A THEOLOGY OF BUSINESS: A REFORMED PERSPECTIVE ON THE BASIS AND APPLICATION OF CHRISTIAN ETHICS IN BUSINESS

by

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The practice of business and the creation of wealth is a neglected area of study within the larger context of theological reflection. The Bible may appear to speak against wealth and business, and, as a result, the Christian community dismisses these subjects as irrelevant or wholly secular in nature. However, the majority of Christians will find themselves working within the business world, so a proper understanding of these matters is critical. Consequently, this paper develops a systematic and comprehensive biblical perspective as well as dispels any false notions regarding the practice of business and the creation of wealth.

Few authors write on the theology of business in its entirety, focusing instead on the theology of work or business ethics in particular. In order to form a biblical understanding of business, it is important to unite both the study of work and ethics. Accordingly, this paper is a reflection of several disciplines which inform the study of business from a biblical perspective.

The theology of work provides the foundation for a creational and Trinitarian understanding of business, while, within the study of vocation, the concept of divine calling supplies the appropriate context for moral obligation as well. A proper understanding of moral obligation also requires study within the disciplines of apologetics and theonomy.
Apologetics presents a philosophical perspective which defines the God of Christianity as the basis for all ethical reasoning, and the study of theonomy enlightens concerns regarding the application of such ethical reasoning in modern society.

As a result of study within these various disciplines, it is possible to formulate a comprehensive biblical perspective on the practice of business. A biblical perspective demonstrates that the practice of business is grounded, ultimately, in creation as well as God’s very nature. Furthermore, the moral law (the Ten Commandments), grounded in creation and God’s nature as well, embodies the entirety of ethical obligation. The moral law, while specific, has broad application across the entire sphere of business. Thus, Christians can engage in the business world confident in their ability to discern ethical obligations in a variety of circumstances.
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<tr>
<td>KJV</td>
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CHAPTER 1

INTRODUCTION

The Bible speaks authoritatively and comprehensively to all areas of life, including one’s conduct in the business world. A Reformed worldview provides a comprehensive and systematic biblical framework which informs the practice of business, especially in the modern world of commerce. Furthermore, a Reformed worldview dispels any false notions regarding a separation between faith and business, or a purported negativity regarding the creation of wealth. As such, the purpose of this paper will be to construct a theology of business in order to demonstrate that the Bible does indeed provide insight as to how one ought to conduct business as well as to understand that a biblical ethic of business is not contradictory to wealth creation. Consequently, the theology of work first must be examined in order to articulate a theology of business properly. Business is a category of work and must be studied in light of the Bible’s teaching regarding the nature and purpose of work. Keeping this in mind, historical attitudes regarding work will be examined to better understand how religious thought regarding the subject of vocation has developed over the centuries and what impact that has had on religious attitudes regarding commerce. We will explore the proper relationship between the concept of divine calling and the doctrine of work to understand how this applies in business. Once this foundation has been laid, the main task of building a theology of business will begin. First, we will demonstrate that the relationship between work and business serves God’s purposes in the same way work does,
and that divine calling obligates the believer to conduct business in an ethical manner. Furthermore, it is imperative to understand the continuity of God’s moral law throughout history, from creation to Moses to Christ, and to determine if the Mosaic Law applies to society today. Only with this understanding will it be possible to properly develop and apply a biblical business ethic. Following this discussion, ethical principles will be established with regard to the following aspects of business: (1) wealth and profit, (2) human resources, (3) production and (4) advertising. Finally, the practical application for the Christian in business will be considered.

A proper theology of business can be achieved only by first understanding the theology of work. Work pervades all aspects of one’s life and is inherent to the human condition. Work is not just something that a person does, but rather something that he is intrinsically. This fundamental truth is observed in the Trinitarian nature of God as well as in the mandate that God gives man at creation. Man as an image of God reflects his fundamental character, and so, work is instrumental for man both as subject and object. Sin disrupts the original order, so that work becomes a burden, yet the original character of work is not lost. Therefore, God’s creational purposes for man remain to be fulfilled, even in a fallen world. Through work, man realizes his potential as an image of God and drives history to its ultimate conclusion. Throughout history, views on work have changed dramatically and a biblical perspective has been lost. Modern society has separated work from spiritual life all but completely, but this is not a biblical understanding. And so, our task will be to demonstrate that this is not the case.

Beyond the subject of work, we must also turn our attention to the subject of divine calling. Since the Reformation, much ado has been made about God’s call on our
lives, and for good reason. Without God’s call, life loses its central meaning. But, the view of divine calling has been distorted as well. It will be our task to establish a proper view of calling and how it relates both to work and the practice of business.

With work in its proper context, our attention can turn towards the theology of business. It should be obvious that business is a form of work, and, therefore, the conclusions one draws regarding the practice of business will be similar in many respects to that of work. However, what might not be obvious is that the concept of commerce is implied in the creation account as well. We will seek to understand this relationship between creation and commerce and the implications for the practice of business today. In addition, we will examine briefly the various forms of commerce which have existed throughout time. The central concern will be to establish that commerce, regardless of its various forms, is fundamentally consistent, and therefore its practice must be governed by an objective moral standard which exists from creation onward.

One of the most difficult connections to make in the world of biblical ethics is that between the Old Testament (OT) and New Testament (NT). To the untrained eye, it may appear as though the teachings of Christ and other NT writers contradict those of the OT. Some even go so far to claim that the moral law (the Ten Commandments) is no longer binding on believers.¹ On the opposite end of the spectrum, there are those who claim that believers are obligated to follow all the prescriptions of the Mosaic Law as provided in Exodus, Deuteronomy and Leviticus.² However, neither of these views provides an adequate

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¹ We refer here to a Lutheran understanding in contrast to antinomianism which represents an extreme position and can lead to moral lack of restraint.

² The Mosaic Law includes not only the Ten Commandments (here equated as the Moral Law) but all ceremonial and civil prescriptions found in Ex. 20-40, Lev. 1-27 and Deut. 4-26.
basis for ethical reasoning. One imprisons us in legalism and the other leaves us with no firm standard of behavior. We shall establish that the moral law is grounded in creation, reflected in the Gospel of Christ and remains in force to this day, although its application may differ based on the contemporary circumstances.

It will also be important to re-visit the idea of calling and the implications for the practice of business. Fundamentally, we are called to Christ, and this is the most important aspect of one’s calling in business. And, because one is called to Christ, one is called as well to apply the moral law in business situations irrespective of what modern business practices might suggest. We will suggest that the application of the moral law in business is derived from the concept of ownership which is implicit within the creation as well as the moral law itself.

Having done all this, the practical application of the moral law in business can be examined. Issues central to business and even the larger study of economics will be discussed. These include financial concerns such as wealth creation and distribution, profit, interest, competition and corporate giving. A theory of management focusing on leadership will be suggested as well, paying particular attention to the enmity that exists within all human relationships as this will play a dominant theme in the remainder of our discussion. In addition to issues concerning the treatment of employees such as wages, working conditions, employee development and the cycle of rest, we will consider what obligations employees have towards their employer. Consumer issues such as product quality and customer service will be examined in light of the biblical material. We will examine the matter of production in terms of the use of natural resources as well as to demonstrate how a biblical perspective affects our understanding of supplier relationships. Lastly, we will evaluate a biblical
position with respect to advertising, including the use of deception, the creation of desire and how advertising is used against competitors.

Finally, our attention will turn specifically to the Christian in business. Beyond a basic understanding of how one should apply the moral law in business situations, we will consider what motivates the Christian in the workplace and whether one can succeed in business using biblical principles. It may seem that the Christian will be faced with ethical dilemmas, having to choose one ethical obligation over another, but this notion does not reflect a biblical perspective. And lastly, we will discuss the importance of humility and prayer in the life of the believer with respect to the daily challenges that exist in business.
CHAPTER 2
LITERATURE REVIEW

Theological reflection on the practice of business requires research in several prominent areas. These include: the theology of work, vocation and calling, ethics, worldview and economics. Additionally, the study of apologetics and theonomy lend support to an overall Christian perspective on business with regard to the basis for morality and the application of the moral law in modern society. Consequently, a large inter-disciplinary collection of literature was consulted. A review of this material will focus primarily on those texts which were highly influential in developing the argument presented within this paper.

Richard Higginson in *Called to Account* provides the most comprehensive perspective regarding the theology of business as a whole. His theological reflection ranges from the nature of God and creation to the end times, and he affirms the application of the moral law to business ethics. His application of biblical ethics to the business world is supported with many illustrations, but a sparse amount of scriptural support.

Several writers focus primarily on the subject of work. Darrell Cosden formulates a theology of work based on the ontology of man. He argues that a proper theology of work is neither primarily instrumental nor relational, but rather ontological in nature stemming from man’s nature as one who works. Gustaf Wingren presents a comprehensive view of Luther’s theology of vocation and the ethical conclusions based on that framework. Several authors such as Hardy, Novak, Stevens and Whelchel, on the other
hand, approach work and business from a much wider perspective. Their treatments are similar and focus primarily on the history of thought regarding vocation and the implications of divine calling for work life, mainly with regard to career choice. Hardy, additionally, explores the subjects of management theory and job design in an effort to demonstrate a Christian perspective on work’s social and structural dimension. Os Guinness, writes specifically on the subject of divine calling arguing that there is, in reality, only one true call and that is to Christ.

Notably, several Catholic writers contribute to the subject of work and business. Pope John Paul II, in his encyclical *Laborem Exercens*, writes on work from the context of social justice. He begins with creation and formulates a theology of work which culminates in the rights of workers. In similar fashion, William Cavanaugh focuses heavily on the economic aspect of consumerism arguing that the Eucharist offers a model for economic justice.

Conversely, Karl Marx provides a particularly non-Christian framework to describe the process by which labor forces drive history forward. Through his theory of dialectical materialism, he argues that the capitalist system is the epitome of man’s alienation from his labor and that, ultimately, communism allows man to be truly free from such oppression. Wright, in distinction to Marx, argues that Christianity and wealth creation are the two determining forces in the Western world and examines how business can be conducted from a Christian perspective.

Ethics is another area of primary concern within the practice of business. *In The Doctrine of the Christian Life*, John Frame presents a systematic formulation of Christian
ethics by first arguing against non-Christian forms of ethics, then developing a Christian understanding based on application of the Ten Commandments to a wide array of ethical concerns. Surrounding the topic of business ethics is a wide variety of subject matter written from a Christian perspective. Kenman and Wong as well as Chewning present several anthologies which discuss issues such as profit, wages, environmentalism, management, advertising, globalization and diversity. In his anthology, *Business, Religion and Spirituality*, Oliver Williams presents a specifically Catholic viewpoint to the question of business ethics.

Closely related to the subject of ethics are the studies of apologetics and theonomy. *In Defense of the Faith*, Cornelius Van Til presents an apologetic argument for ethics based on the idea that God is the very presupposition of ethical conduct. Stanley Gundry, in his anthology *Five Views on Law and Gospel*, offers several differing viewpoints on the theonomic debate. And in *Strenuous Commands*, Anthony Harvey argues that while Jesus’ ethic may appear impractical to many, his teachings represent a drastic challenge to critically examine one’s existing presuppositions regarding ethical behavior.

Finally, several authors present treatments on a Christian worldview. Wallace offers an all-inclusive treatment on Calvin’s view of the Christian life while Wolter’s presents a comprehensive Reformed perspective centered on creation, the Fall and redemption. Wolter’s argument is focused on the concepts of structure and direction, and he argues that within creation certain structures (e.g., work) exist and that those structures can be used in either righteous or sinful directions.

Overall, the theology of business comprises various areas of study. While very few authors deal with the subject in its entirety, there is a large amount of material available
regarding the constituent parts. The goal of this paper is to stitch these various disciplines together into a comprehensive and systematic biblical perspective on the practice of business.
CHAPTER 3
THE NATURE AND PURPOSE OF WORK

God is a God of work. At every moment God is working to sustain the universe and all living things within it. Work is also integral to who we are as human beings. For modern society, work often defines who we are, although, not necessarily in a good way. Work is powerful. It provides the means to survive; it can exhilarate, entertain, captivate and inspire. Men are known and remembered for their deeds throughout history, and society progresses through the work of individuals and organizations. Yet, work also has the power to alienate and demean workers. The relationship between man and work is simple and yet complex at the same time. Work, it would appear, is inherent to the human condition, but is this the case?

Work: A Reflection the Trinity

Theological reflection in the early centuries of the church resulted in an understanding that God exists as three persons in one being. Although the term “Trinity” does not appear in Scripture, it is generally understood and accepted that, logically speaking, God must exist as a unity of multiple persons. Certainly, an abundance of scriptural evidence supports this doctrine which has been accepted as an orthodox view since the council of

1 John 5:16-17.
Nicaea. A Trinitarian understanding is central to understanding work and its basic relation to human existence. The diversity of personhood within the Godhead results in a mutual fellowship. Theologically speaking, this is referred to as coinherence. Although distinct, each person of the Trinity shares in the personhood of the others, i.e., there is a co-dependence between the three in which all are aware of and involved in the activity of the others. Jesus himself attests to this. This co-dependence or cooperation within the Trinity results in a specific type of structure which we call a community, albeit a divine community. When persons cooperate together that cooperation can be understood as work. While moderns view work as primarily a physical activity, work can be defined as any activity requiring effort whether that is physical, mental or spiritual. Thus, the fellowship enjoyed within the Trinity results in a divine community of persons who, collectively, cooperate towards a common end, and this cooperation constitutes work.

Work is an inherent quality of God. Just as God is triune, holy, omniscient, omnipotent, thoroughly good and independent, he must be a worker as well. The fact that he exists as a Trinity necessitates that he must be at work, if for no other reason than to maintain the relationship between the persons of the Godhead. Work is, therefore, inherent to God’s very nature. This relationship of community also results in ethical obligation. Members of a community can only cooperate inasmuch as each one depends on the other to reciprocate this cooperation. In other words, the members of the community must trust one another in order to work together. If not, a state of irrationality occurs in which each member is distrustful of

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3 John 5:19, 10:30, 17:11 and 21.
the others and cooperation ceases. Members depend on other members to do what they are supposed to do, and that “ought” is ethical in nature.

Man is created in the “likeness” of God (Gen. 1:26-27). Because man is an image of God he has the capacity for relationship. Man is meant to live in relationship—relationship with his creator and with other human beings. God states in the creation account, “It is not good for man to be alone. . . .”\(^4\) This statement indicates what makes us different from God and how we are the same. Man does not have the capacity to exist autonomously as God does, yet he is created to relate to others, a trait he shares with God.\(^5\) This is what makes man an image of God. Certainly, one could argue that there are other characteristics which also image God such as intelligence, the ability to create, conscience or our spiritual nature, and, to be sure, these are legitimate. However, these characteristics are a result of having the ability to exist in relationship to others and to our creator.

**Work: A Reflection of the Creation**

And so, we are drawn inevitably to the creation and the events which follow.

