

The use of Scripture in the integration of faith in business

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Abstract

This paper builds on Richard Chewning's exposition of various styles of Biblical integration by providing an introductory illustration of my own style, which might be characterized as a combination of applying "Principles" and "Cherry-picking" of relevant Biblical texts. While our perspectival efforts must always begin with the Bible – "cherry-picking" where possible--broad biblical principles are helpful when the Bible provides no direct answer to our concerns. Principles can also help to ensure consistency and continuity in our reasoning, can function as useful shorthand in the discussion and help us to avoid selective use of scripture. They must, however, be used together with, not instead of, Scripture. In particular, the paper deals with the application of the Ten Commandments, the derivation and application of the concepts of the Cultural Mandate/Stewardship, Sin, Neighbor Love, Justice, Counting the Cost and Personal Responsibility.

The Ten Commandments, which summarize God's law-- the constitution of the Kingdom of God, can also function as our guide when we deal with ethical and perspectival issues in business. The paper provides a number of implications of this, e.g. the first commandment implies that we should reject profit maximization as the sole objective of business; the ninth commandment requires that integrity and honesty are fundamental in business –not only in marketing but also in other areas such as accounting.

The cultural mandate and the stewardship principle also have implications for the objective of the business, the environment, the choices of products and services and effective/efficient management.

Recognition of our sinful nature means that Christians in business will, for example, accept the importance of accountability and controls and will evaluate the incentives in control systems to reduce the tendency for short-term and unethical actions.

The principle of neighbor love implies that our business activity should be beneficial to our neighbors — service to customers, suppliers, etc., will affect our employee relations and is likely to have implications for how we compete in the market place.

Since our God is a God of justice, the principle of justice must also be reflected in our business activities. Since the Bible uses justice primarily in the sense of "righteousness", Christian justice means, particularly, to obey all God's commandments, to live upright. In that sense, justice again confirms the importance of honesty, integrity etc; it, certainly, requires that we produce goods and services for morally right purposes. Justice further requires us to treat everyone with fairness and equity with obvious implications for employee relations. Since the Bible frequently stresses the need to do justice to the weak, the marginalized, Christians in business should have particular concern for the lowest paid, less skilled employees. A Christian view of distributive justice does not support an egalitarian approach but implies a contribution approach ameliorated by a focus on need.

"Counting the cost" (a subset of stewardship) supports good business management and planning. Personal responsibility has implications for employee relations as well as business ethics.

In sum, the paper summarizes some of the biblical foundation for a number of these general biblical principles/concepts and illustrates some of the important implications they have for our business activities.

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The CBFA web site rightly states, “we are an association of faculty members dedicated to integrating our thinking and teaching and writing in business with Biblical truth.” At this conference, therefore, we do not need to justify that basic mission. The question is, however, “**how** do we integrate our faith with our teaching of Business?” For most of us, that is, no doubt, an ongoing learning process of which these conferences are part. To contribute to this process, this paper seeks to share some of my own development on this issue. In 2001, Richard Chewning set out “A Dozen Styles of Biblical Integration.”² I would categorize my overall style as a combination of Chewning’s styles—e.g. “Principles”, “Cherry-Picking” and “Discipline Specific”. In my book, Political-Economic Activity to the Honour of God,³ I have worked with, and developed in some detail, a number of relevant principles applying them to economics. This paper applies these concepts more specifically to the field of business.

The paper deals, first, with the role of Scripture both directly--by specific text reference--and indirectly--by deriving principles/concepts that are useful for developing a Christian perspective to the discipline. It then sets out and illustrates the use of a number of general principles/concepts that I have found helpful to work with. In particular, it deals with the application of the Ten Commandments, the derivation and application of the concepts of the Cultural Mandate/Stewardship, Sin, Neighbor Love, Justice, Counting the Cost and Personal Responsibility.

While the paper seeks to illustrate these concepts by applying them to various business issues, for example, the objectives of the business enterprise, it is not the intent to cover these applications in detail. Each of the areas that I raise as examples deserves, in depth, further treatment. In this paper, however, my purpose is to illustrate how the use of principles/concepts can contribute to developing a Christian perspective in many situations—without providing a complete analysis and resolution of those situations.

1. Principles/Concepts

When we seek to develop a Christian perspective on our discipline, we begin, of course, with the Bible. There are many situations where we can draw directly from Scripture—we can “cherry-pick” the Scriptures for relevant passages. For example, verses in Proverbs such as Prov. 16:11, “Honest scales and balances are from the Lord” teach us concerning honest business dealing. Similarly, Col. 4:1, “Masters, provide your slaves with what is right and fair...” and parallel passages, have bearing on the treatment of employees.⁴ Of course, when we work directly with Scripture, we need to be careful not to take a text out of its context. We also must seek to find multiple scriptural proofs for our position.

We should, however, also recognize that the Bible gives no direct answer to many of the

² Richard C. Chewning, “A Dozen Styles of Biblical Integration: Assimilating the Mind of Christ”, Journal of Biblical Integration in Business, Fall 2001, pp. 114-151

³ John Boersema, Political-Economic Activity to the Honour of God, Premier Publishing, Winnipeg, 1999

⁴ Although there is some debate about the applicability of these “slave” texts. See my “Our job: contract or calling”, Reformed Perspective, Dec. 2000, pp.18-20.

issues that we need to deal with. After all, the modern business enterprise— and particularly the limited liability company—did not exist in Biblical times. “Cherry-picking” by itself is not enough. As Chewning, Eby & Roels, among others, make clear in Business through the Eyes of Faith, Biblically derived principles or concepts--recurring biblical themes--can then provide “sound and helpful guidelines for facing real business issues.”⁵ Such principles are also helpful in ensuring consistency and continuity in our perspectival reasoning. In addition, these principles, can serve as a kind of shorthand so that, as we deal with specific problems, we do not need to continually repeat all the Biblical background. We can, for instance, refer to the concept of stewardship rather than adduce the biblical justification for that concept each time. Finally, deriving more general principles based on a multiple of scriptural proof helps us to avoid the error of selective scriptural use-- inappropriately taking a single verse or passage to make a point⁶ or other ways of distorting the meaning of scripture.⁷

Some cautions are in order, however. First, when we work with Christian principles such as stewardship or justice, we need to remember that we are talk about **Christian** stewardship and **Christian** justice--not some horizontal, humanistic view of stewardship or justice. The vertical relationship to our God must always be kept in mind. We talk about stewardship of the environment, for example, we should remember that we want to be good stewards of God’s creation—not merely because of some ecological ethic that absolutizes nature for its own sake.⁸ Secondly, the Christian principles we derive are not intended to be used **instead** of **any** explicit Bible references, which are relevant for our purposes. In given situations, we are likely to use both Scripture and principles derived from Scripture. When dealing with the need to create jobs, for example, we can use not only our cultural mandate as God's steward but also specific Biblical precepts to support ourselves and our family (1 Thess. 4:11,12; Timothy 5:8) and Biblical warnings against idleness (Prov. 18:9, 12:24, 6:6,10,11). As the next section indicates, the Ten Commandments, for example, are particularly relevant for our purpose.

