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Part one: Wayne's decision

INTRODUCTION: HOW DO WE DECIDE?

We – Alistair and Wayne – are the authors of this book. Our friendship goes back a long way, and has helped us bring together several perspectives on life. Both of us – like you, perhaps – have a considerable stake in the world of commerce and business. The routes our two lives have followed have brought us face-to-face with many of the dilemmas of that world.

When **Wayne** answers the phone at his home office he is never sure exactly which of his many roles he is about to assume. Maybe it will be some person he's consulting about his current writing project. Maybe it will be one of his local commitments – an issue of church leadership perhaps, or a request for help from one of the voluntary organizations that he works with, or a query from the high school where he's a trustee.

Over the last twelve years it might also have been a business matter. Amongst his other roles, Wayne has been a car dealer – surely a source of ethical questions if ever there was one. (In fact, in a moment we are going to launch you into one of Wayne's business dilemmas. Hold tight. You'll be looking for God's guidance on the car lot!)

Oh yes, and of course sometimes you won't get Wayne on the phone because he may be attending to one of the domestic chores that need to be done around the house, which he shares with his wife Jill and young adult children – Maria, Kelly and Melody.

If you call **Alistair**, on the other hand, you may be lucky to catch him at all. Some days you'll find him teaching as a lecturer in practical theology and ethics. Other days he'll be travelling as a consultant, resourcing churches to support Christians at their work. Or he may be at a board meeting for one of the several non-profit and commercial enterprises he's involved with. Or he could be busy mentoring one of a number of people he regularly helps.

Alistair was raised in a family involved in the timber industry where he worked for a number of years as a truck driver. Since then he has been a pastor with three Baptist congregations in New Zealand, and has headed up an overseas mission and development agency working among the urban poor in Asia.

Like Wayne, Alistair is a proud father. He and his wife Alison share their home with son Chris (motor mechanic), daughter Catherine (teacher) and Catherine's lovely young daughter Ruby who keeps the house bubbling.

Though they live in cities on different islands and support competing rugby teams, Alistair and Wayne have managed to remain friends. Their mutual tolerance has even

survived several demanding projects they have worked on together over the years ... as well as a certain round of golf that neither of them mentions any more.

Wayne doesn't understand why Alistair is such a dedicated fan of Bob Dylan, but is glad to have him there to thrash out issues of real concern. One of them is the question of how we as Christians can progress our service of God from Sunday worship to Monday workshop – from the Christian community where biblical values are the focus, to the marketplace where competition, profit and success seem to be what matters.

Are Christians aliens in that Monday-to-Friday world? Do the two worlds ever meet? Do they clash? Do we change, chameleon-like, as we cross from one to the other?

For us – Wayne and Alistair – this is no trivial issue. We believe that God has called us to live enthusiastically in this world he has made, and that includes the commercial and business part of it. To some degree we, all of us, are participants in the marketplace. Many of us live the greater part of our lives there.

If we don't understand our nine-to-five job (and many of us spend even longer in our workplace) ... if we don't realize the implications of the business steps we take and the employment decisions we make ... how can we possibly pretend that we are taking God's call seriously?

This book is all about the challenges we face in the marketplace. Let's start by throwing ourselves in at the deep end – by entering Wayne's business world, just to see how complex it all can be...

Wayne is a car dealer. Just over twelve months ago he sold a secondhand Toyota Camry to a customer, in good faith. The car had a comprehensive check before sale and was determined to be in above-average condition for its price range.

Now, twelve months later, the customer calls Wayne. A problem has recently developed with the automatic transmission. What is Wayne going to do to fix the problem?

Wayne is under no legal obligation to pay for the repair – nor even any moral obligation, given the length of time that has elapsed since the sale. But he is sympathetic to the client's plight. Should he (Wayne wonders) take responsibility for the problem and carry the cost of fixing the gearbox? In reality this would mean choosing to accept a financial loss on the Camry. Adding the cost of the repair will make the car more expensive to Wayne than the price he charged for it.

Rather than immediately commit himself to a particular course of action, Wayne tells the customer he will get back to him within a day.

As Wayne puts the phone down a number of different concerns begin swirling through his mind. Who should carry the cost, Wayne or his client? On what basis should Wayne make his decision? And in what ways might his Christian faith influence what he chooses to do?

Wayne has a decision to make. As we all have from time to time in our daily jobs. Whether we're employers or employees or self-employed; whether we work at office or workshop, on hospital floor or factory floor, in a truck or a dairy or a market garden ... we are all faced with problems. Sometimes, very tricky problems.

This book is all about making decisions – ones that are consistent with our Christian faith. Ones that are good, right, just, and appropriate.

Part 1: Wayne's decision

To help us do this, in the first part of the book (chapters 1-5) we're going to follow Wayne as he weighs the arguments for and against meeting this particular repair bill. Wayne wants to be guided by God's perspectives in his dilemma, so we'll join him in a search for the principles that God might want him to follow.

We'll look at the three most common approaches among Christians for making moral choices:

- Looking for a **command** from God that will apply to our situation.
- Calculating **consequences** to decide the best course of action.
- Assuming our **character** will enable us to make a good decision.

We will consider how much the Bible provides help in each of these approaches. Then we'll explore whether we can combine the three in some way to give us a more balanced and integrated approach.

Using Wayne's problem will help us enter into this issue of guidance and ethics. But of course its greatest value will be in helping you apply the same principles in the context of your own work. As you read this section of the book we'll suggest that you try to think of a similarly perplexing situation that you find yourself wrestling with at the moment. Or maybe you're aware of a predicament someone else is in – an individual or corporate or community group that you know. So, using Wayne's decision-making process as a guide, we'll invite you to chart your own framework for dealing with the tricky decisions you meet in your workplace.

Part 2: Creative tensions

The second, and larger part of this book (chapters 6-12) takes a slightly different tack. Here we'll cast our net wider and explore seven of the most common ethical tensions that Christians find themselves wrestling with in the modern marketplace. It's likely you'll be able to identify with at least some of them. But we'll leave it to the introduction immediately before chapter 6 to set out the nature of these discussions.

Getting the most from this book

Like our other books in this *Faith at Work* series, *Just Decisions* is written for both individuals and groups. At the end of each chapter you'll encounter case studies and questions. We hope you'll find them useful for mulling over personally, and for discussing with others.

Their purpose is to help you digest and process the material. Often the value of this is amplified when done with others. So we encourage you to find, if you can, a group with whom you can explore this book.

Now, where were we on Wayne's car problem?

CHAPTER ONE: THE COMMAND APPROACH

Wayne contemplates his dilemma with the car. He wonders if there is any simple rule or principle that can help him decide the *right* thing to do. He knows this is complicated by the fact that we all make decisions for quite different reasons, using different criteria, and having totally different motives. Our decisions zigzag through a complex and often confusing combination of rules, reasons and reflexes. Even Christians can come to quite varied conclusions about what is the right thing to do.

Wayne is searching for a rule or principle (or command from God) that would define the right-thing-to-do with this particular customer. His starting point is obvious enough – do the laws of the land provide a clear answer? What is the legal position?

What are Wayne’s legal obligations?

The primary legislation determining this in New Zealand is called the Consumer Guarantees Act. The CGA gives customers six guarantees about a vehicle they purchase. The critical one is that it must be of acceptable quality. The vehicle must be:

- Fit for the purpose that type of vehicle is normally used for
- Acceptable in finish and appearance
- Free from minor defects
- Safe
- Durable – in other words, the vehicle can be used for its normal purposes for a *reasonable* time after purchase.

The age and price of a vehicle must be taken into account when deciding whether it meets an acceptable quality.

So what is considered a “reasonable” time after purchase? There is no clearly defined answer to this, so Wayne’s legal obligations are not precisely defined. However, for a seven-year-old Camry with medium mileage like the one Wayne has sold, most car dealers would probably point to the very clear warranty provisions they used before the CGA came into force. In this case, three months or 5000km would be considered a “reasonable” period for Wayne to be legally obliged to repair the car. Having said that, because of the way the legislation is worded there is no definitive answer. A customer might well think that six or twelve months were “reasonable”. A period as long as twelve months, however, is unlikely to be upheld if it was ever tested in a court of law.

Wayne asks the customer how many kilometres he has driven in the car over the twelve months. The answer is 22,000km. This suggests to Wayne that he has no legal obligation to repair the fault. Both the time since the sale, and the distance it has travelled, are well beyond what would be a “reasonable” warranty for a car of this age and mileage.

Legal and/or moral?

Even though Wayne is satisfied he is under no legal obligation to pay for the repair, that is not the end of the matter as far as he is concerned. Legality and morality, he knows, are not the same thing. The law is usually seen to define society's minimum moral requirements for the protection of people. As Wayne reflects on this, he is reminded of an incident he recently heard about from a friend. The Board of Directors of a particular company was discussing a business proposition. Initial comments were about the legality of the proposal, and it soon became clear that the scheme was well within the law. But then one director said, "It is legal. But is it right?"

"As soon as that question was asked," Wayne's friend commented, "it was followed by a long silence, because we all knew the answer was 'No'. Even before we had time to discuss why."

Wayne knows that what the law says is clearly not enough. However, thinking beyond legal minimum standards is not always easy in a secular society. This is a problem for many business schools when they seek to discuss ethics. Concerned to assert their secular status and to show themselves free from "religious interference", they often end up largely ignoring morality and values. The result is an arid focus around what is legal. The discussion among the company directors above demonstrates the inadequacy of this attitude.

Commands beyond the law

The approach to ethics that looks for some command from God has a similar inherent flaw: it suggests that moral actions are simply right or wrong. It does not take into account other factors such as the context in which the issue has arisen, the results that might follow from whatever decision is made, the effects on people that will arise from those results, or even the broader intention of God's Law. There is always a danger of misrepresenting God when we select out some Bible verse. The situation we are applying it to may be only superficially similar to the one in which it was written.

And that's the point. How does Wayne determine *which* rules apply to his problem? Christians understandably take the line that it is God who ultimately knows what is right and wrong. But how do we discern *what* God knows? There are always so many factors involved.

Our understanding of Scripture interacts with many parts of our experience – with what "reason" suggests makes best sense, with what our experience of God's grace pushes us to do, and with what we have learned from history or from other influences that have formed our spiritual awareness. These elements can often be in conflict with each other. It turns out that even a simple scriptural rule can, like a diamond, have many facets.

This is not to ignore the fact that many biblical commands are rightly considered self-evident and sound moral principles – even by people outside the Christian community. (These are often called "natural law".) The Bible certainly does give us clear guidelines for living. Christians from all church traditions are agreed that Scripture plays an essential role in determining our understanding of life. But when we select out words and

apply them to specific situations, even where there is a general similarity of content, how do we know we are really thinking about *this specific situation* the same way as God thinks about it? Or that we are not going beyond what God intends?

It's not hard to find Bible verses that speak about work and employment issues. But which of these rules and principles do we choose? There are lots of different systems for applying the Bible. And furthermore, the Bible itself is far from uniform in its approach to ethical decision-making.

So where does Wayne begin looking for an answer to his dilemma?

A rule for every occasion?

In desperation, Wayne goes searching for help on his bookshelf. He spots a title that could be the very thing he's looking for – *The Businessman's Topical Bible*.¹ A quick glance indicates how this book tackles the problem. It looks for a specific Bible verse to provide a rule that deals with the particular work issue we're facing.

Wayne scans through the pages. In them the author, Mike Murdock, lists 1550 verses from the Bible, to “provide God's insight into situations and circumstances encountered every day in today's business world”. These are grouped under sections such as “Your Attitude”; “Your Work”; “Your Daily Schedule”; “Your Family”; “Your Finances”; “The Businessman and Integrity”; “When a Customer is Dissatisfied”.² Nearly 100 topics are included, covering a wide range of common business situations.

As he looks at some of the sections, Wayne notices that the author doesn't try to outline any particular method for making decisions. He simply chooses to list Bible verses he thinks are relevant to each situation, without any explanation or commentary. The implication is that they apply directly and are self-explanatory.

Wayne finds some topics that he initially thinks might help with his problem:

1. “When a customer is dissatisfied” includes verses such as 2 Timothy 2:24: “And the Lord's servant must not quarrel; instead he must be kind to everyone, able to teach, not resentful”; and Luke 6:35: “Love your enemies, do good to them, lend to them without expecting to get anything back. Then your reward will be great.”
2. “The Businessman and Integrity”, where Psalm 112:5 is quoted: “Good will come to him who is generous and lends freely, who conducts his affairs with justice.”
3. “The Businessman and Negotiation”, including 2 Timothy 1:7: “For God did not give us a spirit of timidity, but a spirit of power, of love and of self-discipline.”³

¹ Mike Murdock, *The Businessman's Topical Bible: Wisdom and Inspiration for Today's Businessman* (Tulsa: Honor, 1992). There's also a companion *Businesswoman's* version.

² Each “chapter” within the sections is headed up “When...” or “The Businessman and ...” – for example, “When a customer does not pay his bills” or “When you face illegal or unfair competition” or “The Businessman and Negotiation”, etc.

³ Murdock uses the NIV in each of these verses.

On closer inspection, Wayne finds that such random Bible verses give him little help. In fact, one of the problems with such an approach is that if the Bible is seen as an “answer book” for all the various situations we might encounter, we can easily slide into taking verses out of context and make them mean something different to that intended by their original author. (This is often called “prooftexting”.)

When we start with a “problem” and go looking for an “answer” we’re really using the Scriptures in a “back-to-front” way. The risk is that we simply take what “fits” into our pre-formatted scheme and ignore everything else, rather than letting the Bible speak for itself and allowing the consistent themes and messages to make themselves evident in the reading and re-reading of the text.

For example, when Wayne takes a closer look at the section on “When a customer is dissatisfied”, he notices the verse in Luke 21:19: “By standing firm you will gain life.” When he reads the passage it is a part of, he realises it has absolutely nothing to do with a dissatisfied customer in business. Luke is quoting the words of Jesus to his followers, telling them what they should do when they are arrested and persecuted for their faith! The verse has been taken completely out of context (as have many others in the sections Wayne looks at).

There’s another danger from hunting out a scriptural rule for every occasion. Such an exercise can easily descend into a kind of reductionism and legalism. We only have to look at the scribes and the Pharisees to see what this might look like. In their genuine desire to obey God, they so reduced the law down to a set of specific do’s and don’t’s, that in the end, rather than assisting them to follow God, it actually blinded them to their own legalism and arrogance.

If this sounds like a severe criticism of the scribes and Pharisees, let us just note briefly here that what they were attempting to do was admirable. They were some of the few people who seriously sought to apply faith to the whole of life, including business. They realised that faith wasn’t just about observing temple rituals and attending synagogue meetings. They were trying to define what it meant to be godly in every aspect of life. The trouble is, the only way they knew to go about this was by trying to define a rule for every occasion. And this led to an explosion of rules that went way beyond what Scripture actually said.

For example, take their desire to fulfil the commandment about keeping the Sabbath. In seeking to “nail down” how this might look in practice, they completely missed the point of the exercise, even berating Jesus for having the audacity to heal on the Sabbath! They became captive to their own self-constructed rules, and in doing so found themselves obstructing rather than assisting others to fulfil the *intention* of the law.

So attempting to formulate a complete book of rules based on Scripture that will speak to every conceivable ethical dilemma we face in our work contexts, is a hopeless and pointless quest. Not only does the Bible fail to account for the thousands of situations that arise in business, but in trying to make it do so we risk forcing it to say something it was

never intended to mean ... or even worse, trivializing Scripture and missing the point altogether.

However, while the Bible can't and shouldn't be turned into a comprehensive rule book for ethics in the marketplace, it still does contain some important and relevant commands/rules. Many statements in Scripture *are* straightforward and easily applicable. Not every situation we face at work is complex. In many business activities it is not difficult to discern the Bible's counsel. If Scripture tells us (e.g. in Col. 3:22) to work wholeheartedly for our earthly masters (similar to "boss"), then we need to do it. If it warns us against laziness and not taking responsibility for earning our keep (e.g. 2 Thess. 3: 10-12), then that should be our aim. When it tells us to deal with conflict by talking directly with the person who has offended us, there's the guideline we need to follow. When it tells us not to steal and not to slander people, we should adhere rigorously to those commands.

Biblical principles?

Disappointed, Wayne puts the book back on the shelf. As he does so he glances at another title that grabs his attention – *Business By The Book*.⁴ Intrigued, he picks it up and quickly discovers that the approach of the author, Larry Burkett, is to identify a wide range of principles in the Bible.

The subtitle of the book, Wayne notes, is "The Complete Guide of Biblical Principles for Business Men and Women." This seems promising. So he begins to read. It's clear that *Business by the Book* assumes that God has laid down in principles the necessary ethical instruction for "doing business His way". According to Burkett the Bible contains statutes, commandments and principles that provide "God's plan for His people in business".⁵

Fundamental to this are the Ten Commandments – which Burkett considers to be the minimum standard separating God's people from those around them. Then there are "other minimums that set apart God's followers from others in the business world".⁶

In this regard, Burkett highlights "six basic biblical business minimums". They are:

- Reflect Christ in your business practices.
- Be accountable.
- Provide a quality product at a fair price.
- Honour your creditors.
- Treat your employees fairly.
- Treat your customers fairly.

⁴ Larry Burkett, *Business by the Book: The complete guide of biblical principles for business men and women* (Nashville: Nelson, 1990).

⁵ Burkett, 15.

⁶ Burkett, 16.

Does this help Wayne?

Clearly the two “minimums” of “providing a quality product at a fair price” and “treating your customers fairly” are relevant to Wayne’s problem. But while it’s useful to identify these principles, this doesn’t actually get Wayne any closer to what he should do. He is still left struggling to determine exactly what it is in this case that might be “fair” treatment and what process he might use to establish what is fair? He readily agrees with both Burkett’s principles – but this doesn’t help him proceed any further.

However, the book does offer the suggestion of talking with friends about what they think might be fair in this situation. This, Wayne decides, would be a useful thing to do. He likes the idea of developing a more communal environment to help him gain perspective on his dilemma. Doing this works against some of the intense individualism we all battle with, and it also recognizes that many ethical challenges are complex and need insightful others to give perspective and support.

Wayne is less enthralled by what he considers to be a quite prescriptive approach to using the Bible. It seems to reduce Scripture to a series of easy-to-understand principles and rules – like a “how-to” manual. Wayne’s perusal of Burkett’s company website reinforces this perception. There it states: “*Business by the Book* is a step-by-step presentation of how businesses should be run according to the Creator of all management rules.” The implication is that if you apply this programme, God will prosper you.⁷

Wayne also feels that the book contains a very selective reading of Scripture. The commands and principles appear to be chosen fairly arbitrarily, with no clear particular rationale to them. What is more, Scripture is generally treated in piecemeal fashion, and often employed in a proof-texting way.

Burkett’s use of biblical principles is also limited by being almost entirely built around the issue of money. Virtually all of the anecdotes he uses to support his points are related to financial integrity and honesty. This includes his coverage of subjects such as the treatment of suppliers and employers, as well as his section on “reflecting Christ in your business practices” and on establishing “ethical priorities” for companies. This too is all about money and property (tax, fraud, misuse of company property).⁸

It’s not that these are unimportant issues. In fact, we could argue that if all Christians in business simply sought to be financially honest the commercial world might be a very different place! But there is much more to ethics than just money. Broader issues are involved; for example, social, environmental, and macro-economic issues. So while Burkett’s approach has some relevance to Wayne’s current dilemma – which does revolve around money – it doesn’t extend to anything like a full range of issues. As an attempt to engage with God’s world, his material is of limited use.

⁷ This is, to be fair, tempered by Burkett’s acknowledgment that adopting the “minimum” of reflecting Christ in your business practices will cost you money. Burkett, 16.

⁸ This is also true of his chapter on keeping promises.

It is encouraging to see approaches like *Business by the Book* taking seriously the challenge to let our faith influence the world of business in practical ways, but sadly it is built around a limited selection of principles, shaped by Burkett's particular perspective. Hence, like most other similar attempts to summarize the Bible's approach to business, it provides helpful insights into some issues, but also promises more than it can deliver.

In the next chapter we'll look at two other ways of taking a "command approach" to ethical dilemmas like the one Wayne is facing.

QUESTIONS FOR REFLECTION AND DISCUSSION

1. In this chapter we've been focused on Wayne's particular dilemma and two types of command approach that might help Wayne decide what to do.

Here's a very different situation. To reflect on how useful a command approach might be, read it through and consider the questions we've listed.

One day you receive in your letterbox an invitation to an "amazing business opportunity". The writer introduces himself and tells how he has invested \$194 which has returned \$78,000 within three months of operating his "business plan". He urges you to follow the instructions exactly. They are:

1. Immediately send a \$10 note to the person listed No.1 on the list at the end of the letter (there are 5 names and addresses listed).
2. Then delete this person's name and address from the list and move all the other names up one position, adding your name as the new No.5.
3. Photocopy the letter 200 times and pick out 200 names and addresses from a telephone directory, sending this letter to all these people.

In short, this is a Chain Letter. The writer concludes by explaining how the chain letter system works. Based on a conservative 3% response rate, by the time the fifth sequence of letters are sent out (with your name and address at No.1) over 7,800 people will send you \$10 each! All this, for the cost of \$10, plus the stamps and photocopying of the 200 letters!

The letter finishes with several testimonies of people who have (in spite of their skepticism) participated and reaped a windfall of money.

You carefully re-read the letter and decide that the "opportunity" is not a hoax. There is a realistic chance of making good money out of it.

To consider:

- Is there a biblical "rule" or "principle" specifically applicable to this situation?
- Do Burkett's "six basic business minimums" help in this situation? Why or why not?

- Can you think of any other way of approaching this issue, using the Bible, that might help you resolve what to do?
- How would *you* respond to this invitation? Why?

2. Think about the approaches of Murdock's *Businessman's Topical Bible* and Burkett's *Business by the Book*. In what ways do you find them helpful? In what ways do you find them inadequate? How well do they reflect a rounded biblical and Christian perspective?

3. Describe two issues that a person might meet in the world of business, for which these two approaches to using the Bible appear to be of no help.

CHAPTER 2: SINGLE AND BALANCING COMMANDS

A single principle or command?

Wayne is still struggling with his dilemma. Should he pay for the repair of his customer's car? Having found the two command approaches largely unhelpful, he returns to his bookshelf to see what else might be of assistance. John Maxwell's *There's No Such Thing as Business Ethics* almost jumps out at him!

John Maxwell is a well-known business consultant and writer. He thinks we have made Christian decision-making far too complex. It's his belief that all the Bible's moral imperatives can essentially be reduced to just one overarching command. According to Maxwell *there's no such thing as business ethics: there's only one rule for making decisions*.⁹ This is the "Golden Rule", proclaimed by Jesus in the Sermon on the Mount – "So in everything, do to others what you would have them do to you..."¹⁰

This one guideline ("How would I like to be treated in this situation?") should govern all ethical decision-making.¹¹ Simple, but not easy, is the way Maxwell describes this rule. However, he acknowledges that it requires a number of other principles to explain what it involves, including:

1. Treat people better than they treat you
2. Walk the second mile
3. Help people who can't help you
4. Do right when it's natural to do wrong
5. Keep your promises even when it hurts

Even though he doesn't explicitly quote the Bible, Maxwell's approach is clearly rooted in Matthew 7:12.¹² Over the past two centuries this saying has become known as the Golden Rule¹³ and Maxwell notes that the core of this precept is found in other religions and cultures as well. It is therefore a principle that can be commended to Christians and non-Christians alike.

Several of the explanatory principles mentioned by Maxwell are also clearly based on other elements of Jesus' teaching in the Sermon on the Mount. For example, "Treat people better than they treat you" seems to be a natural implication of Matthew 5:43-48, and "Walk the second mile" is a clear reference to Matthew 5:41.

⁹ We'll return to this point of Maxwell's in chapter 5.

¹⁰ Matthew 7:12 NIV.

¹¹ Maxwell, 21.

¹² The Lukan equivalent is 6:31 – "Do to others as you would have them do to you."

¹³ Craig Keener suggests that John Wesley may have been the first to call it this, in a sermon he gave in 1750. See Craig S. Keener, *Matthew* (IVP New Testament Commentary Series) (Downers Grove: IVP, 1997), 161.

One thing that attracts Wayne to this Golden Rule approach to business ethics is that it *is* grounded in the teachings of Jesus. Given that we are often guilty of evading Jesus and his ethics, this is refreshing.

How does this help Wayne solve his problem?

The Golden Rule is certainly a very useful clarifying principle for Wayne. It causes him to think, “How would I want to be treated if I was in my customer’s shoes?” And the associated principles of “treating people better than they treat you” and “walking the second mile” do challenge Wayne to go beyond what is legally expected of him. However, Maxwell’s approach still does little to help Wayne determine the specifics of what he might take responsibility for.

There is no doubt that the Golden Rule is close to the heart of Jesus’ ethical teachings. The simplicity of elevating the significance of one principle is attractive, and it is obviously helpful in some ways. However, it may also prove far too simplistic and quite deceptive in other ways. Maxwell’s need to flesh it out with further qualifying rules shows that this is, in fact, true.

Some of Maxwell’s fundamental assumptions are also questionable, such as his belief that ethical behaviour pays (at least in the long-term). There is no evidence that this is the case. In fact, as Scott Rae and Kenman Wong point out, if this *was* always (or even mostly) true:

...there would be no need for books or courses on business ethics, as nearly everyone would practise solid moral behaviour because of the prospect of financial reward.¹⁴

There is another limitation to Maxwell’s approach. It assumes that there are only two players involved in the decision (the person making the choice and the person being affected by it). As long as it works to the advantage of these two people, according to the Golden Rule it is the best thing. Wayne realises that in his particular current situation that’s largely true. However, his mind turns to many other decisions he has to make, where other people are impacted indirectly, and/or the environment is also affected.

For example, not so long ago Wayne sold a large four-wheel-drive vehicle. He felt he did apply the Golden Rule to the customer (treating her with respect, giving her the best deal he possibly could, disclosing all relevant information, etc.). However, in that sale one thing he didn’t take into consideration was the broader issue of how much impact this vehicle, with its high fuel consumption, would have on the environment.

So ultimately, Maxwell’s use of the Golden Rule (along with his accompanying principles) is a very useful *clarifying* perspective for Wayne. He finds it genuinely helpful to reflect on the statement, “Do to others as you would have them do to you,” and it does offer some direction to his thinking. However, the Golden Rule is simply not

¹⁴ Scott Rae and Kenman Wong, *Beyond Integrity* (Grand Rapids: Zondervan, 1995), 85.

designed to “cover all the bases”, as if it was an easy, simple solution to every issue we face. We need help from other perspectives for that.

Three Balancing Principles

Wayne is fast running out of books! But as he gazes up to his bookshelf again, he notices Alexander Hill’s *Just Business*.¹⁵ Hill, a professor of business and economics, has attempted in this book to find a middle way between the simplistic single-rule approach and other more complicated approaches with multiple rules.

His central point is that Christian ethics in business should be built not on rules, but rather on the changeless character of God. As we study and observe God’s character, we can learn to imitate God. “Behaviour consistent with God’s character is ethical – that which is not is unethical.”¹⁶

We are called, therefore, to emulate God’s character. Few of us would argue with that, but the big question is....so, what is God like?

Hill’s answer is that the three characteristics of God most often emphasized in the Bible are

- Holiness
- Justice
- Love

More specifically, he defines these traits as follows:

Holiness

Pursuing holiness involves single-mindedness, making God our highest priority. Which means considering all other concerns of lesser importance – concerns such as material goods, career goals and even personal relationships. Pursuing holiness includes zeal, purity, accountability and humility.

Justice

“Justice provides order to human relationships by laying out reciprocal sets of rights and duties for those living in the context of community.”¹⁷ Two fundamental personal rights are the right to be treated with dignity and the right to exercise free will. The duties or responsibilities (which are really the flip side of the justice coin) require that we treat others in ways that offer them these rights. The rights and duties exist in tension, providing a necessary counterbalance to each other. For example, a worker’s right to a liveable wage means the employer has a duty to pay the employee fairly. And it also requires the worker to work faithfully for his or her pay. Justice cuts both ways.

Love

¹⁵ Alexander Hill, *Just Business: Christian Ethics for the Marketplace* (Downers Grove: IVP, 1997).

¹⁶ Hill, 13-4.

¹⁷ Ibid, 34.

Hill acknowledges that love is generally viewed as the pre-eminent virtue.¹⁸ However, it needs to be moderated by the other two characteristics. Its primary contribution to the holiness-justice-love mix is its emphasis on relationships, through empathy, mercy and self-sacrifice. Love creates bonds between people, and conversely, the breaching of these bonds causes pain.

A three-legged stool

Hill's view then is that "a business act is ethical if it reflects God's holy-just-loving character."¹⁹ (There's no particular significance to the ordering of these three characteristics. In fact they are completely intertwined with each other.)

The image Hill uses to express this is that of a three-legged stool. If we are to operate biblically in business, all three aspects (legs) need to be taken into account consistently, otherwise we will have a badly imbalanced stool.

For example, if **holiness** is overemphasized to the exclusion of love and justice, then the result will be legalism, self-righteous judgementalism and withdrawal from society.

If **justice** dominates, then harsh results, emotional coldness and condemnation are the likely outcome.

When **love** is the only major measure, things can easily lapse into permissiveness and favouritism, because there is no real moral compass to direct us to the limits that love requires.

Alexander Hill condemns any attempt to reduce Scripture to a book of rules that can be applied to specific situations.²⁰ He's also acutely aware of the complexities of the business world. (This is something that Wayne appreciates!)

