

Seeking the Mind Behind the Invisible Hand

A Christian's Pilgrimage
Through the Land of Commerce

Matthew Buresch

Working Draft

July 30, 2004

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*The kingdom of heaven is like a merchant looking for fine pearls,
when he found one of great value
he went away and sold everything he had and bought it.
[Matthew 13:45]*

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Preface

This essay has been the result of a 20 plus year journey of faith by one Christian in business. The author's labor in this field has been as a management consultant in international business and economic development in North America, Europe, Asia, Latin America, Eastern Europe, the Former Soviet Union, and North Africa. During this time, the author has traveled many roads and byways in search of an understanding of the core challenges to Christian faith in the modern world of commerce and the response that Christ's call would suggest. The discussion of the challenges and response could not avoid areas of difference within the Christian community. Christ challenged the orthodoxy and conventions of His age, so might we not be led to question those of our times? The goal throughout has been to seek out truth wherever it is to be found. If the truth reaffirms prevailing assumptions and behaviors, we can rest on our path, but when the truth questions the presumptions of this age, must not Christians follow the path that the Master has called them to?

This essay is clearly a work in progress that requires much more development. It addresses a wide array of issues that cannot be done justice in this relatively short document. God willing, this essay some day will be expanded into a book that will further develop the many topics addressed. This essay, while having taken many years to develop, still has more years to go before it could be said to be near completion. The author is continuously seeking and receiving input, corrections, and insights from many people and is very grateful for the generous comments and suggestions received from fellow pilgrims over the years. The long list of those who have contributed is available upon request. This journey has also benefited greatly by many greater minds that have gone on before as expressed through the books found in the Bibliography.

This journey was led to explore how many Christian businessmen have come to hold the "invisible hand of the market" credo with considerable reverence. Why have Christians in mainstream business come to exhibit such faith in the market and what basis is there in the Bible for such a conviction? Is this faith in the market possibly idolatrous and could it be drawing Christians away from the true source of life and power in the world that represents the Mind behind the invisible hand?

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1. PRELUDE

Modern society is facing an ancient but relatively unexplored frontier. In contrast to the material frontiers that challenged man over the past few centuries (i.e. geography, science, technology, and industry), the intangible frontier within the human conscience that calls for the practical application of spiritual truth presents the ultimate dilemma for the future of humanity.

There have been periods in history where creativity in responding to moral problems was exceptional. For example, a time of great moral innovation occurred when Western civilization created and refined democratic political institutions during the 16th to 19th century. Over the past centuries, this social creativity has often been overshadowed by inventiveness in the fields of science, technology, and industry. In the modern age, the promises of technological and industrial innovation continue, but are humbled by the problems that these inventions bring with them and by the inability of material progress to bring peace and justice. In addition, the affluence and self-satisfaction that modern economic progress has generated and continues to promise for a segment of humanity has led to a gradual erosion of moral courage and leadership at a time when it is most wanting. There is a growing need to reignite the social creativity of our heritage in order to face the moral challenges of our times.

In the formative history of Western Civilization, the Christian church played a leadership role in many dimensions of society, be they spiritual, intellectual, artistic, scientific, or commercial. Even after the historic separation of church and state during the "Age of Enlightenment", the separate church had a strong influence on many segments of society. While elements of the church can be criticized for supporting injustices at some points in history, such as during the era of colonialism and slavery, the vital role the church has historically played in preserving and promoting truth and justice in society has been recognized by many. The church today, however, is having difficulty defining and providing leadership that addresses the totality of people's lives. While many factors have contributed to this loss of cohesion, the world's influence particularly challenges the church today through commercial forces, which have begun to encompass virtually all facets of modern life. A focus of spiritual confrontation is found in the corridors of commerce in a way that especially calls for greater spiritual influence and highlights a pivotal area for providing renewed leadership.

Can Christians demonstrate a special leadership in developing commercial organizations that better reflect God's heart and mind? Throughout the ages, the disciples of the faith challenged the moral frontiers of their time by committing their lives to being "salt and light" in this world. Why should we not expect the faithful of this age to personify a similar commitment as they face today's spiritual frontier of modern commerce? It is with this search for the mind behind the invisible hand that the modern Christian pilgrimage begins.

2. THE FRAGMENTING MIND AND CAPTIVE SOUL

The modern world is evolving into a growing plurality of unshared values. In this age characterized by great affluence, poverty, rapid change, progress, multiculturalism, religious diversity, and moral relativism, individuals increasingly find their lives disjointed between a spiritual and secular identity. Truth is being fragmented and weakened as people fight issue battles that often are not central to the moral challenge. As Francis Schaeffer described in his study of history, over the past century there has been a subtle and gradual evolution of thought and action (starting first with philosophy, then art, music, the general culture, and finally theology) away from a God-centered to a human-centered presupposition. While the faith of our ancestors motivated and inspired society to build democratic institutions based on principles of justice made "self-evident" by God, in this modern era we are losing the essence of the very faith that moved so many political mountains. The conviction that God fashioned our world based on logic and order inspired philosophers to explore nature and decipher many of its mysterious riddles. While we now have built a powerful understanding of science and technology, we have been losing touch with the sense of the Creator's power and majesty. Having increasingly surrounded ourselves with cities and objects of our own creation, the true Creator's role is being marginalized in the minds of mainstream culture. Changes in faith from God to man have been so subtly pervasive in modern culture that people of faith often find themselves unconsciously thinking and acting in ways that are contrary to their stated beliefs. Our creeds speak of God, yet so many of our actions are distinctly agnostic. Could God's lament through Isaiah apply today, "These people ... honor me with their lips, but their hearts are far from me" [Isaiah 29:13]?

The pressures and attractions of modern culture influence the lives of individuals, families, communities, companies, and governments in a way that can be confusing for people of faith trying to meet the challenge. The most heroic affirmation of faith can in the long-term prove little more than "confronting windmills" if it does not face the essential core of confrontation in our age. As Francis Schaeffer stated, "The Christian must resist the spirit of the world in the form it takes in his own generation. If he does not do this, he is not resisting the spirit of the world at all. This is especially so for our generation, as the forces at work against us are of such a total nature." This condition begs the question, where should the focus of spiritual attention be today?

Given the complexity of the modern world, is it not important that the focus of attention be not on symptoms but root causes of the gradual weakening and disintegration of spiritual integrity in the community? As this essay explains in detail, the secular mindset is especially powerful in one arena in a manner that quietly influences most if not all dimensions of our community. If people want to face the fundamental moral tension of our time, they need to influence the world of commerce.

The positive role that business has played in society is evident in the many ways it has generated opportunity, jobs, income, wealth, growth, and material progress. The perceived link between political and economic freedom gives free enterprise a moral imperative. The fearful impact of unemployment and under-employment on communities gives the corporate "job-creating engines" a powerful imperative in the political process. The importance of free enterprise as a motivator for people to increase productivity and the standard of living is increasingly being recognized even in traditionally communist or socialist countries. To many in business, the

mythical role of Adam Smith's "invisible hand" in shaping the "miracle of the marketplace" has almost divine implications.

Notwithstanding the positive role of free enterprise, there is a curious divergence in people's perception of the invisible hand. The admiration for this "invisible hand" theory that Adam Smith and his descendents of free market advocates hold so dear is not universally shared. It appears that those that admire the power of the market most are those that have received the most bountiful harvest from it. There are legions of hard working people worldwide, who despite their best effort cannot pull themselves out of poverty. These people see the harsh side of the marketplace and are less inclined to see the market as a miracle. As Christians are we not called to listen to the voices of the poor? The expression among the poor is that "the invisible hand of the marketplace is found in the poor man's pocket."

Free market devotees would argue that it is imperfections in the market systems that prevent honest hard work, ingenuity, and investment from being rewarded. Free enterprise leads to opportunity for all who work and invest wisely when it is governed by a reasonably fair legal, regulatory, and judicial system that ensures transparency, fair access to information and markets, property rights, curtailed monopoly power, rule of law and just court proceedings. It also calls for governments that make wise investments in education, healthcare, and basic social services. Unfortunately most people in the world live in societies that lack these basic preconditions for a fair market. In the US and parts of Europe, where the market conditions are the most fair, imperfections prevail and chronic poverty persists among certain segments of the population. In the face of these imperfections, some would argue that the poor must struggle harder to see the rewards that "we" have attained. For sure, the age-old formula of hard work and ingenuity is the way the poor have honorably worked their way up the ladder. Yet, the political and economic conditions in too many countries do not provide a fair opportunity for those who are honest, intelligent, and willing to work hard, and hence these poor face futility and despair.

The debate between advocates of market efficiency and social equity is enduring and the pendulum of history has swung back and forth from eras emphasizing one over the other. The truth lies in achieving a balance, which has proven so very difficult for people to integrate in practice in any one place and time. Can we not wonder why the invisible hand of the market is commonly referred to with no consideration of the Mind that governs it? Is not the challenge for Christians to place less faith in abstract market ideologies and more in seeking the Mind behind the invisible hand that is forever calling humanity to a new understanding?

The growing juggernaut of modern business is its subtly effective ability to transform most things within and outside its organizations to its purposes: i.e. to place a commercial value on and trade in almost everything, be it goods, services, people, art, beauty, images, values, and truth. The economic yardstick that reduces more and more of life to explicit or implicit measures of time and money is pervasive in modern life. The extent to which the worlds of academia, art, politics, law, health care, sports, and even religion are increasingly being influenced by commercial imperatives is a widespread concern. The subtle persuasion of the market mentality is gradually transforming our world into an endless celebration of the bazaar.

It is important, nonetheless, to not single out market capitalism as responsible for all the moral failings of society. The great experiments of societies based on utopian visions or centrally planned for the high purpose of a common good have provided no greater moral example and in the end have stagnated and been corrupted by the absolute economic and political power they advocate. The history of the 20th century supports the argument for both political and economic freedom and the importance of market-based economies. Living in a fallen world, we must accept that our democratic market societies are by nature imperfect and never will be perfect. The creation of democratic societies based on market principles with built in checks and balances reflects the recognition that God is sovereign and that man is sinful. Society cannot allow power to concentrate in the hands of any group, for power corrupts.

The moral challenge that political and economic freedom compels is that people not rest on their political and economic systems but continuously strive to serve God's higher purpose. As history and the Bible have chronicled, when man loses sight of God's purpose, the temptation for "higher purposes" to become tradable and saleable gradually takes over. Business leaders play an often anonymous and yet powerful role in influencing the values and priorities of society. By building on the "Protestant work ethic" characterized by Horatio Alger (i.e. discipline, sacrifice, hard work, and a vision for what is good), American industry built a nation of wealth and power. The fundamental question today is, has the economic success of this religiously inspired work ethic undermined the spiritual foundation of the community by promoting a new type of ethic based on serving the holy grail of the self and the market?

The fragmented mind and captive soul that is the world we live in is possessed by practices that have lost their understanding of God's purpose and leading. The dimension of how far our modern world has lost its way is particularly instructive when examining the way in which the three pillars of business are managed: namely capital, people, and resources.

The Management of Capital

Capital is invested in the self-interest of the corporation in a way that can overlook the broader interest of the community and all stakeholders. Individuals, money managers, and corporations make investment decisions within legally and socially acceptable guidelines that often disregard the spiritual and moral underpinnings of the law. There are two aspects of modern capital management that are of particular concern: the growth in indebtedness and speculation.

The *debt problem* that exists at various levels of the international, national, local, and personal economy can be traced to two sources: (1) the promotion of credit without sufficient attention to how and why it is used, and (2) borrowers who live beyond their means by borrowing heavily in ways that often create short-term wealth with little or no long-term productive economic growth. For example, the average American's low savings rate and heavy reliance on consumer credit supports mindless consumption. Debt rescheduling, debt discounting, debt write-offs, and bankruptcy have become more common and acceptable to the point that the traditional, healthy inhibitions to overextending on debt are being weakened.

The large-scale use of debt in leveraged buy-outs has led to a major debate about the fiduciary responsibilities of business leaders that has serious moral implications for society. By providing easier means for misusing and renegeing on debt, society is increasingly facing the moral hazards of unintentionally encouraging irresponsibility in the use of capital.

As a corollary to the widespread growth in indebtedness is the increase in *speculation*. Prior to economic decline, there have often been periods of expanded speculation. The increased trading in ever more complex financial instruments, diverse stocks, junk bonds, futures, options, mutual funds, foreign exchange, precious metals, jewelry, art objects, etc. can in part be said to provide greater diversity and stability in the capital markets. Ironically, however, these activities can lead to greater speculation and volatility. Accountability for risks taken is not always shouldered by those responsible. For instance, the U.S. Savings and Loan crisis of the 1970s, the Drexel Burnham junk bond crisis of the 1980s, and the Enron and Worldcom financial collapses in the early 2000s are just a few examples of an endless parade of massive financial scandals in the American economy; all of these scandals have involved imprudent amassing of debts to support reckless speculation. Like floods along the Mississippi that wipe out the houses which after a few generations are built again in the flood plain, these crises keep recurring and so many people keep forgetting the moral lessons.

In the society at large, there is a growing fascination and involvement with a common form of speculation. As the negative stigma of gambling is being weakened and both the government and the private sector set up more extensive lotteries, gambling casinos, and betting schemes, a concern is being raised: "Is gambling fever Main Street's way of reflecting Wall Street's obsession with short-term speculation instead of long-term investment? Is it fostering a cultural bias away from skill and hard work toward luck and fate as the best road to success?" [Business Week, April 24, 1989]?

The Management of People

People and skills are often traded and molded in two different ways. The first method is coercive and is commonly employed with the majority of the world's poor people who have little or no decision-making control over their working lives. The second approach is seductive and is typically used with affluent and educated people who have greater choice in their careers and work. The net effect of both methods is too often similar: conformity to a business design that generally does not realize the best human potential for creativity, commitment, honesty, and discipline.

People tend to be pressured or enticed into business roles with the underlying philosophy that a person is malleable and can be formed to meet the corporate purpose, given the right amount of control, incentives, psychology, training, and experience. In the process, intelligence and personality are valued above the more

important qualities of wisdom and character. This corporate business view is in contradiction with the Biblical view of talents. As Ralph Mattson points out in his books and lectures, many people in the professional business world are ill-suited for their particular job because their God-given talents are not consistent with the responsibilities the corporate world has assigned.

Companies are increasingly having difficulty motivating and keeping the loyalty of their employees. Workers switch jobs more often than was the case two generations ago. When on the job, the worker's honesty, commitment to quality, and willingness to sacrifice for the good of the firm can often be in doubt. Financial and rank incentives (e.g. merit pay increases, bonuses, promotions, stock options, special perks and benefits, retirement and vacation benefits with a graduated vesting schedule, etc.) become the major lures modern managers hold out to employees to keep them working harder and longer for the firm. The fundamental question is, are such monetary incentives accompanied with a vague ethos of the corporate team spirit sufficient to motivate people to outstanding levels of commitment and creativity? Money and security may be able to solicit good work, but given the nature of the human spirit, it is hard to see how it can bring out the best.

As man "must toil by the sweat of his brow," there is little genuine commitment and inspiration unless the worker sees his talents fit into a community that serves a purpose of real value. Traditionally, work has often been an integral part of the community. It is more than a job, a paycheck, a comprehensive benefits package, or a network. A person's work helps to define his identity in the greater plan of the community. Family names, for instance, can often be traced to the forefather's trade (e.g. Carpenter, Smith, Porter, etc.). When corporations alienate people from God's purpose in their work, the integrity of the community is harmed.

The Management of Resources

Businesses generally calculate the value of resources at less than their real long-term value to society. The essential problem of resource management is two fold: (a) the commercial pressure to externalize the costs of resource use or abuse and thus not properly account for the value of resources, and (b) the high discount rate most consumers and businesses use in their time valuation of resources such that there is a tragic intergenerational transfer of resource wealth that deprives our descendants of their rightful inheritance to a life of natural harmony and diversity. When left to the free and unfettered market, these two powerful economic levers of externalizing and discounting environmental costs are too often used by business to undermine the sustainable future of our civilization; Christ was not a disembodied spirit but God living in the flesh and as such He spoke very often to the physical conditions and realities of life by using the metaphors of the fisherman, the farmer, the shepherd, water, trees, fruit, and such. How can we Christians not see that we are called to care for the precious resources that God has entrusted us with.