When God created man, he gave him two primary tasks: (1) fill the earth and (2) subdue it (Gen 1:28). These activities are known as the cultural mandate. Human beings, fundamentally, are called to work by increasing the population and mastering the created world. Man does this through relationships, and God creates woman to assist man in this task (Gen 2:21-23). Man can fill the earth with other human beings only in partnership with

\(^4\) Gen. 2:18

\(^5\) Cornelius Van Til recognizes that the central characteristic within the divine image is personality. God is an absolute personality and man, created in God’s image, reflects this personality. It is personality which makes communion between God and man and between human beings possible: *The Defense of the Faith.* (Philadelphia: Presbyterian and Reformed Pub., 1955), 33-35.
woman, and he can subdue the entire creation only in partnership with those other human beings. The cultural mandate involves work and work involves relationship which is part of man’s fundamental constitution. Being and work are inextricably tied together; therefore, the ability to exist in relationship with others is essential to the execution of the cultural mandate. Without this ability, filling the earth and subduing it are impossible. In Psalm 8, King David ponders the wonder of God’s creation and the somewhat inexplicable position which man holds in relation to the created order. While on one hand man is seemingly inconsequential in comparison with the rest of the wonders of the universe (vv. 3-4), he is, on the other, God’s chosen delegate over the creation (vv. 6-7). And, even though man is physically inferior to the angels (Luke 20:36), he is bestowed an honor that they are not—lordship over creation (v. 5) and, more specifically, the ability to create. Man is able to create, not only things, but other images as well. Only one creature in the entire universe is given the ability produce offspring that bear the image of God, and that is man.

The Effects of the Sin

In the creation account, however, a complication arises—the entrance of sin. In a fateful act of disobedience, man eats from the tree of the knowledge of good and evil (Gen. 3:6-7), and so sin enters the world with disastrous consequences. Sin estranges man in all his relationships, and the fulfillment of cultural mandate becomes difficult and painful. Childbirth is accompanied by pain (Gen. 3:16a), and cultivating the earth becomes hard (vv. 17-19). Verses 16b and 18 describe the most devastating consequences of the Fall. The creation is meant to flourish under man’s dominion, but sin estranges man in all his relationships— with God, other people and the world—making the cultural mandate
exceedingly difficult. This estrangement, however, in no way abrogates the cultural mandate. That the cultural mandate remains in force is clear from the reiteration to Noah after the flood (Gen. 9:1), but at the same time it is clear that sin continues to strain the relationship between man and the world as well (v. 2). And so, man attempts to exert his control over the creation, but it resists him. The complexity of this relationship cannot be underestimated, and carries continuing consequences, especially for business. The creation yearns for man’s lordship, yet resists him at the same time (Rom. 8:20-22). Man, for his part, desires to govern the creation righteously, but sin corrupts his lordship into tyranny. It is difficult to say which occurs first, man’s tyranny, or the rebellion of creation, nonetheless, the consequences impact every relationship which man enters into. Husband and wife, parent and child, employer and employee, customer and vendor—all relationships exhibit the same estrangement which results in grievous tension. Yet, human labor continues. Given that man reflects the image of God as one in community, the cultural mandate remains in force and man presses on in his work, although, only with great difficulty.

**Creativity and Self-Realization**

Work continues to be an expression of who man is and the mandate which God has given him. But, the relationship between man and his work is intricate and reciprocal, that is to say, work is both subject and object of man, and man is both the subject and object of his work. Having explored the subjective side of man’s work, we now turn to the objective dimension.

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6 Pope John Paul II makes an important qualification regarding man and work. He observes that man not only performs work, but his very humanity is expressed through his work: *On Human Work: Laborem Exercens* (Boston: Pauline Books and Media, 1981), 13-17. Darrell Cosden also locates the nature of work within the
Work allows man to express his creative power. As an image of God, man expresses that image in a creative way—he is a problem solver. And of course, creation resists his attempts to cultivate its resources in a straight-forward manner, so man uses his God-given mental faculties to find new and inventive ways to expand his dominion over the earth. Technology is man’s tool to exploit the riches of creation for his use. The story of Cain and his descendants proves this point elegantly. After killing his brother, Cain (a farmer himself) is cursed, and the estrangement between man and the creation becomes even more pronounced (Gen. 4:10-12). The disruption between Cain and his work is so severe that he assumes death will follow (vv. 13-14) Even so, Cain is not allowed to abdicate the cultural mandate (vv. 15-16). He continues to fulfill this obligation by having children and building society (vv. 17-18), and Cain and his descendants become the creators of the arts and technology. Jubal creates the first arts (lyre and pipe) and Tubal Cain forges instruments of bronze and iron (vv. 17, 21-22). In this way, man harnesses all of his abilities to bend the creation to his will, and this creative activity provides man the ability to express the divine image within him. At the same time, man also fully realizes his humanity. As stated previously, of all the creatures in the universe, only one has been ordained to bear the image of the creator and, furthermore, to procreate that image. The cultural mandate not only expresses the divine image, but allows man to express his humanity which is unique in all of creation. Work gives us meaning.\(^7\)

\(^7\) As the writer of Ecclesiastes concludes, with the exception of our relationship with God, nothing is more fulfilling than the work he has given us (2:24; 3:22; 5:15-20; 8:15).
Sanctification

Despite the Fall and its effects, our work on Earth, provides the opportunity to grow in our relationship with God. Through the estrangement of our fractured relationships, we learn what grace means. To be sure, one cannot forgive unless one experiences injustice. By suffering injustice, we learn to look to God for the patience and strength to forgive others. Due to the estrangement in our relationships, working together is not easy. We must cooperate in order to fulfill our cultural mandate, yet we resist one another in the process. We are to “work out our salvation in fear and trembling” as Paul urged the Philippian church. Through this process, we are slowly conformed to the image of Christ himself (Rom. 8:29; Col. 3:9-10).

But, through our work, one also has the opportunity to provide a witness for God. And so, work is not only a means of grace, but also allows one to become an instrument of grace. The Gospel requires communication from one person to another (Rom. 10:17). Unfortunately, general revelation, as powerful as it is, does not indicate how man is to be saved, only that he needs to be saved. Only God’s Word can communicate the method of salvation, and only through our relationships can one show others the truth of God’s Word. And, in the reflection of Christ’s Resurrection, the cultural mandate takes on another facet, that is to say, we are called to fill the earth, not just with other people, but with believers (Matt. 29:19-20).

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8 Phil. 2:12.
Before proceeding, we must consider an important corollary to work–rest. In
the 21st century, we make much of our leisure time. In fact, many spend their work life
simply waiting for the few hours of freedom each week. However, this is a serious
misunderstanding of rest and what it is meant to provide. God instituted the Sabbath at
creation (Gen. 2:1-3) to provide a pause from one’s labor. Given the consequences of the Fall
and the toil now inherent in work, there is all the more need for a period of rest. In reality,
however, God never ceases from his work. No, God is always at work, and so is man, thus it
is impossible to cease all activity. This would indicate that there must be a deeper meaning
inherent to the Sabbath observance. Just prior to declaring the seventh day holy, God
pronounces all that he had done in creating the universe as “good” (Gen. 1:31). In
pronouncing the creation as good and then instituting the Sabbath, God indicates that our rest
should include reflection. Man is a creative being; part of his essential nature as an image of
God is to work and in working express his creative power; however, man must also
contemplate the work he has done. One worships God by acknowledging his presence and
blessings, but one cannot do this unless time is taken to reflect on what God has done and,
subsequently, what we ourselves have done. Jesus observed the Sabbath (Mark 4:16), but he
regularly healed on the Sabbath as well (Matt. 12:1-14; Mark 2:23-3:5; Luke 6:1-10; 13:10-
17). Jesus also proclaimed the Sabbath was made for man, not man for the Sabbath (Mark
2:27). The Jews, in their zeal for upholding the law, had made man a slave to his work and
even his rest.9 Jesus’ statements serve as a corrective to this flawed view and demonstrate

9 1st century Judaism had extrapolated the Mosaic Law into hundreds of specific regulations, and many of these
regulations dealt with performing work on the Sabbath. The Gospels frequently observe Jesus in conflict with
the Pharisees regarding the validity of his actions on the Sabbath. His greatest criticism of the Jewish legal and
that true rest can only occur within the sphere of man’s relationship to his fellow man and to God. Rest provides the opportunity for man to contemplate his creative endeavors, both those which have been completed and those yet to happen, and therefore, to find fulfillment in them.\textsuperscript{10}

Man is by design a worker. Rooted in the Trinitarian nature of God, work is inherent to the nature of man both in his constitution and in the mandates given to him at creation. The effects of sin distort man’s work, but sin does not erase man’s need or desire to work. Quite the opposite, work is a means through which man develops and realizes both the divine image within him as well as his humanity. While rest is critical, it does not mean a cessation from activity. On the contrary, true rest enables man to contemplate his relationship with God and savor his blessings, and it provides an opportunity to plan and organize future activity as well. A biblical perspective recognizes the value of work not just instrumentally but inherently as part of the basic nature of both God and man.

\textsuperscript{10} Lynne M. Baab observes that Bible has a strong sense of rhythm and each interval of rest is an opportunity to remember God’s work. Furthermore, an attitude in which one believes that the world cannot get along without him is, in itself, a form of idolatry: \textit{Sabbath Keeping: Finding Freedom in the Rhythms of Rest} (Downers Grove, IL: InterVarsity Press, 2005), 91-96.
CHAPTER 4
HISTORICAL ATTITUDES OF WORK

In further developing a proper theology of work, it is important to reflect upon the history of Christian thought in relation to work. In various eras man has viewed his labor differently. While work is central to the very nature of man, disagreement arises over the emphasis placed on work in the life of the believer. The case will be made that the historical progression has been that of one extreme to the other, neither of which represents biblical teaching.

The Greeks

The Greek philosophies of Plato and Aristotle played an important part in the theology of work during the history of the Church. In the Greek mind, work was demeaning. Man was burdened by a physical existence which enslaved him to his bodily functions.¹ For the Greeks, a sharp distinction, even a sharp dualism, existed between the physical and immaterial. Plato’s philosophy of the Forms, for example, conceived of the gods as wholly immaterial and involved in perpetual contemplation. Man’s highest aim was to aspire to be

like the gods and live a life of contemplation. Therefore, physical labor and even commerce were viewed as undignified. Certainly, labor and commerce were acknowledged as essential for human life to continue, but commerce was beneath the role of the philosopher. His was a life of quiet and serious contemplation regarding the mysteries of life and human purpose. Even the pursuit of pleasure was seen as an animalistic activity that drew one away from more rational activities. This perspective, however, came at a cost. Of course, not everyone can maintain the lifestyle of a philosopher. Survival requires that many engage in physical labor. The Greek solution to this problem was forced labor, or slavery, and to be a slave was considered a fate worse than death.\(^2\) Thus at one end of the spectrum, we find the spiritual in opposition to the physical with the spiritual given priority over the former.

**The Hebrews**

The Hebrew mindset, on the other hand, differed radically. To the Hebrew mind, work was noble, something God himself established and gave to man as a means by which he might serve and glorify God. Of course, the Hebrews were realistic as well. The effects of sin were obvious from the drudgery which now encumbered work. The writer of Ecclesiastes, in his search for meaning, surveys many different types of professions: playboy (2:1), builder (2:4-6), entrepreneur (2:7-8), philosopher (2:12), laborer (2:18) and, of course, management (1:12). Within all of these various forms of work, he found no meaning; they were “like chasing after the wind.”\(^3\) Yet, he concludes that there is nothing better for man to do than eat, drink and enjoy his work (2:24; 3:22; 5:18-20; 8:15). Work, therefore, is a gift

\(^2\) Hardy, 10.

\(^3\) Eccles. 1:14, 17; 2:11, 17, 26; 4:4, 6, 16; 6:9.
from God (2:24), and all meaning in life comes from the hand of God and the work he gives each of us (2:25). Hardy wisely notes that the futility of a life ruled by labor as expressed in Ecclesiastes is a view unique not only to the Greeks; however, as noted above the distinction between Greek and Hebrew thought is how one responds to the futility of work.\(^4\) Does one escape to solitude for quiet contemplation, or does one seek meaning by turning to God? For the Hebrew, work was not inherently demeaning, but rather a way in which one honored and glorified God. Certainly the Bible implies a clear recognition of the ethical dimension to our labor in that it can be ethical or unethical depending on how we apply it.\(^5\) Ultimately, God will judge our work.\(^6\) Wolters, in *Creation Regained*, recognizes man’s ability to use “structures” which God has created (e.g., work) in sinful or righteous “directions.” As Wolters notes, “Structure is anchored in the law of creation… It designates a reality that the philosophical tradition of the West has often referred to by such words as *substance, essence* and *nature*. Direction, by contrast, designates the order of sin and redemption, the distortion or perversion of creation through the fall on the one hand and the redemption and restoration of creation in Christ on the other.”\(^7\) However, man’s misuse of the structure never destroys its inherent nature.\(^8\) Repeatedly the Bible presents work as “good,” and it remains good despite the effects of sin.

\(^4\) Hardy, 8.

\(^5\) It is important to note as well, that for all the talk regarding labor in Ecclesiastes, the writer concludes with the admonition that the duty of man is to “fear God and keep his commandments” (Eccl. 12:13).

\(^6\) Eccles. 11:9.


\(^8\) Ibid., 61.
The Early Church

Since the Hebrews were fairly insulated from Greek philosophy, one sees the same general regard for work within the perspective of the early church. This is due largely to the fact that the writers of the New Testament were Jews themselves. What must be said regarding the NT view of work is that it not only preserves Christianity’s Hebrew heritage, but it militantly opposes an irreverent view which would appear later. Jesus himself was a tradesman (Mark 6:3). He called the disciples from their various trades, and they continued to ply these trades in and around their ministries. Paul (Acts 18:3) practiced his trade of tent making while fulfilling his ministry as well. Hebrew custom entailed training all male children in a trade so that they would appreciate what it is like to work with their hands, not to mention the practical value of having a trade to fall back on when needed. One author notes, that all the OT saints who were specifically called by God had regular occupations. Thus no separation existed between the call of God and one’s profession and/or occupation. God’s call to ministry and one’s occupation were viewed as parallel and complimentary activities as opposed to one being superior to the other. On the contrary, work provides the means to engage in ministry, and in many cases opened the door for ministry. Paul admonished the church in Thessalonica against idleness, and in doing so clearly

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9 Pope John Paul II remarks that the life of Christ eloquently endorses work in all of its various forms. He is indeed a “man of work” and belongs to the “working world:” On Human Work: Laborem Exercens (Boston: Pauline Books and Media, 1981), 59.


demonstrated his willingness to work. In the mind of the early church, there was nothing demeaning about work. In fact, labor lent dignity to man who bore God’s image.

The Medieval Church

As the church expanded and took hold in the Gentile world the dignified view of work would, however, change. Most, if not all, of the early theologians were not, in fact, Jewish. As Christianity rapidly spread across the Near East and Mediterranean, subsequent generations of Christians came from the non-Jewish peoples. Consequently, they were heavily influenced by Greek ways of thinking, not the least of whom was Augustine. In what one might call semi-Platonic thought, Augustine and later Aquinas both distinguished between a life of labor and a life of contemplation. Although he found merit in the lower orders of work such as farming, crafts and mercantilism, he decidedly separated the life of the clergy as that of a higher order. This separation would find its most developed expression in the Middles Ages in the form of monasticism. Although Hardy attributes this development primarily as one of spiritual devotion, it is important to remember that the monastic movement, especially the Cistercians and Cluniacs, began as reform movements within the Catholic Church. Seeking to separate themselves from the corruption of the mainstream church, they formed cloisters and committed themselves to regaining a purer form of Christianity. They devoted themselves to prayer, preaching, teaching and manual labor. In

13 Whelchel, 61.
14 Hardy, 16-20.
fact the Cistercians were known to say that “to work is to pray.” While monks led ascetic lives in hopes of becoming closer to God, they did not renounce work. Rather, by devoting themselves to work with their hands they drew close to and glorified God.

