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CHRISTIAN BUSINESS REVIEW

A publication of the Center for Christianity in Business
Archie W. Dunham College of Business, Houston Baptist University

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A LIFE OF THANKSGIVING

BY PINTAI

"...in everything give thanks; for this is God's will for you in Christ Jesus." - 1 Thess. 5:18.

How do we celebrate a life that is marked by answered prayers and God's constant guidance when we are unsure about life's next turn? Unmistakably, with thanksgiving! This is God's will, as Paul exhorts us in 1 Thess. 5:18, for nothing that ever happens to us is beyond God's superintendence.

I started my career in the banking industry in Hong Kong, when I got an offer from Bank of America to join their new China office as I was finishing my MBA at Northwestern University in Chicago. It was a clear affirmation

from God as my wife, Teresa and I had desired and prayed to return home to share the Gospel with our families. The opportunity also manifested God's perfect plan for each stage of our lives, as our sojourn in the former British Colony lasted barely four years when the political situation turned very tense. But praise to God, we were able to share the Gospel with our parents, brothers, and sister during this time and all of them accepted Jesus as their Savior. Spiritually, we were led to greater maturity through our active engagement in the local church, lead-

ing fellowships and participating in discipleship training. In particular, God was preparing me for a life of servant leadership.

Unbeknownst to me, God had a perfect plan for my life. I was born in Xiamen, China but it was a difficult childhood as China was experiencing severe famines. My mother took me to Hong Kong to reunite with my father but enduring poverty kept college education a distant dream for me. By the grace of God I was able to enroll in one of the best high schools in Hong Kong and my school counsellor encouraged me to get an education in the States. I did, when the University of Rochester offered me a full scholarship in their Chemical Engineering program.

It was in college when I made my decision for Christ. I had pondered upon the questions of the purpose of life and the existence of God. I inquired into different religions and was convinced that Christianity is a reasonable faith, with concrete evidence spanning over the entire human history. More importantly it preaches a God who is loving and caring for every single human being. My conviction was strengthened by witnesses from some of my friends who were transformed into nicer and caring persons after they had accepted Jesus as their savior. I made my decision for Christ when a well-known Chinese evangelist, Rev. Philip Tang from Indonesia, spoke at a service with the message, "Let God be God." I felt humbled before such an awesome God and raised my hand at the altar call.

Life was never the same after I became a "born again" Christian. I was hungry for God's Word and His plan for humanity. My then girlfriend, Teresa, who had joined me at Rochester to pursue her study, and I were married soon afterwards and we became very involved in the local church. I was working for International Paper as a process engineer after college when the Holy Spirit began to stir a desire in us to return home for the sake of our families. God then providentially prepared me for an education at Northwestern as it was much easier to gain employment with an MBA back home. God's plan, as it was, worked out in divine perfection.

The answer to our angst over Hong Kong's political uncertainty seemed to have been found in Berkeley, where I found myself enrolled as a doctoral student at the University of California. We had no doubt it was God who opened the door, as my study was covered by a full scholarship that helped support my growing family of four. Yet increasingly I questioned whether God's plan was indeed for me to complete the degree, as the program was getting too theoretical for someone who enjoys managerial challenges and people relationships. I was anxious to await God's next move.

The answer came in a phone call from my former superior at Bank of America, who informed me of an opportunity at the Bank of China in New York City. I would never know how he tracked down my contact information, but I prayed immediately about the opportunity, where I could witness for Him in a Chinese government-owned financial institution. That was exactly what God allowed me to do in the next 13 years. But God had planned for a lot more. While actively engaged in our local church in New Jersey, my wife and I were also given the opportunity to plant a new church. The Holy Spirit uses our witnessing to lead a colleague of mine and her entire family to Christ. They were baptized and then started to serve faithfully in our church.

God knows I was ready for greater challenges after so many years with Bank of China, and I sensed the time was ripe when the new General Manager, who came from China, did not seem to trust the locally hired talents. As the situation became difficult, I was approached by Cathay Bank, one of the largest ethnic-Chinese banks in America, to fill a new role to lead the bank's expansion into the New York market. It was at Cathay Bank that I was challenged to learn more about leadership skills. My hunger for leadership knowledge led me to John Maxwell's writings, especially his *360 Degree Leadership*. Maxwell, a former pastor,

is an internationally renowned authority with over 40 books on management and leadership, much of them grounded in Christian principles and biblical teachings. My career at Cathay Bank is a testimony to the power and blessings of

leading as servants, where modern leadership philosophy meets Scriptural insights.

According to the Servant Leadership Institute, unlike traditional leadership which "... involves the accumulation and exercise of power by one at the 'top of the pyramid' ... the servant-leader shares power, puts the needs of others first and helps people develop and perform as highly as possible." When leaders "...serve first, they unlock purpose and ingenuity in those around them, resulting in higher performance and engaged, fulfilled employees. A servant leader's purpose should be to inspire and equip the people they influence."¹ For a Christian servant leader, I must also add three key elements: Faith, Hope and Love.

Faith. A servant leader believes that his people will always do their best under a good leader. I always suggest to my staff that I believe in their good intention and desire to do their best for themselves and the bank. Most people will try not to disappoint their leader.

Hope. A servant leader is certain that his people will accomplish the goals set for them by the leader. I always set realistic goals for my staff and support them to reach their

Nothing that ever happens to us is beyond God's superintendence

A servant leader's purpose should be to inspire and equip the people they influence. As Christian servant leaders, we must add faith, hope, and love.

goals. When the people know that their leader is always there to work with them, they will do their best to exceed the leader's expectation.

Love. A servant leader loves and cares for the well-being of his people. When the people feel the love and care from their leader, they will not hesitate to go an extra mile to support the leader. I recently implemented a plan to send a birthday card to all our staff on their birthdays along with a gift card. The gesture was motivational and widely appreciated.

So God was gracious to me during my 17 years with Cathay Bank. I was able to share the Gospel with my colleagues and even customers, leading some of them to Christ. My practice of servant leadership was well received by my colleagues, including members of the senior leadership team and Board of Directors. I owed it to God for His guidance and preparation in my personal journey, which now cumulates in a family of two grown daughters, a son, and four lovely grandchildren, and professionally, in a leadership role that is charged with setting the path of a major, growing financial institution. But this is the role of a servant leader, whose only claim to power is "faith in Jesus Christ," for "without faith it is impossible to please Him, for he who comes to God must believe that He is and that He is a rewarder of those who seek Him" (Hebrew 11:6). The outworking of this faith is in the sharing of God's love with others by being a blessing to all (James 2:26). This is the purpose of God's calling for us to be His children, and it is the purpose of my life!

Notes

¹ Accessed at: <https://www.servantleadershipinstitute.com/what-is-servant-leadership-1/>

About the Author



Pin Tai is the President and CEO of Cathay Bank, a publicly traded, California based bank with over \$13 billion in assets and operating in 9 states as well as Hong Kong, China, and Taiwan. With over 33 years of commercial banking experience, Pin worked for the Bank of China (U.S.)

and Bank of America (Hong Kong) before joining Cathay Bank in 1999 as head of the New York region. He has been actively involved in the Chinese-American business community and in Christian ministries. Pin holds a B.S. in Chemical Engineering from the University of Rochester and an MBA with honors from Northwestern University. He has been married to his wife Teresa for 40 years and resides in Pasadena, CA.



FREE GIFT

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HONORABLE INFLUENCE

*Adapted from the book *Honorable Influence: A Christian's Guide to Faithful Marketing* (Aldersgate Press, 2016) by David Hagenbuch.



BIG SALE

BY DAVID HAGENBUCH

Introduction

Having recently passed her driver's test, Mallory was elated to receive in the mail an envelope from a local auto dealer containing a glossy photo of a new car, a key, and a letter saying "Congratulations, you've won! Come this Saturday to claim your prize!" Thinking she had won a car, Mallory hurried to the dealership on Saturday. Her excitement quickly ended, however, when she learned that all she had won was a carwash and a free test drive. Mallory had been deceived. She left the dealership utterly dejected.

Unfortunately, this story is true—it's based on the experience of a young woman I know. Some individuals and organizations will resort to all manner of persuasion in order to secure sales. Fortunately, such behavior does not reflect the true tenets of marketing, which aims to bring about mutually beneficial exchanges. Most marketers treat their customers with respect and provide them with good value.

Still, there's no business discipline that requires redemption as much as marketing. Nearly every year since 1977, Gallup has asked survey respondents to "rate the honesty and ethical standards" of individuals in various fields, and inevitably marketing-related occupations like advertising practitioners, car salespeople, and telemarketers, round out the bottom of the list.¹ More specifically, almost every year only 10-12% of respondents have rated advertising practitioners high or very high on morality, while 30-40% or more consistently rate the profession's ethics low or very low.² Although marketing doesn't deserve much of the criticism it receives, there is no denying that the field experiences its fair share of moral lapses, which have led to poor impressions of the discipline for decades.

Our world needs more marketers who take very seriously the persuasive power they hold and who seek to use it in ways that genuinely benefit others, especially given the far-reaching impact the discipline has on individuals, organizations, and institutions, including the Church.³ For Christians, there's an all-important stakeholder, God, who asks that we do everything "in the name of the Lord Jesus" (Colossians 3:17, NIV). That everything includes marketing. Yes, it's very important that marketing's influence honors people, but what God thinks matters much more than poll results. If Christian marketers are not influencing honorably, they're failing to fulfill their Christian calling, and they're missing a great opportunity to make a very unique kingdom impact. Fortunately, God's Word provides the keys to honorable influence.

In Proverbs 31, the Bible describes the *Wife of Noble Character*. We love to hear God commend a businessperson who "sees that her trading is profitable" (Proverbs 31:18). There's tremendous validation of business here. However,

the *coup de gras* involves the implications of Jesus being a carpenter, which was his work before his years of public ministry (Mark 6:3). People who participated in trades like carpentry would have sold or traded their wares, not kept all of them for their own use. Consequently, Jesus must have been involved in marketing, which means there is nothing inherently sinful about the discipline.

Part of the challenge today is that marketing is a vast and diverse field, involving organizations from Fortune 100 companies to small church congregations, and individuals from CEOs to customer service personnel. This breadth and depth makes it difficult to offer a comprehensive set of prescriptions for the field, i.e., "do A, B, and C." Consequently, it makes most sense to identify what *not* to do, or to elucidate the pitfalls that all marketers should avoid. Similarly, when God described to Adam His policy on eating the fruit of the Garden, He didn't delineate tree by tree every type of edible fruit; rather, he pointed to one tree and said don't eat from that one; all the others are okay (Genesis 2:15-17).

The Seven Sins of Influence

While there are hundreds of different dishonest actions that misguided individuals may commit, most, if not all, of these actions are related in that they violate one of a handful of moral/biblical principles, which may be called the "Seven Sins of Influence": Deception, Coercion, Manipulation, Denigration, Intrusion, Encouraging Overindulgence, and Neglect." What follows is a brief description of each of the Seven Sins and their biblical exegesis.

Deception

Hill describes deception as encouraging someone to believe something that you don't believe yourself,⁴ to which we can add the notion that the deception works to the detriment of the communication's recipient. Biblical admonishments of deception are rather numerous and unambiguous, for instance, "Do not steal. Do not lie. Do not deceive one another" (Leviticus 19:11); "For, whoever would love life and see good days must keep his tongue from evil and his lips from deceitful speech" (1 Peter 3:10); "The wisdom of the prudent is to give thought to their ways, but the folly of fools is deception" (Proverbs 14:8).

In addition, Paul is quick to emphasize that he never used deception in his work of spreading the Gospel and influencing others for Christ (2 Corinthians 4:1-2). A powerful lesson against deception also can be taken from the tragic case of Ananias and Saphira, who died because they led others to believe they gave all proceeds from the sale of their property to the Church (Acts 5:1-11). Of course, there's also the ninth commandment to "not give false testimony against your neighbor," which is an indictment of lying—a specific form of deception (Exodus 20:16).



It is important to note that while deception generally involves the communication of false information, providing partial information (i.e., some of the facts) does not necessarily constitute deception. One can find biblical support for limited disclosure from the life of Jesus. In several instances in which Christ healed people, he told them not to tell anyone (Matthew 8:4; Mark 7:36; Luke 5:14; Luke 8:56). At times Jesus also instructed his disciples not to tell others who he was or what they witnessed (Matthew 16:20; Matthew 17:9; Mark 8:30; Luke 9:21). Why did Jesus on occasion restrict communication? We can't know the specifics, but we can be sure it was to help others and to serve the Father's greater purpose.

Coercion

Coercion involves pressuring people to knowingly do something against their will, which is essentially the opposite of deception. With deception, individuals are free to make any decision they like; however, they're not given adequate, truthful information. In contrast, when people are coerced they often have complete information, but they're made to feel that they have no choice, aside from the one alternative presented—the proverbial gun-to-the-head situation. Coercion removes free will, often through emotional pressure.

It's more challenging to identify Scripture that deals with coercion than deception, mainly because coercion is not a common biblical word. Deeper analysis, however, suggests that coercion is not consistent with Scripture. Since the beginning with Adam and Eve, God has given humankind free will and allowed individuals to choose whether or not to follow Him. If God preserves the freedom to choose, it seems that we should do the same. This absence of coercion can be seen through examples such as Paul using reason to persuade Jews and Greeks to believe the Gospel (Acts 18:4). Likewise, Jesus talking with the Samaritan woman (John 4:1-26), healing the sick (Matthew 14:14; Mark 1:34; Luke 4:40), and speaking with Nicodemus (John 3:1-21), support the idea that Jesus used dialogue and empathy, not coercion, in sharing the good news.

Where examples of coercion can be found in the Bible, they are committed by individuals who appear not to be following God. Using prolonged emotional battery, Delilah coerced Samson into revealing the secret of his strength (Judges 16:4-22). Under threat of death in a fiery furnace, Nebuchadnezzar forced many people to worship his idol; although Shadrach, Meshach, and Abednego did not concede (Daniel 3:1-30). Also, one of the most infamous examples of coercion in Scripture involved the Jewish leaders pressuring Pilate to crucify Jesus by publicly

questioning the Roman governor's loyalty to Caesar (John 19:12-16).

Manipulation

Manipulation may be thought of as *scheming to achieve an outcome that would not otherwise be chosen*. If you're thinking that manipulation seems a little like deception and a little like coercion, you're right: If deception and coercion had a child, their offspring would be manipulation. Manipulation doesn't necessarily involve any overt lies, yet the entire process rests on an undercurrent of deceit. Likewise, when people are manipulated, they don't necessarily take a single action that's against their will, yet the combined effect of all of the acts is an outcome they would not otherwise have chosen. In this way, manipulation is a cunningly-designed combination of understated deception and inconspicuous coercion that requires some fairly sophisticated planning and the ability to implement several interdependent steps.

It goes without saying that manipulation is a behavior that does not receive Scriptural affirmation. Like coercion, manipulation is not a common biblical word, which makes its study initially challenging. However, there is another phrase readily found in Scripture that represents the same notion of scheming to bring about undesirable outcomes—*plotting evil*. Here are several examples of its repudiation:

- “Do not those who plot evil go astray? But those who plan what is good find love and faithfulness” (Proverbs 14:22)
- “Woe to those who plan iniquity, to those who plot evil on their beds!” (Micah 2:1)
- “Do not plot evil against your neighbor, and do not love to swear falsely.” (Zechariah 8:17)

As one digs deeper into Scripture, specific instances of manipulative behavior start to surface. Haman's plot to destroy the Jews was both deceptive and coercive, as he shrewdly manipulated King Xerxes into issuing a decree that would have delivered death to many (Esther 3:1-15). Similarly, a contingent of underlings manipulated King Darius into passing an edict against praying that was intended to lead to Daniel's demise (Daniel 6:1-28).

One of Satan's best known attempts at manipulation was aimed at none other than Jesus (Matthew 4:1-11). Satan's unsuccessful temptation of Jesus in the desert consisted of at least one invitation to perform an action that was not inherently wrong: eating bread. Satan also wanted Jesus to turn stones into bread, but even that act may have been acceptable for Jesus under the circumstances—he hadn't eaten for forty days and forty nights, and another time he was willing to turn water into wine (John 2:1-11). This seemingly benign invitation was Satan's first manipulative step in attempting to draw Jesus away from the Father. In asking Jesus to turn stones into

bread, Satan hoped that providing some physical satisfaction might make him a little more endearing, giving his second and third temptations a better chance of success. Of course, Jesus didn't succumb to any of the temptations, and Satan's manipulation failed.

Denigration

Denigration can be described as *cheapening the inherent worth of people or things*. On the basis of their humanity, all people deserve to be treated with decency and respect. To denigrate people is to strip them of the fundamental dignity everyone deserves. Non-persons, both living and non-living, tangible and intangible, also can be denigrated. For instance, breeding dogs or roosters to fight not only harms these animals, it also relegates their existence to the satisfaction of morbid human pleasure. Littering on a pristine beach both diminishes its natural beauty and reduces the beach to a kind of garbage container. Likewise, partners' cheating on their spouses not only causes great individual pain, it also denigrates the institution of marriage.

Although the verb *denigrate* does not appear in Scripture, its absence does not denote indifference to the behavior. Closely related to denigration is the act of showing contempt, a behavior that Scripture resolutely condemns. Most of us don't use the word contempt very often in our everyday conversations; however, we may have heard of someone *casting a contemptuous glance*, or of an individual being *in contempt of court*. Both of these examples help to correlate contempt and denigration. A person's contemptuous glance suggests disdain for the recipient and diminishes his self-worth. People are found in contempt of court because they have violated some legal proceedings or disparaged courtroom decorum.

One of the most poignant biblical examples of contempt involves the sons of Eli, Hophni and Phinehas, who received divine judgment for sleeping with the women who served at the Tent of Meeting and for abusing the rights of pilgrims who came to offer sacrifices to God (I Samuel 2:12-34; 4:1-11). More specifically, the two young men were deemed guilty of “treating the Lord's offering with contempt” (I Samuel 2:17). Unfortunately, Hophni and Phinehas hadn't learned from the mistake of their ancestors Nadab and Abihu, sons of Aaron, who also died because they denigrated God's standards for worship (Leviticus 10:1-7).

Of course, the Bible also is replete with positive commands, exhorting believers to do the right thing. In terms of denigration, the opposite injunction is to show honor or respect: “He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God” (Proverbs 14:31). Likewise, the first commandment with a promise implores: “Honor your father and your mother, so that you may live long in the land the Lord your God is giving you” (Exodus 20:12). Some other passages that encourage honor or respect include:

- “Rise in the presence of the aged, show respect for the elderly and revere your God.” (Leviticus 19:32).
- “The Lord said to Moses, “Tell Aaron and his sons to treat with respect the sacred offerings the Israelites consecrate to me, so they will not profane my holy name.” (Leviticus 22:1-2).
- “Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor” (Romans 13:7).
- “Show proper respect to everyone: Love the brotherhood of believers, fear God, honor the king” (1 Peter 2:17).

Intrusion

Intrusion involves entering another person’s physical or mental space without their complete welcome. The location can be a tangible place, like one’s home or office, or a psychological space involving one’s thoughts or feelings.