We are given God's bountiful resources and are held accountable for our stewardship of them. Resources are not simply the physical resources that are the inputs and outputs of our labor; we should consider resources to encompass all that is essential to the biological and human ecology needed for sustainable life. When, for example, plant, animal, mineral, and energy resources are irresponsibly depleted, when lakes, rivers, or ground water are contaminated, when televisions, radios, books, and magazines carry degrading material, and other such abuses occur, we are not living up to our call to be worthy stewards. Unfortunately, businesses too often only recognize the abuses they have inflicted until after governments, communities, and non-profit watch dog organizations take action. Governments clearly have an essential role to play in regulating industry by setting standards, incentives, and penalties to limit abuses of monopoly power, maximize transparency and fairness, and promote competition. Rather than showing leadership, however, business interests have too often played an adversarial role in fighting and weakening political initiatives to reduce the abuses and poor judgment of industry.

The key economic indicators of the United States and its major trading partners are continuously monitored much like a hospital might monitor the vital signs of a critically ill patient. There is an intense preoccupation with current trends and an insufficient sense of how to use knowledge to plan for a sustainable long-term future. Much of American business is pressured to be shortsighted and thereby discount or externalize the costs of resource abuse. With the stock market and shareholders having increasing influence, their short range and bottom line focus influence business decisions more than ever. Management rewards are based on performance over the short-term, with little incentive to take a long-term perspective. Managers change companies and positions more frequently; there is less motivation to make decisions for the future if a person will not be present when the long-term repercussions of his decisions will take effect. The increase in mergers and acquisitions has also forced some managers to protect themselves from take-overs or to enhance a company's financial attractiveness by focusing on the short-term performance. All of these factors result in an unsustainable and damaging use of the bountiful resources God has given us dominion over. The sense of the sacred and priceless value of God's gifts is lost in this compulsion to maximize and optimize in the near-term.

The issues discussed above do not represent a wholesale condemnation of all businesses. Fine exceptions to the above discussion exist in particular companies. Nonetheless, this discussion points to a broad trend in Western society that over the next century could undermine the civilization that has enabled economic and political freedom to prosper. We need to lift our minds above the short time horizon that prevail in modern society and business and contemplate how our era fits into the larger trends of history. The decline of civilizations often takes place gradually through decay from within that weaken the defenses against attacks from without. Arnold Toynbee's challenge and response theory for the rise and fall of civilizations is a profound insight; the foundations of civilization are constantly facing moral challenges, the ability to

respond to the moral challenges is a greater test than any physical or environmental challenges for the future of society. As Carl Henry the great modern Christian thinker has written, "Never has the need for a culture enlivened by the moral law of God been more urgent than in our generation when social tumult obscures the very pattern of normalcy, and in fact increasingly champions the norm less. In a culture dominated by a neo pagan mind and will, deviation tends to become the norm, and normalcy in turn is perversely declared deviant. That cultural condition is the midnight hour for an evangelical alternative that seeks to count for something significant before the collapse and ruination of the contemporary social scene." Why are we Christians so often misled by the false sense of normalcy and convincing illusions that our modern consumer culture engulfs us in?

3. THE GREAT DIVIDE: DECADENCE IN THE FACE OF DESTITUTION

The industrialized West has evolved into consumer and service-oriented economies where most citizens have long since met their basic needs and thus focus on meeting people's desires. In this world, desire-driven consumption becomes an end in itself. Desires are transmuted into necessities such that here-to-fore superfluous wishes become an indispensable requirement of life. The vortex created by desire-driven consumption in the end becomes insatiable. During periods of economic downturn, people's consumption patterns tend to fall back to meeting more real needs. Yet, politicians realize that their survival will depend on getting the economy growing again. At these times, citizens are encouraged to keep up their confidence in the market and maintain their impulsive consumption. After the September 11th terrorist attack on New York and Washington, for instance, politicians called on Americans to shop as their patriotic duty so as to keep the economy growing.

If our society is based on turning desires into perceived needs and promoting rampant consumption, what does this mean for the soul of the community and each one of us? The economy is sustained in significant part by popular confidence in the ability to fulfill desires; are we building a house of cards? Is it not clear that God will meet our needs but not necessarily our desires? When Christ says "Ask and it will be given you" [Matthew 7:7], how do we know what to ask for anymore when the distinction between our desires and needs is so confused by our consumer culture? We are warned, "Do not let sin reign in your mortal body so that you obey its desires" [Romans 6:12]. How do we resist our desires when they are so marvelously tempted by our consumer culture?

With so many people in poor countries being unable to meet their basic needs and now through the media being extensively exposed to our hedonistic consumption, how can we "First World" Christian effectively reach out to the vast number of truly poor in the "Third World" or even in America? In the Islamic world, it has been reported that the greatest evangelical threat to the Muslim faith is less the Christian missionary and more the seductive influence of Western materialism and self-centeredness as communicated world wide through the media, consumer products, and commercial interests. Western materialism is seen as drawing the "faithful

servants of Islam" away to worship at the altar of self through the holy grail of consumption. What is this saying about the power of the Western Christian witness as distinct from the power of our consumer culture?

It is perhaps unprecedented in human history that the destitute are able to so fully view the public and personal lives of the rich and see the conspicuous consumption and frivolity right down to the alluring underwear the rich masters wear. Not only are the poor being constantly shown how the rich live through the media, but they are being told that if they strive hard enough, they too can enjoy these delicious fruits of the free market. People's hearts are filled with meaningless aspirations. This message raises expectations and then frustrations for those who do not realize these fruit within a generation or two. With the rich and powerful flaunting their decadence, how can they maintain any moral authority among the poor? The power of a civilization rests less in its military might (particularly when the rich are so outnumbered) and more on the authority it masters in the minds of people. Over the generations to come, can one not expect a growing sense of contempt rather than respect?

The rich may take comfort in the fact that many of the poor are in far away lands and out of reach. Yet, some of these poor are entering the Western countries in great numbers. In the industrialized world there are millions working illegally in our houses, gardens, businesses, offices, stores, etc. that we have come to take for granted. We need and want the cheap labor, but we often do not want to interact with the people who do the menial work we citizens look down on. When there is an economic downturn, these "guest workers" who were unofficially welcome during the good times turn into "illegal aliens" that are a liability to be removed during the hard times. We detach ourselves from this world through impersonal policies and institutions that take care of the unpleasant job of carrying out measures that if they were to take place in our own home might make us uncomfortable indeed.

As free trade and globalization create a global market in which multinational corporations expand globally and consumers are pursued worldwide, the role of business in shaping the new world for better or worse is becoming more pronounced. Given the increasing shift to privatization, the role and responsibility of the private sector is expanding across sectors that traditionally used to be state controlled such as utility services, education, healthcare, etc. Yet in the rush to open new markets both domestically and especially internationally, too many corporations tend to promote products and services with an insufficient sense of their inherent value or lack of value to the long-term health of the community. Corporations value their three major inputs of capital, labor, and resources in terms of their financial return to the enterprise and its shareholders. Corporate charitable contributions to worthy social, academic, artistic, and spiritual organizations and activities are laudable, but generally serve more to enhance the corporate image and tax status than to profoundly improve the world. Government agencies, international development organizations, non-profit organizations, religious organizations, foundations, and social organizations struggle against the odds to cope with maintaining an adequate measure of equity. With the growing influence of commercial forces and the declining spirit of civil service and community, can this democratic political process really uphold civilization, particularly in the emerging countries where it has never worked well to begin with?

America is increasingly being perceived internationally in a paradoxical manner. As the United

States came out of World War II and was in the honeymoon phase of its superpower status, the US successfully projected the image of itself as a beacon of freedom, democracy, and justice. President Kennedy's youth, vigor, and idealism generated admiration in many corners of the world and many poor people looked up to the US as not only a land of opportunity for immigrants but also as potentially expanding its noble values to foreign societies as well. President Kennedy's launching of the Peace Corp captured that idealism. In the ensuing decades, this image appears to have become rather tarnished among many people in the Third World. People from developing countries still very much seek to immigrate to the US and many if given an opportunity gladly come to our shores. However, for those who are unable to legally or illegally find their way into the US economy, America often is viewed in an increasingly unfavorable light.

So many poor people in the developing world are locked into societies and economies that are dysfunctional and despite decades of US and Western sponsored development assistance have shown little or no progress. In his recent book *The Elusive Quest for Growth*, William Easterly, a 16 year senior advisor to the World Bank, makes the point that the World Bank has failed to significantly raise real growth rates and living standards in too many of the poor countries it seeks to help, despite over two generations (50 years) of development assistance programs involving over \$1 trillion dollars. Most development assistance ends up back in the pockets of the rich countries through contracting to Western suppliers of services and equipment or in the pockets of the rich elites in developing countries through manipulations and corruption. For the truly poor, would we be surprised if the image of the US is less of a champion of freedom and justice and more of a superpower that is defining the international rules to serve the self-interest of the First World nations? The US is too often regarded as projecting its power to preserve the "American way of life." For many this policy is seen as fighting to preserve America's high standard of living based on keeping energy and other commodity prices low and supporting a global trading system that favors the interests of Western multinational corporations that see the poor as little more than cheap labor. When per capita GDP is stagnant or declining, it is hard for the poor to maintain hope.

"The demographic divide between rich and poor countries," notes Carl Haub of the Population Reference Bureau, "is illustrated by long-term population projections. From 2002 to 2050, the more developed countries are projected to go from 1,197 billion to 1,249 billion, an increase of just 52 million people. Over the same period, the population of the less developed world is projected to jump from 5,018 billion to 7,873 billion, an increase of more than 2.8 billion. Almost 99 percent of population growth now occurs in the developing world, while there are fewer births than deaths each year in Europe." While some more countries will graduate to the ranks of Newly Industrialized Countries (NICs) in this time, it is hard to see how this large sea of poverty in the developing world will be lifted far out of its current state despite the bold proclamations of the international development organizations through the Millennium Goals. Despite this trend, the industrialized world has for decades spent far more on subsidizing its farmers than on foreign aid. Western development assistance of many countries and notably the US has been declining on a per unit of GDP basis. The World Bank estimated that in 1999 some 2.7 billion people world wide live on incomes below \$2/day; this sea of poverty dwarfs the populations of the industrialized countries by a wide margin. While Western policy makers and economists present well financed and self serving arguments that globalization favors the poor

worldwide, how convincing are these arguments to the vast poor who have seen little or no real improvement in their lives despite two generations of assistance and promises? As Christ spent much of his time among the poor, are not Christians called to listen to the poor more and place less credence on theories devised by those with wealth and power?

A historic debate about the causes of poverty has existed in the church for many generations. Some would argue the poor only can blame themselves for their poverty because they fail to control their population, focus on education, save and work hard. Christ's statement that "the poor you will always have with you" [Matthew 26:11], has led many Christians to conclude in private that poverty is a given and that most poor are responsible for their own condition. Yet, Christ clearly tells us to care for the poor when he says, "I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me" [Matthew 26:40]. In the face of God's countless calls in the Bible for His people to care for the poor, how can Christians become complacent or rely on token gestures when global poverty is increasing and such a vast number of people are destitute? As Christ says, there will always be the poor; yet when the rich live hedonistic self-centered lives off the backs of the poor and are more concerned about preserving privileges than truly caring for the needs of the poor, such injustice is strongly condemned in God's word. Isaiah speaks for God's anger when he castigates the rich for the "plunder from the poor is in your houses" [Isaiah 3:8]. Where is our sense of shame when we are so often preoccupied with superfluous consumption that benefits from the cheap goods and labor of the poor at a time when so many people are without the basic necessities? Have we forgotten that Jesus said, "Blessed are the poor for yours is the kingdom of God" [Luke 6:20] and "It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God" [Matthew 19:24]?

In the end there will always be people who are economically poorer. Does not Christ teach us that the goal is not to eliminate poverty in an economic sense but to address poverty in a spiritual sense. It is clear that poverty is relative; the poor in America may well have an apartment with amenities, a television, and a car in contrast with the poor in Africa who barely have the simple necessities. Poverty is both an economic state and a state of mind or spirit. The rich are often spiritually poor and would benefit from real interaction with those who have gained the spiritual wealth that economic poverty can bestow. What happens to the soul of the affluent when they engage in frenetic and meaningless consumption and yet know of the vast poor huddling in another land or neighborhood? Can the soul of poor and rich stay intact in the face of such excesses and deprivation? For the rich, would not leading a life of greater simplicity and frugality coupled with developing and funding wise actions to address real poverty and injustices bring all people, rich and poor alike, closer to God?

The problem of poverty has troubled people for many generations. The solution is not simply to spend more money on poverty alleviation programs. In fact, there is a credible argument, as expounded by such development economists as Peter Bauer, that many "do good" programs to help the poor only institutionalize poverty by subsidizing the poor in a way that removes the incentives to work and grow or by unwittingly handing funds to the merchants of poverty rather than those who are really in need. In many cases these programs were simply throwing money at a problem most people did not sincerely want to address. This essay seeks to define a paradigm that can better bridge this growing divide by integrating commerce and charity in a way that

reduces the excesses of business avarice and minimizes the disfunctionalities of charity that does little more than ease a fragile conscience.

The question of concern is, can people of faith apply the best of their minds and hearts to genuine efforts to meet the poor at their real points of need? Too often modern Christians have reserved the best of their minds and energies for building their earthly world of comfort and applied little sincere mind and heart to the more profound task of living out the Lord's call among the poor. If we Christians do not heed God's eternal call to genuinely care for the poor, how much can we expect God to continue to bless us? Or can we expect God to chastise us through our enemies as he had to do repeatedly with the Israelites as they led themselves astray [e.g., Isaiah 10: 1 - 4; Micah 1:15, 3:12, 6:16]. Dare we wonder if we may one day be in the position of the rich man pleading with the once poor Lazarus "to dip his finger in water to cool his tongue" [Luke 16: 19 – 31].

Given that many civilizations have come and gone while Christ's church has prevailed, why do we so often anchor so many of our convictions in the political and economic ideologies and institutions of a world that marginalizes the poor and lures the rich into a meaningless dance of indulgence? As we enjoy a civilization of unprecedented prosperity that creates convincing self-images of invincibility, should not we Christians hold off embracing the presumptions of Caesar's court, even if Caesar has taken on the exterior mantel of Christianity? If we of the faith are simply in transit through this world with our sights on the next, we do not need to be so invested in the world's society and can raise penetrating questions and honest concern.

When we pray the Lord's Prayer we ask "Our Father who art in heaven, hallowed be thy name, thy kingdom come thy will be done on earth as it is in heaven" [Matthew 6:9-10]. Through our faith and lives, can we not live out God's Kingdom on earth as it is in heaven? Yet how can this be done? What is called for is a new social and commercial paradigm that sees poverty not as a political or economic problem but as a wonderful opportunity for spiritual growth and service to God. As the Salvation Army's credo states, we should have our "heart to God and hand to Man." To begin exploring a new understanding, we first need to understand the underlying ethics of our world and how to address the fundamental challenge.

4. THE BAZAAR ETHICS OF THE MODERN MAN

The ethical framework that guides mainstream American business today is by-and-large based on the rules of law and the checks and balances of government and the market. This ethic could be described as mechanistic; it has faith that the judicial, legislative, regulatory, and political system and its due process (with each constituent playing its particular advocacy role) and the forces of the market will systematically lead to just and true outcomes. The importance of people making moral choices for the good has been diminished by a growing belief in the perpetual ethics of democratic market capitalism. This system is seen as being able to transform immorality into morality by the forever self-correcting and counterbalancing market of goods and ideas where people all act in their self-interest.