Later monastic orders such as the Benedictines and Augustinians, heavily influenced by Augustine’s teachings began to withdraw from the world completely. They renounced all worldly pursuits such as marriage and property so that they could focus singularly on drawing close to God. As innocent as their intentions might have been, before long their zeal to please God turned to a form of works righteousness in which their daily devotions were performed not to draw close to God, but rather to gain his acceptance. As a result, work was devalued not so much as something demeaning, but rather as an impediment which kept one from meditation. In other words, in what Guinness coins the “Catholic distortion,” the sacred was elevated at the expense of the secular. The pendulum of thought had returned to a perspective similar to that of the Greeks.

**The Reformation**

Despite their best efforts to remain detached from worldly enticements, the monastic orders had become wealthy and increasingly entangled in worldly affairs, and the monastic lifestyle declined in stature and faithfulness to their original rules. Against this

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16 Ibid., 267.

17 Hardy, 20.


19 Dowley, 315.
backdrop, the seeds of the Reformation were sown, and a significant reformulation of work (vocation) began to take shape. Luther and, not much later, Calvin would call into question the practices of the Roman Catholic Church. Luther was himself an Augustinian monk and seriously preoccupied with how he could achieve certainty of his salvation. The story of Luther’s momentous revelation of Romans 1:17 is well known and will not be recounted here. Instead, we will focus on his understanding of work, or in Luther’s language, vocation. Luther’s thought, especially with regard to the ethical implications of vocation, is unclear at times, and his theology, profound as it was, was influenced heavily by Augustine and Aquinas. He saw clearly a distinct separation between the heavenly and earthly kingdoms. Man’s earthly vocation is to serve his fellow man, and one serves God in whatever station (occupation) he finds himself. One must seek to understand how to apply the divine vocation, serving one’s neighbor, in his current circumstances.  

In this way, we participate with God by acting as his “hands” towards our neighbors. This altruistic approach differed radically from the medieval practice of retreating into sheltered worlds of meditation and prayer. Unfortunately, in Luther’s view, station is static; one should not attempt to leave, but instead serve diligently in his current station whatever that might be. It is one’s vocation that is of ultimate importance as one can serve his neighbor through any calling. Clearly, this view had a profound impact on the monastic view which saw the clerical occupation as something more noble than that of the laity. As Lee Hardy eloquently writes:

20 Hardy, 47-48.


22 This conclusion is based on Luther’s ethical reasoning against legalism. The idea that one can serve his vocation better in some other station placed confidence in works rather than serving one’s neighbor, resulting in legalism.
Far from being of little or no spiritual account, then human work is charged with religious significance—a significance which has been either wholly ignored or perverted by non-biblical attitude towards work. In our work, we neither lower ourselves to the level of the brutes, nor make ourselves into self-glorifying gods. Rather, by working we affirm our uniquely human position as God’s representatives on this earth as cultivators and stewards of the good gifts of his creation, which are destined for the benefit of all.\(^{23}\)

Furthermore, Luther intended his view as a corrective to the monastic tendency to equate religious works with righteousness. In his reaction against works righteousness, Luther saw one’s obligation to his fellow man as the ultimate ethical standard. Yet, the exact nature of this ethical obligation cannot be known beforehand.\(^{24}\) When one comes to faith, man renounces all belief that he can save himself, and therefore, trusts in God to guide his ethical behavior. It is not that God places no ethical obligation upon man, rather this obligation cannot be contained within exact formulations or prescriptions—to do so would only succumb to legalism. One can never know in advance what the appropriate ethical act will be; it can only be determined at the moment of decision. Otherwise, one would be in danger of attempting to live up to a legal principle. This is, in Luther’s estimation, what gives the Christian his greatest freedom. He may be lenient at times and harsh at others; the reaction will depend on the circumstance and what God demands at that particular time.

Contrary to Luther’s conclusion, however, without some objective standard of behavior, one is lost in relativism. Moral obligation presupposes an objective standard. Despite the hazards of Luther’s ethical thought, his fundamental concept of vocation was a dramatic shift in the way work was viewed, and it returned, to the masses, a nobility in all life’s labors.

\(^{23}\) Hardy, 47-48.

\(^{24}\) Wingren, 202-203.
Calvin, taking the concept of calling a step further, represents a more robust understanding of vocation and occupation, one that more approximates a biblical perspective. The primary insight which Calvin provided apart from the other reformers is his insistence that all areas of life were to be reformed. No longer should there be a dualism, a radical separation, between the kingdom of heaven and the kingdom of earth. Rather God’s sovereignty applied equally to both spheres. Drawing his conclusions from the creation narrative, Calvin saw the original state as God intended it as one of order. Sin’s entrance into the world brought disorder and dysfunction. Of primary concern to Calvin was the ethical dimension of vocation. The original orderliness of creation, Calvin maintained, can be seen clearly in nature and corresponds directly to the moral law which is given in the form of the Decalogue. As the divine image bearer, man has a natural awareness of his ethical obligation towards other human beings. The natural order, in its original state, is one of obedience to God. Even in the fallen world, one observes this pattern in the behavior of animals who demonstrate a natural inclination to obey God. Wallace notes Calvin’s observation that, generally speaking, animals obey their masters, are not cruel to their own kind and eat and drink in moderation. The same cannot be said of man. Calvin does not assert that man has the power or inclination to obey the natural law, but simply that he is able to recognize what is proper and what is not. Furthermore, Calvin clearly distinguishes

26 Wallace, 106.
27 Ibid., 146.
28 Ibid., 145-146.
29 Ibid., 142.
between man’s ability to recognize the natural law and matters of salvation which can be received by revelation only.\textsuperscript{30} The Ten Commandments are given in written form to clearly establish God’s authority over moral obligations which should already be evident to man. In addition, Calvin is clear that the Commandments always imply more than what is specifically stated in them.\textsuperscript{31} The Commandments, while specific, have broad application. In this way, Calvin differs from Luther regarding his understanding of the Law.

From this perspective, the implications for work are profound. While the regeneration of our spirit in Christ is required to recognize one’s obligation correctly, the natural order, reflected in the Decalogue, requires respect and honor for the divine image within each person. This image, while fractured by the Fall, still exists within man and is the basis for ethical obligation. When we disobey the Commandments, we have trespassed God and disrespected the very image which he has implanted in each of us.\textsuperscript{32} When we are regenerated in Christ, our obligation becomes to restore the original order of the created world. We do this through our obedience to the moral law which God has established. Men are obligated to one another via the recognition of the divine image within each other. Calvin referred to the recognition of this common nature as “mutual communication,” and it serves as the basis for society. This recognition establishes community between human beings, a community in which one must depend on others even for the most basic needs.\textsuperscript{33} God places each of us in a particular place within this community, and this position or calling is vital for

\textsuperscript{30} Wallace, 141.

\textsuperscript{31} Ibid., 119.

\textsuperscript{32} Ibid., 112-122.

\textsuperscript{33} Ibid., 154.
the community’s orderly functioning.\textsuperscript{34} Of course, this idea is very similar to that of Luther’s. However, Calvin continues by clarifying that it is not the station in particular to which one is called, but rather one is called to use his gifts (talents) in order to serve his calling (whatever it might be) in the best way possible for both his fellow man and, ultimately, God. As Hardy explains it, “The station is no longer itself normative, but must be judged by its suitability as an instrument of social service…We must not only serve God in our calling; our calling itself must be brought into alignment with God’s word.”\textsuperscript{35} This meant, first of all, that mobility was possible (an important consideration for future discussion), and that one was responsible, not only for applying his gifts in an ethical manner, but also ensuring that those gifts are being applied in the most effective way. This distinctive feature of Calvin’s thought illuminated a biblical understanding of work and made it possible to apply one’s gifts in a variety of occupations. This movement represented a polar shift in thought from that of the Greeks and Monastics.

\textbf{Modernism and Postmodernism}

As one reflects on the development of attitudes towards work from the time of the Reformation to today, one sees a significant shift and absolute reversal from Greek thought. Whereas the Greeks despised the physical in favor of the spiritual, in modern society the physical is emphasized, to the detriment of the spiritual. Os Guinness coins this shift the “Protestant distortion” as he concludes this over-emphasis concerning work now elevates the

\textsuperscript{34} Ibid., 154-156.

\textsuperscript{35} Hardy, 66.
secular at the expense of the sacred. Laura Nash observes this dis-connectedness even within contemporary denominations as pastors and theologians have little regard for work outside of the church, especially the practice of business. As we have seen, the Hebrew mindset valued work as a gift from God and much of that attitude was retained by the writers of the NT. Later, the church, influenced heavily by Greek thought, returned to a separation between work and spiritual life, although this view was more favorable to labor than that of the Greeks. During the Reformation, both Luther and Calvin reacted critically to this dichotomy between vocation and spirituality, by asserting that one can work and serve God at the same time. Today, work life is seen yet again as a separate entity from religious life. Work is, however, revered instead of despised. Many have offered theories regarding modern perspectives on the development of labor and economics. Several authors point to the ideas of Marx and even Freud as pivotal. Max Weber, in his opposition to Marx, suggests that the Protestant ethic inspired by Calvinism is the fountainhead of modern capitalism. To be sure, each of these theories contributes something to our understanding of the radical departure since the time of the Reformation. Undoubtedly, the Protestant work ethic had tremendous impact and contributed to the global industrialization of the 19th and 20th centuries. At the same time, Marxist thought, was also a powerful influence globally. Despite

36 Guinness, 38-42.


38 Hardy, 29-44; Whelchel, 67-68.

39 Max Weber, in distinction from Marx, held that culture was the driving force behind the rise of capitalism: The Protestant Ethic and the “Spirit” of Capitalism and Other Writings, ed. Peter Baehr and Gordon C. Wells (New York: Penguin Books, 2002), 8-28.
his vehement opposition to capitalism, however, Marx held work itself in high esteem.\textsuperscript{40} He attacked capitalism for exploiting the worker, divorcing him from his work and therefore dehumanizing the worker in the process (Marx termed this exploitation alienation). While we can agree that the alienation of workers from their work constitutes a separation of the worker from the divine image within him, can one make a connection between Marx’ theories and the rapid separation between work and spirituality in the West? Marx undoubtedly would argue that capitalism is itself the culprit due to the division of labor which enslaves man to his work.\textsuperscript{41}

Weber argued that the capitalist spirit has its beginnings in Calvinist thought. Unquestionably, the heavy focus in Calvin’s theology on the application of vocation to every area of life had tremendous impact. The most menial of tasks took on spiritual relevance. But, for this very reason Calvinism cannot be responsible for the demise of the spiritual significance of work in contemporary thought. Regardless of what era one observes, man’s sinful condition is present, and this sinful nature warps his ability to use the good things of God as he intended. The Greeks saw physical labor, of any kind, as demeaning, but as we have seen this is not a biblical view. The Hebrews had a high view of work, but, by the time of Jesus, had turned work (and even rest) into a list of regulations of what could and could not be done at any given moment. This is the epitome of alienation from one’s labor.

\textsuperscript{40} Darrell Cosden notes that for Marx the significance of work lies in the fact that it is a specifically human activity through which man realizes himself and contributes to his own evolution: \textit{A Theology of Work: Work and the New Creation} (Eugene, OR: Wipf and Stock, 2004), 13-14.

\textsuperscript{41} Karl Marx is unable to reconcile the particular with the universal. For Marx, the particularity created by the division of labor separates and places the individual into opposition with the community. This tension can only be resolved in a state of communism where specialization does not exist: \textit{Selected Writings}, ed. David McLellan, 2nd ed. (Oxford, England: Oxford University Press, 2000), 185.
Christians of the medieval period, as well intentioned as they were, viewed work as a mere necessity which enabled spiritual contemplation, and they separated themselves from the rest of society only to later become ensnared by worldly gain. The Lutheran view, for all its merit, divorced work from an objective ethical standard and imprisoned workers in their assigned station. The Reformed view as established by Calvin, however, presented a clear understanding of the relation between work and humanity. Calvinism was a return to biblical teaching which clearly aligns work with one’s eternal calling. And, Calvin’s understanding of the biblical perspective returned work to a position of significance and ethical importance. Yet, the modern perspective overemphasizes work thus separating it from its true biblical meaning.

Calvin noted that the human heart is an idol factory. Given enough time, man will make an idol of almost anything, including his own work—one can never underestimate the power of sin. Moderns, much like those in previous eras, have taken what is created to be good and corrupted it, turning it into something destructive. Work does not alienate the worker, sin does. Man’s pride drives him to seek more profit, more success, more power, more acclaim and more significance. Much like the writer of Ecclesiastes, man chases after the wind attempting to gain significance from his pursuits while cutting himself off from God. Postmodernism and relativism have taken this sinful behavior to the extreme conclusion by claiming that there is no God, and therefore, no standard of morality. As the writer of Judges observes, everyone does as he sees fit. Only a biblical perspective as


43 Judg. 17:6 and 21:25
related in the Reformed tradition provides a correction to the modern view that one’s labor is separate from his religious activity. In fact, it is impossible to separate the two from one another. Man is by nature a worker, and his work gives expression to both his humanity and the divine image within. Modern society would do well to learn from the book of Judges—autonomy comes with a terrible price.\textsuperscript{44}

\textsuperscript{44} All of the Benjamite men, some 25,000, were slaughtered in battle due to their disgraceful treatment of fellow Israelites (Judg. 20 and 21).
CHAPTER 5
DIVINE CALLING

The Relationship between Work and Divine Calling

Another important qualification to understanding the theology of work properly is the nature of calling. We must endeavor not only to understand the proper context of calling but the scope as well. There exists much confusion regarding the terms work, vocation, calling, career and occupation.¹ These terms seem to be used interchangeably at times, but they differ significantly in meaning. Both Luther and Calvin advanced the use of the term vocation as it applies to the area of work, but what did they mean? We must establish most importantly that work is first and foremost an all-inclusive designation for what Wolters refers to as a “creational structure.”² Work is a universal term for any activity that a person endeavors to perform. Work is about doing, and even in rest, we are working. The world and humans are constantly in motion. It is, in reality, impossible not to work.

Vocation is very closely related to the idea of work, but it has a distinct connotation in relation to the present discussion. For both Luther and Calvin, this term had an especially religious significance as our work directed towards God and neighbor. To use biblical terminology, one’s vocation is to love God with all his heart, mind, soul and strength and to

¹ Hugh Whelchel, How Then Should We Work?: Rediscovering the Biblical Doctrine of Work (Bloomington, IN: West Bow Press, 2012), 74-75.

love his neighbor as himself. One’s vocation is of primary and singular importance. Work involves many different activities, but expressing our work to the end of loving God and our neighbor is the ultimate expression of our basic nature. We are not created simply as beings in undirected motion. Instead, all human activity is to be directed in worship of our creator and love of our fellow man. As Wolters observes, the direction of our labor can be either sinful or righteous, and vocation will always have an ethical character–there is no neutral act. On the contrary, one’s vocation, if not directed towards God or neighbor is, by definition, directed against them. This is, of course, a very important ethical consideration. The end of one’s entire life’s work is to be directed towards God and one’s neighbor, ethically speaking. This fact drove both Luther and Calvin to the conclusion that man’s work, regardless of what that might be, has intrinsic ethical character and, therefore, religious significance.

The Nature of Divine Calling

But what of this notion of calling? Is calling the same as vocation? One often hears others speak of those who have “answered the call” or are pursuing a “higher calling.” This way of speaking may lead one to believe that calling and vocation are indeed one-and-the-same thing given the previous discussion. Being called seems to express a purpose beyond one’s normal occupation. To make this distinction would be, however, to fall into Guinness’ “Catholic distortion.” As he argues, calling can apply both to one’s vocation and one’s occupation, or career. For the purposes of this discussion, the terms occupation and career can be used interchangeably, both referring to one’s profession, trade or station in life.