Furthermore, the principles we use are not, and do not need to be, clearly distinct. In fact, they may be very much related or even entwined--as, for example, the cultural mandate and stewardship. It would be pointless to argue about which of these two concepts we should use-- obviously we can use them both.⁹ In fact--as the various applications to be discussed will illustrate--frequently, several principles can be used to buttress our reasoning. Development of principles is not an end in itself--except perhaps for philosophers. Thus, the principles I will discuss--while fairly commonly used¹⁰--are not claimed to be all encompassing, the only ones that

⁵ Richard C Chewning, John. W. Eby and Shirley J. Roels, Business Through the Eyes of Faith, Christian College Coalition & Harper & Row, San Francisco, 1990.

⁶ Richard C. Chewning, "The Challenge: To Impregnate Business Teaching with Biblical Integrity", The Journal of Biblical Integration in Business, Fall 1995, pp. 10-11. See also John P. Tiemstra, ed., W. Fred Graham, George N. Monsma Jr., Carl J. Sinke and Alan Storkey, Reforming Economics: Calvinist Studies on Methods and Institutions, Edwin Mellen, 1990, p.86ff.

⁷ See Monty L. Lynn and David Wallace, “Doing Business with the Hebrew Bible: A Hermeneutic Guide”, The Journal of Biblical Integration in Business, Fall 2001, pp. 11,12.

⁸ I do not mean that we must reason **only** from ethical values that are directly taken or derived from Scripture. I am merely arguing that when we work with Christian principles, we must remember the “vertical dimension” of those principles. When we face a conflict between Christian principles and other justifications, we will give more weight to our Christian principles.

⁹ We need to consider priority only if the principles appear to conflict with one another.

¹⁰ John P. Tiemstra, "Christianity and Economics: A Review of the Recent Literature," Christian Scholars Review, 1993, Vol. XII, 3, p.227, notes how remarkable it is that "the faith and economics literature exhibits a high degree of consensus on the basic

should be used or the only way to categorize relevant Christian ideas. Rather, I review them here--with some possible applications--in the hope that you will find some of my thoughts **helpful** to you in your own integration of faith and business.

Nor, do I intend to imply that these principles will always point in the same direction; they might well conflict. Applying our faith in business will remain a process of dealing with complicated, specific situations where trade-offs may have to be made. The specific principles will, with the guidance of the Holy Spirit, help us in that process.

As I review these principles, I will briefly present some of the biblical justification; more detailed discussion is available in my book.¹¹ It is, I think, important for our discussion to know when we are dealing with compelling Biblical principles and when we are using some second order¹² or more pragmatic, prudence type of derivations. The former must be essential considerations for development of Christian views in all situations and all times. The latter will be less compelling. Christians in different circumstances and different times may well disagree on them.

2. The Ten Commandments

God's word itself, then, remains our prime source of guidance. Of particular relevance for our purposes, I have found the Ten Commandments, which summarize God's law-- the constitution of the Kingdom of God. Within these commandments, found in Exodus 20 and Deuteronomy 5 and summarized by the Lord in Matthew 22: 37-39, we find, as Douma has stated, "the fundamental pointers we need for our concourse with God and our neighbor."¹³

The confessions of the Christian church and commentaries thereon provide helpful elucidation of the Biblical teaching of the law. Since these confessions have been developed from relevant Scripture, they also can function as the kind of shorthand I have ascribed to principles/concepts; relevant biblical passages do not have to be repeated each time. Coming from the Reformed tradition, I have found the Heidelberg Catechism particularly useful and will use excerpts from it to illustrate how the text of the Ten Commandments may be interpreted.¹⁴ To illustrate the application of the Ten Commandments to the field of business, I set out below a

biblical principles that inform the analysis" and provides a useful list of authors who have presented these principles.

¹¹Political-Economic, op.cit. Chapters 2 and 3.

¹²For an example of principles more specific or "second-order" than the broad ones to be discussed here, see Chewning's list of 18, V. 3, pp8-10 and others set out by various authors of this volume.

¹³ J. Douma, The Ten Commandments: Manual for the Christian Life, P & R Publishing, Phillipsburg, N.J., 1996 (translation Nelson D. Kloosterman), p.xi. See also Gilbert Meilaender, Love Taking Shape: Sermons on the Christian Life, Eerdmans, Grand Rapids, 2000, p.25. That, of course, is not to say that we still live "under the law". Rather, we now live "under grace" (Romans 6:14); through Christ, we are dead to the law (Romans 7:1-4). The law, as a way of salvation, is obsolete. However, the Ten Commandments remain as a norm for life--our guide to show fruits of thankfulness in a Christ-centered life.

¹⁴ The Ten Commandments have, for centuries, been a major tool in catechetical instruction within many churches--e.g. Luther's Larger and Smaller Catechism (1529), the Genevan Catechism (1545), the Heidelberg Catechism (1563), and the Larger and Smaller Catechism of the Westminster Confession (See Douma, op. cit., p.39). Although I use the Heidelberg Catechism here as reference in the hope that readers not familiar with this confession will find this at least thought provoking. Most editions of the Heidelberg Catechism are accompanied by biblical proof texts. A helpful commentary on the Heidelberg Catechism's exposition of Ten Commandments is Douma, op. cit.

number of ways in which connections can be made between specific commandments and business.¹⁵

The first commandment, "You shall have no other Gods before me" is, of course, pre-eminent. Putting our ultimate confidence in wealth or profits amounts to making idols of these goals and is unacceptable. While the Bible does not reject wealth in itself,¹⁶ materialism--the making of goods one's god--must certainly be rejected. While much of secular management theory teaches us that the objective of business is to maximize profits or shareholders' wealth, the first commandment should cause us to reject this as our prime motivation. In addition, we need to be cautious about catering to the current focus of consumerism--the idolatrous, materialistic striving of our society. Managers in business need also to be cautious in their exercise of power. It is easy to idolize oneself, one's role or one's firm and to "take advantage of one's possession of power to play God to those under one".¹⁷ On the other hand, this commandment may also imply that employees should not be encouraged to love money; consequently, we should be cautious concerning variable compensation schemes that overemphasize individual bonuses.

The fourth commandment, to "remember the Sabbath day," focuses, in the first instance, on the day of rest. While I recognize that views concerning Sabbath observance differ among Christians, I personally believe that this commandment implies that Christians in business should avoid unnecessary labor and take time for themselves and provide opportunity for their employees to attend the Sunday worship services. In my personal finance course, for example, I trigger discussion on this issue by assigning some portions from an old favorite, Malcolm MacGregor's booklet Your Money Matters.¹⁸ He lists as one of the "Seven Major Money Mistakes," the "Business or Job-Oriented Life." He illustrates his point with the story of a man who saw a "tremendous opportunity" to start his own business but became so immersed in it that he dropped out of all church activities and finally found no time to attend the Sunday worship services.