Either way, intrusion results in an invasion of personal privacy. As human beings we often establish boundaries, tangible or intangible, that put limits on our social interaction. Intrusion occurs

when people cross those boundaries and enter areas of our lives to which we have not fully invited them.

Of course, what represents intrusion for one consumer may not seem intrusive to another. We all have different likes, dislikes, and degrees of tolerance. While many people treat calls from telemarketers with contempt, some individuals relish the social interaction. Still, virtually everyone needs some physical or mental space to which they can retreat in order to rest, contemplate, or refresh without undesired outside influence. Similarly, the situation may dictate what’s intrusive, e.g., a phone call about a business matter that’s received at home versus at one’s office.

Intrusion is another word that is not common in Scripture, but the Bible *does* address the concept through several related terms and ideas which often focus on the positive value being upheld: privacy. Paul urges believers not to be “gossips” or “busybodies,” but rather to avoid prying into the personal affairs of others (I Timothy 5:13). Similarly, Proverbs 11:13 extols the virtue of keep-

ing another’s secret, while condemning the betrayal of a confidence.

The Bible also supports the notion that humans need some personal space. Proverbs 27:14 says, “If a man loudly blesses his neighbor early in the morning, it will be taken as a curse”—kind of like a neighbor ringing our doorbell at 5:00 am just to wish us a great day! Perhaps the best illustration of the need to uphold personal privacy comes from Jesus’ own example. God’s son loves everyone, but even he sometimes needed time alone: “But Jesus often withdrew to lonely places and prayed” (Luke 5:16). His humanity presented some of the same physical and emotional challenges that we experience. For refreshment, therefore, Jesus temporarily withdrew from others so he could commune with the Father and renew himself without distraction.

An even more forceful indictment of intrusion comes from Matthew 21:12-13, which describes how Jesus entered the temple area and proceeded to drive out the merchants who were changing money and selling doves. Some people use this passage to condemn commerce; however, there’s no evidence that Jesus ever took similar action

against merchants or that he had a general disdain for business. In fact, as mentioned above, there’s good reason to believe that Jesus himself was involved in some form of marketing related to his work as a carpenter (Mark 6:3). A more

It’s very important that marketing’s influence honors people, but what God thinks matters much more than poll results.

logical interpretation of the Matthew passage is that Jesus was acting against the intrusion of business into a very sacred space. Conducted fairly and *outside* the bounds of the Temple, it’s likely that the same activities would not have stirred Jesus’ righteous indignation. The problem was that business had intruded into a place where neither it nor a host of other activities belonged.

Encouraging Overindulgence

Overindulgence is *consumption beyond what’s beneficial for a person physically, emotionally, financially, or otherwise*. Through typical marketing exchanges, consumers experience net gains in utility. Overindulgence, however, presses the principle of marginal utility beyond reasonable bounds, like a person who keeps eating more and more chocolate until he becomes physically sick. Of course it’s relatively easy to tell when we overindulge on food, at least when the gluttony occurs in a single sitting, but it can be harder to discern overindulgence on other products. Unbeknownst to us we might overindulge on entertainment, clothing, or even something as commend-

able as education, as when an individual pursues degree after degree in lieu of getting a job.

It's not surprising to find that Scripture takes a firm stance against overindulgence. After all, Jesus often taught others to deny themselves in order to follow him (Matthew 16:24; Mark 8:34; Luke 9:23). Likewise, Paul urged believers to put the needs of others ahead of their own (1 Corinthians 10:24, Philippians 2:3-4). Both of these directives stand in stark contrast to self-indulgence, which a variety of other passages condemn directly. For instance, James 5:1-6 denounces the exploitative and self-indulgent practices of the rich, and Jesus rebukes the Pharisees for their self-indulgence, hypocrisy, and greed (Matthew 23:25-26). Certain Bible passages also warn against specific types of overindulgence, such as gluttony (Proverbs 23:1-3), drunkenness (Ephesians 5:18), and avarice (Proverbs 23:4-5).

Beyond repudiating overindulgence, the Bible demands that believers exhibit an opposite quality: self-control. Scripture describes self-control as a means of staying spiritually alert (1 Thessalonians 5:6) and avoiding "ungodliness and worldly passions" (Titus 2:11-14). The Bible also identifies self-control as one of the nine "fruits of the Spirit." (Galatians 5:22-23). When done in excess, even a good behavior can lead to harmful overindulgence, as Proverbs 25:16 warns: "If you find honey, eat just enough—too much of it, and you will vomit." The solution, instead, is to live a life of self-control and not be "mastered by anything" (1 Corinthians 6: 12).

It is important to emphasize that the choice of words *encouraging overindulgence* is very intentional in two specific ways. It is significant that the behavior is *overindulgence* rather than just *indulgence*. Overindulgence is by definition injurious, at least in a minor way, if not more substantially. Indulgence, however, is not necessarily harmful; some limited indulgence is often fine. Second, it is meaningful that the behavior under investigation is encouraging overindulgence, not just overindulgence. It sounds axiomatic, but consumers are the ones who consume products, not marketers. As consumers, we hold primary responsibility for our own consumption decisions, provided that marketing influence is free from other improper influence such as deception, coercion, and manipulation. Our decision to overindulge, therefore, is principally our own choice and responsibility. Still, marketers should at least be somewhat accountable if they *encourage* the overindulgence of consumers.

The Bible presents encouragement as a good thing, provided it is free from other sinful behavior (e.g., deception and coercion) and it is focused toward an acceptable end. For example, Paul exhorts believers to exercise their gift of encouragement, along with other spiritual gifts (Romans 12:6-8), and he recognizes the potential that encouragement has to build up others (1 Thessalonians 5:10-11). Not every aim of encouragement is acceptable, however, particularly if the outcome is sin. For instance, Malachi

rebukes priests who have caused the Israelites to sin, or "stumble" in their spiritual walks (Malachi 2:8). Similarly, Paul urges mature believers to do nothing to cause their less-experienced counterparts to stumble (Romans 14:20; 1 Corinthians 10:32). In addition, Jesus uses the vivid image of a person thrown into the sea with a large millstone tied to his neck, in order to dissuade anyone who might lead others to sin (Matthew 18:6).

Neglect

There are many unenviable positions in which marketers can find themselves, but none is necessarily any more unpleasant than when they simply fail to do what they were supposed to do. While the first six sins have all represented sins of commission—you err if you do them, the seventh is the sin of omission—you err if you don't do it. *Neglect* is to *not provide the influence expected of a competent marketer*. Marketers are involved in relationships in which others depend on them to faithfully exercise their discipline-specific skills and use their given resources. When they fail to fulfill their basic responsibilities to their clients and other stakeholders, marketers can be deemed guilty of neglect.

In most Bible verses in which "neglect" appears, the word serves as part of an admonition against specific spiritual oversight or compromise, for instance: "Be careful not to neglect the Levites as long as you live in your land" (Deuteronomy 12:19); "Do not neglect your gift, which was given you through a prophetic message when the body of elders laid their hands on you" (1 Timothy 4:14); "But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former" (Matthew 23:23).

The Bible also addresses neglect more broadly by describing how individuals *should* work: diligently, with fervor to produce excellent outcomes. Many Bible passages encourage diligence, for example: 2 Chronicles 24:13 highlights the diligent work of individuals who "rebuilt the temple of God according to its original design and reinforced it." Proverbs 10:4 counsels: "Lazy hands make a man poor, but diligent hands bring wealth." Likewise, 1 Timothy 4:15 implores: "Be diligent in these matters; give yourself wholly to them, so that everyone may see your progress." Based on such scriptural mandates, one can reason that Christian marketers are called not just to do their work, but to do it well, which means working diligently to "the glory of God" (1 Corinthians 10:31).

Editor's Note

The author's book, *Honorable Influence*, contains more in depth discussions on the "Seven Sins of Influence" from a biblical perspective. Also addressed in the book are topics such as "Marketing and the Church" and "Christian Ethics in a Secular Workplace," which help Christian marketers

influence effectively and ethically in unique situations. Everyone markets in some way, but for Christians who market for a living, it is especially important for their work to have an “honorable influence.”

Notes

¹ Lydia Saad, “Americans’ Faith in Honesty, Ethics of Police Rebounds,” *Gallup* (12/21/2015). Accessed at <http://www.gallup.com/poll/187874/americans-faith-honesty-ethics-police-rebounds.aspx>.

² *Gallup Polls*, “Honesty/Ethics in Professions,” Gallup (12/2014). Accessed at: <http://www.gallup.com/poll/1654/honesty-ethics-professions.aspx>,

³ The author’s book, *Honorable Influence*, purports to help move the needle on marketing morality and ensure that the field’s impact is more consistently positive.

⁴ Alexander Hill, *Just Business: Christian Ethics for the Marketplace*, 2nd ed. (Downers Grove, IL: InterVarsity Press, 2008, 129).

About the Author



David Hagenbuch is Professor of Marketing at Messiah College, author of *Honorable Influence: A Christian’s Guide to Faithful Marketing* (Aldersgate Press, 2016), and the founder of www.MindfulMarketing.org, which aims to encourage ethical marketing. Before entering higher education, he worked as a corporate sales analyst for a national Christian broadcasting company and as a partner in a specialty advertising firm. David’s journal publications include *Business & Society Review*, the *Journal of Biblical Integration in Business*, *Christian Scholars Review*, and the *Journal of Marketing Education*. He also has written many popular press articles for media such as Forbes.com, Marketing News, CommPro.biz, and Entrepreneur.com. David holds an MBA from Temple University and a DBA from Anderson University.



Biblical Investing: Managing God's Assets by the Book

Editor's Note: On April 28, 2017, the Center for Christianity in Business at HBU convened a panel of leading marketplace professionals to share their insights in the emerging Biblically Responsible Investing (BRI) industry. Being experienced investment experts who are also pioneers in this field, Rusty Leonard (Stewardship Partners), Robin John (Eventide Funds), and Mike Kern (Capstone Financial Services) discussed why and how Christians need to be proactive in choosing the companies they partner with as they invest. What follows is an edited excerpt of this enlightening discussion, moderated by Chuck Bentley (Crown Financial Ministries). It is presented here for the benefit of the general community of believers in the marketplace.

The Panelists



Chuck Bentley (moderator) is the CEO of Crown Financial Ministries, which was founded in 1976 by the late Larry Burkett. Today the ministry has outreach in 104 nations. Chuck is the author of four books, including his most recent, *The Worst Financial Mistakes in the Bible, And How You Can Avoid Them*. Chuck is the executive producer of the God Provides™ film series, now used throughout the world in 30 languages. He also produces a daily radio broadcast heard on over 1,200 outlets in the U.S. Chuck and his wife, Ann, both graduates of Baylor University, have been married since 1978 and reside in Knoxville, TN. They have four sons, a daughter-in-law, and four grandchildren.



Robin John is co-founder and CEO of Eventide Asset Management, a Boston-based Registered Investment Advisor to the family of Eventide Mutual Funds. Under his leadership, the firm has grown into a leader within the socially responsible and faith-based investment marketplace, with approximately \$2 billion in assets currently under management. Robin was named to the “2016 Ten to Watch” list by *Wealth Management Magazine*. Robin has a degree in Economics from Tufts University and resides in Dallas, TX.



Mike Kern, III, is the President & CEO of Capstone Financial Services, a Houston-based financial advisory and asset management firm. Mike started his professional career as an analyst at Stout Risius Ross (SRR), where he held a variety of management roles over a span of 19 years, including as President of the firm in the last six years of his tenure with the firm before he left to join Capstone. Mike was the recipient of Crain’s Detroit Business ‘40 Under 40’ Award and is a member of the CFA Institute and Young Presidents’ Organization. Raised in the Detroit area, Mike graduated with a B.S. in Finance and Business Economics from Wayne State University. He resides in Houston with his wife, Amanda and their four children.



Howard J. “Rusty” Leonard is the Founder and CEO of Stewardship Partners, a Charlotte, N.C., based investment manager and a recognized leader in the field of Biblically Responsible Investing (BRI). He is also the owner and CEO of the Biblically Responsible Investing (BRI) Institute, the leading organization that compiles information on the actions of public corporations that might be of concern to Christian investors. Prior to forming Stewardship Partners, Rusty was Executive Vice President of Templeton Investment Counsel, Inc. Rusty and his wife Carol are also co-founders of Wall Watchers, a ministry that provides insightful research reports on Christian ministries for use by current and prospective donors to those organizations (www.MinistryWatch.com). Rusty is a member of the CFA Institute and holds a BBA (double major in Finance and Economics) from Temple University. Rusty and his wife Carol have three grown children and reside in Chester Springs, PA.

Bentley

When did you know God was calling you to be a professional money manager or investment adviser?

Kern

I spent close to two decades in investment banking work, mostly in Detroit before I moved to Texas five years ago. A couple of years ago I spent four days in a log cabin out

in the woods with my Bible. When I came home I told my wife that after 19 years with the firm I was going to resign. I did. Soon after that I was recruited to run my current firm. It really was the Lord putting it all together. It was amazing to see how God prepares you along the way. What you do today paves the way for what God would have you do tomorrow.

Leonard

A high school teacher of mine encouraged me to get a broker’s license when I was 19 years old. I did.

John

I was 27 when I lost my previous job. I was chasing after success and fell flat on my face. I found myself praying and asking God to show me what He wanted me to do, even if it meant going to India or elsewhere to be in full time missions. I had been praying for six months when my partner, co-founder of our firm, and I started a house church in Boston. God planted this idea of the firm in our heads and it was born.

Bentley

Jesus’ parable of the Rich Young Ruler (Matthew 19:16-26) could be a horrifying tale for the successful business man or woman out there. Where does the case for biblical investing fit in?

Leonard

I think Jesus in the parable was addressing the specific needs of that young ruler, not the general circumstance of every business man or woman. There is simply no case for every wealthy person to abandon

all that they have to follow Christ. There is so much good that can be done through investing to help the world, the church, and people. Robin’s [John] firm for example gives a fair amount of money to charity as a result of their success in managing people’s money. We all know of many Christian business people who give generously because they are good stewards. At my firm we have another business (Ministry Watch) which helps people in affluence to give back to the Kingdom. Sometimes it makes our clients feel uncomfortable and perfectly illustrates how the rich young ruler might have felt.

John

Wealth itself is not evil. There are more than 2,000 verses that speak about wealth in Scripture. As examples, Deuteronomy says, “... you shall remember the Lord your God, for it is He who is giving you power to make wealth...” (8:18), and Proverbs reminds us that “Wealth obtained by fraud dwindles, but the one who gathers by labor increases it” (13:11) and “A faithful man will abound with blessings, but he who makes haste to be rich will not go unpunished” (28:20). When we invest we are partnering with companies in their work. In a pure sense investing is to provide

capital to enable good businesses to flourish. These days investing has sometimes been divorced from its real purpose – trading (and speculating) has become an end in itself. In Leviticus 19, especially from verses 19 on, it talks about loving your neighbor as yourself. Yet it is discussed in the context of business operations: how business owners must treat their hired servants (employees) or the poor in the community. The kind of business we want to partner with and to enable them to flourish will drive our purpose as investors.

Kern

I believe the challenge Jesus gave to the young ruler in that story was more specifically about the First Commandment, “Thou shall have no other god before me.” Over the years I am in touch with many successful individuals who appear to carry a fair amount of guilt. I too had that feeling when the business was going great. I don’t think that kind of feeling is from God. God has gifted some people to create wealth (as Deuteronomy points out, above), and committing that wealth to wise investing can produce much good. First, Scripture reminds us that “a good person leaves an

inheritance for his children’s children” (Proverbs 13:23). To be sure God has entrusted people to our care and investing offers a means for us to provide for their needs. Second, we are co-workers

The kind of business we want to partner with and to enable them to flourish will drive our purpose as investors.

with God in His field. In Genesis God asks Adam and Eve to tend the garden after they were placed there, for by their work they may glorify God. The same can be said about wise investment decisions. Finally what do we do with the wealth once it is there? After all, the wealth we amassed is ultimately His. The goal of investing is not to store up treasure for ourselves but to further God’s work in His Kingdom.

Bentley

How do we distinguish between gambling, investing and speculating? Many people think gambling and investing are one and the same.

John

Earlier we quoted Proverbs [13:11, 28:20] which affirm that wealth made slowly is God honoring while wealth made hastily brings ruin because it is motivated by greed and discontentment, as well as a distrust in God. There is indeed considerable amounts of speculation in the stock market, as evidenced by frenzied day trading and momentum investing. This is not true investing. As professionals we look at the long term potentials of companies – companies that not only bring healthy long term returns, but also

If we do things that bring Him glory, earthly rewards are not guaranteed. If by doing so we do suffer disappointing earthly results, who would we rather serve? Do we serve for the applause of men, or for the applause of our Savior and Creator?

human flourishing and the common good. Warren Buffet said the stock market is a device to transfer money from the impatient to the patient. Evidence proves that God's Word is true, even in the stock market.

Leonard

There will always be elements of greed in the financial markets. Students who want to get involved in this industry should expect to have employers who keep pounding this greed sentiment into you. Large firms aiming for profit might even choose practices that are not the most ethical. I would choose a career in this industry with a lot of care and wisdom.

Kern

Hearken back to the gospel according to Dusty Springfield:

“Wishin’ and hopin’ and thinkin’ and
Prayin’ and plannin’ and dreamin’ each night
of his charms;
That won’t get you into his arms,
So if you’re lookin’ to find love you can
share;
All you gotta do is hold him and kiss him and
love him,
And show him that you care...”

Gambling is like “Wishin’ and hopin’ and thinkin’ and prayin’” – it is rolling the dice and getting something for free without doing any work. Investing is more like “holding, kissing, loving...” It is the active pursuit of an objective, such as a reasonable (or “adequate”) return. God has given us intellect; and we can’t check our intellect at the door when it comes to investing.

Bentley

I like to share with my son that gambling requires everybody to lose so I can win. God does not honor that. God purposes investing as an activity that everybody can win. The company wins because they provide useful product

and services to the customer. The investor wins as the company succeeds and the customer enjoys the benefits.

This forum is convened on the premise that there is a distinction between how the world invests and how Christians should invest. What then is Biblically Responsible Investing (BRI)? How does it differ from Socially Responsible Investing (SRI) that is more familiar to investors?

Leonard

BRI in essence means investing in a way that glorifies God. What would Jesus do if he were investing? More specifically, someone seeking God’s will should probably stay away from “sin” organizations, such as those involved in porn or abortion activities, or even financial institutions that take advantage of the poor. One of our ministries, the BRI institute, offers a service of filtering or screening companies based on biblical values. It is a service helpful to Christian investors or money managers who want to consult such criteria when making investment decisions.

John

SRI and BRI have overlaps and share certain things in common. The key difference is that in BRI we have the Bible as our compass, while SRI is based on personal value systems that can vary according to worldviews. Generally speaking SRI originates from liberal movements that focus on socially conscious themes like the environment (sustainability), corporate governance, consumer protection, diversity, human rights, etc. The overlap with BRI is found in “ethical” filters such as gambling, tobacco, pornography, or alcohol.

Bentley

Doesn’t filtering, or for that matter a focus on BRI, necessarily compromise investment returns or result in subpar performance?

