

On the Intersection of Faith, Economics and Social Ethics:

Business and Spiritual Transformation

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For most of this decade, the culture has been open to listen to those who are addressing the intersection of ethics and economics. From the Enron class of accounting scandals (which included Tyco, WorldCom and Arthur Andersen) in the early part of this decade to the subprime mortgage and banking meltdown of this latter part, there has been an open window of opportunity to speak into the business community about ethics, character and integrity. A robust “faith at work” movement has also matured in this decade that Fortune columnist Marc Gunther has captured in his book *Faith and Fortune*.

Under the heading of the intersection of faith, ethics and economics, there are a many potentially fruitful areas for our discussion. We could respond to Michael Moore’s accusation that “capitalism is evil,” or his view that it constitutes “legalized greed,” to Jim Wallis’ charge that “God hates inequality,” or to Bishop Thomas Gumbleton’s concern that “the problem with the international global economy is that the wealth of the world goes from the poor to the rich. The rich get richer and the poor get poorer.” (Very briefly, I would respond to Moore that capitalism is based on *self-interest*, not greed, which are two very different things, that Scripture affirms self-interest in Phil. 2:4 and

actually commends it sufficient to take care of yourself and your dependents, and that greed is a matter of the heart not the economic system) (I would respond to Wallis that God hates *injustice*, not inequality since there are many natural inequalities that we routinely accept) (I would respond to Gumbleton that he has an outdated characterization of economics as a zero sum game, in which if one person gets a bigger slice of the pie then necessarily others get a smaller slice—that is a misunderstanding modern economics in which wealth is created and the size of the pie is growing larger and a bigger slice for some does not necessarily mean a smaller slice for others, though there probably are some examples of the zero sum game today, on some parts of Wall Street and in the developing world).

We could address specific issues that have implications for faith, ethics and economics, such as immigration reform, health care delivery or the ethics of bailing out firms deemed “too big to fail.” Or we could talk about the vast differences in economic life between the ancient world and today, and the problems those create for correctly applying the Bible to many of these issues. But I’d like to focus our time on something you probably won’t read about in the newspaper, but is critically important—the connection between economics and spirituality, or to be more specific, the link between business and spiritual formation. Let me start with a real life story of spiritual transformation—that came as God used a man’s business as the crucible to shape his spiritual life.

Robert was about to face the most significant challenge of his twenty-five year business career. He had just recently been hired as chief financial officer for a telecom company providing wireless phone service to both residential and corporate customers in

Latin America. He was later appointed CEO of a subsidiary of that company, and charged with turning around a troubled situation.

The subsidiary had won the license to compete with the national phone company to provide services in a vastly underpenetrated market. It turned out to be a massive undertaking, since in order to win the license, the subsidiary had committed to turning on service in 80 cities (roughly 125 million people) in a two-year period, half in the first year and half in the second. They hired a staff of 4,000 people to roll out this service and it took off like a rocket. Once they turned on service, they put on 500,000 customers in the first 10 months making it one of the fastest growing competitive local exchange carriers in the world at the time. The stock price of Robert's telecom company more than tripled during Robert's first year, going from \$3 to \$10 per share.

According to Robert, things looked like they were going smoothly, but underneath the surface, some cracks began to appear in the operations. The CEO was terminated, and the shareholders recruited Robert to be the replacement CEO. He entered a business setting very different from anything he'd ever experienced before. For starters, he had a bodyguard and a bulletproof car. About two weeks after he got there, the capital they thought they would have was not available to them, leaving a gaping funding hole in the business plan. It became clear that they weren't going to achieve the results they had promised. About this time, Robert also learned that many of their customers couldn't pay their bills. Of the 500,000 customers they had signed up for the service, ultimately 200,000 had to be written off—fully 40% of them. The credit screening had been too lax.

Robert realized quickly that a massive financial and operational restructuring would be required to save the company. He describes arriving at the decision this way, “First I thought, ‘We’re going to fix this company.’ We had to lay off 1,500 of the 4,000 people, but I thought, ‘We can get it reorganized and back on track.’ After I was there about 4 months, it dawned on me that ‘This thing could crater. Not only will the stock potentially not go up, it could go to zero.’ It just stunned me that this could happen and I was just blown away by the prospect of that failure. I had failed in small ways before but never anything as cataclysmic as this.” The stress of going to work each day in such a difficult time made him almost physically sick.