The fourth commandment, also confirms the importance of work. The Lord assumes that "six days you shall work" and then set aside the seventh as a day of rest to the Lord.¹⁹ As image bearers of God, we should follow the example of Him who worked to create the world in six days and continues to work. As Jesus said in John 5:17, "My Father is always at his work to this very day, and I, too am working." Together with many other biblical givens, this commandment can, then, be used to highlight the importance of work. In teaching, it can be used as to stress the importance of the macroeconomic goal of striving for "full employment." It can also be referred to when discussing the objectives of businesses. From a Christian perspective, those objectives would certainly also include the creation of jobs for the business founders and many of their "neighbors."

¹⁵ These illustrations are not intended to be comprehensive or exhaustive. I do not imply that the commandments not mentioned can be ignored in business nor that there are no other applications. On the other hand, there is also no need to work with all the commandments for the sake of symmetry. To deal with specific issues, other Bible texts and principles may be just as appropriate. In any case, my intent is, merely, to give some indication as to how the Ten Commandments can help to develop a Christian perspective on business.

¹⁶ See Boersema pp.84-85

¹⁷ J.I. Packer in Chewning, p.25

¹⁸ Malcolm MacGregor with Stanley Baldwin, Your Money Matters, Bethany Fellowship, Minneapolis, 1977, p.23.

¹⁹ See also Boersema 1999, Griffiths, 1989, pp.78,79; Wilkinson, in Chewning, 1990, p.66.

The fifth commandment, to obey our father and mother and, as the Heidelberg Catechism adds, “all those in authority over us,”²⁰ has implications for business ethics concerning our view of the law. Secular ethics sees a significant distinction between ethics and law; in fact, it is argued that “some laws have nothing to do with morality because they do not involve serious matters.”²¹ Christians, however, should recognize that breaking the law is itself an ethical issue.²² Obviously that has implications not only for dealing with such things as taxes (with discussion of such things as tax evasion, avoidance and tax havens) but also for all kinds of regulations as to safety, environment, etc.

This commandment can also be related to the choice of economic system—an issue not only germane to economic courses but also in dealing with Business Ethics from an overall system perspective.²³ The free enterprise system appears to be most beneficial in encouraging obedience to the authorities God has placed over us. Excessive government intervention is likely to tempt people to tax evasion, non-compliance of laws and regulations, bribery and other sinful acts. The more requirements that must be met, the more permits to be obtained, the more inspections there are to pass, the more scope there is for evasion.²⁴

The sixth commandment, “you shall not kill” teaches us the high regard that God has for human life. That has repercussions, for example, for decisions to be made about product safety as may come up, for example, in a Business Ethics when dealing with the Business’ Duties to Consumers.²⁵ Christians will, for example, have to go beyond the strict contract view of a business’ duties to the consumers and take due care that as much as possible any potential safety issues are resolved. Similarly, Christians should also be concerned about safe working conditions and safe environments for neighborhoods surrounding their plants. Pure utilitarian considerations are not enough; utilitarianism cannot adequately measure the cost of lost lives.

The seventh commandment about adultery would seem, at first blush to have no implications for business. However, a moment’s thought would suggest implications for human relations and marketing. Recently, codes of business ethics have, for various reasons, started to explicitly forbid extra-marital affairs. Given the seventh commandment, Christians should certainly favor such moves. When we consider the Heidelberg Catechism’s relevant exposition that “therefore, He forbids all unchaste acts gestures, words, thoughts and desires, and whatever may entice us to unchastity”, the implications are even greater. Christians in business need to take this into account not only when considering the products they choose to produce and sell, but even more so as to how to promote them. We must distance ourselves from the tendency of modern advertising to ever extend the frontier of sexually titillating advertising.

²⁰ Heidelberg Catechism, Lord’s Day 39. References given for this extension are Rom. 13:1,2; Eph. 5:21,22;6:1-9; Col. 3: 18-4:1. While some may disagree that this extension flows from the 5th Commandment, these proof-texts certainly suggest that we must obey all the authorities God has placed over us. Consequently, the issue of obeying the law is still an important one.

²¹ Manuel G. Velasquez, *Business Ethics: Concepts and Cases*, Fourth Ed., Prentice Hall, Englewood Cliffs, 1998, p.39.

²² This commandment also has a bearing on our choice of economic system. In my book, I have concluded that, compared to an interventionist system of government, the free enterprise system appears to be most beneficial in encouraging obedience to the authorities God has placed over us. While that does have implications for business ethics, it will not be discussed further here.

²³ As is done, for example, in Velasquez, op. cit., Chapter 3. The Business System.

²⁴ Boersema, op. cit. p.162.

²⁵ E.g. Velasquez, op. cit. Chapter 6.

The eighth commandment, “you shall not steal” also has major implications for business-- as the Heidelberg Catechism makes abundantly clear:

God forbids not only outright theft and robbery but also such wicked schemes and devices as false weights and measures, deceptive merchandising, counterfeit money and usury.

We must not defraud our neighbor in any way, whether by force or by show of right.

While the implications of this command will, in the first instance, seem obvious, the command can be used to foster debates that can sharpen students’ ethical sensitivity. It can be helpful, for instance, when discussing manipulative or misleading advertising. In *Business Ethics*, I also raise the case²⁶ of the developer selling condominiums listed at a price of \$70,000 while, following normal industry practice, expecting to sell it for \$65,000. Is it then “theft” to accept the list price offered by a recently widowed elderly lady who is ignorant of real estate practices?

Both the eighth and sixth commandment with their references to our neighbor provide an opening to encourage some Christian reflection on competition. Lord’s Day 40 of the Heidelberg Catechism, notes that the sixth commandment requires us

to love our neighbor as ourselves, to show patience, peace, gentleness, mercy and friendliness toward him, to protect him from harm as much as we can, and to do good even to our enemies.

When I ask my students to reflect on this by asking: “Is it possible to compete and be a ‘good neighbor’?” and “How, if at all, would a Christian’s way of competing be different from a non-Christian’s?” we usually get an extensive discussion.

The Heidelberg Catechism’s explanation²⁷ that in the eighth commandment, God also “forbids ... abuse or squandering of His gifts” shows that this commandment can be related to Christian stewardship and justifies our efforts towards teaching “good management.” All other things equal, we should certainly strive for effectiveness and efficiency in business. The flip side of the commandment not to steal, confirms also the importance of work²⁸ that we noted already with the fourth commandment. Eph. 4:28, “He who has been stealing must steal no longer, but must work...” makes this connection explicit.

Finally, the ninth commandment, concerning false witness teaches us--again in the words of the Heidelberg, to avoid "all lying and deceit", "to love the truth, speak and confess it honestly, and do what I can to defend and promote my neighbor’s honor and reputation."²⁹ This command has obvious implications for Christian business-people in selling, advertising, public

²⁶ John R. Sutherland, *Going Broke: Bankruptcy, Business Ethics and the Bible*, Herald Press, Waterloo, 1991, p.72.