Leonard

Not exactly. Statistically, it turns out if we stripped out the “offensive” firms the historical returns are almost identical to the broader market. The perception that filtering gives

inferior performance is not factually supported. Realistically there are plenty of choices remaining out there even after the violators are excluded from the opportunity list. In any case investment managers routinely apply filters when they make investment decisions, whether it is based on valuation or other criteria.

John

I would argue that even if BRI does lead to underperformance, Christians should in conscience be steadfast to pursue them. Take the example of the tobacco industry. In Papua New Guinea, 55% of the boys and 40% of the girls between 13 and 15 are addicted to cigarettes. In Indonesia the figure is like 40% of the boys and 2% of the children 4 years old. Indonesia’s average age of smokers is just 7 years old. The fact is big tobacco companies exploit these children and plunder them for monetary gain. These companies have unabashedly shifted their strategic focus from the developed to the developing world in order to sustain growth in revenue and profit.

Wouldn’t it be sad to know that many of us here in U.S., even in this forum, are profiting with these tobacco manufacturers through their unjust acts overseas? Philip Morris, Altria, and British American Tobacco, the largest global tobacco firms, can claim their major shareholders among the largest U.S. mutual funds. Shockingly some of the largest owners

in these firms are the 529 College Savings funds. For example, among the biggest investors in Philip Morris is Virginia529, one of the nation’s largest 529 plans. Put differently, many American parents are unwittingly saving for their children’s education on the back of the exploited

children in the emerging economies. These funds benefit from the addiction of young smokers in these poor countries as they provide steady streams of profit, paid out as dependable streams of dividend payments, by the tobacco firms. It would be sobering to read, if we could, the words in Proverbs in this light:

“My son, if sinners entice you, do not consent...
If they say, let us ambush the innocent [the young addicted smokers in foreign lands]...

We’ll find all kinds of precious wealth [profitable investment returns, education savings]...
We shall fill our house with spoil [401K accounts, 529 plans]...
Throw in your lot with us [retirement savings, college savings]...
We shall all have one purse [a safe investment, a profitable company]...
Do not walk in the way with them... For their feet run to evil...
But they lie in wait for their own blood, they ambush their own lives,
Such is the way of everyone who gains by violence [by greed and unjust acts].
(Proverbs 1: 10-19)

Kern

Granted it is an imperfect science, and we live in an imperfect world. The fact is there are funds out there which are run on biblical values and yet are not underperformers by any means. Scripture says “Whatever you do, do your work heartily, as for the Lord rather than for men” (Colossians 3:23). When Joshua was fighting the battle at Jericho, God gave instructions for a battle plan that doesn’t make much sense to him. The same goes for us. We would

be better off by being obedient even if God’s instruction is not so humanly convincing. If we do things that bring Him glory, earthly rewards are not guaranteed. If by doing so we do suffer disappointing

A shareholder has a higher degree of responsibility to implement screening than a consumer. As a shareholder you are profiting from the firm’s actions. As a consumer you are likely using the product for good.

earthly results, who would we rather serve? Do we serve for the applause of men, or for the applause of our Savior and Creator?

Bentley

How do we draw the line between the saints and the sinners? What about differences in leadership style and management philosophies; where do they come in?

John

In our firm we look at products and services of the companies as well as their business practices. Are they contributing to human flourishing? We call it value creation

vs. value extraction. To Christians value creation means to serve, and value extraction means to exploit. We want companies that serve their stakeholders or neighbors well, and that applies to their customers, employees, suppliers, environment, and society as a whole. We believe these firms have a generally more sustainable business model that would perform well over long term. As an example, Costco pays three times more per employee than Walmart yet they are more profitable per store. We want companies that do a better job than their peers in creating value and blessing the world. Yes we avoid ill gone gains such as tobacco or abortion, but we would rather invest in a drug that cures terrible diseases than one that has purely cosmetic applications.

Bentley

Should we buy products from companies that we also refrain from investing in? Does Apple meet the BRI criteria, for example?

Leonard

Apple was in fact one of the hardest decisions in the history of the BRI Institute. It was so tempting to have Apple in the mix for “saints,” but unfortunately the firm is involved in pornography. It is a very small portion flowing through their website, but it is their homosexual pornographic podcast. We had to make a choice to drop Apple as a result. You can imagine how hard it is for an investment manager to take this action. It was really a test from God. Yet we know God is faithful and will provide other opportunities to make up for this loss. Indeed we found that to be the case.

Should we still buy Apple products? I am of the opinion that a shareholder has a higher degree of responsibility to implement screening than a consumer. As a shareholder you are profiting from the firm’s actions. As a consumer you are likely using the product for good. In the end I believe each of us has to decide for ourselves as a consumer what is the right thing to do.

John

I look at it as the difference between patronage and ownership. If you patronize a convenience store which sells tobacco and porn and lottery tickets, your purchase of orange juice or milk encourages the owner to put more orange juice and milk on the shelf and hopefully less of the other offensive products because you avoided them. If more customers are like you, it might actually turn the owner’s actions around. As an owner, you profit from all the products you sell. You then have a higher moral responsibility. Having said that there is an even better outcome if as a consumer you patronize a competitor that sells none of the offensive products, if there is one across the street. That’s what we Christians probably should choose to do.

Kern

We Christians are in the world, but not of the world (John 17:14-16). As Billy Graham says, we go into the world to live for Christ as a witness to the world, to become salt and light (Matthew 5:13-14), and have our sociological, political (and yes, business) influence upon the world. In other words, our actions count. That is the bottom line.



REDEMPTION

BY
MICHAEL E. CAFFERKY

Introduction: A Wider View of Redemption

Some Christians in business have too narrow a view of redemption. For them redemption is only about one thing: salvation from sin, in Christ, by faith. Period. Witnessing to this narrow view of redemption limits them to talk only about a theological framework given to concerns about salvation. This makes it easy to talk about redemption in terms of spiritual salvation from sin¹ or the forgiveness of sin². Redemption is about salvation from sin, but it is more.

The biblical concept of redemption is broad, encompassing many dimensions of human experience. Anytime God takes an action which results in a change from worse to better, from misery to shalom, from hurt to healing or from welfare that is harmed or put at risk to wellbeing that is improved or made more certain, the Bible considers this redemption.

To understand this better we must see how the Bible uses the concept of redemption. Redemption is a central theme of Scripture; some would say that is the central theme around which all other themes relate. This theme is universal as it relates to all the major Scripture themes. Redemption is presented in a variety of ways in the Bible,

yet the basic idea is the same each time: God reaches out to people and delivers them from something that is threatening their wellbeing. If for no other reason than this, Christians in business will be interested in exploring how this central message and theme is relevant to their work in the marketplace. They will seek to advocate on behalf of a redemption point of view.

Redemption in the Old Testament is sometimes discussed in terms of paying a ransom to buy back someone who is in bondage or to set someone free³. The Exodus experience recorded in the Old Testament is the highest example of how God works to fulfill promises while delivering from oppression. Sometimes redemption is presented in terms of removing us out of a snare (Psalm 91:3) or bringing us to safety (Joel 2:32). At other times its focus is on preserving life (Genesis 19:16, 19). Other times redemption is when God brings his people from misery to flourishing, from threat to protection (Psalm 18:18-19). Both Testaments of Scripture refer to renewing the heart⁴.

In the New Testament, redemption involves spiritual, moral deliverance, healing or being made whole⁵. The experience of Jesus Christ is the supreme example of God's saving power (1 Corinthians 1:30). The term uses the economic-laden metaphor of paying a ransom that results in freedom⁶. Elsewhere redemption seems to emphasize the reconciliation of conflicting parties⁷ and deliverance from the oppression of hostile powers. God acts with redemption by finding and saving the lost (Matthew 18:11; Luke 19:10). Redemption is spoken about or alluded to when the Bible writers refer to the new birth, cleansing and giving the gift of eternal life⁸. It involves reconciling us in our relationship with God⁹ but extends to our relationship with each other (John 13:34-35).

One way to think about redemption is to see it as a grand, overall Plan of restoring all things, all relationships, all social structures, all systems. This includes human organizations, our relationships and our marketplace institutions. Broader still, the Plan of Redemption encom-

passes not only sinful human beings and the organizations they create, but also the whole earth (Romans 8:19-22). Thus, redemption is applicable to the so-called "cultural mandate" to create and manage social structures which advance flourishing life.

More than this, unless faith in salvation by God's grace alone moves a person toward *faithfulness in action* and *transformation of character*, such so-called faith is not truly faith (James 2:17, 26). Without transformational renewal that results in faithfulness of our actions, faith is nothing, it is dead (James 2:14-26). Thus, the Plan of Redemption is also about the process of transformation of character, the restoration of the image of God in humans¹⁰ which is the driver to renewed human behavior. It is here that the day-to-day activities of business can be seen in their deeper significance.

THE PLAN OF REDEMPTION IS ALSO ABOUT THE PROCESS OF TRANSFORMATION OF CHARACTER, THE RESTORATION OF THE IMAGE OF GOD IN HUMANS WHICH IS THE DRIVER TO RENEWED HUMAN BEHAVIOR. IT IS HERE THAT THE DAY-TO-DAY ACTIVITIES OF BUSINESS CAN BE SEEN IN THEIR DEEPER SIGNIFICANCE

In all these ways, and more, that the Bible either explicitly or implicitly refers to redemption, God is at work renewing, restoring, remaking, and recreating. He invites us to participate in the process in our sphere. At a deeper level we see the message of Scripture beginning with God's action of creation by which he came to give abundant life (Genesis 1-2). He comes again to renew and restore that

we might have abundant life (John 6:33; John 10:10). At the consummation of the great plan of redemption he comes again to give eternal life.

Imitatio dei: Ministers of Redemption

Redemption is multifaceted. If humans are to find their place as ministers of redemption to emulate God's action, it must be in the wider understanding of the concept. The simple reason: Humans do not have power of salvation from sin. The Plan of Redemption involves restoring in humans in the image of God. It is in this restoration process we have opportunities to emulate God's character and thereby bear witness to the work of God.

The theme of imitating God (*Imitatio dei*) runs throughout Scripture¹¹. Imitating God involves working in ways, in our sphere of influence, just as God works in his sphere of influence. In our sphere, our work involves improving the ability of people and the earth to flourish. One can argue that imitating God involves being as productive as possible but in ways that are consistent with covenantal living. In other words, imitation is not limited

The dominant view of business in the so-called secular marketplace, one could argue, is that humans create happiness through market efficiency and making optimal economic choices from among market basket alternatives we have in a situation of scarcity. Humans save themselves through economics, technology and political processes. If this is all that the Christian sees in the purpose of busi-

WHENEVER A PERSON PROMOTES THE PRINCIPLES BOUND UP WITH REDEMPTION, WHEN A PERSON ADVOCATES ON BEHALF OF THEM IN THE ORGANIZATION AND INTEGRATES THEM INTO PERSONAL HABITS, SUCH A PERSON IS TELLING ABOUT THE REDEEMER JUST AS SURELY AS WHEN MENTIONING HIM BY NAME.

to private spiritual experience alone but can be applied to all dimensions of human experience, all moral actions in a social context. If this is true, it also applies to the world of productive work.

Certainly, we imitate God when we participate as ministers of redemption. Whenever we encourage others to respond to the Gospel, we are serving as ministers. But in the marketplaces of the world there are often difficulties that come with openly sharing religious faith. A person might feel free to be open about personal religious beliefs if that person owns the company. But, lacking this level of authority, it is not always possible to openly verbally witness to the Gospel in the marketplaces of the world or the corporations. And, sometimes it is not appropriate to verbally witness to religious faith regardless of your level of decision making authority. Serving as a minister of redemption cannot be limited to bearing verbal witness to the theological frames of the Gospel.

Are there other opportunities, though less direct, to serve as a minister of redemption when you are constrained by the culture of the marketplace? Absolutely! One might even argue that these other opportunities for serving as a minister of redemption are important precursors to direct conversations about the Gospel.

Contrast with the Dominant View of Business

ness, it seems this comes up short of the message of Scripture regarding the Plan of Redemption. In contrast, the Scripture perspective, while not unmindful of the power of humans to influence happiness and our responsibility to contribute to shalom, views business as organized attempts to work together with God in the restoration of his image.

Seeing this from a slightly different point of view, it is faithfulness in marketplace actions where we find the potential of fusing together business activities with religious faith. Fusion is when two things are united in such a way that they are not two separate things any more, but instead have become one. We participate as ministers of reconciliation in part when we contribute to flourishing life for those around us while we engage in business activities, when we reconcile those who are at odds with each other (a leadership role), and when we allow God's power to free us from the desire to take revenge in business situations.

Application: Redemption in the Human Sphere

We can see redemption (or attempts at redemption) in many places in organizations.

- ✦ An entrepreneur who fails at the first attempt (or more) at starting a company finally succeeds after repeated attempts.
- ✦ A top-level leader is forced out of an organization by other powerful people only to learn from this experience and emerge as a more effective leader elsewhere.
- ✦ A persistent customer is unrelenting in advocating on behalf of what they believe is the truth and is rewarded by a manager who “gets it.”
- ✦ Workers oppressed by unscrupulous bosses organize and achieve relief from injustices.
- ✦ A worker spends his entire career working in so-called menial tasks and learns at retirement that such tasks, when performed to a level of consistency and quality, were what allowed other workers in the organization to have, in comparison, a relatively easy work life.
- ✦ A court takes an action permitting a company to restructure its liabilities. This is society’s structured mechanism for giving an organization another opportunity to continue serving the community.

Would we be surprised when considering that these are not mere analogies to redemption but instead are examples of how we participate with Christ as ministers of redemption in our sphere of influence?

Seeing the multifaceted nature of biblical redemption, the reader will think of applications in the aspects of business most familiar. The more obvious applications of redemption have been mentioned by other authors including, to name just a few, Lee Hardy¹², R. Paul Stevens¹³, and Kenman Wong and Scott Rae¹⁴. Leaders have opportunities to correct injustices inside and outside the organization. Business professionals can advocate on behalf of the least advantaged in society.

Whenever a person promotes the principles bound up with redemption (faithfulness to promises, loyalty, deep commitment to covenant relationships and other elements of God’s character), when a person advocates on behalf of them in the organization and integrates them into personal habits, such a person is telling about the Redeemer just as surely as when mentioning him by name.

Sometimes it is not always clear to the leader which course of action is the one that leads toward redemption. Redemption can work in two, seemingly opposite ways in terms of human resource management depending on the situation. In one instance, managers who decide on keeping instead of firing an employee may serve as the catalyst for redemption for not only that person but also the entire organization. Forgiveness is a requirement of those who are forgiven. Tasked with deciding whether or not to fire a worker, the wise manager will look deeper than superficial causes. There are sometimes deeper, organizational reasons why workers act out or are unfaithful to their commitments. Addressing the root causes instead of

merely assigning personal blame demonstrates that the organization cares about its people and the extent to which people try to tell the organization that it needs to change. In a different situation, a person

fired from one organization is given the choice whether or not to align with the goals and values of the company. Such a person may find a better fit in a different organization. Redemption in this case may have been achieved for both the employee who was let go and also for the organization who let the employee go.

The accountant who keeps careful records which are used later to successfully defend the organization against accusations and litigation acts redemptively. The same accountant who follows Generally Accepted Accounting Principles, prevents hundreds if not thousands of people from acting in destructive ways to each other.

It is not only people who need to be redeemed and their characters transformed. Organizations, too, need redemption and transformation. Standard operating procedures sometimes need to be redeemed. Look around an organization. Where do we see need of repairing and restoring the organization to biblical principles so that it serves society in a way that fosters well-being for all including the earth? This is one reason there is so much interest in developing effective leaders. Left to itself, an organization tends toward entropy, i.e., chaos, lack of goal attainment and low productivity. A leader’s job, in part, is to care for the needs of the organization and its commitment to its community just as it is to care for the needs of individual workers. A leader assesses the situation of an organization and as a result makes changes to the division of work, makes adjustments to decision making authority or improves how collective effort is coordinated. These and other organizing leadership actions tends to foster

THE CROSS OF CHRIST IS EMBOSSSED ON EVERYTHING THAT WE NEED, THAT WE BUY AND SELL, TO SUSTAIN LIFE.

redemption for the organization. When this effort is successful, it also promotes redemption to the experience of individual workers.

Caring for the organization, at times, means putting boundaries for employees who otherwise would act in destructive ways toward others. Placing boundaries to prevent bullying or, as the J. M. Smucker Co. does, forbid open expressions of anger among employees are examples of managerial constraints designed to foster redemption. Managing the tension between caring for the needs of one employee while caring for the needs of the whole group of workers is not always easy. At times management must place limits on individual requests for exceptions to policy in order to act redemptively for the organization. At other times managers will be flexible with company policies in order to provide for exceptions in a way that brings redemption to the individual.

Salvation involves substitution¹⁵. Every manager who takes the place of a subordinate, to actually (not merely metaphorically) walk in their shoes at work, acts in substitutionary ways. Every leader who has the strength to bear the blame (take responsibility) for problems rather than shift blame to others acts for redemption. Every time a manager helps other employees see the importance of sharing the work load and making mutual adjustments to responsibilities promotes redemption and teaches about God.

Letting interpersonal conflict fester is like feeding a cancer that will grow until it destroys the whole team. Thus, when work teams or team members come into interpersonal conflict, redemptive leaders will call a meeting and reset the key players to move toward common goals.

While business organizations should not be expected to repair every relationship, business can do its part by healing economic relationships that involve any of the players in the market: employees, customers, suppliers and strategic alliance partners. Beyond this, a business that operates on principles of integrity and justice plays a key role in bringing stability to all relationships within its sphere of influence.

Redemption involves becoming transformed from the inside out as faithful business professionals. In some cases, becoming transformed may involve thinking more deeply about our work in terms of God's acts of redemption. If redemption encompasses all human institutions and systems, yea all of creation, our work in the marketplace takes on added significance. For example, the person who works in the marketplace in a distribution system has more to do than move product from point A to point B just in time. Each person in the distribution system has a sacred part to play. In the manufacture, distribution, marketing promotion of necessary products such as food and shelter those involved work not only with the things that came from the hand of the *Creator*. These same things and the people who use them were purchased by the *Redeemer*. Because of this, our work in business has double

significance. The cross of Christ is embossed on everything that we need, that we buy and sell, to sustain life. Every house that is built, for either poor or rich, is made possible by the purchase of Christ on Calvary. Each plate of food served at restaurants, in institutions and in homes was purchased by the Blood of Christ. Every truck load of food traveling from farm to distributor to retailer drives down the *via dolorosa*, whether or not the driver recognizes it. This journey of food (and other products) through the distribution system binds us together in the marketplace in an interdependence that is deeper than that which was established at Creation. We are also bound together by the Cross of Christ. In other words, we are not just agents of Creation but also ministers of redemption.

Final Thoughts: The Purpose of Business

The Bible portrays the understanding that God wants us to use our assets (possessions) to serve others, which includes serving the poor¹⁶. God's plan of redemption comprehends everything he has created. As imitators of God, leaders in organizations act redemptively toward all of God's creation including the human forms of organization designed for mutual benefit. Since redemption is a central theme of Scripture, we conclude that it must have something to say about the deeper purpose of business.