As Robert reflected on that difficult time, he understood that God was powerfully at work, using the challenges of his business life to shape his soul. In thinking back on it, he realizes that this time was one of the most significant times of spiritual growth in his life. He said, “So as I was in these very, very challenging circumstances, God was showing me what was really going on. As painful as the dramatic business failure was, it paled in comparison to the anguish in my soul. God showed me in the midst of the pain, and continuing in the solitude of the ensuing months, the reason I was so distraught and in such a spiritual funk. I had made achievement my god. It wasn’t until the achievement went away, that I realized a part of my god also went away.”

God continued to use the experience to shape him ever more deeply as he tried to make sense of the experience. “In the pit of despair, my soul was pierced by Jesus’ words, ‘Any of you who does not give up everything he has cannot be my disciple.’ I cried out to God, ‘How can I give up anything else when I have nothing left to give?’ I began to come to the frightening conclusion, that what he was asking of me was to

surrender even more. Was I willing to give up any claim to my own future? Instead of following the admonitions of my education and our culture to ‘Plan your work and work your plan,’ and to ‘Start with the end in mind’ was I willing to live fully in the present moment and let God unfold the pattern of my life as He saw fit? While my life with God began with surrender, albeit with heel marks in the sand as I relinquished my life to Him, this was a level of abandonment to Him that was unfathomable and frightening to me.”

With the benefit of five years’ perspective, he describes the experience this way, “Through that painful experience, God completely reoriented my perspective of time. He showed me that my call was not to live in my plans for the future or memories of the past, but to be fully present to the present moment. I began to see each moment as a sacrament. It became a kind of second conversion for me. The remarkable part was that after coming into this recognition and confessing that I had made achievement my god (which took months to recognize), I came into a place of profound joy and freedom. The truth was I HAD made achievement my god. I lived for the adrenaline rush of success, but I had been blind to this truth for decades. As God revealed this reality to me through the pain and the failure, it set me free. As much as I pleaded for Him to do otherwise, God didn’t deliver me from my circumstances. He delivered me through them.”

He adds this spiritual perspective. “Jesus calls his disciples with the words, ‘Come follow me.’ He is just beckoning us to come with Him on the greatest adventure life has to offer. But it must be on His terms, not ours. For me, He was saying, ‘Come follow me to this next level of abandonment and surrender. Give up everything you have.’ As He has continued to draw me into deeper levels of relinquishment, I realize

that it takes much more strength to let go than to hang on. But through our surrender to Him, Jesus draws us into this profound intimacy with Him and a freedom and joy I had heard about but had never really tasted. Out of a darkness that grew blacker than black for me, God brought me into a freedom and a lightness of soul I didn't know were possible. It is a country I'd only rarely visited before, and, if I had it was only for brief periods. I experienced God through the pain. Nothing the world has to offer compares to the inexpressible joy that comes from experiencing the tender intimacy with God for which we are designed."

He summarizes it like this, "My business career has been the crucible for the formation of my soul."ⁱ

Robert's experience and reflections help illustrate a powerful truth, that God uses business as an arena for spiritual transformation. Business (and all arenas of legitimate work) is a critical area that can be used by God to shape our character and spirituality. The idea that we can "bring our values to work" to positively influence our places of employment is a well accepted one, but the concept of how God can employ our work to shape us has been less frequently explored.

Involvement in business is a crucible in which many important character traits are nurtured, and in which a person's daily intimacy with God is cultivated. As Robert put it, "For me, part of the pruning shears that God has used (to shape my soul) have been the challenges of my involvement in business."

Economic Differences between the Ancient and Modern World

By way of background, there were some important differences between economic life in the ancient world and today that have a bearing on our discussion. First, there was little separation between the workplace and the home in biblical times. Agriculture and trades dominated the ancient economy, and parents did much of their parenting on the job. As a result, balancing work and family was not that difficult, since there was so much overlap between the two.

Second, the workplace was very different. Most people worked with their hands in agriculture or some trade or craft. There was no such thing as an industrial system, no stock market, no offices and no information jobs that would stimulate your mind without wearing out your body. Unless you were part of a wealthy class, which was relatively rare, you worked very hard to provide a subsistence level of income, and if you were fortunate and practiced a trade, you could rise to something resembling today's lower middle class.

