

THE REGENT BUSINESS REVIEW

ISSUE 6

[www.regent.edu / review](http://www.regent.edu/review)

Worldview @ Work



**Understanding How Your Colleagues Think,
What Persuades Them, and What Does Not**

ALSO IN THIS ISSUE

**The Best (and worst)
Practices for
Communicating
with Non-Christians**

**How Gay-Friendly
Should Your
Workplace Be?**

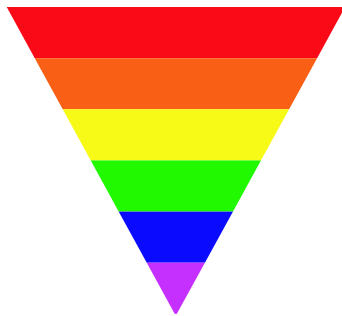
**Making the Case
that Business
Glorifies God**

AND: What Every Manager Needs to Know About Business Law



**Absolute truth?
Absolutely not!
Understanding the
worldview of your
colleagues**

PAGES 4 - 8



**Is Gay-Friendly
God-Friendly?**

PAGES 20 - 24

Regent University Graduate School of Business

A Magazine for
Christian Leaders
and Managers

THE REGENT BUSINESS REVIEW

Issue 6 (July 2003)

Fast Foreword **3**

Worldview @ Work **4**

How do your colleagues think? What persuades them?
And what doesn't? Understanding their "worldview" is the
first step to being more influential with them.

**The Best (and worst) Practices for
Communicating with Non-Christians** **9**

Laced with wit and wisdom, here are five powerful
approaches to becoming more persuasive with
non-Christians

Making the Case that Business Glorifies God **14**

A world-renown theologian turns his attention to
business, identifying several business activities that
glorify God.

**Mini-Case: How Gay-Friendly
Should Your Workplace Be?** **20**

Master's Software Solutions, a Christian company for 20
years, now faces its first openly gay applicant. Does non-
discrimination imply the validation and acceptance of the
gay lifestyle?

Plus: Two experts respond to the case

**What Every Manager Needs to Know
About Business Law** **25**

Business law is not just for lawyers anymore. Here's
a primer on what you really need to know.

Bookshelf **31**

The Regent Business Review is an electronic magazine published by the Regent University Graduate School of Business. The mission of RBR is "to equip and encourage Christians to be more God-honoring leaders and managers." As such, we offer practical guidance about what it means to be an authentic Christian in the workplace, as well as tools for better communication, for character development, and for other building blocks of leadership excellence. Driven by a calling to make disciples in the marketplace, we seek to exhort and coach Christians to "excel still more" (1 Thess. 4:1) in their roles as leaders and managers.

We welcome your ideas about how we can make *The Regent Business Review* more useful for you, and we invite you to tell others about this unique resource. For back issues of RBR, or to subscribe, please visit our website (www.regent.edu/review) or contact us at: The Regent Business Review, Regent University Graduate School of Business, 1000 Regent University Drive, Virginia Beach VA 23464.
© 2003 by Michael Zigarelli

The Power of Seeing the Invisible

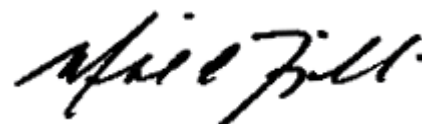
In 1968, Francis Schaeffer wrote, in *The God Who Is There*: “The tragedy of our situation today is that men and women are being fundamentally affected by the new way of looking at truth, and yet they have never even analyzed the drift which has taken place.” Thirty-five years later, those same words could be penned with exponentially more support from every corner of our culture. People simply don’t think about the way they think. They know what they believe – sort of – and they act on what they believe, but it is the rare individual today who gives significant thought to why he or she believes it.

And the “tragedy,” as Schaeffer says, is not just the lack of introspection, but the pernicious incursion of the new-and-improved “truth” on the inattentive mind. What’s true and false, what’s right and wrong, what’s good and bad, what’s tolerable and intolerable – since there is no longer any generally-accepted absolute standard for such things, myriad relativistic worldviews have rushed in to fill the vacuum, infecting hundreds of millions. How, then, can we as Christians – people who do believe in absolute truth – hope to influence people who reject the very foundation on which we build our arguments?

One of the secrets to success lies in understanding our audience better than they understand themselves. We must comprehend their worldview – their core assumptions about God and the world – as well as why they hold these assumptions. And then we must use that knowledge strategically to advance Christian values in business (and everywhere else in society, for that matter).

This issue of *RBR* will acquaint (or re-acquaint) you with the concept of worldview and why it matters so much. The first article is primer on worldview and how it affects the behavior and decision-making in business. The second article, by Tim Downs, helps us to engage competing worldviews by providing several practical tips for improving our communication with unbelievers. And the third article, a highly-readable applied theology piece from world-class theologian Wayne Grudem, lays out a cogent Christian worldview of business. We’ve also included a provocative case study – “How Gay-Friendly Should Your Workplace Be?” – intended to encourage application of the complex but critical concepts presented in these articles.

“Worldview” will never be discussed around your water cooler, but worldviews will most surely be there, shaping attitudes, determining priorities, encouraging action. Like the invisible hydrogen and oxygen that comprise the visible water in the cooler, invisible worldviews manifest themselves as quite visible behaviors. We hope that this issue helps you to see the former so you can better affect the latter.



Michael Zigarelli, Editor

Worldview @ Work

by Michael Zigarelli

The term “worldview” may sound abstract or philosophical, a topic discussed by pipe-smoking, tweed-jacketed academics. But actually, a person’s worldview is intensely practical. It is simply the sum total of our beliefs about the world, the “big picture” that directs our daily decisions and actions. And understanding worldview is extremely important.

Charles Colson, *How Now Shall We Live?*

Tim wants to persuade his company to offer full disclosure in their annual report to shareholders. Brad wants to encourage his firm to make employees a higher priority, putting people ahead of profits. Stacey wants to convince her top management peers that they should be transparent when describing the company in their ads and when interviewing job candidates. Martin wants to share the gospel with his co-workers more strategically.

These are diverse people with diverse objectives. But one thing they all have in common is this: *they’ll each be in a better position to reach their objectives if they understand the worldview of the people around them.*

The absence of that understanding has culminated in some colossal blunders among workplace Christians. We too often attempt to influence people’s thinking based on the assumption that they are persuaded by the same things that persuade us. So,

operating on that faulty assumption, Tim might denounce the “sin of misrepresentation.” Brad might try to talk about the value of “servant leadership.” Stacey might say that God wants us to be honest. And Martin might begin with his invitation with “The Bible says...”

We too often attempt to influence someone’s thinking based on the assumption that he’s persuaded by the same things that persuade us

Big mistake in most work environments. Fatal mistake. And if any of our four hypothetical friends here really understood how their colleagues see the world – if they understood their colleagues’ “worldview” – they’d immediately recognize the probable folly of their approach to persuasion. In each case, because the hearer is operating on a different set of assumptions about the world than is the speaker – because they have different worldviews – the hearer will likely dismiss the speaker’s argument out of hand. “It’s superstition,” the hearer would think. “It’s myopic.” “It’s old-school thinking.” “It’s anti-intellectual.” You may have heard such retorts yourself. I certainly did once upon a time.

Far more persuasive is a strategic approach that identifies the other person’s worldview and then operates within it. The Apostle Paul modeled this well at Mars Hill when, in seeking to evangelize the intellectual elite of Greece, he built his argument within their own worldview. He said:

“Men of Athens! I see that in every way you are very religious. For as I walked around and looked carefully at your objects of worship, I even found an altar with this inscription: TO AN UNKNOWN GOD. Now what you worship as something unknown I am going to proclaim to you” (Acts 17: 22-23).

Paul knew what Chuck Colson has echoed two millennia later: “understanding worldview is extremely important.” It’s pivotal, in fact, if we want to make progress advancing Christian values in the workplace. So we should invest significant time gaining that understanding.

A Primer on Worldview

In basic terms, a worldview is the totality of our beliefs about God, about the world, and about the relationship between the two. It is the lens through which we interpret and make sense of everything around us. And while that may sound abstract, esoteric, and far, far removed from the practical concerns of the workplace and

of business, as we'll see shortly, the beliefs that people hold regarding these core issues have a profound effect on their priorities, on their sense of right and wrong, and ultimately, on their day-to-day behavior and decision-making.

The beliefs that people hold on these core issues have a profound effect on their day-to-day behavior and decision-making

There are, of course, many worldviews represented in our culture. Some are monotheistic (e.g., the worldviews of Christianity, Judaism, and Islam), others are pantheistic (e.g., New Age and some eastern religions), and still others are agnostic, maintaining that the nature – and the existence – of god is ultimately unknowable. This latter category of worldviews, collectively-termed “secularism” (or “naturalism” by some), is considered to be the dominant worldview in western culture, say experts observers of society. It asserts that since God is unknowable, ultimate truth is unknowable. The commentary of theologian R.C. Sproul is representative: “for the secularist, there is no ultimate answer because there is no ultimate truth...It's a message that's being proclaimed, indeed *screamed*, from every corner of our culture.”

Survey evidence from culture-watchers like George Barna and George Gallup, Jr. confirms that the screaming is penetrating deeply. To cite just

one example, in a 2002 poll, Barna asked over 1,000 adult Americans whether they believed that there are moral absolutes that are unchanging or that moral truth is relative to the situation. By a 3-to-1 margin (64% vs. 22%) adults said truth is always relative to the person and their situation (www.barna.org, 2-12-03).

So, since the workplace is simply a microcosm of society generally, we naturally find the influence of secularism all around us at work. Let's look more closely at that worldview, contrasting it with the Christian worldview, and examining its manifestations at work and in business.

Christianity versus Secularism

Rather than use the standard philosophical jargon, let me try to explain the central distinctions between the Christian and secular worldview through a concrete example. Joe Christian and Jane Secular are friends, but their worldviews are in serious conflict. Joe believes that there is a God and that God exists in three persons: Father, Son and Holy Spirit. Jane rejects the notion that we can know there's a god. For her, there may be a god somewhere out there, but if there is, that god is simply unknowable.

Joe believes that God created the world and exists apart from the world. Jane cannot say whether god (if there is a god) created the world. For her, the observable realm – the here and now, the things we can experience through our

senses – is all that exists for sure.

Joe believes that we can know God, God's will, and God's nature because God has revealed himself through scripture, through his creation, and most of all, through the person of Jesus Christ. Jane believes that if there is a god, there's no way to know whether that god is involved in the world. In fact, for Jane, there's no point in even talking about god because, for all intents and purposes, there's nothing one can say about god. The whole construct of “god” is a speculation.

