no concern or compassion for their workers.¹⁸ If Christians would really rather be good stewards of the earth, they might consider supporting environmental regulation so as to remove competitive advantage from those who have no concern about the kind of earth left to the children. If Christians would really rather serve their customers, they should consider supporting consumer protection legislation so as to remove competitive advantage from those who would defraud their customers. To be effective, such initiatives should consider the possible international implications. For example, GATT might be encouraged to consider an international system of green fees or taxes.¹⁹

In this context, certain types of government activities are

advocated as facilitating Christian business practice by removing economic advantage from those who, left to their own devices, would obtain competitive advantage through business practices that Christians could not then follow. That competitors

might be expected to behave this way is readily observable and comprises an

important observation considering human nature.

Realistic assumptions about human nature lie behind the business government interface as it is advocated here and as it has been created and developed in the United States. Some Christians have been sufficiently optimistic about human nature so as to see the social teachings of Christianity as mandating a form of socialism (consider, for example, Acts 4:32-37). Developers of the American model, on the other hand, have preferred Adam Smith's harmony of interests argument. Here service of others' interests is brought into harmony with service of one's own interest, creating in modern business parlance a "win-win" situation.²⁰ Smith said:

Care for the poor is a scriptural theme.

It is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from their regard to their own interest (Adam Smith, ...Wealth of Nations).²¹

A business economy not only aligns interests in this way, it provides substantially more freedom than does any observable socialist alternative. In this way, a business economy derives support from the important scriptural theme of freedom. Some may be so convinced of the perfection of harmony of interests that they see no need to limit the markets with government activity. But Smith did not think harmony of interests to be perfect. He characterized businessmen to be:

...an order of men whose interest is never exactly the same with that of the public, who have generally an interest to deceive and even to oppress the public and who accordingly have on many occasions both deceived and oppressed it (Adam Smith, ...Wealth of Nations).²²

In cases where harmony of interests does not operate to serve the public and, within the public, "the least of these," Jesus makes it clear whose side the Christian

must take. Care for the poor is a scriptural theme. Christians must be concerned for the "least of these" (Matthew 25:40).

Just as the nature of man leads to the desirability of an alignment or harmony of interests in order that one person might be encouraged to serve another, the same human nature would logically require that the resulting markets would be corrupt as well. The traditional American response to this has been to combine moral suasion, as this article may constitute, with government activity. The government activity has been used both to constrain and to complement the market. Smith recognized that government would be needed, and he advocated its use in the areas of defense, justice, and public works.²³ The British philosopher Thomas Hobbes recognized the need for government as well and provided a concise statement concerning the relationship of human nature to the need for government activity:

For the laws of nature, as justice, equity, modesty, mercy and in sum doing to others as we would be done to, of themselves, without the terror of some power to cause them to be observed, are

contrary to our natural passions, that carry us to partiality, pride, revenge and the like. And covenants without the sword are but words and of no strength to secure a man at all (Thomas Hobbes, *Leviathan*).²⁴

In this context it would appear that unrealistically optimistic assumptions about human nature underlie radical reliance on markets as well as radical reliance upon the government. Both socialist and libertarian answers would seem to share this property. The working assumption in these arguments would seem to be that if on the one hand the government were to be given overwhelming power, somehow the government would be benign and not oppressive. The assumption on the other hand would seem to be that if the business community were to be given overwhelming power, somehow they would be benign and not oppressive. Those unwilling to make such optimistic assumptions about human nature have opted for balances of powers, and it is suggested here that care should now be used to further develop such balances in ways that allow and encourage Christian business practice.

When government is not used to constrain the market, it may be used to complement the market. For example, the interstate (defense) highway system has provided an excellent transport infrastructure for business, and defense contracts have allowed Boeing to develop the technology needed to become a major exporter. Perhaps Christians whose view of human nature is more optimistic, such as Roman Catholic Christians, can support a business-government balance as well.²⁵ Here countervailing power may become in some part or to some degree a symbiosis.

Paving the Way: Enabling Christian Life in the Company

The microeconomic models of market structure which have been used to discover and examine ethical issues are activated by the mechanism of profit maximization. In accordance with this understanding, many of the tools and perspectives developed in today's business schools are also profit-driven. For example, the economic construction of equating marginal revenues with marginal costs has brought about a focus in accounting which is concerned with the isolation of marginal costs.²⁶ At the policy

level, it has been argued that management must maximize profit, for to do otherwise would amount to a theft from the stockholders—a breach of management's fiduciary responsibility. Some may invoke the capability argument in this manner, in essence arguing that pressure from the stock market has rendered management incapable of doing anything other than maximizing returns to anonymous ownership. Thus, Christian Scriptures become quaint or not really applicable in business.

Yet the Scriptures will have none of this argument, clinging as they do to categorical imperatives, while warning against the love of money and the service of money (I Timothy 6:10, Luke 16:13). Given this apparent conflict, one might be tempted to echo a theme of the pre-Reformation church and wonder if Christians should even involve themselves in business. Is business a Christian vocation? How can a Christian, market-viable business be operated? Is business ethics an oxymoron? Fortunately, a useful philosophy for reconciling contradictory directions in business is available. Profit maximization subject to constraint is used to find a profit-maximizing behavior subject to

certain explicit limits. This philosophy and associated technical approaches are routinely taught in MBA programs. Christians should simply insist that any such limits or constraints placed upon profit maximization include the idea that they be allowed to live their way of life.

It is suggested here that the constraint of a specific and detailed corporate ethics statement be used to guide and limit the profit-making activities of the firm. Derived from Scripture, such a document would be behavioral in nature and treat such issues as honesty, care for workers, care for the environment, and service of customers. Employees would be introduced to the document during recruiting and orientation. They might then be required to review it and agree to it periodically. In this way, employees would be free to apply the powerful tools and perspectives that have been developed for profit maximization. The advantage would be that everyone would know exactly where the limits to these profit-making applications would be. This open communication has important implications. When ethics statements are published in

annual reports and other investor communications, potential investors would know where the limits would be as well. Investors would know exactly what this group of individuals would or would not do in order to provide a return on investment. The fiduciary responsibility to the stockholders would therefore be satisfied. In this way, Christians could involve themselves in the world without being of the world. Christians should remain people of “the way.”²⁷

ENDNOTES

¹This observation is based upon the author’s years of experience in large corporations. Hostility would not be reflected in what is said for public consumption, but would be reflected in the firm’s theory of action. For a discussion of the differences between espoused theory and theory of action, see Chris Argyris and Donald A. Schn, *Organizational Learning: A Theory of Action Perspective*. (Reading, Massachusetts: Addison-Wesley, 1978).

²A useful reconciliation of the complex mosaic of Scripture concerning wealth is provided by John Paul II, who writes, “It is not wrong to want to live better; what is wrong is a style of life which is presumed to be better when it is directed towards having rather than being, and which wants to have more, not in order to be more but in order to spend life in enjoyment as an end in itself.” See John Paul II, *Centesimus Annus*. (Washington, D.C.: United States Catholic Conference, 1991), p. 72.

³Peter Drucker as cited in James M. Higgins and Julian W. Vincze, *Strategic Management*. (Chicago: The Dryden Press, 1989), p. 164.

⁴Joseph A. Schumpeter, *Capitalism, Socialism and Democracy*. (New York: Harper and Row, 1950), pp. 81-86.

⁵Christians would not be alone in finding this to be a difficult position. For an excellent summary of others’ ideas, together with a brief

summary of Jesus, see the discussion of Christian and other positions in “Ethics,” *The Encyclopedia Britannica*. Vol. 18 (Chicago: The Encyclopedia Britannica, 1993), pp. 492-521.

⁶The consideration of government activity in the economy has a venerable tradition in Christian thought. Some of this discussion can be found in the collection *On Moral Business: Classical and Contemporary Resources for Ethics in Economic Life*, eds. Max Stackhouse, Dennis P. McCann, Shirley J. Roels, and Preston M. Williams, (Grand Rapids, Michigan: Wm. B. Eerdmans Publishing Company, 1995).

⁷Thomas M. Smith and Todd P. Steen, “Deming’s Philosophy of Transformation: A Christian Criticism,” *Journal of Biblical Integration in Business*, Fall 1996, pp. 25-38.

⁸Product positioning involves the adjustment of the product or service, as well as its price, promotion, and physical distribution so as to differentiate it from its competition in the eyes of potential customers. In this way, it becomes a primary profit mechanism in monopolistic competition. It is less likely to play as important a role in monopoly or pure competition, where the products are defined as unique or homogeneous, respectively. It can be combined to great advantage with the mechanisms of high barriers to entry and supply control in oligopoly. For this reason, oligopoly may be seen as differentiated or undifferentiated.

⁹E. Jerome McCarthy and William D. Perreault, Jr., *Basic Marketing*, 9th ed. (Homewood, Illinois: Richard D. Irwin, 1990), p. 28. See also Philip Kotler, *Marketing: An Introduction*, 2nd ed. (Englewood Cliffs, N.J.: Prentice Hall, 1987), p. 13.

¹⁰It may be that customer satisfaction should be taken as a minimum criterion. That is, it is possible for a person to be satisfied with a choice that is not actually good for that person. Responsible practitioners may wish to consider longer term benefits and costs to consumers before taking an advocacy position.

¹¹Here “honesty” is used in its generic sense to advocate tighter legal constraints upon such specific activities as puffery. See Louis W. Stern and Thomas L. Eovaldi, *Legal Aspects of Marketing Strategy*. (Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1984) for an exposition of specific laws and legal precedents which might be considered.

¹²Strictly speaking, it would seem that any business would involve sin, as it must involve people. In a practical sense however, Christians must make decisions concerning which businesses to enter and which to avoid. This sense of businesses involving sin is used by John Wesley in his sermon “The Use of Money,” wherein several businesses and business activities are identified as sinful or involving sin and are therefore to be avoided by Christian practitioners. The list is extensive. See John Wesley, “The Use of Money,” in *John Wesley’s Fifty-Three Sermons*, ed., Edward H. Sugden, (Nashville, Tenn.: Abingdon Press, 1983), pp. 632-646.

¹³The concept of matching is taken from Wroe Alderson, *Marketing Behavior and Executive Action*, (Homewood, Illinois: Richard D. Irwin, 1957), pp. 195-228.

¹⁴See, for example, Philip Kotler and Ravi Singh, “Marketing Warfare in the 1980s,” *Journal of Business Strategy*. Fall 1980, pp. 30-41.

¹⁵Kotler, *Marketing...*, p. 13.

¹⁶Different nations have taken different positions concerning the inventor’s rights to his or her design. Enforcement differences further complicate the pattern. Protection of the patent rights and copyrights of U.S. inventors and firms is a particular problem in the Pacific rim, where “pirated” copies of Windows 95 appeared before Microsoft could bring the originals into full distribution. International advocacy of patent rights would seem to be compatible with expectations in other cultures where they share our view of theft.

¹⁷See the discussion of monopoly price control in C.E. Furguson and J.P. Gould’s *Micro-economic Theory*, (Homewood, Ill.: Richard D. Irwin, 1975), pp. 304-305. See also Ezra Solomon’s, “Alternative Rate of Return Concepts and Their Implications for Utility Regulation,” *Bell Journal of Economics and Management Science*, Vol. 1, No. 1, Spring 1970.

¹⁸The effect of a minimum wage upon the condition of the worker is debatable. In general, its effect is seen as enforcing a price that differs from the market equilibrium price. If it is lower than market equilibrium, it is irrelevant and unnecessary. If it is higher than market equilibrium, it is seen as supporting workers who remain employed while reducing the numbers employed. Here it would seem appropriate to ask whether the market equilibrium wage constituted a living wage.

If not, minimum wage legislation could have the effect of keeping employed workers at a living wage while removing other workers to unemployment compensation and retraining. The trade-offs involved should be seriously considered as the world transitions to a truly international economy and the human population on earth moves from 5 to 10 billion souls. In this future, downward pressures on the market equilibrium wage can be anticipated for many categories of workers.

¹⁹See Paul Hawken, *The Ecology of Commerce*, (New York: Harper Collins, 1993), pp. 177-199.

²⁰Smith’s observation that there existed a harmony of interests wherein the interests of both parties to an exchange could be simultaneously served should not be construed as suggesting that Smith also advocated a life of selfishness. Stanley L. Brue summarizes Smith’s position as follows: “Smith is saying that our moral faculties prescribe rules of conduct that restrain our actions of selfishness. These rules can be regarded as commands and laws of the deity...” This summary, as well as extensive direct quotes from Smith, can be found in Stanley L. Brue’s *Evolution of Economic Thought*, (Fort Worth: The Dryden Press, 1994), pp. 69-91, especially pages 73-74. Smith’s later work, *An Inquiry Into the Nature and Causes of the Wealth of Nations*, can be understood in the context of this earlier discussion which is found in Adam Smith’s *The Theory of Moral Sentiments*, 10th ed. (London: Strahan and Preston, 1804), pp. 274-280. This work was originally published in 1759.

²¹Smith, ...*Wealth of Nations*, book 1, chpt. 2.

²²*Ibid.*, book 1, chpt. 9.

²³Brue, *The Evolution...*, p. 79.

²⁴Thomas Hobbes, *Leviathan*, part 2, chpt. 17.

²⁵For a modern discussion of the Roman Catholic view of human nature and the resulting economic implications, see John Paul II, *Centesimus Annus*, especially pp. 48, 81, 82.

²⁶See, for example, the isolation of costs incremental to a marketing channel decision in Donald J. Bowersox, M. Bixby Cooper, Douglas M. Lambert, and Donald A. Taylor’s, *Management in Marketing Channels*, (New York: McGraw Hill, 1980), p. 305.

²⁷The use of the term “the way” is meant in its generic and historic Christian sense. No reference to The Way International is intended.

Special Section on the “Proper” Application of Scripture to Business and Economics

A Word From the Editor

As an “association,” the Christian Business Faculty Association is a rather loosely-linked confederation of Christians who have agreed to four principles:

Jesus Christ is the Son of God and through his atonement is the mediator between God and man.

The Word of God expressed in the Bible is inspired by God and is authoritative in the development of Christian faith and practice.

The Christian faith has significant implications for the structure and practice of business.

Developing Christian education for business practice should be undertaken as a cooperative venture of this organization.

These principles are clear enough to provide a sufficient common bond of fellowship, yet general enough to provide the freedom for significant differences in interpretation on even substantive matters.

Of specific importance for this section of the **JBIB** is Principle 2 and how we are to understand the character of the Scripture that frames the Christian worldview we bring to the understanding of the “structure and practice of business.” In its “Statement of Purpose” the **JBIB** notes that the journal “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).” All CBFA members have agreed to the central importance of an inspired and authoritative Scripture. To what, however, have we really agreed? And to what, however, have we agreed to allow disagreement?

In the fall of 1997, Dr. Richard Chewning presented his paper, “Biblical Orthodoxy Requires the S.N.A.P. of Scripture,” at the Christian Business Faculty Association annual meeting. His paper was a

strong and articulate defense of the sufficiency, necessity, authority, and perspicuity of Scripture.

That paper generated a great deal of discussion during the conference, and as a result, I decided that reprinting his paper, along with responses to that paper, would generate the kind of dialogue that the **JBIB** is seeking to establish both among CBFA members and, more broadly, among all the readers of the **JBIB**. In the process of developing this dialogue, we received two manuscripts at different times which also spoke eloquently to the issue of biblical hermeneutics in business applications. It then became apparent that Chewning’s paper and responses, and these two manuscripts, would provide a foundation for a section devoted to a discussion about a matter of central importance to members of the CBFA.

The purpose of this section is not to “settle” the issue of the character and role of Scripture in framing and informing discussions related to faith-work issues. Rather, the hope is that as readers encounter the various perspectives, they will be led to examine their own presuppositions. The authors of

the material in this section raise a variety of intriguing questions:

- Does Scripture, standing alone, contain sufficient content (not exhaustive content) to render it absolutely reliable as a guide to all moral and salvific matters that are to be faced in any society at any time?

