JOURNAL OF

Markets & Morality

Volume 18, Number 1

Special Issue
Common Grace in Business

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Council of Independent Colleges

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On the Cover

The Old Fish Market on the Dam, Amsterdam (circa 1650)
Artist: Emanuel de Witte 1617–1692)
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Index and Database Information

Journal of Markets & Morality is indexed in *ATLA Religion*, *EconLit*, *e-JEL*, *JEL on CD*, EBSCO*host*® Electronic Journals Service (EJS)

Archives are available at:
http://www.marketsandmorality.com

Printed in the United States.

Journal of Markets & Morality (ISSN 1098-1217; E-ISSN 1944-7841) is an interdisciplinary, semiannual journal (Spring and Fall) published by the Acton Institute for the Study of Religion and Liberty, a nonprofit, educational organization that seeks to promote a free and virtuous society characterized by individual liberty and sustained by religious principles. The views expressed by the authors are their own and are not attributable to the editors, the editorial board, or the Acton Institute.

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Editorial

Business in the Light of Grace

Look at the cover of this journal issue. Do you see features that resonate with twenty-first century business? This painting from the 1600s illustrates active lives of buying and selling.[1] Yet observe the light that washes across the canvas to illumine the marketplace darkness.

Then and now economic exchange meets human needs and shapes community flourishing. Almost four hundred years after this painting's creation our business exchanges do not look like this one. Physical presence may be immaterial to our transactions as we buy apps, information, ideas, and style as well as food. How often now are women, men, children, and animals together in a common economic space? Our organization of producers and sellers is more varied. Financial markets involve global capital flows, not just local currencies. Business in this century is different. Yet do we still not seek light to improve transparency, enable what we construct, and add beauty to business?

Abraham Kuyper, a Dutch theologian of the late nineteenth and early twentieth centuries, believed that such light arises from God's common grace. He based this perspective on God's covenant with Noah after the flood, about which he observed that "many people … admire the rainbow without being aware of the underlying covenant…. We must begin with placing the lofty significance of that Noahic covenant in more radiant light once again."[2] Then, building on the ideas of other theologians, including John Calvin, Kuyper thoughtfully distinguished common grace for creation from the saving grace to which Christians respond.[3] Kuyper wrote,

> The issue of "common grace" comes down to discerning clearly that we are dealing here with an *act of God.* An act of God not for the benefit of those eight persons living at that time, but with an *act of God* that extends to the entire earth and the entire human race, not in a saving but in a preserving sense, of course. The fact that the Lord God has performed such an act of *preserving* grace that extends to *all* of our human life comes to no clearer expression than with the Noahic covenant. Everyone senses and perceives that here a promise is being given for the benefit of the *whole* world, and people discern immediately that what was promised contained rescue and preservation not for eternity but for this *temporal* life.[4]

Kuyper lived these convictions about grace as a minister, journalist, educator, political leader, and theologian. He influenced leaders and followers in churches, schools, towns, and political parties across the Netherlands and its surrounding countries; portions of his thinking then spread within US and Canadian Presbyterian and Reformed circles.[5] The attraction was Kuyper's capacity to articulate a grounded biblical theology that connected Christian faith to both everyday life and its related social institutions. Kuyper was deeply committed to a public pluralism that creates common spaces for people of multiple faith traditions, whether Christian or otherwise, to live and work together. Gradually, his broad vision for biblical faith, God's grace, and pluralism spread to other continents. Now there are pockets of those who embrace Kuyper's ideas in Africa, Asia, Australia, and Latin America.

Nevertheless, the connections from Kuyper's theology to business needed to expand. In the twentieth century only a few of his works were available in the English language. While Kuyper wrote full treatises to weave Christian faith with education, science, politics, and the arts, he pondered economic life in commentary interspersed here and there. Additionally, the market capitalism of his time differs substantially from that of the twenty-first century. When Kuyper was writing, European labor unions were still finding their footing as the industrial age matured. Economics was a very young field of study. It provided government with concepts and with limited technical aid for business policy. Economists such as Keynes and Friedman had not contributed their research. In Kuyper's times, business was an entrepreneurial endeavor for certain social classes. Some business owners were powerful, though managed corporations employing thousands of global people were not a major force. Kuyper lived and wrote just as the communist economic experiment was rising.

This issue of the *Journal of Markets & Morality* highlights the theme of Abraham Kuyper's theology of common grace, linking its Christian foundations more deeply to business life and pulling its theological power more fully into twenty-first-century business applications.

The time is now ripe to emphasize Abraham Kuyper's theological voice. For several years, the Abraham Kuyper Translation Society, with the vision and support of economist Rimmer de Vries, has worked diligently to translate Kuyper's seminal theological works from Dutch into English. Many of his central writings will be translated and published by early 2016. To highlight the 2013–2014 English publication of the first volume of Kuyper's theological commentary on common grace,[6] the Calvin College Business Department organized an October 2014 symposium, which was co-sponsored by the Acton Institute. Faculty, business practitioners, and students gathered to think about the meaning of Kuyper's common grace theology for twenty-first-century business. Over an exceptional day of discourse, presentations and panels were woven into a robust discussion about the light of faith for business when that life is shared together by Christians and those who follow other paths. Leaders from banking, manufacturing, natural resources, film, food, and floral industries, among others, joined with business educators to shape the current intertwining of common grace and business.

The symposium was framed around three themes that emerge from Kuyper's writings about common grace. Its planners described these as the protective, constructive, and imaginative functions of common grace. Through such grace, God protects remnants and echoes of his good created order as gifts for all people despite continuing human perversity. God designs the expectation and possibility that together humans will construct institutions to respond to needs and support social order. God provides continuity between the values and virtues of all people so that Christians as well as those in other faith traditions can work together imaginatively.

The article contributions to this journal issue originated in that October 2014 symposium. Peter Heslam's opening article provides some of Kuyper's less-known commentary about business life. Then eight articles, all authored by Christian business educators, articulate the implications of Kuyper's common grace theology for business ethics, strategic planning, global debt markets, entrepreneurship, market pricing, the accounting profession, operations management, and human resource frameworks. Richard Mouw's closing article enjoins us to bring robust Christian faith to the business spaces where God's light can readily flood. (A separate review essay unrelated to the symposium also appears as part of the journal's regular publication schedule.) Finally, integrated into the journal's book review section are four reviews of recent books about faith and business that highlight resources to deepen this intersection of faith and business.

These contributions pose many matters for further deliberation about a closer intertwining of Kuyper's big vision for God's kingdom with business choices. We will not all agree, but that is not the point. The goal is to enrich the quality and depth of our thinking and practices as we connect God's provision of common grace to our particular business activities and institutions to enable Christian influence in business decisions.

Sealed with the rainbow, God's promise is that divine light could and would shine on our marketplaces. Abraham Kuyper articulated a common grace theology for Christians who shape business that reflects the prism on the other side of that rainbow.

—Shirley J. Roels, PhD

Notes

1. The painting entitled *Old Fish Market on the Dam* was painted circa 1650 by Emanuel de Witte.
2. Abraham Kuyper, *Common Grace: Noah–Adam,* vol. 1, part 1, trans. Nelson D. Kloosterman and Ed M. van der Maas, ed. Jordan J. Ballor and Stephen J. Grabill (Grand Rapids: CLP Academic, 2013), 15.
3. Kuyper actively engaged Roman Catholics in the Netherlands. Pope Leo XIII, author of *Rerum Novarum*, the 1891 Roman Catholic encyclical about the rights and duties of capital and labor, was Kuyper's contemporary. Kuyper's 1891 book *The Problem of Poverty* includes some themes and content about Christian foundations for economic systems that parallel *Rerum Novarum*. See Abraham Kuyper, *The Problem of Poverty*, ed. James W. Skillen (Sioux Center: Dordt College Press, 2011).
4. Kuyper, *Common Grace: Noah–Adam*, 120.
5. For deeper knowledge of Abraham Kuyper's life and times, see James D. Bratt's biography entitled *Abraham Kuyper: Modern Calvinist, Christian Democrat* (Grand Rapids: Eerdmans, 2013).
6. Abraham Kuyper, *Common Grace*, vol. 1 in 3 parts, trans. Nelson D. Kloosterman and Ed M. van der Maas, ed. Jordan J. Ballor and Stephen J. Grabill (Grand Rapids: CLP Academic, 2013–2014).

Articles

Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 7–20

The Spirit of Enterprise

Abraham Kuyper and Common Grace in Business

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This article explores the link between theology and enterprise implied by the phrase "common grace in business." Common grace is often employed by Christian business leaders and theorists to counter the problematic sacred/secular divide that too often can be used as an excuse for dividing one's faith from one's occupation. While Abraham Kuyper's ideas on social questions are well-known, his ideas on business have been overlooked. Against this background, Kuyper's understandings of the working of God's grace in business, the social function of money, and the calling of business are examined in detail. Within these understandings, the division between sacred and secular is transcended and a unique vision for mixing common and particular grace in business is revealed that both restrains evil and promotes human flourishing.

Introduction

Common grace in business: Putting these four words together implies a link between theology and enterprise, the existence of which is barely evident from the output of most theologians and business writers. The long-standing paucity of engagement between these groups reinforces the widespread perception that trying to mix commerce and religion is like trying to mix oil and water. Against this background, this article will consider the ideas of the Dutch Reformed public philosopher and statesman Abraham Kuyper (1837–1920)—often referred to as "the theologian of common grace." Among the countless studies that have been made of Kuyper, none deal with his views on business. The closest are treatments of his engagement with poverty, working conditions, and pensions—generally referred to as the so-called social question. Kuyper's engagement with this question cannot, however, be taken as a proxy for his engagement with business itself.

One reason why Kuyper's engagement with this sphere has been overlooked is that he failed to give much dedicated attention to business compared to other spheres of society. An example is his famous and influential Stone Lectures, which he delivered at Princeton in 1898.[1] Seeking to sketch out in those lectures the contours of a Christian worldview that engaged with every area of life, he dealt at some length with a number of spheres including politics, science, and the arts. He gave no sustained attention to business.

Paradoxically, however, some of the key impetuses to the small but growing engagement between business and theology are inspired by the vision that animates those lectures and many other of Kuyper's works—of faith that is discerning and critical yet essentially world-affirming. Indeed, Kuyper's legacy in the business world is greater than might be expected when judged by the range of social spheres with which he most engaged or by the fruits of Kuyper scholarship. While this scholarship is rapidly increasing, partly as a result of more of his work appearing in English, Kuyper's ideas on business remain a missing piece. This article is only a modest attempt to help fill this gap, as is a forthcoming anthology I am editing of Kuyper's writings that deal with matters of money, work, business, and economics. Much more work will need to be done to chart this unexplored field, but this article provides an initial overview of what Kuyper regarded as the positive potential of business.

This is not to imply that business, and economic issues in general, escaped Kuyper's criticism. His application of the theme of the "antithesis" gave him a more than adequate intellectual platform from which to mount severe critiques of these fields. This doctrine was, in fact, as central to Kuyper's thought as was the doctrine of common grace. It held that the fall of humankind into sin constituted a radical disruption whereby the curse of sin infected and affected all existence. The innocence, freedom, and order of paradise constituted the "normal" state of things because it was in alignment with God's will. The post-fall condition was "abnormal" in being at odds with divine intentions and subject to all manner of sin and evil and their ugly consequences—a predicament that ultimately could only be addressed through God's redemption.

From the vantage point of the twenty-first century, many of Kuyper's antithesis-inspired critiques of commercial activity have a poignant and prophetic feel. He spoke out, for instance, against highly commoditized and speculative activity in finance, burgeoning consumerism, and the prioritization of wealth above all other concerns. Moreover, he often framed his critiques with characterizations of economic globalization that have a contemporary ring for later generations. For example, "Money's power," said Kuyper,

> has thus become a world power that ignores the borders of land and nation, spreads its wings out over all of human life, lays a claim on everything, … penetrates deeper and deeper to the most unknown corners of the world, makes everything dependent on it, imposes its law on all lives, and unites itself in the great world cities in order to give life a bewitching glow, to build a temple in its honor.[2]

On issues of socioeconomic justice, Kuyper was a strident critic and campaigner with indignation and zeal comparable to that of the so-called liberation theologians of the later twentieth century.

Yet the common grace theme of the symposium proceedings appearing in this journal issue invites an inquiry into what Kuyper saw as the positive contribution that business makes to human and social flourishing. This inquiry assumes, rather than overlooks, Kuyper's countervailing doctrine of the antithesis. This is because common grace only makes sense when held together with the antithesis, as the former is in the first place an attempt to answer the question of how, *given the reality of the antithesis*, it is possible that non-Christian culture can exemplify great virtue. Particular grace, or "special grace" was, for Kuyper, the grace by which people turn from their sins, put their trust in Christ, receive the regenerating work of his spirit, and inherit the gift of eternal life. Common grace, in contrast, was grace at work in the world at large, by which God holds back the forces of evil, restrains the effects of the fall, and allows civility and human culture to flourish.[3] Against the background of this doctrinal framework, Kuyper's positive appraisal of the potential of business—as indeed of any sphere—is the other side of the coin to his denouncements of errors within that sphere. Disregarding this positive appraisal fails to do justice to Kuyper as a cultural critic with a sharp eye not only for pitfalls but also for potential.

Common grace was, in fact, a means Kuyper used to break the stranglehold that was keeping business and theology separate. Judging by his critiques, this bifurcation was as much a feature of the late nineteenth- and early twentieth-century Netherlands as it is today in many parts of the world.[4] He railed against forms of Christianity that made no difference to the way people operated in the workplace, leaving the work of Christians indistinguishable from that of non-Christians.[5] Misconduct in business and in the handling of money served only to show believers to be hypocrites.[6] For Christians to restrict their faith to matters of the soul allowed business to be regarded as an unholy distraction rather than as a dignified profession.[7]

Kuyper's positive view of business includes his ideas about economic freedom and the role of regulation, organized labor and the role of guilds, the eternal value of earthly work, stewardship and philanthropy, economic globalization, business as a "mediating institution" between the individual and the state, the workings of God's grace in business, the social function of money, and the calling of business. While all these matters deserve exploration, the confines of this article only allow a brief overview of the final three.