Work in Biblical times typically did not have the element of self-fulfillment and contribution to self-esteem that is often emphasized today. In the ancient world, work was about doing what was necessary to survive, and if it contributed to your sense of well being, then that was an added bonus. There were not a variety of jobs to choose from—people typically went into the occupation that their parents (most likely, father) were in, and were trained on the job. There was no “career counseling” or opportunity to weigh options about which occupation would provide a meaningful life. Those questions were secondary, if addressed at all, whereas today, we expect people to be able to articulate

how their job fits in with who they are. It may be that in these difficult economic times and the jobless recovery, that we're moving back toward that ancient notion of work.

Third, in the ancient world, most people did not retire voluntarily. They worked until they were physically unable to work any longer, and then were taken care of by their extended family. There was no widely available mechanism for people to save and invest for their retirement, such as 401(k) plan in place at many companies, not to mention a place to invest savings at all. The idea that you could be financially independent and not have to work was limited to a small class of wealthy landowners and political rulers. It was simply not available for the average person. So when the Bible addresses work, the writers assume that a person will work for the duration of their lives because it was necessary for them to do so in order to survive in a rough and tumble economic environment.

A fourth difference has to do with the way leisure was viewed in the ancient world vis-à-vis work. For example, the classical Greeks related work and leisure in a way quite different from today. Aristotle, in his Nichomachean Ethics, insisted that leisure was primary and work was subordinate to it.ⁱⁱ This is very different from the contemporary view that leisure is what you do when you are not working. The Greek term for leisure is "schole," from which we get our words *scholarship* and *school*. Work was defined as *the absence of leisure* and the Greeks used the term *ascholia* to define it. That is, work was secondary to leisure and was something to be done when one was not at leisure. This is an important difference between the view of work and leisure in the ancient world and today. Today, particularly in the west, we largely view work as

primary and leisure as secondary—that is, we define leisure in terms of work, not the other way around.

In addition, the view of what constituted leisure was very different in the ancient world than today. Leisure referred not to rest from occupation or entertainment, both of which Aristotle called “play,” but rather to the time away from work to cultivate the life of the mind and give oneself to intellectual pursuits, which he held were intrinsically valuable and essential to having a good life. This type of leisure was quite different from the leisure of today and involved cultivation of the intellectual virtues and the contemplative side of life, without which, according to Aristotle, true happiness was not possible. To be sure, Aristotle’s view was not at all the hedonistic “working for the weekend” of today. However, in contrast to the Biblical view, Aristotle held that work only had instrumental value, in providing for the modicum of goods necessary to meet one’s needs and provide for one’s leisure.

Though this is a subject for another entire paper, here I am assuming that work has intrinsic value and that business is an arena of service to God. Work was instituted *prior* to the entrance of sin (Gen. 2:15), and though corrupted by sin, did not lose its value to God as a result of the Fall. There also seems to be indication that work will have value after Christ’s return. The prophets describe the fullness of the Kingdom in terms such as “they will beat their swords into plowshares. . .” This suggests that the implements of war will be transformed into implements of productive work, which points to the value of work being affirmed both in the pre-fall paradise and the Kingdom in its fullness.

In Genesis, work has value in its connection to the dominion mandate, as God ordained both work and procreation as the two primary means for the establishment of responsible human dominion over the earth. In fact, a part of the dominion mandate sounds to economists much like “responsible wealth creation.” Work further has value in that it is bound up with who God is and in part, what it means to be made in His image. From Genesis 1, God is a worker, who rests from His work, and in the Psalms is described as working to sustain His creation. And in one of the clearest claims of Jesus to deity, He points out that, on the Sabbath, He is working, as His Father is still working at that time. So work has value to God because it’s created before the fall, it is part of the dominion mandate and it’s part of what it means to be made in His image.

I am further assuming that work has value *as service to God*, and that God uses business as an arena of service to Him. All valid work is sacred to God and is a place of sacred service to Him. This is the point Paul was making in his charge to believers in the workplace when he said, “*whatever you do*, work at it with all your heart, as working for the Lord, not for men. . . It is the Lord Christ you are serving.” (Colossians 3:23). It’s important to note that the context of Paul’s teaching here is that of slavery—encouraging slaves to render faithful service to their masters because they were ultimately serving Christ. That is, they were serving Christ in the mundane, menial work to which slaves were assigned. Even in the dreary and monotonous work of slaves, they were serving Christ. Their service (or ministry, same term *diakonia*) consists of their work, but is not exhausted by their work. Of course, other arenas of service include the family, neighborhood, church and overseas. My observation is that frequently, when people refer to someone’s ministry in the workplace, they are referring to those things that people do

when they are not doing their job, such as praying for co-workers, caring for them, etc. But it seems that one's work is not incidental but also an important part of his or her service/ministry to God.