- What is the relationship between general and special revelation—or, “How does faith seek understanding?”

- To what degree do presuppositions, especially those imbedded deeply in our cultural traditions, necessarily color our understanding of Scripture?

- Are there areas of business and economic theory to which the Bible does not speak?

- How do we properly understand Scripture as both “inspired by God” and yet written by a variety of real people in different locations at different times?

- How do we properly apply different forms of biblical literature (psalms, proverbs, prophecy, letters) to contemporary issues in business and economics?

One of the great joys of serving as editor of the **JBIB** is the continuing challenge to

understand and then respond to perspectives that differ from my own. I have found that differences can occur at a variety of levels:

1. There are differences of **application**. Two people can agree on the meaning of a scriptural passage but differ in the conclusions to be reached in application of that passage. For instance, is Proverbs 22:7, “The rich rules over the poor, and the borrower becomes the lender’s slave” (NAS), an admonition to avoid debt at the personal or an organizational level? And is the proverb an admonition to the lender or the borrower?

2. There are differences of **articulation**. Two people can agree that Scripture is “inspired by God” and yet disagree on the proper understanding of a passage. For instance, the NIV translation of Proverbs 22:7 is “The rich rule over the poor, and the borrower is *servant* to the lender” (emphasis mine). Being a servant and being a slave are not necessarily the same. The difference is over the “proper” interpretation of the Hebrew word *ebed* which is translated over 700 times as “servant” in the King James Version and about 20 times as “bondage” or “bondman.”

3. There are differences of **aggregation**. Two people can examine a set of biblical passages and arise at different assertions of a general principle. For example, two people could read a series of passages about wealth in the book of Proverbs and one conclude that the accumulation of wealth presents a variety of obstacles to Christians, while another conclude that the accumulation of wealth is a sign of wise stewardship.

4. There are differences of **assumption**. Two people can examine the Bible with very different assumptions about its fundamental character. One might view a portion of Scripture as being confined in application to a particular time/space period while another assumes that the Scripture speaks to a universal principle. For example, does Paul’s statement in I Corinthians 14:34-35, “Let the women keep silent in the churches; for they are not permitted to speak...if they desire to learn anything, let them ask their own husbands at home...” (NAS), address a specific issue in the Corinthian church at the time of Paul’s letter or is it meant to provide guidance for the conduct of churches today?

Whatever the source of our differences, the challenge as Christian scholars in business is to walk in this tension: *maintaining commitment* to our individual beliefs while *sustaining conversation* with those whose beliefs differ from our own. Our differences can serve to divide us or develop us, depending on whether we see those differences as barriers or bridges.

The **JBIB** is committed to acting as a bridge over which Christian scholars in business might travel together, even if their ultimate destinies take them in different directions. This special section on biblical hermeneutics in business is a call for all of us at the intersection of biblical principles and business perspectives to think deeply about what we believe and why.

JBIB

Special S.N.A.P. Section

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

Richard C. Chewning
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In this paper prepared for the October 1997 Christian Business Faculty Association Annual Fall Conference in Nashville, Tennessee, Dr. Chewning advocates maintaining an orthodox view of the Bible through beliefs in the sufficiency, necessity, authority, and perspicuity of Scripture.

“Scripture was written long before the age of science and we should not expect it to address a number of contemporary issues that confront society today.”

“Scripture is infallible, but we can only discover its full meaning and truth through the use of other equally reliable sources of truth that can help us interpret it.”

“Scripture is not always clear on the things it addresses so we should be tolerant of other peoples’ interpretations and applications of it in areas where there are differences.”

The Slippery Slope

Christians who are orthodox and believe in the full fidelity of Scripture face the subtle and grave danger of consciously or unconsciously subscribing to one or more fallacious presuppositions that can send their orthodoxy down the slippery slope of neo-orthodoxy. The three opening quotations are simple examples of thoughts that seem so reasonable

(logical) on the surface, but are at their heart capable of creating grave heresies. Quotes, such as those above, rest on presuppositions like: a) the truths of Scripture are bound by time and culture; b) “modern” people have a different nature from their ancestors; c) moral problems may be something other than things that impact people and relationships; d) there are other

coequal authorities that are as reliable as the Bible (the Bible is *merely* one among a number of authorities); e) God was not and is not a clear communicator; and f) “tolerance” is best understood as the belief that “any idea is as good as any other idea” and no ideas are to be related to any absolutes or universal standards—such standards do not exist.

Orthodox Christians have focused almost exclusively on the “inerrancy” and “infallibility” issues related to the Scripture for so long that they have taken their eyes off of the equally important presuppositions that must undergird their world and life view regarding the Scriptures they profess to believe and follow. If those of us who spend our lives associating biblical truth with our academic disciplines are to avoid making significant errors of judgment in our associative work, we must learn to recognize and adhere to the many supporting presuppositions that are so necessary for the maintenance of an orthodox view of Scripture that remains faithful to God’s propositional truths. To this end, in this treatise, we will employ the acrostic **S.N.A.P.**—the *sufficiency, necessity, authority, and perspicuity* (clarity

and understandability) of Scripture—to address the ever-increasing threat to our remaining faithful who believe in the absolute and immutable integrity of the Bible.

The “Sufficiency” of Scripture

The issue to be confronted first can be posed as a question. Does Scripture, standing alone, contain *sufficient* content (not exhaustive content) to render it absolutely reliable as a guide in all moral and salvific matters that are to be faced in any society at any time? Or are there occasions when other external authorities—for example, scientific authorities—are needed to bring light to the Scriptures so they can be more accurately interpreted? Or, put even more succinctly, are there other coequal authorities that are as reliable—full of truth—as the Bible? The issue posed here is real, not theoretical.

The very way people answer the questions above will clearly impact their understanding of what is meant when the *necessity, authority, and perspicuity* of Scripture are also being considered. The presuppositions we hold regarding a subject will always govern the way we understand the matter and everything tied to it. Our

epistemological perspectives are ruled by our presuppositions.¹

Does the biblical account of creation and mankind's subsequent fall, contained in Genesis 1-3 and elaborated on in other sections of the Scripture, provide us with all the data necessary for us to truthfully ascertain our genesis? Or is the truth about our beginnings better understood with the help of certain scientific presuppositions guiding our interpretation of the Genesis account? Is the Bible a *sufficient* authority or is Scripture better understood with the help of other "equally truthful" authorities?

The *sufficiency* of Scripture issue is an old one. The groundwork for the modern form of the controversy was laid by Thomas Aquinas (1225-1274 A.D.). He rejected the presuppositional underpinnings of Augustine of Hippo (St. Augustine, 354-430 A.D.) that had guided Christian thinking for 700 years. Augustine held strongly to a belief in the "total depravity" of all mankind—*fallen people* could not: (a) desire what God desires; (b) will what God wills; or (c) think the thoughts of God. Aquinas held equally as strongly to a belief in the "partial depravity" of all persons—*fallen people* could not: (a) desire what

God desires; or (b) will what God wills; *but fallen people could*, with much self-generated effort: (c) think the thoughts of God after Him. This difference in the basic understanding of human nature (the human intellect was badly wounded in the fall, but it was not rendered "dead to God") allowed Aquinas to argue with the scholastics of his day that reason alone could prove the existence of God and that reason could and should, on certain occasions, guide faith.²

Augustine believed that faith was the essential guide for reason. He believed this because of the fall of both mankind and the created order. People should not trust their reason until it had been informed by their biblically transformed faith, because the Holy Spirit had only promised to use the Scripture in the renovation of the fallen ("dead to God") human intellect. Aquinas, of course, believed that reason, on some occasions, should be the guide to faith. The consequence of following Aquinas' prescription, however, is that there are now other authorities that are as indispensable as the Scripture itself. This results in a vastly diminished authority of Scripture, for it is left up to the human to decide both: (a) what other

authority is applicable, and (b) when it is to be applied.³

One illustration will, I believe, demonstrate the importance of sorting out the issue that is imbedded in the *sufficiency* of Scripture discourse. Let us assume that good science (not "politically correct" science) proves that there is a DNA flaw in the genes of homosexuals (both males and females) that engenders a compulsive drive to act out their sexual preferences. Would such a finding cause a problem in the larger church? It would!

Those people who accept the presupposition that there are other authorities coequal with the Scripture may well argue that the findings support a new (neo-orthodox) understanding: the Scripture's prohibition against homosexual practices is a *general principle*—those without a genetic predisposition toward homosexual conduct should abstain from such practices—but not a *universal principle* to be applied to those that have the genetic predisposition toward the practice of same-sex relationships. In this case the science authority is allowed to reinterpret the biblical authority.

Those of us who reject the presupposition that there are other

authorities coequal with the Scripture would (I trust) anguish over those ensnared in this particular manner and beseech our Lord to strengthen those so afflicted with this particular consequence of the fall and its subsequent fallout (read and ponder Exodus 4:11). But the truth of Scripture would not be set aside by such a scientific finding. The practice of homosexual activity is contrary to God's expressed will. Regardless of the cause for its presence in the life of an individual, that person is morally accountable for his or her dealing with their particular desires, whether they be weak or strong desires. And those of us who are not so constituted are to love the individuals so ensnared in their old nature, while never condoning the habit and practice of it.

One final *sufficiency* issue also needs to be addressed. Is Scripture adequately prepared to address all of the possible moral issues that have or can arise on any occasion in any society at any time, now or in the future? There are many people in the church who believe the Bible is culturally and contextually constrained and even confined. They believe, "It spoke to the problems of its day but it is out-

of-touch with many contemporary issues of our day—cloning, environmental issues, modern economic realities (derivatives, plastic money, etc.), medical technology, contraceptives, etc.” Is this a valid perspective or a limitation that should be factored into the use or non-use of the Bible?

Our answers to these questions also rest on our presuppositions. If our governing presupposition

is, “God has expressed His mind *sufficiently* to His image-bearers so that

they can, with Spirit-directed, biblical help, discern His will regarding all relational matters,” then we would believe that every possible reality people might encounter already has *sufficient* guides available in the Word of God to address the questions relevant to the impacted people.

To illustrate, God did not directly address the issues related to cloning. He did, however, provide us with *sufficient* directions in His Word to guide us safely through this physiological possibility—humans cloning humans. (We will ignore the issue of humans

cloning other biological creatures.) Scripture clearly informs us that all who are called by the name of God—His elect—have been created by God for His glory (Isa. 43:7). We also know that His covenant of grace is with us and with our children (Isa. 44:3; Acts 2:39). We also know that sin entered the world through one man, not one man and one woman (Rom. 5:12-21). Fathers are the responsible progenitors of

the sin nature of their children. If this were not so, Jesus would have

had the sin nature of His mother, Mary. This is referred to as the “doctrine of traducianism” (Heb. 7:8-10; Gen. 15:4; 46:26; II Sam. 7:12; 16:11) and stands in opposition to the Platonic idea accepted by the Roman Catholic Church—the “doctrine of God’s continuous creation of spirits” (Eccl. 12:7; Isa. 57:16; Zec. 12:1). God’s act of redemption in Christ is sufficient for all mankind, but its benefits are applied only to His chosen children who have inherited their fathers’ sin nature. We are given no hope in the Scripture that a clone of a regenerate person

...every possible reality that people might encounter already has sufficient guides ...in the Word of God...

would be subject to God’s redemptive work in Christ. God is the sole creator of His image-bearers, not us. Christians ought to strongly resist the temptation to clone humans.⁴

God gave His image-bearers dominion over His created physical order. We are His stewards. We are to love Him. We are to love our “neighbors” and do what is in their best interest (collectively, that means to do what is just). Those people whose presuppositions allow for situational relativity (no standards by which to judge moral and ethical issues) are thrust on the horns of the dilemma of dialectical morality—an ever-shifting sand of moral confusion. Those of us who renounce this relativistic quagmire are not appealing to a list of rules and laws but to a body of sufficient revelation, commands, and principles that were given to us by a caring and loving Spirit who has our best interest at heart.

The “Necessity” of Scripture

Those of us who desire to have Christ formed in us (Gal. 4:19; Eph. 4:13) and thereby have His mind (I Cor. 2:11-16) are absolutely dependent upon the Holy Spirit to use the Word of God in order for this

transformation to take place in us (Titus 3:5; Eph. 5:26).

Furthermore, the continuing growth that is so necessary for us to become mature servants of Christ in our educational ministries is completely dependent upon our receipt of God’s grace—grace in this case being the transformation of our minds into the mind of Christ, which will give us, over time, His world and life perspective on our academic disciplines.

And how is this grace received? Through *faith!!!* Listen to Paul’s discourse with the Galatians (Gal. 3:1-5):

*You foolish Galatians, who has bewitched you, before whose eyes Jesus Christ was publicly portrayed as crucified? This is the only thing I want to find out from you: **did you receive the Spirit by the works of the Law, or by hearing with faith?** Are you so foolish? Having begun by the Spirit, are you now being perfected by the flesh? Did you suffer so many things in vain, if indeed it was in vain? Does He then, who provides you with the Spirit and works miracles among you, do it by the Law, or by hearing with faith? [Emphasis added]*

We were saved by grace through *faith*. We received the Holy Spirit through *faith*. We are sanctified—set apart and matured to do Christ’s work—through *faith*. Christ is in fact our sanctification (I Cor. 1:30). We can do nothing to please Him apart from *faith*, for whatever is not wrought into being through *faith* is sin (Rom. 14:23).

It is by faith (Greek *pistis*—being fully persuaded) that we are fully persuaded that the Scripture is an absolute *necessity* for the transformation and renovation of our minds into the likeness of Christ’s mind (Rom. 12:2). The Spirit of God has promised to use the Holy Writ, and nothing else, as the cleansing, renovating touchstone of truth in our lives.

When people set forth the premise that all truth must be honored as God’s truth, no matter its source, be very careful. There is truth that is extra-biblical (2+2=4; this animal is a dog; etc.), but the interpretation, meaning, and significance of such truth is very different within the framework of different worldviews. For example, a rock may be a rock in everybody’s worldview, but to one person it is the product of an accident in the cosmos; to another person it is a particular mode of “god” since

everything is made of “god”; and to a Christian, the rock declares the glory of God, the omnipotent One. The biblical revelation is an absolutely necessary and integral ingredient in the formation of a Christian’s world and life view.

Using the analogy of John Calvin, the Scripture is the lens through which we are to see and interpret all reality. The difficulty a sincere person always faces in regard to this insight, however, is quickly recognized in the question, “Is the truth of the Bible transforming and renovating my mind into the mind of Christ, or am I transforming the Bible into my own unconscious mind-set through the fallen, worldly lens I bring to it?” We should always read the Word in expectant faith and in complete dependence upon the Spirit. The Bible is an irreducible *necessity* for Christian growth.

Then what of those who assert that there are other coequal authorities that are as dependable as the Bible itself? Do they have a biblical warrant for such a belief? They often claim they do by referring to such passages of Scripture as Psalm 19 or Romans 1:18-23. (Thomas Aquinas leaned heavily on such Scriptures to justify His belief in “partial depravity.”) A discourse on the

hermeneutics of these and other such passages would go far beyond the limits of this treatise, but let it be noted that: (a) all nature references to God in the Bible, like Psalm 19, are pointing and drawing attention to God and not to any specific truths about nature; and (b) passages of Scripture like Romans 1:18-23 (and following) point out the true state of the nature of mankind—they know in their fallen consciences that there is a genuine God who ought to be worshipped, but *in their fallen condition they are only able to continue their rebellion against Him*.