The purpose of business can be integral to the mission of the church, namely, that business is a support for a setting in which the gospel of Christ can be extended around the earth. Simply put, the purpose of business, like any other human endeavor, is to be the means by which we glorify God and serve him in ways that are redemptive for the fallen human condition.

Business must be an integral part of the whole plan of salvation, not merely the profession of faith in God for forgiveness of sins or mental assent to the truthfulness of Scripture. In business we are not only preparing people to receive the message about the Savior, which leads to initial saving faith. We are also preparing people for and encouraging them to participate in a lifetime process of transformation. Additionally, in a broader way, the purpose of business seen through the lens of redemption involves preparing others for the plausibility that the character of God is relevant to all dimensions of human well-being including economic activities.

When we review the content of Jesus' teachings in the four Gospels, we conclude that, like Moses in Exodus, Jesus expanded on the Character of God and what it means for people in relationships just as much as what it means for God's relationship with us. Participating in redemption involves something larger and deeper than teaching about doctrine even if that doctrine is the doctrine of salvation. It also means *showing* the Character of God in action, central to which is the desire to redeem.

About the Author



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Notes

¹ Matthew 1:21; John 1:29; Acts 4:12; Romans 5:14-17.

² Ephesians 1:7; Colossians 1:14.

³ Exodus 6:6; Psalm 77:14-15.

⁴ Psalm 51:10; Jeremiah 32:39; Ezekiel 11:19-20; Romans 6:4; 1 John 3:2.

⁵ Matthew 1:21; Luke 1:69; 19:9; Acts 13:47; Romans 1:16.

⁶ 1 Corinthians 6:20; Romans 3:24; Ephesians 1:7.

⁷ Acts 15; 2 Corinthians 5:19; Romans 5:10-11; Ephesians 2:16.

⁸ See John 3:3-5; 1 Peter 1:23; 1 John 2:29 with reference to new birth; cleansing: 1 Corinthians 6:11; Ephesians 5:26; Titus 3:5; and gift of eternal life: John 3:16; Romans 5:21; Romans 6:23.

⁹ Romans 5:10; 2 Corinthians 5:18-20; Colossians 1:22.

¹⁰ 2 Corinthians 5:17; Ephesians 4:24; Colossians 3:10.

¹¹ See, for example, Leviticus 11:45; 19:2; 20:7; Matthew 5:48; Luke 6:36; John 13:15; Ephesians 4:23-24; 5:1; Philippians 2:2-11.

¹² Lee P. Hardy, *The Fabric of This World: Inquiries into Calling, Career Choice, and the Design of Human Work* (Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 1990).

¹³ R. Paul Stevens, *Doing God's Business: Meaning and Motivation for the Marketplace* (Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 2006).

¹⁴ Kenman L. Wong and Scott B. Rae, *Business for the Common Good: A Christian Vision for the Marketplace* (Downers Grove, IL: InterVarsity Press, 2011).

¹⁵ See Mark 10:45; Matthew 26:28; Mark 14:24; Hebrews 9:22; Romans 4:25; Romans 8:32; Galatians 2:20; Ephesians 5:2.

¹⁶ See Deuteronomy 15:8; Psalm 112:5-9; Proverbs 19:17; Isaiah 58:7; 1Matthew 5:42; Luke 12:33.



REDEEMING BUSINESS THROUGH STEWARDSHIP

BY DAVID W. MILLER AND TIMOTHY EWEST

*“Whatever you do, work heartily, as for the Lord and not for men”
Colossians 3:23 (ESV)*

Introduction

In many church circles, mere mention of the word “stewardship,” particularly on “Stewardship Sunday,” brings but one thought to mind... the annual “Pledge Sunday” when the faithful are asked to tithe and commit to a financial pledge for the upcoming year. While that certainly is important and has its rightful place in the life of the church, equating stewardship to annual giving diminishes the use of a powerful word. The dictionary defines stewardship as the “managing of something, especially the careful management of something entrusted to one’s care.”¹

The term stewardship is not a uniquely Christian concept, and indeed it has many commercial and historical roots outside the church. For example, stewardship is also commonly used in reference to land management, financial investment, administration of public utilities, and even disease management. Since 1980, the use of the word stewardship has more than doubled in published materials.² Today, the concept of stewardship has also found a growing application by business leaders

and the organizations they lead as an idea to guide their actions as they enrich the lives of their employees and surrounding communities, while simultaneously caring for the environment and making robust profits. As the example of Barclays Bank later in this paper demonstrates, it seems the practice of stewardship is on the increase by leaders in businesses, initially emerging out of the 1990’s (labeled the “busy decade” where work became unhealthy and unbalanced³), one of the most robust economic eras in American history.⁴

Stewardship Today

As a means to return balance and focus for the American manager, in 1993 Peter Block reintroduced and popularized the idea of stewardship for business managers. Block’s book, *Stewardship: Choosing Service over Self Interest*, asked managers to practice stewardship, which entails individual leaders who take personal responsibility for their own actions and the actions of organizations. Block’s book captured a rising sentiment within corporate America,⁵ for a return to using the strength of profitability

to help employees, the planet and communities flourish. As many organizations and their leaders were already embracing or practicing personal and organizational stewardship, others joined anew, creating a revolution.

Recent research on those who hold the Chief Executive Officer or other executive positions reveals a trend for these professionals to guide their organizations towards sustainability, with up to 64% of these executives moving in that direction.⁶ Many of these executives have a core set of personal values that accent caring for the world and people regarding their jobs as a sacred trust.⁷ The result has been the creation of numerous environmentally and socially responsible organizations, which do so without jeopardizing robust profits. The concept of stewardship has also found corresponding support within the academic community, with an increasing emphasis on researching the ideals, methods and realities of organizations which are good stewards. Even the United Nations has undertaken implementing the ideals found in stewardship - directing efforts to strengthen business operations and ensure the principles are taught to business students so future leaders are equipped to practice stewardship as they manage organizations.⁸

It is becoming common for companies, and those who manage them, to endeavor to be responsible stewards of their organization's conduct and its impact on wider society and stakeholders. This is often referred to as Corporate Social Responsibility (CSR). The CSR movement is broad and energizing with well-known brands dominating the headlines. Companies such as Apple, Amazon, Starbucks, Berkshire Hathaway, Disney, Southwest Airlines and 44

other companies are ranked by Forbes as being responsible corporate citizens.⁹ These companies endeavor to serve the wider society not just through the goods and services they provide, but also by taking responsibility for their employees, communities, and environmental well-being, as part of a continued commitment to increasing return on investment.

A group of Harvard researchers studying the activities of companies identifiable as socially responsible found three distinct types of practice (see *chart*). The first were companies that practiced philanthropy; the second were companies that improved operations to lessen social or environmental impacts; and the third pursued total operational transformations. The third group actually incorporated the social or environmental issues into their revenue generating production as a means to make profit.¹⁰

Whether it is referred to as stewardship, corporate social responsibility, or otherwise, today companies have multiple commercial motivations to think beyond quarterly returns, e.g., building a strong brand, enhancing social standing, increasing employee motivation, explaining market share, acting ethically, ensuring future sustained growth, or simply being good corporate citizens. The emergence and growth of CSR has deep resonances with the Christian ideal of stewardship and may even share some similar motivations, but the Christian's primary motivation for stewardship is very particular and grounded in Biblical teachings.

Christian Stewardship

TYPES OF SOCIAL CORPORATE RESPONSIBILITY

	PHILANTHROPY	OPERATIONAL IMPROVEMENTS	BUSINESS MODEL TRANSFORMATION
DEFINITION	Giving from revenues as a means to aid in the welfare of others.	Improving internal operations to reduce environmental and social impacts	Incorporating Social or Environmental issues into operations
EXAMPLES	Corporations setting aside a percent of profits for the community or using profits for a community foundation.	Reducing packaging in shipping or solar lighting.	Hiring homeless, or using recyclable material for products.

Christian Stewardship was a command given by God before the fall to guide humanity's purpose in work. God commanded that humans work with creation to help build flourishing societies, and do so as a means to honor God who is the sustainer and owner of all things. Right after He finishes his work, God "placed humans in the garden" and commanded that humans should, "Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the sea and the birds in the sky and over every living creature that moves on the ground" (Genesis 1:28).

Tim Keller's church and ministry in New York City is known for intentionally helping Christians connect their everyday work to God's work. Keller hears in these early passages from Genesis a call from God to build human society as a means to make humans flourish. Keller asserts that God's principal command to humans was to subdue the earth, which he suggests was not a license to exploit nature, but rather a trusteeship to build harmony within creation.¹¹ This central doctrine of stewardship which is entrusted to us is, in the Christian tradition, also called "Co-regency." The term emphasizes an important dimension: that we work with God, and also work as God worked in this initial creative act, mirroring or imaging God.¹² Co-regency does not suggest that humans are equal to God, rather that they seek to imitate God, as they are created in the image of God. Therefore, as God invested himself in his creation, so Christians are to imitate God and invest themselves in creation, using their gifts to create, plant, grow and harvest and thus bring out the goodness God placed into creation through their work. Primarily God commands Christians to be a coworker in creating harmony

within creation, to help creation flourish. God as owner of all things wants his good purposes known in his creation, and so this command has not changed even after the fall of humankind. While the fall of humanity has increased human's burden, it has not diminished their purpose.

The Christian practice of stewardship can be found in the earliest expressions of Christianity in America. Examples in our history are not hard to find: Quakers, Moravians, and Puritans are but a few examples of early Christians in America who took responsibility, and used their organizations to help humans flourish within the new world. These early American Christians considered the building of these early societies as cities of light and in turn established long standing businesses that were intended to help communities flourish. These businesses were community minded, and dedicated to service and supporting the churches' mission.¹³ Today, Christian business leaders have the same commitment to help their employees, communities and the created order to flourish. Barclays Bank is such an example [see box: *The Case of Barclays*].

It All Belongs to God

Most organizations are rightly motivated to protect and enhance shareholders' interest. It might surprise some that Christians should also protect and enhance shareholders' interest, in part because they are agents of and trustees for the owners. But also, playing out the metaphor, Christians consider God to be their majority shareholder.

The Case of Barclays

After the Great Recession of 2007-2008, the banking and financial sector came under intense criticism for various unethical and illegal practices that harmed customers, families, shareholders, and institutions. Barclays, a UK-based bank with international banking and financial services operations around the globe, was one of many banks that lost their moral compass. Their customers, shareholders and employees suffered greatly, the bank itself incurring billions of dollars of penalties and restitution charges. A new CEO, Antony Jenkins, was appointed in 2012 to help right the ship. One of his first decisions was to initiate an effort to return the global bank to higher ethical standards by refreshing its purpose, values, and behaviors.¹⁴ While never explicitly stated, this was a return to the bank's original Quaker roots. Jenkins identified and tried to embed five new values throughout the organization. Four of those five values were arguably very predictable: respect, integrity, service, and excellence. The fifth, however, was unusual in light of its profoundly sacred and secular understandings: stewardship. Jenkins defined stewardship as being "passionate about leaving things better than we found them."¹⁵ As a global publicly traded bank, Barclays never sought to position the stewardship value as a Christian concept or initiative, though it certainly is consistent with the Christian understanding of the doctrine and practice of stewardship.

They believe God owns their business and from these core convictions their workplace stewardship behaviors and practical business actions should flow.

Each of these practical activities are a means to use and express the gifts God endowed each person with, as a means to bring harmony to the created order, to make it flourish, and in turn imitate the creator God by serving creation on God's behalf. Christians join God through their life's work, including the practices of business by *inventing, developing, growing, and profiting*.

Inventing is creating products and services to ease suffering, extending life, reducing resource consumption through operational efficiencies, curing diseases through technological innovation or creating compelling expressions of art. Inventing happens when Christians use their personal gifts to create new harmonies in the existing created order, bringing out and celebrating the good in creation as a means to honor God. Famous composers such as Bach, Handel and Gaupner, whose compositions are still as compelling and engaging today as when they were written centuries back, all signed their creative works with *Soli Deo Gloria*, "Glory to God alone."¹⁶

Developing can be represented by initiating new internal or external ways of recognizing human flourishing, including starting community outreach activities or addressing human rights issues. Christians

use their personal gifts to develop their inventions, creating organizational structures for workers, supervisors, managers, and leaders to flourish. An example of this is John Tyson, chairman of Tyson Foods. He introduced new core values and related policies, including that Tyson Foods "strives to be a faith friendly company." This means they welcome and embrace each employee's faith tradition as a valued part of that person's identity.¹⁷ Through this development, Tyson has become a marketplace leader seeking to constructively address human rights issues of respecting faith in the workplace.

Growing can be seen when leaders coach employees, build great structures, expand into new markets, address social needs at a large scale or find a better design for an existing product or service. Christians use their personal gifts to practice growing when they help individuals, organizations and the environment live to their full designed

potential. Many times it works from a vision of what the organization, person or community can become. In Barcelona, Spain, the *Sagrada Família* is one of the greatest structures; its construction, begun in 1882, is only now nearing completion. The estimated cost for the construction will be in excess of 570 million Euros. The *Sagrada Família* is arguably one of the most beautiful basilicas in the world, and has employed thousands of workers, and mesmerized thousands of tourists, but its initial design was offered by one person of faith, Antoni Gaudí. Gaudí's design is still alive and growing, pulling together resources from the Barcelona community.¹⁸

Profiting can be seen whenever leaders responsibly reap the benefits of their collective work in the marketplace, often by producing satisfactory financial profits and returns. Yet Christian thought teaches that profiting cannot be measured by financial or monetary indicators alone. Creating a healthy culture, employee engagement and good will, the enhancement of brand image, the solving of a community problem or tackling long-standing envi-

ronmental issues within their supply chain are also profitable outcomes. Christians active in such endeavors benefit through inventing, developing, growing, and ultimately profiting from organizational and marketplace activity done in a God-pleasing way. This process of stewardship also leads Chris-

tians to be generous and cheerful philanthropists to share the fruits of their labor. For example, after a successful career of innovation and growth in the energy business, Bob McNair's Baptist faith led him to direct a significant portion of his wealth to support health care and education through the McNair Foundation¹⁹, ensuring everyone shares in the benefits of success.

Today, Christians engage in inventing, developing, growing, and profiting activities as a means to use their gifts to make the created order flourish. Christian stewards, acting out of their love and devotion to God, seek to honor God in and through their work. However, this long-standing doctrine of stewardship is missing something when compared to generations past - an emphasis on the second coming of Christ.

CHRISTIANS CONSIDER GOD TO BE THEIR MAJORITY SHAREHOLDER. THEY BELIEVE GOD OWNS THEIR BUSINESS AND FROM THESE CORE CONVICTIONS THEIR WORKPLACE STEWARDSHIP BEHAVIORS AND PRACTICAL BUSINESS ACTIONS SHOULD FLOW.

All Things New

CHRISTIANS, WHEN THEY ACT AS STEWARDS, ARE MODELING AND PREDICTING THE INITIAL GOODNESS THAT WAS INTENDED TO BE IN THE CREATED ORDER, AND THE GOODNESS THAT IS TO COME WHEN CHRIST RETURNS

Historically, the Christian practice of the doctrine of stewardship has been attentive not only to the work God has given us for our lifetimes, but also with a view toward the life to come. Christians were once anchored theologically to the doctrine of the end times (eschatology), believing that through the work of the Church in the world they could help usher in the Kingdom of God (amillennialism). In the past, Christians understood the world they were in was rich with blessing and goodness, but because of the Fall, human work would be difficult and done “by the sweat of your brow” (Gen 3:19). Christians in the past worked for today, but also worked with a view of the world to come. They had their minds set on “things to come” (Colossians 3:10). What has been lost from the doctrine of stewardship, as practiced by many of today’s Christians, is forgetting the final goal, a new creation.

“He will wipe away every tear from their eyes, and there will be no more death or mourning or crying or pain, for the former things have passed away. And the One seated on the throne said, “Behold, I make all things new.” Revelations 21:4-5

After the fall God’s creative power did not abate. He returned to his fallen creation and continued to employ his creative powers to redeem and restore this newly fallen creation. The grand narrative is that God is using his people to help restore the fallen world and remind us of the new creation that is coming. Christians, when they act as stewards, are modeling and predicting the initial goodness that was intended to be in the created order, and the goodness that is to come when Christ returns.²⁰

About the Authors



David W. Miller joined the faculty of Princeton University in 2008, serving as the founding Director of the Princeton University Faith & Work Initiative. His signature class is “Business Ethics & Modern Religious Thought.” His previous appointment was at Yale, where he served as the Executive Director, Yale Center for Faith & Culture, and taught at both the Divinity School and School of Management. Before receiving his Ph.D. in ethics, he spent 16 years in senior executive positions in international business and finance, including eight years in London. He is the author of the critically acclaimed and best-selling book, *God at Work: The History and Promise of the Faith at Work Movement* (Oxford University Press). Alongside his work at Princeton, David serves as an advisor to CEOs in matters pertaining to ethics, values, leadership, and faith at work.



Timothy Ewest is Associate Professor of Management at Houston Baptist University and a Visiting Research Scholar at Princeton University’s Faith & Work Initiative. His research interests include issues surrounding the integration of faith at work and prosocial leadership, with a number of published journal articles and books on leadership and faith at work. Tim consults with organizations focusing on strategy, ethics and leadership development, and his prior work experience includes 11 years in ministry, 15 years in higher education and 5 years in corporate America. Tim is an ordained minister in the Christian & Missionary Alliance and holds a Master’s Degree in Theology from Wheaton College, a Master’s degree in Theology from Regent University, and an M.B.A. and Doctorate in Management from George Fox University.

Conclusion

The MBA dictum of decades past that the sole purpose of a company was to maximize profits is increasingly seen as a failed theory, even threatening the very health of the company, if not democratic capitalism as a whole. There are a growing number of secular organizations in the competitive marketplace that take responsibility to care for the planet, people and profit. Corporate executives, whether Christian or not, realize that their customers and employees are concerned not only with making money, but also with doing well in the world. Yet corporate lead-

ers and business owners who are Christians do so with a different set of motives. The Christian businessperson is expressly motivated by the doctrine of stewardship, and its teachings of inventing, developing, growing, and profiting. Further, they realize that neither they nor the shareholders ultimately own the company; God does. They are holding these work related assets, resources, and gifts in trust for God, and God's promised coming kingdom. Christians are called by God to be stewards of the workplace and through it to demonstrate care for their neighbors and the environment, even as God carries out His plan of redemption and restoration for humanity and the world.

Notes

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² According to Google Books Ngram Viewer.

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⁴ Alan B. Krueger & Robert Solow (eds), *The Roaring Nineties: Can Full Employment be Sustained?* (Russell Sage Foundation, 2002).

⁵ Peter Block, *Stewardship: Choosing Service over Self-interest* (2nd ed) (Berrett-Koehler Publishers, 2013).

⁶ Terry Yosie, P. J. Simmons, & Sam Ashken, *Sustainability and the Modern CMO* (Corporate Ecoforum and World Environment Center, November 2016), accessed http://www.corporateecoforum.com/wp-content/uploads/2017/01/Sustainability-and-the-CMO_FINAL.pdf. Or See the 19th Annual Global CEO Survey (January 2016), accessed <https://www.pwc.com/gx/en/ceo-survey/2016/landing-page/pwc-19th-annual-global-ceo-survey.pdf>.