The implications for daily living are almost infinite, since their divergent assumptions determine Joe and Jane's divergent opinions on right and wrong and how we should live. For Joe, absolute truth, absolute right, and absolute wrong are knowable through the Bible. For Jane, what's “true,” what's “right,” and what's “wrong” are relative to

“Secularism” is considered to be the dominant worldview in western culture

persons and situations. If there is no god – or even if there is an unknowable god out there – then who's to say what's right for everyone? Actually, from Jane's standpoint, it's the ultimate act of hubris and tyranny to claim to know such a thing! Now, that doesn't mean that Jane has no value system, no sense of morality, no sense of right and wrong, or no basis for the choices she

makes. She does. But for Jane, the “rightness” of some behavior or of some decision is determined not in the Bible, but elsewhere, as we’ll see in a moment.

Two branches of secularism – “pragmatism” and “empiricism” – are most pervasive in business

These distinctions between Joe and Jane illustrate the core elements of a person’s worldview: the nature of God, of the world, and of the connection between the two. And as these vary, so too will vary people’s perspectives on appropriate and inappropriate behavior. In a meeting, for example, Joe and Jane might disagree on the legitimacy of using scantily-clad models in the company’s advertising. Or they might reach different conclusions when discussing the merits of pursuing competitive advantage via serving employee needs. They may similarly diverge on the prudence of squeezing a small supplier for a better price, on the acceptability of fudging a quarterly report, on the role of profit, or even on the whole purpose of a business.

That’s not to say they’ll never agree on anything. They will, where their worldviews intersect. Joe and Jane will agree that race discrimination is wrong, for example, because that conclusion comports with both Joe’s Biblically-based worldview and Jane’s more humanistic worldview. They’ll agree that a business needs to make a profit because that

squares with their core assumptions as well. They’ll agree that it’s wrong for the company to significantly harm the environment. And they’ll agree on a host of other things too. But the central point is this: worldviews powerfully drive people’s opinions and decision in the workplace (and everywhere else for that matter), so if Joe Christian really wants to influence the people around him, he needs to understand how they think, what persuades them, and what does not. He needs to understand their worldview.

Worldview in the Business Environment

Let’s dig just a little deeper here to explore the major variants of secularism that tend to dominate business thinking. Indeed, “secularism” has many children – descendant worldviews that vary in one way or another from each other, but that all share the same parent assumption that god and truth are unknowable. You may have heard of several of secularism’s progeny: humanism, existentialism, hedonism, relativism, pluralism, feminism, and so forth. It’s an ornate family tree. And each branch of that tree serves as a filter for the values, the behaviors, and the decision-making of millions of westerners.

Two of these branches are pervasive in business; that is, two offshoots of secularism explain how the lion’s share of business people tend to think, what they find persuasive, and how they make decisions. These two have fancy names –

“pragmatism” and “empiricism” – but the concepts are actually both simple and intuitive.

Pragmatism: “Right” is determined by “what works”

Pragmatism is the spin-off of secularism that maintains that “right” is that which “works” to solve a problem. The right thing to do is the expedient. Identify the problem, find a quick fix, move on to the next problem. “If the solution might create other problems down the road, don’t worry about that now,” declares the pragmatist. “Time is of the essence. Just solve the immediate problem and we’ll deal with any residual problems later.

“And don’t confound things with assertions of absolute right and wrong,” he continues. “What works for the moment is what’s right.”

“Rational” business people are simply more convinced by sound scientific research than they are by anecdote, logic, or emotion – or theology

The renowned sociologist and theologian Harvey Cox has summarized the cultural phenomenon this way in his much-acclaimed, *The Secular City*:

“Urban, secular man is pragmatic. He devotes himself to tackling specific problems and is interested in

what will work to get something done. He has little interest in what has been labeled 'borderline' questions of metaphysical considerations. He wastes little time thinking about ultimate or religious questions."

This is especially true for the "secular city" (or secular workplace) in the United States, since pragmatism is the only worldview that is actually indigenous to the U.S. (we've imported most of the others from Europe). And it's part of the genius that has culminated in the U.S. sustaining an economic and technological leadership position for over a century. Of course, this fixation on short-run problem solving has also created innumerable problems in organizations, in public policy, in the household, in people's personal lives, and so on. But the point is that business people, especially in the United States, have long been infected with the worldview of pragmatism, incessantly focusing on identifying and implementing "what works."

Empiricism: "Right" is determined by "what's provable"

A second worldview descending from secularism is what is called "empiricism." In a nutshell, it maintains that scientific proof determines what's "right" and how we should proceed on any given issue.

We can see the manifestations in every functional area of business. From reorganizing the firm's portfolio to

ascertaining demand for a new product to evaluating the prudence of a profit-sharing plan, "show me the data" is the mantra of contemporary business. Business decision-makers want evidence – hard, empirical evidence – that A causes B before they will invest in A. And the greater the cost of A, the more convincing the evidence needs to be.

If Joe knows that Jane is persuaded by "what works" and "what's provable," then to make his case, he can strategically operate *within* her worldview rather than *against* it

The explosion of academic studies, consulting company surveys, research grants, and corporate in-house research programs in the last fifty years bears testimony to the value place on empiricism. "Rational" business people are simply more convinced by sound scientific research than they are by anecdote, logic, or emotional argument – or by appeals to theology, God, the Bible, or anything else that, in their minds, lays claim to truth without abundant scientific backing. So, returning to the question of whether a company should use the sexy ad campaign or the cleaner one, the decision is made by gathering data – by using focus groups, by crunching the numbers, by analyzing the experience of other such campaigns, etc. To the empiricist's ears, an appeal to Jesus' words on lust and

adultery is laughable. From his perspective, god is unknowable and, therefore, so are any normative standards of right and wrong. Instead, science and the empirical method tell us the right course of action.

Applying This Knowledge to Become More Persuasive

Given all this, let's return briefly to Joe and Jane at work. Let's say that they're discussing the strategy of expanding the business by "putting people first" – that is, the theory that if you focus on serving employee needs, employees will in turn deliver a more excellent product or service, thereby increasing market share and satisfying all other stakeholders. Joe believes, but does not reveal, that this is a God-honoring strategy since "servanthood" is a core tenet of his Christian faith. Meeting employee needs – genuinely loving them – is one of the many things that business should be about, he thinks. But making such an assertion to a secularist like Jane would be rhetorical suicide. Jane would hear his theological rationale as unbridled dogma with no basis in reality, since her worldview maintains that one cannot know anything about god. Consequently, she'd instantly dismiss Joe's opinion as baseless.

But if Joe understands Jane's worldview – her core assumptions about God, about the world, and about God's (lack of) involvement in the world – and if Joe has a handle on how Jane processes

information to determine the “right” course of action, then he’s in a better position to be persuasive, to win his point, and ultimately, to operationalize what he considers to be a Biblically-based management strategy. If he knows that Jane is persuaded by “what works” and “what’s provable” – that is, by pragmatism and empiricism – then he can operate *within* her worldview rather than *against* it to make his case. Accordingly, he’d claim that “putting people first” *works* (i.e., that it’s pragmatic), as has been demonstrated in countless companies around the world (Southwest Airlines, The SAS Institute, Mary Kay Inc., R.W. Beckett Corp., and The Men’s Wearhouse, to name a few). Further, appealing to her disposition toward the empirical, Joe could bring to the discussion a synopsis of the many academic studies that demonstrate the connection between paternalistic people-management and profitability. Since these studies, like many path-breaking studies, have been translated into practitioner-friendly books and articles, Joe won’t even have to interpret a t-statistic for Jane!

This illustration is merely one of innumerable uses for understanding others’ worldview. No doubt you could think up many such examples on your own. But, to come full circle, just compare how Jane Secular would hear Joe’s latter argument relative to how she would hear terms like “God,” “Bible,” or “servant-leadership.” There’s no guarantee that she’ll be

persuaded by Joe’s clever line of reasoning, mind you, but she’ll at least consider it, increasing the chance that Joe’s approach will ultimately prevail.

A Tool for Advancing the Kingdom

Part of our task as Christians in the workplace is to advance the kingdom – to advance Christian values in the way business is done, in the way

Part of our task as Christians in the workplace is to advance Christian values in the way business is done

money is used, in the way people are treated, and so on. Sometimes that will entail being overt about our worldview – taking a strong, explicit stand for Christian values, pointing people to God, and professing the truth and wisdom of scripture. Other times, the overt approach will be counter-productive and instead, we should choose a different strategy, a wiser and more calculated strategy. To do that, we need to understand the assumptions about the world that our audience brings to the conversation and then present our case in terms that do not initially offend those assumptions.

About 2,500 years ago, Aristotle noted this well in his *Rhetoric*, writing that the shrewd, effective orator is one who has a thorough

comprehension of his audience. Centuries later, Jesus taught his evangelists to be “shrewd as serpents” in their communication of the truth (Matthew 10:16). And in contemporary times, we hear the same transcendent message from worldview gurus like Chuck Colson: “We must have some understanding of the opposing worldviews and why people believe them...Only then can we defend truth in a way that is winsome and persuasive.”

Clearly, we’ve just scratched the surface of the subject here, identifying in broad strokes why worldviews matter and which ones are predominant in business. Several quality resources exist to help us learn much more. Among the best are:

- Ronald Nash, *Worldviews in Conflict*, 1992
- Charles Colson, *How Now Shall We Live?* 1999
- R.C. Sproul, *Battle for Our Minds: Worldviews in Collision* (www.ligonier.org)
- Augustine, *The City of God*
- Harvey Cox, *The Secular City*, 1966
- See also: The Worldview Academy (worldview.org) and Probe Ministries (probe.org)

Michael Zigarelli, Ph.D., is an Associate Professor of Management at the Regent University Graduate School of Business and the editor of the Regent Business Review. You can reach him at michzig@regent.edu

The Best (and worst) Practices for Communicating with Non-Christians

by Tim Downs

I remember visiting a Christian bookstore once – I use the word *bookstore* loosely because in reality more than half the store was devoted to music, posters, and an astounding variety of what I call “Protestant Paraphernalia.” I was amazed to find an entire section devoted to T-shirts, lapel pins, and bumper stickers. One stylish crew neck featured a drawing of a plump pink human brain with the caption, “This is your brain.” Below it was a drawing of the same brain sitting in a frying pan. The caption: “This is your brain in hell.” A jet-black Beefy-T featured the subtle invitation, “Heaven or Hell, turn or burn.” Still another was emblazoned with the warm reassurance, “Every knee shall bow – count on it.” Every pin, shirt, poster and sticker was a stark, screaming, in your face confrontation with the unbelieving world. “This is how it *is*,” they all seemed to say. “Like it or lump it, baby.” Above this remarkable display was a banner that read “Witness Center.” Until I saw that banner, it had not occurred to me that these pins, shirts and bumper stickers were much more than some Christian’s concept of art – they represented some Christian’s concept of the *best way to witness to an unbeliever*.