The Christian faith that inspired and breathed life into the institutions that make up modern democratic societies is a fading influence. The foundation of our political and institutional house is on shifting sands. Are we living on borrowed time? Richard John Neuhaus in his book, *The Naked Public Square*, argues that modern society's effort to remove religion from the public sphere and confine it to private belief is unsustainable, for a religious vacuum begs to be filled. Casting out the one devil, unavoidably invites the entrance of seven devils worse than the first [Matthew 12:43]. Respecting the principle of the separation of church and state, Christians still need to live out their faith in the public arena to confront the many challenges to God's truth in society.

It is troubling to find how extensively Christians in mainstream business and economics have come to increasingly rest on the invisible hand of the market as a moral force that requires little or no intervention by Christians. The checks and balances of democratic society, the corrective mechanisms of the market, and the innovations of modern science and technology properly incentivized by the profit motive work in quite marvelous ways to serve the needs of people and in correcting many abuses. The failures of central planning under communism appear to be a clear endorsement for Western democratic capitalism. However, there is a great danger in resting on political and economic systems as moral agents that require little or no intervention.

In interviews with evangelical Christians in mainstream business, the underlying assumption has been persistently conveyed that political systems and markets are morally self-correcting. The view is conveyed that while democratic market capitalism regrettably plays to man's self-interest, pride, and greed, the system works so well that we Christians in business would be foolish to tamper with it. The view expressed privately by some notable Christian businessmen who are pillars at some of America's most respected evangelical Christian churches is that it would be inappropriate for Christians to apply Christian values to the market. As one evangelical Christian corporate lawyer put it, the laws governing the market are fundamentally sound; his job is to simply play his advocacy role and the legal system and market will ensure justice. These views represent partial truths that have been elevated to the level of "sacred cows." They too conveniently overlook the troubling abuses of our political and economic systems and the persistent attempts by those with power to unfairly bend the laws and system to their advantage. They beg the question, have too many Christians in business allowed the influence of mammon to eclipse the call of the suffering servant? When we Christians lose our will to question, doubt, and challenge the assumptions of our age, are we not falling asleep both mentally and morally amidst our affluence and becoming accomplices in the decline of our civilization? Are we also not in danger of becoming Christian Pharisees that champion orthodoxy and effectively turn into persecutors of Christ and the Holy Spirit in the world?

There is a special moral challenge in the formal structure of modern corporations, as raised by Childs and Cater in their book, *Ethics in a Business Society*. The partial legal protection of people within a corporation (i.e. the limited liability status) was established to reduce the risks of business and to promote commerce. Limited liability and the size and complexity of modern corporations, however, present many unresolved moral issues that the legal system cannot fully address. Christ teaches to "Give unto Caesar what is Caesar's and to God what is God's [Matthew 22:21]." Caesar's influence and demands in modern society are forever trying to encroach on

God's domain. In the moral "gray areas" of corporate life, people may find themselves unwittingly giving to Caesar more than he is entitled to.

The modern corporation is a legal and social entity that serves the interests of commerce by ascribing to it some of the rights of an individual. The net effect of this status is that people within a corporation are generally absolved of moral responsibility for non-criminal actions they take on behalf of the corporation. In order to limit the abuse of this corporate privilege, society traditionally only granted an enterprise the right to incorporate when it served what it defined as the "public good." As Alan Trachtenberg points out in his book, *The Incorporation of America: Culture and Society in the Gilded Age*, the earliest corporations typically served communal or religious functions, such as the "monasteries, bishoprics, guilds, and boroughs" of the Middle Ages. As he reveals, "Until the Civil War, indeed, the assumption was widespread that a corporate charter [in the United States] was a privilege to be granted only by a special act of a state legislature, and then for purposes clearly in the public interest. Incorporation was not yet thought of as a right available on application by any private enterprise." The post-industrial revolution concept that any private enterprise has the right to incorporate has reduced a corporation's social and moral commitment to voluntary actions that more often serve public relations or financial goals rather than real social needs.

God's moral laws in the Bible, as found in the Ten Commandments and the teachings of the Old Testament prophets and Christ, generally focus on the relationship between God and man and between individual people within a family or a community. Society's institutions have become considerably larger and more complex since Biblical times. How does the modern corporation impact the moral relationship between people when they reside within and outside the corporate world as workers, customers, shareholders, and citizens? When, for instance, God states in the Ten Commandments [Exodus 20:1]: "You shall not steal," or "You shall not give false testimony against your neighbor," or "You shall not make for yourself an idol," or when Jesus called us to "Love your neighbor as yourself [Matthew 19:19]," what is an individual to do if he works within a corporation that clearly violates one or more of these holy injunctions? Given the complexity of corporate and social relationships, there is a natural tendency to shift the responsibility onto the ambiguous entity, the corporation, and to free the individual, despite individual complicity. Personal accountability is thereby weakened and the broad-reaching impact of Biblical truths is diminished.

Given the intensity and rigors of global competition, business proponents often suggest that social and moral issues are the responsibility of the government, non-profit organizations, the community, the family, or the church. Recognizing the important role all these institutions play, this unwillingness to take a greater responsibility, however, often leads to reactions that business least wants: greater government regulation and control when the short sighted abuses of business have been shown to harm the public. For example, the unethical accounting practices of Arthur Andersen that led to the collapse of Enron and Worldcom in the early 2000s forced Congress to end the US accounting profession's tradition of regulating itself and put the authority in the hands of a new oversight board that is composed of a majority of people outside of the profession. The accounting profession fought this change but was overwhelmed by the political furor caused by the massive scale of the abuses and financial losses. The ethical transgressions of business periodically escalate to the point that they result in a public outcry and calls for greater

regulation, precisely what business seeks to minimize. Unlike other major professions such as law and medicine, business does not have an internally generated and widely recognized code of ethics. The absence of such a professional code in business is an indication of the special moral pressures that business operates under and of the opportunities that exist for further spiritual growth in this profession.

The risks inherent in and rewards required by business are often misunderstood by the society at large. This misunderstanding can lead to uninformed and counterproductive criticism of business that frequently bankrupts discussions of ethics in business. People in the non-profit realm (e.g., the arts, academia, government, and the church) are prone to view business as demonstrating man's insatiable greed, as indicated by corporations' relentless pursuit of profits. It is important to understand that the challenges and risks of business require an adequate measure of freedom, incentives, and compensation. As Frederick Kappel, the celebrated Chairman of the American Telephone and Telegraph Company (AT&T) during the 1950s and 1960s stated in his book *Business Purpose and Performance*, "Profit for everyone ... is a goal that can be realized only if the hope of profit for the enterpriser stirs his enthusiasm and impels him to accept the discipline of risk." Anti-business sentiments on the part of the larger society can be attributed both to a general lack of understanding about the risk/reward trade-off requirements and also to a lack of moral and social responsibility within many parts of the business community.

A successful business is not simply a well run product/service and profit making organization that maximizes its worth for the benefit of its shareholders. Consciously or unconsciously, it is also a community that not only seeks to meet commercial objectives but an equally important social purpose as well. There is a wide array of stakeholders inside and outside of the business that need to be considered. There is a growing recognition in modern business of the importance of presenting a vision to the consumer, worker, and all stakeholders of an honorable purpose that inspires and motivates. New business concepts for developing the best corporate social dynamics are being introduced based on the success of new management techniques from Asia, Europe, and America. These business management concepts are designed to increase worker productivity and consumer sales by borrowing heavily from the cross-cutting knowledge of psychology and religion on how to motivate people. These business management theories and practices, however, can represent a spiritual message that surreptitiously replaces Biblical values with those of false gods.

In the past three generations, modern business has acquired a powerful medium for influencing and shaping people's goals and desires. The multi-media communications channels of television, radio, and the internet have become the main marketplace for goods, services, ideas, and values. Neil Postman in his book, *Amusing Ourselves to Death*, provides a fascinating discussion of how modern communications technology has increasingly reduced human discourse to fleeting ideas and images that are more designed to entertain and sell than to truly inform. He points out how this "show business" quality of media communications has pervaded all spheres of human interaction including business, politics, religion, and education. Stuart Ewen, in his book, *All Consuming Images*, describes how the media is used to subconsciously define the identity of people through the shaping of popular styles and trends. The disembodied images conveyed as "style" often lack substance or a relationship with reality and thus can continuously be redefined to meet the needs of an insatiable public and the objectives of an industry eager to sell. In this

context of communications reduced to images, subliminal suggestions, and emotional impulses, business has found an ideal advertising medium for endlessly shaping the aspirations of people. Fashions and products keep changing and getting "better" such that the consumer can never rest and is drawn into an addiction that can enslave him or her to desires and popular trends. If you are not drawn by fashionable desire, you can be forced by planned obsolescence to upgrade and move on. Like the mouse on a treadmill, there is so little time for reflection and communion with God when there is always one more thing to do or buy or be.

The focus of public debate should be less about business profits and more about how risk and reward are managed to create real value. The ability of an institution to generate value is measured by the extent to which it creates genuine sustainable wealth for the larger human community. Given the power that modern business has through technology and the media, corporations have become very effective at creating images that sometimes masquerade as value. In some cases, the consumer economy has succeeded in transforming that which is worthless and meaningless into commodities of great attraction and desire. The modern business ethos recognizes that man's ultimate striving is for security and comfort. It is precisely in this contest to satisfy the basic human needs that business has been able to exercise a competing claim on the souls of people. The security and comfort of God's love is surreptitiously replaced by the security and comfort that wealth, modern technology, and comprehensive insurance can provide.

Prior to the twentieth century, the most prominent building in any European or American city or town normally was the church, such that the house of God was the notable spiritual, institutional, and physical structure in society. In the modern era, the church is typically dwarfed by tall buildings that effectively are monuments to insurance, energy, banking, and other pillars of modern commerce. It appears as if modern society has over time come to find greater security in insurance and modern commerce than in the power of God. Why do we continue to ignore Jesus' call, "Do not store up for yourselves treasures on earth where moth and rust destroy and where thieves break in and steal" [Matthew 6:19]? Could it be that through insurance and modern technology we think we have largely removed the threat of moths, rust, and thieves? Like the Israelites traversing the Sinai, have we stopped worshipping the true God and are we prostrating ourselves before the golden calf as the impatient and self absorbed Israelites did in the Sinai [Exodus 32:4]?

In the absence of a strong moral framework, commerce is the prime influence in our lives as workers, consumers, and citizens. As Reinhold Niebuhr states in his book, *Moral Man and Immoral Society*, "...economic rather than political and military power has become the significant coercive force of modern society. Either it [business] defines the authority of the state or it bends institutions of the state to its own purposes. Political power has been made responsible, but economic power has become irresponsible in society. The net result is that political power has been made responsible to economic power." The modern corporation is slowly changing the previous political and economic order. As Niebuhr states, "The businessman and industrial overlord are gradually usurping the position of eminence and privilege once held by the soldier and priest." Is it not imperative that people of conscience provide greater courage and leadership in the business institutions that are assuming this far-reaching influence?

5. THE DIVIDED LOYALTIES AMONG THE FLOCK

Today's Christian influence in mainstream business tends to focus only on personal sin and salvation with the goal of transforming individuals in Christ. They profess Christ as He taught us, "For God so loved the world that he gave his one and only Son that whoever believes in him shall not perish but have eternal life" [John 3:16]. Parts of the Christian community outside of the mainstream business world tend to concentrate largely on institutional sin in order to transform the community. These people of faith are heeding the Apostle Paul's call to remove "the yeast of malice and wickedness" and make "the bread of sincerity and truth" in the community [1 Corinthians 5:6]. They seek to manifest "fruits of the spirit" in the community at large. Both of these movements are Biblical and yet when pursued in isolation, they undermine God's presence. This dichotomy between focusing on personal versus institutional sin creates a divide in the body of Christ which weakens the Christian witness. For Christians to have real impact in the world of commerce, this divide needs to be bridged.

Personal spiritual growth clearly is the first step and foundation for any renewal in the community. As Watchman Nee outlines in his book, *Sit, Walk, Stand*, it is from this "sitting" watershed of a recognition of individual sin and a personal relationship with Christ as Lord and Savior that people are called to "walk" and then "stand" in their convictions such that their faith has an influence in society. Personal renewal needs to flower into a commitment to achieving meaningful changes in the community. Without recognizable "fruits of the spirit," personal salvation can become little more than spiritual self-fulfillment and a private relationship with God. This counterpoised position between personal and corporate transformation presents an ongoing divide that needs to be reconciled in order for Christians to fully live out their faith and be "salt and light" in the world [Matthew 5:13-14]. As the Apostle Paul states in his letter to the Colossians, "we pray this in order that you may live a life worthy of the Lord and may please him in every way bearing fruit in every good work" [Colossians 1:10]. Yet need we not be concerned by the warning of Jesus that "the axe is already at the root of the trees and every tree that does not produce good fruit will be cut down and thrown in the fire [Luke 3:9]."

Business has often been regarded by the religious community with a mixture of respect and less spoken doubt: respect for its application of economic freedom and its financial support and services to the church, and doubts about some of its methods, influence, and impact. These misgivings have in part been warranted by the behavior of business in the world and partially been unwarranted due to misconceptions about how business functions. Society's institutional division between profit corporations which are taxed and non-profit corporations which are tax-free has helped to compartmentalize our thinking about the role of business. This profit/non-profit dichotomy allows one segment of society to single-mindedly focus on making money, while another is endowed with the assignment of giving away money through worthy causes and services. By being in the non-profit realm and by focusing on personal faith, missionary work, charity, and social causes, the church tends to insulate itself from the difficult questions and challenges that are an integral part of the profit-making world of business.

The contrasting perspectives on making versus giving money have implications for the definition

of true service to God and humanity. As Harry Emerson Fosdick preached as early as the 1920s, "The giving of money clearly is involved in effective modern service, but the making of money is even more closely interlaced with the problem of a serviceable life. In what sharp contrast with our acquisitive spirit in business where men compete for profit and where one's success so often means another's failure, does our talk of service stand!"

The typical life cycle of people in business involves them in their early adulthood maximizing business success with insufficient regard for the implications of their actions on society. Later in life, many who succeed begin to sense the emptiness of their lifelong quest and proceed to donate their time and wealth to humanitarian causes. Many of the great magnates of industry ended their careers by establishing or supporting philanthropic foundations, museums, and universities to do good with the money that may not always have been earned in honorable ways. Rockefeller, Ford, Morgan, McArthur, Eastman, Sloan, and many other industrialists of great wealth set up financial, institutional, and architectural monuments to their name, thus leaving a kinder and gentler image for posterity. This common pattern of people first making money with little concern about its human impact, only to later give it away for social good with little regard to its commercial purpose exhibits a commonly-accepted contradiction. The popular folk culture venerates the shrewd winner in the game of business and the generous philanthropist in the world of charity. A person that succeeds in becoming both a business tycoon and then a grand philanthropist enters society's "eternal Hall of Fame" often with the blessing of the church.

This split between the competitive world of business and humanitarian concerns of society has generally resulted in an unconscious compartmentalization of business peoples' lives into their commercial work-a-day persona, and their spiritual Sunday and volunteer selves. When Christ said "You cannot serve both God and money, no man can have two masters [Luke 16:14]" and Paul writes, "Money is the root of all kinds of evil [1 Timothy 6:10]," they recognized the world's powerful ability to divide the loyalties of people. The modern Christian has allowed this compartmentalization to happen in large part by privatizing his faith and emphasizing Christ the Savior to the neglect of God the Creator. If Christians are only preoccupied with personal salvation, they lose sight of God's role in all of creation and can easily be fragmented and marginalized by a world that is eager to avoid the truth.