This last point is always undergirded by a person’s presuppositional beliefs about the degree of “free will” a person has. It is very clear biblically (and existentially) that everybody freely exercises his or her will. What is far less obvious to most people, however, is that people are only free to exercise their will in *accordance with their existing nature* and that none of us are free to alter our nature. A fallen nature is free to act in a way consistent with a fallen nature, not a redeemed nature—they are

slaves of their sin nature. Hence, discussions about “free will” often skirt the real issue—our fallen nature and God’s renovation of our nature in His act of regeneration, which act is only ascribed to God in the Scripture, never to mankind. (I once offered every student in a class of 187 students \$1,000 each

if he or she could find anything in the Bible that spoke of mankind’s free will. None could

because the subject of free will is a logical derivative of the Scripture that is absolutely dependent upon one’s hermeneutical presuppositions for its resolution.)

This author acknowledges no other coequal authorities to be placed alongside the Bible. Scripture itself acknowledges no such authority. There are truths about the fallen, created, natural order for which we are to search as we exercise our dominion over the fallen order, but we are never invited by God to use the presumed truths we generate, when cataloging or exploring the fallen natural order, to either alter or add to the special revelation in His Word. Those who believe this stance is in accord with the

The Bible is an irreducible necessity for Christian growth.

Scripture will therefore hold to the absolute *necessity* of recognizing the Bible as the only source of governing truth that God will use in the lives of His children.

The “Authority” of Scripture

Affirming the full *authority* (inerrancy, infallibility) of Scripture (a hallmark of biblical orthodoxy twenty-five years ago and still an essential component of orthodoxy) is no longer a sufficient guard against the making of significant errors of judgment in our scholastic efforts to integrate our faith with our academic disciplines. The two preceding sections of this treatise—“The *Sufficiency* of Scripture” and “The *Necessity* of Scripture”—and the one that will follow this section—“The *Perspicuity* of Scripture”—provide, I believe, sufficient evidence of the shifting nature of the battle for the Christian’s belief in the singular importance of Scripture in the Spirit’s development of a transformed, renovated, godly world and life view in the hearts of His people. We must, however, not lose our ability to defend the infallibility of Scripture while we assume the new and essential defenses of the Bible’s *sufficiency*, *necessity*, and *perspicuity*.

Just what does the modern-day Christian mean when he or she affirms an unwavering belief in the infallibility, inerrancy, full authority, or absolute fidelity of the Scripture? And why are so many different words necessary to describe the intended idea that the Scripture is completely reliable? It will help the readers be more at ease with what follows, I believe, if we address the last question first. People’s sense of integrity requires that they be allowed to choose a word to describe their commitment to the full *authority* of Scripture. Because of this, one person may be comfortable using the word “inerrant” while another person may be very uncomfortable with that word and insists on using the word “infallible” when speaking of Scripture. Why is that? Because they believe the words they will not use are subject to the manipulations of a “theological taxidermist”—one who stuffs new meaning into a historically sound notion. Or they simply believe the other person’s word is inaccurate or, worse yet, false. So we soon learn that our choice of words will not automatically keep the wolves out or determine who believes as we do.

For example, there are people, such as the author, who freely use

the word “inerrancy”—“I believe the Bible is inerrant”—with the full knowledge that the scribes of old made errors while copying. (Then what do I mean when I speak of biblical inerrancy?) For this same reason (errors were made in the copies), other people refuse to use the word “inerrant,” for to do so, for them, violates their sense of integrity. So they may choose to use the word “infallible” to describe the modern texts of Scripture while referring to the entire body of propositional statements contained in the Bible. Yet still another person says he or she believes the Bible is “infallible” while meaning it is infallible in “the inner text,” not in its propositional form—a neo-orthodox formulation prescribed by Karl Barth. So no matter the words we may choose to describe our view of the full fidelity of Scripture, in all likelihood additional explanation will be called for by those who are trying

to find out where we really stand on the issues surrounding Scripture.

A belief in the full *authority*, *infallibility*, or *inerrancy* of Scripture may be discussed in a number of ways, but the following description will, I trust, be sufficient to communicate the larger issues that are associated with the topic. First of all, everybody has a set of presuppositions that covers at least three spans of both activity and time. They are:

- A) The recording of the original autographs—books of the Bible
- B) The centuries of scribal copying
- C) The contemporary use of “non-original” manuscripts

The three spans of time and activity that concern us may be placed on a continuum as follows:⁵

A	B	C
Original Autographs 1400 B.C.—95 A.D.	Scribal Copying 1400 B.C.—1500 A.D.	Modern Translations 1500 A.D.—Today

The time and activity span represented by Section A on the continuum represents the period of time in which the 66 original manuscripts of the Bible were written. The kinds of questions that are raised by both believers and doubters are: (a) Why should I believe the original autographs were inerrant?; (b) Did the author's personality play a part in the fidelity of the original writing, and, given the fact that they too were sinners, how could their work be pure?; (c) How did God superintend the writing of the original manuscripts?; and (d) Can we really trust our beliefs about the quality of the original manuscripts? Our purpose here is not to address such questions other than to say that the orthodox perspective holds that Scripture itself witnesses to the fidelity of its content and that Christ obviously accepted the Spirit-directedness of the Scriptures of His day—many of which were scribal copies even at that time.

The critical point for us in this discussion, however, is for us to be willing to answer the question, "Do I believe the original autographs were inerrant? Yes ____ ; No ____." If our answer is "no," then there is no need to go any further in the

discussion regarding the inerrancy of Scripture. If the original works were not without error, the modern translations of our generation could hardly be defended as inerrant, infallible, or truthful. If we believe the original manuscripts were inerrant, then we can move on to the second part of the continuum with the belief that the scribes who got the first autographs for copying got copies that were pure, i.e., were superintended by the Holy Spirit. (This author believes the original autographs were inerrant.)

The time and activity span represented by Section B on the larger continuum represents that period in which the biblical scribes were busy copying the original autographs and subsequent copies of the original manuscripts. The kind of questions that are asked about the work of carrying the Word of God forward from its origination to the subsequent generations are illustrated by the following: (a) Did subsequent scribes omit (intentionally or unintentionally) materials contained in the original manuscripts from the newer copies?; (b) Did subsequent scribes add (intentionally/unintentionally) materials to the manuscripts they received and were asked to copy?; (c) Were

there phrases, words, jots/tittles, tenses, and other grammatically important alterations made during the copying processes?; and (d) Are there many known "errors" in the copies of the manuscripts we possess in the archives today? The universal answer that is heard from orthodox, neo-orthodox, and liberal scholars is, "Yes," to all four of the questions posed above.

Illustrations of such problems are readily acknowledged in the marginal notes of most modern translations. The following are a few examples (from hundreds of possible ones) found in the notes of the New American Standard Bible, a translation that strives to remain faithful to the original Hebrew and Greek texts:

(A) II Samuel 10:18 reads, "...and David killed 700 charioteers of the Arameans and 40,000 horsemen..." The parallel account in I Chronicles 19:18 reads, "...and David killed of the Arameans 7,000 charioteers and 40,000 foot soldiers..."

(B) As one is reading Mark 16 and comes to verse 9, he or she will find the following marginal note: "Some of the oldest manuscripts do not contain vv. 9-20."

(C) While reading John 8:16 we find, "But even if I do judge,

My judgment is true; for I am not alone in it, but I and *He* who sent me." Next to the word *He* is a note that says, "Many ancient manuscripts read, 'the Father,'" an alternative to *He*.

Given these realities—there are numerous "errors" in the subsequent scribal manuscripts—what is one to do when he or she moves on to Section C of the continuum that concerns itself with the modern times and the fidelity of Scripture? Liberals are simply confirmed in their negative attitudes toward the Scripture, as are those who are neo-orthodox. This "confession to error" justifies their original pre-suppositions regarding Scripture—they never wanted it to be authoritative in the first place.

How does an orthodox Christian respond to her or his opponent's objections? To answer this, let us ask two additional questions: (a) Is there any evidence that any of the additions or deletions made by the scribes to the original autographs *added anything of substance or removed anything of substance* from the original autographs?; and (b) Is there any evidence that any of the errors made over the centuries of copying had any impact upon the *substance of the special*

revelation—was the view of God’s nature altered, was the view of man’s nature altered, was the biblical view of the world altered, or *was any doctrine of the Word* altered? The answer to these very important questions is a resounding, “NO!” Even liberal and neo-orthodox opponents of the inerrancy doctrine have not been able to demonstrate that a single negative consequence has resulted from the inadvertent or intended alterations to the original autographs. As importantly, none of the known alterations or errors are in areas of doctrinal substance. Finally, there is much reason to believe that God has protected the original autographs from serious or debilitating consequences, even while He allowed the realities of our human finitude to be exposed in such a critical area. (This exposes, in a new way, the critical role of *faith* in our lives and its underlying presuppositions.)

So orthodox Christians are able to affirm the inerrancy of Scripture—no deviations from the original doctrinal truths of Scripture, no errors in the biblically-derived world and life view, and no errors in its communication that affect our understanding of God’s will for mankind are detectable in the

Word of God. The Bible’s “inerrancy,” “infallibility,” “fidelity to truth,” and “full authority” are terms the author uses synonymously. The reader will have to use his or her own judgment as to whether or not they can do the same thing or if they need to select a particular term to communicate their personal thoughts on the subject.

The “Perspicuity” of Scripture

Another very “tough nut to crack” is the charge: it is well and good to discuss the *sufficiency*, *necessity*, and *authority* of Scripture, but the big problem is the *perspicuity* of the Word—the Bible is not clear; the Bible is difficult to interpret. This involves the issue of hermeneutics—the art and science of biblical interpretation. How painful it is to hear someone say, “I am too orthodox! We simply disagree on our interpretation of the Bible.” What will be said in this treatise will not solve this problem, but four things can help us sort through such difficulties.

First, those of us who believe that the Bible is internally consistent and non-contradictory should follow the prescription of our Reformational forefathers and adopt the practice of *allowing the Bible to speak to the Bible*.

What is meant by this is that we should examine the meaning of a particular passage of Scripture in the light of all the other passages of Scripture that speak to the same subject. This allows Scripture to cast its light upon the Scripture—a truly wholesome practice.

Second, we should *allow the “simple” passages (truths) of Scripture to speak first*, and build the harder doctrines upon them. Or, putting it another way, let the easier passages of Scripture enlighten the harder or more obscure passages. The simple components of any physical or intellectual operation are always the building blocks of more advanced and complex systems of mechanics or thoughts. This understanding of how the world works also works well with the hermeneutical issues.

Third, whenever possible, *bring at least three passages of Scripture to bear* on any pronouncement of truth in the areas involving faith and learning. This simple principle will cause us all to be quiet more often than we might imagine. It is embarrassing to discover how often our presumed beliefs will break down under this simple procedure.

Finally, what has the church’s *tradition* been with regard to an issue that may be under investigation? Those of us who come from the “protesting” side of the Reformation may be guilty of “throwing out the baby with the dirty bath water” on some occasions regarding tradition. Scripture is certainly to be held in much higher regard than any tradition started by humans, but when “new” understandings appear on the scene to challenge old doctrines or understandings, be careful. Be good Bereans (Acts 17:11). They “...examined the Scriptures daily, to see whether these things were so.” Every neo-orthodox idea begins with a challenge to the old interpretation. Nevertheless, tradition is right far more often than it is wrong.

Conclusion

Any defense of the Bible’s full fidelity to God’s revealed purposes that rests its case exclusively on the arguments pertaining to the Scripture’s “inerrancy,” “infallibility,” or “full authority” will no longer suffice. The theological taxidermists have found too many ways to agree with our historic words, while restuffing them with “new” meaning. The

new line of defense must be broadened by defending the flanks of “inerrancy” through the addition of the bulwarks of *sufficiency*, *necessity*, and *perspicuity*.

If the Bible is not *sufficient* in and of itself to provide us with all the necessary and appropriate truth whereby Christ’s mind can be formed in us, to the extent that God has ordained it, then the *authority* of Scripture is incomplete and the Bible is dependent upon other authoritative sources of truth. Scripture **does not** acknowledge any other such source of truth.

Furthermore, if Scripture is not the singularly *necessary* resource given to us by God and used by the Holy Spirit to transform and renovate our hearts (seat and core of the intellect, desires, and will) into the likeness of Christ, then there must be other resources that He uses. God has given us no special revelation regarding any other such source of help. God does by His providence, however: (a) direct our paths; (b) test our spirits; and (c) confirm His truths in our lives. But He uses His Word, exclusively, to teach us His propositionally-revealed truth and its accompanying and governing presuppositions.

Finally, if we are truly unable to affirm the *perspicuity* of God’s Word, then the reliability of God’s Word is called into serious question. There is a profound difference between affirming the biblical pronouncement that some things in Scripture are hard to understand (II Peter 3:14-16) and stating that the Bible is not clear or that it is ambiguous. The doctrines of God’s foreknowledge, foreordination, election, and predestination, for example, are all attested to by many Christians as being hard to understand, but Scripture talks of them. On the other hand, God has never revealed why some people are called “the elect” and others are not. There is the knowledge God has given us, and there is the inscrutable mystery God has reserved for Himself (Deuteronomy 29:29). We all need to work hard to comprehend rightly what is hard to understand. Never, however, should the child of God declare God’s Word to be unclear. Nor is logic the way out of our need for the Spirit’s guidance and help, for logic is a fool’s tool when it is used to try and cross over the God-ordained chasm of mystery into human-generated truth.

Orthodoxy can only be maintained through the efforts of

the Holy Spirit, but He will work in and through Christ’s people as they confront the challenge put before them by Christ’s enemies. The author, for one, will continue the fight for the absolute integrity of God’s Word by raising and articulating the case for **S.N.A.P.**

ENDNOTES

¹Those interested in an in-depth look at the role of presuppositions in our thinking should read the article “Relativistic Synthesis: Thwarting The Mind Of Christ” by Richard Chewing in the October 1997 issue of the *Journal of Biblical Integration in Business*, with particular attention being paid to the first major section, “Proposition #1: All Thinking Is Inherently Presuppositional In Character,” along with its accompanying footnotes.

²The two best works of Aquinas, “*Summa contra Gentiles*” and “*Summa Theologiae*,” contain a number of references that support the outline of Aquinas’ position as described above. His work opened the door to the proposition that reason could and sometimes should govern faith. Aquinas did, however, assert that should clear (a future issue regarding *perspicuity* that this treatise will visit later) “special revelation” and “natural revelation” contradict one another, then “special revelation” should be allowed to govern any conclusions.

³Gordon Clark’s book, *Religion, Reason, and Revelation* (Philadelphia: Presbyterian & Reformed Publishing Co., 1961), sets forth four concepts regarding the relationship between: (a) faith and reason; (b) faith without reason; (c) reason without faith (to Clark, an impossible absurdity); and (d) reason and faith. He sides with the Augustinian position of faith and reason and rejects the Aquinian position of reason and faith because of a number of logical flaws he identifies in its presuppositions.

⁴The arguments set forth against cloning in this paragraph are unquestionably too shallow to carry the debate to its proper conclusion (space in this treatise does not allow for its full development), but the substance set forth in the paragraph does demonstrate how a

conclusive argument could be structured from biblical principles to address issues of human endeavors that were not directly addressed in the days when the Scriptures were written. Surely the salvation of our children is foremost in the minds of parents who are themselves the children of God. I know I have rested on God’s covenant promises regarding the having and rearing of my children. To not be concerned with the salvation of our children is to make a mockery of other biblical revelations like Matthew 16:26, “For what will a man be profited, if he gains the whole world, and forfeits his soul?”

⁵The dates in the continuum are to be understood as approximations, as no one is certain as to the exact dates of either Moses’ life or of his instruction for the writing of the early autographs of Scripture.

JBIB

Special S.N.A.P. Section

S.N.A.P. is No Snap: A Rejoinder to C. Richard Chewning's Biblical Orthodoxy

Steve Vander Veen
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C. Richard Chewning should be commended for attempting to keep scholars who spend their time integrating biblical truth with the academic disciplines from making mistakes. However, Dr. Chewning is making a fatal error in emphasizing the importance of Scripture alone. The point is that Scripture does not, nor was it intended to, exist in a vacuum.