I have a brother-in-law who is a senior vice president for a large advertising agency in Chicago. I asked him once about how an especially obnoxious television

When a man is slapped in the face, it’s only in commercials that he responds, “Thanks, I needed that.” In the real world, he’s likely to slap you back

commercial for a local car dealer managed to stay on the air. “What’s the name of the dealer?” he asked. When I told him, he replied, “*That’s* why it stays on the air. You remember the *name*.”

In advertising, the assumption is made that people are busy, distracted and essentially immune to the thousands of messages that bombard them each day. If an advertisement can just shout loud enough, just assault the senses long enough, then the message might get through. Christians often work under the same assumption. If we can reach the unbeliever’s eye, if we can make him pay attention for a moment, the message just might get through.

But *what* message get through? When a man is

slapped in the face, it’s only in commercials that he responds, “Thanks. I needed that.” In the real world, he’s very likely to slap you back. Christians everywhere walk around adorned with slogans and clichés that appear blunt, angry, self-righteous, and confrontational to the average unbeliever. The message gets through – the message that Christians are rude, arrogant and judgmental. So the question is what kind of T-shirt do you wear around someone who’s still deciding whether to follow Christ?

This issue is a critical one, and the problem is not restricted to Christian T-shirts and bumper stickers. It’s also a problem with Christian books, magazines, television shows, movies, and our dialogue with unbelievers generally. It’s a problem with our entire witnessing strategy. What should that strategy entail instead? Here are five guidelines for communicating with unbelievers.

Speak the Unbeliever’s Language

Our planet has hundreds of distinct languages, each incomprehensible to the person who lives just across the border. Nothing is as frustrating as trying to communicate with someone who has no vocabulary in

common with us. “Those French people!” Steve Martin once complained, “it’s like they have a different word for everything!” To the ancient Greeks, foreigners sounded like they were just mumbling nonsense – something like “barbarbarbarbar.” That’s the origin of the word *barbarian*. The modern definition of the word is “an insensitive, uncultured person; a boor.” Originally, it simply meant “someone who doesn’t speak your language.” I imagine it was a small step from the first definition to the second.

One of the unique languages of our planet is Christianese. It’s really a blending of several other dialects, including ancient Greek and Hebrew, King James English, and pop psychobabble. Here is just a brief excerpt from the elementary Christianese lexicon: saved, justified, sanctified, glorified, heathen, witness, gospel, Spirit-filled, raptured.

This is *basic* vocabulary, of course. The advanced lexicon includes terms like *premillennial* and *dispensationalist*. We even have Christianese secret codes to learn, like 666 and WWJD.

This is the Christian’s native tongue. But how does it sound to the unbeliever when we attempt to communicate to *him* in this mysterious language? We sound like barbarians in the fully modern sense of the word. Because we don’t take the time to speak and write in a way the non-Christian can understand, we appear as insensitive and uncultured boors. Those *Christians* – it’s

like they have a different word for *everything*.

As Christians we are essentially *translators*. Our job is to take complex theological principles, first recorded in ancient Near Eastern texts, and express them in terms so simple and clear that the most uneducated modern listener can understand them.

As Christians, we are essentially translators. Our job is to take complex theological principles and express them in clear terms that the modern listener can understand

Translation takes *time*, and it requires the knowledge of at least two languages: the language of your original text and the language of your listener. A truly effective translation is faithful to *both*.

Show an Understanding of the Unbeliever’s World

I have a friend who is in graduate school at a state university. In his department, the belief that homosexuality is the moral equivalent of heterosexuality is so entrenched that it is absolutely non-negotiable. As he puts it, “In my department, to argue that homosexuality is a sin would be no different than to argue that blacks are really inferior to whites.” Knowledge of this mind-set is very helpful to my friend – and an ignorance of that mind-set

would be disastrous for any Christian who assumed otherwise. Fifty years ago a Christian could assume that an unbeliever held many similar attitudes and viewpoints about life, ethics, and morality. In the day in which we live, the unbeliever’s world can be radically different from our own. Instead of attempting to persuade unbelievers about details of biblical morality – which should be the result of salvation, not a prerequisite for it – a wiser Christian takes the time to find out exactly how our worlds are different before charging ahead.

James Davidson Hunter, in his book *Culture Wars*, wrote that communities that share firmly held beliefs – like Christians – need to try to understand what *other* communities hold dear. We need to try to recognize “the ‘sacred’ within different moral communities. The ‘sacred’ is that which communities love and revere as nothing else. The ‘sacred’ expresses that which is non-negotiable and defines the limits of what they will tolerate.” In other words, Christians are not the only ones who hold things sacred, and an affront to the deeply held beliefs of others – whether about homosexuality, feminism, or radical environmentalism – is seen by them as not just offensive, but *sacrilegious*. We do not have to agree with another person’s point of view in order to respect that person and avoid obvious offense. Hunter warns us not to be “idiots,” which comes from the Greek prefix *idios*, meaning personal, private, or separate. A true idiot, in the original sense of

the word, was a person so private and withdrawn that he had no idea how to speak or act.

What is your listener's religious and cultural background? What community does she consider herself a part of? What stereotypes or caricatures would she find particularly offensive? What agreements have you assumed between you and your listener that may actually be points of difference? You can avoid the particular form of idiocy common to Christians if you will take the time to understand her listener's world.

Be Intelligent and Credible

In public restrooms I have sometimes found Christian tracts that believers have left – not simple summaries of the gospel like *The Roman Road* or *The Bridge*, but tracts that attempt to deal with a complex contemporary issue such as evolution, feminism, homosexuality, or AIDS. In one tract on evolution, Darwin's basic theory was portrayed in such simplistic terms that no evolutionist on earth would recognize it. The theory was then neatly "refuted," and the Christians won in the end. This kind of argument is known as a "straw man." We set up a straw man – a flimsy facsimile of a real argument – and then we knock it down. This is a common in-house exercise for Christians, and it gives us a temporary sense of confidence and superiority; but God help you

if you ever run into the *real* argument.

My son will enter college soon – probably a large, secular university. There, for the first time, he will encounter some of the *real* arguments. It will be a vulnerable time for him. Many young Christians abandon their faith during their college

We should address unbelievers as intelligent, thoughtful adults and we should deal with their positions gently and respectfully

years, for a variety of reasons. One of those reasons is that they were never prepared to resist an effective argument made by a knowledgeable, intelligent, persuasive professor. When the genuine item comes along, the young Christian is swept away. He may end up angry and bitter, feeling that he was misinformed, misled, or even deceived by his Christian mentors.

Sometimes we unintentionally cheat younger Christians by exposing them only to imitations of challenges to the Christian faith, versions that are easy to defeat because they bear little resemblance to the real disease. My wife and I are working now to try to "inoculate" our son against those arguments. When a doctor inoculates a patient, he injects a weakened form of a disease into the patient's body. The patient's immune system detects the new disease and begins to develop antibodies to

resist it. By the time the *real* disease comes along, the patient has sufficient immunity to resist it. But here's the key: *The inoculation must contain a sample of the real disease.*

One of the ways we hope to prepare our son to face the real arguments is by admitting honestly that the other side is not *stupid*. We simply believe they are *mistaken*, and sometimes very intelligent people make mistakes. By refusing to ridicule or caricature opposing views, we hope to teach our son to approach opponents with *respect*. As Peter put it, "Always be prepared to give an answer to everyone who asks you to give the reason for the hope that you have. But do this with gentleness and respect" (1 Peter 3:15b).

So we should address unbelievers as intelligent, thoughtful adults and we should deal with their positions gently and respectfully. This means that Christian speakers and authors who want to create materials that Christians can recommend had better do their homework. They need to take the time to intimately understand an opposing view from *original* sources – in other words, they need to have the courage to expose themselves to the real disease in its most virulent form. Then, they need to formulate intelligent and well-thought-out responses. Even if the unbeliever disagrees, as long as he feels that his position was handled fairly and respectfully, he'll remain open to further input from us.

Use Tools That Raise Good Questions

There is a difference between communication that is suited for sowing and that which is better for harvesting. Harvesting entails giving answers, being up-front, direct, and thorough. Although it may address a topic other than the gospel, it will always come around to the topic of the gospel itself, and it usually attempts to bring the unbeliever to a point of decision. For the harvester, if the book, movie or discussion doesn't give the whole answer, it's of no value.

Sowing, on the other hand, entails asking *questions*. For the sower, any book, tape, film or discussion that raises questions that the sower can make use of in his ongoing contact with the unbeliever is of *great* value. That's one of the biggest differences between a harvesting and sowing tool: A harvesting tool does all the work for you. "Here – read this and become a Christian." But a sowing tool still leaves the sower with most of the work. "Here – read this and tell me what you think." It raises a good question, creates a deeper interest, or provides an opening for an intimate conversation.

This is the radical claim I am putting forth: *Because sowing is a legitimate, God-ordained form of ministry, materials and discussions that help us sow are valuable ministry tools – if only we will learn how to recognize and use them.*

And the wonderful thing about sowing tools is that the secular world is making them *for* us. Chuck Colson once said that he learned more about the true nature of sin by watching Woody Allen's movie *Crimes and Misdemeanors* than from any doctrinal treatise he ever read. The movie is about an eminent ophthalmologist, a

Instead of trying to figure out how to get the unbeliever to come over to *your* world and watch *your* movie, you can learn to make use of the movies from *his* world

well-respected family man, who has a brief affair with a lonely flight attendant. The flight attendant becomes increasingly jealous and threatens to reveal the affair to the doctor's wife. In a panic, the doctor turns to his brother, who has Mafia connections. The brother suggests that he can "take care of things," and he arranges to have her murdered. The rest of the movie is about the doctor's attempt to rationalize his terrible sin in his own mind. He tells himself that the woman was an enemy, threatening to destroy his marriage, his family, and his reputation. What choice did he have but to defend himself? By the end of the film, he had fully rationalized his sin, and he lies happily ever after.

Imagine that you and your neighbor both see this film. Afterward, some very natural interaction about the movie

might include questions like these:

- Can you believe the way the doctor rationalized what he did?
- How do you feel about the fact that he got away with it in the end?
- Do you think he *really* got away with it?
- Do you suppose he would ever again think about what he did?
- What do you think Woody Allen was saying about human nature?