This is what Tom Chappell discovered during his Sabbatical from his business. He founded the company, Tom's of Maine, a personal care products company. He was quite successful, but as a Christian, had a nagging sense that there ought to be more that he could do with his life. So he took a year off from his business and decided to do something very different. He enrolled as a student at Harvard Divinity School (my suggestion would have been Gordon Conwell) in an attempt to "find his calling." At the end of the year of study, he came away convinced that business was his calling and he went back to his business with a fresh perspective and a new desire to pursue his business to "work at it with all your heart, as working for the Lord, not men, since...it is the Lord Christ you are serving" (Col. 3:23). He realized that running his company was a sacred task, for which God had gifted him and was using him to make a difference in the world.ⁱⁱⁱ That is, his office at Tom's of Maine was an altar, the place where he gave himself in transformational service to God. This idea revolutionized how he viewed his work, and he no longer saw it as "strictly business."

Business and Spiritual Transformation

As we noted earlier, the direction of most conversations around "faith-business integration" has been one way (with faith transforming the workplace). Less obvious, however are the ways that God may move in the *other* direction and use business in a reciprocal (though not always comfortable) manner to shape *us* in positive ways. To be

certain, business can also ensnare us in vice (i.e. greed) and deform our character, though the susceptibility to greed and other vices is fundamentally a matter of the heart and not a function of any particular economic system or specific business setting. It is true that the wealth creation of capitalism magnifies the temptations to greed and avarice and materialism, but wealth creation also works in a positive direction, in that it provides a relative abundance of the resources necessary for charity and taking care of the poor. While the following is far from an exhaustive study, consider how God can use business to help develop a variety of virtues that shape our souls.

Consider the virtue of *service*. Business requires that both business people and business organizations serve their constituencies well in order to thrive. In order to flourish, companies must be committed to serving their customers, meeting their needs, listening carefully to their criticisms and treating them fairly. As George Mason University economist Walter Williams puts it, “you don’t have to like your fellow-man, but you have to serve him.”^{iv} Further, employees must serve their companies, team members must learn how to serve each other and become more interdependent, managers must serve those who report to them and those they manage, and executives are responsible for serving the entire organization that they lead. If ego gets in the way and they don’t serve them well, morale suffers and employees become less productive. Business both requires and cultivates an orientation towards serving others.

Business also requires and cultivates the virtues of *trust, trustworthiness and fairness*. For the vast majority of businesses that are dependent on repeat customers for their success, trust and fairness are critical to keeping customers. Think about how quickly a person would take his or her business elsewhere if that person concluded that

trust was missing and they were being treated unfairly. It is not uncommon for people to go out of their way to do business with companies and individuals who they trust. It is even more common for people to go out of their way *to avoid* doing business with those whom they do not trust. To be sure, there are many examples of companies acting in untrustworthy ways, because it often pays off in the short run. But when that becomes public knowledge, it is common for the company's reputation to suffer and often, they lose business as a result. For example, many of the companies who committed accounting scandals are a shell of their former selves. And mortgage companies that preyed on unsuspecting home buyers, many of those no longer exist. However, to be fair, some companies are so dominant in their industries that they can abuse this trust and not face market consequences, but those are relatively rare in today's competitive marketplace.

Within an organization, trust (teamwork) is critical in fostering prosperity. Where trust is low, the costs of doing business increase due to, at times, costly, monitoring and compliance mechanisms that are required. In addition, where trust is low, there are intangible costs, such as employees being less eager to accept change, put in extra effort or be committed to their work. The costs of low morale and high turnover suggest that treating people with *dignity and respect* is critical to good leadership and a significant part of effective management. Business both requires and cultivates trust, fairness, and respect.