²⁷ Lord’s Day 42.

²⁸ Douma, op. cit. p.13

²⁹ Some may dispute the Heidelberg Catechism’s treatment of “lying” as part of “false witness”. The concepts of honesty and integrity are, in any case, clearly biblically mandated elsewhere.

relations etc. Honesty should be basic to Christian business dealing. “The Lord abhors dishonest scales, but accurate weights are his delight (Proverbs 11:1; 16:11).”³⁰ Not only are customers entitled to receive the quantity promised, but this command also includes, by implication, that they also receive the product quality they have been led to expect.³¹ Honesty and integrity (representational faithfulness and freedom from bias) are, of course, essential assumptions underlying accounting. Enron and other recent scandals have again painfully focused on this necessary virtue. Moreover, in information systems, the prevalence of espionage, piracy and sabotage present major challenges. Similarly, operations research provides scope for dishonest, biased studies.³² In capital budgeting, that is also a common problem since it is so easy to adjust uncertain estimates of future cash flows to attain a predetermined required rate of return.³³ Honesty and integrity are also fundamental to contractual agreements; agreements freely entered into must be kept.³⁴

Although non-Christians may feel they can occasionally get away with dishonesty and fraudulent actions, we know that God sees all things. 1 Chronicles 2:9, for example: “for the Lord searches every heart and understands every motive behind the thought”. That applies not only with our dealings with customers, suppliers and employees but, of course, also in our tax dealings with the government! Christians, therefore, will reject mere utilitarian considerations. Motives, the basic virtues such as honesty, are important in themselves.

Hopefully, these illustrations have provided ample proof that the Ten Commandments can serve the Christian well in developing a Christian perspective on business.

3. The Cultural Mandate/Stewardship

The task that God gave to mankind to rule over the earth, to work it and bring it to unfolding is referred to as the “cultural mandate”. In my work on economics, I concluded that the cultural mandate and the related concept of stewardship³⁵ are essential as a starting point for our economic task. We must **as God's stewards, develop the world to enable man to honor God.** This mandate also applies to Christians working in business.

We first find biblical reference to this task in Gen. 1:

26: Then God said, "Let us make man in our image, in our likeness, and let them rule over the fish..

28: God blessed them and said to them, "Be fruitful and increase in number; fill the earth

³⁰ See also Lev. 19:35,36. Note the use of "just" instead of honest in other translations. See also Deut. 25:13-16; Prov. 20:10; Amos 8:5; Micah 6:11

³¹ See Susan J. Van Weelden, Love your customer: total quality management in business and education, unpublished tenure paper, Nov. 4, 1993, Redeemer University College, Ancaster, p. 9 and Thomas Dunkerton, “Biblical Principles applied to advertising”, in *Chewning*, V. 3, p.94ff.

³² See Joseph M. Mellichamp, “Applying Biblical Principles in Information Systems and Operations Research”, in *Chewning*, p.172ff.

³³ See *Chewning* V. 3, p.250

³⁴ This is further confirmed by the Biblical teaching concerning vows. John Sparks, “Business Law and Biblical Principles” in *Chewning* V. 3, p.261ff

³⁵ For practical purposes, I believe these concepts can be used interchangeably. See op. cit .p.26.

and subdue it. Rule over the fish of the sea..."³⁶

In Genesis 2:15 we read:

The Lord God took the man and put him in the Garden of Eden to **work it and take care of it**.

The parable of the talents (Matthew 25:14-30) is also used to support the idea of a cultural mandate. That is, we have to develop all our talents and use them to develop the earth. In addition, man's creation as image bearer of God (Gen. 1:26) is seen as further support.

The principle of **stewardship**, i.e. that we are to manage God's resources as His stewards for His purposes, is also based on the Genesis texts just mentioned. It can also be readily derived from the fact that everything we own belongs to God:

The earth is the Lord's and everything in it, the world and all who live in it; for he founded it upon the seas and established it upon the waters (Ps. 24:1,2).

Or, as God himself says, in connection with the law of jubilee

The land must not be sold permanently, because the land **is mine** and you are but aliens and my tenants (Lev. 25:23).

The parable of the talents, Matthew 25:14-30, also provides further justification; a man **entrusted** property to his servants. The talents spoken of here can be interpreted in a wider sense as "gifts and tasks that Christ gave to his apostles and disciples to, in word and deed, advance His kingdom". That is, we have to use our abilities and God-given possessions as loyal servants for God's purposes.

Both the cultural mandate and stewardship are thus readily derived from Scripture. Let us now consider some possible implications of this for business.

a) Objective of the Business Enterprise-We have noted earlier that the first commandment should cause us to reject the contention of many, that the **sole** or **prime** objective of business is to maximize profits or shareholders' wealth. Instead, we need to consider multiple objectives. The principle of stewardship suggests that, among other objectives, the business enterprise can be seen by Christians as a prime vehicle to develop the world to enable man to honor God. As Business through the Eyes of Faith expresses it:

Business is a legal structuring of work where we express our dominion over creation. It affords us opportunities to plan, organize, lead, follow and develop skills in a number of areas—all mirroring godly qualities.³⁷

³⁶ New International Version (NIV). The Revised Standard Version (RSV) has "Be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish..."

³⁷ Op. cit. p.7

Stewardship also suggests that the objective of a business should include the creation of jobs. The cultural mandate (which has been called "the first job description"³⁸) is basic to the Christian view of work as a God-given task. Labor is, obviously, necessary to develop the world and exercise stewardship. Those who do not work will be restricted in their ability to devote their talents to God's glory in the development of the earth. Or, as Chewning has concluded,

People need the freedom to be able to serve others, create, and produce without being artificially or unjustly cut off from those aspects of life that would help them mature so they can participate in the fulfillment of the creation mandate.³⁹

Consequently, although an individual business cannot be held responsible for solving the total unemployment problem, maintaining and creating jobs, as possible, should be a major concern of Christians in business.

b) The environment -The stewardship principle also has implications for the environment. "A central component of the cultural mandate is systematic resistance to pollution and exploitation of creation."⁴⁰ As God's stewards, we must use and leave God's creation in such a way that mankind can continue to use it to honor God. That, of course, applies also to the individual business; Christians in business ought, therefore, do more than simply obey the law in this regard. It needs to be recognized, of course, that such environmental decisions may well entail difficult tradeoffs with, for instance, employment considerations.

c) Products and services -Being God's stewards is also likely to mean that Christians in business are not free to produce whatever product the market demands. Rather, our goal should be to serve God, to produce what **God** wants people to have. That suggests a focus on "needs"--what is needed to allow people to serve the Lord. That is a point of departure—not a clear decision criterion. Individual Christians will have to use their Christian freedom to work this out. "Needs" are not clearly defined and change over time.