While Hill's approach is built on three principles (or characteristics of God), he frequently also takes into account the consequences – especially to determine whether justice has been produced.

How is Wayne helped by this approach?

Wayne struggles to get his head around exactly what holiness looks like in his situation, but he finds the balancing principles of justice and love quite useful. What particular rights and duties exist in his seller-customer relationship? And what response to the customer's request might be *just* for both parties? Wayne resolves that he may have a duty to contribute to the repair – though he thinks that the customer also has a responsibility to contribute. Justice cuts both ways – being fair to both customer and seller.

¹⁸ Although Hill *does* note that the two great commandments – love for God and neighbour (Matthew 22: 37-39) include holiness (making God our highest priority) and justice (taking others' interests into account). See page 47.

¹⁹ Hill, 15.

²⁰ Hill, 12.

Given that Wayne gave the customer a very cheap price on the car in the first place – with little profit margin, he feels it would be unfair to be expected to pay for all of the repair. But the principle of love causes him to also reflect carefully on the question, “What might it mean for me to love this person?” Again, while no definitive answer results, it does prompt Wayne to consider the customer’s own financial situation. What impact will a sizeable repair bill have on this particular customer?

Some general comments

One of the great strengths of Hill’s approach is the clarity it provides when considering ethical dilemmas, without being too simplistic. The holiness-justice-love stool is more comprehensive than the single principle of the Golden Rule, and infinitely less cumbersome than the multi-rule approaches we looked at in the previous chapter. Once we’ve gained some clarity regarding what Hill means by the terms holiness, love and justice, the three-legged stool can be a helpful starting point. Confronted with a particular situation we can ask:

- What does reflecting God’s holiness require here?
- What does expressing God’s justice require here?
- What does expressing God’s love require here?
- What does a balanced expression of all three characteristics of God require here?

For those Christians who are stronger in emphasizing personal morality than social justice this approach provides a useful corrective, ensuring that social concerns are not ignored. Similarly, for those who express a strong concern for social justice but in the process may ignore the demands of holiness and love, it may provide a useful balancing corrective. We like the way Hill’s model leads to developing God’s character in our lives *as well as* producing good ethical choices. And it reflects an approach to the Bible and to business that is more than one-dimensional. So it is useful.

But it nevertheless has its problems. The main limitation of the three-legged stool is that we’re still left with the challenge of determining exactly what is holy, just and loving for the affected parties. And what do you do when justice, say, conflicts with love? Which gets priority?

At last Wayne is beginning to feel he’s making progress. It was always obvious that reaching a decision would not be easy, but Hill’s three-legged stool in particular has given him something to work with. Clearly, whatever approach to ethics we adopt, discerning and balancing the relevant rules and principles is an important part. But in addition we must also try to calculate the consequences of different courses of action to see which decisions produce the most loving and just and holy results. But this is the subject of our next chapter – and of the next stage in Wayne’s decision-making process!

QUESTIONS FOR REFLECTION AND DISCUSSION

Consider the following situation:

Roger is a property developer. He's about to embark on a new subdivision on the edge of the city. Roger has already invested much of the last three years attempting to negotiate and secure the land, which is the only significant undeveloped block within the basin that the city is located in. A fair amount of his capital has been tied up in this project too. However, the lengthy process of resource consent hits a snag when an environmental pressure group puts in a submission stating that the subdivision will negatively impact on an already fragile ecosystem, particularly given that it will require the cutting down of a block of trees, and the infilling of a small wetland area. On the other side of the equation, Roger's development has been encouraged by council officers, who are aware of the pressure that shortage of housing is bringing within the city.

- Is there a "rule" or "principle" specifically applicable to this situation?
- Do Burkett's "six basic business minimums" help in this situation? Why or why not?
- Does the Golden Rule help in this situation? Why or why not?
- Does Hill's Three-Legged Stool offer any help?
- What if abandoning the project were to mean financial ruin for Roger? How much weight should we give to this consideration?
- How do you think Roger should respond? Why?

CHAPTER THREE: CALCULATING CONSEQUENCES

Wayne is still wrestling with his customer's request. Should he meet the cost of the repair? So far he has attempted to decide by asking the question, "What is the *right* thing to do?" – and by looking for rules or principles from the Bible to guide him in answering that question.

There is another way for Wayne to approach this. He could evaluate which option would produce the best *result*. In other words, if Wayne examined the potential consequences of each response and compared the likely results, he might be able to decide based on the ideal outcome.

This approach of calculating consequences and comparing the results is often known as "consequentialism" or "teleological ethics" - from the Greek word *telos*, meaning "end".

Unlike the Command approach (where the best option is determined by the inherent goodness of the action) the Consequences approach is decided by the *outcome*. It is the *end result* that determines what is the most moral course of action.

However, as Wayne will discover, consequentialism raises four curly questions. They are:

- "Good" for whom? (*Who* really benefits from this decision?)
- What is "good"? (How do we define good? For example, presumably it is more than simply making the customer – or Wayne – financially better off.)
- Can the good be calculated? (Can we fully foresee what will result and is good in any given situation?)
- Does the end (the good) ever justify the means?

There are two main ways that the first of these questions is commonly answered.

Self-interest

Firstly, there are those who use self-interest as the measuring stick. They take the approach that if the decision brings about good for *them*, then it is the best choice to make. This school of thought is known as "ethical egoism".

You're not impressed with this line of thinking? Well, before you rubbish it as completely wrong, reflect further on Wayne's dilemma. Self-interest does not always mean operating from a totally selfish perspective. Wayne could choose to repair the problem in his customer's car as a result of self-interest. He might decide that long-term his reputation and capacity to gain new business are dependent on satisfying the customer's expectations.

So what might seem from the outside as a selfless response, can often be driven by self-interest. And this is not always bad or wrong. It often has positive outcomes. We might say, "What's good for me will often be good for everyone."

Interestingly, the economist and philosopher Adam Smith (often known as the father of modern capitalism) was an ethical egoist. However, he realized that if we were left to our own devices, self-interest would quickly degenerate. So in arguing for minimalist government intervention in the economic system, he believed that there was an “invisible hand” at work to temper and restrain selfishness. To quote Smith himself, talking about the businessman:

By pursuing his own interest, he frequently promotes that of society more effectively than when he really intends to promote it. I have never known much good done by those who affected to trade for the public good.²¹

Smith’s approach was really, then, one of “enlightened self-interest”, though you may judge it to be rather optimistic and naïve. (Even the most capitalist of nations have added countless laws to protect customers and consumers.)

The Greater Good

A second and more substantial group of people advocate that consequences should determine our ethical decisions by using “the greater good” as their measuring stick. They take the approach that the best decision is the one that will bring about the greatest “good” for the greatest number of people. This is often known as utilitarianism.

What does this mean for Wayne?

Attempting to consider the consequences of his decision is actually a lot simpler for Wayne in this particular situation than in many cases. This is because, as Wayne sees it, there are really only two parties who might be affected by his decision – he and the customer. Unlike many of the other decisions he faces as a car dealer which involve indefinable consequences relating to their impact on environmental, social and community issues, this choice is rather more simple. What good will result from a decision to pay for, or at least contribute to the repair? The answer is that he will have a satisfied customer and one who may be saved from unnecessary financial hardship. This may well serve the “greater good” better than not paying, and benefiting personally as a result.

The Bible and Consequences

Because so many people think of the Bible as a rule book, and of ethics in terms of the Ten Commandments, it is perhaps surprising to discover how often the Scriptures themselves encourage readers to consider the consequences of their actions and let this influence their decision making.

The book of Proverbs does this repeatedly. It is full of warnings and promises, in pithy little sayings that spell out the likely outcomes of certain actions. For example, Proverbs

²¹ Adam Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations*.

14:14: “The perverse get what their ways deserve, and the good what their deeds deserve.”²²

Jesus too warns his listeners to weigh carefully the consequences of their decisions. In fact, in one sense the whole life and ministry of Jesus can be viewed as a living example of making decisions for the “greater good”.

His Beatitudes display an implicit consequential aspect – if you want to be “filled” *then* hunger and thirst after righteousness, etc. The same applies to much of the rest of the Sermon on the Mount, such as:²³

Let your light shine before others, *so that they* may see your good works and give glory to your Father in heaven. (Matt 5:16)

Come to terms quickly with your accuser while you are on the way to court with him, *or* your accuser may hand you over to the judge, and the judge to the guard, and you will be thrown into prison. (5:25)

But when you give alms, do not let your left hand know what your right hand is doing, *so that* your alms may be done in secret; and your Father who sees in secret will reward you. (6:3-4)

...but *if* you do not forgive others, *neither* will your Father forgive your trespasses. (6:15)

Considering the consequences should play an important role in our decision-making. However, there are a number of potential landmines in such thinking, so we need to tread carefully.

What is “good”?

Firstly, our definition of what is “good” is critical. For most consequentialists good is defined as “happiness” or “pleasure”. In this view a decision is determined to be ethical if it produces the greatest amount of good (happiness) for the greatest number of people affected by the decision. In our culture, happiness is viewed as the primary purpose of life (and with it goes the implication that pain should in all circumstances be minimized or avoided).

However, in the Bible happiness is not considered the ultimate good. And when it is the subject of attention, it tends to be redefined in ways that are significantly different from our culture’s understanding. For example, Jesus turns our thinking upside down in his Beatitudes. He claims that the situations we might feel aggrieved or sad about can be the very ones to make us blessed or happy!

²² NRSV.

²³ All verses from the NRSV.

So how might we define good biblically? In the Bible, what is considered good? Undoubtedly the answer is ... anything that promotes the fruit of the Spirit.²⁴ (Or as Alexander Hill would probably put it ... anything that imitates God's holy-just-loving character.)

God's primary intention is not to make us happy. It is to make us whole. The New Testament is clear that embracing suffering and pain is often the road to wholeness – whether for us ourselves, or for those whom our suffering helps.²⁵

The choice Jesus made to submit to the way of the Cross is our model. He denied himself in order to bring liberation and life for others: “The Son of Man came not to be served but to serve, and to give his life a ransom for many.”²⁶

Good for whom?

Secondly, we must be wary of making decisions based on the good of the majority when they have potentially negative or disastrous consequences for the minority – particularly if that minority is a marginalized and largely powerless group. Under such “end justifies the means” terms, all manner of evils have been condoned. But expediency is not a biblical principle.²⁷

The Bible consistently calls God's people to stand up for and protect the poor and the marginalized. In fact, the Prophets regularly challenge the Jews to care for the most vulnerable, even declaring that the health of a society is measured by how they treat the “orphan, widow and alien” (three significant marginalized groups). The poor and marginalized are the ones most at risk of being calculated out of the equation under a consequences approach. Recent ethical debates such as euthanasia and abortion hinge on this.

However, let's not suggest that the end *never* justifies the means. There are hard choices to be made, where no alternative is thoroughly good or right. In such cases the decision-makers are left with a choice between relative degrees of “evil”. The “just war” theory results from this sort of dilemma.²⁸ Sometimes a choice brings pain for others; however unavoidable that suffering may be, the choice must be made with genuine compassion and humility.

²⁴ See Galatians 5:22-26 NRSV.

²⁵ Take, for example, Paul's attitude to suffering in his letter to the Colossians – “I am now rejoicing in my sufferings for your sake...” Colossians 1:24 NRSV.

²⁶ Matthew 20:28. The call of Jesus to follow him is made clear in such statements as “If any want to become my followers, let them deny themselves and take up their cross and follow me. For those who want to save their life will lose it, and those who lose their life for my sake will find it.” Matthew 16:24-25 NRSV.

²⁷ The classic biblical example of expedience is Caiaphas' decision leading to the execution of Jesus. Speaking to the Jewish Council he declared, “...it is better for you to have one man die for the people than to have the whole nation destroyed.” (John 11:50 NRSV) The irony of the statement is not lost on the writer of John, nor on his readers!

²⁸ It is also the kind of dilemma that Dietrich Bonhoeffer faced in his agony over what to do about the evil Nazi regime.

Can the good be measured?

Thirdly, even where good can be defined in a way consistent with the Scriptures, there remains still the problem of predicting or measuring it. Consequences can be hard to quantify. Sometimes impossibly so. For a start, there are often people and environments affected that we have not taken into account. Sometimes we can't even know about them in advance.

At a number of points the Bible helps us recognize our own finiteness and severely limited perspective. In contrast, God is all-knowing and all-wise. While humans are responsible for their actions and expected to consider carefully the consequences, humility is required, and with it a dependence on God who knows all things.

Experience bears this out. Frequently we have no real way of knowing what consequences will result from our actions, or indeed how to rate or measure the good. On these counts alone, while a consideration of the consequences is often a valuable component of our decision-making, it is not in any sense sufficient as the only ethical approach.

Understanding the Context

Another thing that needs to be understood in considering consequences is what a given action means in a particular context. Sometimes this is because actions mean different things among people of different cultures. Sometimes it is because people's circumstances are different.

One of the best-known examples of this from the Bible is found in Paul's first letter to the Corinthians, chapter 8, where he examines ethical decisions that arise from eating food offered to idols. The key issue, he points out, is how our behaviour will affect "weak believers". In this case Paul puts love and consideration for others ahead of his own liberty to do as he feels fit. The question is not just, "Is it right?" but rather, "Is it appropriate or fitting?" What he feels free to do in one situation, he chooses not to do in another, where it might cause offence or problems. Paul is deciding on the rightness or wisdom of the action according to the consequences in this particular context.

Paul continues this argument into chapter 9 and closes with the words, "I have become all things to all people, that I might by all means save some."²⁹ Again, circumstances sometimes modify what Paul normally feels free to do. According to Paul we need to be sensitive to cultural and contextual factors when we are trying to calculate the consequences of our actions, and sometimes this will cause us to modify our behaviour out of sensitivity to others. It is not just a case of what we feel is right for us.

It could be argued that Paul's argument for women wearing head coverings (in Chapter 11 of 1 Corinthians) is also contextual. That is, Paul is urging it because of the culture

²⁹ 1 Corinthians 9: 22 NRSV.

and circumstances in the city of Corinth and the region round about. For that reason most scholars do not interpret it as being in any way prescriptive for other contexts.³⁰

So the Bible suggests that a *limited* relativism is legitimate, taking into consideration the context both of the people in our direct orbit, and the wider cultural setting we are a part of.³¹ This is different to the full blown relativism that is such a feature of our culture, where there are no absolute standards of truth or morality. What is acceptable in one situation may be unacceptable in another.

Increasingly the society we live in is becoming more and more multicultural. We can expect to face a number of situations where the context challenges us to change our practices. For example, if you're an employer, how do you allocate bereavement leave when several of your staff are Maori, and it is culturally appropriate for them to take several days, a number of times a year, to attend a tangi of relatives and friends?

Or, suppose you are a tent manufacturer and you decide to get your tents made in Vietnam, because of much cheaper costs. How do you decide what is appropriate payment for your Vietnamese employees?

The issue of "context" goes beyond cross-cultural matters. It's also a factor in working out whether to treat people differently because of their *circumstances*. For instance, a doctor might use graduated fees for patients based on their income. A car dealer might decide what is a fair profit margin on a car by how well-off the customer is.

How do contextual concerns affect Wayne's decision-making?

When Wayne begins thinking about ways that these particular circumstances are influencing possible courses of action, he finds himself trying to understand and anticipate a number of things.

We've already mentioned the question of the customer's financial situation. If Wayne refuses to pay for the repair, or only contributes partially, what impact financially is that likely have on the customer and his family? Is it likely to create unfair stress? Wayne thinks that this is worth taking into consideration. In fact, for him it is part of the wider question of love and justice.

What if Wayne is aware that the customer is generous and liberal with his own time and money – serving others and genuinely seeking to make a difference in the world? If this is the case, Wayne may feel it is extra fitting to extend generosity towards him.

³⁰ Admittedly this is a difficult passage to exegete because of the limited information available regarding the context and the subsequent logic of Paul's argument. Nevertheless, as Gordon Fee notes, "For Paul the issue was directly tied to cultural shame that scarcely prevails in most cultures today." *The First Epistle to the Corinthians* (NICNT) (Grand Rapids: Eerdmans, 1987), 512.

³¹ These are, of course, the types of issues that face cross-cultural missionaries. How should/can the gospel be contextualized and what implications does this have for ethical issues such as polygamy in Africa?

At the same time Wayne is also mindful of the financial implications for him and his family if he ends up making little or no profit on this sale.

There's another angle. Should Wayne think carefully about the sort of precedent he is setting? If he takes a soft line will other customers also come running for assistance? Wayne smiles ruefully at the possibility. But for him personally, this is not a major issue. The other factors he has sifted through are, as far as he is concerned, of much greater importance. He doesn't mind if he acquires a reputation as a "soft touch", so long as he is satisfied with the appropriateness of his choice.

QUESTION FOR REFLECTION AND DISCUSSION

Fortunately for Wayne, the potential consequences and the contextual factors of this particular dilemma are fairly simple to identify. But, of course, many situations are much more complex and have many more variables. Take, for instance, the following story – based on a frequent development in the last decade or two – of an entrepreneur we shall call Trevor...

Trev is the owner/manager of a small company that specializes in distinctive rugs and mats for the retail trade. His job is to source and locate products that are of good quality in order to supply retailers around the country.

Where possible, Trev has in the past used local manufacturers. His aim was to have a minimum of 70% of his goods come from NZ manufacturers who were, on the whole, far easier to deal with than overseas suppliers, and whose goods were generally of better quality than imports. In addition, communication and shipping issues were much simpler when dealing onshore, and there was a sense of pride in helping keep his fellow countrymen and women employed.

About three years ago, things "hit the wall" as far as Trev's NZ manufactured goods were concerned. His comfortable arrangement came crashing round his ears. The sequence of events was something like this:

End-user (that's you and I) says to retailer: "Forget it, Bruce. I know I've bought from you for fifteen years, but the warehouse that's opened up in town now has mats and rugs up to 50% cheaper than yours. Loyalty is one thing, but I have to watch my expenses too."

Retailer says to Trev: "Sorry, Trev, I *would* deal with you, you know I would. But I can't sell your products any more. If I don't source at lower prices, I'm history. Either get me cheaper goods or I buy from someone else."

Trev to manufacturer: "We've had some great years, Harold, but now I'm being hung out to dry. If you can get your costs down I'll hold off importing more, but otherwise I'm off to India."

Harold sees the writing on the wall and puts all his staff on contract; he stops paying overtime, and adds new time measurement systems to his factory floor. But inevitably he can't compete with Indian pay rates.

Things settle down. Trevor now imports 85% of his product and finds he can compete reasonably well at all levels. The crisis is passed. But one day, in between sales calls, he stops to think. "That rug I just sold for \$18.45 used to cost \$43.20 from the NZ manufacturer. According to Harold the cost of materials was around \$15.00. Okay, there'll be some difference in material costs between NZ and India – but that still means the labour cost in India is tiny. I know NZ factory workers get paid a marginal wage, so what must it be like for the Indian workers?"

The thought nags away at Trev, so one day he hops on the phone to Raj, his Indian supplier, and asks for a breakdown of costs. Raj politely tells Trev where to get off as it's none of his business (Raj uses a Hindi word Trev doesn't recognize). Trev tries to insist but gets nowhere. Trev then tries four other Indian suppliers he knows. Same message. Some more Hindi words. So he calls Trade Aid. These guys are a bit short with Trev. They call him some uncomplimentary names because of what they say is his support of sweat labour, including virtual slave labour of children. The average "wage" for rugmakers in India, they say, is 200 rupees a month. That's about \$10 – except that children generally get nothing except their "board".

Trevor doesn't sleep easily that night. He knows that if he doesn't buy from India, or somewhere similar, his business is doomed. But if *he* doesn't import the products, his competitors will. Should he offer to pay more for the rugs? (Whose pocket would the money end up in?) Should he find another Indian supplier? And is paying impoverished people 200 rupees a month better or worse than not employing them at all?

Discuss Trevor's dilemma

- In what ways might a consequential approach to Trevor's dilemma shape his decision making?
- What are the competing factors in determining what might be "good" and who it might be good for?
- When it comes to determining what is good and who it is good for, in what ways has the additional information Trevor recently gained made things more complex?
- Can you think of any further steps he might take to guide him in his choices?
- What are some of the contextual issues that affect this situation?
- How might they contribute to shaping an appropriate response?
- Does it help in this situation to ask, "What is the most loving thing to do?" Whose interests would need to be considered? How would you determine who gets your priority when it comes to doing the "loving thing"? And what, in practice, might it mean to "love" them?

CHAPTER FOUR: CHARACTER COUNTS

“At crucial moments of choice, most of the business of choosing is already over.”
(Iris Murdoch)

The two main approaches to decision-making we have looked at so far, and that Wayne has made use of for analysing his car-dealing dilemma, are concerned with the morality of the *action/choice*.

However, there is another way of considering ethical choices – one that doesn’t focus on the *action* but rather on the *person* making the decision. This is often called “virtue” or “character” ethics, because its chief concern is the *character* of the person performing the action.

Rather than asking, “What is right?” or “What will produce the best results?” the virtue approach asks, “What type of person should I become?” The assumption is that if you mould your character more and more on God’s character, this will increasingly lead to doing the right/good thing. For this reason, it is more an ethics of *being* than of *doing*.

It also recognises a flaw in the process that all of us are only too aware of. Knowing what the right thing is doesn’t ensure that the right thing is done! This is because it takes character to do the right thing.

In previous chapters we’ve thought through the ways in which understanding God’s character might shape how we make our decisions. (We’ve especially looked at his love, justice and holiness.) The aim was to see how we might use those characteristics as a grid through which to determine right decisions. Let’s now subtly change the emphasis. Let’s look at how God’s character is shaping *our* character. As Christians our aim is to become more holy, just and loving people. So are these characteristics becoming ingrained in us as “default settings”?

Notice: this is not just about the character of God any more. Now the emphasis is on whether these attributes also describe *us*.

There are several reasons why this is so important. First, the way we have been talking about ethical dilemmas so far suggests a rather idealized world – a world where we have both the time and the ability to reason our way through complex issues towards our decision. And sometimes we do. But what about all the other occasions? Are not most of our decisions made in a split second while we are on the run? How we respond to a complaint from our boss, or sort out a misunderstanding with a customer, or advise an inexperienced shopper, or motivate an underperforming team – these steps are often taken without much thinking at all.

Second, could it be that many of our ethical choices are already substantially decided *before* we make the decision? In other words, our character automatically shapes much of what we decide to do. Because of this, our ethical decisions are largely determined by

who we are (the type of character and values we've embodied), rather than what decision-making process we employ.

Third, are we really just individuals freely making personal decisions, or are the decisions significantly shaped by the communities we are part of? We'd like to suggest that character and community and values are intertwined inseparably when it comes to talking about ethics.

For these reasons, some people believe that rather than focusing on good decision-making, we would be better to concentrate on developing good character. They claim that when virtue and goodness are grown in our lives, good decisions will automatically follow.

The truth is, says David Cook, we rarely make moral decisions.³² Most times we don't think about the moral dilemma but simply respond to it. If this is the case and our reactions are mostly instinctive, then developing godly character is even more critical, because we are making so many of our ethical choices automatically. "Good" people have a greater chance of making "good" choices.

Determining what is virtuous

If developing character and virtue are so important, then there are several key questions we have to grapple with. They are:

- How do we define a virtue?
- Who actually determines *what* is virtuous?
- How do virtues actually develop?

The first of these questions is probably the easiest to answer. The Oxford Dictionary defines "virtue" as "a quality considered morally good or desirable". Every culture values certain qualities highly. In their context they are considered virtuous.³³

But the second question regarding *who* exactly determines what particular qualities are good, is a little more complex. Over the years many philosophers, theologians and thinkers have attempted to list and define virtues.

For example, Aristotle emphasized the classical Greek virtues of justice, fortitude, prudence and temperance. Ambrose (339-397), an early Christian leader, agreed that these were implicit in the Bible, but also added another three specifically biblical virtues – faith, hope and love.

³² David Cook, *The Moral Maze: a way of exploring Christian ethics* (London: SPCK, 1983), 78.

³³ The history of the word "virtue" demonstrates this cultural leaning. Our English word comes from the Latin *virtus*, which itself comes from the word *vir* meaning "man, male". The Romans during the early, formative years of their nation needed to survive in a world of invading conquerors. The result is that their word *virtus* can be translated either "virtue" or "courage". So virtue to those early Romans was manliness and the willingness to defend their families and homes.

As far back as the sixth century, Gregory the Great contrasted these seven virtues with corresponding vices – the ones we now know as the “seven deadly sins”.³⁴

It is only recently that Protestant theologians have begun to seriously explore virtues. Glen Stassen and David Gushee suggest that, “virtues are character traits that enable us to contribute (positively) to community.” One inference of this is that it’s the society we’re a part of that ultimately determines what particular attitudes and behaviour are virtuous. It figures then that what is virtuous is significantly governed by the values and worldview of our surrounding culture.

So what does this mean for those of us who follow Jesus? Who or what should determine for us what is virtuous?

Clearly the Bible is the short answer to this. However, within the Scriptures, we suggest that the focal point for determining Christian virtues should be the life and teachings of Jesus. Jesus is our most visible expression of God’s character. So if we want to know what virtues to develop, observing the qualities Jesus modelled and talked about is our best starting point. We agree with Stassen and Gushee who note that:

The Bible is not flat; Christ is its peak and its center. No moral issue should be addressed apart from consideration of the meaning of Jesus Christ for reflection on that issue.³⁵

The largest body of Jesus’ ethical teaching is contained in the Sermon on the Mount. This is a good place to start if we are seeking to consider what specific virtues followers of Jesus should aspire to.

To be even more focused, it’s in the Beatitudes that Jesus shines the spotlight on key virtues – the qualities and behaviours he especially values. Poverty of spirit, mercy, a thirst and hunger for justice, meekness/humility, peacemaking, compassion – these, it seems, should be our prime goals.

Repeatedly in the Sermon on the Mount Jesus links our actions directly to our character – to our core attitudes and motives. Other comments by Jesus throughout the Gospels reinforce this connection. For example, “It is from within, from the human heart, that evil intentions come: fornication, theft, murder, adultery, avarice...”³⁶

The early church was quick to pick up on the importance of imitating Jesus. Take for example, the writings of Paul, where we find a significant emphasis on character development. For example, he exhorts the Galatians not to gratify the desires of “the flesh” but rather to allow the Spirit to grow “fruit” such as love, joy, peace, patience,

³⁴ Lust, gluttony, greed, sloth, wrath, envy and pride.

³⁵ Glen Stassen and David Gushee, *Kingdom Ethics: Following Jesus in Contemporary Context* (Downers Grove, IVP, 2003).

³⁶ Mark 7:21-22 NRSV.

kindness, gentleness and self-control.³⁷ To the Philippians Paul writes, “Do nothing from selfish ambition or conceit, but in humility regard others as better than yourselves ... Let the same mind be in you that was in Christ Jesus...”³⁸

Christ then is our example and model. It is his character we are called to develop. These references reflect the overwhelming emphasis the New Testament places on growing the character of Jesus.

How does character shape Wayne’s decision?

All this talk about virtues has got Wayne a little confused. It’s hard to evaluate how your own character is developing. In fact, true character is probably more accurately measured by the observation of others than from our own analysis.

However, Wayne *has* been aware all through his decision-making process of a significant reaction. Rather than finding it easy to resist the customer’s complaint about the car and the request to fix it, his heart has gone out to the customer. Wayne genuinely wants to respond in a way that expresses care and concern. In fact, looking back over the slow but real development of Christian character through his lifetime, he especially recognizes (and values) a growth in compassion, kindness and generosity.

The result is he finds himself wanting to respond positively to the customer’s request in a way that many others might not. So, when Wayne begins to calculate the consequences, it is more about how far he can afford to go in providing assistance rather than how he can resist the customer’s request. It seems that his default setting has already been defined by values that are shaping his character.

How does character develop and grow in our lives?

The third key question to consider when thinking about virtues is, “How do they actually develop?”

We all know people whose lives exude character. The way they work in the marketplace seems to have integrity or consistency with the rest of their lives. But just exactly how have they become people of such character?

In our highly individualistic culture it’s easy to presume that this has largely occurred as a result of the person’s strong commitment to Christ, a rigorous discipline and piety, and a desire to grow the character of Jesus in his or her life.

However, while these elements are clearly important, and the Holy Spirit certainly does transform us in deeply personal ways, such change rarely occurs outside of a wider context. Both MacIntyre and Hauerwas (two recent advocates of virtue ethics) emphasize the huge role that community plays in shaping and embodying the virtuous life. In fact, they suggest that the telling of stories (narratives) of a particular community is a primary

³⁷ Galatians 5: 16-25 NRSV.

³⁸ Philippians 2:3-5 NRSV.

shaper of a group's character. Stories engage our imaginations and get us involved in ways that are often self-revealing. They have power to help develop both character and community.

Clearly for Christians the Bible provides our primary narrative. The story of Scripture reminds us of the people we are intended to become and the perspectives and values that should shape our life in the world. It's also a story that we can find ourselves within, and one that invites responses from us with profound moral implications.

For Hauerwas, Stassen and Gushee, the specific story most critical to Christians is the story of Jesus, whose character and virtues are what we are called to emulate.

But the gospel narrative does not reach us in sharp focus. Despite ourselves we absorb it through a filter – the filter of our culture and of our faith community. The *way* we retell this story, what virtues we emphasize, what failures we highlight, and how we encourage one another to nurture the habits and practices it describes – all these have a significant impact on how we grow in virtue.