Various studies, such as one performed by the Wall Street Journal, conclude that on average there is little or no difference between Christians and non-Christians in the business work place when it comes to ethical standards and objectives. This survey reflects positively on the values of many outside of the fold and negatively on the divided loyalties of many professing believers in Christ. These studies reveal the extent to which Christians in business are being marginalized as a moral force in our society when it comes to questions of how wealth is created, managed, and spent. How could Christians have given up playing a distinctive moral role in this very important arena of modern society?

William Diehl in his book, *In Search of Faithfulness*, performed a broad survey of Christians in business to determine how those who maintain their faith in business live out their convictions amidst the pressures of commerce. He expresses concern about the tendency toward "dualism" in business peoples' lives and finds that in most cases the church provides little or no group support or fellowship for business people wishing to better face the spiritual challenges in the work place.

In their book, *Your Work Matters to God*, Doug Sherman and William Hendricks also express concern about the "two story" view of work that most Christians live out. They argue that this dualism is the result of sin and the pervasive sense among Christians that their daily work has no intrinsic value to God. Many Christians appear to view the workplace as only a network of relationships whose sole purpose is to provide a platform for evangelism. Does not the act of people exercising their God-given talents to support life have an element of the sacred as well? Can we really disconnect the worker from their work? The soul of workers are affected by and connected with the work that they perform. If the work is inconsistent with Christian values and people are converted as if their work does not matter, Christians are increasingly pushed into living a contradiction that reinforces the split Sunday/Monday personality and undermines Christian influence in society.

The split human motivation between commercial and humanitarian optimization (whether it be at different times of the week or at different stages of a lifetime) is a fundamental barrier to spiritual and social development. Narrow business goals that result in wealth which then is used to serve narrow charitable goals can lead to social deprivation followed by economic dependency. Imagine the more profound contribution great Christian business leaders could make if they were to integrate both commercial genius and humanitarian concern to produce a management philosophy and practice that does not reflect a split personality, but an integrated heart and mind. Finding this integration is part of striving for God's true peace: "And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus" (Philippians, 4:7). The development of this integrated character, in the face of intense global competition, represents the ultimate challenge of modern society. Is Christ calling his flock to show vision and courage on this spiritual frontier as He has done during previous momentous chapters of history?

6. REACHING FOR GOD'S HAND IN THE MARKET

In reaching for God's guidance in the world of commerce, it would help to first step back and seek to understand God's role in history and how His purpose has manifested itself in society. Jesus put his finger on the tender spot when he told the Pharisees and Sadducees, "When evening comes, you say, 'it will be fair weather, for the sky is red,' and in the morning, 'Today it will be stormy because the sky is red and overcast.' You know how to interpret the appearance of the sky but you cannot interpret the signs of the time" [Matthew 16:2-3]. This points to the curious fact that most people are unable to read the signs of their time and proceed unaware of the realities around them. In our misguided attentions, we are busy straining on a gnat and yet swallow a camel [Matthew 23:24]. We are too often engaged with trivia, false beliefs, and self absorption while the truth stares us in the face and we see it not. The Messiah was in front of the Pharisees performing miracles and they could not see Him for who He was.

In politics and business, there are too many examples of people resolutely saying the emperor has fine clothes on, when a simple boy can quite plainly see that he is parading in his under garments. One typical example can be found in the collapse of the major Enron Corporation in

2001. Politicians, regulators, the audit firm, legal counsel, rating agencies, brokers, and investors were all resolutely convinced that Enron was financially sound and growing while brokers were making buy stock recommendations within a few months of its precipitous collapse. The few voices in the crowd that raised doubts were removed, silenced, or ignored. Should we be concerned that we may be too self-absorbed as we relax on the Titanic's voyage while the helm of the ship is being steered by a captain and crew who are lost and complacent? After the calamity strikes, suddenly the signs become plainly clear and in hindsight most everyone wonders why such an obvious crisis was beyond notice. Why are we so often blinded and unable to read the signs of our time?

In surveying this chapter of human history that we live in, how do we imagine God sees our era from His eternal perspective? What do we see as the signs of our time? Do we see ourselves as being in a period of great favor with God as perhaps the period ushered in by King David [2 Samuel 7:1-16] and King Solomon [1 King 9:1-5] between around 1010 and 930 BC. No doubt today we are blessed with great prosperity and power that could be seen as an inheritance from past righteousness. However, are we living today in a way that is becoming of such a blessing and what assurances do we have that God is most pleased with his creation and will continue to bless us?

Given the moral crises we face, some might wonder if we are perhaps living in an age that has some parallels to the world during the decline of Israel around 700 to 600 BC. Are there any similarities between our age and the events in Israel that over time resulted in the assault by the Assyrians and the Babylonians (as prophesied by Isaiah and Jeremiah) and which led to the eventual destruction of Jerusalem (as tragically described in the Book of Lamentations)? Have we as a people been like sheep that have wandered astray? Are there prophets such as Isaiah and Jeremiah that are calling out to us about our having failed God? The Prophet Isaiah called out to the Israelites to explain why God would abandon them because "They are full of superstitions from the East, they practice divination like the Philistines, and clasp hands with the pagans, Their land is full of silver and gold, there is no end to their treasures, their land is full of horses, there is no end to their chariots. Their land is full of idols, they bow down to the work of their own hands, to what their fingers have made. So man will be brought low and mankind humbled" [Isaiah 2:6-9]. There are prophets in our age who similarly admonish and challenge us, yet do we really listen to them to acknowledge God speaking through them? They are too often drowned out by the noise of this world and or treated with polite deference but are seen as deluded, despondent, or eccentric at best.

Some in the Christian community have an uneasy sense that we are living in an age that is wandering far off of God's path. While we have anxiety about what appears as a looming and impending time of consequences, we avoid facing the painful implications by allowing the myriads of distractions, obsessions, and aversions capture our hearts and minds. Yet, need we not look at the lessons that God is teaching us? If we overlook God's commandment "to love the Lord your God with all your heart and with all your soul and with all your mind" [Matthew 22:37] and if we ignore the prophets of God who are calling us back, we do so at our own peril. The failure of the Kings of Israel to respond to the calls to repentance of Isaiah and Jeremiah resulted in God allowing Israel's enemies, the Assyrians and the Babylonians, to conquer them and subject them to great suffering and slavery. Could the condemnation of Isaiah be seen as

speaking to our day? "Woe to those who make unjust laws, to those who issue oppressive decrees, to deprive the poor of their rights and withhold justice from the oppressed people, making widows their prey and robbing the fatherless. What will you do on the day of reckoning, when disaster comes from afar? To whom will you run for help? Where will you leave your riches? Nothing will remain but to cringe among the captives or fall among the slain." [Isaiah 10: 1-4]. Like the Israelites, do we not have enemies who lay in waiting to exploit our weaknesses and addictions and could bring down our mighty economic and military power over the longer term? Are we resting on our economic and military power more than on the power of God? Are we living off the bounty of years of good harvest and yet as Joseph prophesied to the Egyptians, may we face years of deprivation that we are not preparing ourselves for [Genesis 41:25]? What stage are we setting for the lives of our children and grandchildren?

There is a lesson in the fact that not all the Old Testament prophets were ignored by the Israelites in a way that led to their facing God's judgment. When the wayward prophet Jonah survived his journey in the whale and finally obey God's call to speak to the fallen city of Nineveh, the people came to their senses and did in fact repent and change their ways. As a result, God spared the people from His wrath that was about to descend upon them. "When God saw what they did and how they turned from their evil ways, he had compassion and did not bring upon them the destruction he had threatened" [Jonah 3:10]. The message is that God sends us prophets that give us the needed warnings. We have a chance to repent and turn back. Are we at such a historic fork in the road? If we are, where do we stand in our response?

The enormity of the problems faced and the large tide of history that seems beyond our control often overwhelm us to the point that we clutch onto spiritual driftwood for security. In our preoccupation with consumption, economic growth, physical security, risk management and insurance, comforts, and entertainment, are we not worshipping false deity? Too often we are unwilling or unable to come to terms with the deep rooted sin that not only exists in our own lives but in the larger institutions and society we are a part of. The sins that we have allowed to become imbedded in our society, like cancer, require far greater faith and conviction to cleanse from our collective body. We place great value on trinkets that promise us some form of distraction or comfort, and overlook the "pearl of great worth" that is buried in each of our back yards [Matthew 13:45]. Dare we have the courage to follow Christ's call to walk on the water to meet him [Matthew 14:27-31]. The question is where to begin and how to find the path back into the full favor of God?

Clearly the first step is through personal repentance, reliance on faith in Christ, and a full awakening to God's magnificent presence in all dimensions of our world. It is from this watershed of a personal and loving relationship with God that all begins. From this foundation, will we not show acts of faith and mercy that manifest themselves through the fruits of the Spirit? After Peter had denied Jesus three times before the cock crowed and after the resurrection, Jesus forgave Peter three times with the three repeated questions, "Simon, son of John, do you truly love me" [John 21:15]. Peter's pride was humbled and three times he confirmed that yes he loved Christ. The response of Jesus was three times, "Feed my sheep." In order to feed God's sheep both spiritually and physically, should we not embark on a journey to find the points of greatest suffering and need among God's flock?

The clues for where to start this journey can be found in a central problem faced by modern society. The family and the community in America are threatened by a variety of forces that they are ill equipped to cope with. A primary source of various problems can be found in the characteristics of the commercial world people encounter in their daily lives. Business creates and shapes a community within its corporate boundaries and profoundly impacts the local, national, and international community in which it operates. The opinions, fashions, and desires of the American public are seduced by commercial interests through all sorts of explicit or implicit advertising and promotions. Corporate America persuades the government at all levels through lobbying and political contributions to pursue policies that favor their business interests disguised in noble social goals. Rewards and punitive standards in the work place influence people's goals and experiences on a daily basis. As women increasingly enter the work force and a growing proportion of families have both parents working, the values and conditions at work have a greater influence on family life in ways that strain relationships and increasingly pulls families apart. The lack of business investment and jobs in America's inner cities is inextricably correlated to the disintegration of the family in these communities, contributing to homelessness, drug addiction, and crime. In order to regain a sense of wholeness and honor in the family and the community, people of faith need to not only strengthen their values in the home and church, but simultaneously need to fashion corporate communities that, where possible, reinforce their family and community priorities in the work place.

These community needs are so manifest that even the mainstream culture and business world has begun to promote new ideas about business leadership and organization that place great importance on values, purpose, meaning, and community. The celebrated book, *In Search of Excellence*, which was based on extensive research into successful corporations by two McKinsey management consultants, Peters and Waterman, is a good example of these new business insights. Based on the characteristics of successful corporations, this book recognizes the importance of a genuine concern for people both as customers and employees, the dedication to basic corporate values, and the productive role of individual freedom in creativity and innovation. Hickman and Silva in their book, *The Future 500: Creating Tomorrow's Organizations Today*, describe what they believe will be the most important characteristics of successful corporations in the future based upon the history of business, profiles of successful corporations today, and their interpretation of current trends. Among various points, they emphasize the "importance of balancing competition with collaboration", "building ethical enterprises that increasingly accept social responsibility", and "designing new forms of organizations that integrate subcultures and that honor the potential and achievements of the individual." There is a growing movement for Corporate Social Responsibility and Corporate Governance where major corporations commit to an agenda of acting more responsibly to the larger society through a careful understanding of all stakeholder needs. Many of the maxims for business success that these mainstream business authors focus on involve moral issues. Yet this response, while often well intentioned, ends up more serving the corporation's public image than actually impacting the real operations. This superficial and largely cosmetic response often leads to a cynicism on the part of those people on the front line of operations and in the communities impacted by many businesses. It is commonly said, "the road to hell is paved with good intentions." Good intentions, no matter how sincere, unfortunately are not good enough.

Built into the consumer economy is planned obsolescence as a device for maximizing sales. Either business outputs are intentionally designed to have a short useful life or they are rendered obsolete by new generations of technology or ideas. There is a built in planned obsolescence to the many business advisory theories as well. In order to sell the next generation of business management concepts, none of these theories can really be enduring. The book *In Search of Excellence* was sold as foundational and eternal. Yet one of its two authors, Peters, came out later with a book entitled *Thriving on Chaos* which indicated that some of the conclusions reached in his earlier work was superceded by new insights. When business theories are as fleeting as the wind, how can we build an understanding that is truly lasting? Building a business on the basis of the latest business management theories is much like “the foolish man who built his house on the sand” [Matthew 7:26]. Can not Christians fashion basic business management principles based on Biblical values that selectively adopt appropriate mainstream business management insights that support the Biblical foundation?

Despite the many spiritually-related observations made by the authors of *In Search of Excellence*, *The Future 500*, and many such mainstream business advisory books, there is no mention of religion or the role that religious convictions plays in the lives of people in business. The church's discussion of ethics in business has tended to focus on broad principles and policies that many may agree upon in theory but few are prepared to fully apply in practice. There are not enough Christian business leaders translating their faith into business practices that chart a notably different path from the conventional modes of operation. This fact invites the question, why? Are people trying to avoid controversy? Is there a general disassociation between business and religion among all people, regardless of their faith? Developing a new management paradigm will require respectfully and yet courageously moving beyond the various barriers to a Biblical vision for the future of business and the community.

Various Christian organizations and leaders have been working for generations in business to develop a greater purpose among business people. Such Christian organizations as the Christian Business Men's Committee (CBMC), Full Gospel Business Men's Fellowship (FGBMF), The Gideon Society, Fellowship of Companies for Christ (FCC), Career Impact Ministries (CIM), Business Vocation Conference (BVC), etc. and the many small businessmen's prayer and fellowship groups throughout the country have played an important role in spiritual witness and growth in the business community. The National Conference of Catholic Bishops in its Pastoral Letter on the U.S. economy provides a well-developed Christian response to the economic and policy questions raised by free enterprise in America. In addition, there are various corporations that have been influenced and changed by strong Christian leadership and vision as discussed later in this essay. While these Christian organizations and leaders active in business have an important Christian witness, should we not be asking if they have been addressing the core challenge facing society and the church in this age? There has been an apparent decline in the Christian influence over the past century that has progressively compartmentalized and marginalized the Christian influence in commerce. The existing Christian business organizations and leadership have not been able to reverse or even stem this decline. This has been despite a great deal of talk and writing by Christians on the subject. Might we be in need of a new “Great Awakening” that will call for and inspire a profound reorientation of the conventional Christian’s relationship to modern business and the consumer economy?

There is often a lack of consensus among Christians as to how to translate Christian faith into business practices. This lack of consensus is nothing new in the larger Christian body; throughout the ages, Christians have disagreed on matters of theology, doctrine, worship practices, social responsibility and many other issues. These differences naturally will continue and yet must not prevent Christians from acting out their faith in business as they do in other spheres of life. The body of Christ may at times be strengthened by honest and respectful debate when all realize that in time the Truth will be revealed even if we today "see a poor reflection as in a mirror" [1 Corinthians 13:12].

7. SHAPING A BUSINESS PARADIGM GUIDED BY THE HAND

Having presented the moral crisis posed by modern commerce, it is important to begin defining a business paradigm that could better manifest God's guiding hand. As Albert Einstein once said, "God is in the details." Defining the problem is far easier than working out the details of a solution. Developing such a paradigm is a journey in faith which requires input from Christians from different walks and a willingness to listen and search for God's leading.

A business management paradigm based on Christian values will entail not only transforming individuals, but also transforming the business institution to better reflect the highest convictions of its members. In the same manner that the Founding Fathers of America's democracy fashioned the executive, legislative, and judicial branches of government to provide checks and balances in a way that ensured greater political freedom and justice, people of faith will be called upon to more wisely fashion corporate institutions in a way that better encourages a higher priority. As the Catholic Bishops' Pastoral Letter puts it, "A major challenge in today's economy is the development of new institutional mechanisms for accountability that also preserve the flexibility needed to respond quickly to a rapidly changing business environment."

The objective of this discussion is to begin a practical exchange among Christian business people about the fundamental principles of a transforming business management paradigm. The proposed process will involve discussing over-arching principles and then formulating practical strategies for implementation. Given the diverse kinds of businesses (ranging from manufacturing to services, durables to non-durables, capital-intensive to labor-intensive, domestic to international, etc.) and the different management and business strategies required for each type of business, this dialogue will have different dimensions.