Simple question like these could lead to some *very* direct conversation about biblical topics like sin, confession, and repentance. As you grow in skill and experience, you'll realize that you can make use of an incredible variety of books, tapes, music, and films that can be found at *any* bookstore or video outlet. Instead of trying to figure out how to get the unbeliever to come over to *your* world and watch *your* movie, you can learn to make use of the movies from *his* world that he's most likely to see.

Have a Reasonable Persuasive Goal

John Warwick Montgomery tells the story of an eager Christian who was witnessing to his scientifically-minded friend. Their conversation was stalled over the issue of evolution; according to the unbeliever, there simply isn't enough evidence in the geologic record to support the biblical account of creation. Undaunted, the Christian replied, "Now what was that

book I heard about that refutes all of geology?”

Some Christians believe that such a book is possible. They fail to understand that modern geology, and virtually every other academic discipline, is supported by a mammoth amount of study, research, and writing. Any attempt to refute in one swoop such a massive amount of scholarship displays ignorance of the field and loses credibility in the eyes of the unbeliever. “You must be kidding – *it’s not that simple.*”

That’s why it’s important for Christians not to bite off more than they can chew when appealing to unbelievers. I once heard a tape by a Christian with a Ph.D. in chemistry. He was examining the big bang theory of the origin of the universe, questioning whether such an event could have happened without some external guidance. He was an active scientist with a credible degree from a respected university, and his arguments were impressive – his only problem was the extent of his persuasive goal. In a one-hour tape he went from flaws in the big bang theory to the biblical account of creation to the New Testament teaching that “in Him all things hold together.” The farther he went, the more his argument seemed to unravel; it was just too much to cover in an hour.

One exciting application of the principle of “small bites” is the number of respected scientists who are now writing on design

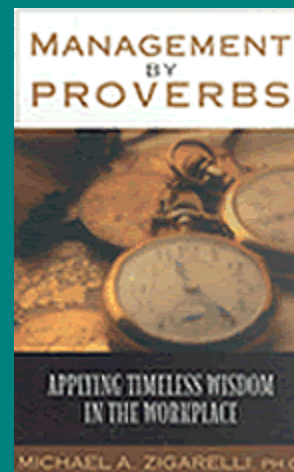
theory. To put it simply, design theory is creation science with a more reasonable persuasive goal. Design theorists argue that, when you consider the existence and nature of the universe, it seems as though *some* kind of intelligent design was necessary to produce it. They are not arguing that it must have been the biblical God, or that the Genesis account of creation must be true. They are arguing *one small point* – but *that* small point is enough to upend the theory of evolution.

These scientists have realized that within the scientific community, they would be deadlocked *forever* debating the larger issue of “creation science” and whether it even *exists*. There is no way to move their colleagues from the position of scientific naturalism all the way to Christian theism in a single step – so they have decided to sow. Their more limited persuasive goal is much more attainable, and the writings they’re producing are intelligent, credible, and persuasive – exactly what you might be looking for.

From *Finding Common Ground: How to communicate with those outside the Christian community...while we still can*, © Moody Press, 1999. Used by permission.

Tim Downs is the founder of the Communication Center, a communication training and consulting ministry of Campus Crusade for Christ.

No More Trendy Management



MANAGEMENT BY PROVERBS

Applying Timeless Wisdom in the Workplace

“A fresh look at Proverbs”

Bill Pollard, Chairman
The Service Master Company

“Highly recommended”

Bibliotheca Sacra
(Dallas Theological Seminary)

“A must read”

Fellowship of Companies
for Christ International

**Available wherever
Christian books are sold**

Making the Case that Business Glorifies God

by Wayne Grudem

When Christians hear the expression “glorifying God,” we probably first think of *worship* – singing praise to God and giving thanks to him. Second, we think of *evangelism* – glorifying God by telling others about him, so that more people are brought into the kingdom of God. Third, we think of *giving* – glorifying God by contributing money to evangelism, to building up the church, and to the needs of the poor. Fourth, we might think of *faith* – glorifying God by depending on him in prayer and in our daily attitudes of heart.

These four – worship, evangelism, giving, and faith – are excellent ways to glorify God and working in a business provides many opportunities for glorifying God in these ways. But they are not my focus here because I think most Christians in business already understand how business can contribute to these ways of glorifying God. What many do not understand, I think, is that there is a fifth way to glorify God, one that we often overlook, but one that has profound implications for any believer in business. This fifth way to glorify God is *imitation* – imitation of the attributes of God – and it is critical to understand how business *in itself* glorifies God.

Imitating God Glorifies God

God created us so that we would imitate him and so that he could look at us and see something of his wonderful attributes reflected in us. The first chapter of the Bible tells us, “So God created man in his own image, in the image of

Business activities like producing goods, employing people, buying and selling, earning a profit, and borrowing and lending glorify God because they imitate God’s attributes

God he created him; male and female he created them” (Gen. 1:27). To be in God’s image means to be *like* God and to *represent* God on the earth. This means that God created us to be more like him than anything else he made. He delights to look at us and see in us a reflection of his excellence. After God had created Adam and Eve, “God *saw* everything he had made, and behold, it was *very good*” (Gen. 1:31). He looked at his creation and took delight in it – yes, in all of it, but especially in human beings made in his image.

This is why Paul commands us, in Ephesians 5, “*Be imitators of God, as beloved children*” (Eph. 5:1). If you are a parent, you know that there is a special joy that comes when you see your children imitating some of your good qualities and following some of the moral standards that you have tried to model. When we feel that joy as parents, it is just a faint echo of what God feels when he sees us, as his children, imitating *his* excellent qualities. “Be imitators of God, as beloved children.”

This idea of imitating God explains many of the commands in the Bible. For instance, “We love *because he first loved us*” (1 John 4:19). We imitate God’s love when we act in love. Or, “You shall be holy, *for I am holy*” (1 Peter 1:16, quoting Lev. 11:44). Similarly, Jesus taught, “Be merciful, *even as your Father is merciful*” (Luke 6:36). And he also said, “You therefore must be perfect, *as your heavenly Father is perfect*” (Matt. 5:48). God wants us to be like himself.

But sin does not glorify God. It is absolutely important to realize that we should never attempt to glorify God by acting in ways that disobey his Word. For example, if I were to speak the truth about my neighbor out of a malicious desire to harm him, I would

not be glorifying God by imitating his truthfulness, because God's truthfulness is always consistent with all his other attributes, including his attribute of love. And when we read about a thief who robbed a bank through an intricate and

Manufactured products give us an opportunity to praise God for anything we look at in the world around us

skillful plan, we should not praise God for this thief's imitation of divine wisdom and skill, for God's wisdom is always manifested in ways that are consistent with his moral character, which cannot do evil, and consistent with his attributes of love and truthfulness. And thus we must be careful never to try to imitate God's character in ways that contradict his moral law in the Bible.

Business Activities That Imitate God

With this background we can now turn to consider specific aspects of business activity, and ask how they provide unique opportunities for glorifying God through imitation. We will find that in every aspect of business there are multiple layers of opportunities to give glory to God, as well as multiple temptations to sin.

Producing Goods

We know that producing goods from the earth is fundamentally good in itself because it is part of the

purpose for which God put us on the earth. Before there was sin in the world, God put Adam in the garden of Eden "to work it and keep it" (Gen. 2:15), and God told both Adam and Eve, before there was sin, "Be fruitful and multiply and fill the earth and *subdue it* and *have dominion* over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth" (Gen. 1:28). The word translated "subdue" (Hebrew: *kabash*) implies that Adam and Eve should make the resources of the earth useful for their own benefit, and this implies that God intended them to develop the earth so they could come to own agricultural products and animals, then housing and works of craftsmanship and beauty, and eventually buildings, means of transportation, cities, and inventions of all sorts.

Manufactured products give us opportunity to praise God for anything we look at in the world around us. Imagine what would happen if we were able somehow to transport Adam and Eve, before they had sinned, into a twenty-first century American home. After we gave them appropriate clothing, we would turn on the faucet to offer them a glass of water, and they would ask, "What's that?" When we explained that the pipes enabled us to have water whenever we wanted it, they would exclaim, "Do you mean to say that God has put in the earth materials that would enable you to make that water system?"

"Yes," we would reply.

"Then *praise God* for giving us such a great earth! And praise him for giving us the knowledge and skill to be able to make that water system!" They would have hearts sensitive to God's desire that he be honored in all things.

The refrigerator would elicit even more praise to God from their lips. And so would the electric lights and the newspaper and the oven and the telephone, and so forth. Their hearts would brim over with thankfulness to the Creator who had hidden such wonderful materials in the earth and had also given to human beings such skill in working with them. And as Adam and Eve's hearts were filled with overflowing thanksgiving to God, God would see it and be pleased. He would look with delight as the man and woman made in his image gave glory to their Creator and fulfilled the purpose for which they were made.

Work in itself is something that is fundamentally good and God-given, for it was something that God commanded

Therefore, in contrast to some economic theories, *productive work* is not evil or undesirable in itself, or something to be avoided, nor does the Bible ever view positively the idea of retiring early and not working at anything again. Rather, work in itself is also something that is *fundamentally good* and

God-given, for it was something that God commanded Adam and Eve to do before there was sin in the world. Although work since the fall has aspects of pain and futility (Gen. 3:17-19), it is still not morally neutral but fundamentally good and pleasing to God.

The ability to work for other people and to employ others is an ability that God gave us so that we would be able to glorify him more fully in such relationships

But significant temptations accompany all productions of goods and services. There is the temptation for our hearts to be turned from God so that we focus on material things for their own sake. There are also temptations to pride, and to turning our hearts away from love for our neighbor and turning toward selfishness, greed and hard-heartedness. There are temptations to produce goods that bring monetary reward but that are harmful and destructive and evil (such as pornography and illicit drugs).

But the distortions of something good must not cause us to think that the thing itself is evil. Increasing the production of goods and services is not morally neutral but is *fundamentally good* and pleasing to God.

Employing People

In contrast to Marxist theory, the Bible does not view it as

evil for one person to hire another person and to gain profit from that person's work. It is not necessarily "exploiting" the employee. Rather, Jesus said, "the laborer deserves his wages" (Luke 10:7), implicitly approving the idea of paying wages to employees. In fact, Jesus' parables often speak of servants and masters, and of people paying others for their work, with no hint that hiring people to work for wages is evil or wrong.

This is a wonderful ability that God has given us. Paying another person for his or her labor is an activity that is uniquely human. It is shared by no other creature. The ability to work for other people for pay, or to pay other people for their work, is another way that God has created us so that we would be able to glorify him more fully in such relationships.