Common Grace at Work

Biblical history and archaeology, Kuyper claimed, attest to the fact that crafts and practical skills were more prolific in the pagan cultures of Israel's neighbors, such as Egypt, Assyria, Babylon, and Persia, than in Israel itself.[8] For Kuyper, this was evidence that the spirit of God gifts human beings with talents and skills without regard to merit or piety. Whether or not the recipient recognizes the origin of their gifts, they have the potential to enrich all people and societies. Kuyper appealed to the accounts of the artisans Bezalel and Oholiab in Exodus 31:1–6 and 35:30–35 and of arable production in Isaiah 28:23–29 in support of his claim that God is the source of all artistic craft and skill and of all knowledge and insight in agriculture.[9]

In business, Kuyper explained, this giftedness works as God raises up exceptional leaders who grow their operations in accordance with their talents and with the opportunities they perceive. Such people stand out from their contemporaries in having "clearer insight, a greater practicality, a more powerful will, and a more courageous entrepreneurial endeavor."[10] In exercising these gifts, they help others flourish and ensure that their ideas and inventions outlive them in society.[11]

All this, Kuyper insisted, is the result of common grace, which works in a specific way in the sphere of commerce, just as it works in a specific way in other spheres: "Common grace extends over our entire human life, in all its manifestations.… There is a common grace that shines in the development of science and art; there is a common grace that enriches a nation through inventiveness in enterprise and commerce."[12] As these forms of common grace take effect, they raise the standard of social life; enrich human knowledge and skill; and make life "easier, more enjoyable, freer, and through all this our power and dominion over nature keeps increasing."[13] While these developments inevitably provide additional opportunities for sin, common grace has raised human achievement to new heights through the invention of tools and machines, the division of labor, and the harnessing of nature to generate steam power and electricity.[14]

In the light of what is now known about the impact of carbon-intensive industrialization on the natural environment, Kuyper's appreciation of human power over nature appears to be insufficiently nuanced, revealing him as a child of his times. It is clear from the context of his words, however, that foremost in his mind is the centuries-long progress human beings have made in procuring such basic goods as food, shelter, energy, transport, and health. In terms, by contrast, that sound well ahead of his times, he averred that the potency of common grace to foster such progress, and the cultural development it facilitates lay in the fact that humans are made in the image of a God whose essence, as Father, Son, and Holy Spirit, is diverse and relational. This *imago Dei* acts as a "seed" within diverse human beings that only germinates through their social relationships. It thereby permeates culture, including "all kinds of business undertakings and industry."[15] Clearly, for Kuyper business joined all other aspects of culture in reflecting God's creation of human beings in the divine likeness, an act that fills these beings with awesome potential.

Particular Grace at Work

If the image of God in human beings is not restricted to Christians, and one of its effects is that it helps business flourish, what role did Kuyper reserve for particular grace within the commercial sphere? Here the distinction he made between the church as *institution* and the church as *organism* is of special relevance.

Kuyper taught that the institutional form of the church is found in its statutes, laws, offices, and registers, all of which facilitate the ministry of the Word, the sacraments, and acts of charity. Closely associated to this form of church is its rich organic form that finds expression in wider society, including in families, businesses, science, and the arts as believers live and work in those spheres. A Christian, he taught, is not merely a church member but a parent, a citizen, an employer, or an employee. As such, they "bring to bear the powers of the kingdom in their family life, in their education, in their business, in all dealings with people, and also as citizens in society." Whereas the church as institution is distinct from society, the church as organism "impacts the life of the world, changes it, gives it a different form, elevates it and sanctifies it."[16] This is especially the case when the life of the institutional church is most vibrant. As Kuyper put it, using a vivid metaphor:

> Even though the lamp of the Christian religion burns only within the walls of that institution [the church], its light shines through the windows far beyond it and shines upon all those aspects and connections of our human life.…

> Jurisprudence, law, family, business, occupation, public opinion and literature, art and science, and so forth—the light shines upon all of this, and that illumination will be all the more powerful and penetrating the more clearly and purely the lamp of the gospel is allowed to burn within the institution of the church.[17]

As an example of this occurring in practice, Kuyper highlighted the Dutch Republic (1581–1795), a period in the history of the Netherlands often associated with the heyday both of Calvinism and of commerce. Not only were Dutch farmers at this time the most advanced in Europe, Kuyper maintained, but Dutch merchants were renowned for their honesty and integrity. He attributed these characteristics to the power of the Word of God and of divine ordinances that were widely preached and shared in their midst. [18]

This power put Christian nations at an advantage and helped account for the contribution they had made to human development: "a rich development of the life of the soul arising from *regeneration* joined with a rich development proceeding from the life of *common* grace."[19] The potency of this mix of graces was not only demonstrated in these nations by their high level of care for the poor and the elevation of women but also by a highly developed business sphere.[20] The attributes of such countries derive from particular grace but operate in the sphere of common grace. Despite his readiness to admit that impressive business development had been achieved outside the influence of the Judeo-Christian tradition, Kuyper was clearly of the view that business' best prospects were served when the workings of particular grace and common grace converge.

Money as a Social Blessing

Despite Kuyper's many jeremiads against the dangers and abuses of wealth, he insisted that money was a gift of God. The appearance and development of money in world history "did not come from the Evil One, but was fully in line with the design of God; it was not intended as a curse, but a blessing."[21] Only when sin attacked it did money acquire a sinister omnipotence: It is in the human heart and not in money itself wherein lie the origins of Mammon—the idolization of money. While Mammon is allied to greed and dishonesty, money itself is "one of God's gifts for society so that it might develop more highly and richly."[22]

The uplifting and cohesive impact of money in society derives primarily from the ability it gives to the thrifty to save and from the stimulus this gives to commercial enterprise.[23] This blessing, Kuyper maintained, "is evident in the quiet, normal life of citizens whose activity in trading and commerce has been unbelievably enriched and simplified by money."[24] The positive potential of money was also evident in the charitable sector where it facilitates care for the needy; and in the church where it not only supports buildings but also clergy, missions, seminaries, and the practical help for the disadvantaged provided by the diaconate.[25] In the end, whether money works as a blessing or curse is a spiritual matter: "It can be turned to the good, or to evil; and the choice between the two depends only on the disposition of the human heart. Those who bow down to Mammon use it for corruption; those who bow their knee before Christ as their King can use it to increase the luster of Christ's kingship."[26]

Kuyper's notion that money can provide sound foundations for a developed and unified society suggests he was influenced by the notion of the "commercial society," associated in particular with the French intellectual Alexis de Tocqueville (1805–1859) who visited the United States in 1831 and recorded his observations in *Democracy in America*. As early in his career as 1873, Kuyper acknowledged the influence of this thinker on his ideas; in a sermon he published that year, he held up the United States as a "golden land" that provided a model of freedom.[27] A quarter of a century later, he reechoed this theme several times when he visited America in 1898. There he argued, in somewhat rhapsodic tones, that the origins of the United States' enterprise society lay in the Calvinism practiced by ordinary tradespeople in the Old World:

> Calvinism sprang from the hearts of the people themselves, with weavers and farmers, with tradesmen and servants, with women and young maidens.[28]
>
> With this there went out from Western Europe that mighty movement which promoted the revival of science and art, opened new avenues to commerce and trade, beautified domestic and social life, exalted the middle classes to positions of honor, caused philanthropy to abound.[29]
>
> There was a rustling of life in all directions, and an indomitable energy was fermenting in every department of human activity, and their commerce and trade, their handicrafts and industry, their agriculture and horticulture, their art and science, flourished with a brilliancy previously unknown, and imparted a new impulse for an entirely new development of life, to the whole of Western Europe.[30]

The flowering of Calvinism and commerce went hand in hand, Kuyper argued, with the division of labor. As this division increased, the scope and quality of production rose, and sufficient capital could be accumulated to develop large enterprises.[31] In turn, these stimulated "all kinds of inventions and the enrichment of our power over nature."[32]

While Kuyper was eager to admit that sin affects all such positive development, he was adamant that the abuse of money must not be allowed to overshadow its proper use. History demonstrates, he argued, that money facilitates the economic development necessary for social flourishing.

Business as a Calling

The positive social potential inherent in the creation of material wealth reflected, for Kuyper, the fact that business is an honorable calling for an individual to pursue and that business has an honorable calling to fulfill in society. Christians must be prepared, he argued, to counteract the corrupting effects of sin in business life by setting a good example in the production, processing, and distribution of goods and services. In so doing, they honor the workings of common grace in society and uphold the ordinances of God for commercial life. Christians should reject, therefore, the attitude of those who consider business to be a field in which Christians should allow others to take the lead because there can be no valid calling to commerce. Not least because of the financial requirements of churches, schools, and charities, Christians in business need to be competent in generating profit. God's children, Kuyper taught, should "take pride in not falling behind others in this realm, because also in this area of life it is God who gives us wisdom, God who prepares the means for us, and God who guides the development of societal life through his common grace."[33]

In making this argument, Kuyper appealed to Petrus Plancius (1552–1622), a Flemish astronomer, cartographer, theologian, and a founder-director of the Dutch East India Company. Based in Amsterdam during the Dutch Golden Age, this devout and impassioned preacher encouraged Calvinists to excel in commerce and used his expertise in geography to give navigational assistance to seafaring merchants. His example, Kuyper maintained, challenged the contemporary tendency "to view agriculture, industry and commerce as worldly side issues." Bringing the best goods to market, making wise acquisitions, and conducting sound commerce is the pathway to the prosperity that societies need, and Christians needed to be in the vanguard.[34]

It was, moreover, from God that people receive the intuition, imagination, and skills—plus their delight in utilizing them—that cause them to excel in the commercial sphere. From God also comes their "spirit of enterprise," and "the desire and inclination people have to occupy themselves with a certain trade over another." What people chose to do with their lives, accordingly, was not a matter of coincidence but was a matter of what God had implanted within them. It is ultimately this divine orientation rather than money or argument that convinces them to pursue a particular career.[35] Entrepreneurs are given the rare talent, persistence, resources, and leadership qualities to grow their businesses from employing only their immediate family to employing hundreds of workers. All this involves an art that God gives to certain individuals who eventually hand it on to those in the next generation who have a similar orientation. Here, too, Kuyper appealed to the account of the Israelite craftsmen noted earlier who were equipped in their work by God's spirit.[36]

Kuyper's defense of business as a valid vocation for an individual to pursue was inextricably tied to his idea that business itself had a vocation. In keeping with the calling of all other social spheres, its vocation was to glorify God through following God's ordinances for that sphere. These ordinances, he maintained, permeate all creation and human culture, and they provide the organic connections that hold the various social spheres together. They are connections that human beings find rather than create. Although human beings exert some influence on them, they exert a stronger influence on human beings.[37]

In the economic sphere, the workings of God's ordinances can be found in particular in the historical process, noted earlier, to which Kuyper attached great importance: the division of labor.[38] As this process unfolded, trade and industry flourished, thereby stimulating higher and richer forms of culture and society.[39] Despite threats imposed by human sinfulness, this development "brings to light treasures that were once hidden, increases man's power over nature, fosters interaction among people, and brings together nations.… [It] counteracts much suffering, turns aside much danger, and in numerous ways makes life much richer."[40]

All this is reflected in the expansion of local markets into national and international ones.[41] Clothing once made by a tailor at home with the help of his wife and children was now made in "a large garment factory which attempts to bring tens of thousands of pieces of clothing to the market all at once."[42] In such developments and in the power of steam and electricity that enables them, ordinances of God lay hidden for centuries. Only at the appointed time did God raise up people to make the necessary discoveries.[43] Accordingly, the human task is not to devise theories and then to try to press reality to fit them. It is, rather, to trace the laws and relationships inherent in reality—regardless of whether or not God is recognized as their source.[44] As this quest is fulfilled in the commercial sphere, business flourishes and strengthens human culture.[45]

The idea that every sphere of society, including business, is charged with the ordinances of God and has the task of discerning them and acting on them was fundamental to Kuyper's social vision. It meant that society was not a random aggregate of individuals but an integrated and purposeful whole:

> Families and kinships, towns and villages, businesses and industries, morals, manners, and legal customs are not mechanically assembled but, like groups of cells in a human body, are organically formed by a natural urge that, even when degenerate or deviant, is generally obedient to a higher impulse.[46]

Because of this, each sphere of society has a fundamental moral purpose: "The various entities—human persons first of all—which God called into being by his creative powers and to which he apportioned power, are almost all, in whole or in part, of a moral nature."[47] From its divinely endowed moral purpose, rather than from any dictate from the state, each sphere of society develops a free life of its own:

> There is a distinctive life of science; a distinctive life of art; a distinctive life of the church; a distinctive life of the family; a distinctive life of town or village; a distinctive life of agriculture; a distinctive life of industry; a distinctive life of commerce; a distinctive life of works of mercy; and the list goes on.[48]

The sphere of the state stands alongside, rather than above, these social spheres, though it does have the right to intervene when conflict arises among them.[49] This is a core tenet of Kuyper's "sphere-sovereignty" doctrine, which has attracted a great deal of scholarly attention. Representing an unusual form of sociopolitical pluralism, it is often associated with "pillarization" (*verzuiling*), a process in Dutch history in which Kuyper is thought to have played a key role.[50] The complex particulars of Dutch pillarization cannot be considered here. However, Kuyper's belief that every sphere of society enjoyed a certain freedom because its authority came from God rather than from the state is closely tied to his idea that business—along with every other sphere of society—has a calling. As with those other spheres, business has the freedom and responsibility to discern and follow that calling for itself. As it does so, it will help human beings and the social spheres they inhabit to flourish to the glory of God.