Business fosters the virtues of *initiative and perseverance*. Business encourages what some call "entrepreneurial traits," which also includes *creativity*.”^v Long run success in business requires creative solutions to complex problems. It further demands

that people exercise persistence in order to accomplish significant business goals that can take months if not years to achieve. For example, men and women in sales are required to take initiative on a daily basis and persevere with the potential customers/clients until the sale is complete. This is characteristic of business in general, for if companies don't take initiative to lower their costs, increase their market share, seek out new customers and keep their employees' morale high, someone else will, and they will suffer decline as a result. Executives must be able to think creatively about bringing new products and services to the market, anticipating their customers' needs, maintaining the right level of employment, and insuring adequate financing for their future. This kind of creativity is essential to leadership, and without it, companies are ill equipped to deal with the uncertainties of the constantly changing global economy.

With persistence comes the *ability to deal with adversity*. James 1:2-5 indicates that adversity is a regular part of the Christian's life and business is one of the primary crucibles in which character is forged, by overcoming hardships and difficulty. Anyone who has been laid off knows what this is like—and anyone who has to lay off employees or close down plants or offices knows how painful this can be. In addition, dealing with general economic downturns provides difficult, though beneficial, opportunities to deal with adversity and to nurture the wisdom and persistence that accompanies it. It further develops a person's *trust in God*, to enable him or her to build reliance on God for their personal well-being and their company's stability in the midst of painful economic times such as the present. A business person's intimacy with God is often nurtured by having to wrestle with difficult times, potential layoffs or ethical dilemmas, both in the request for wisdom and for the strength to follow one's moral convictions.

This was a major part of the story of Robert. He made it clear that business in general, and adversity in particular, have been crucibles that God has used to effect his spiritual transformation. His business challenges have nurtured what he calls “surrendered leadership,” and away from what he calls “an idea of self-sufficiency and to interdependence.” He sees this as having significant ramifications for what it means to lead an organization. He says, “It now means that it’s not about being in charge and doing things well myself. It’s about releasing the potential of other people to grow into what God has in mind for them to become. So I think that’s an example of a character dimension that God has grown out of this self-sufficiency into inter-dependence and recognizing the value of everybody, which I think leads to another one. God is bringing me into an authentic humility. . .”

Some additional virtues nourished by business actually can help *prevent* having to face difficult times. To be sure, many times that a businessperson or company faces adversity are due to circumstances beyond their control, such as in the 2008 economic conditions in which banks essentially quit lending even to credit-worthy customers. But sometimes, hard times come as a result something preventable. The Proverbs are clear that laziness, or a lack of diligence can contribute to economic misfortune (Prov. 6:6-11, 10:4-5, 12:11, 14, 24, 13:11, 24:30-34). Business demands *diligence and discipline*, where a person learns that “you reap what you sow.” Popular business lecturer Stephen Covey describes “the law of the farm,” as a lesson that to succeed a person must engage in advance planning, daily attention to the work, and not put off the important work until the deadline approaches. He insists that if you ignore the law of the farm you will not reap a successful harvest.^{vi} Though it is true that some people succeed without hard

work, which is certainly not the norm. In general, business both requires and cultivates the virtue of diligence and discourages laziness and a lack of discipline.

Though it is clear that Christian values and ethical practices should influence the workplace, it is also true that business is a tool that God uses for our spiritual transformation. Though it is certainly true that business contains a wide variety of temptations, to greed, idolatry and materialism, those are hardly unique to either business or capitalism. Business both requires and nurtures some important spiritual virtues that God can use to effect our spiritual formation.

Endnotes

ⁱ Personal interview with Robert, April 7, 2009. All subsequent quotations from Robert come from this interview.

ⁱⁱ Gilbert C. Meilander, ed. *Working: Its Meaning and Limits* (Notre Dame, IN: University of Notre Dame Press, 2000): 7.

ⁱⁱⁱ See the account of Chappell's story in *The Soul of a Business: Managing for Profit and the Common Good*, (New York: Bantam Books, 1993).

^{iv} Cited in John Stossel, *Give Me a Break*, (New York: Perennial Currents, 2005, original publication Harper Collins, 2004): 244.

^v For further discussion of this, see Robert Sirico, "The Entrepreneurial Vocation," cited in Scott B. Rae and Kenman L. Wong, *Beyond Integrity: A Judeo-Christian Approach to Business Ethics*, 2nd edition, (Grand Rapids: Zondervan, 2004): 60-66.

^{vi} Stephen A. Covey, *The Seven Habits of Highly Successful People* (NY: Free Press, 1990).