When the employment arrangement is working properly, both parties benefit. This allows love for the other person to manifest itself, because if I am sewing shirts in someone else's shop, I can honestly seek the good of my employer and seek to sew as many shirts as possible for him (compare 1 Tim. 6:2), and he can seek my good, because he will pay me at the end of the day for a job well done. As in every good business transaction, both parties end up better off than they were before. In this case, I have more money at the end of the day than I did before and my employer has more shirts ready to take to market than he did before. And so we have

worked together to produce something that did not exist in the world before that day—the world is fifty shirts wealthier than it was when the day began. I have created some wealth in the world and so there is also a slight imitation of God's attribute of creativity. So if you hire me to work in your business, you are doing good for me and you are providing many opportunities to glorify God.

However, employer/employee relationships carry many temptations to sin. An employer can exercise his authority with harshness and oppression and unfairness. He might withhold pay arbitrarily and unreasonably (contrary to Lev. 19:13 and Jas. 5:4) or might underpay his workers, keeping wages so low that workers have no opportunity to improve their standard of living (contrary to Deut. 24:1). Employees also have temptations to sin through carelessness in work (see Prov. 18:9), laziness, jealousy, bitterness, rebelliousness, dishonesty, or theft (see Titus 2:9-10).

Seeking profit, or seeking to multiply our resources, is seen by God as fundamentally good

But the distortions of something good must not cause us to think that the thing itself is evil.

Employer/employee relationships, in themselves, are not morally neutral, but are fundamentally good and pleasing to God because they

provide many opportunities to imitate God's character and so glorify him.

Buying and Selling

Several passages of Scripture assume that buying and selling are morally right. Regarding the sale of land in ancient Israel, God's law said, "If you make a sale to your neighbor or buy from your neighbor, you shall not wrong one another" (Lev. 25:14). This implies that it is *possible* and in fact is *expected* that people should buy and sell *without* wronging one another—that is, that both buyer and seller can *do right* in the transaction (see also Gen. 1:57; Lev. 19:35-36; Deut. 25:13-16; Prov. 11:26; 31:16; Jer. 32:25, 42-44).

In fact, buying and selling are necessary for anything beyond subsistence level living and these activities are another part of what distinguishes us from the animal kingdom. No individual or family providing for all its own needs could produce more than a very low standard of living (that is, if it could buy and sell *absolutely nothing* and had to live off only what it could produce itself, which would be a fairly simple range of foods and clothing). But when we can sell what we make and buy from others who specialize in producing milk or bread, orange juice or blueberries, bicycles or televisions, cars or computers, then, through the mechanism of buying and selling, we can all obtain a much higher standard of living, and thereby we fulfill God's purpose that we enjoy the resources of the earth with thanksgiving (1 Tim. 4:3-5; 6:17) while we "eat"

and "drink" and "do all to the glory of God" (1 Cor. 10:31).

Therefore we should not look at commercial transactions as a necessary evil or something just morally neutral. Rather, commercial transactions are in themselves good because through them we do good to other people. We can honestly see buying and selling as a means of loving our neighbor as our self.

Through buying and selling, we can all obtain a much higher standard of living, and thereby fulfill God's purpose that we enjoy the resources of the earth

Moreover, because of the interpersonal nature of commercial transactions, business activity has significant stabilizing influence on a society. An individual farmer may not really like the auto mechanic in town very much, and the auto mechanic may not like the farmer very much, but the farmer *does* want his car fixed right the next time it breaks down, and the auto mechanic *does* love the sweet corn and tomatoes that the farmer sells, so it is to their mutual advantage to get along with each other and their animosity is restrained. In fact, they may even seek the good of the other person for this reason! So it is with commercial transactions throughout the world and even between nations. This is an evidence of God's common grace, and so in this way God

has provided among the human race a wonderful encouragement to love our neighbor because we seek not only our own welfare but the welfare of others. In buying and selling we also manifest interdependence and thus reflect the interdependence and interpersonal love among the members of the Trinity. Therefore, for those who have eyes to see it, commercial transactions provide another means of manifesting the glory of God in our lives.

However, commercial transactions provide many temptations to sin. Rather than seeking the good of our neighbors as well as our selves, our hearts can be filled with greed, so we seek only our own good and give no thought for the good of others. Our hearts can be overcome with selfishness, an inordinate desire for wealth, and setting our hearts only on material gain.

Because of sin, we can also engage in dishonesty and in selling shoddy materials whose defects are covered with glossy paint. Where there is excessive concentration of power or a huge imbalance in knowledge, there will often be oppression of those who lack power or knowledge (as in government sponsored monopolies where consumers are only allowed access to poor quality, high-priced goods from one manufacturer for each product).

But the distortions of something good must not cause us to think that the thing itself is evil. Commercial transactions in themselves are

fundamentally right and pleasing to God. They are a wonderful gift from him through which he has enabled us to have many opportunities to glorify him.

Earning a Profit

What is earning a profit? Fundamentally, it is using our resources to produce more resources. In the parable of the minas (or pounds), Jesus tells of a nobleman calling ten of his servants and giving them one mina each (about three months' wages), and telling them, "Engage in business until I come" (Luke 19:13). The servant who earned 1000% profit was rewarded greatly, for when he says, "Lord, your mina has made ten minas more," the nobleman responds, "Well done, good servant! Because you have been faithful in a very little, you shall have authority over ten cities" (Luke 19:16-17). The servant who made five more minas receives authority over five cities, and the one who made no profit is rebuked for not at least putting the mina in the bank to earn interest (vs. 23).

The nobleman of course represents Jesus himself who went to a far country to receive a kingdom and then returned to reward his servants. The parable has obvious applications to stewardship of spiritual gifts and ministries that Jesus entrusts to us, but in order for the parable to make sense, it has to assume that good stewardship, in God's eyes, includes expanding and multiplying whatever resources or stewardship God has entrusted to you. Surely we cannot exclude money and

material possessions from the application of the parable, for they are part of what God entrusts to each of us and our money and possessions can and should be used to glorify God. Seeking profit, therefore, or seeking to multiply our resources, is seen as fundamentally good. Not to do so is condemned by the master when he returns.

In many places, the Bible assumes that borrowing and lending will happen. Jesus even seems to approve of lending money at interest

The parable of the talents (Matt. 25:14-30) has a similar point, but the amounts are larger, for a talent was worth about twenty years' wages for a laborer, and different amounts are given at the outset.

Some people will object that earning a profit is "exploiting" other people. It might be, if there is a great disparity in power or knowledge between you and me and I cheat you or charge an exorbitant price when you have nowhere else to go and you need a pair of shoes. That is where earning a profit provides temptations to sin.

But the distortions of something good must not cause us to think that the thing itself is evil. If profit is made in a system of voluntary exchange not distorted by monopoly power, then when I earn a profit I also help you.

You are better off because you have a pair of shoes that you wanted, and I am better off because I earned \$4 profit, and that keeps me in business and makes me want to make more shoes to sell. Everybody wins and nobody is exploited. Through this process, I glorify God by enlarging the possessions over which I am "sovereign" and over which I can exercise wise stewardship.

The ability to earn a profit is thus the ability to multiply our resources while helping other people. It is a wonderful ability that God gave us and it is not evil or morally neutral but fundamentally good. Through it we can reflect God's attributes of love for others, wisdom, sovereignty, planning for the future, and so forth.

Borrowing and Lending

It seems to me that borrowing and lending in themselves are not prohibited by God; rather many places in the Bible assume that these things will happen. Jesus even seems to approve lending money at interest, not to the poor who need it to live, but to the bankers who borrow the money from us so they can use it to make more money: "Why then did you not put my money in the bank, and at my coming I might have collected it with interest?" (Luke 19:23; also Matt. 25:27).

In fact, the process of borrowing and lending is another wonderful gift that God has given to us as human beings. These activities multiply the usefulness of all the wealth of a society. My local library may have only one

copy of a reference book, but 300 people might use it in a year, thus giving my community as much value as 300 copies of that book if each person had to buy one. I only own one car, but because of the process of borrowing and lending, I can fly into any city in the United States and have the use of a rental car for a day, without having to own a car in that city. Without the existence of borrowing and lending, I would have owned thousands of cars in order to have the same ability.

And of course, when I borrow money to buy a house or start a business, I enjoy the usefulness of that money (just as I enjoy the usefulness of a rental car) for a period of time without actually having to own the money myself. I pay a fee for the use of that money (what is called interest), but that is far easier than obtaining all the money myself before I can gain the use of it. And so borrowing and lending multiplies the usefulness of money in a society as well.

In this way, borrowing and lending multiply phenomenally our God-given enjoyment of the material creation, and our potential for being thankful to God for all these things and glorifying him through our use of them.

However, there are temptations to sin that accompany borrowing. As many Americans are now discovering, there is a great temptation to borrow more than is wise, or to borrow for things they can't afford and don't need, and thus they

become foolishly entangled in interest payments that reflect poor stewardship and wastefulness, and that entrap people in a downward spiral of more and more debt. In addition, lenders can be greedy or selfish, and can lend to people who have no reasonable expectation of repaying, and then take advantage of people in their poverty and distress.

But the distortions of something good must not cause us to think that the thing itself is evil. Borrowing and lending are wonderful, uniquely human abilities that are good in themselves and pleasing to God and bring many opportunities for glorifying him. In fact, I expect that even in heaven there will be borrowing and lending, not to overcome poverty but to multiply our abilities to glorify

God. But I don't know what the interest rate will be.

Adapted from: *On Kingdom Business: Transforming Missions Through Entrepreneurial Strategies* edited by Tetsuano Yamamori and Kenneith A. Eldred, (Crossway Books, 2003). Used by permission.

Wayne A. Grudem is a research professor of Bible and theology at Phoenix Seminary in Scottsdale, Arizona. Previously he was chairman of the department of biblical and systematic theology at Trinity Evangelical Divinity School in Deerfield, Illinois, where he taught for twenty years. Dr. Grudem is the author of several books and articles, including the widely used text Systematic Theology: An Introduction to Biblical Doctrine.

FREE World-Class Resources for Living Your Faith at Work



Christianity9to5.org

A Ministry of the Regent University Graduate School of Business

MINI-CASE

How Gay-Friendly Should Your Workplace Be?

Scott pulled into the parking lot, found a spot and then pointed the rear-view mirror toward his tie. Not perfect, but it never would be. I/T guys don't do ties that often. No matter, he thought as he gathered his interview materials. These guys aren't going to judge me on my tie anyway.

Inside the building, the corporate headquarters of Master's Software Solutions, the group that would interview Scott for the software engineer position assembled in the conference room. Adorning the walls was an assortment of industry awards and Christian artwork. The photo of Jesus at a computer terminal was particularly intriguing and usually provided a nice ice-breaker for the interviews.