* * *

Kuyper was not a business leader, but he shared some of the traits associated with such leaders, including those he identified above in terms of practical insight, determination, and courage. He was also the key driver of many new ventures, including a newspaper, a university, and a political party, all of which had requirements familiar to the founders of commercial enterprises, such as investors, budgets, cash flow, accounts, targets, delivery channels, marketing, publicity, and accountability to stakeholders. Using contemporary language, he could legitimately be referred to as a social entrepreneur. The associated instincts appear to have run deep. According to anecdotal evidence from his family, as a child he distributed cigars to local seamen in exchange for their giving audience to his mini homilies. In his first parish, he followed another Reformed clergyman—Henry Duncan (1774–1846), the Scottish founder of the world's first savings bank—in establishing a local bank for small savers. His endeavors clearly commanded respect and support, especially among business leaders. An ally of Kuyper for almost half a century was the brewer and successful beer entrepreneur Willem Hovy (1840–1915), who was the key financial backer of the fledgling Free University. When Hovy died, Kuyper was his most long-standing friend and the only person the family invited to give a graveside address. In it, he praised Hovy's practical mindedness and his commitment to living out his faith in everyday life.[51]

As suggested at the outset of this article, the "marketplace Christianity" for which Hovy and Kuyper stood has long been ignored by theology and religion scholars. While Kuyper gave relatively little undivided attention to it, his ideas about business are fresh, keen, and insightful. The fact that they have been overlooked in Kuyper scholarship reflects the relative youth of business studies as an academic discipline. It also reflects a tendency amongst academics with socioeconomic interests to assume that they have engaged with business if they have provided critiques of such issues as inequality, individualism, indebtedness, greed, and consumerism. It is perhaps no wonder, in this context, that many business leaders today feel their vocation is misunderstood and undervalued in religious and academic circles.[52]

As also noted at the beginning of this article, many business leaders who do seek to integrate their faith with their workplace are influenced by neo-Calvinism and the "Protestant work ethic" with which it is often disparagingly associated. This serves as testimony to the ongoing appeal and pertinence of Kuyperian worldview thinking within which common grace is central. In Kuyper's hands and in those of Kuyperian business leaders today, this doctrine provides a tool for dismantling the sacred/secular divide between theology and business. In so doing, to use Kuyper's terminology, particular grace mixes with common grace—a convergence he believed to have strong transformative potential. Its impact in the commercial sphere, in Kuyper's estimation, helped business develop culture to a higher level and to make life easier and freer. It had done so by helping God's image bearers steward creation more effectively. Accordingly, for Kuyper, this reflected the fact that, while Mammon posed an ever-present hazard, money itself was a blessing. Its proper use undergirded flourishing societies and helped elucidate the call *to* business and the calling *of* business. Putting the four words "common grace in business" together again at the end of this brief exposition of Kuyper's thought suggests, therefore, the following conclusion: At the core of Kuyper's ideas on the workings of God's grace in business is the notion that business to the glory of God is business that, like the common grace it embodies, restrains evil and promotes flourishing.

Notes

1. Abraham Kuyper, *Lectures on Calvinism* (Grand Rapids: Eerdmans, 1931), henceforth referred to as *LC*.
2. Abraham Kuyper, *Pro Rege of het Koningschap van Christus*, 3 vols. (Kampen: J. H. Kok, 1911–1912), 1:100; henceforth referred to as *PR*. In this and many subsequent references to Kuyper's works that have not yet appeared in English, I am referring with permission to as-yet unpublished manuscripts in the process of preparation for publication under the direction of the Abraham Kuyper Translation Society. Such instances will be noted with a parenthetical note (AKTS). Albert J. Gootjes is translator of the AKTS version of *PR*.
3. For a summary of Kuyper's doctrine of common grace, see Peter S. Heslam, *Creating a Christian Worldview: Abraham Kuyper's Lectures on Calvinism* (Grand Rapids: Eerdmans, 1998), 117–23.
4. See Peter S. Heslam, "Christianity and the Prospects for Development in the Global South," in *The Oxford Handbook of Christianity and Economics*, ed. Paul Oslington (Oxford: Oxford University Press, 2014), 359–83. See also Peter S. Heslam and Eric A. S. Wood, "Faith and Business Practice amongst Christian Entrepreneurs in Developing and Emerging Markets," *Koers: Bulletin for Christian Scholarship* 79, no. 2 (2014).
5. Abraham Kuyper, *De gemeene gratie*, vol. 1 (Leiden: D. Donner, 1902); Abraham Kuyper, *De gemeene gratie*, vols. 2–3 (Amsterdam: Höveker & Wormser, 1903–1904), 2:299; henceforth referred to as *CG*. One complete volume has appeared so far in English from the Abraham Kuyper Translation Society (AKTS) as *Common Grace*, vol. 1, pts. 1–3, trans. Nelson D. Kloosterman and Ed M. van der Maas, ed. Jordan J. Ballor and Stephen J. Grabill (Grand Rapids: CLP Academic, 2013–2014).
6. Kuyper, *CG* 2:336.
7. Kuyper, *CG* 1.2:286; 1.3:571; 2:337–38.
8. Kuyper, *CG* 1.2:350–51, 515, 524–25; Kuyper, *PR* 1:189–91.
9. Kuyper, *CG* 1.2:514; Kuyper, *PR* 3:97–99.
10. Kuyper, *PR* 3:102 (AKTS).

11. See Abraham Kuyper, *Guidance for Christian Engagement in Government* (Grand Rapids: CLP Academic, 2013), 19; henceforth referred to as *GCEG*. See also Kuyper, *PR* 3:54–56 and Kuyper, *LC*, 95.
12. Kuyper, *CG* 1.2:514.
13. Kuyper, *CG* 1.2:548.
14. Kuyper, *CG* 1.3:613; Kuyper, *CG* 3:437–38.
15. Kuyper, *CG* 2:626 (AKTS).
16. Kuyper, *CG* 3:421 (AKTS).
17. Kuyper, *CG* 2:268 (AKTS).
18. Kuyper, *CG* 2:660–61; Abraham Kuyper, *Gomer voor den Sabbath* (Amsterdam: Wormser, 1889), 21.
19. Kuyper, *CG* 1.3:613.
20. Kuyper, *CG* 2:661–62. Kuyper did not reserve the workings of common grace to nonbelievers. Common grace also operated in and through Christians, who were simultaneously recipients of particular grace. See Kuyper, *CG* 2:298–99.
21. Kuyper, *PR* 3:120 (AKTS).
22. Kuyper, *PR* 3:122 (AKTS).
23. Kuyper, *PR* 3:119.
24. Kuyper, *PR* 3:122 (AKTS).
25. Kuyper, *PR* 3:123.
26. Kuyper, *PR* 3:123 (AKTS).
27. Abraham Kuyper, *Vrijheid: Rede, ter bevestiging van Dr Ph.S. van Ronkel, gehouden den 23 maart 1873, in de Nieuwe Kerk te Amsterdam* (Amsterdam: De Hoog, 1873).
28. Kuyper, *LC*, 24.
29. Kuyper, *LC*, 39–40.
30. Kuyper, *LC*, 73.
31. Kuyper, *PR* 3:41–42.
32. Kuyper, *CG* 3:432 (AKTS).
33. Kuyper, *CG* 3:433 (AKTS).
34. Kuyper, *CG* 3:433 (AKTS).

35. Kuyper, *PR* 3:34.

36. Kuyper, *PR* 3:42.

37. Kuyper, *CG* 3:431–33.

38. Kuyper, *PR* 3:36–44.

39. Kuyper, *PR* 3:12–22.

40. Kuyper, *PR* 3:21 (AKTS).

41. Kuyper, *PR* 3:39–41.

42. Kuyper, *PR* 3:60 (AKTS).

43. Kuyper, *PR* 3:41–42; Kuyper, *GCEG*, 29.

44. Kuyper, *GCEG*, 19, 28.

45. Kuyper, *PR* 3:54–56.

46. Kuyper, *GCEG*, 41.

47. Kuyper, *GCEG*, 67.

48. Kuyper, *GCEG*, 67.

49. Kuyper, *GCEG*, 19.

50. For a discussion of the link between sphere-sovereignty and *verzuiling*, see Heslam, *Creating a Christian Worldview*, 158–60.

51. Abraham Kuyper, "Bij de nagedachtenis van Willem Hovy," in *De Amsterdammer: Weekblad voor Nederland*, 14 March 1915, reprinted in J. C. Rullman, *Kuyper-bibliografie*, 3 vols. (Kampen: Kok, 1923–1940), 3:411–15.

52. Antibusiness sentiment in academia has a long history but reached a peak in the 1930s interbellum. See Peter S. Heslam, "The Role of Business in the Fight Against Poverty," in *Christian Theology and Market Economics*, ed. Ian R. Harper and Samuel Gregg (Cheltenham: Edward Elgar, 2008), 164–80.

Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 21–41

Moral Imagination as a Reformational Influence in the Workplace

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Many Christians struggle with the challenge of living out their faith-based identities in the pluralistic workplace. The social psychology of religion is useful for understanding the difficulties and inhibitions that Christian businesspeople face. It elaborates on mental models that inform appropriate action at work as well as expressions of contested identity in a potentially unreceptive environment. Moreover, the social psychology of moral imagination details how one central and salient component of a person's identity marshals mental models from other identity components to formulate and justify alternatives to the status quo. Moral imagination can explain how faith integration often occurs in the workplace, and it can be understood as an expression of God's common grace for the business world as a means of reaching understanding and appealing to conscience across moral and theological foundations.

Introduction

> I do not understand my own actions. For I do not do what I want, but I do the very thing I hate.… I do not do the good I want, but the evil I do not want is what I do. (Rom. 7:15, 19 NRSV)

With these verses, the apostle Paul highlights the struggle with one's sinful nature that vexes many and perhaps most Christians who take the challenge of holiness seriously. The total depravity of all humankind implies that this problem is not simply one of imperfect management of carnal impulses; it is also a problem of biased perceptions, fallacious reasoning, and an unfaithful will.[1] The failure to think, feel, speak, and act in ways that are consistent with our new identities in Christ is a thoroughgoing problem.

Christians in business often encounter situations in which their faith seems irrelevant or incongruous. We pray "forgive us our debts, as we also have forgiven our debtors," but at work, debtors whose payments are behind schedule risk having their accounts turned over to a collection agency, while payables are held to the limits of creditors' tolerances. Compensation levels climb for excellent job candidates, while weak candidates receive no notice of their rejections. Supplier negotiations include bluffing and misinformation on the assumption that other parties use such strategies as a matter of course. Local governments are pressured for tax abatements with the threat of offshoring. Office gossip helps rivals and managers alike keep tabs on risks and opportunities. Forgiveness or forthrightness or forbearance seems hopelessly naïve.

Accordingly, the "religious congruence fallacy" applies to believers in business.[2] Believers often do not actually subscribe to the complete set of beliefs that their commitments imply;[3] moreover, individuals often do not act in ways that are consistent with their beliefs.[4] Some deny that contradictions between belief and action even arise at work,[5] while others despair of ever aligning their beliefs with their actions at work, instead insisting that their beliefs and actions must exist in paradox, or that Christians must abandon the business world due to its hopeless corruption.[6] For many Christian businesspeople, the evil they do not want is what they do on a daily basis.[7]

Fortunately, the doctrine of common grace provides some hope that these problems of irrelevance or incongruousness can be resolved with something other than resignation. Rather, Christians are able to discerningly adopt insights from their environments, even as they appeal to the law whose requirements are written on the hearts of the Gentiles (cf. Rom. 2:14).[8] We can reframe problems that we encounter in ways that are familiar yet novel to the people around us and that appeal to those people in terms that resonate with them (cf. Acts 17:22–34). We can thereby engage in what some philosophers have called "moral imagination"[9] and manage the tension between being alienated Christian pilgrims self-conscious of our differences and at the same time be engaged witnesses who participate in God's renewing work in his world.[10]

I will explain how individual Christians may participate in God's provision of common grace in the workplace by using moral imagination to bring their faith to bear at work. First, I will explore the problem of religious incongruence, specifically with respect to faith integration in the workplace. Then, I will describe the phenomenon of moral imagination in social psychological terms and explain its intersection with the social psychology of faith integration. Next, I will summarize the Reformed doctrine of common grace, relating it to moral imagination. Finally, I will detail some implications of moral imagination as a common grace ministry of faith integration for both theory and practice, including advice to Christian businesspeople.

Religious Incongruence and Faith Integration

Faith integration refers to the attempts of Christians in the workplace to think, feel, and act in ways that reflect their identities in Christ. This reflects Kenneth Pargament's characterization of the integration of faith into a person's life in three dimensions: (1) integration of a person's faith into a social community; (2) integration of the means a person selects in various situations with ends appropriate to that person's faith commitments; and (3) integration of "religious beliefs, practices, relationships, and motivations … with each other."[11] Some Christian business leaders have demonstrated a high degree of faith integration at work through their high-profile entrepreneurial inventiveness: The late Truett Cathy reintroduced Sabbath rest into the superlatively competitive fast-food industry,[12] whereas Tom Chappell created a line of ecologically responsible personal-care products while drawing inspiration from Puritan leader Jonathan Edwards.[13] However, nothing about the definition of faith integration restricts it to the work of entrepreneurs and executives.