To maintain biblical orthodoxy requires the work of the Holy Spirit, yet according to Dr. Chewning, it also requires believing in the *sufficiency*, *necessity*, *authority*, and *perspicuity* (or **S.N.A.P.**) of Scripture. In other words, biblical orthodoxy requires something on God's part and something on humans' part to keep from sliding into something called neo-orthodoxy.

Dr. Chewning says that to remain orthodox, Christians are to rely on Scripture alone as the

source of propositional truths. He says the Bible is clear in terms of what these truths are, it is just a matter of following the correct hermeneutics. Dr. Chewning suggests allowing the "Bible to speak for the Bible," "allowing the 'simple' passages (truths) of Scripture to speak first," "bringing at least three passages of Scripture to bear on any pronouncement of truth in the areas involving faith and learning," and "investigating what has been the church's tradition in regard to the issue."¹

But in so doing, Dr. Chewning seems to be committing the sin he is trying to avoid: he is allowing general revelation to help humans understand special revelation. The Bible was written by humans for humans. Humans interpreted God's message when they wrote Scripture and humans interpret Scripture when they read Scripture. To keep themselves on the "straight and narrow," humans

adopt a certain hermeneutic. But what is the source of this hermeneutic? Ultimately, it is God Himself as he speaks through general revelation, or tradition, reason, and experience.

But allowing general revelation to help humans understand special revelation is not a sin, at least in the Reformed church's tradition:

*Reformed theology draws on the following descending order of authority: Scripture; the traditions of the church; reason and experience.... With respect to this third source, Reformed theology recognizes the importance of continued reflection and dynamic engagement with contemporary culture. Theology must be dialogical.*²

Reformed theology is "never finished, running between past and present, in each generation seeking anew to make sense of the faith passed down to it in the time in which it lives." St. Augustine called it "faith seeking understanding." In this slogan "there is something stable (faith—an enduring foundation) and yet something unstable (the search for understanding—a restless quest)."³ For example, if

humans did not use scientific reason to help them understand Scripture, they would still believe that the sun revolves around the earth. If humans did not rely on experience to help them understand Scripture, they would never fully understand the meaning of Providence and would wipe out everything Kierkegaard said.⁴ The point is that Scripture (special revelation), though *necessary*, is not *sufficient* for developing propositional truths: humans need general revelation to understand it; that is, the Holy Spirit works through general revelation. In fact, *general revelation may be sufficient by itself* (see below). Nor is Scripture *perspicuous*: if it were, faith would not be seeking understanding; it may be that faith would not even be necessary because these truths would be too obvious. Neither would there be several legitimate church traditions in Christendom.

To conclude, a quote from the Belgic Confession, one of the pillars of the Reformed church, may suffice:

BY WHAT MEANS GOD IS
MADE KNOWN TO US

We know Him by two means:
First, by the creation, preservation,

and government of the universe; which is before our eyes a most elegant book, wherein all creatures, great and small, are as so many characters leading us to see clearly the invisible things of God, even his everlasting power and divinity, as the apostle Paul says (Romans 1:20). All which things are *sufficient* to convince men and leave them without excuse. Second, He makes Himself more clearly and fully known to us by His holy and divine Word, that is to say, as far as is *necessary* for us to know in this life, to His glory and our salvation (*italics mine*).⁵

ENDNOTES

¹C. Richard Chewning, "Biblical Orthodoxy Requires the S.N.A.P. of Scripture," *Journal of Biblical Integration in Business*, in press.

²Calvin College, "An Engagement with God's World: A Statement of Purpose for the Core Curriculum of Calvin College," adopted by the faculty of Calvin College on November 3, 1997.

³Ibid.

⁴For an example of what Kierkegaard can contribute to the discussion of integration of faith and learning, see Steve Vander Veen's "Let's Quit *Thinking* About Integration for a Change," and "A Response by Steve Vander Veen to C. Richard Chewning's 'Relativistic Synthesis: Thwarting the Mind of Christ,'" *Journal of Biblical Integration in Business*, Fall 1997, pp. 7-18 and pp. 43-44.

⁵Guido de Bres, *Belgic Confession*, 1567.

JBIB

Special S.N.A.P. Section

On the Road to Berea: A Response to Richard C. Chewning's "Biblical Orthodoxy Requires The S.N. A. P. Of Scripture"

Bert Wheeler
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*"...His divine power has granted to us everything
pertaining to life and godliness..."*

II Peter 1:3, NASB

Dick Chewning has written an engaging and necessary "call to arms" for the evangelical community in general and the Christian Business Faculty Association (CBFA) in particular. The Word of God is coming under attack as those within the church grapple with how the Bible speaks and informs contemporary humanity about how to have life and how to live as we approach the new millennium. How can a book written 2000 years ago possibly inform me about the complex choices I must make today? Surely such an ancient tome cannot provide principles and all the guidance necessary for work and life at a Christian college? How can the Bible be relevant for the students we are sending into

the marketplace in our post-modern culture? Yet the Bible states, "...His divine power has granted to us everything pertaining to life and godliness through the true knowledge of Him who called us by His own glory and excellence" (II Peter 1:3, NASB). Christ prays in John 17:17, "Sanctify them in the truth; Thy word is truth" (NASB). The Word of God is an indispensable link in God's revealing "true knowledge" of Himself through which we gain "everything pertaining to life and godliness." The Bible is a necessary, sufficient, authoritative, and clear revelation of God to humanity.

Non-business oriented scholars and theologians approach the sufficiency of

Scripture issue from a more general perspective than those of us interested in biblical integration in business. They analyze “spiritual matters” without exploring the technical detail of how one may glorify God in the marketplace. We in the CBFA desire to help each student “walk in a manner worthy of the Lord, to please Him in all

respects, bearing fruit in every good work and increasing in the knowledge of God” (Colossians 1:10, NASB). However, our perspective must by necessity focus on matters not generally thought of as “spiritual.” We must deal with and help our students deal with business theory and practice. Our capitalistic culture of the late twentieth century was not anticipated by the biblical authors. Some opportunities and problems dealt with on a daily basis in the twentieth century are not addressed explicitly in the Bible. Yet, the Word of God speaks in a way that is applicable across all times and cultures. Members of the CBFA (particularly those employed at Christian colleges) are called to use our unique combination of

gifts to help our students understand and apply biblical principles in a contemporary setting. We must stand on the firm foundation of God’s Word to accomplish this goal. What is the meaning of the sufficiency of Scripture? If one is to claim the

Bible is sufficient, what does the claim entail? It is necessary

to understand what *sola Scriptura* does and does not assert. The Reformation principle of *sola Scriptura* has to do with the sufficiency of Scripture as our supreme authority in all spiritual matters. *Sola Scriptura* simply means that all truth necessary for our salvation and spiritual life is taught either explicitly or implicitly in Scripture.

It is not a claim that all truth of every kind is found in Scripture. The most ardent defender of sola Scriptura will concede, for example, that Scripture has little or nothing to say about DNA structures, microbiology, the rules of Chinese grammar, or rocket science. This or that “scientific truth” for example, may or may not be

actually true, whether or not it can be supported by Scripture—but Scripture is a “more sure Word,” standing above all other truth in its authority and certainty. It is “more sure,” according to the apostle Peter, than the data we gather firsthand through our own senses (II Peter 1:19). Therefore, Scripture is the highest and supreme authority on any matter to which it speaks.

But there are many important questions on which Scripture is silent. Sola Scriptura makes no claim to the contrary. Nor does sola Scriptura claim that everything Jesus or the apostles ever taught is preserved in Scripture. It only means that everything necessary, everything binding on our consciences, and everything God requires of us is given to us in Scripture.

Given that “His divine power has granted to us everything pertaining to life and godliness,” and that most certainly the phrase includes our lives in the marketplace; how is Scripture sufficient to inform our particular disciplines, from economics to management to information systems to accounting? What is the relationship between technical business theory and knowledge and the “more sure Word”? (John MF. MacArthur, Jr., “The

Sufficiency of the Written Word,” <http://www.bridge.net/~mikebrem/sufficn.html>)

It will be beneficial to think of a series of three concentric circles (Figure 1) illustrating how the Bible speaks to contemporary business theory and practice. The center circle is representative of spiritual matters—things for which the Bible speaks directly and explicitly, such as salvation. The second of the circles illustrates matters not explicitly dealt with in the Scriptures, but where presuppositions generated by one’s worldview influence the very nature of the discipline. Biblical principles directly color how the discipline is constructed because the discipline deals directly with people and their relationship to one another. The social sciences would be included in this area.

The third of the circles represents matters not dealt with explicitly in the Scriptures where those with different worldviews may hold exactly the same theory and behave essentially the same. Disciplines included in the third sphere would be the hard or physical sciences. If one is designing a bridge, a Christian bridge should look and function much like a bridge designed and constructed by a non-believer.

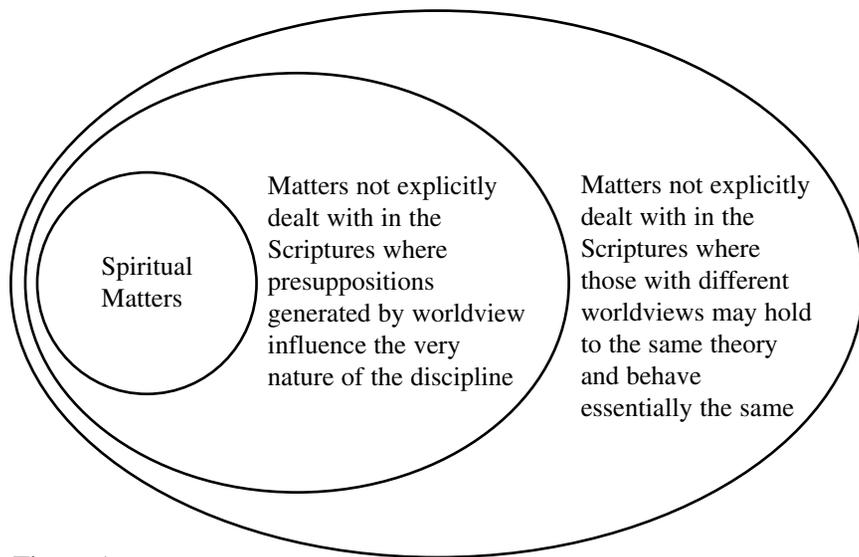


Figure 1

Business disciplines fall somewhere between the second and third circles. For example, some elements of finance are technical by nature and would properly be located in the third sphere. Other parts of the discipline are more closely related to how people deal with one another and hence are to be included in the second region. Business theory and practice include both technical information and techniques for which any person technically proficient should be able to excel, regardless of one's religious background. However, in certain aspects of the application of

technically rigorous material, the Bible has a very perceivable impact on how one performs. Ethical questions must be addressed. In many business situations the presuppositional foundation of the person dealing with the ethical question is of utmost importance. The Scripture has much to say in the majority of business situations. The Bible will not address the application and development of a marketing decision as directly as it will a more directly spiritual matter—such as the deity of Christ—but nevertheless, the ethical and moral foundation upon which the marketing decision ultimately

rests will be formed by one's knowledge of the Word of God and basic beliefs about the world and how God works or does not work in the world. The Scripture is sufficient to form the foundation upon which all our business decisions will ultimately rest. The Bible is indispensable in the application of business theory and practice.

However, differences exist in how sincere, well-meaning Christians interpret the all-sufficient Scripture. Where differences that do not affect fundamental doctrine exist, tolerance of others viewpoints is appropriate. Contemporary Christians have different interpretive schemes through which they view Scripture. Many in the evangelical church are dispensational, while others are covenantal. Given the unique role of the CBFA, there must be room for *some* tolerance of other's viewpoints. This does not mean that tolerance should extend to *any* statement or action that might be made by members of the CBFA (or the church in general). Fundamental doctrinal purity cannot be compromised. However, as attempts at integration are made, grace must be extended to those who may in a given instance interpret a

particular passage differently (from my standpoint incorrectly) than I do. Tolerance cannot be extended to those who would place the necessary, sufficient, authoritative, clear Word of God below its rightful place.

As an example of the type of tolerance that would be appropriate, consider Dr. Chewning's use of cloning as an illustration of the sufficiency of Scripture in all moral matters. The passage he uses from Isaiah (Isaiah 44:3) to show "that His covenant of grace is with us and *with our children*," clearly speaks to Israel uniquely. I believe a correct interpretation of this passage shows nothing about my relationship to my children today and hence nothing about cloning. The New Testament passage quoted (Acts 2:39) is from Peter's sermon on the day of Pentecost, a definitive transitional period. My interpretation of this passage does not carry the same implications as Dr. Chewning's. We disagree on how to interpret these passages and consequently on how the revelation in these verses affects the question of cloning. However, this is not a major doctrinal issue, and I can be tolerant of Dr. Chewning's interpretation.

While some tolerance evidencing both Christian

maturity and discernment is both necessary and admirable, the foundational position of the Word of God must not be lost. We must work closely together to find the correct interpretation of the Word of God, answering one another's questions and dealing with differences in interpretation of specific passages in Christian love. This may be particularly difficult when working with material for which the Bible makes no explicit reference. In matters not foundational to biblically orthodox Christianity, we may need to disagree with one another while maintaining working relationships, all the while striving to move more closely to a perfect understanding and application of God's Word. The Scriptures are necessary, sufficient, authoritative, and clear. The church must not lose its mooring to God's Word. To allow the Word of God to fall from its rightful place is to slide down the path away from the mission of the CBFA and eventually to drift from God. We must be like the Bereans, "...examining the Scriptures daily" (Acts 17:11, NASB), studying and interpreting our disciplines in the light of biblical truth. The battle cry has been sounded. Let those in the CBFA rise to the forefront in the

fight. Let us "...put on the full armor of God" (Ephesians 6:11, NASB), and cry out with David:

7 The law of the Lord is perfect, restoring the soul; the testimony of the Lord is sure, making wise the simple. 8 The precepts of the Lord are right, rejoicing the heart; The commandment of the Lord is pure, enlightening the eyes. 9 The fear of the Lord is clean, enduring forever; The judgments of the Lord are true; they are righteous altogether. 10 They are more desirable than gold, yes, than much fine gold; Sweeter also than honey and the drippings of the honeycomb. 11 Moreover, by them Thy servant is warned; In keeping them there is great reward. 12 Who can discern his errors? Acquit me of hidden faults. 13 Also keep back Thy servant from presumptuous sins; Let them not rule over me; Then I shall be blameless, And I shall be acquitted of great transgression. 14 Let the words of my mouth and the meditation of my heart be acceptable in Thy sight, O Lord, my Rock and my Redeemer (Psalm 19:7-14, NASB).

JBIB

Special S.N.A.P. Section

A Response To "Biblical Orthodoxy Requires The S.N.A.P. of Scripture"

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Chewing offers a very interesting perspective in the essay "Biblical Orthodoxy Requires The S.N.A.P. of Scripture." What is most appreciated is his straight-forward, unambiguous position on the sufficiency, necessity, applicability, and perspicuity (i.e., clarity) of Scripture. In this response to Chewing's essay, I support the concept of presuppositions but suggest that it be strengthened. In contrast to Chewing, I argue that Scripture is often unclear and that other sources are useful to supplement Scripture. I also comment upon Chewing's choice of homosexuality as an example in his essay. Finally, I concur with Chewing that simple passages (e.g., "love your neighbor as yourself," Matthew 19:19) should serve as our guide.

Presuppositions Have Presuppositions

"The presuppositions we hold regarding a subject will always govern the way we understand the matter, and everything tied to it. Our epistemological perspectives are ruled by our presuppositions" (Chewing (a), p. 2). This thought is presented in-depth by Chewing in his other essay "Relativistic Synthesis: Thwarting The Mind of Christ" where Chewing argues that our ontological or "genesis" level is frightening to most people because it contains the most basic presupposition of all, presuppositions regarding God and mankind's genesis (Chewing (b), pp. 24-25). I support Chewing's proposition, but I believe that it is incomplete. Even though our presupposition regarding God and mankind's genesis are indeed *basic* propositions, these

presuppositions are also based on *presuppositions*.