It should be acknowledged that Christians have always and will continue to disagree about how to apply their faith in business. The Christian community is already broken down into many denominations and factions; we do not seek to replicate these divisions within this discussion. The goal should be to measure our faithfulness not by our doctrines, denominations, pronouncements, public displays of charity, and such but by the extent to which we Christians in business bear real fruit. Let us measure ourselves in all humility by the extent of Christ's love and fruit that we manifest in the community. Can we not expect that the fruit of Christians will truly

distinguish itself from the “good corporate responsibility” shown by the many decent hard working mainstream businesses that are controlled by people that lack faith in Christ? If our fruit are beautiful on the outside and rotten on the inside as we so often see in the world, are we not like the vine that bears no real fruit? Jesus says “I am the true vine and my Father is the gardener. He cuts off every branch in me that bears no fruit while every branch that does bear fruit he prunes so that it will be even more fruitful” [John 15: 1 – 2].

In moving forward on this path of becoming more fruitful, could we apply the simple question to our lives that was raised by the poor man who wandered into Reverend Henry Maxwell’s prosperous church one day. “What would Jesus do” was asked by all who were touched by the poor man’s plight as so poignantly portrayed in Charles Sheldon’s best selling book, *In His Steps*, which was first published in 1897. The story that unfolds in this book (that sold over 30 million copies worldwide over the past century) shows how Christians could be inspired to seek answers to God’s eternal call in their commercial lives.

A fundamental issue that Christians face in applying their faith to the practical realm of business is the extent to which Christian led businesses must separate themselves from the world's practices. In order to subordinate commerce to Christian convictions, Christians need to establish some clear distinctions from the dominant world culture that insists that it is not appropriate for personal faith to influence public practices. The modern conviction is that economic freedom need not or should not have the interference of moral principles, since the normal checks and balances of the market have a built in justice that needs no outside moral interventions. This view believes that "private sin can lead to public righteousness" through the miraculous workings of democratic market capitalism. The modern world does not really recognize the vital role that moral actors play in the free market and are blind to how the decline of individual integrity will eventually undermine the free market. As a result, it is hard to imagine how a Christian could effectively live out their faith in the modern world without adopting a set of principles and practices that often are at odds with mainstream business. The question is where to draw the line and how to carry out the principles in practice. We must walk a fine line between engaging the fallen world as ambassadors of Christ without being cooped and consumed by it.

One dividing line Christian business leaders consider relates to how dependent a business is on the public capital markets. Major corporations with a majority of their stock publicly traded are so bound into the impersonal and amoral forces of the public capital markets that serve short sighted and narrow return maximization priorities. It is very difficult if not impossible to fully live out ones Christian faith as an employee or manager in such a publicly traded company. Many Christians working in publicly traded corporations may object to this view and argue strongly against it. Needless-to-say, the jury is very much out on this question.

Christians working in publicly traded companies have many opportunities to be salt and light to ensure honesty and accountability in the markets; this assessment should *never* be seen as advocating all Christians retreat from the public sphere behind more secure privately held boundaries. Nonetheless, for Christian business leaders to fully carry out their vision for business, it is assumed that the Christian leadership would have majority ownership control and would have little or no dependence on the public capital markets for raising financing. The principles outlined below assume that privately held companies that have strong Christian

leadership supported by long term investors who have compatible convictions is an important foundation for applying Christian faith in business.

Throughout the past few centuries we can find meaningful examples of how Christians have lived out their faith in the economic and business realm. In all cases it took courage in the face of powerful economic interests that seek to undermine God's purposes. When William Wilberforce (1759-1833) as a Member of Parliament in England spent 18 years fighting the strong economic interests that supported the slave trade, he demonstrated such courage and willingness to face hostility and sacrifice in the service of Christ. As Wilberforce demonstrated, confronting the powerful commercial interests that put out an appealing and convincing face to cover evil forces, calls for a concerted response not simply on the corporate business front but on the political front as well.

Before exploring the shape of a transforming Christian business paradigm it is important to examine how Christians have manifested themselves in the business world in the past and present. This is a large and complex task that this essay can not do real justice to. Much research has been done that can not all be spelled out in this essay and far more research needs to be done to further build on this important search for examples of faith in business. Nonetheless, there are some broad observations that can be made that shed light on how to proceed. The Christian presence in the commercial realm appears at four levels.

At the *first level*, there are legions of Christians in business that are strong on individual integrity and even may be active in evangelism. They in many cases are models of honesty, decency, and compassion for their colleagues and some may bring individuals to Christ through business prayer fellowships. Yet, so many have a blind spot regarding the institutional sins that they are apart of; unknowingly they are handmaidens to forces that undermine God's presence in the world. During the time of Wilberforce, there undoubtedly were devout and honest Christians that directly or indirectly profited from slavery; they lived out convincing rationalizations and thus avoided facing the institutional sins that may well have made them rich and comfortable. The world has a greater influence on shaping the lives of these Christians than their faith has on the world. They are like the seed of the Word that falls among thorns. As Jesus explained, "The seed that fell among the thorns stands for those who hear, but as they go their way they are choked by life's worries, riches, and pleasures and they do not mature" [Luke 8:14]. Most of us Christians in business fall into this category. Even more sadly, far too many of us do not have the intellectual and spiritual honesty to admit it. We are masters at what business people do so well: marketing and spinning ourselves and our outputs as worthy.

At the *second level* we have remarkable Christians that did apply God's truth as best as they could to address both the personal and institutional sins of their day. A few old examples of corporations that were touched by such Christian leaders are Cummins Engine, Servicemaster, Hershey, Celestial Seasoning, and J.C. Penney. Some of the experiences of these corporations and organizations will be explored later, so their achievements and lessons can more widely inspire the practical application of Biblical truth. More recent examples critically need to be explored and documented as well. The impact these Christians had was profound at the time of their leadership; later many of these accomplishments have been overtaken by the mainstream society and are less profoundly influential than when they were first introduced. The achievements of

these Christians, particularly in large publicly traded companies, sometimes fade away after their passing from the scene. It is evident that Christians need to continuously confront the challenges of their age and cannot rest on the achievements of the past.

At the *third level*, there are organizations that were specifically established to serve God. Throughout the past few centuries, Christian churches and leaders have established major institutions in Christ's name to serve the broader needs of the entire community. These organizations in most cases are non-profit corporations, and yet they supply products and services to the community that in some cases compete with for-profit corporations. Many if not most universities and primary/secondary schools founded in the fifteenth to nineteenth century were originally founded by the Christian church, notably the Catholic Church and Protestant denominations. The church also played an important role in establishing hospitals to serve the needs of poor and rich alike. Sport facilities such as the Young Men's Christian Association (YMCA) were established to give young people a healthy environment to socialize and grow in. Stores were established to provide poor people with recycled clothes and household goods at low prices (as was done by the Salvation Army's thrift stores). Undoubtedly, there are other ways that the Christian church has established enterprises to serve the broader public with the care and love of Christ. These organizations are quite widespread throughout our society and have endured over time, and yet many of them have become secularized as is true with many universities and hospitals. They often continue to reflect some Christian values and yet, as the society as a whole has become secular, they have distanced themselves if not entirely cut themselves off from the essential Christian message.

At the *fourth level*, there are dedicated Christian communities that have operated businesses to achieve economic self-sufficiency. These communities have placed Christ first and business has only served as a means of support. For example, there are monastic communities that have a business base, like the Trappists communities that produce and sell jams, bread, and other products. There are dedicated Christian communities such as the Amish, Mennonites, and Bruderhof that are based on farming or light manufacturing. Many of the early Pilgrim settlers in America, i.e., the Puritans, applied Christian principles to their commercial and economic world in the way they founded communities in the new world. All of these communities are tied to some extent to the larger market through the sale of products or services, yet operate in many ways very distinct from the larger world. They are composed only of Christians who are prepared to adopt a life of sacrifice and obedience; here business is fully in the service of supporting Christian communities. The number of Christians in these communities is small and their current impact on the larger world could be regarded as not great. Yet, some of these communities have remained faithful and endured for centuries, adapting their businesses to suit the needs of the markets around them as times changed.

The Christian influence at these four levels appears to show an inverse relationship. The greater the faithfulness and sustainability, the smaller the businesses and number of people involved. As Western society has become more secularized and materialistic, it has co-opted the Christian values that serve the world and has downgraded the importance of Christ. This hypothesis needs to be explored and validated more. This exploration will provide insights into how to fashion a transforming Christian business paradigm that truly faces the challenges of our time.

The presentation of a sacrificial Christian business paradigm naturally will face opposition and criticism. At the first stage, the paradigm is faced by indifference. Christian business leaders that travel in the inner circles of economic power and influence often pursue polite disengagement. Rather than contribute to the discussion, they often elect to not become engaged on the grounds that it will lead to a dead-end debate with people who are “uninformed.” When the paradigm begins to seriously challenge the status quo, it will be confronted with criticism. Debate is healthy and good if it is based on honest inquiry and a sincere desire to understand God’s truth. A framework for meaningful debate based on finding common ground needs to be encouraged. Yet, much initial criticism will be based on a misunderstanding of this new paradigm and in some cases on a desire to discredit rather than understand its purpose and vision. In order to dispel common misconceptions posed by superficial detractors, it is important to first clarify what this paradigm specifically *is not*. By removing common misconceptions and distortions, hopefully the debate can more quickly focus on questions of substance. Below are key clarifications.

- *The goal of building a corporation established upon Christian values is not based upon utopian assumptions.* Changing institutional structures by themselves will not transform people and lead to a perfect society (as Karl Marx assumed), nor will the reality of sin be changed by building a new community. Human pride and sin will be an area of continuous struggle for any corporation or community. The goal is not to design a community that will change its members, but rather to gather faithful servants of God together in a corporate community that strengthens their faith and leads to the fruits of the Spirit and blessings from God [Romans 5:12-20].
- *The work of individuals and the corporation should not be considered a form of justification.* It is very important to affirm the Biblical truth that people are not justified by any works they perform or institutions they build, but by their faith alone. If good works are the goal then human pride can more readily take hold. A Christian community in commerce needs to serve with humility in the Spirit with the recognition that all truly good works are from God [Romans 4:13-16, Romans 5:1].
- *A higher faithfulness in business is not a substitute for, but rather a refinement of, strong business and industrial skills.* A business will not survive on good will and a noble spirit. Disciplined skills in marketing, finance, management, law, engineering, etc. must be combined into a well thought out business plan. Combining the best practical skills and planning available with the willing spirit for service is an offering worthy of the Creator. As in Christ’s parable of the talents, we will be held accountable for the gifts that God has given us [Matthew 25:14-30].
- *Christians should not try to cloister themselves from the world and build commercial institutions that isolate them from the non-Christian world.* It is important to balance the need to exclude those forces that are destructive to God’s purpose with the requirement to engage the larger fallen world. In order to provide clear leadership that is consistent with Christian principles, the ownership and leadership of the company needs to be clearly in the hands of people who profess Christ and who seek to live out their Christian faith. Nonetheless, Christians are called to carry out the Great Commission and thus must be part of the world [Matthew 28:19]. A Christian led company needs to provide a place where non-

Christians can be welcome as customers, neighbors, the larger community, and also as employees. By maintaining ownership and management control in the hands of Christians of sincere conviction and yet providing a framework for including and interacting with the larger community through the other stakeholders, the opportunity for profound Christian witness will be increased.

- Christians in business are called upon to spare the world forms of charity that largely serves the giver and creates dependencies among the poor rather than real support. Christians are the greatest witness for Christ when they express their convictions through actions of sacrificial love (as a consequence of joy rather than justification) and with words spoken softly (as an expression of humility rather than timidity). When Christians in business give charity it too often serves a hidden agenda of self promotion. As Jesus said, “So when you give to the needy, do not announce it with trumpets and on the streets to be honored by men... but when you give to the needy do not let your left hand know what your right hand is doing so that your giving may be in secret” [Matthew 6: 2-3]. As Moses gave up his position of privilege and wealth as an Egyptian prince to serve God and his suffering people, his act of faith, sacrifice, and courage did more to advance God’s purposes than mere words and intentions could ever have done [Hebrews 11:24-26].
- Christians in business need to avoid the prosperity gospel that has surfaced often in American society and preaches if you believe, God will reward you with wealth. This paradigm requires that Christians be willing to sacrifice beyond what is needed to achieve commercial success. Communities that have abided by a religiously-inspired commitment to discipline, sacrifice, and hard work have usually prospered over time. The much discussed link between the Protestant work ethic and the success of capitalism illustrates this point. The prosperity, comfort, and security that often result from a commitment to religious discipline, however, tend to gradually undermine the original spiritual integrity and purpose. As a result, the corporate commitment to sacrificing needs to be very careful about wealth being allowed to accumulate or concentrate; rather the company guided by Christian faith would hopefully maintain a higher degree of sacrifice by allocating the bounty of the harvest towards achieving spiritually motivated goals [Romans 12:1]. Adhering to this objective will seem unnecessary and foolish to many in the world; the community thus must be willing to persevere in the face of the world's misunderstanding, rejection, or ridicule. Did not "God chose the foolish things of the world to shame the wise [1 Corinthians 1:27]?"

Having dispelled some common misconceptions about the sacrificial Christian business paradigm, it is important to define what the underlying principles in fact are. The essential core of a business guided by Christ will be the Holy Spirit poured out on a people of faith. There are many honorable people in business that live out moral principles through their work and organizations. One sometimes finds great examples of faith that reflects Christ’s teachings in people that are not Christian. People of different faiths, be they Jewish, Muslim, Buddhist, atheistic, etc., can show great commitment to a philosophy and a set of moral principles; these actions can humble the limited faith of some Christians. Yet is living by a strong code of ethics and principles of goodness sufficient as Christians?

Is it not important for Christians to go to the core of what distinguishes an organization that reflects Christ from one that does not? It is not simply adherence to a philosophy and moral laws.

At its essence it is a reflection of the love of Christ, the Lamb of God who takes away the sins of the world so that humanity can be reunited with God [1 Corinthians 13]. If Christians can radiate this love of Christ through commercial communities, they could truly touch the hearts of people in ways that the church has had difficulty reaching. This love cannot be institutionalized through statements, rules, and procedures. As Dawson Trotman has said, “Discipline imposed from the outside eventually defeats when it is not matched by desire from within.” Love can only emanate through the leadership and the many workers in a business community; this well spring of devotion needs to embrace discipline and obedience that is collectively agreed to and adopted.

Brent Curtis and John Eldredge beautifully portray how this love can be cultivated in their book, *The Sacred Romance, Drawing Closer to the Heart of God*. As a people of faith in God, we are in a sacred romance with our Creator. “Once we understand God’s desire to possess our heart through love rather than power, we can fathom even more deeply the depth of God’s anguish as he pleads with Israel through the prophets to give up their spiritual adultery and return to his love.” Need not a business guided by Christian faith have an element of this Love not only in its leadership but also in the community and fellowship of the faithful workers in the vineyard?

Christians in business have too often lived with the mind of a child and the faith of an adult. It has been said that when a person is young if he is not a radical idealist, he has no heart, but when he becomes an adult with many years of wear on the treads, if he has not become a conservative and skeptic he has no mind. Does not Christ call us to have the faith of a child throughout our life? As Christ said, “Unless you change and become like little children, you will never enter the kingdom of heaven.” [Matthew 18:3]. Yet with age our faith becomes weak with skepticism and idolatrous distractions and our minds become childlike and filled with naïve and foolish notions that lack God’s wisdom. Our minds need to mature with wisdom such that that our childlike faith can effectively move God’s will in the world. As the Apostle Paul so beautifully stated, “When I was a child, I talked like a child, I thought like a child, I reasoned like a child. When I became a man, I put childish ways behind me.” [1Corinthians 13:11]. Yet so many Christians of stature in the business and political world exhibit the wisdom of the world but the mind of a self-centered child. Have they really put childish ways behind them?