There is a multiplicity of ways that a person's faith can be expressed, and scholars have found evidence that faith has some systematic effects in the workplace. Weaver and Stansbury, in a review of literature on religious behavior in the workplace, found evidence that religion both positively affected job attitudes, ethics, and prosocial behavior; reduced occupational stress and risk tolerance; but promoted some counterproductive behaviors.[14] Miller theorized that faith integration would influence one or more of four domains that he called the "integration box": (1) ethics (i.e., the pursuit of virtue and justice in the workplace); (2) expression (i.e., includes evangelism and statements of belief or identity that are made for the benefit of the speaker rather than the audience); (3) experience (i.e., the pursuit of meaning in one's work, often by understanding it as a vocation or calling); and (4) enrichment (i.e., the use of spiritual resources to realize personal renewal and empowerment at work).[15] Lynn, Naughton, and VanderVeen found in a survey of alumni of religious colleges whose graduation dates spanned fifty years that the answers to fifteen questions about faith integration all tracked together across respondents (using a statistical technique called exploratory factor analysis)[16] and indicated that these are all expressions of a single phenomenon of faith integration rather than a set of separate-but-

Table 1
Domains of Faith Integration

Weaver & Stansbury (2014)	Miller (2007)	Faith-at-Work Scale (Lynn et al., 2009)*
Favorable job attitudes	Experience	I view my work as a mission from God. I sense that God empowers me to do good things at work. I pursue excellence in my work because of my faith. I believe God wants me to develop my abilities and talents at work. I view my work as a partnership with God I think of my work as having eternal significance. I view my work as part of God's plan to care for the needs of people. I view myself as a caretaker not an owner of my money, time and resources.
Reduced stress	Enrichment	I see connections between my worship and my work. My faith helps me deal with difficult work relationships. I sense God's presence while I work.
Ethics & prosocial behavior	Ethics	I view my coworkers as being made in the image of God. I sacrificially love the people I work with. When I am with others and alone, I practice purity in my work habits.
	Expression	My coworkers know I am a person of faith.
Risk tolerance		
Counterproductive behaviors (rejudice, loss of cohesion, overconformity)		

* With kind permission from Springer Science+Business Media: Monty L. Lynn, Michael J. Naughton, and Steve VanderVeen, "Faith at Work Scale (FWS): Justification, Development, and Validation of a Measure of Judaeo-Christian Religion in the Workplace," *Journal of Business Ethics* 85 (2009): 236, Table V.

correlated phenomena. Some of these expressions of faith in the workplace are listed in table 1 on the following page.

Notably, these expressions vary according to several individual and situational influences. Weaver and Agle theorized that the likelihood of a person's carrying out their workplace roles in ways that reflect the role expectations of their religion is influenced by the salience of that person's religious identity, that is, by the degree to which the other people who are meaningful to that person display expectations that her or his religion should be expressed in a given role.[17] However, the salience of religion is itself impacted by the workplace context, which may or may not prompt or discourage its integration, leaving other competing role expectations at some greater or lesser degree of salience. Weaver and Stansbury also emphasized the influence of the centrality of religious identity, that is, the importance of religion to a person's self-concept.[18] A person may cherish their faith and readily acknowledge its importance but may receive no social cues that prompt its enactment in the workplace, thus rendering their faith central to their identity but not salient to their work role, and therefore quite possibly unreflected in action. Conversely, a person may have a faith that is peripheral to their self-concept but in their workplace receive strong cues that it should be enacted,[19] perhaps through onsite prayer meetings or the frequent use of religious language among managers and coworkers. That person's faith has low centrality to their identity but high salience to their work role, and it may well be reflected in action. Of course, a person with a highly central and salient religious identity will be relatively likely to enact it, and a person with a religious identity of low centrality and low salience will be relatively unlikely to enact it.

Day,[20] and later Weaver and Stansbury[21] have also theorized that the development of religiously informed cognitive schemas and scripts[22] may predict greater integration of faith in the workplace. These schemas and scripts, or mental models, provide pattern templates that allow a person to recognize an entity or situation and its meaning (e.g., a coworker who is expressing vulnerability) and to respond in an appropriate way (e.g., with listening, prayer, and perhaps aid), respectively. Individuals with more- and better-developed schemas and scripts may have a greater likelihood of recognizing opportunities to integrate their faith into their work and to seize those opportunities.

Individuals for whom religion is important may still act in ways that are incongruent with their beliefs. For example, Darley and Batson[23] found that seminarians hurrying to deliver a sermon on the parable of the good Samaritan often ignored a man slumped on a campus walkway, while seminarians who were not late for their next appointment were more likely to offer help, and more doctrinally orthodox seminarians were more likely to offer help more insistently. Apparently, the highly salient "presenter" script with its imperative to be on time for one's own presentation overrode the good Samaritan script for many participants, while the good Samaritan script was more accessible (i.e., more salient) for relatively more orthodox participants, at least when they were not in a hurry. Carpenter and Marshall[24] found that students who both reported a highly intrinsic orientation to religion (i.e., whose faith commitments were based on their belief in the tenets of the faith itself, rather than on incidental benefits such as social connections or aesthetic enjoyment) and whose religious identities were primed by exposure to Scripture passages before the beginning of the experiment, were less likely to behave hypocritically when assigning rewards to themselves and others. When not primed with Scripture, even intrinsically religious students were relatively more inclined to cheat or assign benefits to themselves in a self-serving way despite their own stated beliefs about how a participant in their experiment ought to behave. Clearly, while religious identity is an important influence on religious thoughts, feelings, and behavior, situational triggers are crucial as well.

Studies on work-role behavior also have supported the idea that faith integration is influenced by a person's configuration of identities and cognitive schemas. Lynn, Naughton, and VanderVeen[25] reported that the intent to integrate one's faith into one's work is the strongest predictor of (self-reported) success at doing so based on their finding that membership in stricter denominations; church attendance; and scores on Benson, Donahue, and Erickson's faith-maturity scale[26] all correlated with higher scores on their faith-at-work scale. Increasing age also correlated with higher scores, although scores decreased for participants who worked in larger organizations. Similarly, Longenecker, McKinney, and Moore[27] found that religious affiliation alone did not predict the stringency of study participants' evaluations of sixteen unethical scenarios, but participants who rated religion as being moderately or highly important to them rated those scenarios more stringently. Moreover, those who agreed with two characteristically evangelical statements about the lordship of Jesus Christ over business and about the authority of Scripture also rated the scenarios more stringently. These results would seem to confirm that more central religious identities and better-defined religious schemas result in greater faith integration behavior.

Moreover, Lips-Wiersma and Mills[28] studied faith integration behavior among adherents of a number of diverse faiths in New Zealand workplaces and found that the expression of religious identity in the workplace is often the result of an iterative "sense making" process.[29] A religious individual who would like to integrate faith into work roles will often observe the reactions that other people of faith receive and attempt some tentative expressions of their own to gauge others' reactions. If coworkers or supervisors react negatively then nascent faith integration may be curtailed, and the resulting identity disjuncture may result in dissatisfaction with and eventually exit from that workplace. After all, if a religious identity is highly central to a person, and its expression is rejected by others in their workplace, that experience is disconfirming and/or distancing at a deeply personal level. Alternatively, a negative reaction may elicit a redirection or reinterpretation of the faith expression and eventually a different attempt at integration. If coworkers or supervisors react positively (or at least indifferently), then subsequent expressions may be richer and more definitive, and the person's relationships with supportive coworkers or supervisors are likely to be strengthened.[30] These findings illustrate the integration (or not) of a central religious identity into a person's work roles over time, through probing of its salience in relation to the work context.

Altogether, it is clear that while religiosity can and does impact a number of workplace behaviors, its influence is often less than might be expected based on the earnestness of an individual's faith commitments. In fact, the integration of those faith commitments into one's work roles is a social-psychological process of identity formation, expression, and confirmation, which can be disrupted. Fortunately, many people of faith overcome the disruptions that they experience to the point where their faith commitments have powerful positive influences in their workplaces. Moral imagination, and the common grace of God that enables it, facilitates overcoming such faith integration disruptions.

Moral Imagination and Faith Integration

Sometimes a person of unusual insight finds a way to transcend the constraints and customs that seem to define "just the way things are" and devise a new way of doing those things that brings them closer to the way that we think they should be. For example, John Woolman, a Quaker merchant in eighteenth-century Pennsylvania, appealed to his fellow Quaker farmers and merchants in favor of, initially, voluntarily and unilaterally freeing their slaves (i.e., manumission) and eventually the abolition of slavery in Pennsylvania. He addressed himself to the presumption that African slaves were inherently lazy and unfit for freedom and convinced his fellow Quakers, a few at a time, to free their slaves to become sharecroppers instead.[31] The freed slaves proved to be prudent and diligent, and the practice of manumission became widespread, just as the Quakers prohibited slaveholding among their members.[32] By overturning a key belief about the feasibility of manumission, he enabled an economic alternative to slavery. That alternative made the gathering force of moral arguments against slavery more appealing rather than more threatening and bolstered the nascent abolitionist movement.

Similarly, Blake Lingle is an owner and cofounder of Boise Fry Company (BFC), a fast-food chain in Idaho, Oregon, and soon in Texas, whose goals for the company are

> [m]aking amazing fries and burgers and creating an ethical business, influenced by and representative of my relationship with Christ. The latter goal, to me, meant helping the poor, protecting the Earth, and treating people like Christ would.[33]

Helping the poor at BFC entails hiring refugees, despite the challenges that this labor pool entails. Lingle says, "[A]s a business owner, I have the authority to provide jobs, and thereby income, to the poor. It's one way I can live out my faith."[34] Rather than frame his business as one constrained by labor costs in a competitive industry, Lingle framed himself as a person with the authority to provide jobs, and sought out an opportunity to serve vulnerable people.

For business leaders such as these, moral imagination[35] occurs when an individual faces a dilemma or some other ethical problem in which they realize that the framing of the problem does not allow for an adequate solution. That prompts an awareness of the cognitive scripts or conceptual schemes (i.e., mental models) that frame the situation, that is, the usually taken-for-granted assumptions about what is happening and what it means.[36] Once a morally imaginative person is aware of those mental models, they will also become aware of the moral conflicts that they create. Subsequently, that person will imagine other mental models that frame the problem differently, including frameworks that are drawn from other contexts besides the situation at hand—from prior jobs, educational experiences, or other life roles. The existing and alternative mental models will be evaluated against moral and practical criteria pertaining to the problem at hand, and if an alternative mental model is superior, then it will be adopted.[37] This process enables a morally imaginative decision maker to identify the shortcomings of their prevailing mental model and envision alternatives that are not only practical but also morally preferable.

More importantly, this process is situated within the decision maker's social psychological configuration; it cannot be abstracted from the decision maker's perspective because no person is able to fully ignore their own perspective regardless of their attempts at impartiality.[38] Instead, a person is able to gain insight into the strengths and weaknesses of their own perspective by examining it in comparison with other perspectives. In particular, each person has multiple perspectives (i.e., bundles of mental models) that form through learning and performing that person's social roles. Werhane has called these "thick selves"[39] because they are situated in the thick of a person's experiences, relationships, and responsibilities in a given role.[40] Those can be contrasted, in turn, with the "thin self"[41] that exists at the intersection of a person's set of thick selves. The thin self is that which is consistent about a person across all of that person's roles, and it is that aspect of the self that evaluates the thick selves and mediates among them.[42] For example, a person may be enthusiastic and encouraging across all her roles and have a consistent rationale for such a disposition across roles; enthusiasm and encouragement would be aspects of her thin self. However, her enthusiasm and encouragement may be boisterous and outspoken among colleagues in her professional association (i.e., for one thick self) but subtle and understated when dealing with colleagues at work (i.e., for a different thick self). While the thin self may seem impartial, that impartiality only occurs with respect to the thick selves among which the thin self mediates; the thin self definitely has a perspective that is situated amidst a person's experiences. That perspective is important for determining the appropriateness of responses to problems that break the usual frames that fit within a given thick self and, therefore, for knowing what alternative mental models (like those associated with a person's faith) might be useful.

Consequently, moral imagination occurs when one's thick self encounters a problem in its role that it does not have the resources to solve. The thin self examines the situation and the mental models within which it is framed to ascertain the moral and practical dimensions of the problem, and then it considers whether alternative approaches borrowed from one of the other thick selves might be more adequate. If a superior alternative is found, the thin self attempts to introduce it into the role in which the challenge arose.

Despite the complexity of moral imagination[43] and the difficulty of measuring its components, a few researchers have examined it. Caldwell and Moberg[44] found that individuals working in organizations in which ethics is an important theme of the organizational culture were more likely to consider unconventional alternatives and evaluate them in ethical terms, particularly with reference to the interests of others; however, that effect was more powerful for individuals for whom ethics was a less-central aspect of their identities, while individuals for whom ethics was more central were less affected by organizational culture. Therefore, individuals with highly central moral identities are more likely to exercise moral imagination, while those with less-central moral identities can still be prompted to exercise moral imagination if ethics is salient (i.e. made relevant by social cues) in their workplace.[45] Whitaker and Godwin[46] have found that moral attentiveness (an individual disposition to screen and evaluate situations for moral implications based on moral criteria) is positively related to an individual's combined ability to generate alternative courses of action, describe the moral implications of those courses of action, and evaluate the impacts of those courses of action on other identified people. Moreover, creativity (i.e., the cognitive ability to create novel and useful ideas) is also positively related to these same three outcomes.[47] The limited empirical research on moral imagination suggests that situational differences and individual abilities interact with individual identities to cause variation in the expression of moral imagination.

The parallels between the social psychology of moral imagination and the social psychology of faith integration highlight opportunities for moral imagination to inform faith integration. In particular, it is useful to consider the thin self's mediation among thick selves. A Christian may have several well-developed thick selves that stem from roles that are richly informed by her or his faith: elder or deacon, worshiper, youth committee chair, food pantry volunteer, Bible study member, and so on. A Christian's family, friendship, or citizenship roles may also be richly informed by their faith, as may their savings and investment decisions.[48] All of these may contribute mental models that are potentially applicable in the workplace: coaching or counseling weak performers, arranging or personally providing support for colleagues or stakeholders struck by some misfortune, or making conservative use of credit, for instance. However, making these connections in a way that is effective requires two things: (1) a thin self that is able to bring them to bear and (2) a process of moral imagination that is able to both accurately define the problem at hand and rigorously evaluate alternatives for their adequacy.