Master's was a company of 53 employees, proudly run on Judeo-Christian values. It had always been run this way, ever since its founding twenty years ago by Walt DeVries, a seminarian-turned-entrepreneur and self-described "geek for God." And although the company's commitment to those values had never wavered, today's events would test something even deeper than the commitment: they would test their meaning.

Walt was part of every interview since establishing the firm. From vice-president to office clerk positions, Walt was central to the hiring

process. He even insisted on having input into which interns Master's would accept from the local university. But otherwise, Walt was no micro-manager, and certainly no autocrat. Rather, he saw himself as a shepherd, caring for his employee flock, wanting to know each "sheep" personally. He also wanted to

"I'm left wondering," Walt conceded, "where Jesus would draw the line in business. At non-discrimination? At equivalent benefits? And what happens if a gay rights group wants us to develop some software for them? Wouldn't we be advancing their cause by saying yes?"

ensure the quality of the flock, so to speak, and the corporate culture of Master's; hence the meticulous attention to the staffing process.

As Walt walked into the conference room, there sat the three other members of the selection committee: two software engineers in their late 20s, Dave Anderson and Jeanie Thompson, and the firm's Chief Operating Officer, Bill Maxwell. Self-effacing but brilliant, Bill was Walt's first employee and the only MBA in the firm. In fact, Walt credited Bill with having saved

Master's on a number of occasions from making unwise business decisions, some of which could have sunk the once-fledgling firm.

Walt closed the door and smiled at his team. "Thanks for coming everyone," he began with customary genuineness. "And a special thank you to Jeanie for boiling down the resumes to these five candidates. As you know, we're going to do a group interview with each one this morning and then do individual interviews later today. Anything you want to discuss before Theresa shows in the first guy?"

Dave spoke right up. "His resume shows he's qualified for the job – he practically got a 4.0 in college and he's worked three years for Microsoft. But what's with all this gay stuff at the bottom of the resume? 'President of the Gay-Lesbian-Bisexual Club' in college? 'Member of GLEAM, the Gay and Lesbian Employees At Microsoft'? 'Member of Digital Queers'? *Digital Queers*? I still don't understand why we're even interviewing this guy. This is a company run on Christian values. It's in our mission statement. It's how we operate. It's even on the artwork on our walls. This seems like a no-brainer to me. We shouldn't even be doing this interview."

Dave was not one to mince words. But neither was Jeanie. "You can't be serious," she

replied with a set of non-verbals that punctuated her irritation. "That's the same as saying that we think it's acceptable to discriminate against African-Americans or women!"

"If we follow the path that she's suggesting, we're helping to normalize a lifestyle that God condemns"

"Excuse me, but it's not even *close* to the same thing," Dave returned dismissively. This was getting uncharacteristically emotional for a Master's discussion, but Jeanie had touched a real sensitive chord. "You didn't choose to be female and I didn't choose to be black!"

"And they don't choose to be gay!" Jeanie shot back.

Gloves off, Dave raised his voice a half-notch. "No way. *No way*. You can't align their struggle for acceptance with ours. And regardless the choice issue, there's nothing in the Bible that says it's a sin to be black or to be a woman. But there's plenty in there that says the practice of homosexuality is a sin."

Bill interjected in the interest of focus. "Look, we're getting a little off track here. This is just about whether we should be hiring this one guy."

"But actually, Bill, it's not," explained Dave. "It's about what inevitably follows from compromising our principles. If we don't take a Christian

stand on this, then we're letting a secular society drive our decision-making, and ultimately our corporate policies. And when we do that, we lose our distinctives."

"Oh, so now bias is a Christian distinctive?" winced Jeanie. "I swear, Dave, you've gotta listen to yourself sometimes. This is why people stereotype us Christians the way they do."

Walt finally reeled them in. "Folks, I understand that you have some strong opinions about this, but we should have a more reasoned discussion here. Now, Jeanie, I've always had a great admiration of your faith. But help me to understand why you don't think this guy is a problem."

"Sure, Walt," Jeanie answered, regaining her composure. "Here's how I see it. This company operates on Christian values, right? We consider God in every decision we make and that's as it should be. So we need to do that here as well. My read of the Bible tells me that God doesn't play favorites, that non-discrimination is a Christian value. Everyone's created in the image of God and so everyone's entitled to be treated with love, respect, and fairness. In business, then, I think we just need to consider people on their merits. We have absolutely no place judging people the way Dave is judging them."

Remaining calm and diplomatic in the face of insult, Dave offered his best rejoinder. "Can I interject something here? I'd be the last person to advocate arbitrary discrimination – it's ugly and I

know first hand how much it hurts. But there *is* such a thing as *legitimate* discrimination. We do it all the time if an applicant or employee doesn't embrace our corporate values. And there's real urgency to do it here, too. If we follow the path that Jeanie's suggesting, we're helping to normalize a lifestyle that God condemns. In my mind, that's more wrong than 'discriminating' against this applicant."

With a slight raise of his hand, soft-spoken Bill came at it from another angle. "Can I jump in here real quick? I don't know about the Bible issue and all that, but what I can tell you is that in this industry, we may pay a significant price if we screen out gays and lesbians. There are a lot of homosexuals in the I/T industry. *A lot*. And if word gets around that we discriminate, we could lose some of our top commercial customers.

"Gay-friendly has become the industry norm. If we don't go in that direction, too, over time we'll be at a competitive disadvantage."

"What I'm saying," he clarified, "is that gay-friendly has become an industry norm. Just look at the gay affinity groups in companies and how pervasive domestic partner benefits have become. Like it or not, we have to recognize that if we don't become gay-friendly too, over time we're going to be at a competitive disadvantage. So maybe we

should just hire the best and brightest we can find.”

“That a good point, my friend,” Walt said with a gentle smile. “But I have to admit, I think I’m with Dave on this one. And if our business has to take a hit to do what’s right in God’s eyes, well, that’s a cost of doing business God’s way.”

Her emotions resurfacing, Jeanie firmly addressed the boss. “So that’s it?” she asked rhetorically. “We tell Mr. Superstar Applicant here – a guy who has unbelievable potential to move this company forward – to take a hike because we don’t like who he sleeps with? And on top of that we risk losing some of our B-to-B customers? That makes no sense at all to me.”

“Look, Jeanie,” Walt responded, now provoked by her tone, “non-discrimination might sound innocuous – even godly to some – but the bottom line is that a neutral non-discrimination stance on the issue is not really neutral at all. It implicitly validates the lifestyle. And if homosexuality is a lifestyle that’s equally valid, then as a company and as a society we proceed down a steep and slippery slope.”

Walt continued, but now in a more didactic tone. This was turning into a quintessential shepherding moment for him. “What I mean is this: non-discrimination implies there’s nothing wrong with the lifestyle. That leads to demands for equal treatment, which in turn leads to insistence on things like domestic partner benefits and sensitivity training for

employees. It’s how gay marriage and gay adoption are becoming ‘civil rights’ in parts of this country. Ultimately, we end up with a culture that condones what God condemns. As Christians and as a Christian company, I don’t think it’s wise to take even one step down that slippery slope, whatever the cost to our business.”

As she saw it, much was at stake here. So Jeanie made one last attempt. “Quite frankly, Walt, I don’t understand your theology on this at all. Or yours, Dave. What about the Christian calling to be witnesses, to actually introduce people to God? If we Christians are so exclusive that we never come into contact with people who are alienated from God, how will we ever bring more people into God’s family? We just isolate ourselves in this little Christian bubble: we go to a Christian church, we send our kids to Christian schools, we run Christian companies dealing with a lot of Christian clients, all of our friends are Christians, we read Christian books and magazines. We’re becoming separatists! We’ve developed our own comfortable sub-culture that insulates us from engaging people God might want us to reach.

“That’s not what Jesus did,” Jeanie continued, now as confident as she was entrenched. “In fact, he did just the opposite. He associated freely with all people, regardless of their lifestyle or their past, and through those relationships, he pointed people to God. What I think is that we should open our doors

– and our minds – and do the same.”

Walt was thoughtful, his eyes reflecting the conflict in his heart. “That’s a valid point, too, Jeanie,” he conceded. “I’m left wondering, though, where Jesus would draw the line in business. At non-discrimination? At equivalent benefits? And what about the customer side of things? What happens if a gay rights group wants us to develop some software for them? Do we just do it? Wouldn’t we be advancing their movement by creating something for them?”

“This is a hard issue,” he concluded with typical humility. “From a Christian perspective, just how gay-friendly should a company be?”

A knock at the door interrupted the debate. Theresa stuck her head in and announced that Scott had arrived for his 9:00 interview. “Are you ready for him?” she asked.

“That’s a good question,” Walt replied, looking from peer to peer. “I’m not sure...But show him in anyway.”

A few moments later, Scott walked in. Clean cut. Professional. Smartly dressed (except for his crooked tie). He extended a cheerful “Good Morning!” to the group. Walt stood first, smiled, and shook Scott’s hand. The group then proceeded to interview Scott, offering no hint of the enormous new challenge that his presence created for the firm.

What should the company do about Scott and, more broadly, how “gay-friendly” should it be in its policies and its culture?

**Response from
Roy Jaeger,
President and CEO,
Associated Computer
Systems, Inc.**

**Master’s President must
choose faithful obedience
to God’s tough standards**

The preeminent challenge here is determining the final arbiter. But, actually, this case is no different from any discussion where opposing ideologies are at play. There must be a final, objective arbiter or the discourse will likely devolve into meaningless exchanges, often emotional, based on personal opinions.

For those of us who believe that obedience to God, as revealed in His Word, is the final say on any topic, this truly isn’t a “hard issue.” It only becomes a hard issue when attempting to synchronize being fully Christian and fully American. Unfortunately, here you cannot be 100 percent of both simultaneously.

By definition, Christianity is “exclusive” and has a “distinctive bias.” Jesus said “I am the Way, the Truth and the Life. No man comes to the Father but by me.” Can there be a more exclusive claim? So Jeanie’s charge of exclusivity is

really a badge of honor for Dave, not an indictment.

Furthermore, Jeanie misses the most important aspect of her own point. Indeed Jesus approached individuals who practiced some form of forbidden behavior “regardless of their lifestyle or their past,” but the key is that the behavior was *in their past*. Jesus never continued to associate with anyone who didn’t immediately renounce their former lifestyle. He never validated any behavior offensive to the Father – *ever*. No one was exempted, neither the common person nor the religious elite.

Perhaps this is the best way to think about it, though: endorsing homosexuality is no different from charging usurious interest or performing abortions. These things may be legal “practices” in America, but they simply aren’t an option for a servant to the Most High God.