3 Wolters, 59.

Guinness distinguishes between a “primary call” and a “secondary call.” The primary call relates to one’s vocation and the secondary call relates to one’s occupation. Everyone will have both a primary and secondary calling. But, as Guinness correctly asserts, it is one’s primary call that is of particular importance.

We are all called to Christ. Unfortunately, some will answer that call and some will not. At this point, confusion may lurk in one’s mind regarding the distinction, if there is one, between vocation and calling. It is important to recall Wolter’s “structure” and “direction” in order to distinguish between the two. Vocation is, in reality, a structure. The creational structure of work is given to man at the moment of his creation because he is endowed with the divine image imprinted in his very being. That image is of a worker called to fill the earth and subdue the creation. The effects of the Fall corrupt that image so that man no longer responds to that call, but the call remains nonetheless. Man recognizes this call, but he chooses not to heed it. Rather, it is only in the light and power of the Resurrection that man is again able to respond to God’s mandate upon his life. Christ restores what has been damaged, and man can, once again, respond correctly to the creator’s call through obedience in Christ. Wallace commenting on Calvin sees this restoration as a fulfillment of the promise of Psalm 8 which returns man to his original position in the universe. It is, after all, really a question of obedience in the end. Obedience to God through Christ is the one-and-only call.

As Paul writes in his foundational statement in Romans 8, “And we know that in all things

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5 Guinness, 31.

6 Ibid., 31.

7 Rom 1:18.

God works for the good of those who love him, who have been called according to his purpose. For those God foreknew he also predestined to be conformed to the image of his Son, that he might be the firstborn among many brothers and sisters. And those he predestined, he also called; those he called, he also justified; those he justified, he also glorified.”

This passage makes a clear connection between one’s calling—conformity to Christ—and our ultimate justification before God. We are called to live in obedience to God, and we can only do that en Christo.

What is one to make of Guinness’ secondary calling? It is a fallacy of modern and even Christian thought that we are called to specific occupations per se. One might have several if not many secondary callings. For example, one might be called to be a pastor, a father, a teacher, a husband, a coach and even a best friend. These callings reflect different aspects of our vocation in relation to others. Generally speaking, it is not a biblical principle that individuals are called to specific occupations. The fact is that it would be virtually impossible to know if one was fulfilling a secondary calling in this particular way. The Fall affects our entire constitution, and even upon regeneration, our faculties remain corrupted with the residual effects of sin making it impossible to do anything free from error. Rather, as Calvin taught, we are to use our gifts to the best of our ability within all of our secondary callings. Adjustments may be required in order to apply one’s gifts properly. At the same time, we should not preclude the possibility that individuals may be called to specific professions. The truth is that some are better suited, due to their particular talents, to perform

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9 Rom. 8:28-30.

10 Guinness notes that there is not a single instance within the New Testament of God calling someone to a specific paid occupation or religious function. Guinness, 49.
certain occupations than are others. Yet, there are certainly scriptural instances of God calling individuals to work for which they did not appear to be well suited. Generally speaking, however, one should not conceive of calling in terms of specific occupations. Guinness notes, in addition, that the elevation of secondary callings to a position of primacy can lead to issues of pride or apathy, both of which are destructive to the individual and Kingdom.

The conclusions which can be drawn from a theology of work should be clear. Foremost, work is grounded in the character of God. God exists as a Trinity of persons which allows for mutual interdependence and cooperation. This cooperation is work. God’s working character expresses itself in the physical creation and, therefore, within man himself who carries the divine image of God within him. Work is, as a result, grounded in the very creation itself. God gives man the cultural mandate to fill the earth and subdue the creation. Man does this by manifesting the divine image implanted within him which makes possible cooperation with others and a creative capacity to manipulate the environment to his and others’ benefit. The Fall introduces sin into the world and, as a result, the character of man, as well as work, becomes distorted. The divine image is marred, but not lost, so that man is able to carry on with the cultural mandate, but not without great pain and suffering. Through his work man expresses the divine image and, at the same time, realizes his humanity. God is a worker; therefore, man is a worker. Man’s work also drives him towards his destiny, both as an individual and corporately. One’s calling in Christ allows him to fulfill his vocation of

11 Moses, for example, stuttered, but was called to be God’s spokesman before Pharaoh and the Israelites.

12 Guinness, 49.
loving God and his neighbor by applying his God-given talents in many various occupations.

Through his work, man, by his obedience to God’s mandate, restores order to the creation.
CHAPTER 6
THE RELATIONSHIP BETWEEN WORK AND BUSINESS

Having addressed the theology of work, our attention turns to the specific case of business. That business is a form of work should be clear from the previous chapters. Therefore, one can argue that the Bible, if authoritative on the subject of work, must also be authoritative on the specific concern of business. Unfortunately, as seen in our discussion of the historical progression of attitudes towards work, the modern mindset tends to separate work from a biblical perspective. The same can be said with regard to the attitude of those in business. Even those in ministry often are hesitant to affirm a genuine connection between the Bible and business, except perhaps when it involves tithing, charity or the proper use of money.¹ It is, however, vitally important to make the connection between God’s Word and the practice of business. Ethically speaking, the practice of business must be grounded in the same ethical principles that apply to work in general.

The Connection between Work and Business

We discussed, briefly, the Reformational understanding of work and its relation to a proper understanding of ethical obligation. Calvin’s views bear special

significance as vocation was rooted in the order God established at creation. Man naturally recognizes this order, but is unable or unwilling to respond to it in an appropriate ethical manner. Called to Christ, man becomes able to respond appropriately. This appropriate ethical response is reflected in the natural law and is summarized in the Ten Commandments.2

In the course of establishing a proper business ethic, one that is grounded in Scripture, we will follow, for the most part, a Calvinist understanding of the moral law reflected in nature, formalized in the Ten Commandments and fulfilled in Christ. Contrary to Calvin’s conclusion, it is conceivable that all of the commandments are reflected in the created order. This idea will be explored as a basis for establishing the principles for a proper business ethic; however, we must first establish the idea that business, as a form of work, is grounded in creation.

In the discussion on work, the creation narrative as well as the nature of the Trinity was traced in great detail. What can this narrative offer in terms of a biblical understanding of business as well? The relationship between the persons of the Trinity enables them to exist in fellowship, and this fellowship expresses itself in terms of mutual interdependence and cooperation. Cooperation is reflected most perfectly within the Trinity where each member mutually submits and shares all that he has and is with the other persons so that all may partake equally in the richness of the other. This is the ideal, and what is

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celebrated in the acts of baptism and communion. In the sacraments, the saints, all members of the true Church, unite to share in Christ’s death and resurrection. In these acts, we not only share in Christ’s suffering and victory, but we are “seated in heavenly realms” alongside of Christ (Eph. 1:18-23). In other words, we are united to Christ, not only in his cause, but in his relationship to the Father and the Holy Spirit. We take part in the community of the Trinity by our communion as part of the Church—all members serving as one body. This is reciprocity in its purest form.

Reciprocity, in the human dimension, takes the form of commerce. When one thinks of commerce, a relationship where resources are exchanged for resources of equal or greater value immediately comes to mind. One must understand that commerce is, in its most basic form, a simple transfer of resources from one to another. Man cannot fulfill his mandate without cooperation between himself and others. Human cooperation is a pale reflection of the fellowship of the Trinity, but it is a reflection nonetheless. It follows, then, that idea of commerce can be recognized within the creation account itself where it is implied that man cannot carry out the cultural mandate as a singularity. God created woman so that man would have a helpmate (Gen. 2:18), and from this single relationship the rest of humanity would spring forth. Specialization is certainly implied within the cultural mandate, but it is immediately observed with the first offspring of Adam and Eve. Cain produced crops and Abel livestock (Gen. 4:2b). The term “agri-culture” itself testifies to the close connection

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4 Rom. 6:3-4 and 1 Cor. 11:23-26.

5 1 Cor. 12:12-31 and Eph. 4:1-16.
between the land and human activity. Human culture is one that is designed to subdue the earth and all that is in it, and as a consequence, specialization of labor is required. In fact, God institutes the role of management to control this great diversity of labor as will be discussed later. Paul observes the same phenomenon within the Church as well when he writes of the diversification of gifts within the body (1 Cor. 12:12-31). The body cannot operate with only one type of organ. It would be of no use to have an entire body of ears, for one could hear, but not taste and so on.

Specialization, in fact, can be observed even with the Trinity.\(^6\) The point relevant to this discussion is that even within the Trinity, although there is unity, there is also diversity. Unity within diversity and vice versa is a recurring biblical principle. Known commonly as the problem of the one-and-many, all religious systems, save Christianity, are unable to synthesize the issue of singularity or plurality into a coherent philosophy.\(^7\) They view all things as either singular or plural, but never both at the same time. If we apply this line of thinking to Christianity, the problem becomes immediately evident. If God is wholly singular, then he can in no way condescend to our level, making relationship with his creatures impossible. If, on the other hand, he is wholly plural, then he cannot transcend

\(^6\) Although all persons within the Trinity are ontologically equal, it is commonly understood that an economy exists within the Trinity where each Person carries out specific actions with regard to the administration of redemptive history. For example, God the Father creates, God the Son executes the Father’s will and mediates salvation while God the Holy Spirit communicates between the Godhead and among believers. The specialization within one being serves as the paradigm for all of creation and man’s work.

\(^7\) Cornelius Van Til observes this point is not only salient with respect to man’s relationship with God, but with respect to human relationships as well. The question as to whether man is universal or particular has plagued philosophers for centuries. If he is universal, then he can have no knowledge of self and if particular, he can have no knowledge of others. The Christian perspective corrects this false dichotomy allowing for particulars to exist in relationship with the universal and vice versa: The Defense of the Faith. (Philadelphia: Presbyterian and Reformed Pub., 1955), 45-53.
beyond the creaturely dimension, i.e., he is not an all-powerful God who is separate from everything else. God exists as one indivisible, eternal entity who is separate from all else, yet he is also a plurality of persons making communication with the creation possible. God is both near and far at the same time.

The connection to the world of business is significant. The fact is that God’s very nature is one of mutual cooperation and sharing. Commerce, by necessity, is implied in this nature. Man reflects this nature as a carrier of the divine image as well as the recipient of the cultural mandate. It flows, necessarily, that man too is, by his very nature, a commercial creature. Due to specialization of labor, present in the extended creation narrative, men must depend on one another in order to fulfill the cultural mandate. One is a father, another is a mother, and only together can they create another human being in fulfillment of the cultural mandate. One is a farmer, another is a builder and they exchange labor so that one can eat and the other find shelter—together they further man’s dominion over the creation. Business in the modern world is a much more complicated exchange, of course, but fundamentally, a simple transaction of one man’s labor for another is the very root of this exchange.

The Historical Progression of Commerce

Much has been said and written in an attempt to explain economic structures and means of production. Simply put, commerce is, at its heart, a very simple transaction of one person’s labor with another. This basic sharing is a result of the Trinitarian character of God and, as a further result, the same sharing activity is also part of man’s nature and implicit within the cultural mandate. In Wolter’s language, commerce, like work, is a creational structure. If that is true, then from an ethical perspective, one must derive an
ethical standard that is also present at creation and continues through all eras irrespective of
economic conditions or modes of production. A brief survey of major cycles throughout
history should confirm or deny quickly the plausibility of such an idea. The present
discussion is not concerned with constructing a theology of economics proper, but rather
understanding the connection between creation and business as a specific practice. Therefore,
a cursory survey should serve our purposes. Marx identified several different modes of
production throughout human history: (1) primitive communism, (2) asiatic, (3) ancient, (4)
feudalism, (5) capitalism and (6) communism.\footnote{Gene Veith and Lee Hardy both agree
gene that Marx is the preeminent thinker of the modern era. Veith, 
demonstrate the historical progression of commerce and for contrast as his theory of historical materialism best
represents the flaw in non-Christian understanding of work and commerce: \textit{Selected Writings}, ed. David
explanation of each one of these, suffice it to say that Marx sees unique characteristics in
each of these modes. The mode of production has social and political ramifications as it
directly determines the way society is structured. The members of society, by contributing to
the mode of production, perpetuate this system. When the current mode of production can no
longer support society, the engine of dialectic materialism, which drives history forward,
leads to a new mode of production.

Using these modes as the starting point, one immediately sees similarities
between several of what Marx sees as distinct modes of production. The Asiatic, ancient and
feudal are all similar in that the mode of production is agricultural while the means of
production is related to the use of land which is controlled by a small ruling class. In reality,
what Marx saw as differentiated modes, is only a difference in how labor was employed,
either through the use of conscription, slavery or serfdom. While it is true that each of these modes of labor is different, the basic concept is the same—the masses are oppressed, either by force or some type of indentured servitude, to work the land that is controlled by a small group holding governmental power. At the same time, communism, whereby the means of production is controlled by the working class and certainly unique in theory, has never been demonstrated in practice. Practically speaking, in communism or socialism, a small ruling class (the state) still exists which controls the mode of production, whether it be agricultural, industrial or technological. So, this mode of production is similar to the previous three as well. Primitive communism is characterized by small bands or groups surviving together by foraging or primitive farming. This can also be called the hunter-gatherer mode and is typical of a communal or tribal society. Lastly, capitalism is characterized by a market economy where the mode of production is controlled by the business owners who pay workers for their labor, and is typical of a democratic society where a minimal amount of state interference in business exists.

In each of these modes, the difference lies in who controls the mode of production. One might say that in a communal society the individual or community controls the mode of production. This is the most basic type of commerce that exists—people living off the land and sharing resources with one another. Certainly, this type of production existed in the earliest times after creation as is evidenced by Cain and Abel. However, clearly by the time of Jacob and his sons, Egypt was already a world power and another mode (ancient) was in operation, Joseph himself being sold into slavery and taken to Egypt. The ancient mode of production lasted from the time of Joseph through the final pages of Scripture when Rome was the prevailing imperial power. In the ancient mode of production, the imperial power
drew on a slave workforce and exchanged sustenance for labor to drive the economy. With the fall of the Roman Empire, feudalism became the dominant economic system across Europe and the Near East, and the peasant class relinquished their property rights and provided labor to feudal lords in exchange for protection. As the last remnants of feudal society began to disappear, the Reformation emerged and capitalism became a prevailing economic presence leading to the industrial and post-industrial ages. Capitalists exchanged a portion of their wealth in return for the labor power of workers. Finally, communism took hold in Eastern Europe and the Far East in the early 20th century and still exists in the Far East to this day, although, in a significantly weakened state. In the communist system, the worker exchanges his rights to ownership to the collective known as the state in return for sustenance and protection.