⁷ Research indicates that organizations which practiced sustainability had top management visibly supportive of their organizations' sustainability practices. They did so because of deeply embedded personal core values. See Jena Wirtenberg, et. al. (eds.), *The Sustainable Enterprise Fieldbook: When it All Comes Together* (Oxford: Greenleaf Publishing, 2008). Also see Sheila Bonini & Anne-Titia Bove, *Sustainability's Strategic Worth: McKinsey Global Survey Results* (McKinsey & Company, 2014), Accessed <http://www.mckinsey.com/business-functions/sustainability-and-resource-productivity/our-insights/sustainability-strategic-worth-mckinsey-global-survey-results>.

⁸ See Morela Hernandez, "Toward an understanding of the psychology of stewardship," *Academy of Management Review* (April 2012), 37(2), 172-193.

⁹ <https://www.forbes.com/sites/karstenstrauss/2016/09/15/the-companies-with-the-best-csr-reputations-in-the-world-in-2016/#55e99ed27506>.

¹⁰ Kasturi Rangan, Lisa Chase, & Sohel Karim, "The truth about CSR," *Harvard Business Review* (Jan-Feb. 2015), 93(1/2), 40-49.

¹¹ Tim Keller, *Every Good Endeavor: Connecting Your Work to God's Work* (New York: Penguin Random House, 2012), 56.

¹² This is referred to as the functional image of God, See Richard Middleton, *The Liberating Image: The Imago Dei in Genesis 1* (Grand Rapids, MI: Brazos Press, 2005).

¹³ Timothy Ewest, "Sociological, Psychological and Historical Perspectives on the Reemergence of Religion and Spirituality within Organizational Life," *Journal of Religion and Business Ethics*, 3(2) (2015):1-14. See also David Miller & Timothy Ewest, (2013) "Faith at Work (Religious Perspectives): Protestant Accents in Faith and Work," In *Handbook of Faith and Spirituality in the Workplace*, ed. Judi Neal (New York: Springer, 2013), 69-84.

¹⁴ Co-author David W. Miller serves as an external ethics advisor to Barclays, though all information reported here is public domain.

¹⁵ <https://www.banking.barclaysus.com/our-history.html>, accessed May 17, 2017.

¹⁶ See John Butt, *The Cambridge Companion to Bach* (Cambridge, U.K.: Cambridge University Press, 1997), and Michael Allen, *Reformed Theology* (New York: Bloomsbury Publishing, 2010).

¹⁷ See <http://www.tysonfoods.com/we-care/faith-in-the-workplace>. Also David Miller & Timothy Ewest, "A New Framework for Analyzing Organizational Workplace Religion and Spirituality," *Journal of Management, Spirituality & Religion*, 12(4) (2015), 305-328.

¹⁸ Valerie Gladstone, "Architecture: Gaudí's Unfinished Masterpiece Is Virtually Complete," *New York Times*, August 22, 2004.

¹⁹ Chang, L. N. D., College of Science Annual Report 2009-2010.

²⁰ Stanley Grenz & John Franke, *Beyond Foundationalism: Shaping Theology in a Postmodern Context* (Louisville, KY: Westminster John Knox Press, 2000).

Christ-Centered Businesses - Disciple-Making in the Midst of Profit-Making



by Darren Shearer

Introduction

It is true that business institutions cannot be considered as “born-again,” for that unspeakable joy and privilege is reserved for individual people who possess a spirit, soul, and body. However, insofar as certain charities can be considered “Christian” charities and local church institutions can be considered “Christian” organizations—despite that not every person sitting in its pews has been born-again in the John 3:3 sense—businesses may also be labeled as “Christian” in this regard.

Rather than labeling a business—or, for that matter, any other organization—as “Christian,” it may be more theologically and biblically-consistent to label such businesses as “Christ-centered.” Here is a working definition of a “Christ-centered business”:

...a value-creating, profit-generating, and law-abiding organization dedicated to making disciples of Jesus Christ through leadership by born-again Christians who are led and empowered by the Holy Spirit.

It is assumed that all business leaders want their companies to survive over the long-term, which is only possible through creating value, generating profit, and abiding by the laws of the land. Given the scope of this article, we will focus on the latter two criteria of what it means to be a Christ-centered business:

1. A Christ-centered business is *dedicated to making disciples of Jesus Christ.*
2. A Christ-centered business is *led by born-again Christians who are, in turn, led and empowered by the Holy Spirit.*

1: Dedicated to making disciples of Jesus Christ

The mission of Christ-centered businesses is to spread the awareness of God’s glory, Jesus Christ, throughout the marketplace and beyond.

What is God’s “glory”? The writer of Hebrews said, “The Son is the radiance of God’s glory and the exact representation of his being” (Heb. 1:3). There is our answer:



Jesus Christ is the glory of God. Thus, we can interpret Habakkuk 2:14 as follows:

For as the waters fill the sea, the earth [including the business world] will be filled with an awareness of the glory of God [Jesus Christ].

In the verse above, Habakkuk has prophesied the fulfillment of the “Great Commission” Jesus entrusted to his disciples in which he charged his followers to “make disciples of all nations” (Matt. 28:19). Collectively, individual disciples of Jesus are called to disciple entire groups of people—that is, to reveal Jesus (the glory of God) throughout all spheres of all cultures in all societies.

As this corporate disciple-making happens in a business, the business becomes increasingly Christ-centered.

In a Christ-centered business, Jesus is revealed through the leaders of the company and, ultimately, throughout the entire culture of the business.

In a Christ-centered business, Jesus is revealed through the leaders of the company and, ultimately, throughout the entire culture of the business. When aligned with this disciple-making mission in word and deed, Christ-centered businesses can be used as tools to help individuals, communities, nations, and industries reveal the glorious image and character of Jesus.

Based primarily upon an exposition of the Creation accounts in Genesis 1-2, Van Duzer has proposed that the purpose of business is two-fold: 1) “to provide the community with goods and services that will enable it to flourish,” and 2) “to provide opportunities for meaningful work that will allow employees to express their God-given creativity.”¹ However, this definition does not account for the disciple-making mandate of the Great Commission that must be central in how Christians aim

to honor God through business. Embracing the Great Commission is a central part of what distinguishes Christ-centered businesses from other businesses that are led by well-intentioned people.

In addition to what has become known as the Cultural Mandate—that is, “Be fruitful and increase in number; fill the earth and subdue it. Rule...” (Gen. 1:28)—the Great Commission Mandate in Matthew 28:18-20 must also be foundational in defining the redemptive purpose of business. Only as the mission of the business becomes aligned with the disciple-making, glory-revealing mission of Jesus Christ can we say that the business is “Christ-centered.” With an emphasis on global evangelism and church multiplication, Rundle and Steffen have offered a definition of what they have termed “Great Commission Companies”:

...a socially responsible, income producing business managed by kingdom professionals and created for the specific purpose of glorifying God and promoting the growth and multiplication of local churches in the least-evangelized and least-developed parts of the world.²

If “Great Commission” companies are only those operating in the “least-evangelized and least-developed parts of the world,” how is the Great Commission relevant to businesses led by Christians in other parts of the world? If in a business context, the Great Commission is about revealing Jesus throughout all aspects of business—regardless of geography or demographics—this interpretation of what it means to be a “Great Commission Company” is insufficient. Fundamentally, the Great Commission is a call to reveal Jesus individually and corporately, a mandate incumbent upon all Christ-followers and the companies they lead.

In *Business for the Glory of God*, Grudem’s objective is to show how various facets of business—such as ownership, productivity, employment, commercial transactions, etc.—can be used for the purpose of “imitating God.”³ For instance, he writes,

We can imitate God’s attributes each time we buy and sell, if we practice honesty, faithfulness to our commitments, fairness, and freedom of choice.⁴

Although Grudem does not explicitly use the “discipleship” language of the Great Commission in stating his case, “imitating God” is precisely the essence of discipleship. As the

disciple follows the teacher, the disciple begins to act like the teacher (Luke 6:40).

The more business professionals become aware of Jesus (i.e., becoming increasingly Christ-centered), the more they will imitate him, revealing His image in and through the companies in which they work. Ken Eldred describes such Christians as “role models of a comprehensive gospel,” a gospel that provides well-being for both the economic as well as spiritual lives of people.⁵

Cafferky exhorts the Christian business professional to apply the “grand themes” of the Bible in one’s daily business ethics and practices (e.g. “holiness, truth, loving kindness, wisdom, righteousness, justice and others”).⁶ These “grand themes” are the character qualities of Jesus that Christ-centered businesses present to their stakeholders through their corporate cultures. As these “grand themes” are modeled consistently over time, disciples of Jesus are made as the glory of God is revealed.

Making disciples in the business world may sound more complicated than it is. As with the Apostle Paul, a disciple-maker simply invites prospective followers to “imitate me as I imitate Christ” (1 Cor. 11:1). Both individually and corporately, this is a calling to represent and model the character of Jesus as accurately as possible to the world around us.

Discipling Employees: Case Study of Polydeck Screen Corporation

When an employee at the Polydeck Screen Corporation receives Jesus as Lord and Savior, with consent from the employee, one of the company’s corporate chaplains provides him or her with an orientation about the Christian faith, helps the new believer find a local church, and helps him or her to get started with Bible reading.⁷ Of course, this is only the beginning of the discipleship process. New believers at Polydeck grow as disciples of Jesus throughout each work day as they observe and model the Christ-like attitudes and behaviors demonstrated by their co-workers within the Christ-centered business culture at Polydeck.

How do Polydeck’s leaders promote and reinforce the Christ-like character it desires to see modeled throughout the business? One example is the company’s successful “I Caught You Caring” program in which employees can nominate their co-workers when they observe them displaying acts that are consistent with the company’s Christ-centered core values. At the monthly gathering where

We can imitate God’s attributes each time we buy and sell, if we practice honesty, faithfulness to our commitments, fairness, and freedom

employees' birthdays and anniversaries are celebrated, those nominated are publicly honored and given a t-shirt that says "I Caught You Caring."

Polydeck's employees also grow as disciples of Jesus by discovering and using their God-given talents daily in their workplaces.

Because Jesus is our standard for excellence in all things, on a corporate level for Christ-centered businesses, the Great Commission is a call to set the standards of excellence in service and character for entire industries. Beyond discipling individual employees within businesses, this is a step in the Great Commission Mandate to disciple entire nations.

Discipling Industries: Case Study of Wanamaker's

Through his legendary store in Philadelphia, John Wanamaker (1838-1922) was one such industry disciple-maker as he is considered the "Father of Modern Advertising." Among his many innovations, Wanamaker opened the world's first major department store because he wanted to provide a store so complete and welcoming that people would not want to leave. In those days, it was unheard of for a store to be a meeting place and even a place for relaxation and enjoyment.

At a time when salespeople could charge whatever they could get from their customers because prices were not displayed, Wanamaker introduced price tags to the retail economy, which was the first universal pricing system of its kind. He didn't want people to worry about whether or not they were getting fair prices while they shopped. He wanted his customers to be able to relax and feel welcome in his store.

Wanamaker's Christ-centered business innovation led to a shift in the entire retail economy, in effect, discipling entire industries who followed his company's example. He wanted his business to reflect the character of Jesus. This would have been impossible if his customers didn't feel welcome or if they felt they were being taken advantage of by the company.

Ultimately, his gift of hospitality was used to invite people into a relationship with Jesus. When the famous 19th-century evangelist, D.L. Moody, wanted to come to Philadelphia for one of his evangelistic meetings, Wanamaker hosted the event in his store free-of-charge and donated the services of 300 ushers from among his own paid staff to assist with the event. In the same place where these staff members served customers, they heard the Word of God preached to their community by one of history's greatest Christian evangelists.

For Wanamaker, the extent to which he revealed Jesus through his business was his "bottom line."

Specifically and practically, how can a business make disciples of Jesus by revealing him, the glory of God,

through the business? This brings us to a second characteristic of a Christ-centered business.

2: Led by born-again Christians who are, in turn, led and empowered by the Holy Spirit

We can only say a business is Christ-centered to the extent that its leaders are centered on Christ vis-à-vis the Holy Spirit. If a company is in business to fulfill the mission of God, it follows that the company would be led by God Himself. He leads and empowers business leaders through the presence and voice of the Holy Spirit in the lives of born-again Christians.

Here are four ways in which business leaders can be led and empowered by the Holy Spirit, causing their businesses to become increasingly Christ-centered.

Inviting the Presence and Will of God into the Business

To be considered a "Christ-centered business," the voice of Jesus Christ via the Holy Spirit must be of paramount importance regarding the vision, mission, strategy, and tactics of the business.

After Jesus' disciples had been out fishing all night, he instructed Peter to drop his nets on the opposite side of the boat (see Luke 5:1-11). Despite how counterintuitive this would have seemed to this experienced fisherman, he followed Jesus' instructions and benefitted from a massive, net-breaking catch of fish that required assistance from other boats and fishermen.

Enabled by the Holy Spirit, this deep level of listening and obedience to the voice of Jesus will be evident in a Christ-centered company. Expressions of this would include regular and ongoing personal prayer times, Bible study, and worship on the part of the company's Christian leaders. Other expressions would include times when the Christian members of the leadership team gather corporately for prayer, Bible study, and worship. These disciplines will prepare the company's Christian leaders to hear from and obey the Holy Spirit at a moment's notice during the day-to-day operations of the company as they make Spirit-led decisions and represent Jesus to the company's stakeholders.

Seeking Wise Counsel

One of the primary means by which the Holy Spirit leads business leaders is through godly advisors to whom the leader chooses to be accountable. The Bible says, "Where there is no guidance the people fall, but in abundance of counselors there is victory" (Prov. 11:14).

There are many thought leaders in and around our industries whom we respect for the advice they share. The

Love and the other fruits of the Spirit provide the passion and proper motivation that fuel our spiritual gifts, enabling us to make an eternal impact in the marketplace.

problem is that many of them do not know God, nor do they share our desires to lead Christ-centered businesses. A diet of business advice and guidance fed primarily by non-Christian thinkers will condition a person to believe that God is not relevant to his or her business. As Larry Burkett said in *Business by the Book*, “The difficulty isn’t the advice they give; it’s the advice they don’t give, specifically, the lack of spiritual insight.”⁸ Leaders of Christ-centered businesses give priority to the voice of counsel from those who share their Christ-centered values and mission.

Leading from Spiritual Gifts (Charismata), Not from the Ability of the Flesh

A “spiritual gift” (*charismata*) is a special ability given by the Holy Spirit through a born-again Christian to the people of God for the purpose of spreading the awareness of the glory of God throughout the earth.⁹ Because spiritual gifts constitute the anatomy of the “body” of Jesus Christ, who is the “head” of the body (see 1 Cor. 12), using spiritual gifts (e.g. administration, service, prophecy, etc.) literally puts Jesus on display in front of the world. As discussed above, making people aware of what Jesus looks like through the lives of born-again Christians is a prerequisite to making disciples. They must first see demonstrated what they are called to imitate.

Christian business professionals have access to the Holy Spirit’s supernatural power in business. This power is demonstrated through one’s spiritual gifts, which are individual parts of the body of Jesus Christ. Jesus said, “Apart from Me, you can do nothing” (John 15:5). By choosing to operate with spiritual gifts in business rather than from the natural abilities of the flesh, the business professional is choosing to be completely dependent upon the power of the Holy Spirit. The Bible tells us, “For those who are according to the flesh set their minds on the things of the flesh, but those who are according to the Spirit, the things of the Spirit” (Rom. 8:5).

Fueling Spiritual Gifts with the Fruit of the Spirit

Natural abilities can be motivated by all sorts of selfish motives. They can help a person to achieve extraordinary worldly and temporary success, gaining massive amounts of money and influence.

Spiritual gifts, on the other hand, can only be fueled by the fruit of the Holy Spirit: “the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control” (Gal. 5:22-23). For instance, a Christ-centered business leader may operate with a Spirit-empowered spiritual gift of “administration” (see 1 Cor. 12:28) while another may operate with a pride-fueled natural ability of administration. Paul writes,

If I have the gift of prophecy, and know all mysteries and all knowledge; and if I have all faith, so as to remove mountains, but do not have love, I am nothing. (1 Cor. 13:2)

Our spiritual gifts are useless for making disciples and changing our industries for the glory of God unless they are motivated by love for the people we are serving. Love and the other fruits of the Spirit provide the passion and proper motivation that fuel our spiritual gifts, enabling us to make an eternal impact in the marketplace.

Unlike spiritual gifts, which are given by the Holy Spirit, spiritual fruit must be cultivated in partnership with the Holy Spirit. This “fruit” is the Christian character that each of us must develop over time. These fruits are the Christian business ethics and values we should all be bringing to the marketplace each day. Without this fruit, our spiritual gifts can accomplish nothing for the glory of God in the marketplace.

Conclusion

Until the “awareness” of the glory of God, Jesus Christ, shines into the marketplace through Christ-centered businesses and business leaders, the world of business will remain in bondage to sin and all of its nasty expressions: corruption, greed, poverty, selfish ambition, pride, godlessness, spiritual emptiness, depression, and much more. This provides a redemptive opportunity for Christ-centered businesses. Jesus instructed us to spread the awareness of God’s glory, Jesus himself, by being “salt” and “light” to triumph over the decay and darkness in our fallen world (Matt. 5:13-14).

Indeed, Christ-centered businesses must create value, generate profit, and abide by the laws of the land. Two

distinguishing features of Christ-centered businesses are that they also are dedicated to making disciples of Jesus Christ and are led by born-again Christians who are, in turn, led and empowered by the Holy Spirit.

While the relationship between disciple-making and profit-making is not a difficult one to understand, we must continue to develop a theology of business without making these critical concepts mutually exclusive.

Notes

¹ Jeff Van Duzer, *Why Business Matters to God: And What Still Needs to Be Fixed*, (Downer's Grove: IVP Academic, 2010), 42.

² Steve Rundle and Tom Steffen, *Great Commission Companies: The Emerging Role of Business in Missions* (Downers Grove, Illinois: InterVarsity Press, 2003), 41.

³ Wayne Grudem, *Business for the Glory of God: The Bible's Teaching on the Moral Goodness of Business* (Wheaton: Crossway Books, 2003), 15.

⁴ *Ibid.*, 37.

⁵ Ken Eldred, *God Is at Work* (Montrose, CO: Manna Ventures, 2009), 161.

⁶ Michael E. Cafferky, *Business Ethics in Biblical Perspective* (Grand Rapids: IVP Academic, 2015).

⁷ Steve O. Steff, *The Business Card* (Wor-K-ship Publishing, 2015), 143-44.

⁸ Larry Burkett, *Business by the Book* (Nashville: Thomas Nelson, 1998), 89.

⁹ Darren Shearer, *The Marketplace Christian: A Practical Guide to Using Your Spiritual Gifts in Business* (Houston: High Bridge Books, 2015), 63.