In my Business Ethics course, I focus on this issue by asking students to make and debate a list of products and services that Christians in business should not produce. They quickly agree on the obvious need to avoid illegal or obviously immoral products. Based on assigned reading from Mellema,⁴¹ they also quickly suggest as off limits life-threatening products such as cigarettes, the Ford Pinto and those products dangerous in the particular circumstances such as baby formulas in the third world. When, however, I raise the question posed by Business through the

³⁸ John Bernbaum & Simon M. Steer, Why Work? Careers and Employment in Biblical Perspective, Christian College Coalition Study Guides, Baker, 1986, p.3

³⁹ Richard C. Chewning, ed., Biblical Principles & Economics: The Foundations, Christians in the Marketplace Series, Vol. 2, Navpress, Colorado Springs, 1989, p.290. See also Mark D. Ward, "Toward a Biblical Understanding of the Work Ethic, Journal of Biblical Integration in Business, Fall 1996, p. 7

⁴⁰ K. Veling, in J. van der Jagt, M. van der Groep, W.I. Meijer and A.H. Poelman, eds. Politiek Mozaïek: Opstellen aangeboden aan Dr A.J.Verbrugh, [Political Mosaic: Essays presented to Dr. A. J. Verbrugh], Gereformeerd Politiek Verbond & Groen van Prinsterer Stichting, De Vuurbaak, Barneveld, 1992, p.173

⁴¹ Gregory Mellema, Business: Making Christian Choices, CRC Publications, Grand Rapids.

Eyes of Faith,⁴² “Is it appropriate to create and sell nonessential goods and services that customers want but don't really need?” vigorous debate usually ensues concerning things like monster homes and Cadillacs. While definitive answers are not reached, I usually conclude the discussion with BTF's conclusion:

Christians need to raise serious questions about whether or not it is right to create products and stimulate new desires simply to make money...Our emphasis should be on products that produce lasting benefits and that really enhance life rather than on those that simply respond to status wants and consumer orientation

We must be God's stewards as we use the resources He has entrusted to us to make such product decisions.

d) Effectiveness and Efficiency- Good stewardship also means, I believe, that we use our God-given resources as effectively and efficiently as possible. Of course, that does not mean efficiency in a pure "economic" sense--using the minimum input for maximum output. Efficiency in a Christian sense will recognize also the externalities or unquantifiable impacts: on the poor, the environment etc. Nevertheless, it seems inconceivable that God would condone that His stewards waste His possessions.

Jesus, in Matth. 25 for example, denounces the lazy servant who merely buried his talent in the ground. Deut. 21:20 condemns the "profligate" to death. Prov. 23:20-21; 28:7 castigate gluttons. Condemnation of wastefulness is evident also in the parable of the prodigal son who "squandered his wealth in wild living" (Luke 15:13). Furthermore, Jesus refused to waste the bountiful excess of his miraculous feeding of the multitudes but instructed his disciples to "Gather the pieces that are left over. Let nothing be wasted" (John 6:12).⁴³

Thus good stewardship justifies our efforts towards "good management". All other things equal, we should certainly strive for effectiveness and efficiency in business. Of course, Christians should not make an idol of efficiency and productivity.⁴⁴ Other Biblical goals--employment, the environment, etc--are likely to be more important when trade-offs need to be made. A false dichotomy should, however, be avoided--efficiency versus Biblical goals. Stewardship also includes efficiency.

I note, as an illustration from accounting, that the efficiency aspect of stewardship would confirm the materiality constraint. Financial disclosure is required only if it would affect the users' decision--not "accounting for the sake of accounting!" The cost of accounting is justified only if the information provided is relevant and its benefit offsets the cost.

e) Career Stewardship- Christians in business should also carefully consider their capabilities and the jobs they accept/undertake. As Packer has noted, they must "seek slots in which, on the

⁴² Op. cit. p.208

⁴³ Grudem in Chearning, ed. op. cit. p.35

⁴⁴ See MAX L Stackhouse, Dennis P. McCann and Shirley J. Roels with Preston N. Williams, On Moral Business: Classical and Contemporary Resources for Ethics in Economic Life, Eerdmans, Grand Rapids, 1995,p.457

one hand, the performance required of them matches their ability level and, on the other hand, the gifts of which they are stewards are in full exercise at full stretch in their job.”⁴⁵

4. Sin

For all have sinned and fall short of the glory of God (Romans 3:23)

The Heidelberg Catechism, Lord's Day 2 teaches, concerning original sin, that "I am inclined by nature to hate God and my neighbor". In the Belgic Confession, sin is described as "a corruption of the entire nature of man and a hereditary evil".

Recognition of our sinfulness has implications also for the study of business. Monsma⁴⁶ has noted that sin causes people to be unfaithful stewards of the resources God has entrusted to them, distorts both our knowledge and our wills which lead to sinful economic action and enslaves people to false gods, particularly, those of individualism and materialism. In fact, Christians generally recognize that theme:

Every area of life--our stewardship of creation, the nature of our work, the position of the weak and disadvantaged--is seen to be distorted by sin, with destruction of the environment, alienation at work, and oppression of the poor being consequences of sin.⁴⁷

Recognition of the sinful nature of mankind is, consequently, also important in our discussion about business. When we consider employee relations, for instance, we need to remember that people are inherently sinful, not basically good--that, if only we train them properly and provide them the proper incentives, they will do the right thing. Empowerment and participative management, while important, have their limits. We must also provide accountability and control mechanisms that help motivate people in the right direction. We need to regularly evaluate our control systems to ensure that the incentives provided do not lead to action incongruent with the needs of the company.

As Christians, we will readily accept that managers will take short-run action that may hurt the company if it improves their own rewards--the common pitfall of the misdirected decentralized control system. We will recognize that a system that puts primary emphasis on meeting short-term profit objectives has the potential to encourage unethical actions--e.g. as seen in the General Electric price-fixing case.⁴⁸ We will also see the need to study and apply tools, such as codes of ethics, internal whistle-blowing mechanisms, etc., that will help to encourage all employees to act ethically. Ethical actions cannot be taken for granted. Managers and accountants aware of the sinfulness of mankind will also readily accept that those preparing the books will

⁴⁵ In Chewning, V. 3, p. 24.

⁴⁶ George Monsma Jr. "Biblical Principles Important for Economic Theory and Practice" in Through the Eye of a Needle, Calvin College, p.56-57.

⁴⁷ Donald Hay in Schlossberg et. al. p.153. That theme, Hay notes is common in three recent public declarations on economic issues by Christian bodies--The Oxford Declaration, Pope John Paul II's, Centemus Annus and Economy as a Matter of Faith of the World Council of Churches.

⁴⁸ See Velasquez, op. cit, p.238

have incentives to show themselves in their own best interests—both within and outside of generally accepted accounting practices.⁴⁹ Constant vigilance by senior managers and internal and external auditing is, therefore, a necessity.

Recognition of our sinful nature also has bearing on such things as credit extension. In finance, the Christian should be comfortable wearing the “cynical” hat knowing that one cannot take everything that is said at face value. The necessity of detailed credit analysis and monitoring is confirmed.