And yes, there will be consequences. But business owners endeavoring to run their companies obedience to God’s standards have always faced “consequences” for that effort. The Bible is very clear that those committed to living a life obedient to Jesus, *will* in some way suffer as He did. Will it come to persecution and trials for Christian Americans, or simply loss of wealth, fortune, and success? Who can say? The only “hard issue” is which path will you choose if you’re forced to make a choice.

“No man can serve two masters” and “choose this day whom you will serve” are well

known biblical truths that are right on point. Daily we are challenged to decide whether we are more an American citizen or a Heavenly citizen. Master’s should choose the latter. If they want to be an authentically Christian company, Master’s has no choice but to take a bold stance against employing homosexuals.

**Response from Debbie
Gouletas, Former
Human Resources
Specialist,
Sun Microsystems**

**Master’s should hire based
on merit and should create
a more tolerant work
environment**

If Master’s is operating in a state or city where sexual orientation discrimination is illegal (12 states and about 200 U.S. cities), then they clearly must obey the law. I see this as both a legal and a Christian mandate, since obeying employment law is what God expects from Christian companies. But even if it’s not in one of those jurisdictions, as Christians, we should welcome every opportunity to witness to the lost, even if it’s only leading by example.

Then, what should Master’s do with respect to Scott? Treat him as they would any other applicant. In the interview, they should focus on education, experience and skills, and then hire him if he’s the best qualified candidate.

We should keep in mind that we never know what God is going to do in our companies. By loving everyone and being a witness, we'll see many blessings. Who knows? Scott may be someone who is ready to receive Christ, and working at Master's might just be the place where he begins to ask questions about the Christian faith.

I'd go even further, though. Master's should design a formal anti-discrimination policy – regardless the law – and put it in their employee handbook. That policy should make clear that Master's treats each employee and applicant for employment on the basis of merit and experience, without regard to race, color, religion, sex, national origin, age, physical and mental disabilities, veteran status, ancestry, martial status or sexual orientation, and it should prohibit unlawful harassment of any kind. Beyond that, I'd say that a Christian approach requires making the work environment "gay-friendly." Master's should run employee training classes to introduce its new tolerance.

As Christians, it may be hard for us to step out of our comfort zone. An environment with all Christians is perhaps too comfortable and the chance of bringing Christianity to the workplace is limited. By contrast, creating a workplace with respect, dignity, and acceptance is a challenge – a challenge with rewards that accrue to both the organization and its employees.

How Can a Christian Business Owner, President, or CEO Deal Strategically and Biblically With

- **Finances**
- **Debt Collection**
- **Hiring**
- **Firing**
- **Promotions**
- **Sales and Marketing**
- **Compensation**
- ...and everything else?

Join a C¹² Group

The "Christian 12" Group brings Christian business owners together to increase their business skills, and to show them how to use their business as a platform for Christian ministry for Jesus. Members of each C12 Group inspire one another to love and good works, sharing their insights and wisdom monthly and praying regularly for one another's business needs.



For more information, please visit us at
www.theC12group.com

What Every Manager Should Know About Business Law

by Mark Gambill

Economic forces. Political forces. Social forces. They all impact business greatly. But perhaps nothing in the external environment affects business as much as the legal system. From contracts to administrative law, business structure to torts, government oversight is pervasive in the United States. Managers know that, of course, but what many don't know is that business law is not just for lawyers. There are several legal concepts that every manager should have in his or her toolkit. This article provides an overview of the more critical concepts,

While laws vary from jurisdiction to jurisdiction, there are certain principles that are consistent. We are going to concentrate here on four areas of consistency in business law: (1) Business Relationships, (2) Business Structures, (3) Contracts, and (4) Governmental Regulation of Business.

Business Relationships

Among business people, as well as between businesspeople and clients/customers, there are three main types of relationships. The nature of these relationships dictates how participants should act in various situations. It is important that you as a manager ascertain the capacity in which you are acting and the status of those with whom you deal. This will form the basis

for determining the responsibilities and liabilities of parties to transactions.

Principal-Agent: "Agents" are people who act on behalf of others, called "principals." Technically, they act *on behalf and instead of* the principal in things like negotiating, managing, and transacting business. Examples of the relationship include managers

Business law is not just for lawyers. Here are several legal concepts that every manager should have in his or her toolkit

operating an organization on behalf of the owners, realtors negotiating a home price on behalf of their clients, and business lawyers settling a case on behalf of their respective companies. In every such relationship, the agent may act in place of the principal using his/her own discretion about how to accomplish the ends that the principal requires. Most often, the principal-agent relationship is formed through an express agreement such as a written contract, but the relationship can also be implied through the conduct of the parties (e.g., if past conduct demonstrates that the parties are treating the relationship in this manner).

Employer-Employee:

Employers have the right to control an employee's on-the-job conduct. Some of an employee's work is under the direct control of the employer. In other capacities, however, employees are empowered to act as agents by making business decisions without consulting their employers. In such cases, the employers then become principals.

Employer-Independent

Contractor: Independent contractors are parties who contract to do a job while retaining almost complete control over the methods employed to obtain final completion. Independent contractors are neither employees nor agents. The hiring party has the right to inspect and approve the results of the independent contractor's performance, but if it exercises too much control over the methods, the contractor may be seen as an employee by the government. And if that happens, the IRS is going to want its payroll taxes.

Business Structures

There are different forms of legal organization and, as with business relationships, the managerial implications are many. They include, but are not limited to, liability; minimization of taxes; attractiveness to investors, lenders and employees; and the

cost to create and maintain the organization.

Sole proprietorships, partnerships and corporations are the three main types of business entities. They differ in how they are created, operated and taxed, each with advantages and disadvantages. Moreover, limited liability companies have also been widely used in recent years.

There are different forms of legal organization and the managerial implications are many

Sole Proprietorships: A person doing business for himself or herself is a sole proprietor. The owner setting up shop as a business also creates a sole proprietorship. In this form of organization, the owner is the business, responsible for its management and personally taxed on its profits. The proprietorship is not legal entity separate from the owner.

The primary advantage of sole proprietorships is greater decision-making control. Disadvantages include personal liability and limited ability to raise capital.

Partnerships: Partnerships are an association of two or more persons acting as co-owners of a business and pursuing the business for profit. Each partner contributes something to the partnership, which may be money, property, or skill. Formation of partnerships requires the consent of all partners and such consent is usually evidenced by a written

partnership agreement, although some partnerships can be formed orally or implied by the conduct of the parties.

There are two essential elements of a partnership. First, partnerships must involve at least two persons. The term “person” is not limited to flesh and blood individuals, but can also include corporations, limited liability companies, and other legally created organizations. Second, a partnership must involve a sharing of profits. This is such an important element that it is considered legally sufficient evidence of the existence of a partnership. If profits are shared, the law presumes, in the absence of evidence to the contrary, that a partnership exists. The parties share profits equally, unless otherwise specified, and the profits are taxed as income to the individual partners.

Additionally, there are two types of partnerships: general and limited. *General* partnerships are created by mutual agreement of the involved parties; however, they are not treated as entities except for certain purposes (the Uniform Partnership Act (UPA) governs general partnerships and most states have enacted provisions from the UPA). Further, in a general partnership, all partners share equally in the losses of the partnership and each of the partners has joint and separate liability for its debts. Every partner has equal management status unless the partnership agreement contains terms to the contrary.

Limited partnerships are also created by agreement. In this structure, one or more general partners manage the business affairs, with the limited partners not directly participating in the operation of the partnership. Limited partners are only liable for the amount of their contribution to the partnership.

Corporations: Corporations are legal entities created by law of a particular state. They have the status of persons in legal relationships. Corporations can sue or be sued, own property and earn income. They are separate and distinct from their owners, the shareholders. Their existence is perpetual in that they continue to function after the incorporators are no longer involved with the corporation.

The primary advantage to corporations is limited personal liability: shareholders are liable for their contribution, the purchase of stock or bonds in the company. The primary disadvantage to corporate status is the double taxation of profits – first, at the corporate level and second, on

The primary advantage of a corporation is limited personal liability

a personal level, after being distributed as dividends. Another disadvantage is the limited ability of the owners (shareholders) to dictate how the corporation is run (as compared to the greater control in a sole proprietorship or a partnership). The officers of the corporation run the daily business operations and are

overseen by a Board of Directors.

Limited Liability Companies:

Limited liability companies (LLCs) have become very popular in the United States in the last several years, while they have been common in Latin America, Asia and Europe for quite some time. In

LLCs are a hybrid, treated like a corporation for liability purposes and like a partnership for tax purposes

the past, small business owners might have wanted to undertake somewhat more risky business ventures by limiting their exposure to liability through corporate status; however, the double taxation of profits dissuaded them. To encourage entrepreneurship, almost all states enacted statutes authorizing LLCs. They are treated like a corporation for liability purposes, but like a partnership for tax purposes. An LLC restricts the transfer of member interests, operates for a set period of time rather than perpetually (as outlined in the Corporations section above), and cannot have too many attributes of a corporation, lest they be treated (taxed) as such.

Contracts

By the traditional legal definition, a contract is a promise or set of promises that, when breached, is remedied by law. It is an agreement between two or

more competent parties to do or not to do something that is both legal and possible. A contract forms a legal relationship between the agreeing parties and contract law governs the enforceability of that relationship.

There are four elements to a valid contract:

Offer: This is a display of willingness by a person called the “offeror” to enter into an agreement. The terms of the offer must be definite and reasonably certain, but not all terms have to be included. Moreover, the particulars of performance can be left open.

Acceptance: This is a display of assent by the “offeree” (the person to whom the offer was made) to the terms presented by the offeror, in the manner required by the offer and within a reasonable time.

Consideration: This is something of value or something bargained for in exchange for a promise. It is a right, interest, profit, or benefit accruing to a party and, at the same time, some responsibility, forbearance, loss, or detriment to the other party. Most often, consideration is money paid from one party to the other.

Intent: The offeror and offeree must intend to be bound by the agreement, usually evidenced by what is called a “meeting of the minds.” That is, there must be a fundamental understanding of the basic terms of the contract by both parties. The contracting parties must have the legal ability to enter into the contract (minors, mentally-

impaired, and intoxicated persons lack capacity) and the contract must have lawful subject matter.

A contract is usually “discharged” (termination of a party’s obligation) when the parties have performed according to the terms of the agreement. However, events, the conduct of one or both parties, or the operation of law can release parties from performing.

Here are a few other important contract concepts and tips:

- The most important thing for a manager to understand about contracts is that they are static, while the deals they document are dynamic. Contracts are a snapshot in time and often need to be modified as the relationship evolves.
- Try to cover all the bases, but acknowledge that, although you can try to conceive of contingencies, it is doubtful that you can dot every “i” and cross every “t.” No one thinks of everything.