About the Author



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Practical Guide to Using Your Spiritual Gifts in Business, and *Marketing Like Jesus: 25 Strategies to Change the World*. A former Captain in the US Air Force, Darren earned the United States Air Force Commendation Medal for his meritorious service in Kuwait during Operation Iraqi Freedom. Darren holds a M.A. in Practical Theology from Regent University (Virginia Beach, VA) and an Advanced Graduate Certificate in Management from Pace University (New York, NY). Visit Darren at www.TheologyofBusiness.com

REDEEMING BUSINESS
THROUGH

AUTHENTIC RELATIONSHIPS

BY
JILL RISNER
THOMAS BETTS
BOB EAMES

Abstract

This essay expands on existing research into the ways that businesses can value all their stakeholders by exploring a business's responsibility to its customers. Businesses will go to great lengths to learn about their customers in an effort to forge lasting relationships with them – and capture the profitability that those relationships bring. This paper will explore areas of alignment and misalignment between the current treatment of relationships in marketing practices and a Christian perspective on relationships. The idea of “authentic relationships” is introduced as one way that businesses can redeem customer relationships with behaviors demonstrating honesty, respect, and love.

Introduction

A customer of a large retailer receives an email asking her to sign up to receive text messages from that retailer “because friends text.” The customer questions whether a store could really be her “friend.”

The owner of a small auto repair shop decides to give one of his regular customers free labor on a brake job which causes the customer to experience a sense of loyalty and gratitude. When the customer picks up his car, he brings in donuts for the employees to enjoy.

A retailer decides to implement a loyalty card program which allows them to gather data about customer preferences and shopping habits. This information is used to target ads to customers that are specific to their needs. Upon receiving these ads, some customers appreciate the personalization of the messages while others feel their privacy has been invaded.

Each of the above examples relates to a concept that is popular in the field of marketing, relationship. Often viewing long-term customer relationships as a path to increased profitability, companies invest large amounts of money into customer relationship management (CRM) programs that allow them to learn more about their customers, segment them into groups, and then target them with personal and relevant advertising messages.¹ Christians will find the idea of relationship building to be consistent with biblical values. However, there are areas of alignment and misalignment between the modern marketplace’s view and a Christian worldview of relationships.

In this paper, we explore relationships in business and how Christians can foster them in a way that both supports current mainstream marketing practice and contributes to the redemption of a fallen business world. We start with a brief look at the evolution of and current use of relationships in marketing. Next, we will discuss a Christian perspective of relationships in marketing. We will then discuss the areas of alignment and misalignment between the marketing and Christian perspectives of relationship. Finally, we will introduce an approach to relationships, called “authentic relationship” that can be used to build on existing business practices that value relationships, but are more aligned with a Christian worldview. We close with some examples of how authentic relationship is applied in practice.

Marketing Perspective of Relationships

Over the past 60 years marketing has evolved from focusing internally on production and sales to externally on customer relationships.² To manage the relationships businesses are building with their customers, marketers have increasingly relied on CRMs. CRM is “a strategic approach that is concerned with creating improved shareholder value through the development of appropriate relationships with key customers and customer segments.”³ Many companies view CRM as a key to increasing their long-term profitability.⁴ This focus on customers has also evolved into the recent increase in collection and analysis of “big data” available through consumer interactions. Businesses use big data to build customer relationships by learning the best way to market to them, the most effective way to handle purchase transactions, and successful strategies for attracting lost customers.⁵

Customers are one of an organization’s primary stakeholders as they are necessary for business survival and success.⁶ At times, marketing has become too focused on customers at the exclusion of other stakeholders (i.e., employees, suppliers, investors, and the community). There has been some movement toward stakeholder theory and stakeholder marketing, both of which expand the view of the responsibility of the organization to more broadly consider all stakeholders and how value can be created for multiple stakeholders simultaneously.⁷

While marketing theory considers stakeholders and a variety of financial and social outcomes through stakeholder marketing, most mainstream marketing practices remain focused on profit as the goal of relationship building. Marketing practitioners often justify the high cost of CRM systems with an expected return on investment (ROI) for the company. As businesses become more outcomes driven, marketers have increasingly relied on tangible measures such as profitability to justify their strategies.

Christian Perspective of Relationships

An exploration of Scripture reveals the goodness of relationships and God’s intention for humans to live in community. For example,

“Then God said, ‘Let Us make man in Our image, according to Our likeness; let them have dominion over the fish of the sea, over the birds of the air, and over the cattle, over all the earth and over every creeping thing that creeps on the earth.’ So God created man in His own image; in the image of God He created him; male and female He created them. Then God blessed them, and God said to them, ‘Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth.’” (Gen. 1:26-28 NKJV)

In this passage, we are told that God created man in His own image. This included not just one man, but “the plurality of humankind, which includes a plurality of the sexes.”⁸ This community of men and women is connected to God’s own communal nature. When we are in a community, we are reflecting the nature of God and existing in a way that aligns with our own created nature.

The idea that we are created in God’s image means that we have a calling to carry out God’s intended purpose for us. That purpose is to reflect the nature of our Creator for the sake of all creation.⁹ The nature of our Creator is communal as the triune God is comprised of the Father, Son and Holy Spirit. As men and women are created in the image of God, our calling is to reflect God’s communal nature by seeking perfect fellowship with one another, the created world, and the Creator. This fellowship will involve a reflection of the out-going, self-giving love of God as we seek to love others with their benefit in mind.

Scripture also tells us that relationships involve not only a love for others, but a love for ourselves as well. The book of Matthew tells us, “Therefore, whatever you want men to do to you, do also to them, for this is the Law and the Prophets.” (Matt. 7:12). Thus healthy relationships involve care for both parties. A person in a relationship has a responsibility to protect herself from being unfairly taken advantage of by the other.¹⁰ The Christian view of relationships has a communal nature.

Christian Perspective on Business Relationships

A substantial body of work exploring business from a Christian perspective has developed over the past two decades, providing the groundwork on which to build a better understanding of relationships. Hagenbuch states that marketing must build relationships if it is to be called a Christian vocation.¹¹ He points to Scripture passages such as 2 Corinthians 5:18-19 which describe our call to reconciliation: “Now all things are of God, who has reconciled us to Himself through Jesus Christ, and has given us the ministry of reconciliation, that is, that God was in Christ reconciling the world to Himself, not imputing their trespasses to them, and has committed to us the word of reconciliation.” Hagenbuch argues that living a life of reconciliation is at the core of all Christian vocation. Reconciliation, which is focused on “restoring, building, and maintaining strong relationships”¹² must therefore be supported by marketing efforts in order for marketing to be considered a Christian vocation.

Van Duzer argued that the true purpose of business consists of: 1) providing meaningful work to people and, 2) providing beneficial goods and services to society.¹³ With this perspective, the role of profit is to sustain the operations of a business, but not to serve as its end goal. Wong and Rae made a distinction between the use of re-

lationships in mainstream marketing practice where businesses attempt to create deep emotional connections with customers with the goal of getting them to make more purchases and the Christian perspective of relationships, which they term “authentic relationships.”¹⁴ Wong and Rae described authentic relationships as relationships “built on dignity, trust, mutual respect and true concern for others.”¹⁵ In these relationships, customers are treated as valued friends.

A faith-based perspective of relationships leads us to conclude that businesses should show care and concern for relationships with all stakeholders. Businesses should not focus on the benefit of one stakeholder at the sacrifice of others. Marketers should fully embrace the concept of stakeholder marketing and pursue the betterment of all stakeholders to the greatest extent possible. However, in this paper we focus on the important primary stakeholder group of customers. The successful management of customer relationships will ultimately lead to benefits not just for customers but for all stakeholders.

Some Clarifications

Some debate has occurred over whether or not a customer can actually enter into a relationship with a brand. Relationships involve interdependence in which partners jointly affect, define, and redefine their relationship so the question of whether or not a brand can interact with a customer should be explored.¹⁶ Kotler defines a brand as being a promise made to customers to deliver a fulfilling experience at a certain level of performance.¹⁷ The brand is a representation of a promise made by people within an organization to the customer. By “living the brand” those people work to carry out that promise. In this way, the brand serves as a conduit through which the employees of a company engage in a relationship with their customers. With this understanding, we assume that even though customers build what some would call relationships with brands, the relationship is actually being built between people, the customer and the employees of the company. This brand conduit serves as a unifying element to add consistency to the interactions that one customer might have with multiple people within a company as they interact with the company, its products, and its brand in various settings. We assume that whether we are discussing customers building relationships with brands, products, or companies, the actual relationship is occurring between people (the customer and those within the company) and sometimes the interactions of that relationship are carried out through marketing strategies such as branding.

Even in instances where marketing actions such as emails or website are automated, we hold that a relationship between the customer and a representative of the company is occurring. An automated computer process must be set into place by a person who is deciding how the details of that automation will occur. That person’s decisions about the automation will impact the customer

in either a positive or negative way. For example, a person may establish a program for a bank where customers are automatically reminded when they have a payment due, thus helping customers manage their finances more effectively. Alternatively, a person may program a digital game in a way that is addictive and offers in-game purchases to continue playing, thus encouraging customers to spend money and time in unproductive ways. In both scenarios relationships are occurring between two people through the medium of technology.

Relationships are defined by a series of interactions over time between individuals in which each interaction “affects the future course of the relationship, even if only by confirming the status quo.”¹⁸ Based on this definition, there are certain customer interactions that would not be considered a part of the relationships that businesses are establishing. For example, if an individual is on vacation and stops at a local, independent gas station to buy a drink, that person is not in a relationship with the owner of the gas station because the two only interact on one occasion. Similarly, if a company places an ad in a magazine and that ad is viewed by an individual who does not become a customer of the company, that person is not in a relationship with the company. This paper focuses on interactions that occur between the representatives of a company and their customers over time. Again, these interactions often occur through the medium of a brand or other marketing mix elements (product, price, place, and promotion strategies).

Areas of Alignment and Misalignment

There are areas where modern marketplace practice aligns well with a Christian perspective of relationships. Marketing facilitates exchange relationships. Clark and Mills define an exchange relationship as one that occurs when the “parties involved understand that one benefit is given in return for another benefit.”¹⁹ They contrast this with communal relationships in which each person has a concern for the welfare of the other and benefits are given with no expectation of receiving anything in return (such as a relationship between close friends or family members).²⁰ As an example, if we helped a friend move, we would not expect payment for the benefit given. In fact, we may be hurt or confused if our friend offered to pay us.

Both exchange and communal relationships are needed for a society to function. Exchange relationships are needed because they provide motivation to businesses. Because the norms of exchange relationships dictate that one benefit be given in return for another, businesses have been motivated to develop a wide variety of products to meet customer needs. Also, because of exchange relationships people can specialize and then trade for the goods and services they need. Communal relationships are needed in a society because they allow for needs to be met in individuals who are unable to return the favor.²¹

The customer focused approach of marketers also supports the idea of providing for society’s needs. Customer relationship management is based on the idea that in order to succeed, businesses must understand customer needs and respond to them. The idea of meeting customer needs aligns well with one of Van Duzer’s stated purposes of business, the provision of beneficial goods and services to society.²² Stakeholder marketing requires the development of relationships that include shared values and exchanges of value between multiple stakeholders, not just customers, in order to produce the desired financial and social outcomes that are valued by primary and secondary stakeholders.²³ At their core, marketing relationships allow for exchange to occur, providing for the needs of our society.

The fact that marketing practitioners are embracing relationships is positive. However, sometimes a good thing is being misused. In the field of marketing the relationships that are built with customers are valued because they bring better company performance. Marketing textbooks promote the idea that relationships with customers are a means that can be used to achieve greater marketing efficiency and effectiveness and ultimately improved profitability.²⁴ The literature in CRM theory and big data consistently emphasizes the outcome of gaining power and leverage over customers in order to maximize profitability or increase shareholder returns.²⁵

Drawing on the distinction made by Clark and Mills between exchange and communal relationships, we assert that businesses are focused on building exchange relationships with customers (in which they receive a specific return for the efforts they put into relationship building) under the guise of building communal relationships. For example, when a company asks a customer to sign up to receive text messages from the company “because friends text,” the company is presenting itself as a friend to the customer. A friend is someone whom we enter into a communal relationship with and by its communal nature, there is an expectation that the parties have genuine concern for the other’s welfare with no expectation of a return being received for a benefit given. However, relationship marketing efforts are measured in terms of how much value customers return to the company. This is more aligned with the expectations of exchange relationships. Furthermore, if customers do not return sufficient value to the company, efforts to maintain the relationship are often ended. This raises several concerns including the fact that businesses are being dishonest and customers could possibly get hurt or taken advantage of in the process.

Karns confirms this concern about the mainstream business perspective of exchange when he discusses the contemporary paradigm of exchange.²⁶ The contemporary paradigm of exchange sees economic interactions as a means by which people seek their self-interested personal happiness. Marketers are encouraged to foster long-term relationships with the goal of achieving long-term profit-

ability. The central values influencing this paradigm are materialism and consumption.

A biblical perspective of exchange relationships reveals inconsistencies between the Christian themes of relationships, love, and covenant and the contemporary exchange paradigm. The current exchange paradigm elevates self over others and uses relationships as instruments. We are called to love others, which involves a self-sacrifice, but with the current exchange paradigm businesses choose to “love” certain customers more than others based on their calculated profitability. Also, businesses often break covenants with their customers when they become unprofitable, abandoning previously held commitments.²⁷ There is clearly a misalignment between the current exchange paradigm which is self-focused and a Christian perspective of relationships which is others-focused. Below we will propose a path to bring these two perspectives into better alignment.

Authentic Relationship

As stated above, marketers value relationships, but they are often built with customers to achieve the end goal of profit. We believe that a marketer’s interactions with his or her customers should involve more than a focus on profit. Profit is necessary for the operation of a sustainable business and must be considered when making marketing decisions. However, there is something more that should be considered: a concern for reconciliation and relationship.

We propose an approach that uses profit to make the necessary investments to pursue and sustain relationships (see Figure 1). We distinguish this from the current marketing paradigm of relationships by referring to it as the “authentic relationship” approach, borrowing it from the language of Wong and Rae.²⁸ Authentic relationship marketing repositions caring for customers’ needs as an end rather than a means and views profitability as something that allows this process to occur. With the authentic relationship approach marketers seek to use all of a business’s creative power and innovative capacity to serve customers in a way that is profitable and sustainable.²⁹ In relation to Clark and Mill’s distinction between exchange and communal relationships, an authentic relationship approach incorporates both. An exchange relationship does exist, but the communal relationship is also honestly pursued and is the goal of the interaction.

The authentic relationship approach involves showing customers respect, honesty, and love.³⁰ We respect our customers because they are God’s image bearers (Gen

1:27). Made in the image of God, our customers deserve the same respect that we would give our Heavenly Father. Respect should be given to all customers, not just those who promise a high ROI. God does not show favoritism (Acts 10:34), nor should we. The Bible also commands us to be honest (1 Pet. 2:1; Ex. 23:1-3) which is the second element in building authentic relationships. Being honest with customers involves being transparent, open, and generous with communication whenever possible, even if some of the power we could hold over them needs to be given up. Finally, authentic relationships require that we love our customers. We are to love God and love our neighbor as we would ourselves (Matt. 22:37-39). Also, our love must involve action (1 John 3:18), not just words. By approaching customers with respect, honesty, and love, Christians in the modern marketplace can build on the positive aspects of existing marketing practice while contributing to the transformation and redemption of business. Doing so also allows Christians to pursue relationships with all stakeholders that are communal in nature, seek perfect fellowship rather than self-serving exchange, and provide adequate levels of protection or self-care in order to assure sustainability of the organization.

Authentic relationships often are reciprocal. In a recip-

Authentic relationship marketing repositions caring for customers’ needs as an end rather than a means and views profitability as something that allows this process to occur

rocal relationship customers seek to show honesty, respect, and love to the company that has shown these things to them. They do this through actions

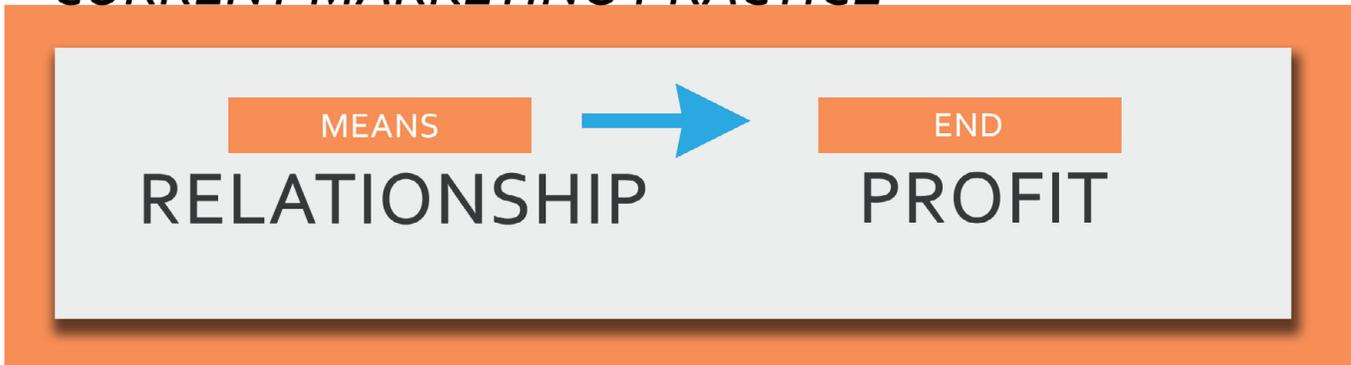
such as showing brand loyalty, providing positive word of mouth, and not abusing liberal company policies. Although this is not the end goal of the exchange, this reciprocal relationship often leads to increased profit for the company, creating a continuous loop of mutual benefit (see Figure 1). This also means that the outcomes of both current marketing practice and an authentic relationship approach may look the same from the outside, yet marketers’ intentions may be different. While the intentions of a marketer are not always observable, these intentions are still God-honoring and can often be experienced in subtle ways within the space of customer-marketer interaction.

Authentic Relationship in Practice

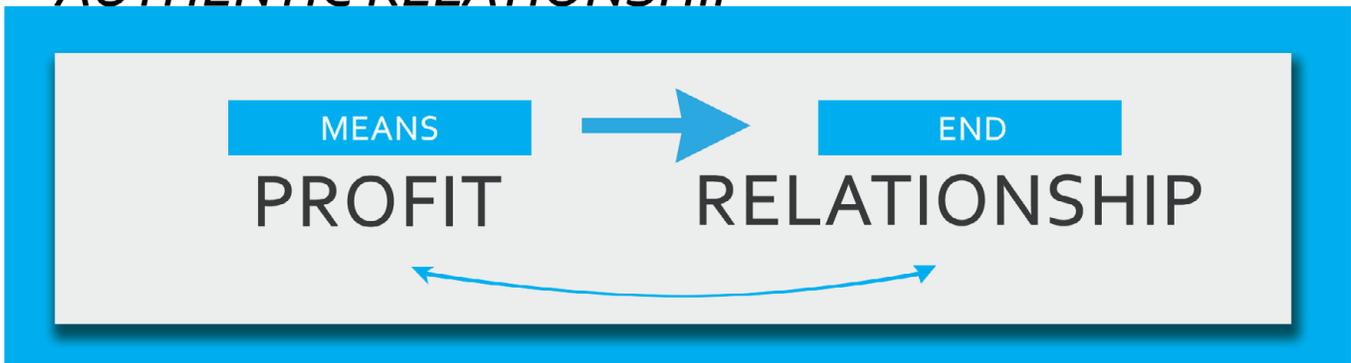
To gain a better understanding of the authentic relationship approach, it is helpful to explore what this model looks like in practice. In this section of the paper we will discuss the process-oriented nature of authentic relationships, how certain organizational structures/designations can foster authentic relationships, how to manage the

FIGURE 1: THE ROLE OF PROFIT WITH AUTHENTIC RELATIONSHIPS

CURRENT MARKETING PRACTICE



AUTHENTIC RELATIONSHIP



needs of various stakeholders while pursuing authentic relationships, and some practical steps that individuals can take to adopt this approach to marketing.