In fact, we need to be acutely aware of the tendency of all faith communities to “reframe” Jesus in ways that are less challenging to their own lifestyle and worldview. Making Jesus into our own image is a temptation we all face. Western churches of today live in a society where wealth and affluence are widespread, to a degree unknown ever before in history. The danger we face is to unconsciously filter out the enormous social, economic, political and environmental implications of Jesus' life and teachings. When that happens, as it sadly often does, all we are left with in our faith-community narratives is a Jesus who limits himself to addressing a small range of personal moral issues.

This is not the Jesus of the Gospels. For Jesus models and teaches, as Jim Wallis would say, a “consistent ethic of life”, not one severely truncated and restricted to issues of sexual conduct and personal honesty – however important those might be. The ethics of Jesus encompass so much more.

So godly character does not just occur as a result of individual transformation. It is in the context of community that such character is primarily nurtured and developed. And that community must find ways to expose the inevitable blind spots of its “take” on Jesus. As Benjamin Farley writes:

...the New Testament, in concert with the Hebrew Bible, emphasizes the indispensable context of the believing community, which, in this instance, is the church, the *ekklesia*. It is within this nurturing context of faith, hope and love...that the Christian life, as a process, unfolds. It is never a matter of the individual alone, pitted against an alien and hostile culture, that constitutes the epicenter of Christian moral action.³⁹

³⁹ Benjamin Farley, *In Praise of Virtue* (Grand Rapids: Eerdmans, 1995), 100.

Le Chambon – a community of character

A good example of how our community's story can shape character is the inspiring account of a village called Le Chambon, in France. During the Nazi occupation in the Second World War, the people of this relatively small community rescued thousands of Jewish children by taking them into their homes, hiding them from the authorities, and guiding many across the dangerous countryside to safety in neutral Switzerland. This rescue mission was “led” by Andre and Magda Trocme – the pastors of the Huguenot Protestant church in the village.

However, the terms “led” or “organized” are really too strong to describe what actually happened. Philip Hallie conducted interviews with surviving villagers some thirty years after the war. One of the intriguing aspects he uncovered is how naturally the acts of hospitality and refuge occurred.⁴⁰ There did not seem to be anything particularly premeditated, nor highly organized, about the decision to rescue – at least, not initially. And the villagers did not consider themselves particularly virtuous for acting in such a way.

In fact, they were doing no more than acting out of their character and values – not just as individuals, but as a community. Most villagers were descendants of the Huguenots, a heavily persecuted Protestant sect who for centuries had been hounded across Europe. They understood what it was like to be persecuted and to be refugees, not wanted wherever they went. This was part of their story – and indeed they held an annual ceremony to commemorate their Huguenot ancestors. The virtues of mercy, compassion, hospitality and non-violence which their community embodied were surely no accident. They had grown and shaped them through the regular retelling of their story, along with their immersion in the wider gospel narratives.

With the Trocmes leading by example, it was hardly surprising that the residents of Le Chambon would embrace such a risky rescue mission with little thought as to whether it was the right or even the wisest thing to do. These character traits had become part of them. As a result the “decision” to respond to such a situation was largely instinctive and automatic.

And of course, the more they chose to extend care to these children, the more this habitual practice continued to shape and reinforce their character.

Developing the character of Jesus in the world of business

Virtue ethics has important lessons to teach us:

⁴⁰ Philip Hallie's book is entitled, *Lest Innocent Blood Be Shed: The Story of the Village of Le Chambon and how Goodness Happened There* (New York: Harper & Row, 1979).

- Making ethical decisions in the marketplace is much more than developing a good decision-making process. It's even more than agreeing to a "Code of Ethics". Who we are becoming will substantially shape our ethical choices.
- We cannot develop God's character alone. We need others. When we are committed to a community seeking to retell, understand, embrace and live out the gospel story, we are much more likely to become people of virtue. And the world of business certainly needs people of character.

Such communities must find ways of discovering a clearer picture of the character of Jesus, of asking the hard and uncomfortable questions that help us confront our limited view of the virtuous life. When this happens we are less likely to duplicate the many sad examples of Christians doing business in a thoroughly sub-Christian manner.

QUESTIONS FOR REFLECTION AND DISCUSSION

1. Make a list of virtues/qualities that the New Testament identifies as being Christ-like. Some passages (several of which we've mentioned in this chapter) that might guide your study could be:
 - Matthew, chapters 5,6,7
 - I Corinthians, chapter 13
 - Galatians, chapter 5
 - Philippians, chapter 2
2. In what ways is God's character actively growing in your life?
3. Who have been the significant role models (those followers of Jesus who embody and reflect something of the character of Jesus) in your life?
 - In what contexts have you been able to observe these men and/or women?
 - Which of your role models are extensively involved in the marketplace (business, politics, education, etc.)?
 - In what ways has observing them in work contexts helped you to understand more clearly how it might look to live like Jesus in the marketplace?
4. What context/s of Christian community are you currently a part of? Do you feel these contexts are helping you grow into the image of Jesus? In what ways is this happening? Could it happen better?
5. Do you currently meet regularly with any other Jesus-followers, with the specific intention of helping each other learn how to let your faith shape your behaviour at work, and/or to assist one another to discuss specific ethical issues? Are there others you can think of who might share your readiness to do this?

5. The role of a community is obviously not the only significant factor in growing character in our lives. What are other key stimuli to developing virtue and becoming like Jesus?

CHAPTER FIVE PUTTING IT ALL TOGETHER

The past four chapters have had us leaping in and out of Wayne's dilemma. Apart from turning his hair greyer, the exercise has made the point that where other people are involved, wise and balanced decisions do not come easily. All of us face problems in our places of work. If we are to respond to them in a way that is honouring to God, we need to understand the principles on which we base our decisions.

Commands, Consequences, and Character – three different approaches to making ethical decisions. And, as we have seen, there are plenty of variations within these streams. The truth is that in real everyday situations most people use a combination of approaches. For example, it's hard to apply specific commands or rules without also considering the consequences of such actions. At the same time, when we weigh and compare different consequences we'll want to identify the principles that lead to those results. And in the end, regardless of whatever we've decided in theory, it is actually our character that often dictates how we act.

So when it comes to making moral decisions we find ourselves involved in an ethical dance that is an interplay between these different approaches.

Summary of the three approaches

Approach to ethics	Deontological	Teleological	Virtue
Key concept	Commands/Rules	Consequences/Results	Character
Primary question	Is it right?	What will produce the best result?	Am I becoming a good person?

Which of these approaches do you favour in your own decision-making?

Frequently it may depend on the nature of the situation you find yourself in. For example, are you trying to solve a major moral dilemma ... or is this an everyday moral choice? Let's explain what we mean.

Major moral dilemmas

Sometimes major moral dilemmas require and allow for careful consideration over an extended period of time. In such cases, one way of going about this decision-making process is to:⁴¹

1. Gather all the relevant facts.
2. Clarify what the key ethical issues are.

⁴¹ This approach borrows from Richard Higginson, *Called to Account* (Guildford: Eagle, 1993), pp 224-240; David Cook, *Moral Choices: A Way of Exploring Christian Ethics* (London: SPCK, 2000) and Scott B. Rae *Moral Choices: An Introduction To Ethics* (Grand Rapids: Zondervan, 1995); but is also typical of many others.

3. Identify rules and principles that are relevant for the case.
4. Consult the important sources of guidance – especially the Bible, with sensitivity to the best way of reading the Bible to address this situation. But also consult other relevant sources.
5. List all the alternative courses of action.
6. Compare the alternatives with the principles.
7. Calculate the likely results of each course of action, and consider the consequences.
8. Consider your decision prayerfully before God.
9. Make your decision and act on it.

As you can see, setting a course when faced with a major moral decision calls for a lot of blood, sweat and tears! Especially for an organization. However, when it comes to dealing with everyday problems that we meet as individuals, the pace of life is likely to make us more streamlined...

Everyday moral choices

We noted in the previous chapter that most ethical decisions in our daily lives and work are made instantly, often under pressure and without much room for forethought. They are instinctive, being the product of habits of a lifetime, as well as shaped by the culture of the places we work at, and the peer groups and faith communities we belong to.

Such decisions are influenced by the extent to which Christian virtues and character have been molded into the core of our being. This is regular Christian discipleship.

However, the importance of *being* as the foundation for our *doing* does not exclude “moral reasoning”. Within the virtuous life there is still a place for understanding rules and calculating consequences – but here the rules and consequences are subordinated to the virtues. They’re viewed as servants rather than masters.

This emphasis on virtues does not eliminate moral dilemmas. In fact, competing virtues are also capable of pulling us in different directions. Examples of this are the tensions that sometimes exist between justice and peace, or loyalty and truth, or courage and prudence.

Making good moral decisions in these cases is less about seeing one right answer (because there probably is not just one) and more about striving for a creative Christian response that recognizes all the competing priorities.

Ethics and/or morals?

Increasingly through this book we’ve been using the terms “ethics”, “ethical” and “moral” to describe the types of decision under consideration. We realise these are not easy words to understand. What’s more, these days many people reject the area of ethics; it seems too theoretical and academic and divorced from everyday behaviour. The word “moral” is also much avoided; it is seen as carrying harsh and conservative religious overtones – usually denunciations of sexual immorality. So it’s important to explain what we mean by these terms and why and how we’ve chosen to use them.

The word “ethics” comes from the Greek word *ethos*, which has two meanings in common Greek usage: (1) habit or custom, and (2) ordinance or law. The New Testament uses both these meanings. For example in Acts 25:16 the word is usually translated “custom”⁴² (“It is not the Roman custom to hand over anyone”), whereas in 1 Cor 15:33 it is translated “morals”⁴³ or “character”⁴⁴ (“Bad company ruins good morals”).

Both words – ethics and morals – are often used interchangeably. You might say that *ethics* is the study of *moral* principles that govern or influence our conduct.

Here are a couple of definitions of ethics that put this in slightly different ways. One is Stan Grenz’s comment that “living ethically” is concerned with “ordering our steps in every situation of life according to the fundamental faith commitments we share as Christians”.⁴⁵ Meanwhile, Dennis Hollinger, explains that ethics is “the systematic study of standards of right and wrong, justice and injustice, virtue and vice, with a view to applying those standards in the realities of our lives”.⁴⁶

That last phrase of Hollinger’s definition is particularly important to us – “*with a view to applying those standards to the realities of our lives.*” This is the goal of Christian ethics – applying them. Putting them into practice. Theoretical “what if’s”, or simply describing various ethical approaches, is not sufficient. Our concern has to be to *action* our Christian insights.

Are all decisions ethical in nature?

During the course of any day or week, all of us are confronted with a myriad of decisions. Not all of them have an ethical component. When we go to the supermarket and buy a can of pineapple or some toilet paper, we don’t usually think of this as involving a moral choice. When we get up in the morning, the decision of which pair of socks to put on is unlikely to have ethical consequences – unless we’ve “nicked” them from our brother or sister!

However, many decisions *are* moral ones – or at least have an element of morality at stake. For example, suppose we learn some unpleasant facts about the company that produces the canned pineapple. We find that they pay below-subsistence wages to the workers who harvest and process the fruit, and they ruthlessly suppress any requests from the workforce for better pay and conditions. This new information introduces an element of ethics to our supermarket shopping. In what way, we ask ourselves, does buying this particular brand give implicit support to an unethical corporation?

⁴² Acts 25:16 NRSV and NIV.

⁴³ 1 Cor 15:33 NRSV.

⁴⁴ 1 Cor 15:33 NIV.

⁴⁵ Stanley J. Grenz, *The Moral Quest* (London: Apollos, 1997), 19.

⁴⁶ Dennis P. Hollinger, *Choosing the Good: Christian Ethics in a Complex World* (Grand Rapids: Baker, 2002), 14.

Sadly, many Christians wouldn't consider this of any ethical concern at all. They limit their notions of moral choice to matters of personal honesty, accumulation of wealth, and sexual morality.⁴⁷ This "selective moralism" is very destructive. As we've previously noted, for an example in the Bible we need look no further than the Pharisees. They were deeply concerned with matters of personal piety and purity, but completely blind to the weightier matters of loving others, justice and mercy. And we know how much Jesus railed against them!

It's not that issues of honesty, greed and sexual purity are unimportant; just that Christian ethics encompasses so much more. It needs to include the manner in which we relate to others (imitating God's character), especially how we care for the poor and marginalized; it needs to take seriously stewardship of time, money and environmental resources; it needs to free itself from addictions, and to challenge any allegiance that gets in the way of our worship of God.

Ethics, then, is a big word. It encompasses a great deal (though not all) of our daily decision-making – including many of our business and workplace choices.

Is there such a thing as “business ethics”?

John Maxwell, whose approach to ethics we considered in chapter two, has written:

There's no such thing as *business* ethics – there's only ethics. People try to use one set of ethics for their professional life, another for their spiritual life, and still another at home with their family. That gets them into trouble. Ethics is ethics. If you desire to be ethical, you live by one standard across the board.⁴⁸

He's right. The view that business is amoral (having little or nothing to do with morality) is still very much alive and well, though it probably is less dominant than it was several decades ago. For example, the well-known businessman John D. Rockefeller was a devout Baptist with a strong personal religious ethic, but was ruthless in business, giving kickbacks, violently suppressing labour unrest and bribing competitors' employees.⁴⁹

This is what is known as “dual morality” – applying different ethical standards to different parts of our lives. However, Christian faith should make a consistent difference in *every* area of our lives.

So applying a dual morality is out. But does this mean that there's no point in talking about a specifically “business” ethic? We don't believe so. For a start, there are just too

⁴⁷ These are the conclusions of Robin Gill in his book *Churchgoing and Christian Ethics* (Cambridge: Cambridge University Press, 1999) also supported by comparisons with New Zealand Values Surveys according to Alistair Mackenzie: “Evangelicals and Business Ethics: the Church” in *Stimulus*, Vol 14, No.1, February 2006, pp.2-9.

⁴⁸ John C. Maxwell, *There's No Such Thing as Business Ethics: There's only One Rule for Making Decisions* (USA: Warner, 2003),xi.

⁴⁹ See Alexander Hill's article “Business Ethics” in *The Complete Book of Everyday Christianity* (Downers Grove: IVP, 1997), 91.

many ethical issues that are unique to the marketplace, and that aren't faced in the rest of life. Like, for instance, setting a "fair" price or profit for the product or service you're offering. (Which leads to the practical question we'll consider in chapter 6: Who should determine what is considered "fair"?)

The fact is, some very complex dilemmas arise in the modern world of business. And, as we've already seen, looking to get nice clear, straightforward answers to them from the Bible is easier said than done.

One of the reasons for this is that the Scriptures were written to people in times very different to our own. For example, a dilemma highlighted in the Bible is whether to lease/buy the land of a neighbouring family who are no longer able to support themselves off it. Buying their land would disenfranchise them and their descendants from their future. The Levitical law treats this and related topics at considerable depth. In an agrarian-based culture, the land meant everything – economic livelihood, connection to the past, inheritance, and prospects for future generations.

Today, *we* face issues such as the environmental impact of industry, whether or not to import cheap products from countries where the workers manufacturing the goods might be exploited, whether to make workers redundant in order to allow the company to survive in a more competitive environment, what type of advertising to employ ... and so on.

It's true there *are* moral questions which are just as pressing today as in Israel under King David – how to act when, for example, a boss/master with very different values asks you to do something against your own morals. Nevertheless, it's clear that we live in a world that is very different to the ones in which the Bible was shaped.

Doing business ethically

So for us, Christian ethics is about a framework for making decisions that honour God, follow the example of Jesus, and are responsive to the Spirit, in order to achieve outcomes that further God's purposes in the world.

We are not suggesting that this is easy. We're aware that many Christians live with a lot of tension as the worlds of Christianity and Capitalism collide. In fact, the rest of our book is dedicated to charting what some of these tensions look like and how they might be approached more creatively by Christians.

QUESTIONS FOR REFLECTION AND DISCUSSION

1. Make a list of as many ethical issues in your work situation/s as you can think of. Remember not just to limit the list to issues of honesty, integrity and sexuality.
2. How many of these issues are specific/unique to the business arena? Which ones appear to have relatively clear guidance from the Bible?

3. At the end of chapter three you discovered that Wayne is a bit of a “soft touch”! Believe it or not, he’s seriously thinking of financing at least some of the cost of repair in this car that he sold 12 months ago. Taking into account that we mostly respond in a spur-of-the-moment way...

(a) What was your first reaction to the customer’s request when you read about it back in the Introduction? (Be honest!)

(b) How do you feel about the way Wayne’s mind seems to be working? (Still being honest?) And how do you feel about your own reaction to this? (If your thinking differs from Wayne’s, then remember that God seems happy for us to have a range of personalities. There are different perspectives on life – some see the holiness perspective more sharply, some the justice angle, some the love imperative. That, by the way, is why it’s so helpful for us to develop community – allowing us to pool our insights with fellow believers.)

(c) Which of the main approaches that we’ve looked at have you most often employed when making decisions? Which one(s) do you most warm to?

(d) Now that you’ve considered the range of ways in which we move towards making a decision, if you were in Wayne’s situation – facing the same dilemma – what would you do? *Or, alternatively if you’re discussing this in a group:* Imagine that together the members of your group run a car dealership, and you have found yourselves faced with the very dilemma that Wayne is wrestling with. Try to reach a group consensus for action, taking into account angles that each of you finds important. Remember: a consensus means that you would all be prepared to action the decision reached. If you cannot honestly do this, make sure the group knows.

5. Can you think of a similar issue to Wayne’s scenario in your own work, where a particular ethical choice could be made for two or more quite different reasons?

6. Invent a situation (or make use of one which you know of) where you are caught between competing virtues – for example, where there is tension between loyalty to a friend or employer, and the right treatment of another person? What sort of “creative Christian response” can you think of that recognizes all the competing priorities in your dilemma?

Part two: Creative tensions

INTRODUCTION: ONGOING DILEMMAS

One of the important assumptions throughout this book is that following Jesus needs to inform, impact, and transform *every* area of our lives – including our work in the marketplace. How we conduct our business should be markedly different because of our faith.

But are there some matters where engaging in business and our faith is simply incompatible? Or are there at least issues where, in order to be faithful to Jesus *and* be successful at work, we have to compromise? Perhaps we are just fooling ourselves. Can we really follow Jesus and at the same time be involved in the world of commerce?

These are some of the inherent questions in a study conducted by Laura Nash, a business ethicist and a former professor at Harvard Business School, who set out to examine how faith impacts on doing business.⁵⁰ Nash interviewed a substantial sample of business executives who claimed to be evangelical Christians.⁵¹ Her aim was to uncover how exactly their beliefs affected their decision-making process – particularly in regard to ethical choices. Did their faith make any difference at all? If so, in what way?

Nash's findings were fascinating. Essentially she encountered three broad responses. There was one group of business people who largely refused to believe there was any real conflict between their faith and the requirements of business. Nash labelled these "Generalists", because they avoided identifying any specific way in which their faith might affect their work. They minimized and trivialized any apparent differences. In short, the approach of these Generalists was thoroughly dualistic. That is, they lived their lives in two worlds, their faith in one and their daily work in the other. The only real connection was through a small band of sexual and personal morality issues. Generalists gave little thought to the possibility that their faith might have economic, social and environmental implications.

A second group (whom she called "Justifiers") acknowledged that there are goals in business that are different to some issues of faith – like pursuing profit and loving God. However, Justifiers resisted seeing them in any way conflicting. Their approach was largely: "If you do the right thing in business you will do well economically; if you do the wrong thing, you will be punished by the marketplace." This is remarkably similar to the "enlightened self-interest" of Adam Smith that we noted in chapter three. Such

⁵⁰ Her findings are summarized in her book, *Believers in Business: Resolving the tensions between Christian faith, business ethics, competition and our definitions of success* (Nashville: Nelson, 1994).

⁵¹ Sadly, Nash's sample is restricted to "successful CEO's and executives" – high-end managers and leaders in large corporations. Most of us don't find ourselves in those sorts of roles, so the kind of struggles and ethical challenges these people experience may be somewhat different to ours. Nevertheless, we think her findings have widespread relevance – to employees, to the self-employed, and across industries.

confidence in an “invisible hand” that ensures the free market will automatically reward ethical choices and punish unethical behaviour, smacks of a wholesale belief that capitalism is “God’s ideal system”.

The third broad group identified by Nash were those acutely aware of some inherent tensions or conflict between their faith and the business world. It was this group of Christian business people (labelled “Seekers”) whom Nash found most intriguing. They did not deny or ignore the points of conflict between their faith and business. They simply recognized that the struggle is active and ongoing, as they wrestled with what was the best response to a given situation. As Nash observes:

Rather than seeing business and Christianity as automatically compatible, the seekers find that faith does two things simultaneously: it demands an awareness of conflicting values, while it also becomes the mediating factor in the ongoing tensions between the musts of religion and the musts of business.⁵²

In her conversations with this group of evangelical business people, Nash identified seven broad tensions that Seekers regularly faced. These issues, she determined, are not completely reconcilable. There are no easy solutions to them, just a series of “creative tensions”. Nash called them “creative” because she observed that when Seekers grappled with these problems they often produced original and alternative courses of action which not only took into account their ethical concerns, but also made good economic sense.

Laura Nash’s research highlights an important challenge for us. On the one hand, it’s easy to fall into the trap of allowing our faith and our business to become so closely intertwined that there is no distinction between them. Our faith ends up failing to provide any critique of our business – as though no real tensions exist. For example, we can naively believe that the economic system we are part of – capitalism – is totally consistent with Christianity.

On the other hand, there’s a temptation to simply avoid allowing our faith to impact on our economic activities at all. This is also a well-worn track which essentially results in a retreat into a wholly privatized faith. Disappointingly, many Christians live in this type of dualistic world – where their spiritual beliefs and values are kept separate from the way they operate in their work. The consequences of living this way can be observed in the story of Enron that we consider in chapter six.

To avoid these twin dangers, we need to walk what amounts to a tightrope – ensuring that our faith is sufficiently distant from our business activity, so that it is able to inform and shape our involvement in the marketplace, while in no way just validating it uncritically.

⁵² Nash, xiii.

This, it seems to us, is what Laura Nash’s “creative tensions” help us to do. And so in the following chapters we will be utilizing her categories as a starting point to explore some of these ongoing dilemmas for Christians in business.⁵³ They are:

Love for God vs the pursuit of profit (Chapter 6)
Love for others vs the competitive drive (Chapter 7)
People needs vs profit obligations (Chapter 8)
Humility vs the ego of success (Chapter 9)
Work vs other commitments (Chapter 10)
Charity vs Wealth (Chapter 11)
Faithful Witness in the Secular City (Chapter 12)⁵⁴

⁵³ We admit freely to only really taking the core issue of each tension – and then exploring it in ways that Laura Nash might not have intended. We hope such liberty is ethical!

⁵⁴ Of course, there are other creative tensions that exist; the ones Nash mentions are not exhaustive. For example, we considered writing a chapter about the tension between the biblical injunction to steward creation (caring for the environment; what we might call “earthkeeping”), and the business goals of progress, productivity and the development of industry. While we’ve chosen not to develop this topic in full, there are elements of this tension in some of the other topics, and in one or two of our case studies.

CHAPTER 6 LOVE OF GOD vs THE PURSUIT OF PROFIT

Loving God means loving people. Running a business means making a profit. Between these two lies a gap – or is it a yawning chasm!

What kind of paradoxical relationship exists between investing much of our working week in trying to make money, while at the same time attempting to be – before all else – committed to loving and following God? In other words, are the two goals of loving God and seeking to make a profit in any way compatible, or do they in fact take us in opposite directions?

For Wayne this has been an ongoing point of tension.

In my early years as a car dealer I was a little naïve in setting profit margins. I often determined them by what I *felt* would be a “fair” price. A very subjective decision. Sometimes a consideration was the number of hours I invested in the deal, though this became increasingly difficult to use as a measuring stick. The problem is that for some customers I invested huge effort and time for little or no return, and for others very little time for exceptional return. In the first situation I felt frustrated and sometimes taken advantage of ... and occasionally I felt embarrassed by the second.

Rarely, however, did I consider the level of financial risk I was taking in buying the vehicle in a foreign country (Japan) and importing it here without knowing whether I could sell it for a profit. In the car industry there is no guarantee of a sale, and certainly no guarantee of a profit. Market conditions and consumer fickleness can mean that what is one month a safe buy in Japan can the next month be a worrying loss in New Zealand.

Even with buy-to-orders (where I bought and imported specific vehicles for customers) there was significant risk – risk that they might not like the vehicle when they finally saw it, that it might need unbudgeted-for repairs, or that customers might buy something else in the meantime and ignore their verbal agreement with me. To not take all this into account in my pricing was foolhardy.

There were other, perhaps more fundamental, questions that I learned to consider as well. For example, I knew that loving God was visibly expressed in loving people, so how might that look when dealing with customers? Could I genuinely seek to serve/love them wholeheartedly, or was this always going to be compromised by my equal determination to make money?

And then there was the question of whether profit was legitimate. Or was I just dabbling in “filthy lucre” and condemning myself to a life of greed and a fixation on money?

Temptations arose to take “shortcuts” and thus minimize costs and maximize profits. Rewinding odometers was not something I would ever consider, but there were opportunities to avoid doing small extra jobs on a car – a service, a groom, a panel repair, etc. Some of these jobs would eventually have to be done by the customer anyway; by shifting the responsibility onto them I could make a little more profit. But was this right?

I regularly felt pulled in two directions. Some people might think that a “Christian car dealer” was a contradiction in terms. But for me the real tension was in seeking to love God and pursue profit at the same time.

Serving both God and Mammon?

When we work in the marketplace as Jesus followers, there’s a phrase that often rings in our ears. The words come from Matthew, chapter 6: “You cannot serve both God and money.”

The central message of what Jesus says here is clear enough – we can have only one Master, one primary allegiance in life. Jim Wallis notes that the things that dominate our time, energy, thoughts and money are most likely the best indicators to what controls us – or what we worship.

That’s all very well, but if my job or my business requires me to give substantial energy to ways of making money, is this wrong? Have I then allowed money to become my master?

It’s the line between “pursuit” and “entrapment” that most of us find notoriously difficult to pin down. At what point does an energetic commitment to our work, edge onto the slippery slope towards enslavement? Can we draw a line between the two, or are we just kidding ourselves?

Rob Bellingham notes that there are three broad approaches Christians take in dealing with the tension between God and money.

God and money

Viewing financial prosperity as a sure sign of God’s blessing is an age-old response to the tension. It assumes that there is no conflict between the two. Not only can both be pursued at the same time but, in fact, one will automatically lead to the other. This is the creed of the “prosperity doctrine” or “health-and-wealth gospel”, and it’s usually backed up by many Old Testament passages and verses which reinforce the prevailing view of ancient Judaism: that material prosperity is a sign of God’s blessing.

God or money

Another way of responding to the tension is to draw a sharp line between loving God and the pursuit of money. Treat them as mutually exclusive ... a straight choice: one or the other. When Jesus says, “You cannot serve both...”, this statement is taken to its logical conclusion. The result is that a faithful Christian should not get into business. Such

“secular” work badly compromises one’s faith. Better to exit the marketplace and work “fulltime for the Lord”.

God then money

The alternative to both the others is to view it as a question of priorities. Jesus’ statement is a challenge to elevate God to the position of first place in our lives – first over everything else, including our business activities. Primary allegiance is the key. Which master will rule? This approach accepts the reality of an ongoing tension – one that will never be fully resolved. In this sense it is riskier and messier than the other two approaches which both offer simple resolutions. The “God then money” way assumes engagement in the marketplace.

None of us have any difficulty with the idea that God wants us to work for our living. We all agree that we should do our daily job to the best of our ability. We would be failing God if we did not give full value during the hours we work.

Let’s take that a step further. If we have a special skill at some particular activity, we should have no hesitation about giving it all we’ve got. In the film *Chariots of Fire*, the Olympic sprinter Eric Liddell says, “I believe God made me for a purpose, but he also made me fast. And when I run I feel his pleasure.”

Who would suggest that Michelangelo should not dedicate himself to his art? Who would stop Martin Luther King from giving his life for civil rights? Who would take Mother Teresa from her task of caring for broken people?

That which fulfils us, that which we excel in, *should* bring us pleasure – as running did to Eric Liddell. If there is an area of our work that does that for us, let’s embrace it as part of our lives for God, not something that is in competition with God. If that area is skill at making a profit – creating money that can be used for good in countless ways – then we have no need to feel it is wrong.

The crucial factor is that we do these things *with* God, that our love for them is *within* our love for God. Of course, that is not an easy balance to keep. Pursuing a profit *can* take the place of God, but so can any enthusiasm: a love of music, a spirit of adventure, a career in politics – the list is endless.

The key is that in our lives God comes first. Knowing this, we need to keep a watchful eye on our passions, whatever they are. We need to pursue them with wisdom. With God. Let’s always remember that Jesus made a special point of mentioning the deceptive allure of money. For a rich man to enter Heaven really *is* difficult. As we are about to see.

Profit – what is it and is it legitimate?

Most simply put, profit is the excess of income over costs. Another way to express it is as a return on the investment made in a business after all expenses are accounted for.

It is fair and reasonable to expect a return on the investment of capital that a person or group makes when starting and running a business. By choosing to invest capital in the business, the owner has lost the opportunity to invest the money elsewhere (like in a bank savings account where it might earn, say, 7% interest). He or she deserves to be compensated for this “opportunity cost”.

Many would argue that legitimate profit should also reflect the level of risk the individual or group is taking. An example of this is Wayne’s business of buying cars in Japan and importing them into New Zealand. We believe it is fair to factor in the risks he takes; there is a genuine chance that some of that money will be lost. Furthermore, without profit there can be no re-investment in stock and plant, which means that Wayne’s business will ultimately run down and fail.