The critical point is not necessarily the historical change in the mode of production, but rather that the mode of production does not impact, in any way, the basic nature of commerce. It is true that in each different mode a shift occurs in who controls the production, i.e., it may be an imperial or state power, it might be the owners, or possibly the workers themselves. However, in each, at the most fundamental level, there is an exchange of resources—labor for a means of subsistence. The fact is that regardless of who maintains control, the basic exchange is resource for resource. In each of these modes, the controlling power exchanges a means of subsistence, be it food, shelter, protection or currency in return for labor. That does not mean that each of these modes are ethically equivalent. Exploitation is a real ethical concern that must be addressed. However, regardless of the mode of production, commerce, at its most basic level, involves an exchange of resources between members of society and is evident from creation onward.
Marx mistakenly attributed the development of history to an impersonal force–his dialectic materialism–and the alienation of workers within the division of labor. His driving concern was to understand historical progression from a material perspective rather than attributing the unfolding of history to the transcendent, personal God of Christianity. He clearly located the meaning of work within the nature of man himself, and he yearned for man to be truly free. But, he was not able to reconcile the problem of the one-and-many, and therefore, overlooked man’s nature as a worker which is a reflection of the divine image. Materialism does not drive history forward, rather God himself directs the flow of history. And the division of labor does not alienate workers–rather sin does.⁹ What Marx does show us, however, is that the nature of commerce is, fundamentally, a simple exchange of resources and this exchange is evident throughout history. This being the case, a business ethic must be established which is evident at creation as well.

⁹ For Marx the division of labor is the epitome of man’s alienation from his labor, culminating in the capitalist mode of production where man is alienated more than at any time before. From a Christian perspective, the division of labor is implicit within the creation and required in order to carry out the cultural mandate. Furthermore, Marx, although he clearly identifies work within the ontology of man, fails to realize that it is not a particular mode of production or economic system which causes alienation of the worker, but man himself. From a Christian perspective, sin is the ultimate cause of man’s alienation; Marx, 175-208.
A biblical ethic for the practice of business must be evident at creation; however, the origination and modern application of such a moral standard is not without controversy. There has been much debate in theological circles regarding whether Christians are still subject to the Mosaic Law or not. The Mosaic Law as expressed in the OT has three basic divisions: (1) the moral law, (2) the ceremonial law and (3) the civil law. The moral law is more commonly known as the Ten Commandments; the ceremonial law consists of ordinances which regulated Israel’s sacrificial system; and the civil law is the collection of ordinances relating to legal matters of private property and personal injury. Debate has centered on which, if any, of these divisions remain in force today in the life of a believer in light of Christ’s sacrifice on the cross. Even within the Reformed tradition, debate exists with some stating that the believer is under the authority of the entire Mosaic Law (with some qualification) while others argue that one only need follow the moral law. And, of course, there are streams of theological thought within mainline Christianity that claim we are not bound to the law in any way, having been freed from it by Christ. All parties seem to agree,


however, that believers are no longer bound by the ceremonial law which is clearly abrogated in light of a proper interpretation of Hebrews 9 and 10. So, the issue rests with the moral and civil law. The civil law contains many prescriptions which were normative for the nation of Israel while it existed as a political entity. The issue of usury, normative in its historical context, has been particularly troubling for Christians. The practice of charging interest between Jews is expressly forbidden in Exodus, Leviticus and Deuteronomy. To frame the practical issue at hand, supposing that one subscribes to the notion that the Mosaic Law is still in force are Christians therefore prohibited from charging interest? Many argue this position. On the other hand, if one subscribes to the notion that the Mosaic Law is no longer in force, does that mean that he is free to charge any amount of interest assuming the other party is willing to pay? To focus the issue more forcefully, if the Law is no longer in force, what are the implications for murder, adultery and theft? Taken to its logical conclusion, an argument against the continuing normative influence of the Mosaic Law presents fundamental challenges as well.

The Moral Law and Creation

As with all other things, one must start at the beginning in order to properly resolve this potential contradiction. Calvin believed that the moral law was evident in nature; however, he did not believe that man was capable of discerning the first table from nature alone. He states:

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4 Usury refers to the practice of charging interest.

5 Ex. 22:25; Lev. 25:36-37; Deut. 23:19-20.
“And if we want to measure our reason by God’s law, the pattern of perfect righteousness, we shall find in how many respects it is blind! Surely it does not at all comply with the principal points of the First Table; such as putting faith in God, giving due praise for his excellence and righteousness, calling on his name and truly keeping the Sabbath [Ex. 20:3-17]. What soul, relying upon natural perception, ever had an inkling that the lawful worship of God consists in these and like matters?”

On this point one must take issue with Calvin. Paul clearly attacks this view by stating that what can be known about God has been made plain because God made it clearly evident (Rom. 1:19). Paul affirms that God’s “invisible qualities–his eternal power and divine nature” have been evident since creation and because of this, all are without excuse (v. 20). Whereas Calvin denies that man is capable of discerning the nature of God from creation, the biblical evidence weighs against him. The fact that we exist leads us to the following conclusions: man is a created being but he is not the Creator. The ethical implications which follow from this conclusion are significant. God exists—he is invisible, powerful and deserves our worship. Although beyond one’s comprehension, God’s awesome power is evident in what he has created, and therefore, one is obligated to obey and worship him.

Augustine commenting on Romans 1:20 states the same thought in this way:

Notice that Paul does not call them ignorant of the truth but he says that they held the truth in iniquity, and he does not fail to answer the obvious question: How could those to whom God had not given the law have a knowledge of the truth? For he says that through the visible things of the creation they reached an understanding of the invisible things of the Creator.

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7 In Eccles. 3:10-17, the writer constructs an argument of considerable ethical weight. Man has an innate sense of the Creator as well as his immortal soul (v. 11a). However, he can, in no way, comprehend God fully (v. 11b). This fact alone should cause man to fear God (v. 14), humbly accept his circumstances and live according to God’s commands (vv. 12-13). Failure to do so will result in judgment, although that judgment may occur in the life to come (vv. 15-17).

Adam’s and Cain’s behavior, after having sinned, further attests to the fact that man is not ignorant of the moral law. From this one can conclude that, indeed, the moral law is a structure inherent to the creation. Consequently, one must conclude as well that the moral law, as reflected in the Ten Commandments, is still in force. But, what of the ceremonial and civil law?

The Continuity of the Moral Law from Creation to Christ

The nation of Israel, after 400 years of enslavement in Egypt, was delivered from this captivity by God. After which, the people of Israel spent 40 years roaming the wilderness before finally entering the Promised Land. During this time in the wilderness, God revealed the Mosaic Law to the people. At this time, the nation of Israel, even though they had been captive in an imperial society for hundreds of years, was now a large band of nomads. They lived in a communal mode of production, one in which they gathered manna from heaven for their daily sustenance. This was, at this time, largely a non-mercantile society, yet commerce with neighboring nations did occur. Thus Israelites were, for the most part, a self-sustaining community sharing resources in and amongst themselves. This economic context would continue while they wondered in the wilderness evolving into a single kingdom and eventually dividing into two dynastic monarchies until the time of the exiles of both the Northern and Southern Kingdoms. It is fair to say that the economic

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9 Adam hid because he was naked (Gen. 3:6-10). God created all things good (Gen. 1:31) including the human form. So, it stands to reason that Adam’s shame did not result from his state of nakedness. His shame was a direct result of his transgression of God’s command, and his clothing was a reminder of his sin. Cain responds similarly (Gen. 4:9). In the course of being questioned by God regarding his brother’s murder, he defiantly responds that it is not his responsibility to keep watch over his brother (4:9b). His response seeks to evade responsibility, not because he is unaware of God’s law, but precisely because he is.

structure changed greatly in this time, evolving from a communal model to a sophisticated imperial model over the hundreds of years since the time of captivity in Egypt. The Mosaic Law, however, remained in force the entire time until the destruction of the Jerusalem temple in 70 AD.

Let us then, for a moment, examine the structure of the moral law–the Ten Commandments. The first four commandments: (1) worship of God alone, (2) prohibition of physical representation, (3) honor for his name and (4) keeping of the Sabbath all regulate one’s relationship with God. The final six: (5) honor of authorities, (6) murder, (7) adultery, (8) theft, (9) falsehood and (10) jealousy regulate one’s relationship with other human beings. For this reason, the two constituent aspects are commonly called the Two Tables of the Law, the first representing ethical obligations to God and the second representing ethical obligations to others. One could further infer that the ceremonial law is directly related to the first table and the civil law is directly related to the second. This correspondence is not without significance. It implies that the ceremonial and civil laws are but further manifestations of the moral law as contained in the Ten Commandments. Given that the moral law is a creational structure, this conclusion should be affirmed. The question is begged, if this is the case, why then all of the very specific prescriptions of the ceremonial and civil law? Why is the moral law not sufficient?

Most scholars recognize a substantial difference between the time of the Israelites and modern society.\footnote{Even noted theonomist Greg Bahnsen concedes this point with reference to the abrogation of the ceremonial law. However, this makes his argument all the more perplexing as he offers no clear reasoning as to why the ceremonial law does not remain in force while the civil law does; Bahnsen, 99.} However, one observes, that rarely if ever is a satisfactory
answer reached as to whether the Mosaic Law should or should not apply in modern times.
The words of Jesus as contrasted with Paul seem to contradict one another at places. In his
Sermon on the Mount, Jesus clearly states that he has not come to abolish the Law but to
fulfill it (Matt. 5:17), and furthermore, he adds that not the tiniest portion of the Law will be
abrogated until both heaven and earth disappear (v 18). Conversely, in Galatians 3, Paul
states with confidence, “Before the coming of this faith, we were held in custody under the
law, locked up until the faith that was to come would be revealed. So the law was our
guardian until Christ came that we might be justified by faith. Now that this faith has come,
we are no longer under a guardian.”

In Galatians 3:24, both the NIV and NLT translate the Greek word
“paidagogos” as guardian, while several other translations render it as schoolmaster, tutor
and disciplinarian, respectively. The literal Greek to English translation would be rendered
as “boy-leader” or its approximate. This brings to mind something akin to the idea of a troop-
leader in charge of young boys or even young men, the point being someone who is charged
with leading those who are too immature to lead themselves. As any parent knows from
experience, young children and young adults typically do not have enough self-control to
regulate their behavior consistently. As a result, someone must watch over them constantly to
ensure they follow the rules of normal etiquette and acceptable behavior. Eventually,
however, most children grow into adulthood and no longer require constant supervision. Paul
explains the phenomenon in this way, “When I was a child, I spoke like a child, I thought

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12 Gal. 3:23-25.


14 KJV = schoolmaster; NASB = tutor; NSRV = disciplinarian.
like a child, I reasoned like a child; when I became an adult, I put an end to childish ways."  
Part of the maturation process results in being set free from constant supervision, and rather to impose self-regulation. That does not mean that the standard of behavior changes. On the contrary, the standard remains, but mature individuals can now correct themselves, no longer needing parental supervision.

The application with regard to both the ceremonial and civil law is clear. The Mosaic Law was given to Israel as a “disciplinarian” because they had not matured to the point where this supervision was not required. With Christ’s advent and perfect example of submission to the Law, the created order is restored making it possible for man to once again obey God’s moral law. The standard remains, yet God’s people are able to apply the standard in self-correction. One concludes that the moral law, as stated in the Ten Commandments and reflected in creation, is still binding on believers while the ceremonial and civil law are not.

At the same time, if this is indeed the case, opponents of such a view would perhaps take issue with Jesus’ application of the Ten Commandments as related in the Sermon on the Mount and elsewhere in the Gospels. It would seem, they argue, that Christ’s application goes far beyond the Commandments, thereby abrogating them for what is

15 I Cor. 13:11.

16 The writer of Hebrews eloquently recognizes this maturation process observing that the law will be written in the hearts and minds of God’s people making the many written regulations of the Mosaic Law obsolete (Heb. 8:8-17).

17 The Israelites were called to be a “holy” nation (Ex. 19:6, Lev. 20:26, Deut. 26:19), separate unto God. However, they were frequently disobedient, often forgetting their divine benefactor (e.g., the golden calf). What Israel could not remember while Moses was on Sinai was reduced to writing so that they could incorporate its teaching into every aspect of daily life. The Law was a reminder of their call to be holy at the very core of their daily life.
referred to as the Law of Christ. A.E Harvey refutes the argument that Christ’s exposition of the moral law spelled its abolition. On the contrary, he sees within Christ’s teachings, or “strenuous commands,” a quality that goes far beyond the literal context of each commandment. He states:

Jesus’ teaching contrast, by contrast, remained general, direct and unqualified. It was concerned with radical, single-minded action and pure motivation, not a mass of detailed prohibitions. That is not to say that it had no points of contact with the Pharasaic enterprise. On the contrary, Jesus’ teaching occasionally drew on the same resources and resulted in conclusions that would have been endorsed by many rabbis. But his characteristic approach was different. Though he too found in the revealed law of God the primary motivation for moral conduct, he saw it exerting its power, not through a comprehensive network of obligations and prohibitions, but through the challenge it posed to men and women to subject the whole of their lives to the full implications of its most general commands. “Thou shalt love thy neighbor as thyself” had been recognized as a fundamental principle for centuries. Jesus gave it new power to influence conduct, not by spelling out particular instances where it must apply, but by removing every restriction or qualification and using it as a paradigm for every social relationship.

John Frame refers to this as the narrow and broad meaning of the law, and Calvin observed much the same. Contrary to the argument that by this much wider application the moral law is abrogated in favor of a single command to love God and one’s neighbor, the broad application only reinforces the central command. Certainly, the moral law can be summed up as love God and love one’s neighbor, Jesus is abundantly clear regarding this summarization as proper, but this summary simply condenses the moral law as opposed to overriding it.

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18 The Law of Christ represents a Lutheran understanding reflecting adherence to two overarching principles: love of God and love of one’s neighbor.


The Application of the Moral Law to Modern Society

We have established that the moral law, as reflected in the Ten Commandments and in creation, continues to be normative in the life of the believer. In fact, the moral law, as a creational structure, applies to all men not just believers. The difference is that believers recognize their obligation to God’s law whereas unbelievers do not. Nor is it a case that unbelievers are not aware of the moral law. On the contrary, they are aware, but when confronted with this obligation choose instead to ignore this knowledge (Rom. 1:21-22). Furthermore, disobedience has exponential ramifications in that, the more man resists the knowledge of the moral law, the further he slips into sinful behavior (Rom. 1:23-32). This does not relieve the obligation, however. The point of demonstration is that the moral law applies equally to all, not just believers. In terms of business, this means that a moral standard can be established by applying the Ten Commandments to the practice of business, and this ethic applies to believers as well as unbelievers.