The thin self at the center of one's identity that is consistent across all of one's roles will be more likely to borrow mental models from religiously informed thick-self roles if religion is a central and salient aspect of the person. If religion is not a central aspect of one's self-concept, then (if it is not altogether absent) it may be represented among the thick selves that the thin self coordinates, rather than as part of the coordinating thin self. Then, the morally imaginative incorporation of religious schemas and scripts is likely to be incidental to whatever other consideration the thin self is attuned. The thin self will also likely incorporate religion with varying degrees of salience. If religiosity is reinforced by relationships that are meaningful to a person's central self-concept across a range of roles, then it will be salient and accessible even if few prompts to that end exist in the role at hand.

An individual's thick selves will also have varying degrees of religious centrality and salience, depending on whether a person thinks of that role as being religious and the extent that relationships in a given role incorporate religious content. For example, if one thinks of one's family as a religious family and sees one's role within that family as entailing religious responsibilities (such as praying before meals, attending religious services together, and so forth), then the centrality of religion to that thick self will be high. Similarly, if religion is part of the content of the relationships in one's family (e.g., it is a regular topic of conversation), then it will be salient (i.e., readily accessible) to that thick self. One may also think of oneself as working for a "Christian company," and experience high centrality of religious identity in that thick self; the salience of that identity for that thick self will vary to the extent that one's workplace relationships actually incorporate or at least encourage religious content. As Lips-Wiersma and Mills found,[49] many individuals may even tentatively try to introduce faith integration into their work roles in an attempt to establish the salience of that identity to a given thick self.

Moral imagination requires more than the readiness of the thin self to borrow schemas and scripts from alternative thick selves, which may result in ill-conceived introduction of inappropriate ideas into the workplace. For instance, although one may regularly pray "forgive us our debts, as we also have forgiven our debtors," making no attempt to collect overdue accounts receivable can lead to financial and organizational ruin.[50] Instead, moral imagination requires an accurate assessment of the problem at hand, including awareness of the mental models that structure the problem, along with a robust analysis of the adequacy of potential alternatives. This requires personal recognition of the mental models that are assumed within a thick self for which alternatives are available; that is, it requires critical thinking. John Woolman used critical thinking to identify the flawed reasoning behind the assertion that slaves were lazy and therefore unfit for freedom: in fact slaves who labored for no rewards other than continued sustenance were unlikely to do more than required to attain that minimal sustenance, while freemen who kept at least a share of the fruits of their labors thereby had an incentive to diligence.[51] Critical thinking therefore requires a willingness to examine received truths, even those cloaked in religious language. Recognition of the problem of human depravity can be invaluable for encouraging such an examination of flawed mental models.

Problem assessment is facilitated when an individual has schemas available in a given thick self that highlight the moral aspects of a problem. These schemas enable an intuitive, and even a reasoned, response to an issue that prompts moral imagination, whereas a lack of moral schemas make it more difficult to even recognize the existence of a problem, let alone evaluate alternatives. An individual who learns faith-based business ethics has some resources for parsing such issues. People whose study of religious ethics resonates with their thin selves and spans multiple application contexts not only have the mental models for recognizing problems in the thick self of religious observance, but they also have ready access to parallel models that can be brought to bear as needed.

The creation and selection of morally imaginative alternatives is facilitated by a greater range of more nuanced mental models because that enhances the fit of the selected model to the problem at hand.[52] Real experience in a field develops that range as an individual learns about the heretofore inscrutable differences that make a difference; study of a field, be it business, economics,[53] ethics, or religion, also confers a range of mental models that can be used to frame and evaluate problems. Experience and education together are a powerful combination.

Common Grace and Moral Imagination

Attempts at faith integration in the workplace through moral imagination presume that the logics of faith and of business are not incommensurable. If attempts to bring faith and business together are nonsensical, misguided, or futile, as many people believe,[54] then the phenomena described in the foregoing pages are distractions at best from the real business of the workplace. However, the Reformed doctrine of common grace furnishes a theological basis for believing that faith integration is salutary and that moral imagination is an important expression of it.

Common grace is

> the touchstone of a general human grace, coming to you because you are among the children of humanity, yours together with not only all God's children but in common with all the children of humanity….[55]
>
> [T]he Lord our God is not merely *holy*, but also in his holiness he is at the same time *forbearing*, and it is from that "forbearance," which yields the divine patience of the Almighty for bearing *temporarily* with sin, that "common grace" is born.[56]

Notwithstanding the corruption of human nature and all human works because of human depravity, because of God's great love and concern for his creation,[57] he blesses all the world with the means for life and livelihood,[58] while restraining the effects of sin from having their full and fearsome effects.[59] While only the particular grace bestowed by God can turn a person's heart and mind to God, common grace is sufficient to enable the full range of created human excellences according to God's purposes for creation itself.[60]

Common grace in fact enables action by believers within the world at large. The destructiveness of sin and of God's wrath against sin is held in abeyance so that some of the structure of creation remains intact despite its directional distortions.[61] Moreover, Christians are empowered to work within existing social institutions, even if the current states of those institutions are thoroughly dysfunctional, to bring them back into alignment with their divinely intended purposes.[62] Christians can cooperate with the Spirit in the "progressive renewal" of the various institutions into which they have been called.[63]

Of course, heeding that call requires discernment. Although common grace has enabled the development of insight, ingenuity, and even genius across the range of human institutions throughout history,[64] even enabling the functioning of conscience to alert humanity to its transgressions,[65] it is the special revelation of Scripture that discloses the meaning and purpose of creation in its various structures.[66] Discernment, too, is common grace because it pertains to the preservation and functioning of the created world rather than to the salvation of Christians.[67] Therefore, common grace brings together the conscience and the insights of the world with the Christian's discernment of the meaning and purpose of both to enable their progressive reformation. This "imaginative function" of common grace provides a special opportunity for Christians to exercise moral imagination; in fact, moral imagination provides a useful template for understanding *how* Christians can engage in common grace ministry in business.

In particular, the "reproductive imagination"[68] must first comprehend the way things are, with respect to the problem at hand. This will typically include the discerning appropriation of mental models that are typically used to frame that problem. There is nothing particularly Christian about applying the schemas "conflict of interest" or "breach of contract" or "discriminatory practice" to define important problems in business ethics. These frameworks not only entail engaging human institutions as they are rather than as we wish they were[69] but also requires critical evaluation[70] of the meanings and limitations of the mental models being appropriated.[71] Having a reforming influence requires both a nuanced understanding of whatever one hopes to reform and circumspection about the limitations of one's understanding.

Yet, thanks to God's continuing work on us and through us in his world, we have insights that can be valuable for others,[72] namely the imagination of alternative possibilities, the "productive imagination"[73] that moral imagination enjoins. We can consider our insights and their application to be "culture care"[74]: envisioning alternative ways of thinking, feeling, and acting in business that make more beautiful and satisfying and human ways of life possible. We can give those ideas to others as gifts that can be used for their thriving.[75] A Christian who imaginatively imports mental models from the thick self of her Wednesday-night Bible study, to envision new and gracious ways of dealing with difficult clients in the thick self at work in her office on Thursday afternoon, is conceiving ways to reform that office and restore the social structures within it.

Christians also must evaluate the possibilities available to them and justify the new mental models that they choose to enact. That act of "normative free reflection"[76] is facilitated by the possibility of appealing to the consciences of colleagues.[77] Reasoning together enables errors to be corrected and practical considerations to be addressed. In that way, Christians can make positive and incremental contributions to nearly any institution, helping to renew them from within, and bless the people involved.[78]

Altogether, common grace provides both a theological account of the possibility of faith integration in the workplace and a normative impetus for doing so through moral imagination.

Implications

Implications for Theory

Framing moral imagination as a form of faith integration highlights a social psychological means by which disparate identities are brought to bear on ill-structured problems[79] in an equivocal context,[80] that is, one in which the forms and meanings of the alternatives at hand are unclear. Modeling the social psychology of faith integration as a multistep process may help to better explain when, why, and how it does and does not occur. The predictors and outcomes of moral imagination may well apply to faith integration in general, and vice versa.

Understanding moral imagination also contributes to the literature on common grace and reformational influence[81] by explaining *how* a Christian may have such an influence. The nuances of moral imagination highlight some necessary prerequisites for effective "culture care"[82] and suggest a set of practical steps that can be taken by Christians who hope to have such an influence.

Implications for Practice

Christians who would like to exercise moral imagination in their workplaces can increase their capacity to do so in three ways.

First, they should beware of work idolatry.[83] While it is important to be knowledgeable enough about one's work role to engage in the first problem-definition step of moral imagination, allowing that role to crowd out other roles within one's particular calling diminishes the other thick selves that provide alternative mental models. Without maintaining depth of commitment and insight in the other aspects of one's identity, it becomes difficult or impossible to critically evaluate the mental models that are taken for granted in one's work role, let alone imagine alternatives. In fact, if one's work role does not include a significant number of other Christians, then neglecting connections into a faith community[84] outside of work may reduce the salience of religion to one's central thin self, leaving it generally inaccessible and potentially less important over time. Rather, Christians should place special emphasis on regular participation in a worshiping community.[85] This can forge relationships with other believers who increase the salience of faith-shaped identity and develop the set of faith-informed mental models needed for envisioning alternative possibilities.

Second, "complicate yourself"![86] A bigger library of mental models, both inside one's work role and outside it, facilitates[87] a more accurate characterization of the problem at hand in the first stage of moral imagination, it enables the elaboration of more adequate alternatives in the second stage, and it informs a more nuanced evaluation of those alternatives and justification of the chosen model in the third stage. Develop a range of experiences for oneself by pursuing a broad education with diverse and active learning opportunities. Read widely, reflecting on one's experiences and perhaps even journaling about them. In the process, discuss all of the above with trusted confidantes who are willing to challenge one's views as well as to affirm them. Varied experience and reflection build one's library of mental models.

Finally, Christians can increase the salience of their religious identities. Besides cultivating relationships with other believers, inside and outside of the workplace, Christians can also bring artifacts of their identity into their workplaces. Religious jewelry, Scripture quotes tacked to one's cubicle wall, or a Bible on one's desk[88] can all help to prime one's faith identity at work.[89] In fact, artifacts need not be merely physical: practices such as praying before meals (privately or publicly) or Lenten or Friday fasting can also help to remind someone of their identity.[90] Increasing the salience of one's faith identity at work makes it more likely that one's thin self will be able to access the mental models associated with that Christian identity as needed in the second stage of moral imagination.

Conclusion

Christians sometimes fail to act in ways that are consistent with their identities as new creations in Christ (cf. 2 Cor. 5:17). Yet moral imagination can help them to enhance human flourishing even in incongruous circumstances. This is one way to have a reforming influence in the workplace and participate in God's common grace for his creation.

Notes

* The author would like to thank James and Judith Chambery for their invaluable support of his research agenda, including this article, through the Chambery Fellowship for the Study of Ethics in Business.

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53. An anonymous reviewer helpfully pointed out the value of characteristically economic schemas such as counterfactuals, opportunity costs, and other abstractions that highlight considerations that would otherwise go unseen. The following essay contains a helpful discussion of several of these differences-that-make-a-difference: See Frédéric Bastiat, “What Is Seen and What Is Not Seen,” in *Selected Essays on Political Economy*, trans. Seymour Cain (Irvington-on-Hudson, NY: Library of Economics and Liberty, 1995), 1–50, http://oll.libertyfund.org/titles/956.

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88. Weaver and Agle, “Religiosity and Ethical Behavior in Organizations”; Weaver and Stansbury, “Religion in Organizations.” I would like to thank an anonymous reviewer for pointing out that some of these practices may be infeasible in some workplaces. Under Title VII of the Civil Rights Act of 1964, employers are obligated to reasonably accommodate the religious practices of employees, unless those practices impose an undue hardship on the employer’s business. The Equal Employment Opportunity Commission (EEOC) provides guidance with respect to the reasonable accommodations to which employees may be entitled, and the undue hardships that may excuse an employer from providing them. United States Equal Employment Opportunity Commission, “Religious Discrimination,” 2013, http://www.eeoc.gov/laws/types/religion.cfm.
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Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 43–60

Common Grace and the Eucharistic Practice of Hospitality in Strategic Planning

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Much of what is written about faith and business is abstract or generalized and does not address faithful engagement in a specific task or how one develops the know-how to execute it. This article argues that faithful engagement in liturgical worship practices can shape the business practice of strategic planning. It takes a normative approach to the practice of strategic planning that expands the literature on Christian hospitality, thus creating a novel approach to strategic planning and stakeholder analysis. It suggests that the practice of strategic planning should draw people into a community that is characterized by intimate caring relationships and a concern for others, especially those with less power or those who are often marginalized in the process of strategy development. This article also argues that results of such a practice in many ways look similar to the best secular practices because of God's common grace.

Introduction

Unfortunately, it often seems that to be a Christian businessperson means to be a Christian who is also a businessperson. In recent years, positive work has been produced that makes the case for how one might think theologically about business.[1] Nevertheless, this still leaves questions such as: What does a faithful engagement in a specific task or process look like, and how does one develop the know-how to execute it? Just as a cognitive understanding about how to ride a bicycle is insufficient to know how to ride one, so also a cognitive understanding about applying faith to strategic planning is insufficient to know how to engage in strategic planning faithfully. Rather, both skillful bicycle riding and skillful faith-informed strategic planning result from know-how developed in context through repeated engagement. This article offers a normative approach to the practice of strategic planning that expands the literature on Christian hospitality and is an alternative to the literatures on strategic planning and stakeholder analysis. I argue that faithful engagement in liturgical worship practices can shape the business practice of strategic planning. Based on literatures of the Eucharist and Christian hospitality, I suggest that the practice of strategic planning should draw people into a community characterized by intimate caring relationships and a concern for others, especially those with less power or those who are often marginalized in the process of developing a strategy. I also argue that results of such strategic planning practices in many ways look similar to the best secular practices because of God's common grace.