So in the economic system we are part of, profit is both legitimate and necessary. However, this is not to say that economic profit should be the primary reason for commercial operation. Business is fundamentally intended to serve – providing goods and services that contribute to the wellbeing and development of the community. Profit is a necessary part of this – but not the only reason for a company’s existence. A Christian view of business won’t minimize profit-making, but neither will it raise it above all other concerns.

Jim Collins and Jerry Porras, in their well-known study of visionary companies, note that,

Profitability is a necessary condition for existence and a means to more important ends, but it is not the end in itself ... Profit is like oxygen, food, water, and blood for the body; they are not the point of life, but without them, there is no life.⁵⁵

So is there such a thing as a “fair” or “just” profit?

How should the level of profit be determined? This raises a whole hornet’s nest of issues and questions. But it needs to be considered.

The standard way that many determine the level of profit is by working out what the market will sustain. Whatever that is, is considered legitimate. It’s true that generally competition serves to keep prices within reasonable limits. It creates a trade-off between ensuring a successful and rewarding business ... and protecting customers by giving them choices of cheaper or different products. However, it’s naïve to believe that the free market can always moderate this tension consistently and justly. For example, where essential services are controlled by a monopoly there is the potential for excessive profit to be made through unjust exploitation.

Usually the people who are hit hardest by unreasonable profitmaking are those who can least afford to pay the extra. This is particularly destructive in the business of lending. The least welloff in society frequently find that money from banks is not readily available to them. That leaves them at the mercy of financiers who exact exorbitant rates of

⁵⁵ James C. Collins & Jerry I. Porras, *Built to Last: Successful Habits of Visionary Companies* (London: Random House, 1994), 55.

interest. The justification offered by these lenders is that they need to cover bad debts and therefore must charge higher interest rates. But the reality is that many of the poorest will never climb out of debt. They are trapped and often end up with nothing.

New Testament scholar Wayne Grudem argues that profit needs to reflect the value my work has added. He suggests that, “Profit is...an indication that I have made something useful for others.”⁵⁶ Such profit should reflect the person’s time, skill and risk. Grudem’s biblical argumentation is based on the mandate of Genesis 1:28; the parable of the talents (Matthew 25:14-30); and its Lukan equivalent, the parable of the minas (Luke 19:13).

Two of Larry Burkett’s basic business maxims are, “provide a quality product at a fair price” and “treat your customers fairly”. We couldn’t agree more – but the problem comes when there is no real handle on how, in practice, these standards might be determined.

Alexander Hill takes a similar approach. Applying God’s justice to the world of commerce, he points out that justice should be the aim for both customer and seller, for both client and service provider. Therefore there’s nothing wrong with expecting to be rewarded for effort made and risk taken. We essentially agree with this “added value” principle. But again, making such assessments is deeply subjective and often based on societal expectations as well as supply-and-demand economics.⁵⁷

Let’s consider the following case, as an example of some of the issues involved:

Barbara, a real estate company director sells a house for clients Gerry and Norma. The price she secures for them is \$475,000. It has taken her (and her associates) several days of work to market the property, show it to prospective buyers and eventually do the important negotiation work that happens when an offer is presented. For this service, she charges the client just under \$21,000 including GST. When Gerry questions the high commission, Barbara trots out a well-argued line, including the “fact” that she managed to achieve a far better price for the house than Gerry and Norma would have managed by themselves. Her network of contacts, she says, is an incredibly valuable source of potential buyers, and her negotiating skills are second to no one.

In spite of Barbara’s points, Gerry and Norma are obviously disenchanted. Sure, they did sign the contract with Barbara’s company back at the beginning, but they clearly didn’t fully appreciate the implications.

⁵⁶ Wayne Grudem, *Business for the Glory of God* (Wheaton: Crossway, 2003), 41.

⁵⁷ Take for example, the case we heard of recently, of a company that makes small volume, highly complex engineering machinery. They have produced a new machine that reduces the manufacturing costs by 70%, giving them a huge profit margin. What is a “fair” price for them to charge? If they determine it totally by supply and demand, they will make a “killing”. Alternatively, they could pass on some of the margin to their customers – but how much? And what about the need to be fair to the shareholders, given the fact that they have incurred costs developing the machinery and now marketing the product, meaning that the company probably won’t be profitable for another 2-3 years?

It's not made much better by the knowledge that when Barbara sold their last house five years ago, her commission was a more palatable \$9500. What's more, Gerry and Norma have also had to fork out over \$2000 for pre-paid advertising costs – none of which (apart from a listing on the company's website) were covered by Barbara's company.

Barbara walks away from the conclusion of the after-sale conversation a little disturbed. The clients' unhappiness has caused her to question whether she should re-consider some of the issues involved.

Where might Barbara start? The profit she charged was for "added value" – how should she calculate this in a fair way?

Some of the issues she might consider are:

- What *risk* did Barbara take in marketing the property?
- What is a fair payment for the time consumed by Barbara and her staff in selling it? (In other words, what are they worth?) And to what degree should Barbara factor in the time she and her staff consume working on houses that they end up *not* selling?
- How much higher was the price Barbara negotiated than what might have been achieved if the client tried to sell the property without the assistance of a real estate company? Is there any reasonable way of estimating this?
- What value should Barbara place on her well-honed marketing and negotiating skills? In other words, how much difference did they make to the eventual price?
- What value should Barbara place on the extensive number of contacts and prospective buyers that her company has developed over the years?
- What are other companies charging? (See below)
- What value do the sellers place on the relatively hassle-free process of getting Barbara to sell their house?

In business, it is often easy for a Christian to just go along with the standard practice. That is, simply set your prices or charge-out rates based solely on how much you can get away with. After all, what your customers will be prepared to pay is usually dictated by what your competitors charge, or what is the industry-accepted practice.

To us, however, these factors (though far from irrelevant) are not enough. There are other considerations in our attempt to love God and pursue profit, such as:

Conscience

Given that my assessment of the "added value" I've produced is subjective, do I feel comfortable that I am charging a fair/just price – one that is fair for me as well as fair for my customers?

Honesty

Are there any factors that I am conveniently ignoring (or underplaying or overplaying or otherwise using to my own advantage) that are preventing me from seeing the issues a little more objectively?

Community

Is there anyone I should talk with to gain some outside perspective?

Industry

Could it be that the particular profit issue I am looking at is a “blind spot” of my industry? (In other words, have we developed well-articulated justifications for our actions that help to support an industry-accepted practice that in other contexts would be difficult to justify?)⁵⁸

Customer circumstances

Is there anything about the customer’s circumstances that should affect what I charge them? (For example, a client’s ability to afford my services or goods.)

Greed – the undeniable enemy of the soul

One of the deep challenges of living with the tension between loving God and the pursuit of profit is that greed always lurks as a potential threat. We all know from personal experience how easy it is to begin with good intentions and motives, but increasingly under the pressure of the market, be seduced so that profit-making becomes the sole, or at least main, arbiter of our business decisions.

If we are not to be consumed by greed, we would do well to remind ourselves regularly that our capacity for self-deception and convenient justification is intrinsic to our human condition. Having a healthy distrust of our own judgement is therefore important. So too is developing a relationship with a select few who can aid us in honestly talking through such complex issues.

Fellow pilgrims like this are a little more rare than they should be, but they can be found. Friends who will ask the hard questions but refuse to answer them for us – nor judge us for our response – are friends to be prized.

Compromising in order to maximize profits

Loving God inevitably leads us to take into account the welfare of the other people affected by our decision-making – both locally and globally. It also involves considering wider issues – like the environment and the stewardship of resources. If we maximize profits at the expense of these wider concerns, we compromise our capacity to love God.

How do we love God?

The writer of 1 John makes it clear that the most obvious way we can love God is by loving other people. He cites Jesus as our ultimate example: “Anyone who claims to be

⁵⁸ More on this in the Interlude that follows this chapter.

intimate with God ought to live the same kind of life Jesus lived.”⁵⁹ This means learning to care for and invest in the things Jesus cared about – loving our “neighbour”, caring for the poor and for justice, stewarding well the resources entrusted to us.

Sadly, we can too easily say we’re following Jesus but in reality be living counter to his example. 1 John is blunt in its assessment of such behaviour. It’s a lie, a sham.

The tragic case of Enron is a testimony to this. It’s really a tale of two stories – one of corporate greed, the other of pietistic faith.

The Enron Story – one side

White-Collar Crime's New Milestone

By Brooke A. Masters and Carrie Johnson, *Washington Post*, Friday, May 26, 2006

If there was one case the government had to make to define this as the era of corporate accountability, it was Enron.

But the Enron Corp. tale was complicated, with labyrinthine partnerships and intricate accounting entries, and no documents directly tying the guys at the top to the decisions carried out by others.

When the jury returned its verdicts – guilty on 25 of a combined 34 counts – it was a clear win. Jurors refused to let slide the two former chief executives who had become synonymous with corporate corruption, and who tried to blame underlings, advisers, institutional investors and the media for the Houston energy company's spectacular 2001 collapse.

"The jury says, you're the boss," said white-collar defense attorney Charles A. Stillman.

The convictions of Enron founder Kenneth L. Lay and former chief executive Jeffrey K. Skilling cap the Justice Department's five-year battle to hold top executives responsible for a flood of accounting fraud and corporate failures that undermined investor confidence, put tens of thousands of people out of work and hit the savings of millions of ordinary people.

Enron's 2001 bankruptcy exposed failures across the system of corporate governance, from audit companies that lacked true independence and board members who failed to ask skeptical questions to lawyers and bankers who blessed questionable deals in exchange for whopping fees. It also resulted in major changes to the regulatory system, including a federal law that requires top corporate executives to attest to the accuracy of financial statements.

⁵⁹ 1 John 2:6 The Message.

Although the Enron convictions serve as a high-water mark for the government's efforts to crack down on high-level corporate lawbreaking, legal analysts cautioned that the case does not mark the end of white-collar crime. "Where there's money, there's going to be crime," said former U.S. Attorney David N. Kelley. "You never know what's going to surface."

As in many of the recent top corporate trials, prosecutors had few documents linking Skilling and Lay to the accounting maneuvers that hid billions of dollars in losses from investors. The case therefore came down to weighing the two men's credibility against that of the other Enron executives, who swore Lay and Skilling were involved.

That made the two men's performances on the stand that much more critical, and both of them fell short. Lay in particular came across as an irritable control freak, while Skilling strained credulity with his complicated explanations and convenient memory lapses, jurors said.

More than any other case, Enron symbolized the collapse of the 1990s stock market bubble and the revelation that many of the nation's highest-flying companies were far less substantial than they seemed. "This was the stock market's 9/11. How could the seventh-largest company collapse?" said Samuel W. Buell, a former federal prosecutor who worked on the early stages of the Enron case. "The fact that significant and highly credible companies engaged in misconduct of the rankest sort, pulling the wool over the eyes not just of investors but of analysts, journalists and regulators, is a very sorry chapter in our history, and one that deserves the right type of burial," said Harvey L. Pitt, a former chairman of the Securities and Exchange Commission.

The Enron Story – the other side

Ken Lay was both the CEO and Chairman of the Board for Enron. He was the son of a Baptist minister, and during most of his involvement with Enron was a Methodist, very active in the life of his church, enjoying good standing among his fellow believers. In 2001, Ken Lay claimed, "Looking back on my years in business I am convinced that God has been guiding me all the way. I've been able to make a bigger and more positive impact on more lives, more communities and more causes than I could have done any other way."

And he *was* very generous in his giving to other causes, from literacy projects to church-planting efforts. He also proclaimed his innocence and denied any responsibility for wrongdoing.

Yet a certain Professor Hanson who had a number of students working at Enron says, "I think culture is critically important, the ethical environment in which one operates, and unfortunately Enron appears to have been a problematic ethical culture, which didn't encourage the kind of honesty and responsibility-taking that is central to any ethical organization."

At the same time another professor observed, “When you look at this management – who for the last few years were taking great responsibility for what was happening at the company, the great success they enjoyed, being on the cover of every magazine, in the newspapers, being interviewed on television – now appearing before Congress and saying, ‘We didn't know, we didn't see, we weren't part of it, we didn't understand.’ I mean, that's a lack of responsibility. That is total irresponsibility”.

The story of Bernie Ebbers is remarkably similar. The founder of Worldcom and its former chief executive, Ebbers was known as a very generous man, a church deacon and civic leader. He taught a Sunday School class for young married couples, and his pastor said, “He is a man with a good heart.” When he proclaimed his innocence in church he received a standing ovation.

The trouble is, the congressional committee that investigated Worldcom said in its findings, “This was a case of pure theft, of insiders stealing from their own investors.”

What's the real story?

These really are scary crimes for those of us who profess to follow Jesus. If the stories of Enron and Worldcom were simply of corporate and personal greed and dishonesty by executives who professed no faith in God, it would easily fit our preconceived views of who is most likely to act unethically.

The problem is, however, that not only were some of the key players professing Christians, they exhibited exemplary “Christian” behaviour in many aspects of their lives. This raises some very serious questions for us to ponder, questions such as:

- How can Christians think and act like this?
- Is it possible to think we're serving one master, when we're actually serving a different one?
- How can Christians sincerely believe they are acting ethically when all the evidence points to deep deception and greed?
- Are we ourselves in danger of this kind of hypocrisy?
- If so, what can we do to avoid falling into the same trap?

Amos – growing fat and pursuing profit at the expense of the poor

The book of Amos is a powerful prophetic challenge to those of us who seek to follow God. The primary message is: if you say you love God then it must be reflected in the way you live.

In a sense, this book is talking to the Ken Lays and Bernie Ebbers of our world – people who feel as though they are following God faithfully, but in reality are living in two worlds – one where they practise piety, one where they practise business. And the two are as different as chalk is to cheese.

Amos is really the first of the biblical writers to go public with the truth that our worship goes hand in hand with our business – that our talk on finance and our walk with God can't be separated.

As we read the book of Amos it quickly becomes clear how relevant are his words to our situation today. He's speaking to a world where the "act of worship" has become reduced to the equivalent of a Sunday morning "worship hour" – rather than a life lived reflecting the values of Yahweh. Sounds very familiar, doesn't it?

Here are some of the no-nonsense things Amos says:

People for them are only things – ways of making money.
They'd sell a poor man for a pair of shoes.
They'd sell their own grandmother!

I can't stand your religious meetings.
I'm fed up with your conferences and conventions.
I want nothing to do with your religion projects, your pretentious slogans and goals.
I'm sick of your fundraising schemes, your public relations and image making.
I've had all I can take of your noisy ego-music.
When was the last time you sang to me?
Do you know what I want?
I want justice – oceans of it.
I want fairness – rivers of it.
That's what I want. That's **all** I want.⁶⁰

In this, one of the Bible's most dramatic cries, Amos shows how God must feel when our business behaviour on Monday makes a lie of our songs on Sunday.

Eugene Peterson notes:

The biblical prophets continue to be the most powerful and effective voices ever heard on this earth for keeping religion honest, humble and compassionate. Prophets sniff out injustice, especially injustice that is dressed up in religious garb. Prophets see through hypocrisy, especially hypocrisy that assumes a religious pose. They pay little attention to what men and women say about God or do for God. They listen to God and rigorously test all human language and action against what they hear.⁶¹

Amos is unequivocal – our worship is meaningless if we are making profits unjustly through exploiting others and accumulating wealth. If we truly seek to love God, it must be reflected in the ways we think about profit, in the ways we acquire profit, and in the ways we use profit.

⁶⁰ Amos 2:6-7; 5:21-24 The Message.

⁶¹ Eugene Peterson, *The Message* (Colorado Springs: NavPress, 2002), 1641.

Care of the environment

This is the place to mention another area where our pursuit of profit may lead us to ignore God's intentions. The conflict sprang into focus during the final decades of the twentieth century when damage to the environment became an issue. Suddenly western cultures were faced as never before with the pollution they had let loose. Looking at the rape of our environment, some blamed the Bible for fostering a mindset of exploitation. The wording that aroused this criticism is to be found in Genesis 1:28.

And God said unto them [*the newly created humans*], Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air and over every living thing...

The wording is that of the King James Version – the translation that was universally used during the centuries when western technology was on the rise. Critics focussed on the words “subdue” and “have dominion over”. The charge made against the Bible was that this was an excuse for pillaging the earth and its resources.

There may be an element of truth in this, but it is also a caricature. The words have constantly been quoted out of context. You'll notice God's instruction to “replenish the earth”, which rarely gets a mention from critics. In this regard, James Beattie and John Stenhouse have recently completed a study of the attitudes of nineteenth century Christian colonists in Otago (in southern New Zealand). They show that not only did the faith of these pioneers provide incentive for their cultivation of the soil as they burned off bush and tilled land for farming, planting crops and pasture grasses, but they were also involved in a number of significant conservation efforts. These were clearly an expression of concern for the earth, encouraged by their understanding of a wide range of biblical injunctions.⁶²

In the story of the Garden related in Genesis chapter 2, the man is invited to both cultivate and care for the garden (verse 15). Management of the land and its resources is an important element in any Christian environmental ethic: preserving what has been given at the same time as adding value to it. (This emphasis appears in numerous specific commands that are given in the Levitical law.) We humans are given “dominion” with a strong sense that it is the delegation of responsibility under God; eventually we will answer to God for how this responsibility has been exercised.

Historically this has most often been called Christian stewardship. Nowadays stewardship is more often related to church campaigns to raise money. Perhaps *trusteeship* is a more helpful word. We have been given responsibility to cultivate and care for our physical environment as trustees under God.

One example of exercising such “earthkeeping” is the Businesses for Social Responsibility movement which has promoted the idea of Triple Bottom Line Reporting.

⁶² *Christianity, Modernity and Culture: New Perspectives on New Zealand History*, edited by John Stenhouse and GA Wood, (Adelaide: ATF Press, 2005), pp180-203.

They encourage companies in their annual reporting to not only analyse and report on their financial performance, but also to audit social consequences and their environmental impact. They invite companies to develop some key performance indicators in each of these areas and to regularly measure and report on their full financial, social and environmental performance. Some people think that businesses only exist to maximize profits. Others, such as BSR, suggest that businesses also have a responsibility to help create a better world. Profit is not the sole goal.

QUESTIONS FOR REFLECTION AND DISCUSSION

1. Are there any tangible markers that might help us determine whether we are “pursuing profit” or “enslaved to the pursuit of profit”?
2. Read through the case study again about Barbara, the real estate agent. Discuss what might be appropriate if you were in Barbara’s situation. (You may like to use the questions listed in the case study as a starting point.)
3. Is an appropriate profit margin solely determined by what the market will bear? Or are there other ways to settle on a fair price? What other ways?
4. Early in the chapter we referred to this quotation from the book *Built to Last*, by Jim Collins and Jerry Porras: “*Profitability is a necessary condition for existence and a means to more important ends, but it is not the end in itself for many of the visionary companies. Profit is like oxygen, food, water, and blood for the body; they are not the point of life, but without them, there is no life.*” To what extent do you agree/disagree? In what ways is this true or untrue for the enterprises you work with?
5. Are there any “industry-accepted” practices in your field of business that you think might be questionable? What might they be and why? (If there are others in your group who are involved in different industries, ask them what they see that needs to be questioned in yours.)
6. How important is it to have friends who will ask the hard questions? Do you talk over ethical dilemmas with friends? If so, what do you appreciate from them? For example, do you expect answers from them, or just help to clarify the issues? How important is it for you to know that they will not judge you for your response? What other ways can they help?
7. Discuss the questions we listed at the end of the stories about Enron. They are:
 - How can Christians think and act like this?
 - Is it possible to think we’re serving one master, when we’re actually serving a different one?
 - How can Christians sincerely believe they are acting ethically when all the evidence points to deep deception and greed?
 - Are we all in danger of this kind of hypocrisy?

- If so, what can we do to avoid falling into the same trap?

8. If Amos were alive today, what specific attitudes and practices in your business culture do you think he would comment about, regarding the lifestyles of Christians?

9. We have noted above that the Businesses for Social Responsibility movement is trying to encourage companies in their annual reporting to *“not only analyse and report on their financial performance but also to audit their social impact and environmental impact ... Some people think that businesses only exist to maximize profits. Others suggest that businesses also have a responsibility to help create a better world.”* A counter case is put that a business should limit itself to what it is designed to do – that is, conduct business. It should not set itself up to undertake environmental or social programmes. That, say proponents of this view, is the function of government, and of public or charitable organizations who are skilled and experienced in the demands of such intervention.

- (a) Do you think that businesses only exist to maximize profits, or do they also have a responsibility to help create a better world?
- (b) What do you think about Triple Bottom Line Reporting?
- (c) How might a company or organization that you know well go about this?
- (d) What might be some key performance indicators to measure social and environmental performance?
- (e) Al Gore (in *An Inconvenient Truth*) and others think that significant climate change has been caused by human activity, and is rapidly leading towards an environmental crisis. They argue that drastic and urgent action is necessary. How concerned do you think we need to be? What are some of the practical points at which this affects you? For example, your use of a car? Aeroplane travel? Heating your home and office...?

Interlude

A TALE OF MANY BLIND SPOTS

Larry was a financial advisor. He had worked in the industry for ten years and had completed a professional qualification in financial planning.

As one of three partners in his firm, Larry had a reasonable degree of influence on the way business was undertaken. While his fellow partners did not share his own commitment to following Jesus, they did have a strong desire to deal honestly and ethically. Larry considered them people of integrity.

For the past two years Larry had been meeting with four other men from his church for breakfast once a fortnight. Their conversation revolved round the challenges they found in their work environments. They shared about how their faith was working out, though most of the discussion and prayer focused on opportunities to witness and to be people of honesty and integrity.

Recently, Larry had been sharing about the difficulties he was encountering because of the recent downturn in investor confidence – the result of a string of finance-company failures, and losses amongst managed funds. What especially upset Larry was the negative press that financial advisors had received as a result.

Larry described to the others his sense of hurt that all advisors have been typecast so badly. “I consider myself a person of high integrity,” he said. “I’m scrupulously honest and would never attempt to mislead my clients. I treat my customers with the utmost care and genuinely try to do the very best for them. And I think I can reasonably claim that I have good skills and expertise. It’s unfair that those of us in the industry who operate ethically get tarred with the same brush as the irresponsible ones. I mean, I know there are some ratbags in financial advising, but why do the rest of us get slated for their stupid actions?”

The others in the group could feel for Larry. They genuinely thought him a great guy, with a real heart for people and a desire to serve God. So they affirmed him and let Larry know of their confidence that he really was an advisor of integrity and honesty.

A couple of weeks later, Larry was approached by Mark – a friend at church – wanting to know whether he would be willing to do something for some neighbours of his. Mark was looking for someone with financial skills to sit down with these people and help them develop a plan to ease some of the enormous financial pressure they were finding themselves under. Larry agreed to an initial meeting with Kate and Dave, a couple in their thirties, with three young children (two under 5).

* * *

At the meeting Dave outlined their precarious financial situation. Their only assets, he explained, were a secondhand car and the household belongings in their rented house. They had no savings; on the contrary, they had a substantial personal loan of \$35,000.

Four months ago Dave had been made redundant from his job as a machine operator at the local sawmill. In spite of searching vigorously for another position, Dave failed to secure fulltime work, though he did manage to pick up irregular casual jobs such as mowing lawns, gardening and handyman tasks.

As a result of the significant drop in income and the pressure of paying the bills, their loan repayments had bounced for the past four weeks. The finance company they owed the money to had threatened to push him into bankruptcy if the missed repayments weren't paid within a week. Kate and Dave attempted twice to explain their situation to the company. They asked for a meeting to discuss an alternative plan so they could manage the situation while Dave was still without a fulltime job. But the company had not been interested. They just wanted their money.

Larry asked the couple how much the repayments were and what the interest rate was. Kate replied that they paid \$292 per week and the interest rate was 29%. (The interest component of the loan was currently \$195 per week.) That was on top of their weekly rent of \$300 and living costs of around a further \$300 per week (power, phone, car, food, insurance, clothes, school costs, etc.). All told, Kate explained, they had weekly expenses of just under \$900 per week. But with Kate's part-time job and Dave's irregular casual work, topped up by some WINZ payments and family support, they had been finding themselves well short of this.

Larry asked how they managed to incur such a debt in the first place. Dave explained about the failed business venture he attempted three years earlier. When it didn't work out they closed it down as soon as possible and Dave returned to a regular paying job. But by then the damage was done. The bills kept coming in – mainly from supply firms they owed. Soon they were up to their neck in accounts, well beyond what the credit card could handle. A friend of theirs mentioned this finance company and recommended they see if they could consolidate their debt to manageable repayments and pay their creditors out.

As Larry listened to their story he was overwhelmed by anger as he heard the account (admittedly one side of the story) of the treatment the young couple had received from the finance firm, even though they'd tried to be responsible and front up to the missed payments. When Larry asked them the name of the firm they replied, "Genoa Finance".

Larry's face turned white. Genoa Finance was a company he regularly recommended to his clients. They were a consumer finance company that had an excellent reputation and paid a healthy 10.25% interest rate on secured debentures.

* * *

At the next breakfast meeting Larry recounted his experience with Kate and Dave (being careful not to give too many details away and betray confidentiality). He was still attempting to process his mixed feelings and what this might mean for him and his business.

Fred asked Larry whether he was aware of the interest rates and penalty clauses Genoa charged. Larry replied that he had a vague knowledge but had always accepted Genoa's explanation that with consumer finance the default rate is high, with little or no security, and therefore such rates are justified. Otherwise companies such as theirs could not afford to loan money to the kind of people they do. Plus, Larry noted, he knew for a fact that the directors of Genoa were honest and clean operators, who prided themselves on running a professional ship.

“So what's changed for you, Larry?” asked Fred.

“I guess it's just that until Saturday I'd never really met anyone who was on the other side of the equation, so to speak. It kind of personalized it for me. I mean, Kate and Dave are real people. Sure, part of me thinks that they only have themselves to blame for getting into this situation. But there's another part of me that feels angry about the unjust way they are being dealt with. The repayments are crippling them.”

As the conversation continued on, Larry was already mulling over some of the questions he and his partners would need to answer in the next little while. Questions such as:

- Do we believe there is any ethical legitimacy to charging 29% interest (let alone the high penalty rates), given that inflation is running around 3% and bank personal loan rates are around 14%?
- Is it not questionable morally that Genoa lends to such desperate people as Kate and Dave, knowing that the crippling rates and penalty charges are likely to leave them even more in debt than when they started?
- What might some of our clients think about their investment with Genoa if they knew the effect the company's practices are having on people such as Kate and Dave?
- How can we support and promote a finance company that operates this way?

* * *

That night Larry hardly slept. He kept wondering why he had never thought about these questions before. Here he was, a financial planner, and he'd never really considered the consequences that the actions of a loan company could have on those it dealt with. How could that have happened?

On Monday Larry decided to formulate a plan to meet with Genoa's CEO and ask for some specific details about their operation – questions that would go far beyond the normal balance sheet ones they usually considered when determining whether to

recommend a company to their clients. These questions were of an entirely different type, but they needed to be asked and he felt determined to get some solid answers

However, as the month wore on Larry began to be nagged by another question. This one went much wider and deeper than the specific ones he had been asking of Genoa. And it worried Larry. It went something like...

“If I’ve operated as a financial advisor for over ten years and never before had cause to ask the kind of questions I have these past few weeks, what other areas of my business – or at least the industry I’m part of – might I be unaware of? In fact, could it be that there are other practices and attitudes that are just assumed by us financial planners as being acceptable and normal, but which might be questionable morally?”

* * *

Larry, being his usual transparent self, raised all this at the next breakfast gathering. The others were uncertain what he was saying so there was an uneasy silence to begin with. Simon spoke first. “Is that a rhetorical question, Larry, or are you asking us if we’re aware of other areas of the financial planning industry which might be questionable ethically?”

Larry thought for a moment, took a deep breath, and responded, “I think the latter, Simon. I mean, be honest. You know me well – certainly well enough to know that when it comes to business I try to take my faith seriously. But am I not seeing stuff that I should be seeing?”

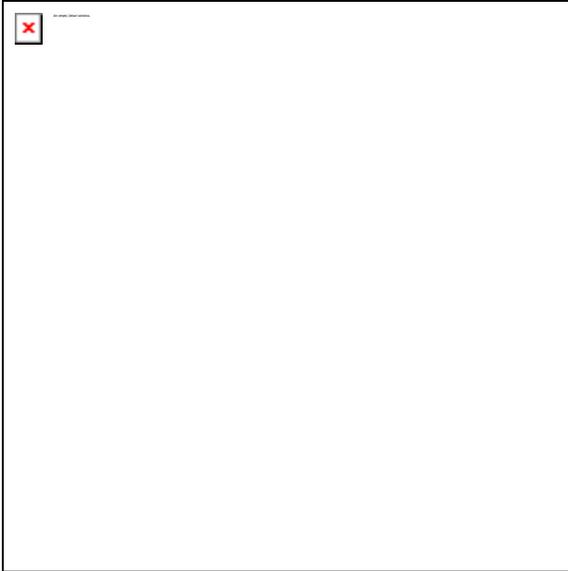
Scott was the next one to speak. “That’s a really fascinating question, mate. I’m not sure though that we’re qualified to talk. You’re the one in the industry – not us. We don’t understand how you operate so it’s difficult for us to comment.”

Trevor interrupted, “I actually think Larry’s question is a fair one to ask. It seems to me that sometimes we’re up so close to something that we don’t see the thing right in front of us.”

There was a palpable silence. But Trevor’s brain was doing some serious work. “Hey, have you guys heard of the Johari Window?”

The blank looks indicated no, so Trevor carried on, “It’s a way of looking at ourselves that helps improve our self-awareness as well as our understanding of others.”