Authentic relationship building is a process. Having authentic relationships is something that businesses strive toward and therefore it is something that is best measured in terms of degrees rather than something that is achieved or not achieved. Pursuing authentic relationships is similar to the Christian faith. There is no finish line. It is a process that we work to grow in daily. Additionally, because of the complexity of organizations, the authentic relationship approach may be embraced at an organizational, divisional, team, or just individual level. Many businesses operate differently in their various divisions and

departments. While some individuals in a company may be building authentic relationships with their customers, others may not. Of course, a company's goal should be to have consistency in processes across the organization, but in reality, this is often not the case.

How an organization is structured and its established mission both affect the pursuit of authentic relationships. We pointed out that when adopting an authentic relationship approach, profit shifts from being the end to a means by which relationships are pursued (see figure 1). Some have argued that once a business organizes as a corporation they have a legal obligation to pursue profit as the end goal. The board of directors of a corporation does have a fiduciary responsibility to all stakeholders, which includes

the shareholders. However, when a company incorporates, if they desire, they do have the option of explaining in the articles of incorporation that the ultimate purpose of their company is not to make a profit. An example of a company that did this was the AES Corporation which made its priority specific company values rather than profit.³¹

For companies that are already incorporated, an alternative to consider as a means of communicating the role of profit to investors is to become a certified benefit corporation or B Corp. B Corps are committed to using business as a force for good to create enduring prosperity for all stakeholders.³² When investors see that a corporation has the B Corp certification it communicates to them that while profit will be considered when making business decisions, it is not the exclusive goal of the company. For example, one of the outcomes that B Corps seek to achieve is to increase credibility and build trust with customers.³³ Becoming a B Corp is not synonymous with adopting an authentic relationship approach, but it is a way to communicate with investors that profit is not the exclusive goal of the company.

Outdoor equipment retailer, REI, has avoided incorporation altogether and instead has chosen to organize as a cooperative or co-op, a structure under which the company was originally founded in 1938. A co-op is “a business or organization owned by and operated for the benefit of those using its services. Profits and earnings generated by the cooperative are distributed among the members, also known as user-owners.”³⁴ Co-ops are established with a focus on service and member benefits rather than profit. Remaining a co-op allows REI to focus on the long-term benefit of the co-op members (who are customers), workers, and their communities, rather than company investors.³⁵ The co-op model aligns well with the guiding principles of authentic relationship. Ideally, co-ops are based on truly caring interactions and support between the organization and the customers/members.

Stakeholder theory and stakeholder marketing both hold that when organizations consider the proper role of profit and the allocation of valued outcomes it is helpful to consider what all stakeholders (shareholders, suppliers, employees, and even customers) desire as a good return on the value they give a company and the risk they assume in partnering with them. The beliefs and values of different stakeholder groups can affect the desired return. There are situations where stakeholders are willing to accept a lower level of return because they believe in what the company is providing or stands for. For example, some employees working in Christian organizations accept lower pay because they believe in the mission of their employer. Even customers may decide to pay more for products if they support a business’s mission. Businesses must recognize that stakeholder relations are interdependent. When one stakeholder receives benefits, this will ultimately translate to benefits for other stakeholders, creating an upward cycle of positive outcomes for

all stakeholders.³⁶ For example, by paying suppliers well, a firm is able to provide quality products for customers to purchase. Increased purchases allows employees to be paid well so that the firm can hire high quality workers who will serve their customers well, etc.

Authentic relationships thrive when the parties in the relationship are focused on the betterment of the other. However, this ideal exchange does not always exist. There are times, for example, when customers exploit businesses for their own personal benefit. This is especially likely to happen when the company is focused on the betterment of the customer and the customer is focused on his own self benefit. When this occurs, it is important for the business to not enable the customer in his exploitation. To do so would be to abandon the business’s responsibility to sustain itself profitably. As an example, REI’s return policy used to allow customers to exchange or return items purchased at the store for the lifetime of the item. Unfortunately, some customers exploited the policy, returning heavily used items to the store for cash. REI found that a small group of co-op members were making a large number of returns in a way that they believed was not sustainable for the co-op. Because of this they changed their return policy to only one year.³⁷

There are businesses owned by Christians that use the principles of respect, honesty, and love to cultivate authentic relationships. Chick-fil-A is a well-known example. Chick-fil-A is guided by a corporate purpose “to glorify God” and “have a positive influence” on everyone they interact with.³⁸ This results in a guiding philosophy of service which is carried out by “treating customers like friends” and serving “communities like neighbors.”³⁹ This philosophy is not just the belief system of a handful of people, but a part of the company’s culture in which all members of the organization strive to serve others in consistent ways. Evidence of this can be seen in small ways, such as when employees respond to customers with gratitude. Any time a customer says “Thank you” to a Chick-fil-A employee he or she would respond with eye contact, a smile, and a statement like, “It’s my pleasure!”

Dee Ann Turner of Chick-fil-A points out that the unique culture of Chick-fil-A is built and reinforced in three important ways. First their talent selection process focuses on choosing people with the appropriate character, competency and chemistry to fit in and contribute to the culture. Second they nurture talent by being truthful and respectful in stewarding talent in the organization. Finally, they engage their customers or guests in the culture so that they all can share the feeling of being treated with honor, dignity and respect.⁴⁰ The results speak for themselves as Chick-fil-A continues to lead all limited service restaurants by a large margin in customer satisfaction while retention of corporate staff and franchisees both exceeded 95% for nearly 50 years.⁴¹

Concluding Remarks: Authentic Relationships

Company owners who would like to adopt an authentic relationship approach are encouraged to review their existing mission, policies, and practices while considering what the stated end goals of their businesses are. Often mission statements emphasize caring for customers, but practices are driven by profit. Practitioners should reflect on ways that the two can be brought into better alignment.

Individuals who do not have the authority to make large changes at their companies can focus on the influence that they do have. While interacting with customers and other stakeholders of the business, employees can reflect on whether their actions could be described as respectful, honest, and loving. Often when discussing the

ethics of various marketing situations with students in class, we hear students respond, "Well, I wouldn't want it to be done to me, but it is great from a business perspective!" These two ideas should not be separable. What is good for the business must also be good for the customer. A great question to ask when interacting with customers comes back to the Golden Rule: "Would I want to be on the receiving end of this customer interaction?"

Ultimately, a lot of the distinction between an authentic relationship approach and a profit driven approach lies in our personal intentions. The actions of companies using these different approaches can often look the same. So, the first step in implementing an authentic relationship approach is to examine ourselves and the purpose that is driving our decisions. Christians must have the courage to lead by example (1 Pet. 5:2-3), and work toward creating a company culture that values authentic relationships with all stakeholders.

About the Authors



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MY FATHER'S BUSINESS

FROM CAPITALISM TO CAPTAIN-ISM WITH CHRIST



By
Marty Stuebs

Abstract: The brokenness of business activity is deeper than a horizontal, societal problem of not following the right business rules. It involves a vertical, relational, spiritual problem of not following the right Ruler, God, that requires the spiritually redemptive and restorative work of the Trinity. Behind broken business practices are broken business people (Romans 7:14-25). This article unpacks a biblical approach to redeeming business that sees the transformation of business activity as a relational process. It begins with the vertical conversion of the human spirit by a loving God and ends in horizontal business activity and social change for the glory of God.

The Need for Redemption and Restoration

Corporate scandals reported daily in the *Wall Street Journal* reveal our business economy's brokenness. In 2016, Mylan Pharmaceuticals unreasonably hiked the price of its lifesaving EpiPen allergy treatment, threatening customer welfare and safety. Wells Fargo was embroiled in a scandal where bank employees failed to protect customer financial welfare and safety by opening accounts without customer authorization. In 2015, Toshiba admitted to inflating fraudulently reported earnings over a seven-year period by \$2 billion, jeopardizing the financial welfare and safety of potential investors and creditors. Volkswagen installed software on diesel-engine models to cheat on emissions tests designed to protect the welfare and safety of the environment.

These examples illustrate specific applications of a more general ethical business challenge used throughout this article: how to balance the economic management of resources, expenses, and profits with the welfare and safety of customers, employees and other constituents. In each example cited, a business unreasonably sacrificed constituents' welfare and safety in pursuit of increased economic gain. From an economic perspective, these activities are wrong because they lead to ineffective and inefficient risks and economic outcomes. From a legal perspective, these activities are wrong because they violate informal social norms and/or formal rules and laws. From a Christian perspective, these activities are wrong because they fail to love, honor and glorify God by using His resources to extend grace and love to others for His glory. Each of these perspectives views the brokenness differently.

THE BROKENNESS OF BUSINESS INVOLVES A VERTICAL, RELATIONAL, SPIRITUAL PROBLEM OF NOT FOLLOWING THE RIGHT RULER—OUR GOD.

What then is needed to redeem this brokenness? The purpose of this essay is to recognize that redeeming and restoring business requires us to operationalize two rich realities of a Christian biblical blueprint for change: (1) *an accurate diagnosis identifying the depth and severity of the brokenness of business*, and (2) *an adequate prescription recognizing the resulting necessity and power of the Trinity to transform the heart of business*. The brokenness of business is deeper than a horizontal, societal problem of not following the right business rules and practices. It involves a vertical, relational, spiritual problem of not following the right Ruler—our God—that requires a personal, spiritually redemptive and restorative solution that only a perfect and loving Godhead can provide. This Gospel-centered approach to redeeming business most closely coincides with H. Richard Niebuhr's conversionist approach and sees transformation of business activity as a relational process which begins with the conversion of the human spirit by a loving God and ends in business activity and social change for the glory of God.¹

The Mess: How Broken is Business?

A broken behavior problem

Adequately prescribing a redemptive treatment first requires an accurate diagnosis. What is broken and in need of repair? Our society's secular response sees the problem as a broken *business behavior* problem and prescribes economic and regulatory responses to improve business system incentives and rules to encourage and regulate right business activities. The Securities Acts of 1933 and 1934 were enacted after the crash of 1929 to reform the incentives and rules in our capitalist business system.² The Sarbanes-Oxley Act of 2002 (SOX) modified the incentives and rules of business after a series of financial reporting frauds culminating with Enron and WorldCom.³ In response to the 2008 mortgage crisis and Great Recession, Congress passed the Dodd-Frank Act in 2010 to again improve and reform economic incentives and regulatory rules to improve business activities.⁴

After diagnosing the problem as a broken *behavior* problem, these approaches prescribe solutions that modify economic and regulatory *systems* to control, influence and reform business behavior. The use of economic system incentive reforms is guided by the logic underlying consequentialist (or teleological) moral perspectives like utilitarianism or egoism. Since consequentialist logic evaluates actions based on consequences, economic system reforms modify economic incentives and consequences to

improve business actions. According to economic theory, economic incentives and market mechanisms are used as an “invisible hand” to guide and assure that individuals acting in their individual self-interests maximize society’s net outcome.⁵ Instead, the use of regulatory system reforms is guided by the logic underlying non-consequentialist (or deontological) perspectives like Kant’s categorical imperative. Since non-consequentialist logic views business ethics as a matter of understanding and applying certain imperatives or rules to guide actions, regulatory system reforms modify the rules governing business to improve business practice.⁶

Returning to the general ethical business challenge, these economic and regulatory system reforms are intended to aid business management of resources, expenses, and profits balanced with the welfare and safety of customers, employees and others. Economic system reforms can implement penalties and disincentives to curb behaviors that threaten constituent welfare and safety. Legal reforms can implement additional regulatory and monitoring controls to limit behaviors that threaten societal welfare and safety. For example, the Sarbanes-Oxley Act of 2002 (SOX) increased the economic penalties and disincentives for corporate financial reporting frauds and established additional regulatory and monitoring mechanisms to protect the investing public. **Table 1** summarizes these two approaches.

A broken character problem

The repetitious cycle of business system failure and reform indicates that improving economic and regulatory systems, while helpful, is incomplete. Changing the system to ensure right behaviors misdiagnoses the problem and leads to little more than “damage control.” It addresses symptoms but not the problem. The Bible recognizes that the change most needed is deeper than that offered by incentives and rules to improve *behavior*. The Law does not redeem brokenness; it reveals it.

The problem is a business *character* problem, not just a *behavior* problem, and our Great Physician prescribes a Person solution—a Ruler to change the character of businesspersons enabling them to do the right behaviors *for the right Reason*. Jesus confronts the rich young ruler with this deeper need when asked, “What must I do to inherit eternal life?” While the rich young ruler had followed all the right rules, Jesus’ challenge, “Go, sell everything you have...Then come, follow me” revealed that his self-seeking heart could not follow the right Ruler. In his eyes, he had solved the behavioral problem and done the right actions, but Jesus’ challenge exposed a deeper spiritual problem of the heart. His behaviors were for the wrong reasons. He wanted to use a rules-based solution as a means of self-validation and self-promotion. He was a person with a broken *character*. Rules alone were not enough. The disciples asked in amazement, “Who then can

Table 1: Approaches to Improving Business Practice

	ECONOMIC SYSTEM REFORM	REGULATORY SYSTEM REFORM
<i>MEANS</i>	Consequentialist logic guides moral business decisions by considering an action’s consequences	Non-consequentialist logic guides moral business decisions by considering the action itself
<i>MOTIVE</i>	Moral business decisions choose actions that maximize net outcomes (i.e., maximize benefits; minimize costs)	Moral business decisions choose actions that comply with business rules and regulations (i.e., regulatory compliance)
<i>MANAGEMENT</i>	Management and control come from economic systems, markets, and price mechanisms that ensure business actions lead to the best societal outcome (i.e., maximize the wealth creation of net outcomes)	Management and control come from regulatory system rules and regulations which guide behavior to the best societal outcome
<i>MISSION</i>	Manage resources, expenses and profits with welfare and safety considerations to maximize net outcomes	Manage resources, expenses and profits with welfare and safety considerations that comply with regulatory standards

REDEEMING BUSINESS REQUIRES MORE THAN IDENTIFYING BETTER INCENTIVES OR RULES OF FAIR PLAY TO GUIDE RIGHT BEHAVIORS IN THE BUSINESS GAME. AT A MUCH DEEPER LEVEL, REDEEMING BUSINESS INVOLVES IDENTIFYING GOD AS OUR BEST AND ONLY RULER TO GUIDE THE RIGHT SPIRITUAL CHARACTER IN THE HEARTS OF BUSINESSPEOPLE.

be saved?" Jesus revealed broken humanity's need for a relational, Ruler-based solution, "With man this is impossible, but not with God" (Mark 10:17-27). Only a Ruler can redeem.

Economic activity—unlike anything else—tests and reveals the spiritual character and devotion of our hearts.⁷ Jesus recognized that no one "can serve two masters...You cannot serve both God and money" (Matthew 6:24). Our hearts are susceptible spiritually to subtly replacing love and pursuit of God, our Captain, with love and pursuit of capital. In fact, words like capitalism, captain, and capture come from the same Latin root, *capit*, which can be shortened to *capt* and means "head" or "leader."⁸ Often, our wandering hearts forget God as our rightful Ruler or Captain and are captured and led by various rulers in creation—including capital.

The Bible recognizes business activity's deeper, sacred spiritual dimension. It describes Adam's work in the Garden of Eden with the word *Avodah*—meaning "work and worship"—a term used over one hundred times in the Old Testament. In our English vocabulary we use the term *vocation*, or calling by God, to recognize work's sacred spiritual aspects. The New Testament also recognizes business activity's sacred spiritual dimension when it stresses working well, as if for God (Col. 3:23-24; Eph. 6:7).⁹ Elevating and idealizing free-market capitalism can threaten this God-glorifying spiritual dimension.¹⁰ In "The Market as God," Cox marvels at the degree to which business theology has replaced biblical theology resulting in an idolatry problem where pursuit of capital subverts pursuit of our Captain.¹¹ This idolatry is not just a behavioral failure to obey God's rules; it is a setting of the whole heart's spiritual character and devotion on a ruler besides God.

The visible dysfunction of our economic capitalistic system is a result of the underlying spiritual dysfunction in humanity's character. It is another example of humanity's misuse of the fruit of creation. Will we manage creation for our Creator or will creation manage us? According to Davis and Meyer, an economy is

a collection of institutions by which creation's "resources are used to fulfill desires."¹² There are right desires and wrong desires that guide our use of creation—Spirit-seeking, God-glorifying desires and self-seeking, self-glorifying desires—as philosopher James K. A. Smith reminds us.¹³ Our capitalist society and economy promotes and even legitimizes self-seeking, self-glorifying business character. Economic theory uses and forwards a character of self-interest as the primary engine driving profit-maximizing, self-seeking economic behavior.¹⁴ The self-seeking gospel of self-interest, self-satisfaction, self-sufficiency, self-determination and self-glorification is preached from the pulpits of many business school classrooms appealing to converts. Capital may *look* a lot like a ruler—a popular sacred end in today's materialistic society, but it is just a tool and often a means to serve self-interest with the motive of self-love and the mission of self-glory.¹⁵ In this sense, capitalism leads hearts astray from our Captain. The result is business activity with a mission that seeks self-glory rather than God's glory.¹⁶ This quest for self-glory began when the first humans ate the fruit attempting to claim knowledge reserved for God by decree (Gen 3:2-7). Misplaced motives of self-love and a misplaced mission of self-glory underlay the misguided behaviors in the Garden.

At Babel, humanity's business activity was captured by a quest for self-glory.¹⁷ Like the productivity at the tower of Babel, capitalism's liberation of the base motive of self-interest successfully can generate enormous wealth creation. However, God cares equally about wealth creation and *wealth distribution*.¹⁸ Returning to the earlier general ethical business challenge, the desire for wealth creation motivated by a character of self-interest may lead businesses to unreasonably sacrifice constituents' welfare and safety in the pursuit of increased economic gain and wealth creation. Arthur Andersen's story (described in detail in *Final Accounting: Ambition, Greed and the Fall of Arthur Andersen* by Barbara Ley Toffler) offers a cautionary case study of how self-seeking behaviors initially generated abundant wealth creation but rapidly led to a fall and the ultimate demise of the world's largest public accounting firm. In the parable of the rich fool, Jesus reveals that the rich fool's self-seeking character motivated successful

economic behaviors and abundant wealth creation. Unaccompanied by God-glorifying wealth distribution, the rich fool deployed his wealth for personal comfort and self-satisfaction and lost his life (Luke 12:13-21).

Redeeming business requires more than identifying better incentives or rules of fair play to guide right *behaviors* in the business game. At a much deeper level, redeeming business involves identifying God as our best and only Ruler to guide the right spiritual *character* in the hearts of businesspeople. This Ruler-facilitated redemption of our hearts redeems business actors and complements and completes the rule-facilitated changes to reform business activities.