For as Chewning rightfully states, "...all thinking is inherently presuppositional in character" (Chewning (b), p. 24), so too is it with one's thinking pertaining to God and mankind's genesis. For example, let us consider a simple circumstance of two people, one born in North America and one born in Saudi Arabia. The person born in North America is likely to choose Christianity as her religion rather than Islam, whereas the person in Saudi Arabia is likely to choose Islam rather than Christianity as her religion. Are their decisions based on a rational and thorough analysis of all religions? Probably not. Clearly, in most cases, choices of religion are based on cultural presuppositions. If this were not true, the proportion of people choosing the religion of Islam to Christianity would be similar in the Middle East, Asia, North America, and elsewhere.¹

This concept of presuppositions is extremely important and should be acknowledged, or at least implicitly understood, in any discussion among Christians, particularly in an academic arena such as the *Journal of Biblical Integration In Business*. Though

it is right and good for us to understand that there are presuppositions undergirding our religious thinking, this, for many, is even more unsettling than Chewning's self-described *frightening* axiom. Many are not comfortable with the thought that our selection of Christianity as the religion of our allegiance is largely due to presuppositions rather than a rational and undisputed greater truth.

The Bible Is Not Straightforward

The underpinning of Chewning's essay is that Scripture alone is adequate for knowing the mind of Christ and that, for the most part, Scripture is clear and unambiguous. In the opening of his essay, Chewning refutes three quotations, one of which pertains to the vagueness of Scripture: "Scripture is not always clear on the things it addresses, so we should be tolerant of other peoples' interpretations and applications of it in areas where there are differences." Though Chewning cautions that this type of thinking is "...capable of great heresies" (Chewning (a), p. 1), I am sure Chewning does not wish to advocate intolerance or imply that Scripture is easy to understand,

only that Scripture is comprehensible, albeit with prayer and hard work. As Chewning et al. writes, "A Christian approach to business is not a cookbook of simplistic recipes for resolving complex business problems" (Chewning et al., p. 5).

However, even this interpretation of Chewning's argument seems somewhat wishful. One need only observe the many different interpretations of Scripture on issues ranging from baptism, dancing, alcohol, working on Sundays, roles of women and men, wealth, and honesty. The treatment of money and wealth by Christians is indicative of Scripture's ambiguity. Chewning et al. writes that "God does want us to live well.² But the biblical perspective is that money is to be used to help the poor and build the kingdom, not to live lives of luxury nor to accumulate large sums of wealth" (Chewning et al., p. 19). Though this statement may be true, it is equivocal. How is luxury defined? Is it a one-car, two-car, or three-car garage home? What does it mean to accumulate large

sums of wealth? Most Christians living in North America arguably live in luxury and have accumulated large sums of wealth when compared with people living in the favelas of São Paulo, shanty towns of Johannesburg, streets of Calcutta, or slums of New York.

I agree with Chewning et al. that money should be used to help the poor, but how much? One might look to the Scripture's teaching of tithing (Deuteronomy 26:12) and conclude that 10% of one's income (before or after taxes?) should be dedicated to help the poor. However, one might also rightfully determine that Scripture teaches Christians to sell all that they have and give it to the poor (Matthew 19:21). What then is correct: 10%, 100%, or somewhere in between? Scripture is not clear. True, on this matter and others, one might have the mind of Christ and interpret Scriptures correctly. However, since it is impossible to know who it is that has the mind of Christ, and on what occasions, this provides no additional insight.

Scripture itself implies that the ways of God are difficult to ascertain and are sometimes

...Christians often and should rely on other sources to help conjecture God's will.

incomprehensible. Paul wrote that “Now we see but a poor reflection as in a mirror; then we shall see face to face. Now I know in part; then I shall know fully even as I am fully known” (I Corinthians 13:12). Isaiah writes that “As the heavens are higher than the earth, so are My [God’s] ways higher than your ways and My thoughts than your thoughts” (Isaiah 55:9).

We Need More Than Scripture

Since Scripture is not completely clear, Christians often and should rely on other sources to help conjecture God’s will. One may never know God’s will with certainty, but one can at least use all available resources in attempting to make a wise decision. In fact, sources other than Scripture might prove even more useful. Based on Chewning’s *sufficiency* of Scripture, he appears to disagree with this concept. However, Chewning’s previous writing in *Business Through The Eyes of Faith* indicates that he may not be completely adamant regarding the sufficiency principle, and he may agree that nature and people may also give insight into God’s will.

Because God both created and redeemed the world, the laws

of nature and biblical wisdom are complementary (Chewning et al., p. 13).

One of the rich resources available to us to help us use money well is the community of believers, the church. God calls us to live our faith not in isolation as individuals, but in close relationship with other Christians (Chewning et al., p. 21).

These two quotes from *Business Through The Eyes of Faith* seem more supportive of Aquinas’ belief that “...*reason*, on some occasions, should be the guide to *faith*” rather than the Augustine position that “People should not trust their *reason* until it has been informed by their biblically transformed *faith*” (Chewning (a), p. 3). I see wisdom in Aquinas’ statement, and I speculate that Chewning may also, based upon his writing in *Business Through The Eyes of Faith*. I agree with John Calvin’s analogy, as does Chewning (Chewning (a), p. 7), that Scripture is the lens through which we are to see and interpret all reality. However, it may also be true that sources other than Scripture (e.g., science, nature, a child, a loved one, etc.) may be a lens through which we can see

and know God. Albert Einstein once remarked, “The more I study science the more I believe in God” (Holt, 1997). This concept may be best expressed in the classic hymn “How Great Thou Art”.³

The Example of Homosexuality

It is useful to comment on the example given by Chewning dealing with homosexuality (one of two primary examples in his essay). The choice of this example is indicative of the presuppositions held by many Christians who are seemingly more concerned with potential sexual immorality than other potential sins. Granted, Christ did encourage prostitutes and adulterous people, but nowhere do the gospels tell of Christ explicitly condemning homosexuality. However, the gospels do record Christ spending much time warning of (and rebuking) pride, greed, deceit, covetousness, and wealth. Given that the Christian Business Faculty Association is comprised of Christian business scholars, the majority of which are probably heterosexual, another example, though more pointed, is more relevant. Christ’s teachings on wealth, retaliation, and giving serve as a better means for examining the log in our own eye.

It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God (Mark 10:25).

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 (Matthew 5:39-42).

The **S.N.A.P.** of Scripture, if applied to these verses, might indicate that we Christians in developed countries should be concerned about our inability to enter heaven due to our wealth. In business, if we are wronged, we should not defend ourselves. In fact, if someone wishes to sue us, we should settle out of court, giving more than is requested. Further, we should never deny a person our product or resources (including money) due to poor credit, insufficient collateral, or an inability to pay. Presuppositions, however, often allow some Christians to rationalize why this portion of Scripture need not be explicitly followed, yet they condemn those

who do not explicitly adhere to their particular interpretation of homosexuality in Scripture.⁴ A grave danger of the S.N.A.P. of Scripture (e.g., thinking Scripture is fully understandable) is that we may believe that only our interpretation is correct and those who disagree are sinful.

Exhortation

Chewing provides a wonderful suggestion when he writes “we should allow the simple passages (truths) of Scripture to speak first, and build the harder doctrines upon them” (Chewing (a), p. 13). This concurs with Chewing’s proclamation that “...situations do influence the administration of God’s commands. We must understand that the letter of the law is not to take precedence over the spirit and intent of the law” (Chewing et al., p. 239). Love, though simple, is the spirit of the law (Matthew 22:37-40),⁵ and is the lens through which we are to see and interpret all reality, including the interpretation of Scripture.

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ENDNOTES

¹This concept is developed more fully in section one of the essay “Christian and Wealth: Positive, Negative, or No Correlation” appearing in the proceedings of the 1996 Christian Business Faculty Association Annual Conference.

²This statement is also based on presuppositions since many Christians, including myself, could argue (using Scripture as support) that God calls Christians to a life of simplicity—not to live well (Matthew 6:19-21).

³“I see the stars, I hear the rolling thunder, Thy power throughout the universe displayed...through the woods and forest glades I wander, and hear the birds sing sweetly in the trees...I look down from lofty mountain grandeur, and hear the brook and feel the gentle breeze...Then I shall bow in humble adoration, and there proclaim, my God, how great Thou art!”

⁴For a sampling of the various interpretations of Scripture’s teachings on homosexuality, see *Christian Scholars Review*, Summer 1997, and *The Good Book: Reading The Bible With Mind and Heart*, 1996.

⁵“Love the Lord your God...Love your neighbor as yourself...All the Law and the Prophets hang on these two commandments.”

JBIB

Special S.N.A.P. Section

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

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Dr. Beadles emphasizes the importance of hermeneutics for those who seek biblical integration in business.

The science and art of hermeneutics is a crucial field of study for those who would seek to write and think clearly in their attempts to integrate business concepts and biblical truth. This paper points out some potential pitfalls that can occur if those who till this field fail to recognize the impact of hermeneutics upon the integrative process.

The Challenge of Interpretation

“When I use a word,” *Humpty Dumpty* said in a rather scornful tone, “it means just what I choose it to mean—neither more nor less.”

“The question is,” said Alice, “whether you can make words mean so many different things.”

“The question is,” said *Humpty Dumpty*, “which is to be master, that’s all” (Carroll, 1923, p. 213).

In the exchange with *Humpty Dumpty*, Alice was eventually

reduced to silence. *Humpty’s* approach to the use of language made it nearly impossible for her to understand him. Alice struggled with understanding *Humpty Dumpty* because he used words in a manner unfamiliar to her. For those of us seeking to do integrative work in business, we have a similar struggle: we must interpret words that are used in a manner that is not familiar to us. We must seek to rightly understand the words of a book inspired by God, written by multiple authors involving multiple genres, written at different times from ours, and in different languages from our own. Like Alice, we are faced with questions of interpretation.

In Chewing’s plenary address to the 1997 Christian Business Faculty Association Annual Conference, he recommended that we recognize the sufficiency, necessity,

authority, and perspicuity (clarity) of Scripture in order that we may “avoid errors of judgment in our associative work” (Chewning, 1997, p.12). He indicated that we need to concern ourselves with the task of interpretation, the task of hermeneutics; he reminded us that hermeneutics is a necessary element of the process of integration. But he also reminded us that the process is not easy. Chewning indicated that the clarity of Scripture is a “tough nut to crack” (Chewning, 1997, p.12), yet if we are to integrate¹ biblical concepts with our various business disciplines, we must deal with this “tough nut.” It is not enough to agree with him that the task is difficult, shake our heads, and fail to address it. Though the science and art of hermeneutics² is difficult, we must seek to understand it better so that our integration does not devolve into error and fanciful speculations.

Recently, the importance of that issue was brought to my attention when a conversation I was having with the president of a Christian college (a former business executive) turned toward business. While discussing the issue of biblical integration in the business disciplines, he discovered that I taught human resource management at a secular

institution and asked me whether performance appraisal was “biblical.” He went even further and asked if I could explain how I would integrate my faith into performance appraisal. I explained that I had not given it much thought, but that methods of performance appraisal were neither biblical nor non-biblical; they were merely tools. He disagreed, saying that all of business was “integratable” and proceeded to challenge me to study the Bible and discover how performance appraisal has a biblical basis.

Never one to turn down a challenge, I picked up my Bible and was amazed to discover the first instance of performance appraisal before getting out of the first five chapters of Genesis. There in chapter two, I found God (the chief executive officer) creating man (the first manager) and woman (man’s helper—the first employee). I discovered that God had provided the tree of the knowledge of good and evil as a means to evaluate performance. He gave them clear instructions and expected obedience. Adam and Eve both failed the test and were summarily terminated. Although God expected performance, he was a model of the compassionate chief

executive. Rather than merely dismissing Adam from his current “cushy” job, God gave Adam another opportunity to prove himself as he tilled the ground anew and awaited his redemption.

By now I hope that you are as puzzled as Alice was at Humpty Dumpty. Of course, this interpretation is incorrect and an inappropriate importation of a framework of thinking upon the text of the Bible.

The example is intended to show what kinds of problems can arise if we who

integrate the Bible and business do not clearly understand the importance of hermeneutics in integration. In this case the “extremeness” of the example makes the error easily recognizable.

The Problem of Worldview Confusion

The error itself is a form of what D. A. Carson has termed “worldview confusion.” This error occurs when an interpreter thinks that his own worldview is the proper framework to interpret the Bible and imports it upon the text. The problem is that the interpreter has not recognized the “distance” between himself and

the text. Rather than accounting for differences and distance between the reader and the text, the reader merely imports his own assumptions, questions, and biases upon the text and reaches an unwarranted conclusion (Carson, D. A., 1996).

In the example above, I used the worldview of a business professor who was seeking to “discover” the hidden truths of business in the text as he read the text “through the looking glass” of a business professor. While this example makes the problem easy to recognize, other examples of the same interpretational error are not so easy, yet they are no less erroneous. In our quest for integration, we must not allow our discipline to interpret the Bible, rather we should allow the Bible to interpret our discipline.³

The Need for a Conscious Approach

Perhaps unfortunately, biblical integration in business requires that we understand, at a minimum, two different fields of study. We must understand our “professional field” (i. e. management, economics,

...we should allow the Bible to interpret our discipline.

accounting), and we must understand the Bible. Many of us spent years of education attempting to master our discipline and receive training on how to interpret research in our field correctly. Yet most of us have not had the same rigorous training in interpreting the Bible. It is the thesis of this paper that we must understand basic hermeneutical issues and be consciously aware of the methods we apply or, at worst, we are doomed to error in our associative work and, at best, have mere ignorance leading to random accuracy.

For those of us writing and teaching an integrationist perspective, an understanding of hermeneutics is important for us to avoid error in our associative work, but beyond that, it is important because, when we teach and write, we teach a method of interpretation. Whenever we use the Bible to teach, we are teaching hermeneutics. The business professor who allegorizes a passage to suit his discipline legitimizes allegorization as a means of Scripture interpretation. If allegorization is the professor's conscious choice as an appropriate form of interpretation, that is one thing. However, if the

professor would be shocked to realize that he has allegorized a passage to suit his discipline, then that is another. If we seek to integrate business and the Bible, we must give as much attention to an accurate rendering of the text as we do to the theories of business we are explicating, and we must do so according to appropriate methods of biblical interpretation, methods which we consciously choose. To do this will require that business professors give as much attention to the study of hermeneutics as to their discipline.⁴

The primary intent of this paper is to make us aware that we need to consciously choose a hermeneutical approach and to consistently apply it when we think integratively. At issue is whether we will consciously choose a method that suits our tradition and approach to the Scriptures or whether we move down the continuum toward adopting the method which allows for the most room for integration. Allegorization might provide the most room, but is it the method we would consciously choose to use?

Secondly, I intend to address some issues that I suggest we be aware of when we use the Bible integratively.⁵ I recognize that

individuals reading this journal are from diverse backgrounds and may choose different approaches from my own, but I do suggest that each of us should choose our approach both consciously and intelligently and that we should read integrationist perspectives with the same critical eye that we would apply to more specific research in our related disciplines.

Do We Need Hermeneutics?⁶

Though we interpret the language around us relatively painlessly, this lack of effort belies a complex process. Whether we realize it or not, we have all been trained in the science of interpretation. From birth we have been taught how to use context and intent to determine the meaning of language in our own culture, and this process of interpretation has become second nature to us. Every bit of information we receive, we interpret, and we do so through our informational, cultural, and linguistic grid. We do not struggle to read the newspaper and make sense of what it says, because our unconscious application of our science of interpretation serves us well. We interpret naturally because we are the product of our culture, interpreting a product of our culture.