5. Neighbor Love

Jesus replied: Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: Love your neighbor as yourself. All the Law and the Prophets hang on these two commandments. (Matth. 22: 37-40⁵⁰)

The "second greatest commandment", is an integral part of our stewardship. The purpose of that stewardship, in addition to honoring the Lord, is concerned with the welfare our neighbor. Consequently, the principle of neighbor love confirms further our discussion so far. The objectives of business should include a concern for creating jobs so that our neighbors can exercise their cultural mandate. The result of our business activity should be beneficial to our neighbors—service to customers, suppliers, etc.

It is recognized that, as with other principles, neighbor love, the second commandment ought never to be separated from the first. To seek the prosperity of our neighbors as an end in itself, so that they will strive for a more and more materialistic existence, is, obviously, not Christian. Our neighbors' needs--in a Christian sense--rather than their unlimited wants should be our concern. That concern, reinforces our previous point that a Christian in business should choose carefully the products and services to be provided.

The principle to love our neighbor—particularly in the light of other Biblical givens concerning the sanctity of human life, of people created in His image--also reaffirms our previously mentioned concern that businesses must produce safe products and provide safe working conditions. Loving your neighbor is, however, more than just a concern for safety. Rather, it implies an attitude of really caring about the needs of others—customers, employees and suppliers. It includes the biblical principle of impartiality, the showing of equal concern for all customers and not giving preferential treatment to some.⁵¹ Caring for employees will also motivate us to seek to change the nature of simple, boring, repetitive jobs and seek to help them develop their skills.⁵²

To love our neighbor also means that we should seek harmony rather than conflict—to be at peace with one another. Where possible, Christians should, avoid the "us" versus "them" bat-

⁴⁹ See Harrison, op. cit. p.114

⁵⁰ Also Luke 10:27, Mark 12:29-31 and 1 Cor. 13:1-3

⁵¹ See Wayne Talarzyk, “Biblical Principles applied to marketing”, in Chewning, V. 3, p.78ff.

⁵² Hoover, op.cit. p.159

tle-lines so often found in our secular world and search for systems and institutions that promote harmony.⁵³ Arbitration and mediation rather than strikes, participative management and profit sharing are possibilities to be explored. Our concern for harmony should include doing all we can to resolve any dissatisfactions or disagreements between us and our customers and suppliers.⁵⁴ Certainly, fair and just treatment, due process during employment and terminations are all-important.

That is not to say that there will be no debate about what constitutes fair and just treatment or that our principles will resolve all necessary trade-offs. For example, providing an extended period of notice in case of necessary plant-closings would certainly help the neighbor—the departing employee. However, some might choose to leave immediately and others are likely to work less productively—thus adversely affecting other neighbors—the remaining employees and shareholders. Beversluis, in fact, has argued that whenever the interests of the parties—those of different employees or the employees and the organization—conflict, love must be balanced with justice and formal structures.⁵⁵ Even that is difficult and, as Porter has responded, sometimes, formal rules need to be subordinated to an act of love.⁵⁶

As noted while discussing the Ten Commandments above, loving your neighbor presents another challenge to doing business that I present to my ethics students for discussion—how do you love your competitor? Is it possible to compete and be a “good neighbor”? Is a Christian way of competing any different than a secular way—other than incorporating the basic virtue of honesty? Is all “negative” advertising—presenting the facts concerning weaknesses in your competitors’ products “unneighborly”? While these questions always remain unresolved, they tend to give rise to significant debate and really push the students to think about the implications of the Christian faith.

Finally, neighbor love confirms the need for Christians in business to be concerned about the environment that was noted in Section 3. Neighbour love is not restricted to those currently exposed to a business’ pollution but can also be extended to future generations. Consequently, businesses need also to deal stewardly with non-renewable resources so that we do not totally deplete them but leave them available for future generations.

6. Justice

He is the Rock, his works are perfect, and all his ways are just. A faithful God who does no wrong, upright and just is he. (Deut. 32: 4)

Our God is a God of justice. All Christians will agree that justice is an important Biblical principle. It is important, however, to recognize that there are many aspects to justice and, even

⁵³ See for example, John R. Sutherland, ed., Us and Them: Building a just workplace community, Work Research Foundation, Mississauga, 1999 and my review Clarion, July 7, 2000, pp 321-322

⁵⁴ Talarzyk, op. cit.

⁵⁵ Eric H. Beversluis, “Justice and Christian Management”, The Journal of Biblical Integration in Business, Fall 1998, pp.34-45.

⁵⁶ Brian E. Porter, “ A Comment to ‘Justice and Christian Management’”, The Journal of Biblical Integration in Business, Fall 1998, pp.46-49.

among Christians, disagreement exists as to what it means to "do justice".

A basic dictionary meaning of justice is "the principle or practice of dealing uprightly with others--absolute fairness". There are, however, various aspects to "fair" treatment. Without any pretence of being comprehensive, a number of these aspects that appear to be relevant for business will be dealt with. Our discussion begins with the biblical use of justice as "righteousness". We then consider justice as equity and the extent to which biblical justice is particularly related to caring for the weak members of society. That brings us to the relationship between justice and love and leads into the whole topic of "distributive" justice--how society's resources are distributed justly among its members.

a) Justice as Righteousness-The prime biblical use of justice appears to be in the sense of righteousness. The terms "justice" and "righteousness" are frequently combined. For instance, the Lord, in Isaiah 28:20, promises to "make justice the measuring line and righteousness the plumb line". The kings were told to do what is "just and right" (Jer. 22:3, Ezek. 45:9). Righteousness and justice are the foundation of the Lord's throne (Psalm 89:14).

In an overall sense then, justice is to do right, to obey **all** God's commands, to live uprightly, in His way. As Nash has noted, the vast majority of biblical references to justice appear to be examples of justice in the "classical universal" sense--that of being virtuous.⁵⁷ Justice as righteousness, as virtue, obviously includes the commands concerning just weights and just scales referred to when we discussed honesty under the ninth commandment. In fact, the word translated as "honest" in some Bible translations is translated as "just" in others. Obviously, all fraud, corruption, bribery and coercion must be rejected. This righteousness aspect of justice also confirms further that people should produce goods and services for morally right purposes⁵⁸--not for such things as pornography, drugs, prostitution.

b) Justice as Fairness/Equity Another aspect of justice is that of fairness or equity--impartiality, even-handedness, not showing favoritism. That aspect is also very much Biblical. The Oxford Declaration,⁵⁹ for example, (par. 38) characterizes biblical justice as "impartially rendering to everyone their due in conformity with the standards of God's moral law". There are various relevant biblical references. Let me just mention Col. 3: 24,25:

Since you know that you will receive an inheritance from the Lord as a reward...Anyone who does wrong will be repaid for his wrong, and there is no favoritism.⁶⁰

It would appear obvious from the above that everyone in relevantly similar circumstances ought to be treated similarly. Everyone should have equal opportunity.⁶¹ That has obvious impli-

⁵⁷ In John A. Bernbaum, Ed. Economic Justice and the State: A Debate between Ronald H. Nash and Eric H. Beversluis, Christian College Coalition, 1986, p.21.