The Means: The Heart-Transforming Power of the Holy Spirit

Because broken business behavior results from broken spiritual character, God provides redemption for business in the spiritual form of a Person. God's transformation process involves the three persons of the Trinity. The Holy Spirit is our Enabler. He enters and regenerates our hearts from self-centered to God-centered providing the heart-transforming power and means for change. It takes the Holy Spirit to enable our needed heart change, and this enabled heart change produces God-glorifying fruits of the Spirit (Gal. 5:22-23).

In the middle of our business struggles, the Spirit radically transforms our hearts by His grace, so that we are able to desire and act in God-glorifying ways—performing right God-glorifying wealth creation activities for the right God-glorifying wealth distribution reasons. Leaving behind personal comfort and self-fulfillment goals, the Spirit enables us to reach for Christ, our Redeemer.¹⁹ At the center of God's process for redeeming the heart of business is the cross of Christ. The grace of Christ does what rules and the law cannot and heals our broken hearts. God's love enables our hearts to love Him (1 John 4:19). [See Box: **The Christ-motivated, Grace-transforming Change Process**²⁰]

The Management: The Sovereignty of Captain-ism

God's plan to redeem us and our broken business activities shows us a moral architecture where God, the Alpha and the Omega—our sovereign beginning and ultimate mission and end, motivates obedience. The sovereign good Shepherd restores us, the lost sheep (Ezek. 24:11-12). We now follow his ways out of love.²² We replace capitalism with *Captain-ism*. We recognize God's authority over all of our lives, not just the spiritual domain. This includes sovereignty over our business practices. A shift from

capitalism to Captain-ism provides several transforming implications:

1. *Business management/control*: Capitalism's brokenness is in need of restorative control to sustain functionality. As Van Duzer observed, "left to its own devices, business will fail. It simply lacks the internal mechanisms needed to keep it away from destructive excesses."²³ Captain-ism offers control that extends beyond the systemic controls of incentives, rules and regulations and even the self-controls offered by personal virtue. While capitalism's economic and regulatory systems in creation provide only imperfect and incomplete control of behavior, Captain-ism provides the sovereign control of a loving, perfect Creator to restore and manage our spiritual relationship with the Divine. Sozhenitsyn recognized the need for the Sovereign's spiritual control and management in any business system when he said, "Untouched by the breath of God,...both capitalism and socialism are repulsive."²⁴

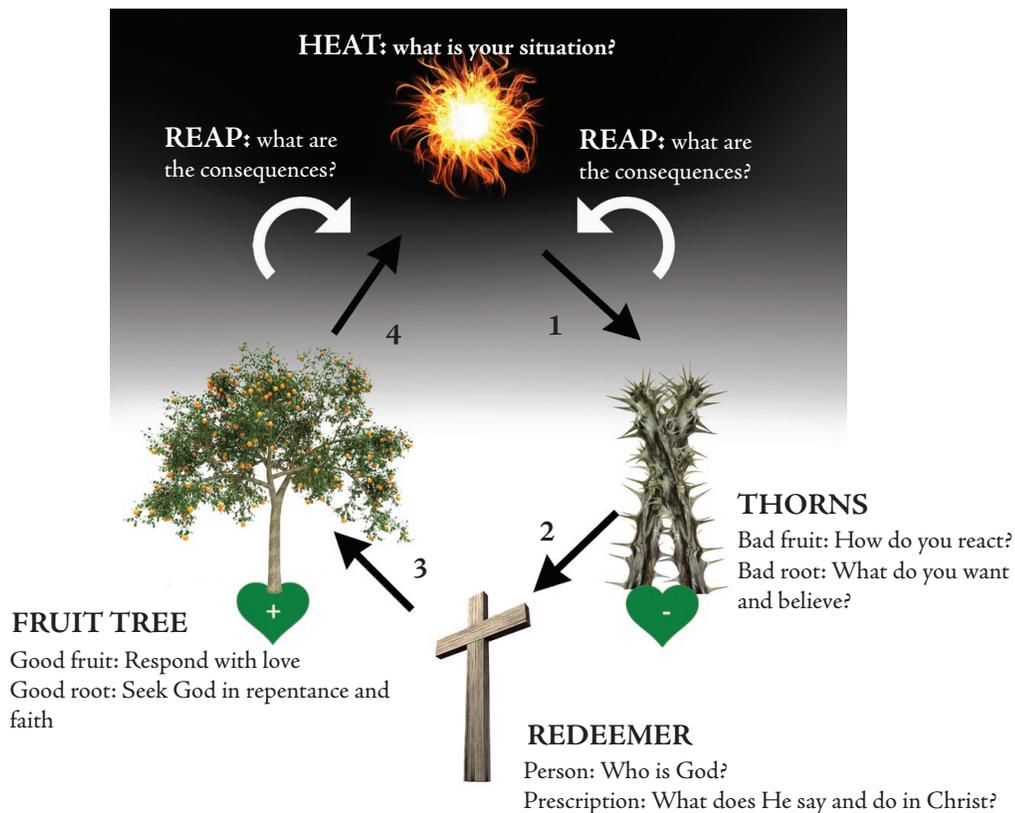
2. *Business role*: In capitalism, human beings with money are owners of anything they buy.²⁵ In Captain-ism, we recognize our Creator's sovereign management and control and that He appoints us as stewards over the business use of His creation. Our business professions are vocations or callings by a sovereign God, our Manager, to serve Him as faithful business stewards—or business managers. We manage our Father's business (Luke 2:49; Mt. 25:14-30; Lk. 19:12-27).

3. *Business mission*: Our professional activities now profess Christ's redeeming grace through the Holy Spirit's enabling for the glory of God. Beyond physical activity, work becomes a spiritual act of worship. Our focus changes from glorifying self with our business success to glorifying God with our business blessings.²⁶ The first commandment teaches us that the list of our Captain-ism priorities narrows to one: God and His glory (cf. 1 Cor. 10:31).²⁷ Our business purposes even extend beyond serving our neighbor and the common good. We now serve the common good as a means to serve our God. The writer of Ecclesiastes concludes that meaning and purpose for all business activity can only be found in the mission of service to God (Eccles. 12:13).

The Mission: The Beauty of My Father's Business

The sovereignty of Captain-ism practically transforms our business mission and day-to-day business practices with others in substantive ways as we carry out our Father's business and follow Jesus' example. Jesus provides an example for us of a life dedicated to His Father's business motivated by God's love (John 3:16) and submitting to God's sovereign will (Luke 22:42) for His glory (John

The Christ-motivated, Grace-transforming Change Process



1. Heat: Heat represents external situations (or trials) that reveal the heart’s intentions. Trials can take the form of either blessings or burdens like pressures, temptations, and difficulty. Here, they represent the blessings and burdens faced in business circumstances. James encourages us to see the spiritual opportunity trials present (James 1:1). A trial can lead to significant growth at the heart level and produce fruit, or it can lead to temptation and sin and produce thorns.

2. Thorns: Thorns represent the broken, sinful ways in which our sinful characters respond to the circumstances we face in life and business. Ungodly behavior grows from hearts captured by something other than Christ.²¹ In business activity, we replace our Captain with a capital imposter. Many business schools use economic theories to facilitate and legitimize profit-maximizing, self-seeking, self-glorifying wealth creation as acceptable. We respond to the blessings and burdens in business circumstances with misplaced motives of self-love. The first arrow represents the brokenness of our response to the burdens and blessings of business.

3. Redeemer: God continually rescues us from our sin by providing the needed heart-transforming grace of Christ (second arrow). Our sin-dominated hearts are now filled with Christ, the source of righteousness, wisdom, grace, power and love. We are empowered to respond to life and business in brand new ways because we are no longer captive but liberated by grace. The cross defines our present identity. The grace-enabled transformation of our hearts is represented by the third arrow.

4. Fruit tree: Our union with Christ profoundly changes our character at the deepest spiritual level. We respond to the burdens and blessings (i.e., heat) in new ways with a new grace-enabled motive of love for God. The fourth arrow recognizes our new, grace-enabled motive and response. In Christ, we become “new creatures” (2 Cor. 5:17). The transformational results of our union to Christ include: a. Purpose: The motive of our life and business activity no longer involves the self-loving pursuit of personal happiness. Our motive now centers on a grace-enabled God-loving pursuit of spiritual holiness and purity. b. Perspective: Our present life and business activity is now a time and opportunity to prepare for eternity with God. c. Personal: God’s redemptive solution is intensely relational and involves fidelity to Christ in a business world where many other “loves” seek our allegiance.

17:4). This God-loving motive and God-glorifying mission transformed the disciples and they can transform our business:

1. *Business perspective:* Captain-ism changes our perspective to recognize the eternal spiritual dimension within our present business practices. In the parable of the shrewd manager (Luke 16:1-15), Jesus teaches us to have a God-glorifying perspective as business managers when managing and distributing wealth and resources. This God-glorifying perspective changes our business activity. First, we practically can try to see our God-given work in a God-glorifying missional light that may not otherwise be evident (Col. 3:23-24; Eph. 6:7). Second, we can try to help others in our business settings see a spiritual connection in their business activities.²⁸

2. *Business priorities:* Captain-ism changes how we practically set our day-to-day priorities. Jesus provides the example of submitting to the Father's will and mission in prayer when establishing priorities (Luke 22:42).

Submitting to a God-glorifying mission changes how we establish our business priorities. First, we should seek God's authority and guidance in our lives. This explicitly recognizes that God participates in our present business activities (Mt. 28:20). As stewards, each business task is carried out in sacred trust. Second, we set our schedules and use our time under His authority and will. We are open to His interruptions, and treat the interruptions of others as opportunities, not problems.²⁹

3. *Business people:* Captain-ism changes how we relate to and deal with people in business. Under capitalism, we can view people as resources to generate wealth creation, and our selfish tendency is to treat relationships as avenues to self-glorification.³⁰ However, Jesus' example values and sacrificially serves people for God's glory. Under Captain-ism, we participate in business activities so as not to be served by others but to serve God by serving others (Mt. 20:28, Mk. 10:45, John 13:1-17). By serving others, we are vehicles of God's grace to others and carry out our Father's business to the glory of God. People we

Table 2: Approaches to Improving Business

	APPROACHES TO IMPROVING BUSINESS BEHAVIOR		APPROACH TO IMPROVING BUSINESS CHARACTER
	ECONOMIC SYSTEM REFORM	REGULATORY SYSTEM REFORM	CAPTAIN-ISM
<i>MEANS</i>	Consequentialist ...	Non-consequentialist...	Holy Spirit enabled transformation of the person's heart and spirit
<i>MOTIVE</i>	...choose actions that maximize net outcomes...	...choose actions that comply with business rules...	Moral business decisions choose actions that love God by extending Christ's redemptive and restorative grace to others and glorify God (i.e., grace restores the motive to love God).
<i>MANAGEMENT</i>	...control comes from economic systems, markets...	...control comes from regulatory rules...	Management and control come from a Sovereign God. We manage business practices for His glory.
<i>MISSION</i>	...welfare and safety considerations to maximize net outcomes	...welfare and safety considerations that comply...	Manage resources, expenses and profits with welfare and safety considerations to extend Christ's grace to others and glorify God (i.e., God-glorifying mission).

work with need to feel valued and unique—treated with human dignity, recognizing the glory and dignity of God's creation.³¹ Jesus provides the example of servant leadership (John 13:1-17) and called and trained his disciples to be faithful followers (Matt. 4:19). We can lead like Jesus,³² and use the principles of servant leadership and faithful followership³³ to transform our business relationships and activities.

These changes equip us and transform our response to the ethical business challenge. Having received the heart-transforming grace of Christ, we are motivated to respond to the burdens and blessings of business with Spirit-enabled means to produce the fruits of God-honoring wealth creation and God-glorifying wealth distribution. Our business responsibilities extend beyond the self-interested responsibility of maximizing shareholder wealth creation. We now pursue wealth creation but within the context of managing economic resources and expenses to serve our business responsibilities to others—marketing and pricing responsibilities for customers (e.g., the Mylan Pharmaceuticals and Wells Fargo examples), manufacturing responsibilities for regulators (e.g., the Volkswagen example), and financial reporting and transparency responsibilities for investors and creditors (e.g., the Toshiba example). Our transformed relationship with God and His mission would transform our business relationships and activities with others. **Table 2** summarizes the Captainism approach to improving business persons.

While each approach can lead to improved and ethical business decisions and practices, key differences are important to note. First, notice that the Captainism process for redeeming and restoring business begins and ends with a perfect God, the Alpha and the Omega. The Holy Spirit provides the means, Christ provides the motive, and the Father provides sovereign management for a business mission that glorifies God. Grace-enabled means lead to God-glorifying ends. The traditional approaches to improving business practice rely on imperfect economic and regulatory systems. Second, notice that the motives—the reasons for business decisions—are different. The approaches to improving business practice rely on the incomplete motives of maximizing economic outcomes and legal compliance. Even if these motives achieve better societal outcomes from business practice and lead to the common good, they are incomplete. Captainism is motivated by the love of God through restorative grace to achieve the glory of God, the ultimate and complete end. These differences highlight that the Captainism approach to business is enabled by God for the glory of God and, as a result, is spiritually sustainable.

Conclusions

Traditional approaches to redeeming and restoring business rely on economic and regulatory system reforms to improve business practice. These approaches offer incomplete solutions because they diagnose the problem as a behavioral problem. As a result, these solutions suffer from two limitations: misplaced confidence and misplaced worship. These solutions place confidence in mechanisms of imperfect creation—economic market systems and regulatory systems—instead of the methods of a perfect Creator. These solutions misplace worship and prioritize ends in creation like the glory and good of self or even the glory and good of others or society or the common good instead of worshipping the Creator with business for God's glory.

The Bible recognizes that the brokenness of business is deeper than a behavioral problem; it is a spiritual problem of the heart. As a result: Who can redeem business? Christ alone. Who can restore peace in business? Christ alone. Who can produce contentment and joy in business? Christ alone, who is the Word of all creation and life (see John 1:1-3, 1 John 1:1). Restoring this needed spiritual foundation to our business activities through the work of the Trinity can redeem business and rightly restore confidence and worship. Although business occurs in an imperfect world with imperfect people, it is managed by a perfect God for His glory. Paul's prayer in Philippians recognizes the heart-transforming, redemptive work of the Trinity and provides a fitting prayerful conclusion to these thoughts.

“And this is my prayer: that your love may abound more and more in knowledge and depth of insight [i.e., proper recognition of our heart's Ruler and true love], so that you may be able to discern what is best [i.e., influences business decisions and practice] and may be pure and blameless until the day of Christ, filled with the fruit of righteousness [i.e., The Means: enabled by the Holy Spirit] that comes through Jesus Christ [i.e., The Motive: redeemed by Christ's grace] —to the glory and praise of God [i.e., The Management: business serving our Creator Captain]” (Philippians 1:9-11)

Notes

¹ Richard Niebuhr, *Christ and Culture* (Harper & Row, New York, 1951). Louke van Wensveen Siker, "Christ and Business: A Typology for Christian Business Ethics," *Journal of Business Ethics* (1989, 8(11), 883-88).

² For more detail see: https://en.wikipedia.org/wiki/Securities_Act_of_1933 and https://en.wikipedia.org/wiki/Securities_Exchange_Act_of_1934.

³ For more detail see: https://en.wikipedia.org/wiki/Sarbanes%20%80%93Oxley_Act.

⁴ For more detail see: https://en.wikipedia.org/wiki/Dodd%20%80%93Frank_Wall_Street_Reform_and_Consumer_Protection_Act.

⁵ See L. T. Hosmer, "Managerial Ethics and Microeconomic Theory," *Journal of Business Ethics* (3/4, 1984), 315-325.

⁶ The underlying legal theory assumption is that the law contains and expresses society's collective moral standards. For more discussion see L. T. Hosmer, *The Ethics of Management*, 6th ed., (New York, NY: McGraw-Hill, 2008).

⁷ The bible offers more than 2,000 verses on money and possessions. Sixteen of Jesus' thirty-eight parables involve money, possessions and economic activity. For more detail see: <http://www.preachingtoday.com/illustrations/1996/december/410.html>.

⁸ <http://www.merriam-webster.com/dictionary/captain>

⁹ Hallqvist Albertson, "Christian Leaders on Faith and Work," *Christian Business Review* (5, 2016), 40-48.

¹⁰ Tim Wienhold, "Old God, New Garb," *Christian Business Review* (5, 2016), 33-39.

¹¹ Harvey Cox, "The Market as God," *The Atlantic* (March 1999); accessed at <http://www.theatlantic.com/magazine/archive/1999/03/the-market-as-god/306397/>.

¹² Stan Davis and Christopher Meyer, *Blur: The Speed of Change in the Connected Economy* (New York: Grand Central Publishing, 1999).

¹³ James K. A. Smith, *Desiring the Kingdom: Worship, Worldview and Cultural Formation* (Cultural Liturgies) (Grand Rapids, MI: Baker Academic, 2009).

¹⁴ Milton Friedman, "The Social Responsibility of Business is to Increase its Profits," *The New York Times Magazine* (September 13, 1970); and Michael C. Jensen and William H. Meckling, "Theory of the firm: Managerial behavior, agency costs and ownership structure," *Journal of Financial Economics* (3:4, 1976), 305-360.

¹⁵ David W. Gill and Albert M. Erisman, "The First Word on Business," *Christian Business Review* (5, 2016), 22-32.

¹⁶ Richard J. Martinez, "From the Image of God to 'We are god': Babel Revisited," *Christian Business Review* (5, 2016), 49-58.

¹⁷ *Ibid.*, 51.

¹⁸ Wienhold, 33-39.

¹⁹ Timothy S. Lane and Paul David Tripp, "How Christ Changes Us by His Grace," *Journal of Biblical Counseling* (Spring 2005), 15-21.

²⁰ Adapted from Lane & Tripp.

²¹ *Ibid.*, 19.

²² Gill & Erisman, 25.

²³ Jeff Van Duzer, *Why Business Matters to God* (Downers Grove, IL: InterVarsity Press, 2010), 166.

²⁴ Alexandr Solzhenitsyn, in an interview with Joseph Pearce, Sr. in *St. Austin Review* (February, 2003) at <http://www.catholiceducation.org/en/culture/art/an-interview-with-alexander-solzhenitsyn.html>

²⁵ Wienhold, 36.

²⁶ Kyle Idleman, "Idol ID," *Christian Business Review* (5, 2016), 11.

²⁷ Gill & Erisman, 24.

²⁸ *Ibid.*, 29.

²⁹ *Ibid.*, 25.

³⁰ Martinez, 51.

³¹ Gill & Erisman, 30.

³² For more information on servant leadership see Ken Blanchard and Phil Hodges, *Lead Like Jesus* (Nashville, TN: W Publishing Group, 2005).

³³ For more on the concepts and principles of followership in business see the following resources: R. E. Riggio, I. Chaleff and J. Blumen-Lipman, *The Art of Followership: How Great Followers Create Great Leaders and Organizations* (San Francisco, CA: Jossey-Bass, 2008), and S. D. Baker, "Followership: The theoretical foundation of a contemporary construct," *Journal of Leadership & Organizational Studies* (14, 2007), 50-60.

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