On the other hand, many of us read classic works in high school and experienced the difficulty of understanding works written in a different era. Although the language was our own, our teachers explained nuance and meaning which we could not perceive on our own and which the original intended audience could perceive immediately.⁷ The historical distance alone created a barrier to full and accurate interpretation. We needed hermeneutical assistance with documents that used the same language as our newspaper and whose cultural and historical distances, though different, were not so very far from our own. Now consider the Bible: it is a divine-human document, written in foreign languages in foreign cultures, using multiple literary genres, and written by multiple authors. Is it any wonder that the science of interpretation has spawned a vast literature and that if we are to handle the Bible accurately in our quest for integration, we must have some passing familiarity with this literature?

The starting place with hermeneutics is to realize that we are all interpreters. When we approach a biblical text, we "interpret" it with all of our

experiences and culture, and we can easily read all kinds of foreign ideas into the text (Fee and Stuart, 1993). If we fail to realize this fact, we will surely fail to see the differences between what the text is talking about and what we as interpreters tend to gravitate toward. It is not that we must operate without preconceptions, but that we should be aware of those we hold and account for them. Failure to do so will result in a confusion of our worldview with those of the author (Carson, D. A., 1996).

The Problem of Principlization

In addition to being particularly susceptible to worldview confusion, narratives appear to be subject to an error I will term “principlization.” This error arises when we, as integrationists, fail to be conscious of our usage of the passage and use a historical event in a narrative to give biblical warrant to whatever theory we propose. When using a narrative, are we using it to claim a biblical basis for our theory or are we using the narrative to illustrate a principle found elsewhere? The distinction is important. Narrative passages are wonderful sources of illustration for biblical principle and doctrine. And, if handled with

a regard for the genre, they are wonderful sources for the principles and doctrines themselves. But if we do not recognize the nature of the passage and apply principles that are fit for the task, we risk error.

Unfortunately, many times what we represent as biblical principle is really biblical illustration. Biblical illustration apart from biblical principle has no warrant or authority. If we find a narrative passage which illustrates that an Old Testament character planned, and then argue from that passage that the Bible teaches the management principle of planning, we have failed in our task. Apart from commentary in the narrative itself (or elsewhere in the Bible), we cannot be sure that the action itself is one that is to be recommended.⁸

It is not that the Bible does not teach planning. It does. God Himself plans and the Proverbs represent planning as an appropriate activity of the godly man (Proverbs 23:3). The issue revolves around the appropriate use of the text, as given by God, to teach what He has intended to teach. We might as well find an illustration of an Old Testament character who failed to plan (and had good success) and propose the Bible teaches that a failure to

plan is recommended. Or we may argue that lying and murder are appropriate means of dealing with unjust rulers or managers because the Bible records incidences of lying and murder of unjust leaders and assigns the death to a deliverance of God (see Judges 4:4-23).⁹

The Problems Illustrated *The Joseph Narrative*

Consider the Joseph narrative found in chapters 37 and 39-50 in the book of Genesis. Is it the story of a young man with administrative acumen, a crisis manager who at a crucial moment in his life brought together his considerable administrative talents to save Egypt? Is it the story of a leader who understood the managerial functions of planning, leading, organizing, and controlling so that at a crucial moment in time God could deliver His remnant (Creighton, Arendall, and Pray, 1995)?

If we make that argument, we are clearly missing the point of the story. As Fee and Stuart state, “Whatever Joseph’s managerial skills may have been, they clearly played a secondary role to God’s intervention in his life. Unfairly jailed, Joseph rose to inmate-

administrator. Why? The Bible again leaves no doubt: ‘The Lord was with Joseph, and showed him loyalty, and gave him favor’” (p. 85). Can we use the Joseph narrative as an illustration of planning? Yes, of course, but we must do so realizing that the illustration is just that—an illustration. It is not indicative of whether planning is a good or bad thing. Even less is it indicative that planning is a “biblical” concept.

Often the focus on isolated events in narrative passages misses the point of the narrative.¹⁰ Sadly, by focusing on the individual events of Joseph’s life rather than on the story as a whole and on God as the author of the historical events, we miss the One who plans. In reality it is God who is the hero of the story. God is the one who plans and who brings to pass His plans.

Should we seek a model of planning...we should look to God Himself rather than His instruments.

Though Joseph’s brothers meant evil (planned evil) God meant their deeds for good. It is God who planned to have Joseph in place to deliver His remnant

through the famine and it is God's plan which sets the stage for Moses, the deliverer of Israel, the foreshadower of the true deliverer, Christ, the one in whom the divine plan culminates. Should we seek a model of planning from the narrative, we should look to God Himself rather than His instruments.

The Joshua Narrative

Narratives are particularly susceptible to the problem of worldview confusion. I illustrated this problem in the introduction with an extreme example, but consider the following example. What child is not familiar with the story of Joshua and the battle of Jericho—Joshua, the faithful servant of Moses and the man chosen to lead the people of Israel following Moses' death? When Joshua took over from Moses and led the people of Israel into the land, he was certainly the leader of Israel and was "responsible" for the victory at Jericho. Yet can we draw a parallel between the leadership of Joshua and modern managers? Can we argue that Joshua "sold the vision" of the defeat of Jericho to his followers (Creighton, Arendall, and Pray, 1995)?

If we reason that he must have convinced the people to

follow him by communicating a consuming vision of victory which captured the hearts of the people, then we are engaging in worldview confusion. By doing so, we reveal that we seriously misunderstand the nature of kingly leadership in the time of Joshua, and we are reading our assumptions about the process into the text. A careful reading of the verses in Joshua 6:6-10 indicates that Joshua commanded the priests and the people (he did not "sell the vision"), and the priests and the people obeyed.¹¹ It was Joshua's obedience to the command of God, the fact of God's blessing upon him, and the obedience of the people to God's man which insured victory at Jericho. Perhaps the lesson in leadership to be drawn from the passage is that godly leadership obeys the command of God. Perhaps there is another lesson, but reading the selling of a vision back into the passage, when none is indicated in the text, represents a clear misreading of the text.

Will we argue that Joshua was unknowingly using expectancy theory when he commanded the people of Israel to march around Jericho (Creighton, Arendall, and Pray, 1995)? Perhaps he was, but perhaps not. One might just as easily argue that Joshua had

actually employed anti-expectancy theory, because while God had communicated to Joshua that the walls would fall, the text indicates neither Joshua nor God communicated that crucial fact to the people. Thus the people themselves could not have had any expectation that the wall would fall, and the constant marching for seven consecutive days may have produced discouragement and shame rather than increasing expectation. Rather than increasing their expectation that their effort would lead to performance and the performance to the desired outcome, the view from the ground of the walls of Jericho may have produced a sense of hopelessness in their own effort and a sense of their need of God's intervention. They would realize that no effort of theirs could possibly insure the desired outcome.

This is crucial since Vroom's model is framed as a mathematical equation with motivational force being a multiplicative function of the components. Although the following explanation is a bit of an oversimplification, for Vroom, motivational force equaled expectancy times instrumentality times valence.¹² He consciously

framed the function as a multiplicative one so that if any of the components were missing, the motivational force would be zero no matter how much of the other two components were present. If my hypothesis is correct, the demotivation of marching around the city would render expectancy nearly zero, and the resultant motivational force of Joshua's command would be nearly zero.

Yet if we take one of Fee and Stuart's principles for interpreting narrative, that of making God the hero, we may indeed find expectancy theory.¹³ Consider that once God had intervened, once the walls had fallen, their expectancy of victory in the land would be at an all-time high as they could see "... the LORD was with Joshua, and his fame was in all the land" (Joshua 6:27). At this point, if anyone is using expectancy theory, it is God Himself.

This interpretation of the event is more consistent with the nature of a narrative—first, because this interpretation exalts God as the hero of the story, and second, because it does not isolate the event at Jericho from the rest of the narrative. Thus the affirmation that Joshua used expectancy theory, albeit unknowingly, is doubtful.

Perhaps when we use a historical narrative account in order to give a biblical basis for a particular theory of business (or motivation), we should find the principle or proposition explicated elsewhere and then use the narrative to illustrate the theory. While one might argue that Joshua is an illustration of the usage of expectancy theory, one cannot from that illustration argue that expectancy theory is therefore a “biblical” concept. The use of the text in that way represents faulty integration.

A Frame of Reference

As a frame of reference, we might consider the use of hermeneutics as similar to the use of statistics in our quantitative journals. In our business disciplines, many of us were trained to use statistics as a tool for research, and we were trained to question whether a statistical method was the appropriate means to test the hypotheses and reach the proffered conclusions. We realized that incorrect use of the tools of statistics could easily lead to incorrect conclusions and incorrect theory development. Thus, when we engage in the process of peer review, we not only examine the theory development, but we examine

also the research methods our peers employ. We ask ourselves whether the method used was appropriate for the data and whether the approach taken undermines the validity or reliability of the research.

Similarly, the science of hermeneutics offers to us various methods and approaches in interpreting the text of the Bible. The failure to understand hermeneutical issues and the tools which are available can lead to the incorrect application of the tools and incorrect conclusions as well. We ought to be as aware of the weaknesses and appropriateness of various hermeneutical approach(es) as we would be of our statistical methods if we were writing for a quantitative journal.

Suggestions for a Conscious Hermeneutical Approach

First, we should recognize the divine-human nature of the Bible. It is a book that, though written by men, is inspired by God. It is the divine nature of the Book which gives it eternal relevance to every age and to all cultures. And it is this combination that requires we exercise familiarity with hermeneutical rules.¹⁴ This divine Word was not communicated directly, rather it

has been written in the words of men. While each book of the Bible has a divine source, each book also has a historical context, a context that cannot be ignored. Fee and Stuart have called it a “historical particularity.” They write, “But because God chose to speak his Word through human words in history, every book in the Bible also has historical particularity; each document is conditioned by the language, time, and culture in which it was originally written (and in some cases also by the oral history it had before it was written down). Interpretation of the Bible is demanded by the tension that exists between its *eternal relevance* and its *historical particularity*” (Fee and Stuart, 1993, p. 17).

This recognition then imposes on us the task of understanding (as much as we can) the original intent of the author and the probable understanding of his intended audience. Robertson McQuilken has echoed this perspective when he recommends that those who interpret the Bible should seek the single meaning intended by the author. He writes, “To determine the single meaning is the objective of biblical interpretation. Otherwise, the fancy of the interpreter, or the

preconceptions he imposes on the text, becomes the authority” (McQuilken, 1983, p. 66). Thus the reason for this as a starting place is that it represents a safeguard on our usage of the text. If we divorce the divine meaning from the human author’s meaning, “the text itself no longer exercises effective control over what meanings we derive from it” (Poythress, 1994, p. 84). As an extension, if one derives a meaning which the author could not possibly have meant (i.e. by forcing foreign/modern ideas upon the text), then there is an indication that the ideas do not exist as a legitimate interpretation of the text.¹⁵

This task is essentially one which requires an understanding of history, culture, and perhaps language. We, as integrationists, may desire more training in these areas and seek it. On the other hand, for those of us who have not been trained in these areas, we might consider co-authorships with those outside our disciplines who have been trained.

Second, we should identify the nature of the literature within the Bible and account for it as we interpret the passages. It is what we might call the literary context. Obviously the Bible is not just one book. It is a collection of

books from a variety of genres (i. e. epistles, narratives, parables, prophetic literature, wisdom literature). Each of these types of

...each book of the Bible has a...context that cannot be ignored.

literature have specific rules for accurate interpretation, and failing to account for each genre opens us up to error. As has already been illustrated, the narrative appears to be particularly susceptible to the importation of our worldview, and it should be interpreted with due consideration for its literary context.

This is true of other forms of literature in the Bible as well. What are the proper principles for the interpretation of prophetic literature, of parables, and of wisdom literature? We are less likely to consult the book of Revelation to find principles of management than we are to consult Genesis, but if we fail to pay due consideration to the genre we are no less likely to discover “truth” that is really no truth at all.

Conclusion

I haven’t yet answered whether performance appraisal is

biblical or integratable,¹⁶ but I believe that the proper application of hermeneutical tools can prevent me from venturing where I ought not. Does this approach to hermeneutics mean that all management theory must be based in propositional truth? Of course not. Sharon Johnson has rightly written:

While the Bible represents the primary source for building a Christian philosophy of management, it is not the exclusive source. Christian managers must examine a variety of sources for better ideas about the phenomena of management. The Bible makes no claim for itself as an encyclopedia. It does not contain all the knowledge a Christian manager will need. What it does contain is the dear expression of God’s will in the most important areas of our lives: our relationship to God and our relationship to other people. Its truths and values act as the core of the Christian management philosophy.

Ideas from other sources may be incorporated as aids in clarifying specific applications of these truths and values and in bringing understanding of phenomena not covered in Scripture, so long as these foreign

ideas are logically complementary with the truths and values revealed in Scripture. In building a Christian philosophy of management, the manager should be open to incorporate any ideas that are consistent with the truths and values of the Bible and that contribute to increasing the effectiveness and efficiency of his stewardship (Johnson, 1989, p. 19).

The absence of a biblical basis or principle for a management theory does not, in itself, mean that the theory cannot possess working truth. We should not expect to find support for every management theory in the pages of the Bible. Neither should we feel compelled to “discover” secret management principles from the text of the Bible. The task is for us to understand the Bible and to understand our discipline. Then we are to allow the Bible to interpret our discipline rather than our discipline interpreting our Bible. As Chewning has observed, we must be “good Bereans,” examining the Scriptures daily (Chewning, 1997), but we must be good “hermeneutes” in the process. We ought to think carefully and consciously choose

methods that will help us to find good answers to hard questions. If we travel any other road, we will find ourselves conversing with one another in Alice’s Wonderland.

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ENDNOTES

¹In this paper I am focusing on vertical integration (Smith and Johnson, 1997).

²I am using the word "hermeneutics" to encompass the whole field of interpretation (as it appears Chwening does also) rather than in its narrower sense of seeking contemporary relevance of ancient texts (Fee and Stuart, 1993).

³Sharon Johnson has addressed this problem indirectly by arguing that an inductive approach is stronger than a deductive approach for integrative purposes: "An inductive approach helps avoid our tendency to use Scripture to back conclusions we have already reached" (Johnson, 1996, p. 2).

⁴This is itself a daunting task. I am not contending that we are to become experts in the science of hermeneutics—to do so would require a lifetime of study. Rather I am recommending that we cannot blissfully ignore basic principles without reaching faulty conclusions.

⁵The treatment of the array of hermeneutical perspectives and issues is beyond the scope of this paper (indeed even a listing of references would be beyond the scope of this paper). The interested reader should consult Kaiser and Silva's *An Introduction to Biblical Hermeneutics* as a starting point and move on to *Foundations of Contemporary Interpretation* edited by Silva. These two books provide relevant discussion, works by multiple authors, and ample references for the interested reader to pursue.

⁶For this section I am indebted to Moises Silva's thoughtful chapter, "Who Needs Hermeneutics Anyway?" (Silva and Kaiser, 1994).

⁷This is not an issue of whether or not a text can speak in principle to different ages (Johnson, 1989). It can. It is instead an issue of whether we accurately understand the text. An accurate reading of the text is foundational to the ability of the text to speak in principle to different ages. If, because of the historical distance, the text is misunderstood, then the application/observation of the text is faulty.

⁸For helpful discussions, see Fee and Stuart (1993, p. 78-94), Silva (1996, p. 69-86), and Kaiser and Silva (1994, p. 299-409).

⁹As integrationists, we should realize that we are "expositing" the text. David Deuel's comments regarding biblical exposition have relevance to us as integrationists: "An expositor should use great caution in proving a theological or ethical principle by employing an OT narrative. He should find clear admonitions of 'do or believe this' or 'do not do or believe this' elsewhere in Scripture before drawing on narrative illustrations to elaborate on the point. Adopting the theology of Job's counselors indiscriminantly, for example, is not wise. Similarly, a blind

following of the ethical example in narrative portions of Scripture is unsafe. In other words, the expositor wants to assure that the Bible advocates a certain doctrine, attribute, or behavioral quality before illustrating it with an OT narrative. Professing Christians have at times wrongly justified bad theology or immoral actions on inferior grounds that 'so and so, an otherwise virtuous Bible character, spoke/did it'" (Deuel, 1991, p. 57).