There are four elements to a valid contract

- Murphy’s Law applies to contracts. When deals change and things go wrong (as they often do), the good faith of the parties generally carries the day and allows the agreement to be fulfilled.
- Contracts are serious business. You need to consider what your obligations are under the agreement and whether you can perform them.

- Unless specifically stated in the agreement, the law does not require perfect adherence to the minute details of a contract; however, do not leave material items out of contracts. Most agreements contain a “complete understanding” clause that states the writing embodies the entire understanding of the parties.

There are several areas of administrative law that are of concern to managers

- While there are times when an oral contract is enforceable, you do not want to rely on it in court. Any contract worth entering into is worth documenting, and some types of contracts are required to be in writing. Also, with few exceptions, courts will not entertain oral evidence of the terms of the contract.
- The meaning of a contract is ascertained from the words that it contains. Normally, generally accepted interpretation of words is employed. Express the agreed upon terms and define them to avoid ambiguity. Use these terms throughout the agreement.

Governmental Regulation of Business

Every business is regulated in some way by administrative law. Here’s where this genre of law comes from and how it works.

Legislatures write statutes and in doing so, create

administrative agencies to effect and broaden those statutes. You can think of these agencies as having the powers of all three branches of government: they create and enact rules and procedures, they regulate and supervise the activities under their purview through investigation and enforcement, and they render decisions that have the force of law – decisions that comprise what is known as “administrative law.” There are several areas of administrative law that should be of concern to you as a manager.

Consumer Law: Consumer laws are designed to protect people from unfair trade practices. Such laws include door-to-door sales, telephone solicitations, mail order and Internet fraud, and lemon laws. The Federal Trade Commission (FTC) regulates unfair and deceptive advertising and labeling and packaging of products, among other things (www.ftc.gov). Consumers are afforded protection of their credit status through the Truth-In-Lending Act, the Fair Credit Reporting Act, and the Fair Debt Collection Practices Act (www.federalreserve.gov/pubs/consumerhdbk). The Food and Drug Administration (FDA) regulates the quality of food, medicines, and cosmetics, and it enforces parts of the Consumer Product Safety Act (www.fda.gov).

Employment Law: The most important concept to understand in this area is “at will” employment. Under this doctrine, except for an employment contract or a collective bargaining

agreement, employers are free to discharge employees for almost any reason. As a manager, you should make sure, though, that the termination of an employment relationship is not based on an employee’s race, color, national origin, religion, age, gender or disability (and, in some jurisdictions, sexual orientation, marital status, and smoking habits). If the discharge is based on any one of these “protected classes,” you could be violating Title VII of the Civil Rights Act, Age Discrimination in Employment Act, or the Americans with Disabilities Act (ADA), among others (www.eeoc.gov). Moreover, these anti-discrimination laws apply not just to discharge, but to every personnel management decision (hiring, compensation, training, scheduling, etc.)

If an employee is covered by a collective bargaining agreement, or is engaged in any union activity, termination

Anti-discrimination laws apply not just to discharge, but to every area of personnel management

could be a violation of the contract or of the National Labor Relations Act (www.nlrb.gov) if it is motivated by anti-union animus. Employees are also protected by federal and state laws which (1) compensate them in specified situations for injuries or death on the job (worker’s compensation

statutes: www.dol.gov/esa/owcp_org.htm), (2) cover their loss of employment (Federal Unemployment Insurance Act and state unemployment acts: atlas.doleta.gov/unemploy), and (3) provide for their safety and health in the workplace (Occupational Safety and Health Act: www.osha.gov).

Antitrust Law: Antitrust is a situation where a restraint of trade prevents competition. Prior to the late nineteenth and early twentieth centuries, most businesses and markets were self-governing. The

growth of large corporations (both national and multi-national) led to demands for more constraints on business behavior. This resulted in the enactment of several key pieces of antitrust legislation to regulate business conduct, to promote beneficial competition, to ensure equitable distribution of market power, and to prohibit unfair trade practices.

The primary sources of antitrust law are the Sherman Act (trade and commerce restraints and prevention of monopolies), the Clayton Act

(price discrimination and exclusionary practices), and the FTC Act (unfair methods of competition and unfair or deceptive acts). Violations of antitrust laws can result in governmental or private lawsuits and criminal charges and may even expose offenders to fines and monetary damages (www.usdoj.gov/atr).

Environmental Law: The Environmental Protection Agency (EPA) is a federal administrative agency created to enforce environmental laws, primarily anti-pollution laws

What Every *Christian* Manager Needs to Know About Business Law

God's Word speaks to a vast array of issues, but there are some business law issues we encounter in today's world that are not specifically addressed in Scripture. And while the Bible may be silent on these issues, we can draw parallels and analogies from Scripture regarding how Christian business people should behave when we encounter business situations with legal implications. Here are a few of the larger ones:

- God clearly established three centers of authority in this world: the home (Ephesians 5), the church (1 Timothy 5:17, Hebrews 13:17), and the government (Romans 13:1-7). God expects us to respect and obey the authorities that He has set in place (Romans 13:1-7, Matthew 22:21, 1 Peter 2:13-14).
- "Covenant" is an important word in Scripture. It means a formal, solemn and binding agreement; a pledge, a vow. God made several covenants with us as Christians and these promises He takes seriously. He wants us to take our promises seriously as well (e.g., Deuteronomy 23:23, Ecclesiastes 5:5).
- A contract forms a covenant relationship between the parties. Christians should enter into these obligations prayerfully and not quickly or lightly (Numbers 30:2, Proverbs 20:25).
- In partnership situations, Christians should choose partners who are Christians, lest the "unequal yoking" cause problems in the business relationship (2 Corinthians 6:14).
- When we talk about "good faith" and "fair dealing" in contractual relationships, nowhere should this be more important than where one or more of the parties is a Christian. This is also true when activities and decisions could potentially violate antitrust, securities, employment, or consumer protection law (Leviticus 19:13, Romans 13:10, James 2:9).
- Scripture does not specifically address the formation of corporate entities, but there are some Christian commentators like Larry Burkett (*Business by the Book*) who question the use of corporations to avoid liability. Christians should exercise great care to avoid utilizing otherwise legal structures to defraud creditors.
- In environmental matters, God expects us to obey the established environmental laws, but care should be taken so that we do not idolize creation (Romans 1:25).
- As Christians, how we handle our business from a legal standpoint provides a witnessing opportunity and it speaks volumes about the seriousness of our relationship to God.

dealing with air, water, land, and certain toxic substances. The EPA is the main regulator of the environment, but it works with state environmental agencies to enforce federal requirements.

The primary federal mandates include the Clean Air Act, Clean Water Act, Toxic Substances Control Act (TOSCA), Resource Conservation and Recovery Act (RCRA, regulating hazardous waste) and the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, also known as the "Superfund," which provides federal support for clean up of hazardous waste sites). The EPA has fairly broad powers and violations of federal and/or state environmental laws can subject businesses to fines and

significant damages (www.epa.gov).

Securities Law: A security is evidence of a contribution of money into a common enterprise that will be operated on a for-profit basis by professional managers. Two pieces of federal legislation govern the issuance of securities and protect investors. The Securities Act of 1933 regulates the issuance of new securities by corporations and partnerships. The Securities Exchange Act of 1934 established the Securities and Exchange Commission (SEC) and controls the trading in securities after issuance. Individual states also have securities laws.

Strict reporting requirements are imposed by securities laws and misinformation can lead to severe penalties. Takeover

attempts and proxy fights for control of companies are subject to SEC rules and regulations. Insider trading (buying or selling of stock by persons having access to information not available to the public) can result in criminal and civil sanctions (www.sec.gov).

Mark Gambill is Regional Vice President of Development for Simon Property Group. His background includes 17 years as a practicing attorney, primarily in corporate settings. He has a law degree from Capital University Law School, an MBA from Xavier University, and a DBA from Nova Southeastern University. He is also an adjunct professor of management and law at Indiana Wesleyan University. You can reach him at mgambill@simon.com

Business Education From A Christian Perspective?

CHOOSE THE LEADER !

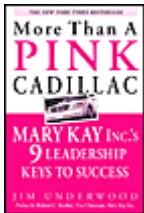
**THE REGENT UNIVERSITY
GRADUATE SCHOOL OF BUSINESS**

"Equipping Christian Leaders to Transform the Global Marketplace"

**[www.regent.edu / business](http://www.regent.edu/business)
or call 1-800-477-3672**

Bookshelf

More Than a Pink Cadillac: Mary Kay Inc.'s 9 Leadership Keys to Success by Jim Underwood (McGraw-Hill, 2003)



Don't shy away because you think this book might be pink fluff. *More Than a Pink Cadillac* demonstrates the simplicity, the complexity, and the utility of time-tested biblical leadership principles and practices. More specifically, through the 185 pages, you'll read how the operations, human resource policy and legal practices of a multi-billion dollar company are lived out through the Golden Rule.

Jim Underwood, a business professor and strategy consultant, captures the heart of Mary Kay Ashe's leadership style through the stories of those who have been enriched by her – first hand anecdotes of how Mary Kay's practices affected the employees, the customers, and countless others. Underwood relates the history and motivation of Mary Kay the entrepreneur, in particular, that her earlier, unrewarded successes in life led her to start her own company. He then shows how her steadfast faith undergirded everything she did for decades. This is, in fact, the centerpiece of the book. Rather than being a work about Mary Kay the woman, it's really about how focusing on others and valuing them will both improve people and make a business successful. It's not a "just for women" book; it's a

"just for managers who want to be great" book.

Underwood presents the nine leadership keys practically, with significant anecdotal support that they've worked because Mary Kay walked the "Golden Rule" talk. And he explains that payback was far more than financial. Mary Kay changed lives. She provided women with a sense of destiny while encouraging the priorities of God first, family second, and career third.

This book is definitely on my gift giving list and I'm certain I shouldn't wait until Christmas to start giving it.

Review by Diane Wiater, Ph.D. Dr. Wiater is an Associate Professor and the Assistant Dean of the Regent Graduate School of Business. You can reach her at dianwia@regent.edu

Want to Write for *The Regent Business Review*?

The *Regent Business Review* is currently assigning articles to excellent Christian writers who have significant insights to share with Christian leaders worldwide. If you're interested in writing for *RBR*, please review our writers' guidelines, posted on our website (www.regent.edu/review). All topics germane to business, leadership, and faith in the workplace will be considered. Please do not send unsolicited manuscripts.

Contributors to the *Regent Business Review* are not paid for their work, but they do enjoy the intrinsic reward of reaching thousands of Christian leaders and managers with their ideas. So if God has given you some knowledge, a heart for Christian business practice, and the gift of written communication, please get in touch with us soon. People around the world may benefit from your perspective.