Common Grace and the Antithesis

For many Reformed Christians, Abraham Kuyper's work on common grace is a reminder that all of life falls under the lordship of Christ and that as Christians they are called to be co-creators with God in all aspect of our lives and in all areas of life. Richard Mouw points out that to understand common grace one must understand Kuyper's thought on creation and eschatology.[2] Kuyper argued from Genesis 1:28 that humans were to engage in the work of cultural formation as part of the original design of creation. Thus, Mouw states, "as they began to fashion tools and work schedules and patterns of interaction, Adam and Eve would be adding to the original contents of the creation, and eventually, even without the appearance of sin, the Garden would become a City, an arena [of] complex spheres of cultural interaction."[3] Areas such as business, art, politics, and science are all part of the original plan. Similarly, in his eschatology, Kuyper describes the redeemed elects' working in the city described in the book of Revelation. There they engage in "new callings, new life-tasks, new commissions.… [Life] will be a full human life which will exhibit all the glory that God in the first creation had purposed and appointed for the same, but which by us was sinned away."[4]

The current reality is that sin has distorted the created order and inhibited human ability to engage properly in cultural formation, while the full coming of the kingdom of God has not yet occurred. God's plans, however, are not thwarted because he extends grace to all.[5] Common grace is not a salvific grace but rather one that allows believers and unbelievers alike to engage positively in culture formation, often described as having three aspects. First, God's grace restrains sin and protects the created order from the full effects of the fall. Second, God gives talents and insights of varying degrees to the unredeemed and redeemed alike. Third, believers and unbelievers can act in ways that positively affect the ongoing work of culture-making and can promote human flourishing. Humans are still under the cultural mandate of Genesis 1:28 to engage in the good work of culture formation that has as its vision that future city described in the book of Revelation in God's perfect coming kingdom, and God's common grace allows that work to be carried out despite the fall.

Unbelievers are capable of work that shapes culture in a way that is consistent with the cultural mandate. Believers must discern what is good and must draw on the work and knowledge of believers and unbelievers alike. However, sin corrupts the actions of people, the institutions they form, and the structures of society. While Kuyper was clear about the need for believers to learn and benefit from nonbelievers and not to be surprised by their acts of truth, beauty, and justice, nevertheless, Kuyper also stressed what he called the antithesis. The antithesis is the opposition between what God and Satan would have us do. Mouw notes that in Kuyper's thought active participation in the life of a local congregation was crucial for Christians to be able to discern the antithesis. They are guided by the word of God and his Holy Spirit and grow in wisdom within the context of their local faith communities. They discern what is true, beautiful, and just in part by being engaged in the practices of the church. Such participation helps form them in ways that mark them as different from those who do not. Christians must engage in both Christian and secular practices and discern through the work of the Holy Spirit what thoughts, actions, emotions, and ends are good. To be discerning, according to Mouw, "we need to ground ourselves in the life and thought of that community where the Spirit is openly at work, regenerating sinners and sanctifying their inner selves."[6]

To consider questions of how people are shaped by the practices in which they engage and how they learn to respond to the actions taking place in their environment, I draw on the practice theory of the philosopher Theodore Schatzki. Building on that and drawing on the literature on worship practices and Christian hospitality, I then put forward a normative view of faithful strategic planning and compare that to some characteristics of current best practices. In doing so, I show both points of commonness and antithesis.

Practices

People are engaged in many practices over the course of their lives and even during the course of a day. Practices are sets of doings (including sayings) that frequently involve multiple people and objects over time. Each person's understanding of reality is greatly shaped by his or her engagement in practices.[7]

A simple example of a hiring practice at a fictitious firm might help the reader understand better the nature of practices.

The practice of hiring employees has developed over time at company X and has emerged from the activity of the many people who have engaged in it. When the need for a new person is identified by management, the human resources department (HR) performs a job analysis to determine the knowledge, skills, abilities, and other attributes (KSAOs) needed for the position. People in HR determine how to assess applicants for the KSAOs and design a hiring plan. They validate that candidates have the necessary minimum qualifications and administer any necessary tests. Trained interviewers and the manager of the area doing the hiring meet with the top three to four candidates and hold behaviorally based, structured, and job-related interviews. The interviewers write up their notes and then discuss the candidates' merits and shortcomings based on interviews, tests, and other relevant research. At the end of the discussion, the manager makes a decision with the other interviewers' input.

As the example indicates, practices are context-specific sets of doings that develop over time in a community of practitioners. A practice is partially ordered by a common understanding held by experienced practitioners about what actions to perform and how to do so. Once a job is identified, skillful practitioners of the hiring practice at company X understand that they need to work with Judy in HR to develop a job analysis if one has not been done recently. A practice is also ordered by emotions and moods that should or may be expressed and ends that should or may be achieved.[8] In company X, skillful practitioners care about the well-being of interviewees as they believe that will help them select people who will be successful. Similarly, they strive toward the end of addressing identified needs in the organization and not just filling a position. In another organization, the hiring practice will look different to the extent that it is ordered by different understandings, emotions, or ends.

People can become more skillful practitioners the more they engage in the particular practice.[9] At first, they may have limited understanding about how to engage appropriately in the practice or about what acceptable affective behaviors or ends are. A manager new to the hiring practice may become belligerent toward HR personnel who require what he views as unnecessary busy work to figure out what the needs of the job are when all he wants is someone to fill the position immediately. In this case, the manager is not demonstrating the know-how, affective behavior, or knowledge of the appropriate ends that characterize the skillful performance of company X's hiring practice. Because they fall outside of what is acceptable, his actions will draw some form of criticism or ostracism.

As the manager continues to engage in the practice, he learns to perform it more skillfully, not unlike someone learning to ride a bicycle.

People are engaged in multiple practices, which shape their perceptions of reality and signal how they should respond not only in their contexts but also to the actions of others.[10] A manager unskilled in the hiring practice of company X might draw on a parts-ordering practice in which he is skilled as he interprets the environment in an effort to respond appropriately. Thus, he might see an increase in product demand as a signal that the company should hire more people for current jobs, with people being analogous to parts in his mind. By contrast, a skillful manager would assess the needs of the organization, which may lead to a restructuring or to the development of new types of jobs.

While a practice tends to be fairly stable across multiple performances, each performance of a practice is a new occurrence and varies from past enactments. Typically this variation has little lasting effect on future performances or how participants understand the ordering of the practice. However, some variation can be sticky and can become part of how the practice is performed in the future.[11]

One source of variation arises when two or more practices interact. Although an actor may be a skillful practitioner of practice Z in which she is currently engaged, nevertheless, what is signaled for her to do is practice Y. This is to say that people are often engaged in more than one practice simultaneously, which can introduce novelty into one or more of the practices.[12] For example, consider a manager who is hiring a new employee. The manager may engage in a hiring practice involving human resources while also engaging in a friendship practice by inviting a friend to apply and passing along that person's resume. Although it might lead to favoritism and poor performance, this intersection of two practices and the hiring of the friend may also lead to the realization that employees frequently suggest potential candidates who are a good fit for the organization. Employee suggestions of acquaintances have in fact become a common industry practice. The meshing of these two practices and the signaling to perform part of one in the midst of performing the other can lead to a change in how one or both are ordered and performed in the future.

People engage in practices in many different aspects of their lives. For Christians, one of the regular sets of practices in which they engage is that of liturgical worship, and it is to these we turn next.

Liturgical Worship Practices

Christians engage in practices within their faith communities. In particular, people frequently engage in liturgical worship practices. Such practices provide a patterning for how we are to live our lives. In fact, according to David L. Stubbs, liturgy means "the work of the people" and historically denoted "public works" such as "building a bridge." Instead of being viewed as "a break from the 'real,'" such practices should be seen as "the most real work that we do."[13] It is here we can experience most clearly the pattern of the kingdom of God.

An example here may illustrate the point. The following is based on a summary of patterns in traditional corporate liturgical worship as Dyrness describes.[14] A service begins with a call to corporate worship, an invitation to insiders and outsiders alike to join in the narrative of God's redeeming love and to be formed over time with repeated engagement toward Christlikeness. After responding with songs of adoration, the people confess their sins and greet one another. This connection is important as they ask for forgiveness and then greet each other in love and reconciliation. Later, participants pray to hear clearly the Word of God preached and to understand God's acts of love and salvation so that they may be altered in how they approach the world. In the Eucharist, the people receive and are reminded of God's divine hospitality. In it, the corporate body is spiritually fed and blessed. Just as congregants are called to corporate worship, so, too, are they sent into the world. As they are continuously shaped into Christlikeness, the people, as Christians, are to witness to others, and as Matthew 5:16 instructs, to "let your light shine before others, so that they may see your good works and give glory to your Father in heaven." As with the business-hiring practice, so the liturgical-worship practice is ordered in part by the understanding of those who engage in it, their affective states and behaviors, and the ends toward which they aim.

For some people, the above is not an accurate portrayal of their experience of church liturgy. Their experience might be closer to attending a country club social. They go and are welcomed but not called. They shake hands with others and say hello, but there is no sense of love or reconciliation. They listen to a brief talk that may or may not interest them and engage in a unique ritual that says to them, "I belong," but do not recognize the alternative reality it reveals. This experience could be because they are on the periphery of the practice and are not skillful practitioners. It could be that their congregations' liturgical worship practices are more like country club socials. Finally, it may be the case that their congregation has a wide set of understandings, affective behaviors, and ends that are acceptable and how each engages in their practice only reflects a subset of how it is ordered.

Eucharist and Christian Hospitality

In order to develop more precisely how liturgical worship practices can shape us, I narrow the focus to the Eucharist and Christian hospitality. In doing so, I draw on traditional liturgical worship to put forward a normative understanding of Christian hospitality. Later, I will use this understanding to develop a normative practice of strategic planning. The following does not attempt to unpack all aspects of the Eucharist, instead focusing on how the practice of the Eucharist informs the normative practice of Christian hospitality.

Christian hospitality is perhaps understood best as we engage in the Eucharist, for it sets forth the divine act of forgiveness and reconciliation. Christ loves us and issues an unmerited invitation to join him at the table and into community.[15] We, who were his enemies, are invited to the table to be in communion with him and to eat with one another. Communing with others requires forgiveness and reconciliation; hence, part of the practice of the Eucharist is to examine oneself and to be reconciled to others.[16] Thus, in part, God's hospitality toward us requires from us a response of hospitality and reconciliation toward others.

To understand the Eucharist, we must understand the context of the Last Supper. Meals were times marked by hospitality, and this connection is evident in the New Testament in such passages as Matthew 25:31–46; Luke 10:39–42; 14:12–24; 15:22–32; 16:19–21; 17:7–10; John 21:1–14; Acts 4:32–35; Romans 16:23; Hebrews 13:1–3; 1 Peter 4:9; 1 John 3:16–18; and 3 John 5–8. Eugene Peterson argues that we learn from the Eucharist and from Scripture the importance of regularly eating meals together with family, friends, and others as acts of hospitality.[17] Hospitality is not about abstractions or efficiencies, but is about knowing others well and being known well by them. Preparing meals and eating them gives us time to know others and to be known. Such hospitality is intimate and caring. Engagement in the Eucharist shapes us and counters practices that would detach us from others for the sake of efficiencies.

The Eucharist can also shape how we utilize power. In the Eucharist, all-powerful God invites us into relationship, and we likewise are to do so with others. This extends beyond the Lord's Table and into the world. Those with power must seek out those who are marginalized.[18] Historically this often meant hospitality to the stranger.[19] In Luke 14:12–14,

> [Jesus] said also to the one who had invited him, "When you give a luncheon or a dinner, do not invite your friends or your brothers or your relatives or rich neighbors, in case they may invite you in return, and you would be repaid. But when you give a banquet, invite the poor, the crippled, the lame, and the blind. And you will be blessed, because they cannot repay you, for you will be repaid at the resurrection of the righteous."

Theologian Miroslav Volf asserts that this passage implies "that hospitality at its best should not be part of the economy of exchange among equals or with superiors, but instead be part of an economy of donation to the destitute and weak."[20] As God has shown us and as we practice it in the Eucharist, hospitality is not about reciprocity or taking, but rather about serving others and inviting them into community.

As we are invited into true community marked by love, we recognize that the kingdom of God has not yet fully come. Liturgical worship practice, including the Eucharist, provides insight into the coming kingdom. According to James K. A. Smith, to the extent that it is rightly ordered,

> the Eucharist is just a macrocosm of what the church is called to be as the new humanity: a community that gathers, irrespective of preferences, tastes, class, or ethnicity, in order to pursue a *common* good.… As a school for learning to love our neighbor, and thus becoming reconciled, [the Eucharist] is also a school for learning to love our enemies—the most scandalous element of renewed community in the kingdom come.[21]

So while we live in the time in between—the already but not yet of the kingdom of God—by engaging in the practice of the Eucharist, we are formed as people in community in ways that reflect the kingdom to come.

The Practice of Strategic Planning

Leaders of an organization initiate the practice of strategic planning to guide it toward the leadership's desired outcomes. This practice facilitates the analysis of the environment, participation by relevant actors, and development of integrated activities to carry out its plans.[22] How people enact this practice, however, varies across firms, with differences in the breadth of participation, diversity of views, environmental scanning, analysis, and planning horizon.