All ethics, in reality, presuppose an objective moral standard. One will find the Golden Rule of “doing unto others” in operation in a variety of “ethical” systems. Even atheists, who claim that there is no God and, by implication, no objective moral standard, no doubt will react negatively to one who tries to harm them. A peculiar form of irrational thought often appears, for example, when one who claims that there is no truth or that truth cannot be known, will, when injured by another party, seek remedy to this injustice. By


23 C. S. Lewis observes that an objective standard of behavior is common to all cultures, societies and moral systems. He generically calls this principle “the Tao.” The Tao being the belief in an eternal, universally transcendent principle that is the source of all that is: The Abolition of Man, Or, Reflections on Education with Special Reference to the Teaching of English in the Upper Forms of Schools (New York: HarperOne, 2001), 18.
implication, if no objective truth exists, then there is no basis for moral behavior, and the atheist has no basis for seeking justice. In plain terms, if one steals from an atheist, he will immediately object stating that what has been taken belongs to him. Or, if the family member of an atheist is murdered, he will swiftly demand that the murderer be brought to justice as opposed to shrugging his shoulders at yet another random act of violence. He will be affected personally and desire to be satisfied personally with an appropriate amount of justice. The illustration is severe, but serves the point well. Those who would argue that a biblical ethic does not apply universally argue, in the end, with themselves. For they might say that it is fine for the Christian to believe what he believes, but that one should not impose that same obligation on the atheist. At the same time, the atheist will want those he interacts with to deal with him fairly.\(^\text{24}\)

The idea of fairness, or justice, is what underlies these debates. And, the same idea of what is “fair” produces conflict in business affairs. God is the ultimate standard of fairness. As creator, he is the very basis for reason and justice. Without God, justice and reason do not exist. Moral obligation cannot exist in the absence of an ultimate personal source—personality infers morality. For if an impersonal force is the basis of moral obligation, how does one determine the nature of that obligation. Only through personal relationships can we know what another person wants or expects. Only by knowing a personal source of morality do we understand what is expected of us. It is also true, then, that this personal source of morality must be absolute as well. By definition anything less

\(^{24}\) Lewis argues the same point stating that because of this universal behavior we are forced to believe in a “real” right and wrong. They are not a matter of mere taste or opinion: *Mere Christianity: A Revised and Amplified Edition, with a New Introduction, of the Three Books, Broadcast Talks, Christian Behaviour, and Beyond Personality* (San Francisco: HarperSanFrancisco, 2001) 6-7.
than absolute cannot be the final authority on morality. Unless one is absolute, he has no
case on serving as the basis for the ultimate truth. Therefore, moral obligation must flow
from a source which is both personal and absolute. Only the God of the Bible fits this
definition. While being eternal and perfect in every respect, God, at the same time, “lisps,”
so that man can understand him. In this way, he is both personal and absolute. If God is the
source of all morality, then his moral law is the standard of justice. So then, one must
establish a proper business ethic by understanding how to apply the moral law so that justice
is maintained for all parties involved.26

The question remains, then, how does one establish a moral framework for
business based on the Ten Commandments. When one thinks of business, he will typically
think of the buying and selling of goods or services or what is commonly called property.
The mutual exchange of resources from one to another implies ownership. Ownership
implies that one enjoys (to use a philosophical term) a power or mastery over a thing so that
it belongs to him and no one else. This thing might be living, physical, mental or even
spiritual. It may seem, at least at first blush, that the moral law has little to do with
ownership, except in the case of the eighth and tenth commandments which clearly refer to
property of some sort. That reasoning, however, could not be further from the truth.

If one approaches the moral law from a perspective of ownership, one can
make certain fundamental claims—namely, the first table relates to what God owns. The first

25 Calvin means here that God condescends to human level. Calvin, 1:121.

26 It is significant that the OT law came to the Jews in the second person (you shall/ shall not) as opposed to
third person (it is right/wrong to). Thus the Jews were not responsible to an impersonal, abstract law code, but
to a personal God. David said in Psalm 51:4, “Against you, you only, have I sinned. . . .” He did not confess that
he had broken and abstract system of justice in his adultery and murder.
four commandments regulate proper worship and involve our relationship with God. They are: (1) the worship of God alone, (2) the proper respect of his image, (3) the proper honor of his name and (4) the regulation of time. In each of these cases, God can be said to own something. God owns the creation and the sovereignty that proceeds from it; he owns his eternal nature which is invisible; he owns his name which should be revered above all others and he owns time and therefore the cycle of work, rest and worship. To worship something other than God takes from him what is his—sovereignty. To produce an image of God takes from him what is his—namely the recognition that his invisible nature cannot be pictured. To take his name in vain takes from him what is his—namely, the respect and reverence that is due him. To neglect the Sabbath is to take from him what is his—namely, contemplation and gratefulness for who he is and what he has done. In each case, disobedience to the commandment results in taking from God something that belongs to him. Likewise, the same can be said for the second table of the law: (5) honor for authorities, (6) respect for life, (7) respect for covenant relationships, (8) respect for physical property, (9) respect for truth and (10) respect for personal property (in general). Violating a particular commandment means taking from someone else what inherently belongs to them. It could be that person’s life, authority or knowledge.

A proper business ethic will recognize the ownership which individuals have over these things. Not only that, a proper business ethic will also recognize both the narrow and broad application to each of these commandments. John Frame delineates between both a narrow and broad interpretation of the Ten Commandments in that each commandment implicitly refers to the entire spectrum of ethical behavior related to it, while the narrow
meaning refers specially to the literal meaning of the commandment. Jesus himself distinguished between these two applications. In his Sermon on the Mount, immediately after stating that he has not come to abolish the law but to fulfill it, he states unequivocally that anger is one-and-the-same sin as murder. No doubt Jesus’ assertion is seriously disturbing. How can anger be as grievous as murder? The sixth commandment preserves the right to life, but this life is not ours alone; it belongs to God. As creatures created in his image, man’s life is sacred, and one that only God can judge. When one murders another, at a basic level, he has carried out judgment against that individual. Judgment, however, is reserved only for God. Anger reflects a judgmental attitude, and in this way, anger is, at its very core, the usurpation of judgment reserved only for God himself. In the previous section, it was argued that violating a commandment involves taking from another what inherently belongs to them. However, it is also important to understand that an individual is not his own, and because all men belong to and reflect the very image of God, one is not free to do with another as he wishes. Each life must be respected for its intrinsic value, not because man gives it value, but because God does. One concludes that each commandment, although specific, also speaks to every aspect of life.

The fact that each commandment speaks both specifically and generally at the same time has significant consequences. It would be impossible to enumerate a finite list, of any length, that speaks comprehensively to all of life’s situations. The Mosaic Law as far-reaching as it was, and even more so by the time of Jesus, could not define an appropriate response to every potential ethical decision. Perhaps it may cover thousands of various acts or decisions, but what does one do when faced with a decision not spelled out in the Law?

27 Frame, 399.
Here the principle of equity applies. One must apply the central command to this new situation. This is, in fact, the genius of Jesus’ teaching. It was Jesus’ ability to press the application of the moral law beyond the literal, the obvious, the traditional and the conventional which made his teaching so astonishing. Longenecker agrees with this principle, stating:

Rather, in the area of ethics, what we have in the New Testament is a declaration of the gospel [sic], and a description of how that proclamation and its principles were put into practice in various situations during the apostolic period. Its proclamation and principles, I argue, are to be taken as normative. The way that proclamation and its principles were put into practice in the first century, however, should be understood as the signposts at the beginning of a journey which point out the path to be followed if we are to reapply that same gospel in our day.

This does not mean that a central commandment does not exist or is abrogated. For did not Jesus himself say, “Why do you look at the speck of sawdust in your brother’s eye and pay no attention to the plank in your own eye?” On the contrary, the moral law provides an ethical framework of interpretation based on what can be known about God and his character, that is, he exists, is eternal, is invisible and has created the universe, including man. From this knowledge, application of the moral law to all ethical issues can be made, including the practice of business.

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28 Harvey, 44.


30 Here Jesus makes the point that it is contrary to the spirit of the law to nitpick others behavior if one is not obedient to its central commands (Matt. 7:3).
CHAPTER 8

BIBLICAL PRINCIPLES FOR BUSINESS

The final task which remains is to apply all that has been established to this point to the practice of business in particular. Business, like any area of life, has many facets, and it is not possible to speak here to a definitive list of all potential possibilities. One can, however, establish a framework for several fundamental situations within the practice of business, namely wealth, human resources, production and advertising. We take each of these categories to represent basic building blocks of modern business practice, but by no means are these categories exhaustive; they will serve the present purposes nonetheless.

Wealth and Profit

Wealth can be a complex and sensitive subject. Some interpret the words of Jesus as a prohibition against the accumulation of wealth,\(^1\) while others simply dismiss any biblical relevance to this topic at all. Still others might refer to biblical figures such as Abraham or Job as well as Jesus’ words as an indication that wealth is not only condoned, but also as proof that as one sows financially, he will be blessed, in return, with even more financial success. While some truth might exist in these ideas, by no means do they reflect a truly biblical understanding on this matter. We have already made clear that the moral law implies ownership and therefore the existence of personal property. Wealth is, therefore, the

\(^1\) Many consider Jesus’ admonitions regarding storing up of treasures on earth (Matt. 6:18-21) and to the rich young ruler (Matt. 19:16-24; Mark 10:17-25; Luke 18:18-25) as prohibitions against wealth.
accumulation of private property of one type or another. The value of that property is subjective in that what one man finds valuable another may see as worthless. Yet, as a general rule, property has value and the more one has, the wealthier he is thought to be. But, wealth must also be disposable, that is to say, one must have a surplus of property in order to be considered truly wealthy. The conflict in economic theory, it seems, is that it is assumed that for one to gain wealth, he must take from another. Thus, the economic system is viewed as a zero-sum game in which one’s abundance, means that another is without. But, that is not a biblical perspective.

The creation account assumes an increasing abundance. While one should not think of this abundance as infinite, the cultural mandate clearly implies that man should be fruitful and multiply. The multiplication of human beings must be accompanied by an equal or greater increase in the number of physical resources needed to sustain those people. Thus, within the cultural mandate itself, there is an implied expansion of both the population and natural resources. One sees this reflected in the account of Cain and Abel who brought the fruits of their labor to the Lord in worship. The fact that they had resources above and beyond what was required to live, testifies to the fact that a surplus of property existed. Out of this surplus they offered a portion back to God. Man, by his very nature, is a producer. Using his creative abilities he takes one and makes it two and so on. This phenomenon is attested by Jesus in the parable of the talents in which the servants multiply what they have

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2 Clive Wright resists this notion noting that human beings inherently are creative and respond to the needs and wants of others by producing greater quantities of products to meet these needs. He notes as well that is it is also man’s insatiable desire that drives this ever-increasing demand, and that it is not production which limits goods and services but rather distribution or lack thereof: *The Business of Virtue* (London: Society for Promoting Christian Knowledge, 2004), 78-79, 220-221.
been given using their creative abilities. The servant who does not do so is the one who is indicted.

The Bible, therefore, assumes material accumulation. It does not, however, assume that material wealth will be distributed evenly. Each is given according to his ability (Matt. 25:15c), declares Jesus, indicating that not all abilities are equal. Talents are distributed evenly, meaning that they are given to all, but they are not distributed equally. One need not look far in the biblical record to the see manifestations of this principle in history. Joseph was given the gift to interpret dreams while his brothers were not. Of course, this was a source of great jealousy for his brothers, but Joseph used his gift and, in an ironic twist of fate, became their benefactor. The curse of sin disrupts the original order so that man’s cooperation is distorted into competition. That some will prosper and others will not is a fact of life. Man unable to see the truth of God’s creation assumes that resources are limited rather than abundant, and so he takes what others have and hordes as much as possible for himself. In this life, the wicked will often prosper. While it is a general principle that obedience leads to blessing and disobedience to cursing, God’s common grace rains down upon all men allowing the wicked to prosper, even while taking from another (Eccles. 3:16),

5 Gen. 50:20.
6 Cavanaugh argues that this phenomenon is, ironically, driven by a detachment (as opposed to inordinate attachment) from all things due to the pleasurable sensation of desiring. It is not the possession of material items which drives consumption, but the pursuit thereof. Furthermore, participation in the Eucharist effectively consumes the consumer so that, as part of the body of Christ, he becomes aware of and responds to the pain of others in a benevolent way. Communion serves as the antidote to a consumer mentality: Being Consumed: Economics and Christian Desire (Grand Rapids, MI: William B. Eerdmans Pub., 2008), 94-100.
but this lasts only for a time as someday all will be judged for their deeds (v. 17). The reality of this life is that we live in a fallen world, and the effects of sin distort the original nature of reciprocity so that one prospers while another suffers. This does not imply, however, any substantial limitation to what creation supplies.

While the Bible assumes the playing field will manifest inequities in the distribution of wealth and abilities, this does not mean people are not obligated to act ethically. On the contrary, the Bible assumes that all who are obedient to God will use their wealth wisely for the good of everyone. One finds, in the words of Jesus, an overwhelming concern for the poor. Jesus speaks about wealth and poverty because God’s law recognizes that due to sin those who have wealth will be predisposed to have an unhealthy attachment to it. Jesus speaks vehemently against the idolatry of wealth, not wealth itself. Making an idol out of wealth clearly violates the first commandment. The mere fact that the “rich young man” who confronted Jesus had financial success did not mean that he would have difficulty entering the kingdom of heaven. On contrary, his difficulty owed to his unwillingness to relinquish his wealth if required. “From everyone who has been given much, much will be demanded. . . .”

Thus, the Bible clearly affirms the creation of wealth but condemns an idolatrous attachment to it. But what of profit? Many today assume that the price of a

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10 Very few authors write specifically on the subject of profit. However, Wayne Grudem states that profit is an appropriate reward for: (1) utilizing resources more efficiently than others, (2) good stewardship and (3) taking
product is determined simply by what the market will bear, and there may be some truth to this as evidenced in the parable of the workers in the vineyard.\textsuperscript{11} A fair price must, in reality, be determined by the value of the work which went into it. Value is derived from the material worth of an item, i.e., its cost. The material worth of an item is equal to the amount of raw labor or resources which go into it. But, there is an additional amount of worth that an item has which represents the creative activity used to produce it. As a creative being man expresses that creativity by harnessing the creation and producing more from what already exists. All people possess the divine image and, therefore, have creative ability. So, the worth of an item is equal to its material cost plus its creative value. This creative value is intangible and is a contributing factor in establishing the profit that one receives. In economic terms, a buyer is willing to pay more than an item’s material cost due to the fact he cannot or chooses not to produce the item himself. The buyer, therefore, pays the seller for that creative activity. The value of that creative activity cannot be calculated in exact percentages above the material cost, and each situation will require a unique answer. But, what can be said is that both the buyer and seller must provide and enjoy full disclosure. To deprive another of information that he is due violates the ninth commandment. So, the seller should disclose the material cost of the item as well as define the practical function the product provides. The buyer should have access to any relevant information on the product which might influence his decision to purchase. At the same time, the buyer must be willing to duly compensate the

\textsuperscript{11} Matt. 20:1-16.
seller for his creative activity. This is why it is critical for the buyer to understand the practical functional value of the item fully, so that he can properly assess its creative worth. For the buyer not to do so, clearly disregards the divine image within the seller and therefore violates the sixth commandment. If the buyer attempts to purchase a product for less than its true material and creative value, then he is, in effect, stealing the buyer’s creative achievement and by that token violates the eighth commandment.

Credit poses another difficult issue from a Christian perspective. The practice of extending credit typically includes a finance charge, or interest, to compensate the seller for the use of his wealth as outlined above. According to the Mosaic Law, interest was not to be charged to a fellow Israelite, so many Christians have argued that one should not charge interest to other believers. We have already established that the civil and ceremonial portions of the Mosaic Law are no longer binding, but it is instructive to probe further into the proper interpretation of this passage. The Mosaic Law prohibited one Israelite from charging interest on a loan to a fellow Israelite, but interest could be charged to a foreigner, and a foreigner could charge interest on a loan made to an Israelite. 12 This would indicate that in a certain sphere, i.e., a business transaction, interest is appropriate. This is not a double standard. As already observed, in the wilderness, the nation of Israel was a communal society, surviving from the manna which fell from heaven. As a result, as Kalland observes, “. . . the Israelite economy was, by no means, mercantile; and loans were made to help persons who had become too poor to support themselves.” 13 One may conclude that the exhortation against

12 Deut. 32:19-20.

charging interest applies to loans of charity and not those of business. So, it is legitimate to charge interest for a commercial loan assuming that the conditions outlined above with regard to profit are met as well. The extension of credit is logical from a practical standpoint as well as it affords those who do not have capital the opportunity to create wealth through the operation of a business or investment.\textsuperscript{14}

That the playing field will not be even has already been established. Due to the superiority of one person’s gifting over another and the effects of sin, a disparity in the market results as one seller vies with another to create demand in his product. This is known as competition, another issue of controversy between ethicists. Some products will be naturally superior to others, and at the same time, some will cost more than others, so a wide variety of choices will be available to the consumer. Sellers of similar products will compete to win the business of potential buyers. This competition will encourage sellers either to enhance their product or reduce its price so that potential buyers find one product more attractive over another. Due to sin, sellers will often seek to circumvent this process by producing inferior products or by illegitimately reducing costs so their products can be sold at a lower price. We will discuss these particular issues shortly, but in terms of competition a biblical ethic will stress that the only legitimate way of competing is to use one’s gifts to produce a superior product at the lowest price possible. An inherent dishonesty may emerge resulting in competition both among sellers and between sellers and buyers as all relevant

\textsuperscript{14} Richard Higginson observes that credit provides an opportunity for those who display wealth-creating ability, but lack the necessary capital, to create additional wealth. Not only that, but credit has dual value in that it not only promotes the creation of wealth, it puts inactive wealth (individual savings) to use for the general good: \textit{Called to Account} (Guildford, England: Eagle, 1993), 110.
information may not be distributed equally. However, one’s creative effort or ability is indeed property which one is under no obligation to give away without proper compensation. In other words, a competitor or buyer has no ownership over another’s creative property. To take creative property without permission or coerce its transfer violates the eighth commandment. That said, sellers should strive to provide all relevant information needed to make an informed purchasing decision as well as not restrict access to common information or resources. Creating a demand by circumventing another’s ability to produce violates both the eighth and ninth commandments as one is both concealing information and stealing property that would otherwise belong to another.