¹⁰Related to this issue, David Deuel has written, "This is not to say that subsections of narratives may not be used to preach or teach topical, biographical, or other conceptual formats originating with the preacher or another writer of the Bible. Smaller units of stories do affirm various truths, but do not do so independently of the total narrative of which they are a part. The function of such lessons as subordinate to the primary message of the whole story must be kept in perspective. This is the only way to assure that one's interpretation of the passage and expository preaching based on it will capture the intention of both its divine and human authors" (Deuel, 1991, p. 55).

¹¹Joshua 6:6 (New American Standard Bible)—So Joshua the son of Nun called the priests and said to them, "Take up the ark of the covenant, and let seven priests carry seven trumpets of rams' horns before the ark of the LORD." 7 Then he said to the people, "Go forward, and march around the city, and let the armed men go on before the ark of the LORD." 8 And it was so, that when Joshua had spoken to the people, the seven priests carrying the seven trumpets of rams' horns before the LORD went forward and blew the trumpets; and the ark of the covenant of the LORD followed them. 9 And the armed men went before the priests who blew the trumpets, and the rear guard came after the ark, while they continued to blow the trumpets. 10 But Joshua commanded the people, saying, "You shall not shout nor let your voice be heard, nor let a word proceed out of your mouth, until the day I tell you, 'Shout!' Then you shall shout!" ¹²Motivational force = (expectancy) x (instrumentality) x (valence). See Victor H. Vroom, *Work and Motivation*. (New York: John Wiley & Sons, 1964).

¹³I am not advocating this as a perspective for this portion of the narrative. I am merely using it to show how a principle of hermeneutics may help in the interpretation of a narrative

and *may* lead to more accurate integration of business theory with the Bible.

¹⁴If the book were merely divine, one could argue that there would be no need of hermeneutics at all. Moises Silva quotes a Catholic scholar who has cogently argued that a purely divine word is the only word that potentially would not require a hermeneutic because God would be the only one who could express Himself without ambiguity (Silva, 1994, p. 16).

¹⁵While we should seek the intent of the author as a safeguard for our interpretation, we should be aware that the author's conscious intention does not necessarily exhaust the meaning of the text. This is particularly true in the cases of poetic and prophetic literature. The interested reader is encouraged to consult Payne (1994) for a thoughtful discussion of this issue.

¹⁶Though at this point in my integration, I stand by my original statement with the college president. I see performance appraisal as a tool of the manager. In itself, a particular method of performance appraisal is a neutral instrument, much like a calculator or a computer. The issue for a Christian manager is not so much the tool itself as it is the manner in which the tool is used. Like performance appraisal, the use of a computer was not anticipated in the biblical record, and I daresay should we find it there we should question our hermeneutical methodology.

JBIB

Special S.N.A.P. Section

Where There Is No Strategic Plan, the People Perish?

Robert A. Black
Houghton College

Dr. Black explores the true meaning of Proverbs 29:18 and emphasizes that we should “consider our business plans and actions in light of God’s instruction” rather than relying on our own personal vision.

Businesses, colleges, churches, and government agencies now regularly speak of vision and the need for some person or document to hold that vision before the community. This vision, to be shared among the participants, would be the focus of new investment of time and money. Pursuing such a vision is to lead to a brighter future of growth as opposed to the economic and emotional decline which attends the lack of a vision. So goes the approach of strategic planning, and to a very good end in many cases.

A layperson, invited to speak at the Wednesday night service of a local church, wanted to inspire the people to develop such a vision of their potential in the community. Without that vision, he thought, the congregation would wither away. They needed a plan, perhaps for programs, perhaps for a recreation building,

perhaps for a better understanding of their role in the community. In any event, they needed a plan outlining their vision for the church’s work.

For a text, the speaker thought he would use Proverbs 29:18: “Where there is no vision, the people perish.” Examining the passage more closely, however, he found a second part: “...but blessed is he who keeps the law.” This second part and scholarly comments on the whole passage showed that the text did not really fit the message. Should he change the message or the text? Because the text held much greater promise for the church’s future, he changed the message. The text holds equal promise for us today. The passage loses its power, however, when we drift from its clear meaning about God’s instruction.¹

In the Company of Many

The Wednesday night prayer meeting speaker is not alone in his initial interpretation of the proverb. Pastors, commentators, speakers, college presidents, and even U.S. presidents have made a similar interpretation and application. Whenever a leader seeks to gather a consensus behind a plan or a motivational speaker seeks to inspire clients to more careful planning, this verse is likely to appear.

For instance, following financial and employment cutbacks at Howard University, its new president, H. Patrick Swygert, presented to his faculty in May 1996 a plan for restructuring the University. In an interview reported in the *Chronicle of Higher Education* (May 17, 1996: A38), Swygert stated, “Simply having a strategic plan does not mandate a result. It points a direction out. Proverbs teaches that ‘without a vision, the people shall perish.’ There has to be a vision.”

At the 1992 Democratic Convention, President Clinton employed the same proverb, “criticizing [President George] Bush for having no vision” (Lofton, 1992:17).

Of all the things George Bush has ever said that I disagree with, perhaps the thing that bothers me most is how he derides and degrades the American tradition of seeing and seeking a better future. He mocks it as “the vision thing.” But just remember what the Scripture says: “Where there is no vision, the people perish.”

I hope, I hope nobody in this great hall tonight or in our beloved country has to go through tomorrow without a vision. I hope no one ever tries to raise a child without a vision. I hope nobody ever starts a business or plants a crop in the ground without a vision. For where there is no vision, the people perish (Clinton, 1992).

President Clinton used the proverb at least two other times in 1997 to indicate the importance to the nation of having a president with vision, particularly *his* vision for the next century, whether it be for education, economic policy, or human relations (Clinton, Sept. 1997 and Oct. 1997).

At least two other U.S. chief executives have also cited Proverbs 29:18. Franklin D. Roosevelt used it to blame the bankers for their lack of vision—a cause of the Great Depression, he asserted. Lyndon B. Johnson

used it to justify funding the National Endowment for the Arts: “For it is in our works of art that we reveal to ourselves and to others the inner vision which guides us as a nation. And where there is no vision, the people perish” (cited in Philp, 1995).

Susan Taylor, in her brief motivational article, compares the proverb to the more recent aphorism, “If you fail to plan, you plan to fail” (1997:18). The context of her encouragement is, however, more closely connected to a chance, materialistic view than to one that is biblical: “Entropy—it’s the natural tendency of things to fall apart. But a positive vision, along with creative effort, organization, and commitment, keeps us from slipping into chaos” (1997:18).

What’s Wrong With Vision in Planning?

Nothing is inherently wrong with planning or having a special human insight into future needs. The proverbs themselves speak repeatedly about plans and, for example, the need for many counselors to “establish” a plan (Proverbs 15:22).

Nor is it wrong to use “vision” to refer to the long-term view of one’s own life or of collective plans, whether

corporate or ecclesiastical. Words have a range of meaning, and among the meanings of vision are “unusual foresight” and “the act or power of imagination,” especially with regard to a future path (*Webster’s Ninth New Collegiate*).

Secular uses of the idea of “having a vision” are often attached to the strategic plan or quality initiative of an organization. The U.S. Air Force, for instance, emphasizes the importance of vision in a joint document about both quality and planning. Vision for the Air Force means understanding and controlling the future:

A quality organization must start with a sound systematic plan....Establishing a strong quality focus requires substantial time and effort from the leadership team as they formulate, deploy, implement, and review their vision, mission, and plans....

Envisioning the future makes strategic planning proactive rather than reactive in nature. Without a vision of the future, it’s hard to plan for anything except sustainment. As Erich Fromm pointed out, “The best way to predict your future is to create it.” A planning team should

visualize the future, develop possible scenarios, and plan the direction of the organization. From there, you can develop a realistic vision, followed by a vision statement, organizational goals, objectives, and metrics (Department of the Air Force, 1996).

Secular users of the proverb itself often paraphrase it for purposes similar to those of the Air Force.² The founder of the consulting firm Think Tank Systems (“Methodology,” 1998) is quoted on the company’s internet site as saying, “Without a vision you cannot have goals, without goals you cannot set a path, without a path you have nowhere to go.” For Think Tank Systems, a vision is a path away from mediocrity in the consulting industry. Kirk McNeil uses a paraphrase closer to the original to motivate professional meeting organizers to better preparation: “Without a vision, the meeting perishes” (McNeil, 1997). For him, vision is “focused hope”—the best of what could be standing in “tension” with “reality.”

Such paraphrases show the power of a great proverb to stimulate related thought, and these modified allusions don’t need to be criticized. What is

more troubling is to see the proverb used as a biblical passage but in a way that mirrors secular interpretation rather than scriptural context. What *is* wrong is to divert this important biblical verse, when used as such, to a less noble task than that for which it was meant.

If planning or purpose were all that was intended in the verse, it would never have come to be known as the law, prophets, and wisdom in a single verse (see Derek Kidner, 1964:173, citing *The New Bible Commentary*). The phrase “law, prophets, and wisdom” implies that this one verse summarizes the Old Testament, a clear indication that planning or purpose is too narrow a meaning.

Laurie Beth Jones uses the verse in her book *Jesus: CEO* to signify how Jesus gave his followers a “higher purpose” for which “people hunger,” a “larger vision of themselves” (1995:177). While Jesus does give us a larger purpose, Jones misses the sense in which Jesus was our prophet, through whom we have a vision of God’s law and the fulfillment of the law under the New Testament. Jones’ metaphor of Jesus as corporate head, while thoughtful in some regards, breaks down in this matter of

“vision.” Only a theological context can adequately express Jesus’ relation to the people’s vision of God’s will for them.

Jesus has a prophetic function to convey a vision of God’s will, and that function is lost in the CEO model. Jesus as a “corporate lawyer” or “chief legal counsel”

might be a better, though still imperfect, metaphor.³

If Jones

and other writers and pastors violate the sense of the passage, what is the meaning of the text, and what is its context?

Text and Context: Law, Prophets, and Wisdom

The verse, as most often quoted and paraphrased from the King James Version of the Bible, is, “Where there is no vision, the people perish.” The New International Version’s, “Where there is no revelation, the people cast off restraint,” indicates, however, that something is radically wrong with the common interpretation.

The common quote is also merely a partial verse, and the remainder of the verse is equally troubling to the planner: “but blessed is he who keeps the law” (NIV) or “but he that keepeth the

law is happy” (KJV). This can be interpreted more broadly as “happy is he who heeds instruction.”⁴

The text itself and the immediate context reveal a much more stern purpose for this verse. Without a vision, oracle, or revelation of the law of God, the

people cast off restraint. The CEO modeling himself after Jesus might do

better to use this verse to keep workers in line rather than to make them feel good about themselves and their purpose in life.

The “vision” here refers to more than just a dream or plan; it is a revelation or an oracle of God. The vision would be the Word or law of the Lord given through the prophet (Kidner, 1964). “Perish” is better interpreted as “loosen,” as in “let down the hair,” “having loose morals,” or “to run wild” (Kidner, 1964). So we might paraphrase the verse as, “without a vision of the word and the law of God, the people will have loose morals and run wild.”

John Lofton, the Harper’s correspondent who interviewed Bill Clinton’s Little Rock pastor, Rex Horne, during the 1992

election campaign, understood the Old Testament meaning of the text:

LOFTON: Did you watch the Democratic Convention?

HORNE: I watched part of it.

LOFTON: What do you think about Governor Clinton (in his acceptance speech) taking Scripture verses and paraphrasing them, and in some cases, quite frankly, saying that they say what they don’t say?

HORNE: The first one—“Where there is no vision, the people perish”—I think that’s accurate. But I can’t speak for him. I didn’t have anything to do with the speech or anything like that.

LOFTON: But that passage was used in the context of his criticizing Bush for having no vision.

HORNE: Uh-huh.

LOFTON: But the proverb (29:18) says: “Where there is no vision, the people perish: but he that keepeth the law, happy is he.” Thus, the vision without which people perish is God’s vision, God’s law, God’s word—

not a reference to someone’s political shortsightedness (Lofton, 1992).⁵

Kidner (1964:173) says that the broader scriptural context is Moses on the mountain receiving the ten commandments and Aaron in the valley leading the visionless people into sin (Exodus 19-32). Kidner contrasts the glory, vision, and law of the hill, Mount Sinai, with the shame, corruption, and reckless abandon below. When Moses withdrew to Mount Sinai, the people lost sight of God’s prophet and had no vision of His Word or law. Consequently, the people loosened their morals and worshipped another god; some literally perished right there and others perished later in the desert.

In this interpretation, we do see the law, prophets, and wisdom converging. All of Proverbs, of course, is wisdom literature. This particular proverb, though, points to the importance of God’s law for his people, the wisdom of seeking God’s instruction, and the important role of the prophet in delivering God’s message to his people.

The proverb’s broad context extends to other Israelite prophets besides Moses. Amos (8:11-12) prophesied that the Lord would

one day *withhold* His Word and law. “Behold, days are coming,” declares the Lord God, “When I will send famine on the land. Not a famine for bread or a thirst for water, but rather for hearing the words of the Lord.”

What happens when the Lord withholds His Word and law? Psalm 74:9 records the cry, “We do not see our signs; there is no longer any prophet left, and none of us knows how long this will be.” The psalmist also tells the result of this lack of vision: anguish and destruction overtook the people, and heathen and wicked practices prevailed.

King Solomon: A Case Study

King Solomon, son of Israel’s King David, was a wonderful administrator and builder.⁶ In his youth, he understood and followed God’s instruction for himself, for construction of the Temple, and for leading Israel.

As time went on, Solomon had a continued vision for improving Israel, but the plan placed a heavy burden on the people. II Chronicles 10 reports that this burden contributed to the later split of the kingdom when ten tribes of Israel revolted against Solomon’s son, Rehoboam (who committed his own error of failing to listen to

the elders’ advice to lighten the load).

I Kings 11 shows that the problem was more than overzealous taxation and conscription of labor. Late in his reign, Solomon developed a vision for his own “potential” that focused on his own pleasure in “many strange women” (11:1). A new shared vision developed in the palace, with broad input from his many foreign wives as to the need for a multicultural consensus, including a tolerance for other religions.

When Solomon bowed to other gods (Ashtoreth and Milcom, 11:5), he turned his administrative skills and “vision” to building a “high place for Chemosh, the abomination of Moab, ...and for Molech, the abomination of the children of Ammon. And likewise did he for all his strange wives, which burnt incense and sacrificed unto their gods” (11:7-8).

The Lord had promised early on that, if Solomon would “walk uprightly...in righteousness” and would “do according to all that I have commanded thee, and will keep my statutes and my judgments,” He would “establish the throne of [Solomon’s] kingdom forever...”(I Kings 9:4-5).

While Solomon’s administrative skills and ability to “cast a vision” had not changed, his heart had. “And the Lord was angry with Solomon, because his heart was turned from the Lord” (11:9). For what sins did the Lord blame Solomon? “Because you have done this and have not kept my covenant and my statutes, which I have commanded you, I will surely tear the kingdom from you, and will give it to your servant” (11:11).⁷

Administrative gifts and vision are no substitute for heeding the instruction of the Lord.

What About the New Testament?

The New Testament does not negate the Old Testament emphasis in the proverb on the law or instruction of God. We have not a new law, but a new understanding and fulfillment of the law. As a result, the proverb does not lose its power in the New Testament era. Indeed, Jesus provides a remarkable case study of the contrasting senses of the proverb: planning versus fidelity to God’s instruction. In Luke 12, the rich land owner had a vision for his business in the sense of a strategic plan, but did not take account of God. He had no

vision, or revelation, of God’s instruction.