Is not Christ calling dedicated Christians in business to pioneer a movement that will lead more of us to actually apply Christ’s call to the way we think and act in the world of commerce? If those Christians who know how to run businesses with commercial success could be inspired to pour a childlike heart of faith into their minds, the potential outcome could unleash a faith that really could move the mountainous economic barriers that have been erected in the world.

A business organization can set up structures, principles, and procedures that better enable and reflect the love of Christ; these guiding principles simply provide an enabling environment that reinforces the best impulses among the common laborers. Achieving this state of faith in the midst of a corporation is extremely difficult at any point in time. Sustaining the Holy Spirit in a corporation from one generation to the next seems nearly impossible. There will never be any guarantees, but through wise leadership and fundamental principles it can be possible to sustain Christian faith in business over time. It has been demonstrated in remarkable Christian organizations and communities throughout the ages. Yet, it requires a special blend of

discipline, sacrifice, humility, and love that is forever being undermined and tempted away by the world. Holding the course of faith will take many miracles, yet God performs more miracles than we usually admit. Our resignation that it is impossible is in fact a lack of faith in the Creator of the Universe. As Brent Curtis and John Eldridge put it, “Resignation...is the condition in which we choose to see good as no longer startling in its beauty and boldness, but simply as ‘nice.’ Evil is no long surprising; it is normal.” Too many of us have resigned ourselves to evil practices in business as “the way the world is.” A deep Christian faith in business would keep striving for that good that is “startling in its beauty.”

What is proposed here is not the final design of a paradigm but rather an initial outline along with a proposed process for developing the paradigm. The chapters that follow address many of the fundamental challenges Christians will face in applying their faith to the daily requirements of running a business. Refining and encouraging the paradigm will involve a stage wise process that calls for patience and care. The key steps going forward would involve the following:

- *Engage in prayer and reflection:* We often rush into finding answers before we have sufficiently reflected and prayed about the questions. Henri Nouwen and Rainer Maria Rilke beg us to be “patient toward all that is unsolved in your heart and try to love the questions themselves... Do not seek answers which can not be given you because you would not be able to live them.”
- *Craft a Christian Business Declaration:* based on prayer, reflection, and open dialogue among Christians, tap into the latent wisdom of Christians in business and the larger community to develop a core of Christian principles that could become a Christian Business Declaration in the post-modern age. Gently help Christians inside and outside of business to peel away the various ideologies and opinions that they have assumed which do not have a solid Christian and Biblical base. Through this cleansing process, build a broader base for common ground;
- *Identify pioneering leaders in sacrificial business ventures:* identify, document, and support Christian pioneers in business who are truly living out their faith in a sacrificial way. Encourage these ventures and expand their visibility by describing and highlighting their faithfulness;
- *Encourage a dialogue between the Christian pioneers and the broader community:* Seek to find common ground between those Christians on the frontier and the larger Christian world that is resting on conventions. Carefully seek to inspire and motivate a larger following over time;
- *Support networks to attract able and faithful laborers in the fields:* Establish links between those who are creating jobs in Christian communities and those who are seeking employment to bring forth the laborers that will carry the venture forward in faith and honest work;
- *Provide economic and political sustenance:* support and advance the cause of pioneering Christian businesses through policy, legal, and financial support;
- *Develop sources of investment capital:* support the formation of a Christian venture capital

fund to provide financing for ventures that are both commercially sustainable and yet Christ like in their willingness to sacrifice and serve the purpose of the Kingdom;

In introducing a sacrificial Christian business paradigm, we need to recognize that it cannot be made generic and applied wholesale in a way that will quickly spread through modern society. Any movement of spiritual renewal begins with the awakening of individuals, then the formation of small and growing communities of people with shared convictions, followed by the transformation of institutions by the lives and beliefs of the individuals that make up a large part of its body. To allow for mature growth, slow and careful development in the Spirit should be encouraged. Opposition to a new Christian vision will surely emerge not only from outside the Christian community, but also from within. This opposition needs to be listened to and treated respectfully such that valid refinements are taken into account. Nonetheless, as with Gideon's military defeat of the Midianites, it could be expected that God will likely thin the ranks of the initial vanguard to a small group of dedicated people [Judges 7:2].

After exploring the above-defined principles for a Christian business management paradigm, the courage must be mustered to tackle some of the thorny and yet critical issues of business practice and design. All sources of insight should be explored, including: the Bible, prayer, churches and religious communities past and present, Christians in business, and business and community experience in the mainstream culture. As presented in the introductory section, this discussion will be broken down into the three basic areas that corporate managers face in their routine operation of a company: the management of capital, people, and resources.

a) The Management of Capital

In order for Christian corporate managers to be guided by God's invisible hand, greater sources of "patient capital" and practices of "patient financial management" need to be developed. Patience involves a willingness to forgo short-term gains for long-term rewards and in the process calls for sacrificing for the future. The willingness to sacrifice has at its core a spiritual assumption: a belief in and a striving for the eternal. "Imitate those who through faith and patience inherit what has been promised [Hebrews 6:12]." Patience is a virtue that people at best can only admire if God is not present. The impatience that many in business exhibit through the irresponsible use of debt and the foolish pursuit of speculations has unfortunately become the norm in a way that tests the faith and resolve of Christians in business.

Since capital is the fuel that drives the engine of industry, will not a foundational decision of Christian business leadership be to define how patient capital and holy sacrifice will be for God's purpose? People of faith are called to exhibit patience through sacrificing in very practical ways. "Therefore I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God, this is your spiritual act of worship [Romans 12:1]." The world of commerce is one of the most central proving grounds for the life of God's call for sacrifice.

The owners of capital exhibit different tendencies that need to be understood and then tamed

where possible by God's patient purpose. Those who have wealth basically do three things with it: spend it, preserve it, or grow it. Most people spend and preserve and have little talent for making it grow. God admonished those people who lavishly spend money on themselves. "Be on guard against all kinds of greed, for a man's life does not consist in the abundance of his possessions [Luke 12:15]." He chastises those who seek to hoard and preserve their wealth as He did in the Parable of the Rich Fool [Luke 12:16-21] who built bigger barns to store his accumulating wealth and then decided to "take life easy, eat, drink, and be merry. But God said to him, 'You Fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself [Luke 12:19-20].'" Those who can make wealth grow either do it over the short term with "flash in the pan" results that in the end fail to deliver real benefits, or do it in the long-term with perhaps less spectacular results in the near term but real sustainable rewards over time. Investing capital for the long term focuses less on just monetary rewards and more on the essential objective of creating value in the community. When we use capital to generate true value in the community, are we not hand maidens to God's purpose of creating what we regularly pray for in the Lord's Prayer when we ask that "thy kingdom come, thy will be done on earth as it is in heaven? [Matthew 6:10]"

A Walk Through History

During the Middle Ages, the lending of money with interest was called "usury" and was forbidden as wicked by the Christian church. Christians were not allowed to lend money with interest. The question is why did the early church regard "usury" as evil and why today do we see no need to even consider the Biblical injunction "You must not lend him money at interest" [Leviticus 25:36]? In the Middle Ages, was there a sense that the earning power of money was a temptation that would help to undermine the church and faith in God? The later developments of the Renaissance and the industrial revolution that lead to the triumph of market capitalism (which is based on lending money with interest) naturally leads one to wonder whether the Church's concern had some validity. The modern world has become captured with the occupation of investing and lending capital for the purpose of earning a return for its owner. With the ascendancy of capitalism, the role of the church in society has declined. This observation is not intended to imply the church should return to forbidding lending with interest, rather it is to highlight the valid concern the early church had about the power of money to tempt and enslave people through the amassing of debts. In fact, the Old Testament calls for the Year of the Jubilee about every 50 years in which many acts of atonement to God are to made including the complete forgiveness of all debts [Leviticus 25:8 – 54; Deuteronomy 15: 1-3].

Over the past two centuries, the relationship between corporate managers and the owners of the capital needed by industry has become increasingly remote. During the 19th and early 20th centuries and the dawning of many of America's preeminent industries, owners of share capital initially managed their organizations directly. As companies grew, a new cadre of professional managers emerged that were hired by the company's owners to direct various parts of their growing corporate empires. The formation of Wall Street's New York Stock Exchange and diversified capital markets evolved in response to a growing need for capital by ever larger and more complex corporations that were publicly traded. Ownership in companies became more

diversified and investors increasingly knew less about how their money was being put to use. As a result, investors and their money managers tended to focus more upon the bottom line: moving their money to wherever they could maximize their returns at minimum risk.

While investors became increasingly short sighted, managers tried to increase their independence and control by limiting investor's influence over operations. Managers have in some cases been able to exert effective control over the Board of Directors. As Drs. Barney and Ouchi of the UCLA Business School noted in their research, managers in modern corporations have often pursued strategies to avoid dependence on any particular group of investors so they can maximize their own political power and organizational survival. In order to satisfy investors' remote and impatient requirement for the highest returns, the dynamic within corporate management has been to structure priorities and rewards on increasingly shorter-term objectives. Over time, the return on capital has become the holy grail sought after by not only many of the captains of our society but increasingly even the common folk as they become passive shareholders through mutual funds. With the ascendancy of capitalism, it appears as if God's role has diminished for many to little more than a lucky charm.

Lessons and Visions for the Future

The formation of a new capital management strategy that reflects God's patience and purpose can be laid out in three stages. In the *first stage*, the corporation will be compelled to orient its purpose and goals to reflect a renewed sense of priorities as discussed before. This new perspective will need to be concretely codified in the corporate charter, mission statement, business plan, management handbooks, and code of ethics so they can clearly be understood by people inside and outside of the company. Great care must be taken to ensure that this new plan is not simply cosmetic, but reflects deep-seated commitments of people throughout the organization and holds management and workers accountable to the highest purpose.

There is a need to reassert the moral and social responsibilities that profit-making corporations have to society. As Robert Bellah states in his book, *Habits of the Heart, Individualism and Commitment in American Life*, "Reasserting the idea that incorporation is a concession of public authority to a private group in return for services to the public good, with effective public accountability, would change what is now called the 'social responsibility of the corporation' from its present status, where it is often a kind of public relations whipping cream decorating the corporate pudding, to a constitutive structural element in the corporation itself. Management would become a profession in the older sense of the word, involving not merely standards of technical competence but standards of public obligation that could at moments of conflict override obligations to the corporate employer."

Positive moral guidelines for the use of capital have been and continue to be employed in various levels of the business world. The multinational corporation which will only invest in countries where customs of corruption and bribery are not onerous, the major landowner who sets his land aside for conservation rather than commercial development, the merchant who denies a lease to a pornographic bookstore, the proprietor who will not sell or monitors the use of alcohol in his restaurant, and the shopkeeper who refuses to sell certain kinds of products because of their

source of potential damage to the community, all represent businesses making moral decisions about the use of capital. Moral choices both good and bad are made throughout the marketplace.

Christians need to provide greater reinforcement for the best moral impulses of people in business in a way that goes beyond simply being honest and fair in specific business transactions to developing a vision for how the many transactions and decisions in business fit together to fulfill God's larger purpose in the community.

A serious commitment to religious values of honesty, thrift, and hard work itself tends to lead to improved business performance. A Wall Street Journal article based on a survey of 152 Christian-based companies performed by management scholar Nabil Ibrahim was entitled, "Christian-Based Firms Find Following Principles Pays [Wall Street Journal, December 29, 1990]."

This study describes how a wide variety of firms guided by Christian principles have sacrificed revenues from certain kinds of business practices only to have their principles pay off handsomely in other ways. As the article illustrates, "Owners say religious principles have cost them plenty - and made them plenty, too. Lon L. Day Jr., an Atlanta entrepreneur whose family developed the Days Inns of America Inc. motel chain that wouldn't sell alcohol, says: 'We probably lost 20% of our bottom line to alcohol, but we picked up twice as much by being family oriented.'" The rewards for righteousness may be realized quickly and when this happens it is a cause for rejoicing and careful stewardship of the bounty. There are, however, cases where faithful practices in business may not be rewarded in monetary terms and only deliver spiritual returns. Christ calls his disciples to "Love your enemies and pray for those who persecute you ... If you love those who love you, what reward will you get? Are not even the tax collectors doing that [Matthew 5:44]?" There is a need for business leadership that is willing to venture beyond only those righteous business principles that have a high probability of near-term profitable returns.

Based on informed and edifying leadership that has defined and documented its orientation clearly, the *second stage* would involve building new relationships with investors that will support the organization's priorities and long-range goals. Even mainstream business leaders recognize the need for a redefinition of the investor-management relationship that calls for long-term collaboration and accountability. One of the eight major dimensions of the corporate future which Hickman and Silva outline in the book, *The Future 500*, involves "drawing investors into the corporate environment" and "developing a more enduring relationship between investors and companies." As they state, "Our analysis of corporate financing has convinced us of the need for longer-term, more knowledgeable, and more symbiotic relationships between investors, whether individual or institutional, and the companies they help finance. While American business executives recognize the debilitating effects on their organization of short-term, manipulative maneuvers, Wall Street has clung to its short-term measures of performance. However, recent changes that have taken place seem to indicate a desire by both sides to better align their expectations in longer-term relationships." Dr. Barney helps to characterize this new investor/company relationship by calling for "clan arrangements" that include "overlapping boards of directors and management committees" which pursue a "shared system of values, beliefs, and management styles."

J.C. PENNEY: A VISION FOR FINANCIAL SACRIFICE & TEAMWORK

J.C. Penney is one of the nation's largest chain department stores, selling a variety of clothes and household goods. The history of this famous company started in 1902 in a dry goods store in Kemmerer, Wyoming and grew to a corporate empire of 1,600 stores throughout the country with total sales in 1972 exceeding \$4 billion.

The founder and visionary leader of this corporation, Mr. J.C. Penney, was a Christian who translated his faith into practical business ideas and methods. In the early part of this century, he championed the idea that business must seek the prosperity and contentment of the worker, customer, and community through the supplying of quality, value, and dependability. Many of the merchandising business ideas he pioneered are common practice today. He based all the actions of his company on the Golden Rule, such that his stores were nicknamed the "Golden Rule Stores." Store managers became shareholding "partners" in the company; Mr. Penney was eager to lead but never willing to dominate. The stores' location and merchandise were tailored to the tastes and needs of the customer, always striving to deliver the best value for the customer's dollar with purchases always being returnable for cash or a fair trade.

The principles that J.C. Penny embodied and transferred to his company were a sense of integrity, discipline, and sacrifice. Given the faith, honesty, and concessions he had exhibited in his life, he made it a practice to always hire any new executive at substantially below the salary of his previous job as a test of loyalty and faith. One such hire, George Bushnell, came on at about half his previous salary, worked tirelessly to build up the firm's new innovations in accounting, only to become the first vice president of Penney's chain store system. The spirit of dedication and sacrifice was inspired by Mr. Penney's conviction that: *"In every man's life there lies latent energy only waiting for a spark which if it strikes will set the whole being afire ... With us the partnership idea supplied that spark. We were inspired by the consciousness that we were a fellowship, every member of which was dependent upon the energy, integrity, and loyalty of every other member for security and success."*

Given the extensive personal and corporate wealth Christians have at their disposal, could not individuals and churches be persuaded to apply some of their charity in the form of long-range investments in commercial enterprises that pioneer the practical application of Christian faith in business? In certain ethnic groups, such as among the Chinese minorities in Southeast Asia, it is not uncommon for people in business to lend money to each other at low or no interest for the clear purpose of helping their compatriots. If ethnic groups engage in this practice to support

each other, why cannot Christians also pool their capital in ways that serve Christ?