Some Christians might wonder if the manner in which the Eucharist shapes our hospitality has any bearing whatsoever on the practice of strategic planning. Strategic planning, after all, typically involves the few, the privileged, and the powerful. Widows and orphans (at least the economically disadvantaged ones) do not compose the typical set of decision makers and key influencers. However, the practice of hospitality requires Christians to look for opportunities to engage in it and to draw others into community. How people practice hospitality can be shaped by their engagement in the Eucharist. As they interact with their environment and the interwoven practices in which they might be engaging at any point in time, an action may be signaled that is part of the practice of hospitality. While they may not be "widows and orphans," the people with whom Christians are interacting in a business context have also been created in the image of God. Further, there are power differences among people within organizations, and not all firm executives, managers, or other employees will have the same amount of power, with CEOs generally having the final say in major strategic decisions. Meanwhile, various internal and external stakeholders of the firm bring different perspectives to a situation and have different needs and resources. *I argue that the liturgical worship practice of the Eucharist, which shapes how Christians do hospitality, can shape the practice of strategic planning and the engagement with those with greater or lesser power and those who in some ways might be considered "the other."*

Christians are called to be ready to engage in hospitality even at the most unexpected times and in the most unexpected circumstances. To practice hospitality is a daily sacrifice to invite others into community and to know them and be known by them in an intimate way.[23] Research into the Eucharist and Christian hospitality provides insight into what might signal that a person should engage in an act of Christian hospitality. Through such signaling, the practice of hospitality shapes other practices as Christians engage them. Hospitality is a practice ordered by ends that demand that we care about others and the development of real relationships, especially with those who are different or who have less power. Firms have many stakeholders who are impacted by the strategic decisions a firm makes. Hospitality dictates that the concerns of stakeholders be known. More than that, it demands that stakeholders be known. Hospitality is not a stakeholder analysis, but rather community building marked by intimate caring relationships.

For business people, the idea that a church practice can shape strategic practice may be perceived as a radical and naïve attempt to force church practices into an area where it simply will not work and does not belong. Self-interested behavior often seems to be the norm in business schools and in business practice.[24] To practice hospitality seems to invite others to take advantage of one's gullibility. As stewards of God's resources and as agents responsible for the livelihoods of many people, the executives of a firm must show caution as some, in fact, may attempt to take advantage of the firm. Nevertheless there is considerable evidence that many of the actions that the practice of hospitality demands in the context of the practice of strategic planning are also beneficial to the sustainable success of a firm. Through God's grace, there is a measure of commonness between what Christians have been instructed to do and what has been found to be good for business. While I weave evidence from scientific research in to demonstrate commonness, the following description of the practice of strategic planning is normatively based on the eucharistically informed practice of Christian hospitality. While some of the understandings, emotions, and ends that order the practice of strategic planning described here and that of secular best practices overlap, there are distinctions in which the antithesis can be seen.

Perhaps the best place to begin a description about the practice of hospitality in the context of the practice of strategic planning is with the most powerful person in the organization, the CEO. A CEO is the final decision maker of an organization and wields considerable power.[25] As such, a CEO is a central player in the strategic planning of a firm and is well situated to practice hospitality. In making a firm's strategy, CEOs involve the members of the top management team to varying degrees. There are different reasons for why CEOs may limit the involvement of other executives, such as the need to respond quickly in dynamic and uncertain environments, an effort to minimize organizational politics, or the desire for control. In some firms, there is little participation. The CEO alone, or perhaps with one or two others, makes key decisions. When such centralized decision making is the case, the top management team members involved in the decision tend to be similar to the CEO, both demographically and in their viewpoints.[26]

While hospitality may be most closely associated with reaching out to the poor or the stranger, it does not exclude inviting the powerful, such as managerial elite, into community. The practice of hospitality, which calls for the development of relationships characterized by knowing and caring for others, may be enacted as the CEO engages in strategic planning. While executives of a firm have considerable power, they are dependent on the chief executive and thus hold less power. To practice hospitality, the CEO must engage the top managers as human beings created in the image of God and not as tools to be used in some efficient manner. To intentionally develop community among the top managers, the CEO must spend time with them, and they with each other, to know one another and to build trust. While this is done in part outside of the practice of strategic planning, it is not done so exclusively. Including top managers in the practice of strategic planning allows the CEO to mentor them, to understand their perspectives and needs and the perspectives and needs of those they represent (e.g., strategic business units) or the external stakeholders to whom they are connected (e.g., VP of Sales connected to customers). These top executives bring varied perspectives based on their functional areas and past experiences, and their inclusion increases the likelihood that the perspectives of more stakeholder groups will be considered and incorporated into a strategic plan. In particular, it is important that views held by a minority of executives are expressed in an atmosphere of trust and respect. Further, hospitality is not a unidirectional practice. The practice of hospitality toward peers and the CEO should also be signaled (at times) for top management team members when they are engaged in strategic planning. Such meshing of hospitality with strategic planning begins to create a community of hospitality.

The research on strategic planning and decision making brings to light common ground between secular best practices and those shaped by Christian practices. It shows that a diversity of perspectives,[27] the generation of multiple alternatives,[28] and an atmosphere of trust[29] can lead to decisions that are better for the organization's financial well-being. Wider involvement by top management diversifies the perspectives being considered[30] and improves the resulting quality of the decision.[31] Rather than stifling them, firms can benefit from encouraging views held by the minority.[32] In fast-moving industries, CEOs often do not include others for the sake of making quick decisions. However, research has shown that firms can generate fast decisions that are of higher quality by involving a wider set of top managers instead of relying on spontaneous decisions by one individual.[33]

The literature on strategic decision making also provides some support for how involving a wider set of the top managers limits some negative outcomes. Centralized decision making where few are involved can lead to political behavior as executives form coalitions against one another in an effort to gain power. This behavior breeds distrust and division in the executive ranks and can hurt the firm's performance.[34] By demonstrating concern for the well-being of other executives and seeking to draw them into community where they have a voice in shaping the firm's direction, CEOs lessen the likelihood of toxic organizational cultures that are marred by broken relationships. Additionally, wider involvement of executives in strategic planning can limit the opportunity for a few executives to engage in self-serving or illegal behavior by controlling information and decision making.[35]

Just as CEOs should practice hospitality in a way that shapes the practice of strategic planning, so too should other managers. The practice of hospitality should occur at all levels of an organization and should shape organizational practices and culture. Executive teams working on strategic plans, like other teams working on nonroutine tasks, should engage in rigorous discussions to generate and select from different alternative solutions. Referred to as cognitive conflict, this behavior leads to decisions that fit with organizational objectives if done with respect and trust.[36] However, heavy cognitive conflict can lead to relationship conflict, animosity, divisions, and worse decisions.[37] Because it is based on caring relationships with others, hospitality could mitigate the negative consequences of cognitive conflict.

Hospitality also requires that executives include in the practice of strategic planning those areas of the firm that can either produce the implementation of strategic initiatives or be significantly affected by them. They need to be included as it involves what work is done, how it is done, and by whom. Thus, key middle managers should be engaged by more senior management and asked for information and suggestions. These middle managers can in turn involve others, as is allowable or makes sense. There will be times when this type of cascading involvement across layers of communities is not feasible (e.g., due to time sensitivity) or prudent (e.g., potential acquisition of another firm that if leaked might trigger a bid by a competitor). Still, the practice of hospitality invites others into relationship. Thus, even when their suggestions are not utilized, more senior management should let those who have played a role in developing the strategic plan know what was done, and why, out of respect despite its requiring resources and time to do so. While organizations must be good stewards of the resources with which they are entrusted, hospitality does not arise from a logic of efficiency but of caring, which requires time.

The involvement of middle management by senior management as part of hospitality may pay dividends for the organization through God's common grace. Middle managers bring insight to the practice of strategic planning by identifying strategic threats and opportunities they are uniquely positioned to see because they are both close to the internal day-to-day action and connected to the external environment. Their position in the firm also allows them to generate useful ideas.[38] Further, involving middle managers in the practice of strategic planning increases the likelihood that they will support their firms' strategic goals.[39]

A firm's strategic plan has implications for stakeholders beyond those employed by the firm; hence affecting suppliers, contractors, customers, the community, and others. It is not possible to engage in hospitality in an intimate way with every individual who is a stakeholder, yet that does not abrogate a Christian's obligation to seek to be hospitable. To practice hospitality, firms must develop relationships in which their agents understand in a rich way their stakeholders and how the firm can positively affect them. The hospitable relationship should foster trust on both sides as each seeks to understand the other. In business, often one side is vulnerable to exploitation by the other.[40] Hospitality precludes taking advantage of such vulnerability. This commitment to the relationship will sometimes mean forgoing short-term opportunities that come at the expense of the other. This is not to say they should ignore structural shifts within industries, but rather that firms should work together to benefit one another. The practice of hospitality in interactions with external stakeholders helps shape their role in a firm's strategic planning. By incorporating stakeholders into its planning, the firm seeks to help the others thrive. For example, a supplier to the focal firm might experience cost increases that place upward pressure on its prices. A typical response might be for the firm to look for a new supplier with a lower price. However, a firm that has a hospitality-shaped practice of strategic planning can be much more transparent. That business can share its objectives and invite the key managers at the supplier with whom its managers have developed strong relationships to help them think creatively about the firms' strategies. This is done in the context of the supplier's sharing goals as an organization. Even while developing its strategy, the focal firm is practicing hospitality by caring about the welfare of its supplier and the people who work there and inviting them to take part. Such an approach may create opportunities that continue to benefit each other without breaking trust with other stakeholders.

When external stakeholders are routinely involved in a firm's strategic planning and expect to be treated fairly based on past experience with the firm, they may be more likely to share sensitive information about their utility function as they trust that the focal firm has their interests in mind. Developing strong relationships with external stakeholders reduces uncertainty in the focal firm's environment and creates stronger allies. Harrison et al. theorize that having a reputation as a firm that treats "all stakeholders with honesty and respect," and not just those that hold significant power, a firm may enjoy a competitive advantage by working closely together and generating novel alternatives that are mutually beneficial.[41] While the research in this area is still developing, there is growing evidence that there are economic returns to positive stakeholder relationships. Choi and Wang, for example, found that positive relationships with such stakeholders as employees, customers, and the community helped firms with strong financial performance maintain their competitive advantage. Such connections also allowed firms that had performed poorly to improve their financial results.[42] Thus, there is a commonness between the normative practice of hospitable strategic planning and some characteristics of a well-executed strategic planning practice.

Nevertheless, the antithesis is also present. As Volf notes, hospitality is not about reciprocity where one gives in order to receive or to control others.[43] The examples above of secular best practices are frequently pursued because they work and not because they are normatively good. As a result, while some aspects of a hospitable practice and a well-executed one may look similar, others will not. For example, when one firm acquires another, one of the first actions often undertaken is to make staffing cuts. By removing people from the payroll quickly, the acquisition is more likely to pay for itself. By contrast, Milt Kuyers of GMK Companies takes a different approach to reducing headcount at acquired firms that shows how hospitality has influenced his strategic planning and acquisition practices. After identifying those not needed in an acquired firm, he provides them with a new, full-time "job." Instead of being fired immediately, these employees work regular hours trying to find a new job. This approach provides them with salary and benefits so they can focus on their new task and includes a structured environment to minimize despair or apathy if they do not find a new position quickly. It also provides them with credibility in the eyes of potential employers since they can avoid the stigma often associated with unemployed applicants. While this approach might benefit his firm's bottom line on occasion, it is done because he cares about strangers in the acquired firm.

As is the case with many examples of biblical hospitality, Milt Kuyers is giving from his own resources in the privately held GMK when he shows hospitality to those whose positions have been eliminated. This differs from the situation in a publicly traded firm in which the CEO only controls but does not own the firm's resources. When resources used to show hospitality belong to others (e.g., shareholders), then such actions must be transparent as part of the strategic planning practice. Thus, a publicly traded firm could institute an acquisition strategy similar to the one described above, working with key shareholders to put specific policies in place for acquisition evaluation and integration. Even when there is conflict among the interests of the different stakeholder groups, the executives and others involved in the strategic planning should care for one another and seek to understand the different perspectives and needs, including the perspectives and needs of those who have limited power.

Conclusion

By engaging in a faithful liturgical worship practice of the Eucharist, Christians are formed into Christlikeness and experience a patterning of life that has as its aim those patterns of life of the kingdom of God. Engaging in the Eucharist shapes both the extent to which hospitality opportunities are signaled and how we are to practice hospitality. Such practices of hospitality demand that we care for those around us and draw people into community, especially those with less power or who are different from us. Christians are to be salt and light to the world, and, as Kuyper asserted, we are formed by actively engaging in faithful Christian community and its practices. The practice of strategic planning greatly influences the lives of those it touches inside and outside of the firm and as such should be shaped in part by the practice of hospitality.

A common grace framework allows Christians to see a commonality between the actions of those who would engage in a hospitality-shaped practice of strategic planning and characteristics that lead a firm to financial success. Christians are able to engage with believers and unbelievers alike to build together on the commonness and to challenge together misconceptions about what characterizes a good practice of strategic planning, such as who is involved in the planning[44] and which stakeholders are relevant.[45] Hospitality builds community through care and intimate relationships that create trust. Such healthy relationships have been shown to lead to creativity, higher-quality decisions, healthier cultures, and better performance. Thus, business people, Christians and non-Christians alike, are able to understand the benefits of a hospitality-shaped practice of strategic planning.

As they go out into the world and engage in the practice of strategic planning, Christians are able to engage with believers and unbelievers alike to build on the commonness. They can develop more hospitable strategic planning practices in an effort to fulfill the cultural mandate through a pattern of activity that seeks to reflect the coming kingdom of God.

Notes

Scripture quotations are taken from the New Revised Standard Version (NRSV).

* I would like to offer special thanks to Jason Stansbury for his very helpful insights on an earlier version of this article. I want to thank Kent Miller, Shirley J. Roels, Dale Snyder, Louise Snyder, the participants of the Common Grace Symposium working group, and the anonymous reviewers for JMM for their useful and thought-provoking comments. I would also like to thank the Calvin Center for Innovation in Business for a generous grant that made this article possible.