Trevor reached for his bag and eventually pulled out a dog-eared, folded sheet, and proceeded to put it on the table in front of them.



“It basically gets us to recognize four parts to ourselves. See – represented by each of the four quadrants.

“Firstly there’s stuff about each of us that is known to both ourselves and to others. For example, you guys know that I’m quite idealistic and that I think conceptually. I recognize that about myself as well. Everyone who knows me sees those character traits. That’s called our “open” self.

“The second quadrant is the part of ourselves that is known to us, but which other people don’t see. It’s private – stuff we haven’t revealed to others for a whole lot of reasons. So we put up a façade and conceal it from others.

“The third quadrant is often called the “blind spot” quadrant. It’s the stuff about ourselves that others see but which we aren’t aware of. We’re blind to it.

“And then the fourth quadrant is the things about us which are completely unconscious – we don’t see them ourselves, and others don’t either. But nevertheless they still are part of who we are, and they deeply affect how we relate and live. I guess it’s the undiscovered parts of ourselves that only God knows.

“The point about all this, of course, is that growing as a person means developing a fuller self-understanding. In other words, the road to maturity is progressively beginning to see those things about us that are in the three partly hidden or fully hidden quadrants. Bringing them out into the open more and more. Not that everyone has to see “all of us” – but to be really known and loved, and to be able to really know and love ourselves, we need to have at least a few people in our lives who see us for who we really are – both good and bad.”

By this stage Simon was growing a little impatient, “So-o-o ... what’s this got to do with Larry’s situation?”

“Well, it occurred to me as we were talking that the same issues of self-awareness that we struggle with as individuals might also apply to many of the industries and professions we’re a part of.

“Just as we’re each dogged with blindspots about ourselves – things others see that we don’t – so an industry like financial planning may have blind spots. Things that are obvious (or at least see-able) to some outside the profession but that those within the industry are unaware of ... or maybe even aware of, but things that are just considered acceptable or normal practice.

“In this case, when I’m talking about blind spots I mean practices and ways of operating that are so accepted within an industry that everyone has come to assume they’re okay – even ethical. But when you’re close to an issue you lose the ability to evaluate the moral fairness of what you’re doing.”

Scott butted in, “I think I’m getting your drift, Trev, but can you give us an example?”

“Trevor thought for a moment. “I have a mate who is a car dealer. We were having lunch not so long ago and he told me that many dealers make nearly as much money out of financing people into vehicles as they do from the actual profit on the sale. He said that because of the commissions and kickbacks from the finance companies, it actually pays a dealer to sign people up for car loans, rather than sell them a vehicle that’s more affordable and that they can pay cash on. So it becomes a natural incentive to get people into vehicles they can’t really afford.

“My friend told me that this kind of practice is considered totally acceptable, even among car dealers who pride themselves on running an honest yard.”

“You mean ones like your mate?” Larry asked.

“Yeah. This guy is high on integrity. He has a great reputation and people really appreciate his genuineness. But he told me that it’s only been recently that he began to realize how destructive this practice was. He was mortified when he realized the damage it was causing. Turns out that he’s now completely changed the way he sells cars. As a result, he’s put strict criteria on himself regarding finance deals. In fact he’s even considering taking the radical step of not offering finance at all.”

Larry was intrigued. “What made him recognize the blind spot?”

“Oh, a mixture of things really. And for him it didn’t happen all of a sudden. He’d been doing some Bible study on money and debt. At the same time he had a sobering conversation with one of his customers who had had his car repossessed – turns out they couldn’t afford the repayments – probably a bit like your recent experience, Larry. And then he told me that for the past couple of years he’s been meeting regularly with a bunch of others – sort of like our group – and they’ve now made a point of helping each other.

Their aim is to grow in their understanding of following Jesus in the workplace. That really helped, he said, because it gave him support for working things through.

“Since then he’s begun to think about other sides of car dealing that he’d just taken for granted. Lots of them, he reckons.”

“Like what?” asked Simon.

“Oh, he had a whole list of things – like the way the negotiation process tends to erode trust between the salesman and customer, and encourages deception and game-playing. Then he mentioned to me about how he’d even begun to think about the type of vehicles he sold and their impact on the environment and community. Not that he had simple answers to these issues, but what impressed me was he was clearly beginning to see car dealing in a whole new light and asking questions that previously he wouldn’t have considered.”

Scott glanced at his watch and let out a despairing grunt. “Sorry guys, I gotta run. Can we pick up where we left off, next time? I’m fascinated by this but I’ll miss my first appointment if I’m not careful.”

The meeting quickly dissolved as everyone hightailed it to their places of work.

* * *

For the next few months the breakfast group took on a whole new level of conversation. They agreed that it wasn’t just Larry who needed help. Each of the guys recognized that there were likely blind spots in all of their perceptions of what it meant to work ethically – Christianly – in their particular contexts.

In a healthy environment of trust, they began to let each other in on how they went about their work, giving the others freedom to probe and ask questions.

Larry found this liberating. At no stage did he feel “got at”. It wasn’t for the others to make value judgements about his way of operating. Instead he viewed the questions that Fred, Scott, Simon and Trevor raised as open-ended invitations to really grapple with the difficult challenges of seeking to follow Jesus faithfully as a financial planner.

In time, Larry’s perspective widened. He came to re-evaluate standard practices such as receiving commissions from finance companies for signing on investors, and charging a fixed fee regardless of how well or poorly the investment performed. And of course there was lots of talk about what might be considered “ethical investments”, and even around what responsibility, if any, an advisor had to raise with clients “how much was enough” to save for retirement.

Like Larry, the other guys found their own fields of endeavour a complex web of issues and questions. It wasn’t like there were generally easy answers to be found. But, as they

discussed and prayed, probed and explored, they began to discover the deep sense of satisfaction that came from working hard at their faith, allowing it to impact and transform their professions. They would never be the same again.

CHAPTER 7 LOVE vs THE COMPETITIVE DRIVE

Case study: An employer's struggle

The August management meeting for Big Outdoors Ltd was in progress. A review of the winter sales of all the company's outdoor products was being undertaken, and the focus at the moment was on the company's polar fleece jackets.

Sean, the general manager, was concerned that sales of these jackets had declined from the previous year's levels. "It could just be the mild winter we've had, but I suspect we're getting cleaned out by the competition. I was down at Carisbrook last Saturday for the Bledisloe Cup Rugby Test and I saw a lot of polar fleece jackets being worn – but not many with our label. I've got a Board of Directors meeting next week, and I know I'll be tackled on this one."

Robin, the sales manager, was confident he knew the reason. He reckoned that a small company, Little Jacket Ltd, had gained significant market share. "The problem," he said, "is that this increase in competition is really congesting the market for polar fleece jackets."

Sean grimaced. "Well then, we're gonna have to come up with a strategy to deal with it."

Craig was the Production Manager, and he'd looked into Little Jacket's operation. "There's really no difference between the two companies' jackets. They're made of the same fabrics and to the same quality standards."

Sean interrupted. "So, we have to find a way to compete more effectively."

The Finance Manager, Olo, had a suggestion. "Look, we're a well funded, publicly listed, long established company. "Little Jacket is owner-operated. They're newcomers and they're small. We could just drop our selling prices and take a short term loss while we force them out of the market. *We* can absorb the loss; I'm sure *they* couldn't."

Robin shook his head. "If we force them out, some other small operation will turn up. The important thing is to restrict the retail outlets these small guys can distribute through. We've got to find a way to say to our retailers, 'Look, we'll sell you our complete range of outdoor products, including jackets – so long as you don't stock polar fleece jackets from Little Jacket or anybody else.' I'm sure we could work our way around the Commerce Act somehow."

"From a production point of view," said Craig, "the thing that's giving Little Jacket the edge in the market is the innovative designs of their jackets. Now I happen to know

they've got only one designer. I'm sure we could get the chequebook out and entice her to work for us. That would deliver a real body blow to Little Jacket. I don't think they could recover from that."

Robin grinned. "Either that or we just get our hands on their upcoming designs, and then copy – I mean *enhance* – them. Our sales team are bound to come across their design release notes while they're out and about. It would be just as effective as buying their designer – and a lot cheaper!"

Olo, as always, was practical. "We really need to find out as much as we can about Little Jacket. I can get details from the credit agency."

Craig nodded. "And Ian, my production supervisor, can 'interview' some of our machinists. Two or three of them are ex-employees of Little Jacket. It's amazing what you can find out from people like that."

Robin grinned again. "Look," he said, "I'm not much into this analytical research. I'm a salesman at heart. The best way to beat a competitor is spread a few juicy rumours in the market. My sales reps call on most of Little Jacket's customers. We can start the odd story about financial instability, struggling to come up with next season's supplies, that sort of thing."

Sean interrupted. "You guys are starting to sound like the mafia. Let's take a couple of days to think it through and reconvene on Thursday."

That night Sean pulled on his polar fleece jacket with the Big Outdoors label, and went for an extended walk in the evening frost. What should he do? He wasn't too comfortable with the ideas his managers were tossing about, but he had to find a strategy that would keep his Board of Directors happy...

Case study: An employee's struggle

Sally works as a customer service representative in a large appliance retail store. The firm operates an incentive-based remuneration system for its employees. The sales reps are paid a minimal salary, plus a small percentage of the dollar value of their sales each month. As an added incentive, when their sales reach a particular threshold the commission doubles. To motivate staff even further, the company pays substantial bonuses at the end of the year to employees who have achieved a certain target.

Sally places a high value on caring, thoughtful relationships – both with customers and fellow workers. She excels in connecting with people and helping them work through what they want. If this means spending significant time with customers in order to satisfy or help them, so be it. That, to Sally, is what the job is all about.

It's not just the customers that Sally seeks to serve. She also makes a real effort to look out for her fellow workers, especially if she sees that one of them is having a bad day.

Occasionally this means that she passes over one of her sales to some staff colleague who may be struggling. It's one way, Sally believes, they can really work together as a team.

However, some of the other staff appear less committed to customer service and more interested in their own commission. Jerry and Shaun are the main offenders. They stay away from sales of small items and use ingenious methods to get other staff like Sally to deal with a customer who is hard work or only wants something minimal. (One little trick is to ask her over for advice – and then leave her to it!). Sometimes these competitive sales reps even turn up at the counter and subtly take over the completion of a sale that someone else has initiated. That way, the pushy one gets the commission.

By nature, Sally is not much of a competitor. She enjoys a good game of social netball but shies away from anything that's bordering on serious. It figures that her instinctive response to aggressive co-workers is to let them play their game and just get on with what she can do. However, recently she has noticed she's starting to feel resentful when one of them muscles in on her contacts. Until now Sally has just let it ride. But even she is irritated when Jerry drops into the lunchtime conversation the size of his pay packet. It's considerably more than Sally's!

To make matters worse, the assistant manager has just tendered his resignation. Sally is keen on additional responsibility and hopes the manager will ask her to fill the vacant position. She knows she has the skills and work habits to do it well, and because she thinks in terms of team support she believes she is the best person for the role.

However, Jerry is clearly also keen and seems to be spending a good deal of energy ingratiating himself with the manager. Sally is worried that the high number of sales he's completing (including some stolen from her!) will speak louder than her superior people skills and product knowledge.

One evening over dinner with a friend, Sally pours out her mixed feelings about the work situation. She questions whether she is just being selfish and precious about it all. Maybe she doesn't have a right to feel the way she does?

Her friend is in no two minds about it. She reckons Sally is being taken advantage of and should do something.

But what *should* Sally do?

Our system is built on competition

Whether we like it or not, our whole economic system of capitalism is built around the principle of competition. It's not surprising then that, as Richard Higginson observes, "competition lies at the heart of many of the more difficult ethical issues in business".⁶³

⁶³ Higginson has written a helpful booklet entitled, *The Ethics of Business Competition: the law of the jungle?* (Cambridge: Grove, 1997).

There is generally a limit of potential customers, dollars to spend, resources to utilize, markets to supply. (The concept is often referred to as a “zero sum game”.) This means, as Laura Nash puts it: “In many markets my increase in share is another’s loss.” In striving to stitch up a deal or tap into a supply of raw materials, I may well be depriving someone else of the same opportunity. Of course, this is not so acute or obvious in emerging industries or markets, or where there is an oversupply of demand. However, when markets tighten and supply of materials or customers is limited, the reality of “winners and losers” really does kick in.

And it’s not just those who run businesses who face the tension between competition and love for others. It also affects employees.

The job market too is a competitive environment. We go for job interviews knowing that if we get the position, others will miss out. (Again, this is less acute when there is a shortage of workers, rather than of work.) Furthermore, within the workplace itself, things can frequently be very competitive. When opportunities for promotion or reward are available, our colleagues can become our opponents, and we may find ourselves fighting them for recognition and pay increases. In situations like this, managers can easily play workers off against workmates in order to “bring out the best out in you”.

The tension for the Christian in the marketplace is this – how can I love my neighbour when I am involved in competing against him or her? To what extent is it possible to work and thrive within such a competitive system and at the same time genuinely seek to love others? This leads us to a fundamental question...

Competition – is it biblical?

Few Christians would argue that competition is entirely good. We have all seen too many excesses to affirm the competitive drive out-of-hand – including plenty in the Scriptures. The Bible narrative has barely begun before competition is revealed as part of the human experience. Cain and Abel; Jacob and Esau, Joseph and his brothers ... they’re all early examples of where the competitive urge led one to exert power over the other. Generally with tragic consequences.

Where the drive to compete is fuelled by greed, self-interest, envy, pride or revenge, it clearly isn’t consistent with the call to love others. But are there examples in the Scriptures that suggest a more sympathetic case for competition?

At one level, the Old Testament could be viewed as an ongoing competitive struggle between Yahweh and Satan for the allegiance of the people of Israel. As the Jews regularly strayed into idolatrous relationships with the gods of surrounding peoples, the prophets called them back to a “monogamous” commitment to Yahweh.

An explicit example of this cosmic struggle is the story of Job. God contends with his protagonist, Satan, for Job’s allegiance. He’s even prepared to have that allegiance tested by allowing Satan’s request to “knock Job around” a bit. (No anti-competitive or anti-monopoly restrictions put in place by God here!)

Even more uncomfortable is the Old Testament programme in which the Promised Land is taken over by the people of Israel in a highly competitive scrap for precious land resources ... and this is sanctioned by God. There is no “everyone wins” result to this story. It’s clearly a case of winners and losers.

In the New Testament, Jesus employs several parables that involve, explicitly or implicitly, competitive activity. Some of them seem to give contradictory perspectives. For example, on the one hand we have the parable of the talents (Matthew 25) and its lesser known twin, the parable of the minas (Luke 19). In both cases, servants are given varying amounts of money to steward and invest. The two who are given the largest sums “work” the money well and produce a handsome return for the master. However, the steward with the smallest capital does nothing with it. The master is furious and takes it from this man, giving it to one of the others. “To everyone who has will be given more...but from the man who has not, even what he has will be taken away.”

On the other hand, we have the parable of the hired workers in Matthew 20. Those the landowner hires at the start of the day get paid the same as those who worked only a part-day. The full-day labourers plead unfairness; the vineyard owner maintains he is being both generous and just by treating all his workers the same.

Implicit in these parables of Jesus is a level of contradiction. It’s as though we live in two different economies – one where God deals with all of us in the same way, and another that suggests God deals with us differently.

Then we have the intriguing parable of the shrewd manager in Luke 16. Faced with imminent dismissal by his master, the manager reduces the debts of his employer’s creditors, and in doing so creates friends for life! Remarkably, when his boss finds out, he commends the astute behaviour of his manager. Of this parable, Peter Quek comments:

Not only does Jesus acknowledge the competitive nature of living in this world, but he recommends a streetwise approach to survival that overcomes the destructive potential of competition.⁶⁴

The Apostle Paul also alludes to competition. He compares living the Christian life to running a race. (1 Corinthians 9: 24-27) Many commentators have suggested that when Paul is writing of “running the race” he is not thinking of a sprint, but rather of a marathon. However, regardless of what type of race he has in mind, Paul’s use of the metaphor revolves around the aspect of discipline and training required in order to *win*. This is the nature of the Christian “race”. The implication is clear: the context of competing provides motivation for us to apply ourselves to the challenge of training hard.

In summary, then, the biblical material seems to assume competition as part of the human experience. Sometimes it is implicitly affirmed, while at other times it is viewed as

⁶⁴ Peter Quek “Competition” in *The Complete Book of Everyday Christianity* (Downers Grove: IVP, 1997), 193.

unhealthy and destructive. Nevertheless, we are still left with a degree of ambiguity regarding the Bible's view of competition.

Is competition possible without giving in to unloving attitudes and practices?

Is competition, then, biblical? Perhaps one answer is this: while it may not seem part of God's ideal, it is nonetheless permissible – perhaps even necessary because of our fallenness. Whether in an ideal world competition would be part of God's intention is certainly questionable. *Co-operation* seems to fit much more with our understanding of who God is and who he made us to be.

Richard Higginson argues that competition is an appropriate response to the world's fallenness – enabling a dispersion of power so that not too much is accumulated in the hands of a few. We are only too familiar with the consequences when resources and power are monopolized by one person, corporation, country, or organization. The results can be devastating as those in power inevitably take advantage of those without such leverage. Politically, economically and socially, the majority can be marginalized and controlled when alternatives are not allowed or encouraged. Competition, Higginson believes, is a natural corrector of these tendencies. It moderates the capacity of a person or group to abuse their position.⁶⁵

Higginson also suggests that competition is a spur to excellence. We certainly see this on the sports field. The pursuit of excellence is propelled significantly by the desire to outperform the other person or team. Athletes can hone their physical and mental skills to gain an advantage over their opponents, and to push themselves beyond their previous limits.

But if at its best competition helps people maximize their potential, there is nevertheless another side to it. In an unhealthy context competition can lead to an obsessive win-at-all-costs mentality. Opponents become “the enemy”, and there is a temptation to use unfair tactics. (Not only the participants in a sports competition, but also supporters are apt to become caught up in this mindset.)

Of course neither explanation automatically means that competition is therefore good and right. It can be of great value – working to minimize the effects of our fallenness – or it can be the source of much evil. Because of this, for the Christian the competitive drive should have strict boundaries and limits.

Enlightened self-interest versus covenantal ethic

Laura Nash identifies one helpful way of approaching competition. She suggests developing a “covenantal ethic” rather than one driven solely by “enlightened self-interest”. So what does she mean by this fancy terminology?

⁶⁵ In the political sphere democracies work in a similar way by providing systems to moderate corruption and the abuse of power. A formally recognized “opposition” is enabled to criticize those in power; competing groups can appeal for public support.

Enlightened self interest

Many (and perhaps most) people in the marketplace operate on the basis that the only obligation they have is to obey the “law of the land”. As long as nothing illegal is being done, they are acting “ethically”. Business is simply about profit – increasing the return on investment. Underlying this, Nash suggests, is the assumption that our capitalist system will automatically bring about the greatest good for the greatest number. This is really an enlightened self-interest ethic, in the tradition of Adam Smith and others (see chapter 3).

But the self-interest ethic can only too easily lead people or companies to try whatever they can legally get away with. In this sense, it is minimalist. Competition becomes legitimately aggressive. Whatever can be done to gain an advantage is fair behaviour. That this, as we have seen, was the case with John D. Rockefeller despite his devout Christian beliefs, is an indication of just how easily this approach can become debased.

Covenantal

In contrast, a covenantal business ethic is not focused on the legal constraints of producing and trading. Neither is it just about making a financial profit. Rather, the purpose of business is the creation of value for others. Business is a service – one that should bring about beneficial economic results for all of the people involved. As Nash says, “The first question asked is not, ‘How much money did we make?’ but ‘How is the customer faring?’ Maintaining a specific product is not a sacred duty; maintaining a beneficial relationship is.”

At the core of such an approach is the recognition that in doing business we covenant (undertake, promise, pledge) with society to fulfil mutual obligations that will result in the general welfare of everyone. Competition is therefore moderated by this commitment.

An example of attempting to put covenantal ethics into practice is Dick Hubbard’s company, Hubbard Foods. A medium-sized business producing breakfast cereals for the domestic and international markets, Hubbards have worked hard toward both sustainable development and social responsibility. Their goal is to produce cereals that not only are “nutritionally responsible and reasonably priced” but that also minimize the environmental footprint; they aspire to contribute socially as a company to the community; and they aim to take seriously the welfare of all “stakeholders” – including consumers, retail outlet customers, suppliers and employees. This social responsibility has included hiring a large number of unskilled workers from the surrounding suburbs. One year Hubbard’s care of his staff even resulted in shouting them and their families to a long weekend holiday in Samoa – all expenses paid!

This is not to suggest that Hubbards Foods is the ideal workplace. They’ve come in for their share of criticism over the years. However, they have attempted to operate in a more covenantal manner.

Whether businesses such as Hubbards are disadvantaged in such a competitive market is a moot point. It certainly involves a more complex and challenging route to success. Some would argue the goodwill that such companies acquire, and the loyalty they gain from employees, customers and suppliers, often results in a better “bottom line” than would otherwise be the case.

Another expression of this covenantal ethic is the concept of win-win strategies, popularized by Stephen Covey in his book *Seven Habits of Highly Effective People*. Covey encourages his readers to work at creating “mutually beneficial solutions” to issues – solutions that will not only result in a win to them, but also in a win to the other players involved in the transaction. This, he suggests, may well require a compromise in order to be achieved. But it is worth it. Covey compares this with the standard “win-lose” mentality prevalent in the marketplace, which encourages a dog-eat-dog approach in pursuit of limited resources.

Management and leadership consultant, Charles Handy, takes a similar approach to that of Covey. He believes that competition is “good news for everyone, but only if everyone can win”.

Interestingly, the study (noted in the previous chapter) undertaken by Jim Collins and Jerry Porras on highly successful visionary companies discovered the following:

[Such companies] do not oppress themselves with what we call the ‘tyranny of the OR’ – the rational view that cannot easily accept paradox, that cannot live with two seemingly contradictory forces or ideas at the same time. The ‘tyranny of the OR’ pushes people to believe that things must be either A or B, but not both.⁶⁶

Collins and Porras conclude that, on the contrary, visionary companies seek to embrace both extremes of a number of dimensions at the same time, noting that this does not equate to balance.

[They] don’t see it as a choice between living to their values or being pragmatic; they see it as a challenge to find pragmatic solutions and behave consistent with their values.

This approach is similar to that noted by Nash, regarding the Seekers. They recognize that tensions exist – but they use the conflicting demands of each situation as a seedbed for creative responses.

Applying the ethics of Jesus

Nevertheless, it is fair to say that the radical ethics and lifestyle of Jesus clash violently with the realities of much of the business world. His uncompromising call to love others

⁶⁶ James C. Collins & Jerry I. Porras, *Built to Last: Successful Habits of Visionary Companies* (London: Random House, 1994).

– particularly those who make life difficult for us – is something we need to reflect on regularly.

Take, for example, the following statements:⁶⁷

...if someone takes unfair advantage of you, use the occasion to practise the servant life. No more tit-for-tat stuff. Live generously.

You're familiar with the old written Law, "Love your friend," and its unwritten companion, "Hate your enemy." I'm challenging that. I'm telling you to love your enemies [competitors?]. Let them bring the best out in you, not the worst. When someone gives you a hard time, respond with the energies of prayer, for then you are working out of your true selves, your God-created selves.

Here is a simple, rule-of-thumb guide for behaviour: Ask yourself what you want people to do for you, then grab the initiative and do it for **them**.

Love others as well as you love yourself.

And Paul's commentary on the example of Jesus:

Don't push your way to the front; don't sweet-talk your way to the top. Put yourself aside, and help others get ahead. **Don't be obsessed with getting your own advantage.** Forget yourselves long enough to lend a helping hand. Think of yourselves the way Christ Jesus thought of himself.⁶⁸

Determining how to follow the example and commands of Jesus is, of course, no easy matter. And it's made even more challenging when resources are severely limited, when our survival as a business is at stake, or when our competitors are employing some aggressive or underhand tactics against us!

Nevertheless, this is an important part of the call to follow Jesus in our work. We need to engage in this task seriously and prayerfully, inviting him to help us find ways of living out this calling in the often cut-throat marketplace we work in.

QUESTIONS FOR REFLECTION AND DISCUSSION

1. In the case study of the Big Outdoors company (at the beginning of this chapter) are any of the "solutions" raised by the various managers ethically acceptable?
2. If you were Sean (CEO of Big Outdoors) how would you respond to your shrinking market share?

⁶⁷ All of the statements here are from The Message – Matthew 5:41-42; 5:43-45; 7:12; 22:39.

⁶⁸ Philippians 2:3-4 The Message.

3. What do you think Sally should do?
4. Peter Quek claims that *“not only does Jesus acknowledge the competitive nature of living in this world, but he recommends a streetwise approach to survival that overcomes the destructive potential of competition”*. How does this fit in with the statements Jesus makes about loving others?
5. *“[Competition does] not seem part of God’s ideal, [but] it is nonetheless permissible – perhaps even necessary, because of our fallenness. Whether in an ideal world competition would be part of God’s intention is certainly questionable.”* Do you agree? Why or why not?
6. What do you think of Richard Higginson’s arguments for the appropriateness of competition?
7. At what point do you think the competitive drive becomes unhealthy for Christians to buy into?
8. In what ways do you think a “covenantal ethic” moderates competition?
9. Think of your own situation. What are particular points of tension for you as a business owner or as an employee? Where do the ethics of Jesus challenge you the most? What, in practical terms, might it mean for you to “love” your competitor?
10. For employees – particularly those in management – one of the biggest challenges can often be “climbing the corporate ladder”. What tensions have you seen or experienced? In practical terms, how can you love someone who is competing with you for the same promotion? What if you (like Sally) feel this person is taking unfair steps to get ahead of you?

CHAPTER 8 PEOPLE NEEDS vs PROFIT OBLIGATIONS

Is there a tension between “people needs” and “profit obligations”?

Some employers will say there isn't – looking after the one will automatically take care of the other. “It's simple really. Hire good staff. Train and treat them well. Build a good culture that values them. Give them incentives that inspire them to work hard. Reward them generously. Do all this and profit will follow.”

There's plenty of truth in that approach. If your boss values you and looks after you, you are more likely to perform – and the business is more likely to prosper.

However, life – and business – is rarely that straightforward. Particularly if our goal is to follow Jesus. If it is, we cannot just take an enlightened, self-interest approach to our staff (“If I treat them well, they will work hard and I'll make lots of money!”) or our job (“If I work hard the boss will reward me”). That's because God has placed us in this world to do more than just run a successful business. We are here (as Jesus puts it at John 10:10) “to live life to its fullest”, and therefore to help others reach that same fullness. Work is one of the many different opportunities we have to grow and develop, on the way to reaching our full human potential. Our trade or profession provides us a means for bringing this about – both in ourselves and in those who work for or with us.

If work is not “just a job”, then determining where the line is drawn between people needs and profit obligations is much less clear.

For example, what do you do with:

- A person who applies for a job with you, who has all the necessary qualifications and experience ... but is a solo Mum with a severely handicapped child who often gets sick? Clearly she will frequently need to stay at home to look after the child. Will you hire her? And if you do, who will pay for the time off over and above the allocated sick leave?
- A worker whose marriage has just busted up and who is dealing with bouts of depression, which are affecting his/her capacity to do the job?
- An employee who is a willing worker but lacks the skills to do the job, and would be unlikely to get a job elsewhere?
- A Maori worker who regularly asks for bereavement leave to attend tangis of dead relations and friends?
- A boss who is applying pressure on an employee bus driver to work double shifts in order to avoid hiring more staff?

- A potential employee who has just been released from prison for the crime of theft – who (his social worker tells you) will almost certainly re-offend if he is left to drift back to his former friends and lifestyle?

Or take the stories of Roger, Kim and Jerry...

Roger the employer

Roger runs a small building company employing three other guys. All of his workers are qualified chippies. Roger is very committed to seeing his business as an opportunity to invest in his workers – particularly those who might not otherwise get work. Sam is one such person.

Prior to working for Roger, Sam had a chequered work career. His skills as a builder are not in question. He is a good craftsman. However, his capacity to work well with others is not great. Wherever he has worked, Sam has eventually fallen out with his co-workers. Coupled with this is a streak of unreliability – fuelled by a fondness for the bottle.

Roger was aware of these issues when he took Sam on. However, he felt God prompting him to offer Sam a job, and talked upfront with him about his expectations before Sam began work.

The first few months were great. Sam responded really well to the work environment that Roger had developed. Once a week Roger holds a working breakfast where the guys talk openly about their own lives and in what ways they want to grow and develop. Roger also promotes any opportunities for industry upskilling and personal development, and pays for his workers to take such courses. He's also very supportive and flexible when guys need time off for specific family or personal issues.

Over the months Sam has become increasingly interested in Roger's Christian faith and they have had many significant conversations. One of Roger's other workers, Owen, is also a Christian and has made a big impact on Sam as well. They often talk on the job about God and about gutsy personal issues.

However, in the last three months there have been several incidents that have undermined the good progress Sam has been making.

On a number of occasions Sam has failed to turn up to work. His wife has rung in to say that he is sick, but Roger suspects it's because Sam has been out late drinking with his mates, and that a hangover is the more likely cause.

More than once, unsupervised, Sam has made silly but costly mistakes. In one case Sam misread the plans and pegged out the foundations wrongly. It wasn't until after the floor was poured and the frames were up that Roger discovered the house was two metres further toward the eastern boundary than it should have been!