A brief word about corporate giving may prove instructive as well. The Bible is clear regarding one’s responsibility to give a portion of his wealth back to God in worship (Malachi 3:6-12). Not to do so, violates the eighth commandment. But, does a corporate entity have the same responsibility as individuals? The Bible makes no distinction between the individual and the corporate organization in this regard. In fact, if anything, the corporate entity is under greater responsibility to tithe. A.W. Pink identified four reasons which affirm the practice of tithing: (1) it recognizes God’s ownership rights over all of creation, (2)

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15 Albert Carr suggests that much like a poker game, the practice of business includes withholding confidential information from other sellers and/or buyers putting them at a disadvantage to truly compete or judge the actual worth of a product. Scott B. Rae and Kenman L. Wong, Beyond Integrity: A Judeo-Christian Approach to Business Ethics (Grand Rapids, MI: Zondervan, 1996), 56-57.

16 Here the biblical principles of stewardship and corporate solidarity apply. Generally speaking, the more resources one has, the greater the responsibility to use those resources for the good of the Kingdom (e.g., the parable of the talents). The corporate entity will, by definition, offer more resources than the individual thereby placing it under greater responsibility. Additionally, the corporate nature of humanity logically implies that what is good for the individual is also good for the corporate entity (cf. Rom. 5:18-19). Malachi clearly identifies personal failure with corporate punishment (3:9).
it is an antidote to covetousness, (3) it is the solution to every financial issue and (4) it is a test of one’s faith.\textsuperscript{17} This reasoning is applicable to both individuals and organizations.

**Human Resources**

Another important consideration in the practice of business is the human resource. Without human beings, business cannot be transacted. Employment is an issue as old as mankind. From the beginning, those who had wealth required workers to help maintain or increase that wealth. Due to sin, however, even the best workers require supervision to ensure that their work is satisfactory. God created Adam and placed him in authority over the entire creation. God delegated his authority to Adam who became, in effect, the world’s first manager. Yet, as we already know, due to the Fall, man strains his relationship with creation as he attempts to exert his authority in a domineering way. The employer-employee relationship reflects the same tension. Man recognizes his need to be led; this is a result of his innate recognition of God’s authority over him, but, he rebels against this authority due to his sinful desire to be autonomous. Therefore, the Bible recognizes that management is more than simple administration and coordination—it is leadership. A leader, in the biblical sense, recognizes the discord that exists in relationships, but also recognizes that each person carries the divine image and is, therefore, worthy of respect.

The servant-leader model as espoused by Robert Greenleaf has become popular both in secular and Christian communities in the last several decades.\textsuperscript{18} But, this

\textsuperscript{17} As A.W. Pink observes, regarding the second and third points, tithing protects or corrects one from an idolatrous attachment to money and if everyone practiced tithing, there is not a social ill in all of creation that could not be solved: *Tithing* (Memphis, TN: Bottom of the Hill, 2011), 29-32.
model does not do justice to the biblical concept of a leader. It is true that a leader has, among many qualities, the disposition of a servant, willing to serve the people he leads. Jesus himself was a clear example of this. However, one finds the servant-leader model lacking a critical component—authority. A true leader has authority first. Adam was given authority over the creation before he could offer service to it. The shepherd, however, is a more appropriate example of biblical leadership. Scripture refers often of God himself as a shepherd. He is the Chief Shepherd, the Good Shepherd and the One-and-Only Shepherd.

Psalm 23 represents a paradigm for leadership. At first glance it may be difficult to interpret the signs of leadership in these verses, especially since they are applied on such a personal level. However, upon closer inspection the qualities of leadership become apparent. In v. 2, the verbs “makes” and “leads” indicate a proactive willingness on the part of the shepherd to make sure that the sheep not only rest, but that they are able to rest well “beside still waters. . . .” A leader must make sure that his people are given the opportunity to rest from their labor. From an ethical perspective, this is an important consideration. The fourth commandment provides that rest is a requirement in every work cycle, and this rest

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20 1 Pet. 5:4.

21 John 10:11,14.

22 Eccles. 12:11.
must be more than adequate in that it must rest not only the body but the soul as well. In vv. 3-4, the shepherd leads the flock in paths of righteousness. The leader knows where he is going, he has vision of where his people need to go and knows how to get there. While that path is not always ideal (v. 4a), the leader knows how to negotiate obstacles, and his people have faith in his abilities (v. 4b) to do so. Lastly, the shepherd carries both a rod and staff. The rod was used to fend off wild animals that might attack the flock and the staff was used to control the flock.²³ A leader not only protects his people but he corrects when necessary as well.

John 10 is equally paradigmatic regarding leadership. In this passage, Jesus himself speaks to the qualities a shepherd must have in order to lead a flock. Verse 1 opens with a statement regarding the identity of the shepherd—he is the legitimate shepherd, not one who masquerades as one. Leaders are called to the occupation of management, and this condition is reiterated in vv. 12-13. Furthermore, leadership is not just a quality that an individual might posses, but a calling in and of itself. In vv. 3-4, the shepherd leads his flock from the pen. It was common in those days to use a single pen to house multiple flocks overnight.²⁴ In the morning, the shepherds would separate the flocks simply by leading them with voice commands as opposed to driving them from behind. A leader does not drive his people like cattle, but rather he leads them from the front. Whatever the people will have to face, the leader will face it first. Additionally, the sheep respond only to the voice of the


shepherd (v. 5). The leader cultivates a spirit of trust between himself and the people he leads. This trust is based on two factors: (1) the identity of the shepherd, i.e., the sheep trust the shepherd because he is the legitimate shepherd and has the right to lead them, but also (2) because his actions prove that he can be trusted which leads to the next point. In v. 11, Jesus explains the essential nature of the good shepherd; he is good exactly for the reason that he is willing to lay down his life for the sheep. A leader is not afraid to stand up for his people and, if need be, stand in front of the firing line.

Lastly, 1 Peter 5 provides additional qualities which a leader, in the biblical sense, should have. Many of the qualities noted in 1 Peter 5 overlap with the qualities already discussed in Psalm 23 and John 1; however, 1 Peter 5 addresses two qualities not mentioned in the previous two passages. First, a leader must be humble (v. 5). Leadership not only entails having authority, but also knowing when to lean on the expertise and experience of others. A leader will accept input from his subordinates as well as superiors in order to make the best decision possible. A leader is less concerned with self-promotion or self-advancement and more concerned with doing what is right. And secondly, a leader also humbles himself before God (v. 6), and he recognizes that his authority and responsibility, whatever the measure, is derived, ultimately, from God. Therefore, a leader places his trust in the Lord first and foremost.

Of course, a leader is bound ethically by the Ten Commandments just as everyone else. A leader should not lie, or steal, or covet what others have. But, several aspects have particular importance to biblical leadership which may not be as obvious as the ones stated above. From an ethical perspective, the obligation for leaders is primarily one of honoring authorities. That may sound odd since the leader is the authority; however, the fifth
commandment, like all of the commandments, is comprehensive in that the relationship is not only vertical but rather it extends in all directions, vertically and horizontally. Everyone, as an image of God, deserves respect, and a leader will understand and practice this. A leader, in the biblical sense, will do his best to minimize the effects of sin and exert leadership in a loving, yet just way. Additionally a true leader will recognize his dependence on God. A leader, especially, is accountable to the demand of the first commandment to recognize God as the only sovereign authority in the universe. A leader will recognize that his talents are God-given abilities by which he accomplishes God’s will, and any success he has is a direct result of God’s blessing. All leaders fail at times, but even in those circumstances, a leader will continue to recognize God’s authority over his life and ask for His deliverance. As Job stated, “The Lord gave and the Lord has taken away, may the name of the Lord be praised.”

This total commitment to God and His ways gives a true leader the strength to face challenges and the humility to deal with success.

The other equally important concern with regard to human resources is that of employees. Many considerations come into play from a biblical perspective regarding the ethical treatment of employees. Wages, working conditions, employee benefits, development and the opportunity for rest are at the top of the list. All of these concerns, at a fundamental level, revolve around the idea of personhood. In his encyclical, *Laborem Exercens*, Pope John Paul II observes that the very idea of being a person has, at its core, an ethical aspect due to the divine image implanted within. All men, therefore, are due a fundamental respect which must be reflected in their labor. Paradoxically, man is not only the creator of his work,

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but he is the “purpose” of it as well, and because of this he can be viewed merely as a means to an end. In this regard, Marx was correct—man’s labor can be exploited, and he can become alienated from his work. He can become a mere labor component, like any other material resource, required to produce a product. Such treatment violates the sixth commandment as it disregards man’s very personhood.

A biblical ethic serves as a corrective to this view. The Bible affirms the basic personhood of individuals and insists that they never be treated as means but rather as ends in themselves. Regardless of the type of work, the person should never be demeaned. The very fact that one who bears the image of God performs labor gives it worth. Working conditions can present a perplexing issue for employers. Not all businesses will be in a position to offer pristine working conditions. And, even if they can, the type of work may appear to have a demeaning quality. Janitors, for example, must clean up other’s untidiness. Yet, cleanliness in the workplace is a much needed service. Regardless of the type of work or working conditions, the employer should affirm the basic personhood of an employee by providing opportunities for self-realization. The inability to take part in the creative process hinders man’s ability to realize his full human potential.

27 Pope John Paul II has here in mind the idea that advances in technology, although beneficial, seemingly can disassociate man from his labor (the machine works and man merely supervises it); however, he adamantly resists this perception stating that man is always the proper subject of work. It is the person performing the work which provides it meaning, not the type of work. A particular type of work may appear demeaning, but it still has value for the very fact that a human being is performing it; Pope John Paul II, 13-17.

28 Michael Novak agrees that alienation exists, but takes issue with the entire concept of alienation as applied to capitalism only. He argues that alienation is not particular to one type of economic system or one particular time in history. All eras and forms of socio-political structures inherently alienate man in one way or another. He does not make the point here, but based on earlier argumentation (pp. 22-23.), it is clear that he would agree that the effects of sin cause alienation: Toward a Theology of the Corporation (Washington: American Enterprise Institute for Public Policy Research, 1981), 44.

29 Gini and Sullivan note, in line with Marx, that much of the issue with modern work is its tendency to isolate workers from the overall process and, more importantly, the end result; Rae and Wong, 171-177.
should, as much as possible, align with his gifts. The closer this alignment, the more fulfillment one will find in his work. However, man, as a fallen creature, can be mistaken about his gifts and seek work that he is not qualified to perform. In addition, assignments will never match an employee’s gifts perfectly, nor will one’s desires ever match one’s gifts perfectly. That said, employers should provide employees performing repetitive or routine tasks (e.g. assembly-line work) opportunities to relieve monotony and to express their creativity into the overall process. This can be done by providing frequent and ample breaks, training employees to perform a range of tasks, developing employee committees and developing employee satisfaction programs. Practical solutions will depend on circumstances, but employers should develop programs which recognize and prioritize the basic personhood of workers.

Wages also come into consideration when probing employee concerns. Wages should not be viewed as a means to sustenance only. Employers should recognize the creative aspect of work and be willing to compensate workers appropriately. To knowingly pay employees less than their labor is worth violates both the sixth and eighth commandments. Substandard wages not only disregard the basic personhood of a worker but also steal from him in the process. Employees should have access to information regarding prevailing wages in a given area in order to make an informed employment decision. Global competition and reduced pricing, however, make it difficult for producers to pay high wages and still compete. For example, Wal-Mart is well known for off-shoring much of their

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30 Although, as Pope John Paul II states, this is a significant consideration. He argues that a just wage is the means through which the justice of an economic system is measured. Workers, in order to have access to common goods, must receive a living wage. This is especially relevant with regard to the family structure; Pope John Paul II, 45-48.
manufacturing in an effort to reduce consumer prices. The resulting market pressure for domestic suppliers is enormous and forces them to take drastic measures, cutting cost which means reduction or loss of income for workers. Who should receive the ethical priority in this situation – the consumer or worker? Arguably, we are all part of the same divine economy and God is master of all. Using cheaper off-shore labor results in increased opportunity abroad. It may disrupt local economic factors short term, but man’s creativity will compensate with new services and products.31 Jesus himself said that the poor we will always have among us.32 Jesus’ words do not justify paying an inadequate wage, rather, Jesus poses a realistic biblical view that we cannot eradicate all the effects of sin—there will always be economic disparities. An eternal perspective which recognizes that only the full consummation of God’s kingdom can alleviate these issues of inequity is required. Employers must do the best they can with the resources and time they are given.

Employers must give employees the opportunity for rest, not just to recover from activity, but, more importantly, to take stock in their labor. Rest allows for thoughtful contemplation of God’s blessings, the satisfaction from one’s labor and anticipation of the next creative cycle. God’s rest, as already discussed, is not a just a cessation of activity, but rather a celebration of it. This perspective honors both the fourth and sixth commandments, giving God the honor that is due him while recognizing employees’ worth at the same time.

31 As an example, the trend in the US in the past 15-20 years has been to off-shore labor manufacturing to lower-cost labor bases. However, in the past several years, the US, due to advances in robotic technology, has seen a resurgence of manufacturing jobs. In many cases, robots can perform not only repetitive tasks, but can be taught to recognize variables as well making it cheaper to purchase robotic labor domestically rather than utilize human labor overseas. (Steve Kroft, writer, “The March of the Machines,” in 60 Minutes, prod. Harry Radcliffe and Maria Gavrilovic, CBS, January 13, 2013.)

32 Matt. 26, Mark 14, John 12.
Conversely, the employee is ethically obligated to his employer as well. The employee is obligated to perform the work he is assigned or has agreed to perform as well as he is able. Not to do so violates the eighth commandment—it is nothing less than stealing from the employer. Work, as Paul commended, is actually an antidote against idleness and theft. Those who work are able to support themselves rather than take from others, and this is yet another reason why it is critical for employers to pay a living wage. Not only that, but sufficient pay contributes to employee morale. Although, as Nash observes, pay is certainly not the only contributing factor to employee morale, nor is it the most important. The most important factors are those which influence the self-fulfillment of the employee. This point further enhances the importance of respecting the personhood of workers. Regardless, the higher the morale, typically the more productive an employee will tend to be. Maximum productivity translates to lower costs for employers resulting in more profit, lower prices and ultimately more business. A biblical ethic establishes a sustainable economic system.