⁵⁸ Grudem's Principle 2 in Chewing, Vol.2, p. 32. See also Talarzyk, Biblical Principles applied to Marketing, in Chewing Vol. 3, p.74

⁵⁹ Oxford Declaration on Christian Faith and Economics, Jan. 1990 available from Ronald J Sider, Oxford Conference on Christian Faith and Economics, 10 Lancaster Ave. Philadelphia PA 19151 -also reprinted in Stackhouse et. al.

⁶⁰ See also Romans 2:9-11, Psalm 82, Deut. 1:3 and Lev. 19:15.

⁶¹ Thus, we tend to be supportive of the concept of justice put forward by John Rawls who argues that "social and economic

cations for the treatment of employees in such things as hiring, firing and promotion policies.

c) Justice and the Weak- An examination of texts such as Jer. 22:3,15; Ps. 82 makes clear that caring for the "weak"--the poor, the widow, the stranger--is an important aspect of biblical justice. Biblical justice is, therefore, very closely related to the neighbor love principle discussed in the previous section. Deut 10:17-19, for example, makes this explicit:

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. He defends the cause of [executes **justice** for] the fatherless and the widow, and **loves** the alien, giving him food and clothing. And you are to love those who are aliens, for you yourselves were aliens in Egypt.

Sutherland, in referring to Jer. 22, where King Josiah "**did justice**, defined as **defending the cause of people on the margins of society**," has made the point that "Justice, used in this way, goes beyond dispassionate fairness. It is fairness plus mercy. Justice is love in action."⁶²

For business, this aspect of justice is likely to mean that we should pay particular attention to the treatment of the lowest paid, less skilled employees--those that are most vulnerable. That suggests payment above the bare minimum demanded by the market.⁶³ In some circumstance, it might also entail voluntary providing products or services to the poor at lower prices. Doing justice to the weak also means that business leaders will, in exercising power, be particularly concerned about those who do not have power.⁶⁴

d) Distributive Justice -What we have been dealing with is, of course, the issue of distributive justice--how society's benefits and burdens are to be fairly divided. The concept of distributive justice is a major criterion for making choices in business ethics and has obvious implications for wage determination. The fundamental principle of distributive justice, according to Velasquez,⁶⁵ is that equals should be treated equally and unequals, unequally. Or, more formally:

Individuals who are similar in all respects relevant to the kind of treatment in question should be given similar benefits and burdens, even if they are dissimilar in other irrelevant respects; and individuals who are dissimilar in a relevant respect ought to be treated dissimilarly.

This principle is similar to the apostle Paul's exhortation in Romans 13:7 to "render to all what is due them" (RSV). The question is, however, "what is due to each person?" In terms of Velasquez definition, "what are the relevant respects, the criteria that need to be considered?" There are various different views as to which criterion should be employed. As examples of such criteria, the concepts of equality, contribution, need and opportunity will be reviewed.

inequalities are arranged so that they are...attached to offices and positions open to all under conditions of fair equality of opportunity", Velasquez, p.98

⁶² Sutherland, 1991, op. cit. p.88.

⁶³ See Business Through the Eyes of Faith, op.cit. pp. 28ff.

⁶⁴ Chewning, Eby & Roels, p.150.

⁶⁵ Op. cit., p.91.

d.i) Equality -One view of distributive justice, egalitarianism, stresses equality. It holds that every person should be given exactly **equal** shares of society's benefits and burdens. While, in today's society there may be few who would hold to strict egalitarianism, egalitarian tendencies are common in, for example, the striving towards income leveling. Is such striving a matter of biblical justice? Must Christian businesses seek to have a minimum disparity between the highest and lowest paid?

We recognize, of course, that all people are, in principle, of equal worth or value as image-bearers of God.⁶⁶ The implication of this principle is that:

No one has, on the basis of "natural status" (race, sex, birth), special privileges over another. Therefore, income differences that are based **only** on differences in sex, race, nationality, birth, tradition, power, respect, relationship or age should be rejected.

Being of equal worth before God certainly implies equal access to the law--the concept of justice as fairness discussed previously. It does not, however, necessarily lead to economic equality, equality of outcome--as, for instance, in equal wages for all. In fact, we should recognize that God has created people different and unequal. Inequality in aptitude and performance results in different distributions. As Douma has noted:⁶⁷

Just as there are differences in the splendor of the sun, moon and stars (1 Cor. 15: 41ff), so there are differences among people, even when they will live on a new world with God. Also there, the one will show more luster than another (Dan. 12:3) and the reward of one will be greater than the other (Luc. 19:16ff; 1 Cor. 3:12ff). Why then would it--speaking generally--be wrong that in our existing relationships there are differences in income?

Advocates of equality sometimes refer to 2 Cor. 8:13,14:

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality...

Grudem,⁶⁸ however, notes that the word translated here as equality (isotes) is better translated as "fairness". It is used in that sense in the only other time it is used in the New Testament (Col. 4:1). In addition, Grudem argues that Paul was not here asking the wealthy Corinthians to divide their possessions **equally** with the poor Jerusalem Christians. Rather, the focus appears to be on meeting **need** rather than on equality.

⁶⁶GMV, Inkomensvorming en -verdeling [Income determination and distribution], Gereformeerd Maatschappelijk Verbond, Zwolle, 1982, art. 3.2.

⁶⁷J. Douma, Vrede in de Maatschappij [Peace in Society], Gereformeerd Maatschappelijk Verbond, Zwolle, 1985, p.142. See also Griffiths, Creation, p.78.79; Vickers, 1982, p.153; E. Calvin Beisner, Prosperity and Poverty: The Compassionate Use of Resources in a World of Scarcity, Crossway, Westchester 1988, p.47,54,57ff

⁶⁸In Chewning, Vol. 2, p.47. Moreover, as Douglas Vickers (A Christian Approach to Economics and the Cultural Condition, Exposition Press, 1982, p.152) has noted, in 2 Corinthians we find a directive to the church as church--not to society at large. See also Beisner, 1988, p.69.

Overall then, Biblical distributive justice is unlikely to require equal payment to all.

d.ii) Contribution -Another view of distributive justice is that society's benefits should be distributed according to what each individual contributes to society--capitalist justice if you will. A problem we face, however, is that contribution may be interpreted in two ways--work effort or work result. Income distribution strictly on the basis of effort has the serious drawback that **no** attention is paid to whether the person produces anything worthwhile. Since incompetence and inefficiency may be rewarded, such a practice is contrary to good stewardship.

In my book,⁶⁹ I have reviewed various Biblical references relating to payment for work done, but find no clear evidence to directly substantiate payment in **proportion to effort**. Yes, the laborer deserves his wage but how that wage is to be determined is not specifically addressed. However, various texts (e.g. Psalm 62:12 and Rev. 22:12) can be adduced to indicate that "reward commensurate with performance" is not foreign to the Bible.