The most recent problem was an alteration they were making to an already substantial house in a well-to-do suburb. Sam was working alone there one week and made a crucial (and obvious) mistake in reading the plans. When the client came home early one day and noticed something wasn't right, he confronted Sam about it. Sam reacted defensively and aggressively, and stormed off the job. The next day he didn't turn up at all and it wasn't until later in the week that Roger found out about it all, courtesy of a phone call from a very angry client.

Roger has confronted Sam about each of these issues, and has had assurances from Sam that he understands the gravity of the consequences. Sam's responses are always very apologetic but it's really wearing thin. Roger has offered to assist him get help for his binge drinking, and has attempted to strategize with him ways to manage the work better. But nothing seems to work.

It's not only Roger's reputation as a quality and reliable builder that is being dented. The bottom line is that many of the jobs Sam has been involved in have lost money. This is not just because of Sam's unreliability, but also because of his inattention to detail, which often results in Roger having to redo work. To put it bluntly, Sam is now becoming a financial liability. His shenanigans are putting Roger's business at risk.

Roger's dilemma is further fuelled by the fact that Sam has a young, dependent family, and they are saving hard to buy their own home. If he pulls the plug on Sam's job, it's likely not just to spin Sam out but also to put at risk his whole family. Furthermore, Sam's fledgling interest in faith is likely to be derailed if Roger fires him.

There's one further complication for Roger to face. Employment law is understandably written to protect the vulnerable worker against exploitation from bad bosses. However, in the process it can make it hard for good employers like Roger to adopt a reasoning approach with underperforming workers like Sam. So far Roger has dealt personally and informally with Sam, but now that he has to seriously contemplate dismissal he is suddenly very vulnerable. He could be open to legal action if things go septic.

The law requires a formal process with a series of verbal and written warnings, none of which Roger has so far followed in any clearly documented way. If he continues to work towards a solution with Sam through informal discussion, what happens if Sam doesn't respond positively? This will likely leave Roger open to being accused of "constructive dismissal". Or Sam might take out a personal grievance claim against him. As the Employment Court decides cases largely on whether the right processes have been followed, Roger is understandably nervous. Does he continue to work things through informally – or minimize the risk and undertake a more formal, documented process?

What should Roger do?

The dilemma Roger faces raises several questions, such as:

- What do you do with underperforming workers?
- Is there a certain level of performance that one should expect from an employee?
- At what point does the commitment you have made to helping workers grow and develop personally need to be moderated or even sacrificed by the requirement to make money?
- To what extent do you seek to work things through relationally and informally, or at what point is it necessary to respond bureaucratically and legally?

Kim the employee

Kim has been working for a private training establishment for the past five years. She was initially employed as a receptionist and personal assistant to the director of studies, but has recently been promoted to a demanding sales position.

During her time with the company, Kim has always attempted to be a good Christian witness to her colleagues and to the students. This has resulted in fruitful relationships being developed and people turning their hearts towards Christ. In particular, Kim has made a determined effort to work hard in her PA role. She has been loyal and compliant, and has gone well beyond her own work hours to meet crucial deadlines.

Kim has a good rapport with colleagues and students. However, she lacks assertiveness and the ability to say “No”. Consequently, she has worked many extra hours without pay. During the past five years, patterns that were intended as a “good Christian witness” in the workplace, have become expected and demanded. It is now proving exceedingly difficult to claim back any time in lieu, or to avoid undue pressure.

Although Kim has had no real desire to “climb the corporate ladder”, she has been regularly given more and more responsibility and now oversees the marketing for three schools. This involves important decision-making, the responsibility of overseeing two staff members ... and even *more* extra hours.

Unfortunately, however, Kim’s salary does not equate to the work and responsibility she carries. In fact, she doesn’t even have an employment contract. In the past, after Kim has approached her manager about these issues little has changed. When she last raised the matter of her salary her boss told her it would be reviewed in six months.

What should Kim do?

Kim’s dilemma also raises broader questions for employees, such as:

- What do you do when your boss takes advantage of your willingness to serve – effectively exploiting you?
- What are reasonable expectations for remuneration and workload?
- At what point does your preparedness as an employee to go the extra mile need to be moderated by asserting some boundaries?

Jerry the middle manager

Struggling with the tension between people needs and profit obligations is just something that employers and employees have to grapple with. It also affects those who are responsible for managing staff. Often such “middle managers” find themselves caught between the needs of their staff and the profit-making expectations of their bosses. This leaves them in awkward and challenging situations. For example:

Jerry works for an engineering firm that designs and manufactures specialist parts for the oil and gas industry. Even though he never did tertiary study, Jerry has a natural aptitude for technical matters and an excellent capacity to problem-solve. Over the fifteen years he has been with the company he has worked his way up from being a fitter and turner to now operating as part of the design and production management team.

The firm has done exceptionally well during this time. The success has come from a number of factors, including clever marketing by the owners of the company, and some excellent long-serving employees such as Jerry – all mixed in with a fair amount of good fortune in developing the right products at the right time. Truth is, over the past five years the firm has been making some juicy profits. While the owners don’t flaunt their wealth, they have become noticeably absent for periods of time, due mainly to overseas holidays, golf days, and the building of their new houses and holiday homes!

However, you wouldn’t pick that the company was doing so well by talking with most of the workers. Many of them seem somewhat in the dark about the growing wealth of their bosses. In fact, Jerry only found out the true extent of the profits by chance – when on the squash court one day the company accountant let slip some of his frustrations.

Conditions for the fifty or so employees are not great. Jerry’s observation is that those conditions seem to have deteriorated since he began. The main engineering workshop is in poor repair. While it carries some very up-to-date machinery, the shop floor is cramped and suffers from poor ventilation. The workers’ smoko room and toilets have not had anything spent on them for years, and basic items such as microwaves, jugs and fridges are reluctantly repaired or replaced. The workers have had to band together to purchase for themselves such things as a water purifier and a couple of toastie machines. Promises are made but little is delivered, and there is an air of cynicism that pervades the workers’ conversations. Meanwhile, the offices next to the workshop are in stark contrast – they have just undergone yet another refit.

The company has a growing reputation within its industry for paying poorly and for being tough negotiators with the unions. And the bosses have been cleverly ratcheting up the production targets – putting the squeeze on everyone to produce more and more. They have traded heavily on the fact that while they’ve struck it lucky by having a couple of products that are in demand, the wider engineering industry is suffering from a shrinkage of markets and an oversupply of tradesmen. This means that job opportunities aren’t in huge supply for any workers who might be tempted to look elsewhere for employment.

Jerry has never really been a “union man” – mainly because of what he perceives as their adversarial approach. Nevertheless, the extent of the growing inequities between owners

and workers is causing him to reassess. He knows that as employees they are being exploited. Several of the shop floor tradesmen are struggling to provide for their families and, because of the relatively tight job market, feel they are trapped. While the workers increasingly live with poor conditions and pay, their bosses are creaming it. It all seems so unjust.

Jerry has always taken seriously his responsibility to give of his best for his employer. However:

- What should he do in this situation?
- Does he have any responsibility as a senior employee to advocate for improved working conditions? If so, what type of advocacy is appropriate?
- Should he support the growing mood to have the union intervene?
- What about pushing for profit sharing and other incentives?
- What might it mean for Jerry to love God by loving his bosses?

Ruth and Boaz

The Law of Moses had important social elements built into it. These were designed to moderate and correct the natural capacity of some to do exceptionally well economically, and others to struggle. In a society where land was essential to making a living, the Law anticipated the situation where a family might become dispossessed. The poor and landless especially included orphans and fatherless children, those women who found themselves widowed with no “*kinsman-redeemer*”⁶⁹ on offer, and foreigners who sought refuge in Israel or came to live there for some other reason.

There’s some debate among scholars as to how much the nation of Israel actually obeyed these economic levellers – particularly the year of Jubilee. However, one provision that is mentioned in the narrative of the Old Testament, and seems to have been reasonably well practised, is that of “gleaning”. Under this Levitical law a landowner was obliged to leave some cut grain on the ground when collecting the harvest. This enabled those without means to come and pick up (glean) the leftovers for their own use.

In the book of Ruth we meet Boaz, a wealthy and prominent landowner. When Boaz goes out to greet his workers and check on progress with his harvest, he discovers Ruth, a young Moabite woman, gleaning in his fields. Ruth has courageously accompanied her Jewish mother-in-law Naomi back to Israel, after both Naomi’s and Ruth’s husbands have died. Since Naomi and Ruth are widows – and Ruth is also a foreigner – neither of them has access to land. Life is a real struggle for these two women.

Boaz inquires among his servants about Ruth. He discovers that she has been working hard all day, gleaning what she can from the harvest. Boaz also learns that he and Ruth are distantly related by marriage, though this does not entail a direct obligation on his part. He approaches Ruth in the field and not only offers her the water from his servants’

⁶⁹ The term refers to the practice by which a family member close to the deceased husband would agree to marry and care for his relative’s widow. Generally this was a brother, hence the trick question posed to Jesus by a Pharisee – in Heaven, which brother would the woman be married to?

buckets but also asks her to share in the lunch prepared for the harvesters. This is remarkable and generous hospitality, and Ruth knows it. She says to Boaz,

Oh sir, such grace, such kindness – I don't deserve it. You've touched my heart, treated me like one of your own. And I don't even belong here!⁷⁰

Furthermore, after lunch Boaz quietly instructs his servants:

Let her glean where there's still plenty of grain on the ground – make it easy for her. Better yet, pull some of the good stuff out and leave it for her to glean. Give her special treatment.⁷¹

As a result of Boaz's generosity Ruth returns home with nearly a sack full of barley – rich pickings that will provide for her and Naomi for some weeks.

The story of Ruth continues, of course, with Boaz eventually offering to become Ruth's "kinsman-redeemer" and marry her. The author of the Book of Ruth ends the narrative with a dramatic flourish: Ruth's child by Boaz will eventually be the grandfather of King David!

So the point of the story is not so much the way Boaz looks after people, but rather Yahweh's grace in weaving a non-Jew into what eventually becomes the royal family of David's line. Ruth, the penniless foreigner, is the great-grandmother of David. And while the cynics amongst us might suggest that Boaz has mixed motives for his care of the young and no doubt attractive Ruth, nevertheless the story is one of remarkable compassion and care. We get the sense from Boaz's reputation and behaviour that he is a businessman who puts a premium on the needs of people more than profit. His example, though light years culturally from ours, is worth learning from.

The Cadburys – going the extra mile with employees⁷²

Crème eggs and milk chocolate bars might seem like the height of decadence today, but originally the Cadbury family got into the candy business in order to promote healthy living, with dreams of social progress and Christian compassion.

Victorian Britain, home to John Cadbury and his sons Richard and George, had serious problems. Industrial workers, including mothers and children, spent their days in dirty, dangerous factories, and their nights in cramped tenements. Widespread alcoholism deepened the workers' poverty, and contributed to

⁷⁰ Ruth 2:10 The Message.

⁷¹ Ruth 2:15-16 The Message.

⁷² This short piece is adapted from an article written by Elesha Coffman, a senior editor at *Christian History and Biography*, entitled, "Sweet Charity: The Quakers behind Cadbury chocolate".

domestic violence. While the Salvation Army attacked these ills with “soup, soap, and salvation”, the Cadbury family chose cocoa.

The Cadburys belonged to the Society of Friends, also known as Quakers. As dissenters from the Church of England, they were locked out of the country’s Anglican-allied universities, and as pacifists they would not serve in the military. So they became entrepreneurs.

In 1831 John opened a shop near the centre of gritty Birmingham, selling coffee and tea—wholesome alternatives to harder drinks. He soon added cocoa to his product list, powdering it himself with a mortar and pestle. By 1878 the business, now managed by his sons, had grown to employ 200 workers. It was time to build a larger facility.

The brothers purchased land in the countryside near Birmingham and dubbed the site Bournville. They intended to build not only a state-of-the-art factory, but a village as well, to enable their employees to escape the dingy city. The village featured modest cottages with gardens, spacious public parks, swimming pools, and eventually shops, schools, and churches. All Bournville lacked was a pub, an indication of the founders' convictions about alcohol.

The Cadburys sought to make work life pleasant, too. The factory complex featured such avant-garde amenities as heated dressing rooms, a kitchen, and cricket fields. Days began with Bible study, and continuing education classes took place in the evenings. The brothers periodically circulated among the workers, listening for good ideas and occasionally performing odd jobs. One worker recalled their hands-on attentiveness: “To see Mr. George and Mr. Richard go down on their knees and crawl under a table to see if the water pipes were hot enough, made a great impression on all of us.”

The Quaker conviction that all people possess an “inner light” which links them to God and accords them equal stature with each other, meant that the Cadburys’ board governed by consensus, and company committees included representatives from all levels of the organization. The bright cottages and continuing education opportunities likewise aimed to elevate workers’ dignity.

Not that the enlightened chocolatiers were without their critics. Trade unionists and socialists accused the Cadburys of giving their workers just enough money and power to keep them in their place. Other observers sneered at the paternalism of Mr. George and Mr. Richard, who would, for example, dismiss a female employee with a Bible, a rose, and a small monetary gift when she was about to marry. They did not believe wives should work.

In 1901 the Cadburys’ reputation was put to the test through accusations that they were exploiting the use of slave labour to get their cocoa. Half their cocoa was sourced from plantations on the islands of Sao Thome and Principe in Portuguese

West Africa, worked by indentured labourers in conditions of slavery. The Cadbury brothers spent four thousand pounds on two private investigations to ascertain the facts, and William Cadbury made a trip to the islands himself in 1908. It wasn't until 1909 that they stopped trading with the islands. This episode culminated in a widely publicised libel case brought against them by the Standard newspaper in 1909, accusing them of being hypocrites in championing the rights of workers at home and ignoring them overseas. They were accused of acting far too slowly because they continued to buy cocoa from this source until 1909. The Cadburys replied that during this time they were attempting to reform the circumstances of their workers rather than remove their primary source of income. They won the court case.

Despite these gripes, the Cadburys enjoyed the affection of hundreds of loyal workers and excited the admiration of many other late Victorian industrialists. Upon George's death in 1922, more than 16,000 mourners paid their respects at the Bournville “factory in a garden”.

QUESTIONS FOR REFLECTION AND DISCUSSION

1. Read back through the case study of Roger. Discuss the questions we listed, namely:
 - What you think Roger should do?
 - What do you do with underperforming workers?
 - Is there a certain level of performance that one should expect from an employee?
 - At what point does your commitment to helping workers grow and develop personally need to be moderated or even sacrificed by the need to make money?
 - To what extent do you seek to work things through relationally and informally, or at what point is it necessary to respond bureaucratically and legally?

2. Read back through the case study of Kim. Discuss the questions we listed, namely:
 - What should Kim do?
 - What do you do when your boss takes advantage of your willingness to serve – effectively exploiting you?
 - What are reasonable expectations for remuneration and workload?
 - At what point does your preparedness as an employee to go the extra mile need to be moderated by asserting some boundaries?

3. Read back through the case study of Jerry, the middle manager, and discuss the questions we listed, namely:
 - What should he do in this situation?
 - Does he have any responsibility as a senior employee to advocate for improved working conditions? If so, what type of advocacy is appropriate?
 - Should he support the growing mood to have the union intervene?
 - What about pushing for profit sharing and other incentives?
 - What might it mean for Jerry to love God by loving his bosses?

4. Can you think of any possible equivalents in our society to the practice of harvest gleaning? (Note that gleanings weren't a "handout". Finding and collecting the harvest leftovers was painstaking work.)
5. Are there any situations in your particular context where you are struggling with the tension between people needs and profit obligations? Share them with the group and invite discussion and prayer.
6. Often it is assumed that in the long term honesty and integrity pay in business. However, Amar Bhide and Howard H. Stevenson disagree. In an article published in the *Harvard Business Review* (Sept-Oct, 1990), entitled "Why Be Honest If Honesty Doesn't Pay", they share the findings of their extensive research. "*There is no compelling economic reason to tell the truth or keep one's word – punishment for the treacherous in the real world is neither swift nor sure.*" Doing right does frequently cost, in economic terms. Likewise, putting the needs of people (employees, customers, fellow workers, those in need, etc.) ahead of profit will also cost. Do you agree or disagree?

CHAPTER 9 HUMILITY vs THE EGO OF SUCCESS

“That's it baby, when you got it, flaunt it!”

Mel Brooks, *The Producers* (1968)

“He made himself nothing...becoming a servant ...he humbled himself”

Philippians 2:7-8

The formula usually looks something like this:

business x (self-confidence + will-to-win + competitive-drive) = wealth x power = S*U*C*C*E*S*S

But is business really locked in to this sort of ruthless calculation? Are there models that differ from the stereotype?

Can successful business people have a servant mind rather than a presidential one? Do self-confidence and humility have to be opposing values? Or are humility and confident self-acceptance both essential Christian attributes for marketplace Christians?

The danger of success

At first glance it seems that the life of David is a rags-to-riches story. The youngest son of a shepherd/farmer living in Israel around 950BC, David spends much of his childhood looking after the family's sheep. From time to time, in the rugged open country of Judah, the shepherd boy has to confront wild lions and bears. He learns to fight them off so that the flocks in his charge are kept safe. It's a job that has big demands, little status and scant recognition.

Yet before he has reached the age of 20, three extraordinary events have changed David's life and destiny, casting him forever into the national spotlight.

The first is an unexpected visit from the principal prophet/judge of Israel. According to Samuel, God has had enough of the way King Saul is running Israel. Samuel is sent to a little-known farmer by the name of Jesse (1 Samuel 16: 1-13). His assignment: to quietly select the future king.

The last person Jesse expects Samuel to be interested in is his youngest child – so when the prophet calls on him to assemble his sons, Jesse doesn't even bother calling David. Instead, he automatically presents his eldest – and then the others. But each time, God tells Samuel this is not the one. Eventually, when all the other options have been exhausted, Jesse calls for the “runt” of the family. When he sees David, Samuel

immediately recognizes that he is the one that God has chosen. David is anointed and the Spirit of God enters him.

There's clearly something about the young David that God has recognized, something that has the mark of greatness. It's not his physical appearance – it's his character and his heart for God.

The second extraordinary event in David's youthful life is a summons to the royal court. David's excellent musicianship on the harp has gained some recognition, and he is instructed to play for the melancholic King Saul. Every time David plays his harp, Saul's depression lifts. More than that, even Saul can recognize David's qualities. The stripling soon becomes a valued servant of the king.

However, it's the third event, some time later, that unexpectedly shoots the young David into national prominence. Back home on the farm, Jesse instructs the boy to take some food to his older brothers. They are serving in the Israelite army and are currently engaged in a campaign against the menacing Philistines. Threatened by enemies on virtually every border, the king has mobilized to defend the land. From an opposing hill the Philistines attempt to intimidate the Israelite troops by parading their master warrior. Goliath is a ten-foot giant, and he challenges the Israelites to send out their champion against him. Let the battle be decided by single combat!

One look at Goliath is enough to plunge Saul's men into despair. No one offers to take up the challenge – except the teenage David, who is indignant at the arrogance of Goliath. The story from this point is, of course, one of the most famous in the Bible. David slays Goliath and becomes an instant national hero. But ominously, the plaudits he receives exceed those of the king. "Saul kills by the thousand, David by the ten thousand!"

In the event, there is to be a long wait before David becomes king. The intervening years are filled with challenge and hardship, as the desperately jealous Saul repeatedly tries to hunt down David and his band of warriors. Through these experiences David's character and faith are honed. Finally, on the death of Saul he assumes the throne.

The young man has the world at his feet. As king he has the approval of his people and of God. He sets out to rule with justice and compassion. He is a leader with a real love for his subjects and for God.

That is, until he falls in love with a woman who is married to another man. Bathsheba's husband Uriah is a soldier who is away on duty. So David invites her to his palace. There he sleeps with her ... she finds herself pregnant ... David panics. He tries to hide his adultery and, by a process of deliberate deceit, to cover his tracks. What results is the virtual murder of Bathsheba's husband. David has him sent to the front line of battle where he is caught in the open. He and several of his men die, cut down in the crossfire from enemy archers.

With Uriah's death, David thinks he has concealed his sin. He marries Bathsheba soon afterwards and a son is born. But the issue is not dead and buried. God sends his prophet, Nathan, to confront David. The king is mortified. He realizes that he has completely abused his power and status. Psalm 51 is his way of expressing his repentance.

David's story is a sobering one. Winning can be dangerous and seductive. As a shrewd modern proverb puts it, "Nothing fails like success." We can become intoxicated with our business achievements and our prosperity, and from there it's easy to become overly familiar with God. When success comes our way, we can easily fall into the trap of equating it with God's blessing. From there it's only a short step to presuming that God validates our decisions, that he is with us, that he will be understanding and forgiving if we slip up. Before long we can justify almost any action and make ourselves out to be an exception to rules that govern ordinary people.

This is an error that David made. He started to believe his own press. Perhaps he was taken in by the myth of invincibility. But God's standards are not negotiable. Even though David faces up to his fault, even though he humbles himself and restores his relationship with God – the consequences of that sinful act don't just disappear. They will cost him dearly in his later years.

Humility and the cult of celebrity

That a person like David, who is elsewhere described as "a man after God's own heart"⁷³ could end up in such strife is scary. But such is the seductive power of success. And it should serve as a warning to all of us. None of us are immune from acting ignorantly or arrogantly when things are going well and it feels as if God is on our side.

There is something deeply seductive about success. To guard against it there are important attitudes that we need to cultivate – like growing in self-awareness, and nurturing a healthy skepticism about our own motives. It is not just for sentimental reasons that the apostle Paul includes this admonition in his letter to the Christians in Philippi: "Your attitude should be the same as that of Christ Jesus ... who being in very nature God ... made himself nothing."

We have referred previously (in Chapter 7) to the collapse of the Enron empire – a recent example of Christian humility being eclipsed by the cult of celebrity, in a way that gave rise to spectacularly tragic results. Ken Lay, CEO and Chairman of the Board for Enron appears to have been a devout Christian, although a long-time friend and co-worker of Ken Lay described him as "schizophrenic" when it came to his faith. He sought to live an upright and moral life in many respects and yet was blind when it came to seeing what this might require of him in his position as the responsible head of a corporation.⁷⁴

Arrogant is a word that was frequently used to describe Enron. It paraded itself as the most innovative company in America. Its employees enjoyed being part of what was

⁷³ 1 Samuel 13:14.

⁷⁴ The description of Ken Lay and Enron in this section draws heavily on material from Chris Seay's book, *The Tao of Enron* (Colorado Springs: NavPress, 2002).

heralded as a winner. It has been said that the Enron culture bred a sense of self-entitlement and fashionable opulence that is reminiscent of the story of the Titanic. The magnificence of the corporation they had built blinded its directors, as they stood on the bridge, into believing that it could never sink.

TS Eliot once said that:

...half of the harm that's done in this world is due to people who want to feel important ... They don't mean to do harm ... It is just that they become so absorbed in the endless struggle to think well of themselves.

Enron's directors were blind to the signs of failure and doom just around the corner. Yale University law professor Jonathan Macey concluded:

It's Shakespearean. The CEOs who have gone down are people who literally lost touch with reality. Ken Lay had so internalized the idea of an imperial CEO that he blamed everyone but himself. He could not conceptualize that he should take responsibility.⁷⁵

As Jesus followers living in a culture fixated on popularity, material wealth and status, we need to constantly work at redefining success. Jesus introduces us to an upside-down kingdom in which the greatest are called to act as the servants of others. We will certainly need to examine and deal with our ambitions and mixed motives if we are to make Jesus' example of humility and servanthood the pattern for our own lives.

Riding the monsters of our soul

Parker Palmer, the Quaker educationalist and writer, says:⁷⁶

A leader is someone with the power to project either shadow or light onto some part of the world and onto the lives of the people who dwell there. A leader shapes the ethos in which others must live, an ethos as light-filled as heaven or as shadowy as hell. A good leader is intensely aware of the interplay of inner shadow and light, lest the act of leadership do more harm than good ... Leaders not only need the technical skills to manage the external world but also the spiritual skills to journey inward toward the source of both shadow and light ... Failing to look at our shadows, we feed a dangerous delusion that leaders too often indulge: that our efforts are always well intended, our power is always benign, and the problem is always in those difficult people whom we are trying to lead!

Parker Palmer uses Annie Dillard's imagery of the "monsters" we have to ride to encourage us to look at some of the hardest realities of our lives. Only by recognizing and

⁷⁵ Jonathan Macey quote from the *Washington Post* "White-Collar Crime's New Milestone" by Brooke A. Masters and Carrie Johnson, Friday, May 26, 2006; Page D01.

⁷⁶ These are excerpts from Chapter V, entitled "Leading from within" in Palmer's book, *Let Your Life Speak: listening for the voice of vocation* (San Francisco: Jossey-Bass, 2000).

naming the darkness “that we carry within ourselves” can we understand the “source of the shadows that we project onto other people.”

If we do not understand that the enemy is within, we will find a thousand ways of making someone ‘out there’ into the enemy, becoming leaders who oppress rather than liberate others.

Palmer then describes five such monsters he has had to ride in his own quest for transformation:

The first shadow-casting monster is insecurity about identity and worth. Many leaders have an extroverted personality that makes this shadow hard to see. But extroversion sometimes develops as a way to cope with self-doubt: we plunge into external activity to prove we are worthy – or simply to evade the question. There is a well-known form of this syndrome, especially among men, in which our identity becomes so dependent on performing some external role that we become depressed, and even die, when that role is taken away.

When we are insecure about our own identities, we create settings that deprive other people of their identities as a way of buttressing our own...

A second shadow inside many of us is the belief that the universe is a battleground, hostile to human interests... Unfortunately, life is full of self-fulfilling prophecies. The tragedy of this inner shadow, our fear of losing a fight, is that it helps create conditions where people feel compelled to live as if they were at war.

A third shadow common among leaders is “functional atheism”, the belief that ultimate responsibility for everything rests with us. This is the unconscious, unexamined conviction that if anything decent is going to happen here, we are the ones who must make it happen – a conviction held even by people who talk a good game about God.

This shadow ... leads us to impose our will on others and ends up stressing our relationships, sometimes to the point of breaking. It often eventuates in burnout, depression and despair, as we learn that the world will not bend to our will ... We need to give up playing God and learn to either share the load with others or lay down the load altogether. We are only called to do what we are able and trust the rest to other hands.

A fourth shadow within and among us is fear, especially our fear of the natural chaos of life. Many of us – parents and teachers and managers – are deeply devoted to eliminating all remnants of chaos from the world. We want to organize and orchestrate things so thoroughly that messiness will never bubble up around us and threaten to overwhelm us. (For ‘messiness’ read dissent, innovation, challenge and change.) In families and churches and corporations, this shadow is

projected as rigidity of rules and procedures, creating an ethos that is imprisoning rather than empowering. The insight we receive on the inner journey is that chaos is the precondition to creativity.

The fifth shadow that leaders often project is the denial of death.

Though we sometimes kill things off well before their time, we also live in denial of the fact that all things must die in due course. Leaders who participate in this denial often demand that the people around them keep resuscitating things that are no longer alive. Projects and programmes that should have been unplugged long ago are kept on life support to accommodate the insecurities of a leader who does not want anything to die on his or her watch.

Within our denial of death lurks fear of another sort: the fear of failure. In most organizations, failure means a pink slip in your box, even if that failure, that ‘little death’, was suffered in the service of high purpose. The best leaders in every setting reward people for taking worthwhile risks even if they are likely to fail. These leaders know that the death of an initiative – if it was tested for good reasons – is always a source of new learning.

The gift we receive on the inner journey is the knowledge that death finally comes to everything – and yet death does not have the final word. By allowing something to die when its time is due, we create the conditions under which new life can emerge.

When Jesus chooses not to grab for status and success, but rather to walk the road of humble service in spite of the danger of making himself so vulnerable, he models the pattern for our discipleship:

If anyone would come after me let them deny themselves and take up their cross and follow me...For the last shall be first.⁷⁷

But this looks nothing like the formula for success in business – least of all, the one that most “How to...” books would encourage us to adopt.

But most of us are not CEO’s

In this chapter we have mainly looked at the dangers of power for those in management. But what does it mean for employees further down the food chain? One lesson is that all of us can easily end up exploiting and abusing those over whom we have some power. It is often those who *experience* abuse from above who end up *practising* abuse from above. Destructive patterns of behaviour are reproduced. So none of us is free from the temptation to use whatever power we have over others in ways that are manipulative and controlling and ultimately destructive, whether this be related to colleagues, employees, or our own children.

⁷⁷ Luke 9:23 and Luke 13:30.

But there is another ethical dilemma that Christians often face when they feel exploited and abused by others. Here we are, trying to live as humble servants of those we work under and alongside – but sometimes it feels more like we’re being *used*. Are there times for showing more assertiveness and less humility?

Consider the following case study...

Robert is a very clever computer software developer. He has been with his present company for several years – in fact, since they began. It wasn’t an easy start-up, and the original staff members made significant sacrifices to get it going, accepting low wages and working long hours. It is now a very successful company. The trouble is, while the other original staff members have now received pay rises and perks and better working conditions, things haven’t changed that much for Robert. He was just a new Christian when he began working for the company – and as far as he knew, the only Christian on the staff. He was very keen to prove that he was a good and loyal worker, going to great lengths and putting in extra hours to make sure the products were successful. Now he is beginning to feel that his humility and good will are being exploited. On the other hand, he loves his job and doesn’t want to undermine his Christian witness, or cause unnecessary conflict or offence.

But is he being taken for granted? Are his feelings of growing resentment just selfishness, or is there a need for more assertive action? What should he do?