There is a trend for individuals and churches to call for more socially responsible investments and for shareholder resolutions to change the management priorities of large corporations to reflect certain ethical principles. In response to market demand, Christian financial managers have set up various investment advisory services and mutual funds that target mostly publicly traded companies that uphold certain Christian values. For instance, the *Timothy Plan* is a Christian managed fund that was set up in 1993 and had \$80 million under management as of 2001. The Timothy Plan has an investment philosophy that has “zero tolerance” for companies that in any way support abortion, pornography, anti-family entertainment, non-traditional married lifestyles, alcohol, tobacco, and gambling. This fund has the same "process of elimination" approach as secular funds that have been set up to serve the specific ethical concerns of particular higher income people based on secular or New Age ethics. While clearly a positive step in the right direction, the Timothy Plan falls short of genuinely reflecting Christ. Designing a fund that simply avoids investing in businesses that engage in a prescribed list of bad activities does not mean that all the rest of the companies in the market are necessarily good.

Why not establish a Christian venture capital fund that would make private placements in small and medium sized privately held companies that not only do not engage in the types of negative practices that such funds as the Timothy Plan eschews, but goes further by seeking out positive commitments to demonstrating the love of Christ in tangible ways through an integral combination of commerce and charity. Rather than taking the full list of public companies traded on the stock exchange and selectively eliminating those that engage in certain undesirable practices, why not seek out privately held companies that not only do not engage in un-Biblical practices, but more importantly move beyond this “process of elimination approach” to actively seeking out Christian entrepreneurs and business owners that have demonstrated a sacrificial vision for Christian business. As with many venture capital funds, the fund management would obtain a seat on the Board of Directors through its investment and would actively oversee the management practices and commitment to the stated Christian vision and principles. The details of how such a venture capital fund would be designed, capitalized, and managed are being explored and are beyond the scope of this short chapter. While investments in such a fund would not be tax-deductible, they would eventually earn an attractive return, be it financial, spiritual, or both. In this manner, Christian investors could help build the necessary long-term relationships with businesses based on common spiritual objectives.

The *third stage* will involve defining and implementing a financial and business plan to manage the invested capital in a manner that is consistent with the stated goals. Appropriate financial analysis methods, cost accounting, discount or hurdle rates, and payback requirements need to be chosen and applied such that the long-term value of the firm and community are properly accounted for and the external social and environmental costs of industry are not overlooked. In order for a company to compete successfully, it needs to deliver a product or service at a competitive price. If a company must increase certain operating costs in order to uphold specific values and standards, it can either pass those costs on to the customer (if it is strategically positioned in the market) or it may need to compensate by reducing other costs to meet the total cost of production required to compete. When a Christian guided company seeks to invest capital in ways that generate real value among all the stakeholders in the commercial and

external community, it may need to retain more earnings (i.e. pay lower dividends or bonuses) or sacrifice in other areas to balance the books.

Where are the areas that a religiously-inspired company could achieve cost savings? Productivity enhancements, efficiency improvements, new technology, scale production, etc. are factors companies would typically examine. The cost of material inputs are difficult to reduce. Opportunities for reducing the cost of capital through developing long-term relationships with investors could provide real savings. Reducing the cost of labor and overhead through a collective willingness to sacrifice for the common good is a viable alternative. Corporations often spend substantial overhead on projecting a high-class image through advertising, promotions, office space, and product glitz; it is not clear how much this emphasis on image (sometimes at the expense of substance) is not superficial and wasteful. Reallocating some of these expenditures to enhance quality, honesty, community relations, etc. could lead to larger long-term rewards. In a spiritually-committed community, costs and benefits can be rearranged in ways that are not possible in the mainstream business world.

Christian business owners and managers of conscience can serve their Chief Executive above by defining and implementing strong investor/company alliances based on patient capital serving God's purpose and business management strategies and models that create real value in the community.

b) The Management of People

With people at the center of God's creation, is not the management of people the real test of Christian faith? Robert Waterman examines many outstanding companies in his secular business advisory book, *The Renewal Factor*, and draws attention to the important role that meaning, causes, and commitment play in business. As he puts it, "Man is a maker of meanings in a world that sometimes seems without meaning. Few things help us find meaning more than a cause to believe in ... Renewing organizations seem to run on causes." However, he goes on to note, "Causes are one thing, commitment is another. Commitment is not something that emanates from management edict. Instead, it results from extensive communication and management's ability to turn grand causes into small actions that people throughout the organization can contribute to the central purpose."

Could Christians not be seen as called to a great cause for which the Manager on high through His ever-present Spirit has the ability to lead us in small but meaningful actions that contribute to His central purpose? As the Apostle Peter wrote to Christians scattered throughout Asia Minor around 60 AD, "But you are a chosen people, a royal priesthood, a holy nation, a people belonging to God, ... Dear friends, I urge you, as aliens and strangers in the world, to abstain from sinful desires, which war against your soul. Live such good lives among the pagans that, though they accuse you of doing wrong, they may see your good deeds and glorify God on the day he visits us [1 Peter 2:9]." The challenge for Christians is to translate God's majesty into daily acts of faithfulness in a commercial world of powerfully competing interests and temptations.

A Walk Through History

Over the years, the relationship between management and workers in corporations has gone through a long and somewhat tortuous evolution. Prior to the industrial revolution, workers (particularly skilled craftsmen) had developed strong sub-cultures based on the guild tradition. When industrialization brought in machines and automation, industry managers considered worker subcultures a hindrance to their ability to control operations. Consequently, they launched a concerted plan to break down the traditional worker culture and force people to conform to the work patterns of machines. In keeping with this goal, Frederick Taylor's scientific management theories called for increasing productivity by performing time and motion studies of each worker's tasks on a prescribed assembly line and then managing workers according to this regimented plan. Needless-to-say, this manipulation of workers, low wages, and poor working conditions led to the formation of the labor movement and to major confrontations between management and labor.

Since the failures of scientific management and the efforts to eradicate worker subcultures, management theories (beginning with Douglas McGregor's Theory Y during the 1960s and William Ouchi's Theory Z during the early 1980s) have emerged that call for management to recognize, understand, and incorporate worker subcultures and ideas into the management plan. The importance of corporate culture, values, and leadership that listens to, nurtures, and orchestrates the sub-cultures of workers and management alike is being recognized by industry leaders in their quest to maximize productivity, success, and wealth. Modern business has come to recognize that by understanding and harnessing the psychological and spiritual basis for human motivation, it is possible to realize greater performance that ultimately serves the bottom line.

As modern corporations evolve into organizations with goals and mandates that try to serve not only the practical but also some of the spiritual needs of people, they are redefining our concept of community. This trend is gradual, subtle, and yet powerful. As business increasingly influences the character of our communities, Christians need to take the high ground and play a role in moderating and shaping the underlying values wherever and whenever possible. By only focusing on individual salvation, charitable activities, building the separate church, and narrow political issue battles, Christians may, in the century to come, find their lives and their faith more compartmentalized and marginalized by the mainstream culture.

Lessons and Visions for the Future

The most important element of Christian leadership in the management of people will be the character and quality of the individuals that commit their lives to Christ within the business world. With faith as a foundation, can not Christians move from their position of "sitting" in their personal faith in God to a greater maturity by beginning to "walk and stand" in their faith to face the institutional sin that surrounds them in business? The world teaches us to seek to be masters and to prioritize the interests of the individual. As Christians are we not called to practice "servant leadership" and to focus on the body of the community as well as its individual members?

The spiritual disjointedness many people feel about their work and lives can be traced to a sense of meaninglessness about the jobs they do and the declining sense of being part of an enduring community in their work lives. Two great authors and thinkers both come to a common conclusion, despite addressing this subject from quite different perspectives. Robert Bellah, author of the book *Habits of the Heart: Individualism and Commitment in American Life*, has been a professor of Sociology at the University of California at Berkeley. With a team of fellow sociologists, philosophers, and theologians he explored the dual trends of individualism and community commitment in both the private and public spheres. On the other hand, Robert Greenleaf, author of the book *Servant Leadership: A Journey Into the Nature of Legitimate Power and Greatness*, worked for many years in management training and research at the American Telephone and Telegraph Company (AT&T). Having worked for most of his life in a major U.S. corporation, Greenleaf explored the need for a new paradigm that better organizes our priorities in industry.

Both the man of academia and the man of business strike a common chord when they call for a greater emphasis on meaning and community in the work place. As Robert Greenleaf states, "Work exists for the person as much as the person exists for the work. Put another way, the business exists as much to provide meaningful work to the person as it exists to provide a product or service to the customer... This does not mean that work will not be hard, demanding, and sometimes frustrating. It is just that the worker's life goals (quite apart from the money they earn) will be served by doing the work, and that it is at least half of the reason the work is there to be done." Robert Bellah resonates with this conclusion when he writes, "Perhaps work that is intrinsically rewarding is better for human beings than work that is extrinsically rewarded. Perhaps enduring commitment to those we love and civic friendship toward our fellow citizens are preferable to restless competition and anxious self-defense." As the Apostle Paul said to the churches of his time, "we are all members of one body" [Ephesians 4:25]. People are called to not only grow in their personal faith but also to develop in their understanding of how they are part of a community.

Given the pursuit of wealth, power, and advantage that predominates in business, corporate relationships typically are very stratified and characterized by a very wide income distribution. The incentive structure often promotes ambitions for status, higher income, and authority, and can suppress the spirit of those who fail to really "succeed." The detrimental effects of this arrangement spill over to the society at large. The conundrum of attractions and pressures produced by modern business often pulls or pushes people into positions and professions that are not consistent with their God-given talents. Many people pursue certain professions and management positions because of the status, power, financial rewards, and economic security they offer, despite not having a real gift for their chosen work. Some who pursue a profession that matches their gifts are not sufficiently recognized because of the lack of respect and rewards that society or a business bestows upon their best efforts.

There is a need for a transforming business management vision that, as much as possible, reduces the institutionalized incentives and penalties that needlessly push or pull people into meaningless careers. Through a reorientation of company priorities, there is potential for unlocking greater creativity, commitment, and fulfillment on the part of workers. Given the degree to which

conventional hierarchies and "one track success ladders" are entrenched in business and society at large, any innovation and success in this area would begin small and take place within an individual company. A pioneering effort might strive to reduce income disparities, simplify the hierarchy of status and privilege, and redefine "success" to allow for multiple definitions and paths.

A working environment is needed where each worker is truly honored, be that person the president or the custodian, the division manager or the shop floor technician, the project manager or the engineer, the chief financial officer or the accountant. A company that respects all workers would be led to implement both organizational as well as financial changes. The importance of rank and title would be minimized and traditional top-down management practices would be counter-balanced by bottom-up management ideas and influence. The large, and in some cases growing, income disparity between the highest and lowest levels of a typical company also would need to be reevaluated. A partial and incomplete review of spiritually-based companies reveals top management usually earning salaries significantly below what their counterparts in mainstream business earn, with middle to lower level workers earning comparable salaries (due to basic cost-of-living requirements). Corporate executives must have a much higher degree of accountability than is present in mainstream businesses, which allow top management to negotiate golden parachutes while the common workers fall through the safety net and gives them all sorts of privileges that distance them from their employees and the customer. Could not Christian business leaders dispense with many of the trappings of a "master," and take on the spirit and path of the "servant?"

People are naturally motivated by self-interest; any idealistic vision that expects people to sacrifice their personal needs and identity for the common good will be hard to achieve. A clear distinction, however, needs to be made between narrow self-interest that harms the community and enlightened self-interest that recognizes how serving the community is in the self-interest of the individual. After careful thought and case-by-case examination, corporate leadership could provide motivations in a company that encourage innovation, risk-taking, entrepreneurship, and leadership in a way that does not benefit the individual or specific elites far more than the entire community at large. This concept would not negate the importance of authority and individual initiative, but would reduce individual privileges in a way that could increase the value of all people within the community. Could not rewards and incentives for outstanding performance be defined not only in monetary terms (which by-and-large enriches the individual), but framed more in spiritual terms (which enriches the community as a whole)? Jesus said, "Many who are first will be last, and many who are last will be first [Matthew 19:30]," and "Now that I, your Lord and Teacher, have washed your feet, you should also wash one another's feet [John 13:14]." In the face of these teachings, why do so many Christians cherish the privileges of wealth and power built up within the hierarchies of modern corporations and society?

In order to attract top talent in various professions, businesses often feel they need to pay competitive salaries. The common question is, "How can a company attract a skilled executive away from a competing firm or hire top graduates from the best universities if they do not sweeten the pie with the best salary, benefits, and perks?" By playing this game, a business is trying to attract people whose primary loyalty is to income growth and individual success. People of faith must believe that God can raise up workers with the necessary intelligence and skill whose first loyalties are to the community. Finding these dedicated workers may be so

difficult that faith in God will really be tested. The rarity of "miracles" in the modern world could be due to our lack of faith. If we rarely ask God to participate in the business world, how can we expect the miracles that will be needed to transform commercial enterprises.

THE CELESTIAL SEASONING COMPANY: A COMMITMENT TO PEOPLE

The Celestial Seasoning Company manufactures a wide range of teas made from different natural herbs, spices, and plants. The company's founder, Mo Siegel, began the company as a cottage industry by building on his love of Christ and his knowledge and love for nature and plants. The company was launched in 1971 as a home-spun business where different herbs were collected from the Colorado countryside, tea blends were experimented with and refined, individual tea bags were hand sewn, the product was packed in beautifully decorated boxes covered with special proverbs, and then distributed to health food stores in Boulder, Colorado. Beginning with his first order of 10,000 hand sewn tea bags, the Celestial Seasoning Company has grown to an automated production level of 750,000,000 bags a year in 1984.

In organizing his company to reflect Christian values, Mo Siegel adopted a widespread commitment to the customer and the worker. The dedication to the customer has been shown through a quality product, the uplifting messages and drawings found on its packages, and a decision to promote the product only in a positive way that never criticizes the competition. The worker's role in the company is celebrated through a participatory form of management involving work teams that include people from several levels of the company and through a profit sharing program that enables all workers to benefit from the firm's success. When asked if faith in God and big business can be successfully integrated, he responds with one of the many sayings on his product, "*When love and skill work together, expect a masterpiece.*"

Proposing changes to the structure of rewards and privilege in corporate culture goes to the heart of the moral dilemma in business. Classical business management theory and practice have been quite successful at maximizing the financial worth of the firm by subordinating labor to simply a functional role that can be manipulated much like capital or material resources. In addition, the important risk/reward tradeoff that is required by free enterprise and business calls for compensating those who take well thought out risks that lead to success more than those who never venture forth. It is also obvious that certain skills are valued more in the market place than others due to education/training requirements and ability to enhance business performance and success. It is not suggested that all salaries necessarily be equalized, yet it is hard to imagine how

Christians could justify bloated compensations and benefits for those at the top. Needless-to-say, the basic framework of modern business must be examined and understood (beyond what this short chapter addresses) before it can be effectively changed.

Addressing this need in the work place involves transforming not only the individuals who lead businesses and organizations, but also calls for changes in the way these institutions are organized and managed. Organizing the work place into a community calls for providing a vision for the community's true purpose that inspires dedication and sacrifice and giving the community members the responsibility and freedom to make creative contributions. The critical ingredients in achieving a meaningful work place are a servant quality of leadership and the focus on community building around specific functions and tasks in an organization's operations. True servant leadership, as Greenleaf argues, involves people who strive to be servants first, long before they have any expectations of being leaders.

The central challenge for business has been how to create and sustain meaningful causes and thereby motivate workers to the highest levels of innovation and achievement. One popular concept has been to increase the ownership stake so that all workers are part owners in the business and thus have a vested interest in its success. Such concepts as profit sharing and employee stock ownership plans (ESOPs) are being pursued by an expanding number of companies to increase the worker's role as a team player. Although ESOPs are controversial and have in various instances been abused and distorted beyond their original purpose (e.g., for tax evasion, hostile takeover bid protection, or shifting business risk and failing corporations to employees), they have shown considerable promise in those companies where managers pursue worthy objectives. Employee stock ownership concepts have been part of a growing call for expanding beyond political to economic democracy, where management and workers have a greater stake in the enterprises they are a part of. Given that in the U.S. about 1% of the U.S. population owns about 50% of all directly-held corporate stock, there is considerable room for growth in this area. Yet, economic democracy in and of itself will not lead to God's will being manifest. If the organization is not governed by a set of principles that transcends factionalism and fragmentation, economic democracy can yield few fruits of the spirit. The concept of shared ownership, risks, and rewards is worth examining carefully to determine how such principles can be applied to Christian leadership in business.