In fact, since such a focus on results (as opposed to mere effort) encourages stewardly Behaviour, distribution according to results can certainly be accepted as a starting point for biblical distributive justice and wage determination. Referring also to the cultural mandate, Grudem,⁷⁰ for example, concludes that one moral component of a scripturally approved economic system is one that values and praises industry, skill and diligence, in productive work--God created us to work. Extra income for extra results provides one indication of the value of work. Similarly, Middelman points, among others, to 2 Thess. 3:10. "If a man will not work, he shall not eat" to conclude that biblically, "different results, as consequence of different choices, would always serve as a form of judgment and lead in certain cases to improvement, adjustments, and renewed realism."⁷¹

d.iii) Need Strict application of a contribution criterion, is likely to mean, however, that those who are sick, disabled or lack necessary skills or opportunities to contribute sufficiently, will be deprived of minimum levels of subsistence. As we noted before, need is an important criterion in biblical justice. As society, we must certainly ensure that basic needs of all are met. It is not obvious, however, to what extent this needs to be a criterion for individual wage determination.

The Scriptures would probably imply that a Christian employer would, as a minimum, pay sufficient to meet basic needs. Applying the command of love, that should no doubt be interpreted reasonably liberally in the circumstances of the day. That leaves, however, a vexing question concerning differential needs. For instance, "Should a sole-supporting married person with six young children earn more than a single person when they are doing exactly the same job?" That "bread-winner" principle may well apply in taxation and transfer payments (income distribution) but is it just to apply it in wage determination? The non-Christian world at least would consider it to be "unjust" and it has little application in North American wage determination.

In conclusion then, biblical distributive justice rejects economic egalitarianism but ac-

⁶⁹ Op. cit. p.37

⁷⁰ In Chewning, V.2, p

⁷¹ In Chewning V.1, p.194

cepts rewards based on results. Nevertheless, distributions based solely on performance must be overridden on the basis of need. For wage determination, market determined wages are not to be rejected out of hand—if they have been determined in a free and competitive market where employers (do not have an unfair advantage). Such markets will, in fact, reflect most aspects of “contribution”. However, as Chewning, et. al., have pointed out, Christians should not be content with only the minimum.⁷²

7. Counting the Cost

A biblical concept that is particularly relevant to economics is that of "counting the cost"—the title of a book by Robin Kendrick Klay.⁷³ In this most useful book, she seeks to "identify the costs (and the unintended consequences) of important social measures to help the poor, protect workers, and safeguard the environment". These costs and consequences need to be made explicit and considered before effective solutions can be developed. Good stewardship requires the use of all our talents to come to a responsible use of the available resources. That includes using all our knowledge to consider all aspects of a problem—to get, as Hay has stated, "an accurate perception of reality" in the areas where we wish to apply our biblical principles.⁷⁴

Luke 14 in verse 28 & 31 make explicit reference to counting the cost when building a tower and going to war. While the point of Jesus' teaching here is, of course, to stress the cost of being His disciple, the illustrations used suggest that deliberate weighing of costs and benefits is a normal, necessary prerequisite for action.

That, of course, is essential for all business decision making. Getting the facts and considering the costs and benefits of as many alternatives is crucial. That is also important for business ethics; it is not enough to consider rights and justice, but also utilitarian considerations. Not only good intentions but also the consideration of the **consequences** is a part of every ethical action.⁷⁵ In fact, weighing the consequences--counting the cost--is an essential part of **planning**, a process also commended in Scripture. Prov. 21:5, for example, teaches that "The plans of the diligent lead to profit as surely as haste leads to poverty."⁷⁶

8. Personal Responsibility

A final concept to be considered is that of personal responsibility. The Bible generally addresses people individually and holds them personally responsible. The Ten Commandments, for example--although given in the context of a covenant community, address the people individually. In Ezek. 18, in reaction to the saying "The fathers eat sour grapes, and the children's teeth are set on edge" (vs. 2), the Lord states, "The soul who sins is the one who will die". In verse 20, we also find, "The righteousness of the righteous will be credited to him, and the wickedness

⁷² Op. cit. p. 28

⁷³ Robin Kendrick Klay, Counting the Cost: The Economics of Christian Stewardship, Eerdmans, Grand Rapids, 1986.

⁷⁴ Donald A. Hay, Economics Today: A Christian Critique, Eerdmans, Grand Rapids, 1990, op. cit. p.62

⁷⁵ J. Douma, Christian Morals and Ethics, translation by John P. Elliott and Andrew Pol, Premier, Winnipeg, 1980, p.10

⁷⁶ Cf. Proverbs 15:22; 21:5; 24:6. See also Chewning V. 3, p.20ff, Beisner, 1988, p.87

of the wicked will be charged against him". All are held personally responsible for their actions. Personal responsibility can also be derived from the principles of stewardship and the cultural mandate. This mandate was given to Adam both as individual and as head of the human. Furthermore, the command (2 Thess. 3:10), "If a man will not work, he shall not eat" confirms individual responsibility and lays out the consequences.

Within the business organization, the concept of personal responsibility would appear to support the training and empowerment of employees to be able to take initiative and work independently. Thus job enrichment and job redesign to avoid the mind-deadening work of the assembly line and similar routine clerical jobs should be encouraged. Participative management would also be more compatible with this concept—although, of course, accountability and feedback should also be built in. On the other hand, an overly paternalistic approach in which the company provides everything from housing to holiday resorts, while perhaps commendable, could be going too far in depriving employees from exercising personal responsibility.⁷⁷

That people are held personally responsible to God also means that managers cannot hide beneath the legal fiction of the corporation. Although the corporation may be legally liable and morally responsible in a secondary sense, all of us must account to God for our action. In fact, accountability both to God and others is an essential aspect of business.⁷⁸

Conclusion

As we integrate our faith and business, we apply Scripture both directly and through general concepts or principles. In this paper, I have tried to summarize some of the biblical foundation for a number of these general principles. In addition, I have illustrated how the Ten Commandments and the concepts of the cultural mandate/stewardship, sin, neighbor-love, justice, counting the cost and personal responsibility have important implications as a starting point for our business activities. The illustrations have, hopefully, made clear that the use of broad, biblically derived principles together with the direct application of relevant texts (principles & cherry-picking) are very important parts—for me, the essentials—of the integrating our faith with our business discipline. I hope that I have provided some food for thought on which we can all build in dealing with the issues mentioned and extend them to others. Paraphrasing Chewning, this paper should be understood as a continuing "call to Scripture—a serious examination of business...in the penetrating light of God's revealed will."⁷⁹

⁷⁷ See John Haggai, "Biblical Principles applied to Organizational Behaviour", in Chewning V.3, p.137. Haggai also correctly notes that, while we can be supportive of the current Human Relations Approach, we should remember that its motivation is not ours—it is pure profit driven rather than love motivated.

⁷⁸ See Walter Harrison, "Biblical Principles Applied to Accounting", in Chewning, V.3, p. 110ff

⁷⁹ Principles, Vol. 1, p.9