QUESTIONS FOR REFLECTION AND DISCUSSION

1. The story of David’s fall is shocking. What was missing that led him to do wrong? And what will save you from doing the same thing?
2. Chris Seay suggests that not all the blame for Enron’s demise should be laid at the feet of Ken Lay. He posits the idea that Lay may just be a convenient scapegoat for something we all need to take some responsibility for. Maybe we have all helped to create and perpetuate this culture that permeates our society. Haven’t we all elevated material success and celebrity? Don’t we all promote and pursue the sorts of dreams that led to Ken Lay’s downfall? What do you think about this? Are we all to blame?
3. When Parker Palmer talks about “monsters” he has had to learn to ride, which ones do you personally identify with? Can you identify some other “monsters” that you find yourself wrestling with?
4. Look at the case study about Robert. What are the issues? What do you think Robert should do? What do you think Robert needs to learn?
5. Is servant leadership a matter of just being warm and encouraging? When might leadership require us to take control and make demands?

CHAPTER 10 WORK vs OTHER COMMITMENTS

Gary and Sue started a business three years ago. They bought a carpet cleaning franchise and have been working incredibly hard to establish it. Previously Gary had worked long hours as a manager of a small department in a bank head office. He commuted two hours each day and rarely saw their children during the weekdays. The dramatic change to their own cleaning business was seen as a way to gain more of a work-life balance for Gary, and for both of them to eventually release time and money to serve in a couple of voluntary organizations they are passionate about.

Gary and Sue appreciate the flexibility that working from home brings. However, the business has turned out to dominate their lives in ways they had not expected. Customers can ring at any time of the day or night; they seem to have little regard for Gary's and Sue's private life. The level of compliance and accounting means much of their energy is given to paperwork. It regularly takes up what's left of the evenings after the kids have gone to bed.

The carpet cleaning industry is a competitive market, so margins are not high. If they were to calculate their return on an hourly rate over the three years, it would not be great. But they always knew that the first couple of years would be demanding, getting the business on its feet. In the medium term they are looking to reduce the energy it requires so they can do other stuff. The problem is, they are finding it difficult to see any light at the end of the tunnel. The demands of the business show no sign of abating.

Jane is an excellent young lawyer who aspires to become a partner in her law firm. She loves her work – so much so that she puts in many late nights, and even goes to the office two or three weekends a month, to demonstrate her loyalty and support for the firm.

Jane's hard work, perseverance, and intellectual smarts may soon pay off. Her boss has given indications that she is being considered for partnership in the firm. This will add substantially to Jane's professional stature – as well as to her income.

However, for some time Jane has sensed that her life may be somewhat out of balance. She feels nagging guilt over being away from her husband and three children so much. He is terribly proud of her achievements, but recently he's complained that she is becoming a stranger to him.

Meanwhile, Jane's children are growing up fast! Her son is almost a teenager already. Jane worries that the boy appears so shy and insecure around his peers. And her two little daughters seem to quarrel constantly. Their behaviour irritates her when she comes home, tired and just wanting a quiet rest. Recently she's even found herself looking for excuses to stay at the office until after their bedtime.

In her few private moments, Jane finds that her relationship with Christ is superficial. She almost never has time to read her Bible, and prays only at family meals or at church. On

the other hand, she contributes what she feels is a sizeable amount to her church and to a local youth home. Her pastor has even thanked her on occasion for her support and told her, “We really rely on you, Jane!”

Jane frequently reminds herself that she is on the verge of success. True, she has her nagging doubts about her family life. “If I can just get that partnership,” she tells herself, “I’ll be able to spend more time with my family. We’ll be able to afford all kinds of activities together.”

Steve is the principal of a large city high school. He’s an exceptionally able leader – innovative, caring and a good team builder. When he first took on the job eight years ago, the demands were manageable. Steve and his family had agreed that while working long hours during the week was okay (he leaves home at 7 and rarely returns before 7), as long as the weekends were “school-free” they could survive. However, progressively the demands of the position have increased and it is taking its toll. He physically cannot contain his workload to 5 days per week and his energy levels are also sagging. Each term he survives the last couple of weeks on adrenaline and willpower, squeezing a few days break in the “holidays” to re-energize.

Steve’s own workload is not his only concern. He is becoming increasingly worried about the growing expectations placed on teachers by the system – so much so that he openly states to his staff that teaching should not be the sum total of their lives. He has backed this up with all kinds of mechanisms and processes to ensure his staff are not “owned” by school demands. In spite of his very best efforts, however, two of his most gifted teachers have resigned, and some others are seriously contemplating a change of career.

Steve is frustrated at his failure to achieve the sort of “wholeness” that he and his wife Liz aspire to. But they have always accepted that during this stage of their lives – as Steve invests himself in leading a school – there would be a cost to pay. For them it has been viewed as part of Steve’s calling.⁷⁸ However, the stress this is putting on their family, on their significant friendships, and on their capacity to contribute to the kingdom in other ways is becoming intolerable.

More than we bargained for

Gary and Sue, Jane, and Steve have all got more than they bargained for. They’re seeking to follow Jesus in roles that are taxing and exhausting.

Demanding roles such as these are increasingly common in our developing society. They have been fuelled by a number of factors such as unrealistic expectations from employers, the rapidly increasing pace of life, a cultural fixation on productivity, and lifestyle expectations that grow with each passing year and each new product.

⁷⁸ And this has raised a very frustrating tension for Steve regarding his involvement in his church. He has never really felt affirmed for his leadership role in the education sector. Nor has he experienced any validation for his belief that the school community is his primary missionfield. Instead he has often been made to feel as though he should be contributing significantly to leadership *within* the church.

Many jobs can become all-consuming. They end up owning us – rather than liberating us to serve.

For Jesus followers, all too aware that paid employment is only one of a number of ways we could potentially serve God, this creates all kinds of dilemma. A major tension develops between the job that dominates our time and energy, and the other competing commitments in our lives – such as family, church involvement, voluntary service, etc.

What do we do with all this?

The usual answer is that we have to make some degree of trade-off. But that's the dilemma. We struggle to know where we should employ the gifts God has given us, how much we should commit ourselves to, and where to draw the line. This is a problem not just for those of us with a super-enriched personal ambition – or a driven personality! Lots of Christians genuinely want to make a difference. We're often just not quite sure how much of our energy should be consumed by our paid employment.

“I want to make a difference, but at what cost?”

This dilemma is particularly acute in certain industries and professions – careers, like Steve's, where a high minimum of hours and effort is required if we're going to contemplate it as a worthwhile venture.

For example, take the world of politics. The sheer demands and expectations of public office mean that it must command the majority of a person's time and energy. Nothing less will allow a reasonable shot at making a success of it. The question deserves to be asked: *Are those expectations reasonable and fair?* But the question doesn't change the reality. If you want to be a successful politician, the job will inevitably take the lion's share of your time. Even more so if you reach cabinet and party leadership levels.

This means that people contemplating such a career are faced with difficult choices. It's not surprising that in this context some career politicians have chosen to remain single or childless, so as to give the majority of their energy to the role. And it's very easy to understand why so many politicians struggle with failed marriages and relationships. The job becomes all-consuming, and a life outside of it is difficult to maintain.

Many CEO's and high-end managers in the marketplace experience the same challenges. A close friend of ours in his mid- to late-forties was offered a dream position – one that in a sense he had been preparing for all his working life. It was to lead a mid-sized international company. He had the skills, having previously run a smaller company. He also had the passion to genuinely make a difference. His faith had substantially shaped the way he viewed leadership and the management of staff.

The major sticking point came in the form of two primary commitments. First, he would have to change cities. Second, the new challenge would demand a very high focus of his time and energy – even higher than his current position called for.

Caught in the dilemma of whether to accept or not, he and his wife visited several close friends to get some perspective. On one level it was enormously tempting – with great potential to serve God and others. However, ultimately they decided the cost was too high – to the family (their children were in the teenage years), to the church they were committed to and serving in, and to the wide-range of voluntary and community roles both of them played. These relationships and opportunities for service were too important to surrender.

Our friend’s decision to turn down the opportunity should not be interpreted as the only way to deal with such a tension. For others the sacrifice of wider dimensions of life may well be appropriate – at least for a period of time. No rule can be applied.

The tension between the demands of our paid work and the rest of our lives is not one many of us will resolve completely.

Employing others

If we’re in the business of employing others – either as an owner or a manager – we also have an ethical responsibility to ensure that our employees are not consumed by their paid work.

But to achieve this we will often have to go against the trend. Increasingly employers are looking for more than their pound of flesh from their workers. It’s not uncommon to find bosses demanding that employees make work their first priority, with anything else in their lives getting the leftovers. This pressure becomes particularly acute in times of high unemployment and shortage of work.

Colossians 4:1 is a clear reminder of our responsibility when we direct the lives of others: “Masters, treat your servants considerately. Be fair with them. Don’t forget for a minute that you too, serve a Master...”⁷⁹ Some questions that are useful for employers in this regard, are:

- What is reasonable to expect from my employees? (We recommend undertaking a dialogue with them on this question. You might begin by getting them to identify what they think is reasonable.)
- What can I do to assist my employees develop a healthy work-life balance?
- What example am I modelling of a healthy balance?

⁷⁹ The Message.

- Is the working environment I'm creating one that encourages growth, development and fulfilment for my workers?

Being an employee

Of course, biblically there are mutual responsibilities in the employer/employee relationship. Justice and fairness for both is the goal. Workers are worthy of their hire, but on the other side of the equation, they must be fair to their employer. It cuts both ways.

All too many Christian employers we've talked with tell stories of Christian employees who fail to give of their best, and shirk their responsibilities. It's important to reflect regularly on Paul's words to believers in the employ of others. Admittedly, the master-servant relationship is not directly parallel with today's employment situation, but the challenge is still relevant...

Servants, do what you're told to do by your earthly masters. And **don't just do the minimum that will get you by**. Do your best. Work from the heart for your real Master, for God, confident that you'll get paid in full when you come into your inheritance. Keep in mind that the ultimate Master you're serving is Christ. The sullen servant who does shoddy work will be held responsible. Being Christian doesn't cover up bad work.⁸⁰

As we've already noted, employers can have quite unreasonable expectations of their employees. That being the case, as employees we need to develop some benchmarks – what do we believe is a fair and reasonable effort to give to the job? If our boss is continually taking advantage of our preparedness to go the extra mile, guidelines of this sort will help us make a considered response when we need to draw the line.

Two questions will help us establish a fair perspective on this:

- What am I prepared to give (in time and energy) as an employee? What are my bottom lines?
- Is what I'm prepared and able to give, fair to my employer? And what kind of remuneration and conditions would reflect that?

There's no substitute for discussing this directly with the boss and working out some common understanding. To be sure, many people find the prospect of doing this rather daunting. If there is someone you trust who can be part of these discussions, to act as a support person or advocate, you will find that hugely helpful.

For everyone!

⁸⁰ Colossians 3:22-24 The Message.

Regardless of whether we employ others, are employed, or are self-employed, a question worth pondering regularly and prayerfully is this:

- There are certain roles and responsibilities that I have (in my family, in the community, in my church...) or that I feel God wants me to undertake. Is there anything about this job that is going to work against me fulfilling them?

This is a question of priorities ... and also of stewardship. How much of my time and energy should I give to this job?

Each of us is unique, and there is no standard answer to this question. What might make it right for one person may not necessarily make it so for someone else. Furthermore, the full demands of a role are not always visible to begin with (both in our paid employment and in our voluntary roles). Our own skills and abilities may draw us naturally to a deeper involvement. And our circumstances will change many times throughout our lives; what might be appropriate in one season may not be in another.

Nevertheless, a genuine “Where and how does this role fit for me right now, Lord?” is the right question. It will give us something to reflect on, a perspective that will widen our insight and understanding. And, like our friends who chose to consult others in order to get some perspective, so each of us should be developing relationships with a select few who can ask the questions, offer thoughts, and pray for us. Ultimately, of course, the choices are ours to own and make. But thank God for others to help us along the way!

Issues of busyness and work-life balance

We’ve sought in this chapter to reflect a little on the ethical issues of what is reasonable and fair in our obligations to one another as either employers or employees. And we’ve also considered the need to steward well our time and energy.

There are of course, significant related issues surrounding matters of work-life balance and the exhausting cycle of busyness that we often find ourselves caught in. We’ve addressed both these matters in a previous book of ours – *SoulPurpose: Making a difference in life and work* (NavPress NZ) – in particular, the chapters entitled “Learning to be an effective juggler” (chapter 8), and “Mind your own busyness” (chapter 9). You will find much to help you there.

QUESTIONS FOR REFLECTION AND DISCUSSION

1. Read again the three brief case studies at the beginning of this chapter. What questions/issues would be most relevant and helpful for each person to reflect on?
 - Gary and Sue
 - Jane
 - Steve

2. Do you think it's ever appropriate for a Christian to take on a job that is all-consuming? If you were to contemplate such a step, what criteria could you use to determine if such a position was right for you?
3. Think back over the short sections entitled "Employing others", "Being an employee" and "For everyone!" Use the questions listed in each section as a basis for your personal reflection. Then, if you are part of a group, discuss your thoughts.

CHAPTER 11 CHARITY vs WEALTH

In the eighteenth century a substantial revival occurred across Great Britain. Thousands of working class poor came to faith – people for whom the Church was a closed door and a completely alien environment. One of the leaders of this “great awakening” was John Wesley – an Oxford-educated Anglican priest.

When churches barred him from preaching his messages of new birth, he took to the fields and streets. This was a brilliant move. Most of his audience would never have been accepted and welcomed in the churches. It was a simple equation: he wasn’t allowed to preach in churches ... and the poor weren’t in the churches anyway ... so he would go to where they were. For Wesley, “the world became his parish”.

Part of John Wesley’s genius was his vision and ability to organize the growing numbers of the poor who were coming to Christ. He grouped them into small communities (called bands and classes) where they began to be transformed by the gospel. These small groups were greenhouses for change. People who were previously completely ignorant of the gospel began to discover and work out a discipleship that transformed every area of their lives.

The movement mushroomed. Hundreds of thousands of working-class poor became Jesus followers. And as they did, some very significant social and economic changes occurred in the fabric of British society.

Their growing faith established a strong work ethic and a freeing from addictions such as alcohol and gambling. This made upward mobility almost inevitable. As they worked harder and spent less of their money on damaging and wasteful pursuits, families discovered they were able to save and dramatically improve their physical circumstances. Their thrift and work lifted substantial numbers of these Christians out of poverty and into a burgeoning middle class.

One could easily assume that John Wesley would have been well pleased with this upward mobility. After all, it showed that faith was making a demonstrable difference in people’s day-to-day lives. And to a degree he was pleased.

But he also became increasingly disturbed. He noticed that with such upward mobility his converts’ passion for radical discipleship mellowed. “Comfortable-itis” frequently took root and the zeal they once had for following Jesus was replaced by a fading of their desire to live passionate, selfless lives of risk and faith. The growing affluence of John Wesley’s converts began to undermine the vigour of their discipleship.

Wesley’s own approach to money was totally different. It was summed up in his statement: *“Earn all you can; spend as little as you can; give as much as you can.”* This was his maxim, and being the highly disciplined and organized person he was, he lived it out right through his life. Though his income increased dramatically during his 50-plus years of itinerant preaching and organizing (mainly because of the royalties from material

he authored), Wesley's lifestyle changed little. By the time of his death he was still living on little more than he had been spending decades earlier. And he died with little left over.

The tension of wealth and charity

What kind of lifestyle do we think Christians are called to pursue? While there is something very challenging and even appealing about John Wesley's example, it does raise a number of questions about the inherent tension between wealth and charity.

John Wesley's unease about the effect that increased disposable income was having on his disciples also highlights some of the tension implicit in our work in the marketplace.

On the one hand, developing a good work ethic is very much a part of our call to follow Jesus. It is important for us to be industrious and conscientious and to utilize well our gifts – and our ability to create, to add value and to make a difference. If we have a gift of creating wealth, then certainly we should use and develop it. And of course the result is likely to be that we will earn more than we need.

How does this fit in with what we know about the call of Jesus – to give away our lives for his kingdom?

And how does it fit in with the question we asked in the previous chapter? There we pondered how much of our *time* and *energy* we should give to the creation of our wealth. Now we face the question of what we should *do* with our wealth.

Or to put it another way:

- How much is “enough”? And
- How do we use the *excess* (over and above what we consider to be enough)?

When is enough really enough?

We've probably all heard the quip from multi-millionaire John D. Rockefeller (one of the famous family of bankers and entrepreneurs). When asked how much wealth was enough, he replied, “Just a little bit more!”

Exactly! The problem with the seduction of our materialist culture is that we're constantly being encouraged to earn and keep for ourselves “just a little bit more”.

Placing limits on our consumption goes against everything our society is bellowing out at us. The messages – some of them half-truths and others just patently mistruths – tell us:

- You *need* this
- You *deserve* this – treat yourself
- This will make you happy
- This will make your life better
- It was *your hard work and intelligence* that created your wealth

These messages are reinforced and supplemented by many we hear within the church, such as:

- “God *wants* you to have this.”
- “God has really blessed you!”
- “If you’re successful in business you must be doing what’s right spiritually.”

If we *are* “blessed” financially, then we need to regularly remind ourselves that we are blessed in order to be a blessing to others. Which includes far more than just our family and friends!

We can’t answer for each other how much is enough. It is simply not appropriate or helpful to suggest some sort of calculation or rule. And yet we daren’t dodge the question. Some of the following perspectives may be helpful, as will the questions at the end of the chapter.

Am I building bigger barns?

Even if we consider our financial resources to be somewhat limited (“We’re just getting by”), we do well to remind ourselves that *any* excess makes us rich by global standards. That we have choices in how we use our money means we are in the top 10% of the world’s population.

A new focus in our reading of the Bible should have an effect on our thinking. While there is no one consistent attitude in the scriptures regarding wealth, nevertheless the Prophets, the Gospels and the New Testament letters carry strong language about it.

These books are full of warnings to the rich, and support for the poor and marginalized. When Jesus declares that it is more difficult for a camel to go through the eye of a needle (he means this literally!) than for a rich person to enter the kingdom of God, he’s speaking to us. When the Prophets lambast the establishment of the day – the landowners and the well connected – we would do well to include ourselves. When James teaches that faith without works is useless, he has a message for *us*.

Jesus seems to look on wealth the way the rest of us would look at a stick of dynamite. Sure, it has the potential to do some good – but it’s incredibly dangerous and may blow us to smithereens if we don’t handle it with the utmost care. If we’re to believe Jesus, the more wealth we have, the more danger we’re in.

There’s a particularly troubling parable that he tells – the one about the rich man who builds bigger barns...

“Take care! Protect yourself against the least bit of greed. Life is not defined by what you have, even when you have a lot.”

Then he told them this story. “The farm of a certain rich man produced a terrific crop. He talked to himself: ‘What can I do? My barn isn’t big enough for this harvest.’ Then he said, ‘Here’s what I’ll do: I’ll tear down

my barns and build bigger ones. Then I'll gather all my grains and goods, and I'll say to myself, "Self, you've done well! You've got it made and can now retire. Take it easy and have the time of your life!"

"Just then God showed up and said, 'Fool! Tonight you die. And your barnful of goods – who gets it?'

"That's what happens when you fill your barn with Self and not with God."⁸¹

Strong language from Jesus! Why does he call the man a "fool"? The context suggests that's its not just his greed and selfishness that earn him that label. It's the fact that his growing wealth has seduced him into believing that he is self-sufficient. He doesn't need God. The man has believed the lie that his life is in his own hands, that he is in control – "secure" in the knowledge that he is well insulated from the unpredictability of life.

Taking trusteeship seriously

The rich man's foolishness can be contrasted with the biblical call to stewardship – or trusteeship (which is illustrated in the description which Jesus gives of the "faithful servant" later in the same chapter). Jesus makes it clear that we are managers, stewards, trustees of the Master's resources. They are not our own. We are simply called to be faithful caretakers of what we have been given to look after.

And this task carries a warning or challenge from Jesus: "Great gifts mean great responsibilities; greater gifts, greater responsibilities."⁸² Or to put it another way: the more you have, the greater the obligation to steward well.

So, with wealth comes significant responsibility to manage carefully the Master's resources. That's why we really like Andrew Carnegie's statement:

This, then, is held to be the duty of the man of wealth: To **set an example of modest, unostentatious living**, shunning display or extravagance; to provide moderately for the legitimate wants of those dependant on him; and, after doing so, **to consider all surplus revenues which come to him simply as trust funds**, which he is called to administer...in a manner which in his judgement, is best calculated to produce the most beneficial results for the community...

Carnegie's comments (which he lived out so well in his lifetime by pouring his wealth into the Carnegie Foundation) provide an ideal and practical paradigm for Christians. When we are able to generate excess income, then we have the opportunity to steward that wealth well and so "produce the most beneficial results for the Kingdom".

One example of this is New Zealander Stephen Tindall, founder and majority shareholder of *The Warehouse*. A number of years ago he established the Tindall Foundation by

⁸¹ Luke 12:15-21 The Message.

⁸² Luke 12:48 The Message.

gifting a substantial number of his shares to this charitable trust. Having extracted himself from the management of *The Warehouse* some time ago, Tindall now gives much of his energy to running the Foundation.

Currently the largest independent private foundation in Australasia, the Tindall Foundation is “driven by a desire to support initiatives in New Zealand which assist communities to help themselves and to heal problems rather than manage them”. Its five main areas of focus are:

- Supporting families and social services
- Encouraging enterprise and employment
- Caring for our environment and preserving biodiversity
- Strengthening the third sector (the not-for-profit sector), and
- Promoting generosity and giving

Whatever we might feel about the complex ethical issues associated with running a large “big barn” retail operation (such as its impact on small businesses, and matters of fair trade in the global sourcing of products), Stephen Tindall exemplifies much of what Wesley and Carnegie aspired to. He has understood well his capacity for wealth creation, he lives a life of relative simplicity, and he finds his greatest joy in using his wealth for the benefit of others.

It’s not the size of the wealth that counts

One of the problems with looking at the Tindalls of this world is that they *are* so wealthy. We can easily dismiss their example. After all, it’s no problem for them to be so generous – they have so much excess!

Jesus, we think, would disagree. “To whom much is given,” he said of the faithful servant, “much is required.” It seems it is actually a greater challenge to steward well for those with significant wealth than those of us with much less. Many wealthy Christians find that the complexities and challenges of being trustees for such large resources can at times be a significant burden. Determining where and how they invest their considerable resources is rarely simple.

So let’s be a little cautious when we compare our situation with theirs. Let’s not romantically assume that the more excess we have, the simpler it will be to be generous. And let’s not excuse ourselves from making good use of whatever resources we have. In his parable of the talents Jesus reminds us that it isn’t *how much* we have been entrusted with that determines our obedience, but *what we do with it*. The person with just one talent wasn’t castigated for only having one – but he *was* reprimanded for not investing it.

The majority of us are not Tindalls and probably would not aim to be. However, we still have to undertake the same prayerful reflection regarding what we do with what we have been given. Let’s seek out and value any structure or habit that helps us keep this thought at the forefront of our hearts and minds: *what we have is not ours but is in trust for the purposes of the Kingdom*. Here are some suggestions...

Some business people establish a charitable trust (as opposed to a family trust), into which is channelled a percentage of the profits of the business. They appoint a select number of family and friends to act as fellow trustees. And they determine the criteria they will use for working out what to support, and how much capital base to retain each year.

Others give a percentage of their company's resources (time, skills, expertise and/or goods) at no charge to people or groups who can't afford their services or products.

Still others decide to run their business part-time, or to be engaged in paid employment on just a few days a week, thus releasing time and energy for serving in other, voluntary capacities.

There's more than one way to channel our excess wealth. The important thing is that we do it, and avoid believing the lie that it is ours to do with as we please. It's certainly something that Nehemiah understood well.

Nehemiah – leading by example

Nehemiah was overseeing a large contract – rebuilding the walls of Jerusalem. He was also the governor of the city, working as a delegated leader for a foreign government – Persia. There were all kinds of pressures on him – the threat of war from outside the walls, and conflict and injustice inside the walls. If ever you're looking for someone in the Bible who struggles with work-life balance the way many of us do, Nehemiah is surely your man!

Somehow he managed to keep things together with a strong sense of God at the centre. He was able to maintain a balance between prayer and practical justice.

The challenge of juggling many concerns is particularly evident in chapter five of the Book of *Nehemiah*. There we are told how he is approached by a group of Jews who are finding themselves oppressed by their own brothers and sisters. These people complain that through exploitation they have lost everything:

We and our sons and daughters are numerous; in order for us to eat and stay alive, we must get grain...we are mortgaging our fields, our vineyards and our homes to get grain during the famine...we have had to borrow money to pay the king's tax on our fields and vineyards...Although we are of the same flesh and blood as the rest of our people and though our children are as good as theirs, yet we have to subject our sons and daughters to slavery. Some of our daughters have already been enslaved, but we are powerless, because our fields and our vineyards belong to others.⁸³

⁸³ Nehemiah 5:2-5 NIV.

We are told how angry Nehemiah was when he heard this. But he paused to ponder what he should do. Finally, he gathered the leaders together and denounced their injustices in public. He challenged them to give back what they had gained to the people they had exploited.

Believe it or not, they agreed to do so!

Then Nehemiah arranged a relief programme providing food and money for the people, encouraging others to do the same. However, knowing that this kind of help usually only provides temporary relief, he also tried to work on some longer-term solutions. He challenged those Jews who had taken land to give it back. Not only that, but he suggested they also give back olive trees to help these people develop a livelihood again. And he urged them to lend out money at no interest for those who needed assistance to get restarted in business.

Finally, knowing that good intentions alone don't ensure action, Nehemiah also asked the leaders to covenant before God and each other that they would be true to their word and act.

So Nehemiah established a comprehensive, long-term community development scheme. Quite a feat. And this was all in his "spare time", because his main "job" was overseeing that massive building project.

The story of Nehemiah doesn't finish there. He saw another challenge. It was the danger of adopting a lifestyle that can only be supported while others live in poverty. His solution – Nehemiah decided to identify with the needs and aspirations of the oppressed rather than the oppressors. He chose to live in a way that expressed this concern, so that his own lifestyle could echo his ideals and be an example to others. We read about it in the second part of chapter five:⁸⁴

Moreover, from the twentieth year of King Artaxerxes, when I was appointed to be their governor in the land of Judah, until his thirty-second year—twelve years—neither I nor my brothers ate the food allotted to the governor. (verse 14)

But the earlier governors—those preceding me—placed a heavy burden on the people and took forty shekels of silver from them in addition to food and wine. Their assistants also lorded it over the people. But out of reverence for God I did not act like that. (15)

Instead, I devoted myself to the work on this wall. All my men were assembled there for the work; we did not acquire any land. (16)

Furthermore, a hundred and fifty Jews and officials ate at my table, as well as those who came to us from the surrounding nations. (17)

⁸⁴ Nehemiah 5:14-18 NIV.

Each day one ox, six choice sheep and some poultry were prepared for me, and every ten days an abundant supply of wine of all kinds. In spite of all this, I never demanded the food allotted to the governor, because the demands were heavy on these people. (18)

Each verse emphasises a different strategic step in Nehemiah's response.

In verse 14 Nehemiah chooses to live more simply than his predecessors. Then he consciously resists being sucked into the cycle of oppression (v.15). This is followed by his getting on with the job that will benefit everyone (overseeing the rebuilding of the wall), instead of spending his energies accumulating more wealth and possessions for himself (v.16).

In verse 17 Nehemiah invites others to come and share what he has – in a significant display of hospitality not only to his own countrymen, but also to foreigners. Finally (v.18) Nehemiah chooses not to claim all that he is entitled to. In fact, he deliberately forgoes many of his rights and privileges to help relieve the burden on others.

Living in the tension

The story of Nehemiah presents us with quite a challenge. As a high-level public servant, he was well rewarded materially. It would have been easy for him to just enjoy the privileges that went with his position. Instead, he made some quite deliberate choices to use his influence and wealth so that he could (in the words of the prophet Micah) “act justly and love mercy”.

Nehemiah really did “put his money where his mouth was”. He took seriously both his faith and his everyday work, successfully integrating them and living in the tension between his growing wealth and his commitment to stewarding his resources for God's purposes. Here is a man whose tombstone could justifiably have said:

Respected political leader
Outstanding project manager
Man of prayer and faith
Compassionate, hospitable, lover of justice and peace
Lived what he believed with great integrity

Getting your money to where it's needed

For many of us, one of the most difficult issues to resolve is not just “how much” I should give, but “where?” We genuinely want our giving to make a difference, but often we find ourselves confused. It can be de-motivating if we later discover that much of what we provided is not really achieving what it was intended to. Worse still if we find out that a great deal of our gift didn't actually get to the people or project targeted.

Sadly, when some “Christian” organisations and individuals promote causes, their claims can be exaggerated and overblown. We in the Church are not immune to being

hoodwinked by the same marketing and spin-doctoring that occurs in our wider society. Some outfits even rely on the naivety of Christians when they trundle out their promotional machine. Getting the truth can be difficult. Certain organizations and individuals don't appreciate probing questions. They fail to respond to requests for financial accounts and/or external assessments of effectiveness. (A reluctance here should be an indication that maybe this group is not going to use our gift with the integrity it deserves.)

This is not the place to give in-depth analysis regarding the complex issues of determining how and where we give, but it is worth noting in brief that many of our choices are not either/or's. Instead, they span a continuum.