And He told them a certain parable, saying, “The land of a certain rich man was very productive. And he began reasoning to himself, saying, ‘What shall I do, since I have no place to store my crops?’ And he said, ‘This is what I will do: I will tear down my barns and build larger ones, and there will store my grain and my goods. And I will say to my soul, “Soul, you have many goods laid up for many years; take your ease, eat drink and be merry.” But God said to him, ‘You fool! This night your soul is required of you; and who will own what you have prepared?’ So is the man who lays up treasure for himself, and is not rich toward God” (NASB, Luke 12: 16-21).

The rich man had a vision and a strategic plan, but the conversation in which he developed that plan was with “himself” (v. 17). For business applications of the proverb, this insight is crucial. Our conversation must be with God, particularly in prayer and through Scripture. As to strategic planning, this parable does not condemn it at all. The verses that

Business planning and management belong within the sphere of God's instruction.

follow suggest that relying on God's provision is preferred to *worrying*, not that it is preferred to planning: "For this reason, I say to you, do not be anxious for your life, what you shall eat; nor for your body, what you shall put on....And which of you by being anxious can add a cubit to his life's span?" (Luke 12:22, 25).

Books such as Larry Burkett's *Business by the Book* (1990) or Alexander Hill's *Just Business* (1997) serve as valuable examples apart from their details: they start with what they believe to be God's scriptural instruction for appropriate business practice. Business planning and management belong within the sphere of God's instruction. While interpretations and applications of Scripture may vary, Proverbs 29:18 indicates that the businessperson who starts with God's instruction will be blessed. This blessing of heeding God's instruction may extend to those "who in such seasons of lawlessness nevertheless keep God's law" (Zockler, 1869:241; paraphrasing Hitzig⁸). Even when

the business culture is corrupt and lacks vision in the sense of revelation of God's instruction, those who seek the Lord's way may nevertheless benefit or at least be preserved.

It is important to note that in the New Testament, we are not without a prophet to declare the law, will, and instruction of God. Jesus Christ is our prophet and high priest. [See Acts 3:22-24 and Hebrews 5:6.] He is also the one who fulfilled the law. His example is our vision of God's righteousness, and we are to follow in His footsteps (I Peter 2:21-25).

The New Testament application of Proverbs 29:18 to business can only be in the context of Jesus Christ as Lord. Therefore, it cannot be legalism that the proverb promotes but fidelity to a relationship with God through Christ in the conduct of business. The goal is to be holy as God is holy, not legalistic. (See Hill, 1997, ch. 2, especially his comparison of holiness with legalism, judgementalism, and "false asceticism." For example, he says, "Legalism reduces holiness to rule keeping," p. 28.)

To sum up, if we read "Without a vision, the people perish" as a command to hear the

instruction of the Lord, then the Christian business leader would do better to attend more closely to the daily devotional and weekly sermon from Scripture⁹ than to the monthly strategic planning committee meeting. The careful exegesis of Scripture and the application of it to business life are more valuable (though not always more profitable in the short run, perhaps) than attention to the plans of self and other humans. The hope is that exegesis and devotion inform the plan. (See, for example, Burkett, 1990, "Ch. 5: Biblical Business Goals," which is an attempt to incorporate Scripture in the business plan.)

Conclusions

Does a correct understanding of "Where there is no vision, the people perish" have any relation to organizational behavior? One important implication for the strategic plan is that wisdom flows from an understanding of God's law and will. With such a vision comes the godly wisdom needed to make sound plans, whether it is in business, government, or church.¹⁰ The clear mandate of Scripture is to consider our business plans and actions in light of God's instruction.

The proverb also has much broader social implications as well. Without this vision of God's law and will, the people perish today. Without a vision of Jesus Christ, high and lifted up, worthy to be praised, business people cheat and defraud, laborers shirk and steal, governors tend to their *own* welfare, and consumers shoplift. Without this vision, teachers don't always teach and students don't always study. Without this vision, the nation's people loosen their morals and follow other gods as they murder and defile one another.

Vague applications of this proverb are not much better than specifically wrong applications. Harvey Cox (1996), for example, abuses the text by its obscure use in answer to the question, "What is the point of being an American?" Hoping to explain the power of religious insights into questions of national meaning, purpose, and organization, he says:

The moral energy of religions is found not just in the ancient virtues they enshrine. It also appears in their power to generate visions. Religions have a transcendent dimension that could help human beings, now dimmed by media overload, to

imagine creatively different ways of organizing economies and politics. The biblical prophets were not just naysayers. They were also seers and visionaries. They were, to use a term that has fallen into disrepute among both liberals and conservatives, utopians. Isn't it intriguing to remember that it was a Roman Catholic saint, Thomas More, who invented this recently tabooed "U" word? The harsh truth is that with secular utopians having made a mess of our waning century, maybe seers like Isaiah and St. Luke have something to offer as well. As the unknown sage who edited the biblical book of Proverbs in the sixth century B.C. warns, "Where there is no vision, the people perish" (Cox, 1996).

What is it that these biblical "seers" saw? Cox's interpretation seems to have little connection to seeing and communicating the law and will of God. He could be referring to such, but if so, why the mystical imprecision? There is no apparent God in Cox's religious input.

As noted at the start, the theme here is not that strategic planning and shared visions are inherently non-biblical. The theme is that a specific, correct

application of Proverbs 29:18 has power far beyond conveying the wisdom of planning, the benefits of a shared conception of purpose, or the vague political need for input from the religious sector of society. The rich man had a strategic plan to build bigger barns, but he had no vision for the will of God (Luke 12:16-22). Stalinists and Nazis shared common purposes and visions in their own times. The Inquisition was driven by "input from the religious sector." This proverb turns our thoughts toward God, not inward, not toward some human in our organization whom we see as "someone with vision," and certainly not toward some modern-day mystic utopian prophet.

But blessed is he who keeps the law and heeds God's instruction. We can only keep the law if we have an example and a supernatural empowering. Through Jesus Christ, we have that example and power. This is no utopian vision. The hope is that Christians, so empowered to be salt and light in a decaying and dark world, will bring God's instruction to the vision statements of organizations in which they participate.

Salt and light are desperately needed in the U.S., but some

evidence suggests the light is dimming. Moral decay and increased lawlessness have recently been accompanied by renewed corporate and governmental interest in establishing a vision. As shown in this article, much of that interest is under cover of the proverb, "Without a vision, the people perish." If, as is asserted here, proper interpretation of the proverb does matter, then we can predict failed plans and unrealized visions for these organizations. Another proverb, one that we do not often quote in the U.S. now, says, "Righteousness exalts a nation, but sin is a reproach to any people."

ENDNOTES

*The author wishes to thank Al Black, Carl Schultz, Jennifer Mattison, Ken Bates, Terry Paige, and two anonymous referees for valuable comments on a previous draft and helpful discussion on the topic. Errors and omissions remain the author's responsibility.

¹On matters of scriptural use and interpretation, I agree with Richard Chewning's views expressed in his paper "Biblical Orthodoxy Requires the S.N.A.P. of Scripture" (1997). In this article, the key issue is the "perspicuity" or clarity of the scriptural passage (Chewning, 1997:12-13). I believe the passage in Proverbs 29:18 has a clear, unambiguous meaning when read in its entirety and in the context of the biblical uses of terms like "vision" and "perish." Most secular and some spiritual uses, however, have drifted from this clear meaning with loss of potency for the proverb.

²Not only does meaning in secular use change but so does authorship. Alan Powers (1998), for example, attributes the proverb to English poet William Blake. David Whitman (1996) attributes it to Thomas Jefferson.

³In the Sermon on the Mount, Jesus instructs as our Lawyer as He corrects the "ancient" Jewish lawyers. For example, he preaches, "You have heard that it was said, 'Love your neighbor and hate your enemy.' But I say to you, love your enemies, pray for those who persecute you in order that you may be sons of your Father who is in heaven" (Matthew 5:45-47).

⁴Carl Schultz pointed out that "law" in the Hebrew here means "instruction." This instruction could mean the books of the law, Genesis through Deuteronomy, or it could mean special instruction.

⁵Continuing the interview, Lofton then asked about whether Clinton's view was consistent with Scripture:

LOFTON: Do you see Clinton as having God's vision and God's plan and law for America as his program?

HORNE: I don't see any politician with that program. I think the church and Christians are the only ones who have the real answer to the needs of the world. I don't think either (political party) has a corner on that.

⁶This case study developed from Carl Schultz's comment on the contrast between Solomon's administrative skill and the problems caused by his overreaching.

⁷This interpretation reads the biblical text as it is. Schultz notes, however, that some would read this passage about God's punishment of Solomon's infidelity (I Kings 9) differently than the later passage about the people's reactions against Solomon's heavy-handed rule (I Kings 11). Some see the writer in chapter 9 as reading God's judgment into the history after the fact, while in chapter 11 the writer is actually reporting history. The purpose of chapter 9, in this view, is to put the supernatural interpretation into the actual history reported in chapter 11. A difficulty with this is that any historical "editor" who would favor Israel with a fictional supernatural interpretation of Solomon's reign could also favor Israel with a rewriting of history itself. Both chapters would then be unreliable from the critical perspective, and neither could be preferred to the other. The real issue may be that historical events such as chapter 11 are subject to historical methods, while

interpretations of the mind of God are not. In any event, I take a literal reading of both of these passages to be appropriate, recognizing that many scholars disagree.

⁸F. Delitzsch (Keil and Delitzsch, 1980:252) takes issue with Hitzig's reading of the second part of verse 18, thinking that the part applies to all of the people, not to countercultural individuals. If so, the hope of surviving in a world that is corrupted by the absence of godly vision is not supported here, though it may be elsewhere in Scripture. Nevertheless, if the proverb applies to Moses on the mountain and the Israelites in the valley, it is important to note that some Israelites did not immediately perish in the valley. Those who stood with the Lord were saved (Exodus 32). ⁹Delitzsch (Keil and Delitzsch, 1980:252) interpret Proverbs 29:18 as, "Without spiritual preaching, proceeding from spiritual experience, a people is unrestrained."

¹⁰An interview with Laurie Beth Jones in *Industry Week* (Brown, 1995:14) about her book, *Jesus: CEO*, shows that Jones has a different understanding of the causal relation between biblical notions of human wisdom and vision. Jones asserts that wisdom leads to vision:

BROWN: You definitely see Jesus as a visionary leader. Why is that important in today's workplace?

JONES: Technology has quickened the pace, and the stakes, for workers everywhere. Leading a company without having a long-range vision for it is like driving a car looking out only the rearview mirror and occasionally checking the fuel gauge. Yet that is exactly how many organizations are run! The faster the car is going, the more important it is to know what's up ahead.

Leaders who do not have a vision for their company—where it will be and who it will be serving 10 or 20 years from now—might quickly find themselves out of business, despite their having the very best and the most current information. *Vision comes from wisdom, and wisdom is a spiritual gift and pursuit*—one which is said to be more valuable than gold. To quote the Bible, "Where there is no vision, the people perish." The implications are very clear. [Emphasis added]

I think this interpretation of causality is not consistent with the text. Where the vision is a revelation of God's law and will, vision would seem to lead to wisdom. To quote another

somewhat related proverb, "The fear of the Lord is the beginning of wisdom" (Proverbs 1:7).

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JBIB

Resource Reviews: Books, Websites and Other Resources for Christian Business Teachers

Love Your God With All Your Mind: The Role of Reason in the Life of the Soul, by J. P. Moreland, NAVPRESS, Colorado Springs, Colorado, 1997.

This new volume in NAVPRESS' Spiritual Formation line seeks to "form the whole person so that the nature of Christ becomes the natural expression of our souls, bodies, and spirits throughout our daily lives (13)." Dr. Moreland contends that

The spiritually mature person is a wise person. And, a wise person has the savvy and skill necessary to lead an exemplary life and to address the issues of the day in a responsible, attractive way that brings honor to God...If we are going to be wise, spiritual people prepared to meet the crises of our age, we must be a studying, learning community that values the life of the mind. (39)

Dr. Moreland, professor of theology at Talbot School of Theology, explores in this

relatively short but intellectually rich offering a variety of topics related to why the mind matters in Christianity and how to develop a mature Christian mind. Chapter titles include such topics as "The Mind's Role in Spiritual Transformation" (Chpt. 3), "Clearing the Cobwebs from My Mental Attic" (Chpt. 5), "Vocation and an Integrated Worldview" (Chpt. 9), and "Recapturing the Intellectual Life in the Church" (Chpt. 10).

As Christian business professors, this book is an excellent call to the heart of our mission as teachers: encouraging students to really think about what they believe and why. Chapter nine's discussion of the development of a Christian worldview is especially relevant to readers of the **JBIB**. In this chapter, Dr. Moreland discusses

- five models of theological/vocational discipline interaction ranging from "distinct, non-overlapping areas of investigation" (177) to issues in direct contrast and competition with each other

- five important questions any thoughtful Christian should ask about the underlying assumptions in their vocation regarding ethics and epistemology

I was given a copy of this book by a person in a nearby town who asked to meet with me over lunch concerning a business situation he was facing. As we talked about the ethical and personal challenges he was facing, he remarked that this book had helped him appreciate that godly decisions involved wrestling with difficult choices. Biblical precepts and the Holy Spirit's presence did not render rational analysis and reasonable investigation unimportant. Dr. Moreland, I believe, would have enjoyed this man's thoughtful devotion to both the power of prayer and perception:

As we grow in our love for God and seek to be like Him, we make it our intention to become as well-informed and knowledgeable as we can...Wisdom results when a respectful heart is united with a disciplined mind. (53)

Biblical Integration: Understanding the World Through the Word, by Mark Eckel, Christian Life and World Studies, Adrian, Michigan, 1996.

Mark Eckel is the Christian Life and World Studies (CLAWS) instructor and chaplain at Lenawee Christian School in Adrian, Michigan. He has taught, published, and pastored in a variety of venues.

This book is really a sourcebook targeted at high school instructors, but I believe it would be very useful for any Christian teacher seeking help in achieving biblical integration in business and economics (and many other disciplines). Mark offers insights in a variety of ways:

- *General biblical principles* are developed for integration across any discipline area (especially drawing from the book of Genesis) such as "The Creation Order" and the tension between "The Ideal and the Real." These principles, with a bit of development and application on the part of the instructor, would be good starting points for discussion in almost any business class.

- *Integration questions* are listed that would be helpful in generating thoughtful reflection and study for both the student and the teacher. For example, “How has sin corrupted or distorted the issues in this topic?”

- *Biblical principles, lesson plan ideas, discussion starter questions, and assignments* for a wide variety of subject areas including arts, business and economics, journalism, mathematics, and science are included.

I believe that any Christian educator would find a variety of ideas that could stimulate students to wrestle with developing a truly integrated faith and life perspective in their chosen major. For more information about Mark’s book, please contact him at 111 Wolf Creek Highway, Adrian, Michigan, 49221. His office phone is (517) 265-7590 and his home phone is (517) 263-7019.

**Internet Site: Scruples for Marketplace Christians,
<http://www.scruples.org>**

I have been accessing websites in earnest since 1994, and this Youth With a Mission-sponsored site run by Mike

McLoughlin is one of the best places I have found for Christians seeking to integrate biblical principles with business practice. Visitors can

- browse a library of teaching resources (a list of books, magazines, and other teaching materials available from publishers and direct from other websites; as of June 30, 1997, the list count was at 272 and growing)

- hotlink with a variety of marketplace ministry organizations (in such areas as counseling, consulting, missions, ethics, women’s ministries, and teaching; as of June 30, 1997, the link count was 282 and growing)

- explore the business/missions interface; find out about seminars and other meetings

- participate in Scruples-sponsored forums

- examine samples of mission statements and policies/procedures from companies that reflect Christ-centered values

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