Another obviously important human resource is the customer. The concept of personhood applies not only to the individual, but to organizations as well. Customers may be individuals or organizations, but whatever the case, they are entitled to the same ethical treatment. Customers should receive the best product possible from a seller. It is incumbent upon the seller to disclose all relevant information regarding the product in question as well as to set clear expectations regarding the how and when the product will be delivered to a customer. The ninth commandment demands full-disclosure. Withholding information relevant to a purchasing decision or creating false expectations violates this commandment.

33 2 Thess. 3:6-15.

Once expectations and a price are agreed upon, the seller is obligated to deliver under those conditions. If he cannot, the seller must be prepared to compensate the buyer in some way. Not to do so amounts to theft and violates the eighth commandment. Sellers must stand behind their products as well. Inferior or defective products should be replaced at the seller’s cost. Customers, for their part, are obligated to be honest regarding reasons for dissatisfaction.

Customer service should demonstrate a willingness, on the part of the seller, to empathize with the customer’s position. This affirms the basic personhood of the customer and honors the sixth commandment as well as the fifth commandment as customers represent an authority of sorts. Contrary to the popular cliché, the customer is not always right, but they are always the customer and, as such, are entitled to a certain prerogative. The seller should attempt to provide customer satisfaction to the best of his ability. Of course, some customers refuse to be satisfied, and there is a limit to what a seller can do to compensate the customer within the bounds of business practicality. Sellers should “turn the other cheek”\textsuperscript{35} or “walk the second mile”\textsuperscript{36} as much as possible within financial constraints. Customers, even in the face of quality issues, are obligated to treat the seller with dignity and respect. Again, this honors the sixth commandment which affirms the basic personhood of an individual.

\textbf{Production}

\begin{footnotesize}
\begin{enumerate}
\item[	extsuperscript{35}] Matt. 5:39.
\item[	extsuperscript{36}] Matt. 5:41-42.
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Production involves the use of natural resources as well as suppliers. Consumption and protection of natural resources is yet another critical concern in business. The cultural mandate has implications for both of these matters. Man is mandated to have dominion over the earth and its creatures. This lordship has its limits, however, and should be benign, as the original order of creation attests (Gen. 9:1-3). The entrance of sin introduced animosity into the relationship between man and the creation which did not exist prior to the Fall. Man attempts to rule, but the creation resists his efforts. Conversely, the resistance of the creation to man’s efforts to use its resources drives man to domineer rather than rule, and he exploits those resources rather than cultivate them. The creation groans under the burden of this exploitation, and man eagerly awaits release from the drudgery of his toil. A biblical ethic of the environment commends the earth’s resources to man, but there must be temperance to the extent of man’s use of these resources. True lordship always involves grace – applied as moderation in this case. Care must be taken to restrain man’s creative activity so that it does not exhaust the earth’s resources. Nothing in the creation account presumes a static environment. As discussed earlier, this is not a zero-sum game–God’s original intention is abundance. The cultural mandate indicates growth, so we should not assume that the earth will not continue to yield to man’s lordship. At the same time, the harder man pushes, the more the earth will resist and make his ability to leverage its resources even more difficult. So, man must cultivate the earth like a delicate flower.

37 Rom. 8:19-20.

38 Gen. 3:17-19; Eccles. 2:17-23.

39 Calvin, as Wallace notes, advocated a healthy detachment from the things of this world. It was only through a healthy detachment that man can truly love the things of this world and enjoy their use in proper measure. The believer understands that the abundance of creation is on loan from God and he may ask for its return at any moment. Ethically speaking, this understanding translates into balance in all areas of life: Calvin’s Doctrine of the Christian Life (Eugene, OR: Wipf and Stock, 1997), 126-128; 170-189.
Providing rest for the land honors the fourth commandment and is evident in the Jewish practice of the Sabbath year.\(^{40}\) Conservation initiatives are not just trendy; they are, in fact, biblical.

Suppliers are another key consideration in the production process. The same ethical principles apply to supplier relationships as that of customer and employee relationships. One significant difference exists in a supplier relationship that does not exist in a customer relationship, however—one cannot choose his customers.\(^{41}\) On the contrary, customers can choose suppliers, and can choose to abandon those relationships if they wish. The fact that a customer is in a position to choose suppliers can lead to an attitude in which the supplier is treated as disposable. Supplier relationships should be approached in much the same way as a marriage. An informed decision must be made with care; however, once that decision is made contractually, a covenant—a morally sanctioned relationship—is established and must be honored. Fidelity honors both the first and seventh commandments. Suppliers should strive to meet customer requirements and commitments, but they will fail. The existence of sin makes this a certainty. Nonetheless, commitment to the relationship requires that customers work with suppliers to correct defects in their processes. Suppliers, like employees, must be developed to their full potential. If they resist, they must be counseled, corrected or even reprimanded. But, customers should not abandon suppliers unless they refuse to or cannot improve. Customers should be loyal to partners unless the supplier refuses


\(^{41}\) Certainly a supplier can choose not to do business with specific customers; however, generally speaking, the goal of business to seek customers as opposed to turning them away. If one chose to turn away every unreasonable customer, he might not have very many customers left.
to honor the relationship reciprocally. On either part, dishonoring the relationship violates the first and seventh commandments which require covenant faithfulness.

Advertising

Lastly, advertising is another component of business that merits discussion. Full-disclosure and honesty apply here as in other areas of business. Advertisers have an ethical obligation not to deprive consumers of relevant information regarding their products. Rather, they must be open and honest regarding the merits of their products or any potentially adverse effects they might have. Modern economics commonly places the onus on the consumer to make careful decisions—caveat emptor. Consumers would be foolish to make purchasing decisions naively; however, from a biblical perspective, the seller has a much more demanding obligation to represent his product truthfully. Not to do so violates the ninth commandment.

Advertising challenges the status quo.\(^{42}\) Creating dissatisfaction with the status quo can lead to temptation and overconsumption, but this does not mean that advertising is unethical. It does mean that care must be taken on both the part of the consumer and seller. Most importantly, advertising should not promote or incite a violation of the Commandments. At the same time, neither consumers nor actors must be demeaned in the process of creating or communicating advertising material. Furthermore, advertising should focus on the merits of the product or service being sold and not the demerits of a

\(^{42}\) Thomas Dunkerton defines advertising as the creation of dissatisfaction with the status quo otherwise consumers would not desire to purchase new products. He concludes that, assuming product enhancements contribute to people’s well-being, there is nothing unethical with the creation of dissatisfaction. Richard C. Chewning, ed., *Biblical Principles and Business: The Practice* (Colorado Springs, CO: NavPress, 1990), 96-97. Theodore Levitt goes as far as to say that creating dissatisfaction actually promotes human creativity showing consumers the possibility of what life might be like; Rae and Wong, 407.
competitor or his product or service. Advertising should not be negative. Political attack ads are a representative example of such advertising. One need not disparage the character of a competitor or the quality of a product in order to promote his own. If a product or service cannot stand on its own merit, perhaps further evaluation as to its usefulness or appropriateness should be considered.

The world of business is a highly dynamic and often hostile place. For the Christian in business it can be difficult to know which decisions are the “right” ones. A biblical understanding, however, illuminates the situation clearly. The moral law serves as an ethical guideline which applies to all life’s situations including that of business. The concepts of personhood and property are central to the moral law and from this understanding arises a framework by which one can evaluate ethical obligations in the practice of business. Issues such as wealth, profit, wages, employee welfare, conservation and advertising can be addressed in a biblical way by applying the moral law. Ultimately, everything belongs to God and moral obligation is rooted in understanding how our actions align or deviate with His commandments.
CHAPTER 9
THE CHRISTIAN IN BUSINESS

A High Calling

What implications can be drawn from the biblical ethic proposed here? The Christian in business has a high calling indeed, and this calling is to Christ. The majority of people are involved in business in some way or another, so the majority of Christians will be involved in business as well. The Christian is obligated to act not only in a certain way, but to transform the very nature of business itself. Christians operate as “sheep among the wolves,” and are as “innocent as doves,” yet they are to be “shrewd as snakes” at the same time. What does this mean? Christians are in a precarious situation of sorts. They are empowered to use their gifts to succeed, but, at the same time, they are obligated to ethical behavior that their colleagues or competitors may not feel convicted to follow. Many in business will scoff at this type of behavior and because of it abuse or exploit the Christian. Unfortunately, this is the Christian predicament (John 15:18-21). Nonetheless, Christians are called to be the leavening agent, the preserving salt, and the lamp providing light in a darkened world.

1 Scott B. Rae and Kenman L. Wong, Beyond Integrity: A Judeo-Christian Approach to Business Ethics (Grand Rapids, MI: Zondervan, 1996), 171.
2 Matt. 10:16.
3 Luke 13:20; 1 Cor. 5:6; Gal. 5:9.
Christians bring God into the workplace, not necessarily in an evangelistic way, but incarnationally. They serve as the conscience of a world suppressing the truth of God.

Christians operate as instruments of grace in a fallen world. A simple act of kindness or concern may significantly impact the life of a business relation or colleague. It is impossible to fathom the impact of a positive example on another’s eternal destiny. The Christian does have an obligation to speak about God as well, but not in a coercive way. A heart of obedience and words of praise for God can bring someone to Christ, perhaps more effectively than fire and brimstone. At the same time, through one’s work in business, he affects grace in his own life as well. The business environment undoubtedly will provide many opportunities for sanctification. It is through our daily struggles that we grow in our walk with the Lord and become better people in the process. The Christian in business will welcome such opportunities.

The Bottom Line and Obedience to God

The obvious challenge will be how can the Christian in business operate using the moral law as his guide and still be successful? Perhaps surprisingly, the consensus is that biblical ethics are compatible with secular business. There are several reasons for this. First,

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4 Matt. 5:13.
5 Matt. 15:14-16.
6 Clive Wright agrees stating that the incarnation roots Christianity in the material world. He notes further that Christians have a long history of “colonizing” the secular world (e.g., the pagan holidays which were converted into Easter and Christmas); however, later generations of Christians have lost the ability to do this viewing the secular world as “impregnable.” This behavior is pronounced even more within the world of business: The Business of Virtue (London: Society for Promoting Christian Knowledge, 2004), 226-228.
there will be significant overlap between the principles employed by the Christian and his secular counterparts.\textsuperscript{8} God’s principles exist and work whether one chooses to acknowledge them or not, and pragmatic businessmen, often unknowingly, will employ biblical principles simply on the basis that those principles produce results. And, certainly, the creation of wealth is a shared goal for all parties. Secondly, because all legitimate work and business is ordained by God, obedience to His principles will lead to His blessings. It is a biblical principle, generally speaking, that obedience leads to blessing, but this certainly is not always the case.\textsuperscript{9} Thirdly, the Christian can be an agent for change in the business world as some may be called to business as their mission field. As Jesus stated, it takes only a small amount of yeast to leaven an entire batch of dough. While it may be challenging, the Christian can use his work in the business world as an opportunity to demonstrate the “good, pleasing and perfect”\textsuperscript{10} will of God as a testimony for the Gospel. All in all, work is ordained by God and, therefore, no business lies outside of his control. Secular business may appear to operate differently, but as we have established, there is no such thing as secular business.

**The Myth of the Ethical Dilemma**

A near final word must be stated in order to dispel a prevailing misconception. It is often said that the person in business will face ethical dilemmas where he will be forced

\begin{itemize}
\item Van Duzer, 197.
\item Rom. 12:2.
\end{itemize}
to make a choice between two seemingly competing ethical principles. There exists, in fact, no such thing as the ethical dilemma. To paraphrase John Frame, one need not lie to preserve another’s life. In a classic illustration of this principle, Frame writes of Nazis attempting to uncover the whereabouts of Jews whom they intend to kill. During door-to-door searches, a citizen (who knows where the Jews are) is confronted with the ethical dilemma of having to lie in order to protect life. However, as Frame notes well, one is under no obligation to be truthful to parties who are known to be seeking to harm others. One does not have an obligation to be truthful to a person attempting to inflict inappropriate harm to another person. In the same way, there is no ethical dilemma in the business world. There will always be an overriding ethical principal that can be applied in order to understand the appropriate course of action.

Dependence on God

The Christian in business survives and thrives through a dependence on God. One must be careful never to think too highly of his own accomplishments. Success is a blessing from God and all the natural abilities and resources one has at his disposal are gifts from Him. Undoubtedly, the individual bears personal responsibility to work hard and make appropriate professional decisions, but one’s success is undergirded, ultimately, by God. Humility is the key. Gratefully accept success, but honor God and others who have helped in that success. A prayerful disposition will help one stay close to God, not only to remain humble, but to evaluate difficult decisions, apply the correct ethical principle and make the correct ethical decision. As Paul states eloquently, “Do not be anxious about anything, but in

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every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.”\(^{12}\) As with all things, God is the very basis for our action, and the Christian can take comfort in knowing that the Holy Spirit will guide his decisions.

\(^{12}\) Phil. 4:6-7.
CHAPTER TEN

CONCLUSION

Work is central to man’s inherent nature. It is grounded in creation and a reflection of the very nature of God himself. As God’s image bearer, man is given the cultural mandate to subdue and fill the earth. Man’s work then is as much about who he is as what he does. The entrance of sin corrupts man’s nature so that he becomes self-serving rather than selfless. As a result, his primary aim is to ensure his own welfare, and he disregards that of his fellow man. Despite this, a biblical perspective militates against such a disposition insisting that ethical obligation remains. The modern perspective separates the practice of business from spiritual matters, so that a disconnect exists between understanding one’s ethical obligation and what the Bible commands. The believer, called in obedience to God through Christ, recognizes his moral obligation and strives to apply a biblical understanding in his vocation. The idea of commerce, implicit in the creation and the nature of God as well, reflects a basic reciprocity between persons. As such, ethical obligation constitutes a recognition of personhood and ownership which serves as the basis for all morality. This ethical obligation is reflected in the moral law, an outcome of creation and a reflection of the very character of God himself, and remains in force from the time of creation until today. The moral law, better known as the Ten Commandments, provides all the necessary information for one to understand his ethical obligation to God and to his fellow man.
The world of business is a dynamic and often hostile place. By applying the moral law, the believer recognizes ethical concerns and understands his proper response. To be sure, the effects of sin remain and business continually presents challenges, but the believer is armed with decision-making tools for any ethical conundrum. Business, conducted from a biblical perspective, takes on a rejuvenated aspect in that one is able to appreciate how his work and conduct is a reflection of God’s character. A dependence on God allows the Christian in business to enjoy his success and overcome his failures. Thus, man has hope—hope that even his most egregious mistakes are redeemed by the blood of Christ and that, someday, everything will be put in its proper place. In the meantime, there is nothing better than to enjoy the work God has given him. For as the writer of Ecclesiastes eloquently states:

This is what I have observed to be good: that it is appropriate for a person to eat, to drink and to find satisfaction in their toilsome labor under the sun during the few days of life God has given them—for this is their lot. Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God. They seldom reflect on the days of their life, because God keeps them occupied with gladness of heart.¹

The Bible speaks authoritatively and comprehensively to all areas of life, including one’s conduct in the business world. A Reformed worldview provides a comprehensive and systematic biblical framework which informs the practice of business, especially in the modern world of commerce.

¹ Eccles. 5:18-20.
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