For example, some of the decisions about where we target our giving include such choices as the following, each with its own range of possibilities:

organizations.....individuals
 overseas.....local
 handout.....hand-up
 relief.....development
 evangelism.....social justice
 cross-cultural missionaries.....indigenous missionaries
 partnership.....donor

QUESTIONS FOR REFLECTION AND DISCUSSION

1. What do you think of John Wesley's maxim: "*Earn all you can; spend as little as you can; give as much as you can*"? Do you think it's relevant to our situation and culture?
2. Is the idea of "placing limits on one's consumption" something that is commonly accepted in your Christian community? If yes, how is it expressed? If not, why do you think it isn't part of your community's worldview?
3. What kind of factors might help us determine "how much is enough" – both in terms of how much wealth we accumulate and/or how much time and energy we expend in accumulating wealth?
4. Discuss the pros and cons of various ways of channelling wealth into charity (trusts, reducing our own hours of work, targeted giving, etc.). What might best fit your situation?
5. What part of the story of Nehemiah do you find most challenging? Why?

6. Developing a healthy perspective about the importance of money is harder in some industries than in others. For example, these reflections come from Jim Kubik, a financial advisor:

I am paid to think about money. That's my responsibility to the client. How can I not value it and stay responsible as a businessperson? That's a particularly hard dilemma in my industry. It would be a lot easier if I were in manufacturing. If you nail some boards up and put up a house, there's a lot of satisfaction just in doing that job. But for me the carrot is the significant factor, and keeping that in balance with your faith is not easy.

What advice would you give Jim, in helping him work through the claims of wealth and charity?

7. What challenges do you face in determining who to give money to? Discuss the possibilities listed at the end of the chapter, and the range of needs within each continuum. Are there any others that you think need to be taken into account? What principles do you think are most helpful in deciding where to give?

CHAPTER 12 FAITHFUL WITNESS IN THE SECULAR CITY

A number of years ago Alistair conducted an extensive survey of Christians related to their daily work. One of the questions he asked was, “What is it that you struggle with most as a Christian in your work?”

The results were startling, even shocking. Many responded by noting not the challenging work environment or culture, nor that they were asked to do things that compromised their faith, but rather that they were deeply embarrassed and often annoyed by the behaviour of *other Christians* in their place of employment.

The source of such difficulty was varied. For some it was the “super-spiritual” and often insensitive utterances and behaviour of excessively zealous believers, who often seemed to take very seriously their faith, but not their work.

For others it was the “sub-Christian” behaviour of some who publicly identified themselves as believers. Still others noted the poor ethics of certain “Christian” firms who had a sour reputation within their industry for not paying bills on time, for treating their employees poorly, and for indulging in dubious competitive practices.

Alistair was also surprised by the number of employers who said they were wary of hiring staff who were Christians! Many felt that Christians often expected to get preferential treatment and special exemptions from Christian bosses. This gave rise to tensions with other staff. And for others the wariness arose from past experiences. They had had some “Christian” employees who were poor workers – who did not seem to take seriously their responsibility to work hard and well for their bosses.

Used Cars and Christianity

Some of these concerns are sadly echoed by Wayne’s experience in the car industry.

In the early nineties a couple of Christians set up a car yard in a New Zealand city. They seemed determined not only to make money but also to spread the gospel through their business. They even chose a trading name that was a not-so-subtle play on words, indicating to customers what they could do for them.

It was a very lively yard and in the boom days of Japanese importing did a roaring trade. True to their trading name, they took seriously their intention to evangelize, reputedly even tuning car radios to the Christian station and placing tracts underneath windscreen wipers!

However, below the surface all was not well.

Wayne was friendly with the car dealers who owned the neighbouring yard, having sold the occasional car to them. They weren’t Christians but were sympathetic to the faith. One of them also happened to be on the local dealers’ board. He told Wayne of the

number of complaints they were receiving from disgruntled customers of the company in question. Not only that, but every time Wayne visited they would give him updates on the dramas occurring over the fence. They had a ringside seat and couldn't help but see some stuff going on that set their teeth on edge.

Sadly, this “Christian yard” became the laughing stock of the car-dealing fraternity in their area. The gap between what they said they stood for, and how they operated, was unbelievably wide. The fact that they were Christians only added to the “joke”.

This distinct lack of integrity was confirmed to Wayne when a relation of his took them to task. At issue was some strong-arm, bully-boy tactics that a couple of their salesmen had used on a friend of his. Wayne's relation was appalled by their whole attitude and their less-than-honest way of operating.

Not long afterwards it became public that this same company was being investigated for the winding back of odometers on imported cars. The resulting bad publicity eroded what remained of their business, and they eventually closed down their operation. Thank God for that!

Faithful witness – what does it look like?

Alistair's survey and Wayne's experience raise some interesting and important questions. Such as:

- What does integrity look like in the workplace?
- What does it mean to be a “witness” in the workplace?
- Is there a place for “sharing our faith” in the workplace? If so, in what ways?
- Are there specific issues we need to take a stand on because of their potential to compromise our faithfulness to God?

The movie *The Big Kahuna* touches on all of these questions, raising issues about both the *implicit* witness of Christians in the workplace (character, behaviour, relationships, work habits, etc.) and the more *explicit* forms of witness (conversations about God, sharing of our stories, interacting over issues of spirituality, etc.).

The Big Kahuna

Based on a play called *The Hospitality Suite*, written by Roger Rueff, *The Big Kahuna* is the story of three industrial lubricant salesmen as they try to land a big sale at a business convention. Two of the men are veterans – the nearly divorced and rather disheartened Phil (played by Danny De Vito) and the hyperactive, fast talking and smooth Larry (Kevin Spacey). The third salesman is a fresh-faced young man named Bob (Peter Facinelli), who has been teamed up with the old pros so that he can learn the trade.

The entire movie is set in a hotel hospitality suite, which the men have hired in order to entertain potential customers. But there is only one sale they are really after – the account of Mr Fuller who is the company President of the largest user of lubricants in the country – the man referred to by Larry as “the big kahuna”. If they can snare his interest, and sign

him up, then not only will their weekend efforts be worth it, but they'll be lauded by their bosses for landing "the big one". If not, they fear their jobs are on the line.

Two problems exist, however. One is whether or not he will attend. The second is – they have no idea what he looks like!

Industrial lubricant is clearly not a sexy product to sell. The vets know this and explain to Bob that really it's not lubricant they're selling – they're selling themselves.

Larry is crass. He's also a cynic, and he constantly talks down to Bob. To his credit, Bob responds without becoming offended. However, as the conversation continues and Larry discovers Bob is "religious", he begins to bait him mercilessly. Bob struggles to relate to Larry and resorts to quoting Bible verses and making statements such as, "Maybe I just have different standards!"

Eventually, the party begins and the suite is alive with the sound of reps chatting over wine and nibbles.

Soon the function is over and the three salesmen are reflecting on the events of the night. Larry and Phil presume that the "big kahuna" did not turn up, but as Bob reflects on a lengthy conversation he had with one guest he realizes that this man was, in fact, the very Mr Fuller that Larry and Phil were looking for. Mr Fuller even left his business card with Bob.

Larry is excited. He quizzes Bob over what they talked about. Bob initially replies that the guest gave him a life history on the various dogs he had owned. But when Larry probes him further, Bob innocently mentions that all the talk about dogs gave him a "lead-in" to the subject of his faith. When Larry accuses Bob of manipulating the conversation for his own ends, Bob defends his actions. "I just think it's important to tell people what you believe."

"Yeah," mutters Larry, "but is it the interests of the company or our faith that's important here?"

Interrogating Bob further, the others discover that Mr Fuller has invited him to a private party. Bob must go, say Phil and Larry, so he can reconnect with Fuller. And also so that he can pass on Larry and Phil's business cards – and ask Fuller to call and make an appointment. Bob agrees to all this, and heads off to the party.

Back at the hotel, Phil is in his own, introspective world – struggling with the aftermath of a marriage breakup, a late mid-life depression, and even thoughts of suicide. His past choices haunt him and he is filled with regret. Over dinner he attempts to engage his best mate Larry in some of the questions of life he has been thinking about. Larry is hardly the kind of friend to confide such feelings and thoughts to. His shallow cynicism conceals a man who's afraid to think too much about life, fearful of what he might find.

Phil wants to talk, but Larry refuses to look beneath the surface. Phil even confides, "I've been thinking about God." He asks his mate, "What do you believe in, Larry?"

"I believe what I believe."

"Which is what?"

"How the hell should I know!"

Finally Phil confesses, "I always had this haunting feeling that I had some kind of mission on earth." However, when Larry inquires, "What kind of mission?" Phil can only admit, "I have no idea." He really is a searching but lost soul.

In due course Bob returns from his reconnoitre with Mr Fuller. It has been several hours, and Larry is eager to find out what has happened. When he asks how the conversation went, Bob replies, "Oh, we just talked."

"What did you talk about?"

"We talked about Christ – about Jesus"

Larry snorts, "Did you ask about what kind of industrial lubricants *Jesus* would have endorsed? What *did* you say to him, Bob?"

"We just discussed things."

"So the subject of lubricants didn't come up?"

"Well, the nature of the conversation steered itself away from that."

At this point Larry loses his cool and challenges Bob, "Who raised the subject of Jesus?"

"I did."

"Why?"

"Because it's very important to me that people hear about Jesus."

"Understanding that it was very important to us being here to talk with Mr Fuller about industrial lubricants, why did you choose to talk about Jesus instead?"

"Because I think it's *more* important." Bob stops and thinks through what he has just said. He tries to justify himself. "I didn't mention lubricants because I didn't want him to think that I was using the subject of religion to cosy up to him. I didn't want him to think I was insincere."

“But you *were* insincere!”

Bob tries to explain what he believes. “I don’t see how we can have a conversation without talking about God.”

Larry counters, “At issue here is not your belief in God or your desire to spread that belief, but *what we’re here to do.*”

“Which is what?”

“Industrial lubricants, Bob! We’re not here to save souls!”

The increasingly heated conversation quickly dissolves into a shouting match with Larry yelling at Bob, and Bob responding angrily with Bible verses and the Apostle Paul! Suddenly the verbal aggression turns into a physical fight. Phil has to try and pull the two protagonists apart.

Awkwardly Bob apologizes and Larry says goodnight.

Phil and Bob are left standing in the suite. As Bob prepares to leave, Phil tells him he has a few things he wants to say. Top of the list is defending his friend Larry. Larry is an honest man. Someone Phil can trust. “You too are an honest man, Bob. Deep down you want to be honest. But the question you have to ask is, ‘Has it (honesty) touched the *whole* of your life?’”

Bob responds, “What do you mean?”

“I mean that you preaching Jesus is no different than Larry or anybody else selling lubricants. It doesn’t matter whether you’re selling Jesus or Buddha or civil rights or real estate. That doesn’t make you a human being. It makes you a marketing rep. If you want to talk to someone honestly as a human being, find out what his dreams are. Ask him about his kids. Just to find out. Because as soon as you lay your hands on a conversation to steer it, it’s no longer a conversation. It’s a pitch. And you’re not a human being. You’re a marketing rep.”

Larry and Phil are clearly individuals struggling with their own tragedies. But in many ways, from a Christian perspective, Bob is also a tragic character. Though his young, innocent life bears none of the deep disappointments, relationship meltdowns and depressing self-analysis that Larry and Phil have gone through, nevertheless Bob’s narrow view and experience of life (and of faith) doesn’t connect with his older colleagues. He tries genuinely to relate, but often ends up quoting a scripture which just “bounces off the wall”, and causes him to be viewed as a naïve and odd young man. Which he is.

His actions and words signal many questions – about integrity, about what it means to bear witness, and about the tensions inherent in serving both God and an employer.

Perhaps most of all, his well-intentioned attempts to convert Mr Fuller reveal that he too, like the others, views himself as a salesman. He is trying to “sell” Jesus. That’s a problem for him professionally – it raises the question of how he can do his job with integrity. But it’s also a problem in his relationships. His narrow understanding of what being a witness is all about means he misses real opportunities to express genuine compassion and care for his colleagues.

Confusion

We have previously (in the introduction to Part 2) mentioned the survey conducted by Laura Nash. One of her interviewees told her, “I’m nervous about people who wear their faith on their sleeves. In general, my experience with these people has been so bad.” Christians have very different ideas about how overtly we should advertise our Christian beliefs in the marketplace. Elmer Johnson, former executive vice president of General Motors puts it this way: “If you flaunt your religion, it has lost its power in your life. On the other hand, you don’t really hide it, because it is too integral. It’s the foundation of everything.”

One coping device for Christians who want to avoid conflict is to relegate their faith to the “private” parts of their life, to what they do outside of work hours. An opposite approach is to charge into every encounter with the zeal of a crusader, determined to publicize your beliefs and to say your bit no matter what the consequences. Yet another approach is to minimize conflict by limiting your business associations – as much as possible working only with those who share your values.

Personally, we are not attracted to any of these strategies. For Jesus followers trying to take seriously his example of engaging with others in the world, there must be a better way.

Robert Webber has explored the life of Jesus by identifying three different themes: identification, separation and transformation. According to Webber, all three are present in the incarnational approach that Jesus adopted.

Jesus entered our world mixing with a great deal of freedom among all sorts of people. He befriended some leading Pharisees and honourable business and political families (such as those of the women who supported him – see Luke 8:3). He also went out of his way to spend time with lepers, prostitutes, drunkards, Roman soldiers, Samaritans and Gentiles. (He even befriended some unscrupulous business people! We know specifically about tax gatherers Matthew and Zacchaeus.)

It’s well known that Jesus was roundly criticized by religious people of his time for mixing so indiscriminately. From their point of view Jesus compromised his holiness. But Jesus was redefining what holiness is about. It does not just mean separation from ordinary people and from ethically dubious circumstances. Jesus was loud in his denunciation of what he saw as the ethical hypocrisy of the Pharisees in the marketplace.

They put on a pretence of holiness in terms of personal morality, but they failed to act justly or to love mercy. They cut themselves off from others for the wrong reasons.

Unquestionably there *is* a time for separation. It was not just the Pharisees that Jesus condemned. He also separated himself from many of the beliefs and practices of the Sadducees, criticizing their theology. He mounted an alarmingly violent attack on the money changers who exploited worshippers in the temple precincts, overturning their tables and literally cracking a whip. This is no Jesus meek and mild, the gentle friend of everyone.

So Jesus did separate himself from others when he felt it necessary. But at the same time, he was not willing to just maintain the status quo. He pursued the dream of creating a different world. Constantly he talked about the Kingdom of God and how it is the values of the Kingdom that we are now called to live by. He encouraged his disciples to pray to our Father in heaven, “Your Kingdom come, your will be done on earth as it is in heaven.” The world that Jesus is a citizen of is a world transformed by Kingdom values. And he invites us also to live as signs and transforming agents of that Kingdom.

So the ministry of Jesus can't be reduced to a single approach. Sometimes he willingly fits in with the circumstances and people around him, including the good, the bad, the sick and the succeeding. Sometimes he challenges the people or circumstances, refusing to accept what they stand for or to be identified with them. And sometimes he acts assertively to see people and circumstances transformed.

The actions of Jesus can't be reduced to a simple formula or rule. The closest we get is in John 5:19 where he says, “*I do what I see my Father doing.*” Jesus chooses to act in accord with his knowledge of God. He chooses to cooperate with what he sees God doing in each person he meets, and in each situation he encounters. As a result we find that all these dimensions – identification, separation and transformation – are present in the incarnational approach that Jesus adopted and modelled.

Consequently, it is Christian discernment that we must pray for – to know what is the most appropriate response at any particular time in the ethically complex marketplace in which we operate. We need to know when to identify with freedom, when to courageously separate, and when to push persistently and determinedly for transformation and change.

Faithful witness in a foreign land

It was in the inhospitable and very strange land of Babylon that four young Jewish men sought to live out this tension. Their story is found in the first six chapters of the book of Daniel – and it's quite a story. Trained in the ways of the host country's culture, each of these men were given leadership positions within its government.

Daniel is the prominent member of the foursome, and all but one of the events in these chapters involves him. On two occasions he displays astonishingly courageous integrity. In the first, Daniel is required to interpret a terrifying dream of the king's. When Daniel

becomes aware of the dream's meaning, he too is terrified. But he braces himself and explains the distressing message, and then even goes as far as to say:

“So, king, take my advice: Make a clean break with your sins and start living for others. Quit your wicked life and look after the needs of the down-and-out. Then you will continue to have a good life.”⁸⁵

In spite of his very responsible position, we must remember how risky it would have been for Daniel to voice these sentiments to an oriental despot – ruler of the most powerful empire of the time. No wonder Daniel was terrified. But he holds back no punches ... and survives.

Some time later, Nebuchadnezzar has a gigantic golden image erected. At the dedication ceremony, an event that all the important leaders were required to attend, everyone is ordered to bow down and worship the statue. The alternative is to be thrown into a roaring furnace. No ifs or buts!

It's at this point that Shadrach, Meshach and Abednego have a problem. They determine that the limits of their acceptance of the state's authority don't extend to offering worship to the king's monument. Even when given a second chance to comply, they refuse. The furious ruler has them thrown into a white-hot furnace – and we all know how this part of the story turns out!

Daniel too, faces imminent death in the incident that has become synonymous with his name – the lions' den. It comes about because of the scheming jealousy of the other high-level government officials. They determine to find a way of bringing him down. However, Daniel's behaviour has been impeccable. As the story states:

The vice-regents and governors got together to find some old scandal or skeleton in Daniel's life that they could use against him, but they couldn't dig up anything. He was totally exemplary and trustworthy. They could find no evidence of negligence or misconduct.⁸⁶

In desperation they convince the new king, Darius, to issue a decree insisting that everyone pray only to him. Disobeying this law is made punishable by death in the lions' den.

Remarkably, Daniel continues to pray openly to Yahweh daily and is duly arrested. Daniel's faithful witness has clearly had a huge impact on Darius. He is mortified at what his decree has produced. Unable by law to retract the decree, he reluctantly has Daniel thrown into the den, but not before saying to him, “Your God, to whom you are so loyal, is going to get you out of this.”

⁸⁵ Daniel 4:27 The Message.

⁸⁶ Daniel 6:4 The Message.

Daniel is indeed saved, much to the huge relief of the king. Angry at how he has been manipulated by his officials, Darius has *them* thrown to the lions. The story of Daniel finishes with a final proclamation by the king:

“I decree that Daniel’s God shall be worshipped and feared in all parts of my kingdom. He is the living God, world without end. His kingdom never falls. His rule continues eternally. He is a saviour and rescuer. He performs astonishing miracles in heaven and on earth. He saved Daniel from the power of the lions.”⁸⁷

Remarkable stuff indeed! For Daniel and his friends, maintaining integrity meant bravely putting their lives on the line as they lived true to their beliefs.

However, an earlier incident – related to us by the writer of Daniel in the first chapter of the book, also offers us some insights into how these exiled Jewish men grappled with the tension of being faithful to Yahweh, while also seeking the peace and prosperity of their host empire:

Daniel made up his mind to eat and drink only what God had approved for his people to eat. And he asked the king’s chief official for permission not to eat the food and wine served in the royal palace. God had made the official friendly and kind to Daniel. But the man still told him, “The king has decided what you must eat and drink. And I am afraid he will kill me, if you eat something else and end up looking worse than the other young men.” The king’s official had put a guard in charge of Daniel and his three friends. So Daniel said to the guard, “For the next ten days, let us have only vegetables and water at mealtime. When the ten days are up, compare how we look with the other young men, and decide what to do with us.” The guard agreed to do what Daniel had asked. Ten days later, Daniel and his friends looked healthier and better than the young men who had been served food from the royal palace. After this, the guard let them eat vegetables instead of the rich food and wine.⁸⁸

To us, the food that Daniel and his friends ate might not seem like much of an issue. But it did to them. This was because the Jewish Law laid down some clear rules about food. (Which is why we find Jewish and Gentile Christians so fiercely debating food issues in Acts 15.)

So how should *we* act when we face some issue of conscience where we determine we should take a stand?

Daniel and his friends provide a valuable example. They were careful. They didn’t want to antagonize the Babylonians unnecessarily, but neither did they want to feel seriously compromised themselves. They had to decide how far they would go and where they would draw the line.

⁸⁷ Daniel 6:26-27 The Message.

⁸⁸ Daniel 1:8-16 CEV.

We need to pray for courage to act. But we also need wisdom to know *when* to act and when *not* to act. For as Christians we often seem preoccupied with just a few issues – and they're not always the most important ones. Sadly, often we are only known for what we denounce and stand against, rather than what we stand for. Generally we're on the back foot – responding negatively to moves that others have made, rather than proactively making a positive difference ourselves.

Daniel and his friends provide us with a much more positive model of people who want to serve God with integrity. They are very clear about the real issues, but they are also concerned to work them through in a way that even unbelievers will understand and admire. They are not defensive about living as the people of God in this pluralistic environment. In fact they seem to view Babylon as a place full of opportunities for exercising faith – rather than as a place of restrictive barriers. They don't get uptight about every problem. (For example if they protest about the fact that they are renamed after Babylonian gods, we are not told about this. Apparently it is not a big enough issue.)

They think carefully about the problem and seek to explain their point of view in ways that others can understand. They ask for the opportunity to prove that their faith can produce results. And they trust that God will turn up and make a difference where they work.

When faced with something they find offensive, Daniel and his friends have learned the fine art of pausing to stop and think before they overreact. This allows them to respond creatively, working towards a positive solution rather than magnifying the problem. So often we Christians get caught on the hop. When we react, our burst of righteous anger means that the truth can't be heard. Even if the message is right, the aggressiveness of our method has already undermined it.

The final – and maybe even the most important – lesson we learn from Daniel and his friends is that God doesn't want us left to face these ethical challenges on our own. Daniel shared his life and his questions with his friends; that way they were able to support each other. Sometimes we are forced to face challenges alone – like Joseph in Egypt. But God's intention is that the church should be a supportive fellowship of fellow travellers. We are meant to draw encouragement and inspiration from one another. We can only do that if we have the support of committed companions.

This is not so that we can live off the faith of the group we belong to. Nor so that others can tell us what to do. Rather, a helpful Christian group will be one that encourages us to work out a faith we can own for ourselves. It is a group that has robust foundations, sufficient to sustain us for life. If that is the case, then perhaps we'll be less afraid to put our faith to the test. Along with others, we'll be bold enough to attempt what we would never do alone.

That's how Daniel and his friends acted. They took a bold stand ... together. They did it with sensitivity, trying not to offend unnecessarily, helping those above them to understand why they felt compelled to do it.

But they also did it in a way that meant God had to deliver. It must have seemed pretty scary at the time – though not nearly as scary as the searing furnace or the den of lions that they would later have to face! Of course that was a few more lessons down the road. And that’s important to remember. For only God knows where each of us are up to right now. He’s not expecting us to jump straight into red-hot crises or a den of man-eating critics. We’re simply asked to respond to the challenge that’s in front of us.

So what was “faith” for Daniel and his friends might seem beyond us right now. But they too got there, just one step at a time.

QUESTIONS FOR REFLECTION AND DISCUSSION

1. What positive and/or negative examples of Christian witness are there in your workplace or wider industry? In what ways do they affect the view your non-believer colleagues have of faith and life issues?

2. Early in the chapter we noted some key questions about being faithful witnesses in the secular city. In the light of what we have raised in this chapter, and your own experience, discuss:

- What does integrity look like in the workplace?
- What does it mean to be a “witness” in the workplace?
- Is there a place for “sharing our faith” in the workplace? If so, in what ways?
- How can we determine what issues we need to make a stand on?

3. Share your own struggles and joys regarding being a witness in your workplace. (Remember to think about the challenges of both implicit and explicit witness.)

4. Robert Webber identifies three aspects of Jesus’ incarnation as a human – identification, separation and transformation. Regarding this we wrote: *“We need to know when to identify with freedom, when to courageously separate, and when to push persistently and determinedly for transformation.”*

Use your own workplace experience to think about how these choices might best be made. How difficult do you find it to make these choices? Can you describe particular examples that you have been faced with?

5. What appeals to you most about the story of Daniel and his friends? What do you find most daunting?

CONCLUSION: TWO COMPETING ETHICAL VISIONS

We've covered a lot of ground over the previous few chapters. No doubt you've identified with at least some of the workplace tensions that we've dealt with. We hope that your interaction with them has helped stimulate plenty of thinking and discussion. Over time we also hope it will assist you to be even more faithful to Jesus in the marketplace.

It seems to us that most, if not all, of the struggles and challenges raised in this book can be gathered up into one over-arching question: "What approach should we adopt as we interact with the business world that we're part of? How should we operate as the people of God in the world?"

There seem to be two different answers ... two biblical visions ... two contrasting, even contradictory, approaches. And we seem to be caught between them.

Alistair was confronted with this recently when he was asked to speak at a church service. In the Old Testament reading that day, this verse caught his attention:

Seek the peace and prosperity of the city and pray to the LORD on its behalf, for in its welfare you will find your welfare. (Jeremiah 29:7)

The New Testament reading drew on the words of Jesus from Matthew 6:

No one can serve two masters . . . You cannot serve God and wealth . . . Don't worry about life, about food, or drink, or your body, or clothing . . . Strive first for the kingdom of God and his righteousness.

The first reading seems to encourage us to get involved in the world, to participate in its systems and organizations, not to stand self-consciously apart from it. In contrast, the second tells us to retain our distinctiveness, to make Kingdom values our priority, to reject worldly enticements, not to get sucked in.

The Jeremiah reading relates to that time when Israel had been overrun by the armies of Nebuchadnezzar, and many of the people had been dragged off to live as exiles in Babylon. They couldn't understand why God had allowed this to happen, nor how they should live in this new and pagan environment. Israel was God's own country – they understood what it meant to live as the people of God there. But ... Babylon? That was enemy territory.

Hopelessly outnumbered in Babylon, they were forced to play according to someone else's rules. It was so hard to see where God was in these new circumstances, with all the familiar landmarks gone. No wonder we hear the Psalmist lamenting: "By the rivers of Babylon we sat down, and we wept when we remembered Zion." They prayed for God's deliverance. Why was he taking so long?

But Jeremiah saw that God's purposes were quite different. God's message for these people was: "Don't be so alarmed. God is at work in Babylon too. Make your homes here and get on with the job. Seek the welfare of the city for if it prospers, so you will prosper."

Here, then, is a word for those of us who feel out of place in the modern marketplace: "Even in Babylon, God is still at work. Don't give up! Get on with the job!" We mustn't let circumstances paralyze us just because they're different and difficult. They've been difficult before. But God was in them then, and he still is. Get on with your daily tasks, believing that we can still catch a glimpse of God and still be part of his great purposes.

However, we also need our critical faculties intact, because we have this other word from Jesus. It emphasizes that whatever our circumstances, we must also live in the light of another vision: the glimpse of a redeemed marketplace, where truth and justice and care for people are valued as much as profit-making. And where commercial realities are considered in the context of building community for the good of all. Jesus says, "Strive first for the kingdom of God and his righteousness."

So which should shape our ethics? Immersion in Babylon? Or this vision of the Kingdom of God? The Bible seems to leave us torn between the two. And we think that's the way it's meant to be – a tension that can stimulate the birth of new creative possibilities.

And so we come back again to those seven creative tensions between personal faith and capitalism that Laura Nash identifies – and that we've been exploring these past several chapters:

1. Love for God/the pursuit of profit
2. Concern for people/the competitive drive
- 3 Care for employees/profit obligations
4. Humility/the self-importance of success
5. Family/work
6. Charity/wealth
7. Being God's agents in the secular city

How do we sing the Lord's song in this strange land? Not by living tension-free. Not by pretending these tensions don't exist. Not by running away from this tangle of belief, human failings and economic realities that surrounds us.

When we walk into our workplace each day, we wrestle with Christian conscience on the one hand and business responsibilities on the other. We are forced to be realists rather

than just idealists – but realists dependent on the grace of God. For we will get things wrong sometimes. So we need to know where forgiveness is found, or we will become paralyzed and afraid to act for fear of doing the wrong thing.

But we also need to draw encouragement from Laura Nash’s point. If Christian people can learn to live more consciously at the intersection of the worlds of faith and business, some very creative solutions to ethical dilemmas are possible.

There’s another awareness we require. If we want to show the dynamic connection between faith and economic activity, we are in a delicate position. Trying to maintain a traditional biblical worldview while participating in the modern culture of the corporation ... neither constructing an invisible wall between the two (as the “generalists” do), nor suggesting that they are wholly complementary (as the “justifiers” want to say) ... is not easy.

And so Christian “seekers” must maintain some distance – but not too much distance – between the opposing forces of belief and business.

If faith and economic thinking are too close, then they will collapse into each other and become indistinguishable. Our Christian values will no longer be a floodlight with which to examine and critique our work practices – just a candle flickering fitfully.

But if faith and economic thinking are too distant, then our workplaces will become a separate world. Our Christian values will be restricted to our private lives and what we do with our weekends. Our faith will turn its back on our working lives, and wander off to its own self-absorbed pursuits. We may profess to be Christian, but we will no longer venture into the world as Christians.

Our dream is that we will see a whole generation of Christian “seekers” who will have that combination of biblical insight and business acumen, of lively idealism and earthy realism, who will provide marketplace leadership with integrity and creativity. We look for people who have earned the right to speak persuasively both *from* the church and *to* the church because they have heard and understood both of those challenges from the Bible:

“Seek the peace and prosperity of the city,”

and

“Seek first the kingdom of God and his righteousness.”

QUESTIONS FOR REFLECTION AND DISCUSSION

1. Discuss the two “competing biblical visions” and reflect on how you see this tension evident in your own workplace.
2. Looking back over the last seven chapters, which of the creative tensions identified in the chapter titles have been:
 - Most relevant?
 - Most challenging?
 - Most helpful?
3. What specific insights have you gained through reading this book?
4. Are there any particular ways in which your decision-making in the marketplace has already changed, since beginning this book?
5. Pray for each other.