The major challenge for business in the coming century is to develop an organizational framework that allows for shared risks, rewards, and ownership in a way that brings out the greatest willingness to sacrifice and collaborate among all participants in the enterprise for a purpose that serves the common good. Christ calls us to be servants of all and to build up the body of the community of believers and beyond. Is this not the true call of the faithful in the management of people?

c) The Management of Resources

Having come to terms with the management of capital and people in business, a person of faith will be led to examine the inputs to and outputs of his labor. Regardless of how harmoniously a

company can function in the use of capital and the management of people, if the use of resources is without sufficient careful stewardship and humility, all can be lost.

The most important and fundamental resource we are called to care for is the beautiful natural world that surrounds us. As God conveyed in Leviticus, "the land is mine and you are but aliens and tenants" [Leviticus 25:23]. We are called to care for this creation in the way we live our lives. Yet it appears that the delicate ecological balance we find in the natural garden God has placed us in is going through a gradual process of destruction. As conveyed in the Bible, because of the sins of the people, "the land mourns and all who live in it waste away; the beasts of the field and the birds of the air and the fish of the sea are dying" [Hosea 4:3]. Our failure to be worthy stewards of God's magnificent creation has dire consequences for some day God could then say "the time has come for ... destroying those who destroy the earth" [Revelations 11:18].

Most people in modern societies have become increasingly detached from the natural world. We live in cities and only see the natural world rarely and when we do it is in a domesticated form of a garden, park, or zoo or some nature program on television. Modern societies also have transitioned from the agricultural to industrial and now service-based economies where we have little exposure to the actual production of physical goods. In a service based economy we primarily deal in ideas, information, contracts, reports, computer processes, the wholesaling and retailing of consumer goods, human services, etc. The definition of resources needs to be expanded to include the wide array of resources that we make use of to make a living. Where is the sense of the sacred and the respect for all that we encounter with in life? Resources are clear for a manufacturing company that has material inputs and product outputs as well as effects on the environment and society through the output of waste products and such. A communications company has inputs of ideas, events, stories, commercial sponsors, etc. and in the end puts out programs on radio, television, or through the printed medium. Many service companies have information, experience, analysis, etc. as inputs with counsel, recommendations, designs, etc. as their product. When using the many resources that go into and come out of business, many Christians recognize the importance of their role as stewards of God's providence, but often have difficulty translating their mandate as stewards into practical decisions.

The early church, during the times of Roman persecution between about 60 to 200 AD, demonstrated the practical application of the faith that impacted the broader use of resources. These Christians distinguished themselves among the mainstream Roman culture in three ways that ultimately had a profound impact on the indifferent or hostile world around them. They impressed the world *first* with their love for Christ and willingness to sacrifice their lives for Him, *second* with their love for one another and humanity, and *third* with the application of their faith in practical ways that led to a strong moral stand on how their labor was applied to the resources around them. The last point is often not discussed in modern society. In his history of great Christians and the church, Martin Davidson points out how the early believers, "... had withdrawn from certain trades and occupations, particularly those that were connected with the old religions and those that were antisocial and nonproductive, among which were classed the making of jewelry and amulets, teaching horse racing, being a soldier as well as catering to the current immoralities. Hence Christians were considered disrupters both of business and of society. They were over scrupulous in these matters perhaps, but they knew from first-hand experience, as Paul had pointed out in his letters, how easy it would be for Christianity to fall

back to the level of the 'Mysteries' with no higher moral standard." This Christian standard of ethics has greatly diminished if not been lost in the modern world. Can modern Christians more extensively reintroduce this ethic into our world?

A Walk Through History

During the 19th century and the early stages of the industrial revolution, stewardship of natural resources and attention to human safety and health were often ignored in the mad rush to exploit the abundant resources and markets. Since the turn of the century, leadership in the areas of stewardship, safety, and health has been emerging in mainstream U.S. business and government.

A growing recognition of the need to manage our natural resources prudently and to reduce air, water, soil, and noise pollution exists in American society. The quality, safety, and environmental impact of products are increasingly regulated by government. Business and industrial practices throughout the marketplace are to a greater degree monitored and controlled to promote the public welfare.

Despite some notable achievements in stewardship development over the past century, American society will be far from able to rest on its laurels as it faces the major challenges of the coming century. Some of the environmental quality achieved in the industrialized world has been in part due to a process of exporting waste and polluting industries to poor nations. The high standard of living of industrialized nations and America in particular is placing excessive demands upon the world's natural resources. These excesses will increasingly lead to political and economic tensions with the developing world that is rapidly increasing its demands on the world's resources as well. Within the confines of resource and capital limitations, the world's growing population will place burgeoning strains on the global community's ability to improve the average standards of health, education, and welfare from the existing resource base.

Good environmental stewardship is generally regarded as a luxury among the poor who are struggling for survival. Tell a destitute person that he cannot deforest the countryside in his desperate need for fuel. Failure to adequately maintain, if not increase, the standard of living of the world's poor will increase despair and political strife. The growing disparity between the "haves" and "have nots" will place greater moral pressure on the rich of the world to honor the noblesse oblige: "To he who much is given, much is required." [Luke 12:48]. The fair allocation and management of resources will increasingly be a global undertaking that will not give much credit to a rich country's narrow achievements. The global debate between developed and developing countries of how to reduce greenhouse gases is an example of the kind of issues that will increasingly require building a fair consensus worldwide.

Lessons and Visions for the Future

Christians of sincere faith could honestly disagree on how to define their role as stewards in this world. Individuals and organizations are ultimately answerable to their own conscience and God as to how to interpret their responsibilities. People should not be quick to judge one another on decisions made in good faith. Nonetheless, would not people of faith acting out their convictions demonstrate decisions and actions of stewardship that clearly distinguish themselves in a way that would show real faith and courage? When Jesus said, "You are the salt of the earth, ... You

are the light of the world, ... Even so let your light shine before men; that they may see your good works and glorify your Father, who is in Heaven [Matthew 5:13]," he was referring to the status of His flock as a people set apart for a purpose.

CUMMINS ENGINE COMPANY: A VISION FOR RESOURCE MANAGEMENT

The Cummins Engine Company manufactures and sells a varied product line of in-line and V-type diesel engines, components, and replacement parts throughout the world. It is headquartered in the United States and employs about 20,000 people at some 30 manufacturing, assembly, and research facilities in nine countries. Cummins was incorporated in 1919 and has grown into one of the major engine manufacturers in the world.

Cummins is a corporation that has been known throughout much of its history as an ethically managed company that has a broad vision for its social responsibility. It has assumed a proactive role in trying to anticipate and address potential worker, customer, and environment problems before they actually occur.

J. Irwin Miller, the grandnephew of the original financier of Cummins, worked his way up through the company starting as general manager, executive vice president, president, and then chairman before stepping down in 1969. As a strong Christian, Mr. Miller believed that ethics and social responsibility are a critical part of running a good and successful business. Under his leadership, Cummins instituted a far reaching company code of standards, instituted aggressive emissions controls on its engines to reduce environmental harm that went beyond the government requirements at the time, established a non-profit institute to examine the health effects of motor vehicle emissions, championed the right to privacy of their employees, participated in activities to help minority communities, and instituted a policy of distributing 5 percent of pre-tax corporate profits to charity. In the eyes of such consumer activists as Ralph Nader, Cummins was regarded as exemplary in its ethical leadership in the business community.

The most critical area of resource management that is important to focus on involves the relationship between industry and the natural environment. Christians have undoubtedly played a role in promoting more sound environmental management; clear vision and leadership in this area, however, have been limited. In fact, some of the notable leaders advocating better natural resource management have been very critical of the church and its teachings. For example, John

Muir, the great naturalist who played a key role in the preservation of America's national parks, considered the Christian creed as part of the problem. The Bible has been interpreted by many people to indicate that man should exploit nature and the environment as a resource given to him by God for his indiscriminate use and enjoyment. When God gave man dominion over the earth and told him to "be fruitful and multiply, fill the earth and subdue it [Genesis 1:28]," we often have forgotten that "God put man in the garden to cultivate and care for the garden [Genesis 2:15]" as humble stewards of His bountiful gifts.

In the face of a growing regional and global environmental problem, some groups in the mainstream culture are developing a social movement to protect nature which is based on various philosophic and religious convictions. For instance, some elements of the modern naturalist and New Age movement could be seen as a return to ancient nature worship beliefs. Despite clearly different beliefs, the church needs to listen and learn from environmentalists that originate both from within and outside its tradition. We need to be reminded of the conviction of many Christian natural philosophers such as Galileo, that God wrote his truth not only in the Bible but also revealed it in his natural creation. By exploring and respecting nature, we are coming closer into His Presence.

Looking back in its history, the church can recall the spirit of St. Francis of Assisi, who had a great reverence for God's natural creation. Walking in the woods, St. Francis spoke to the birds of the wild as they perched on his finger. The fundamental question is, how can we regain the sense of harmony with nature that has been lost in the rush for economic and industrial progress? Translating this spirit into the practical world of industry may seem impossible. The spirit of God will always be in tension with the forces of economic expediency, and yet ultimately will prevail. "For the creation was subjected to frustration, not by its own choice, but by the will of the one who subjected it, in hope that the creation itself will be liberated from its bondage to decay and be brought into the glorious freedom of the children of God." [Romans 8:20 – 21].

Humanity is entering a new age of environmental and resource constraints as the world's population grows and as more people graduate to resource intensive standards of living. The modern generation is faced with the complex assignment of designing a sustainable economic lifestyle that exhibits a new found appreciation for nature. The prudent management of nature's agricultural, energy, mineral, genetic, soil, water, and air resources will be required in order for human civilization to survive. The ongoing debate between "neo-classical" and "steady-state" economics on the topic of environmental resource management needs to be examined and explored further. Herman Daley and John Cobb provide a fascinating discussion of this debate in their book, *For the Common Good: Redirecting the Economy Toward Community, the Environment, and a Sustainable Future*. The divergent expectations these two theories have of man's ability to solve his resource and environmental problems through technological innovation is a pivotal issue. While man's technological innovation is remarkable in its ability to address environmental constraints, Christians will hopefully resist the idolatry of relying too heavily on the technological optimists creed. By resting on the faith that human ingenuity and technology will solve all problems in our relationship with nature, are we not building another Tower of Babel [Genesis 11:1-8]? The way in which individuals and organizations resolve this debate will influence the kinds of practical and spiritual transformations they see as necessary. This topic is far too complex to summarize in this short chapter. Notwithstanding, can we not expect that

people who believe in divine creation would seek a sustainable balance in man's relationship to God's majestic creation?

Policy and commercial issues about the role of business in preserving the environment need to be explored and implemented, where feasible, by individual companies. While substantial gains have been made in the environmental practices of many corporations, the way business decision makers perform economic and financial analysis could be revised to account for the depletion of natural capital and to go further to internalize the here-to-fore externalized, and thus overlooked, costs of human damages to the environment. The adverse environmental effects of heavily discounting the future need to be understood and debated. Fair methods of transferring resources and wealth from one generation to the next need to be explored further. Christian business leaders could play a greater role in promoting ways of measuring economic growth that are not based on a narrow definition of production (i.e. Gross National Product) but also take environmental resource accounting into consideration. International greenhouse gas trading mechanisms for sharing the costs and benefits of environmental compliance, such as carbon trading, need to be further advanced. Concepts such as waste minimization and pollution prevention in manufacturing are already having their impact and could be expanded much further with the right vision and leadership. Greater emphasis on energy efficiency, recycling, and conservation not only at the industrial level but also the institutional and personal level can make a substantial contribution.

Wherever possible, Christian business leaders could be at the forefront of developing practical ways to address environmental concerns. This vision may seem naively idealistic. Divisive debates on all these points and more have compromised progress in many cases largely due to hidden or not so hidden arguments of economic expediency. Yet, how can a people who love the God who has blessed us with his magnificent creation and sent his Son to die on the cross for us, not feel the pain we are inflicting on his masterpiece and seek ways to honor his natural glory?

A growing discussion is emerging within the church about religious values and the environment. There is a recognition that religious teachings have generally been so heavenly bound and oriented toward social concerns that nature has often been neglected. The Protestant emphasis on Christ the Savior and personal salvation has led to losing sight of God the Creator that is Author of this magnificent world we live in and call our home. The repercussions of man's disconnected relationship between his spiritual and physical existence point to the spiritual basis of the environmental crisis. As the theologian John Haught has written, "a case can be made that the environmental crisis does not originate in religion, but in the disintegration of religion and the segregation of the mystical, the silent, and the active components from the sacramental aspects of religion." Addressing the environmental needs of our world will involve not only accounting for and internalizing the environmental costs of industry, but going beyond to recognizing the essentially priceless value of this garden that God created for us to live in. This sense of mystery and respect needs to be developed for all of the physical and mental resources that have been put at our disposal.

The Bible provides a vision for an environmentally sustainable life: "Blessed is the man who trusts in the Lord, whose confidence is in Him. He will be like a tree planted by the water that sends roots by the stream. It does not fear when heat comes; its leaves are always green. It has no

worries in a year of drought and never fails to bear fruit [Jeremiah 17:7]." The many Biblical illustrations that refer to nature highlight the fact that God meets both a person's spiritual and physical needs. When, for instance, the Lord is called the "spring of living water," there is an implicit recognition that water is vitally important to human existence. So that we "thirst no more" in both a physical and spiritual sense, progress must be made in developing an environmentally sustainable livelihood that is compatible with the organic and life-giving character of both nature and the Holy Spirit.

8. THE PATH GOING FORWARD

The above dimensions of a Christian business management paradigm only represent a very preliminary attempt at defining certain priorities and ideas. Much exploration and prayer needs to be pursued to further develop these ideas. An in-depth exploration of spiritual leadership in business and the community, past and present, would add important new insights.

The goal of this exercise is not academic but practical. The corporate environment provides daily testing grounds for the faith and ideas of people in the work place. The visions and ideals expressed here are predicated upon the belief that people of faith can demonstrate great acts of sacrifice, stewardship, and generosity. Mortals that we are, failures are to be expected. The measure of faithfulness is not based on attaining the standards we strive for, but the degree to which we allow God to make a difference in the world through our lives. The ultimate motivation for this transformation can not come from the mind and will as much as it will come through the heart and a deep love for the God who has loved us in ways we can not fully fathom.

As this essay has indicated, introducing Christian values into business management will complicate the contest of succeeding in business. The attraction of success and wealth that leads people to become narrow profit seekers provides both material and spiritual competition for people in business. As the Apostle Paul states, "Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind [Romans 12:2]." In order to compete, business people of faith will often be called upon to organize their operations in a way that reflects their "renewed mind" and compensates for the way the world operates. By sacrificing, setting high standards of conduct, inspiring commitment, and developing an integrated sense of community, Christians can articulate charity in a way that is practical and enduring. We can reconnect the invisible Mind and hand of the marketplace.

The embryonic vision that has been described in these pages calls for the best in humanity and the community in a way that may seem impossible to achieve. When Jesus was asked, "How hard is it for the rich man to enter the kingdom of heaven?" and responded, "It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God [Mark 10:22]," the disciples were amazed and asked how could anybody be saved? Jesus responded, "With man this is impossible, but not with God; all things are possible with God." In moments of futility, people need to be reminded that traversing the intangible frontier within the human conscience, calling for the practical application of truth, requires no less faith, courage, sacrifice, and determination than have the harsh, tangible frontiers of geography, science, medicine, and industry.

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