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Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 61–79

Debt, Risk, and Grace

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God created debt relationships as a way to obey his commands of stewardship, justice, and love. God also created risk and wants us to take risks when we see good potential for the return of stewardship, justice, or love. God's common grace is necessary for all this to work according to his plans. By God's common grace the impact of sin on debt markets is mitigated, debt markets can be stewardly, just, and loving, and we can imaginatively create new ways to take risks in debt markets according to God's design.

Introduction

The global debt markets, where borrowers and savers share resources, are large, risky, and secularized. Globally there was $158 trillion of outstanding debt at the end of 2010.[1] The vast majority of households participate in debt markets either as borrowers or savers. Despite its commonness, debt is risky in a world where we cannot predict the future. Sometimes we cannot keep the debt promises we make, resulting in loan defaults and debt crises. Further, debt markets seem quite secularized. Unlike some other pervasive parts of human life such as education, social services, health care, housing, and politics, debt markets do not have any prominent Christian organizations or thought leaders. Finally, several biblical passages seem to teach and some Christians do teach that debt is something that Christians should stay away from.

In this article, I show that God created risk and intends for us to take financial risks as one way to obey the biblical mandates of stewardship, justice, and love. Although sin impedes our ability to do this, by God's common grace we can seek to fulfill God’s creation design for debt. We see the protective function of common grace in the debt market practices that limit the effects of greed and lying that plague risk taking. We see the constructive function of common grace in the mainstream use of borrowing and lending that promotes human flourishing through prudent risk taking. We see the imaginative function of common grace when Christians work alongside like-minded non-Christians to develop creative practices and organizations that enable debt markets to promote justice and love.

The article proceeds as follows. I first review the relevant literature on which the above ideas are developed. Second, I make and support a series of propositions about debt, risk, and grace. Third, I develop specific implications for debt market participants. The hope is that these implications support active and thoughtful involvement in debt markets by Christian consumers, businesses, and finance professionals.

Literature Review

A Christian theology with a Calvinist accent emphasizes that God is sovereign over all of creation and that by way of common grace God is at work in the world in ways beyond just the salvation of those he chooses. This latter emphasis provides the basis for an emerging theology of business and finance. However, to date we do not have a coherent theology of financial risk taking. To develop such a theology, I consider several thought streams. I consider risk in general and then I consider financial risk. Some of this literature is from a Christian perspective and some is not. I also consider the literature on a Christian theology of finance, which is based on a broader theology of creation and culture.

Foundations for Financial Risk: Ideas to Date

Several business scholars who are not writing from an explicitly faith-informed perspective explore risk. Buchanan and Vanberg point out that neoclassical economic thinking assumes that the future is knowable and deterministic. They also condede that there is a growing literature that treats the future as open ended and evolving based on future human actions and thus is unknowable.[2] They argue for a new economic paradigm that appropriately reflects intertemporal human creativity and choice, arguing that markets are best understood as a creative process, as opposed to a discovery process or allocative process. Similarly, Miller outlines three concepts of risk, the third being “opportunity creation” wherein human imagination and creativity make the future indeterminate because we might, or might not, be able to bring into existence what was not there before.[3]

Miller writes, "human creativity makes the future indeterminate.… Within a socioeconomic system, creativity gives rise to risk only part of which is borne by the initiating entrepreneur."[4]

By comparison, there is a range of views among Christians regarding the origin, purpose, and response to risk. On one end of this range is a God-does-not-risk view where an omniscient God knows the future, but humans feel risk because we do not know the future. On the other end of this range is a God-risks view where the future is not knowable even by God.

Many orthodox Protestant confessions take the "God-does-not-risk" view, particularly with respect to human salvation. For example the Canons of Dort state that "all his works are known to God from eternity," including who will receive salvation and who will not.[5] The Heidelberg Catechism Q&A 1 states that nothing can happen to me without it being the will of God. The Westminster Confession of Faith (1647) states in chapter V, section I, "God the great Creator of all things doth uphold, direct, dispose, and govern all creatures, actions, and things, from the greatest even to the least, by His most wise and holy providence, according to His infallible foreknowledge." These confessions imply that God has a plan for his entire creation beyond just the salvation of believers, and he invites us to enter into that plan even without knowing the full extent of his plans. Thus from a human perspective God invites us to take risks, even though there is no risk from God's perspective.

Alternatively, Gregersen provides a different treatment of risk from a Christian perspective and concludes with the God-risks perspective.[6] He contrasts the above no-risk view with the view of a God-who-risks by creating a world endowed with freedom. Gregersen argues for the God-who-risks view as being the most consistent with biblical teaching regarding the relationship between God and man. God loves humans even though it is not assured we will understand and accept his love. God created humans with a free will with not only a capacity for goodness but also with a capacity to turn against God.[7] Gregersen argues that not only is God taking a risk by endowing humans with a free will but also in making a creation that is unfinished. Gregersen argues that the Bible contains a positive view of risk taking, citing the parable of the talents, the calling of the early disciples who took great personal and professional risk to follow Jesus, and the development of the early church. He concludes, "The world is created by a benevolent God in such a manner that it invites a risk-taking attitude and rewards it in the long run."[8]

As a practical application, Gordon Preece looks at what the Bible teaches about business risk.[9] Similar to Gregersen, Preece is writing from a God-risks perspective when he says, "God risks by making a distinct creation and a free humanity to rule it."[10] Preece argues that humans are subcreators made in God's image, stating, "the dominion or cultural mandate unleashes the universal creativity and initiative of every man and woman…. Humans were made to be enterprising, entrepreneurial beings, even if fallen."[11]

Only a few faith-informed scholars have addressed financial risk more specifically. Most authors do not inquire about the nature of risk or where it comes from, instead taking it is a given. Liang is an exception to this and offers an analysis of financial risk from a Christian perspective.[12] He observes that God is faithful and keeps his promises but that "God's promise to deliver often manifests itself in ways that are at odds with the expectations of the faithful, resulting, humanly speaking, in uncertainty and thus, risk."[13] Implicitly, Liang takes the God-does-not-risk view. Liang argues that faith and risk taking are tied together in the Bible, saying, "the stories of faith in the scriptures are largely stories celebrating the rewards of risk bearing."[14] He therefore takes the view that God has a set plan that we do not know and that consequently our plans might not match God's plans, but by faith we can still take risks. When the risk does not turn out as we had hoped, we can have faith that it was God's plan and will be for our good in the long-term. In this framework, Liang supports prudent risk taking.

Three authors writing from a Christian perspective offer insights on financial risk taking but do not seek to develop a cohesive financial risk theology. In an early article, Boersema argues that we should be quite risk averse to be sure we can repay our debt (and thus avoid stealing) and to avoid tinges of gambling.[15] Boersema calls for differentiating among gambling, speculating, and investing, and then to avoid gambling and speculating and reexamine investing. He advocates for more serious Christian thinking on risk and return but stops short of a fuller examination. Tiemstra argues that "taking risks with our money, which is really God's money, is not generally a good thing to do."[16] He also implicitly takes the no-risk view of God in that "in a sinful world, things can and often do go wrong, but the Christian trusts that God will make sure that everything works out for good."[17] Yet Tiemstra says it is acceptable to take some business risk if it is likely that the community as a whole will benefit. Brooks observes that the Bible teaches the certainty of a faithful God and the gospel message and that with this certainty Christians are equipped to "face the uncertainties of life."[18] Brooks uses the parable of the talents to argue that Jesus sanctions risk taking. He concludes that Christians should not be too risk averse and that prudent risk taking is appropriate.

From the above extant literature, we see that God created risk but also that Christians have not connected that to debt markets. The literature leaves open the big debt market questions such as why we have debt markets, where risk comes from, how we approach risk, and how we honor and obey God by way of risky debt markets.

Theological Bases for Financial Risk Taking

In an effort to develop a theology of financial risk taking, with a focus on debt markets, I consider four Christian theological foundations, which are the assumptions for my subsequent propositions and implications.

First, God reveals himself and his will through the Bible and through his creation.[19] Thus, I must consider both biblical teaching and God's created order if I am to understand God's intended role for debt and risk.

Second, all of creation, including finance, is under God's reign, authority, and redemption.[20] Finance is part of God's perfect creation design, although now it is utterly impacted by sin. Creation has been redeemed by Christ's victory over sin and is being transformed to its original intended purpose. This approach has a long Christian tradition that is explained well by Plantinga[21] and Wright.[22] Recently Van Duzer has used this framework to enable a better understanding of God's intended role for business in society.[23] Van Duzer concludes that God created the foundations of business so that we can serve our fellow humans with useful goods and services and meaningful employment. This is all out of obedience to God and to bring him glory. Business enables people to join in Jesus' creation-redeeming work. In a recent article, I have adapted this framework and proposed a theology of finance wherein God created the foundations of finance and enables humans to develop finance as we know it today.[24] God did this to provide finance as one way that we can obey God's imperatives of stewardship, justice, and love.

Third, God's grace includes both salvific grace and common grace. Abraham Kuyper articulated the doctrine of common grace as the "unmerited favor of God, shed upon all people regardless of their spiritual destiny. Indeed, upon more than all people, for it extended through the whole cosmos, just like the reign of God and the work of the Holy Spirit."[25] Similarly, Richard Mouw argues that God's common grace is at work "everywhere" in our culture as a way that God carries out his plans for his creation.[26] Mouw argues that God has multiple purposes in this world: believers' salvation and his purposes for his broader creation, which include the "fruits of humankind's cultural labors."[27] Mouw also argues that the moral acts of the unbelievers are more pleasing to God than their nonperformance would be.[28] God's common grace enables these purposes for his broader creation and can work through Christians who are active in cultural formation and transformation.[29] However, Mouw does not provide specific applications to business or finance.

Fourth, God gives the imperatives of justice and love and the means to obey them and does not give permission to ignore these imperatives in select areas of life such as finance. Nicholas Wolterstorff identifies doing justice and loving our neighbor as two major imperatives contained in the Bible and handed down by Christian teachings over the centuries and develops helpful concepts of justice and love.[30] Wolterstorff's concept of justice is treating persons with due respect for their rights as humans, these rights are based solely on the fact that every human has been given the honor of being loved by God. This God-human relationship is what gives rise to human rights, which in turn forms our concept of justice. Wolterstorff develops a "care" idea of love that he calls care-agapism; that is, seeking to bring about the flourishing of another human as an end in itself and with due respect for that person as a human. His argument is that love as care is the best way to understand biblical love (*agape*), because care incorporates justice into love: "Care includes seeking that the beloved be treated justly. Care is the sort of love that is typical of love for oneself that Jesus attributes to God for us and that Jesus enjoins on us for both God and for our neighbor. Understanding love as care gives us a unified understanding of these four manifestations of love."[31] Important for our thinking here, Wolterstorff's care-agapism includes action that likely involves taking some risk on the part of the lover. Despite trying, one might fail to love another for two reasons: (1) what they thought was best for the other turned out not to be, and (2) they failed in their attempt to bring about the good they intended.[32] Wolterstorff implicitly considers a multiperiod world with uncertainty. Yet he does not explicitly incorporate risk and uncertainty in his analysis.

Propositions for a Theology of Debt and Risk

Building on the above, I propose a theology that will provide a framework for debt and risk decision making. I will do this by developing the following five propositions in this section.

Proposition 1: *God created the risk in debt instruments.* This proposition follows from two points: (1) God created the foundations for finance and for debt instruments, and (2) God created risk. In a recent paper, I developed in detail the first point that is summarized as follows.[33] Finance is that part of human society where borrower and saver resources are shared in a voluntary and mutually beneficial way. God created the foundational elements of finance, including time, our social nature, our heterogeneity, our ability to act as agents, our ability to make and keep promises, our lack of omniscience, our inability to know the future, and our willingness to take risk. From this created foundation by God's grace humans have developed the modern financial institutions of currencies, financial intermediaries, financial instruments, and financial prices or interest rates.[34] God provided the financial realm of creation as one way to obey his biblical imperatives of stewardship, justice, and love.

What does finance have to do with these biblical imperatives? God's stewardship mandate is to develop his creation from a garden to a city by our working of it and caring for it.[35] Allocating resources well over time is an important element of this stewardship. Borrowing and lending enable stewardship by providing resources for stewardly activities such as education, housing, wastewater treatment plants, energy production, and businesses that provide meaningful work and useful goods and services. Borrowing and lending also enable savers to be good stewards in meeting their future needs. Justice can be served by way of borrowing and lending because it is one way to share God's creation resources. Those persons in social structures with limited resources can gain access to needed resources by way of the debt markets. Thus, while human rights can be served in many ways, Wolterstorff's care-agapism formulation of love can be utilized to argue that borrowing and lending are excellent ways to love. Savers can show love by letting a borrower use their resources for a period of time. Borrowers can show love by taking care of those resources and returning them as agreed; hence, debt is one type of human relationship that God provides so we can be good stewards, act justly, and love our neighbor.

Regarding the second point of this proposition, God created risk because from a human perspective the future is uncertain.[36] First, God created a multiperiod world with a future that has not yet occurred. As time unfolds, the physical and biological aspects of God's creation do not occur deterministically or with certainty. For example, plants and animals have uncertain life cycles, weather patterns vary, and water levels rise and fall. Further, God created humans in such a way that our actions can impact future events, including business and finance decisions.[37]

Thus we see that God created not only our ability to enter into debt arrangements but also an uncertain or risky future. Consequently, the risks we see in debt instruments are a direct result of God's creation design.

Proposition 2: *God intends for us to take prudent financial risks in our lending and borrowing.* This proposition follows from two points: (1) God intends for us to take risks by lending and borrowing, and (2) God intends for us to do this prudently. Regarding the first point, God created us to be able to take risks, and the creation mandate (Gen. 1:28–30; 2:15) provides biblical support for taking risks. We are commanded to do something with his creation even though we do not know the future with certainty. Further, Jesus told several parables about doing something with kingdom resources even though the future is uncertain (Matt. 25:14–30; Luke 19:11–27). Borrowing and lending, enabled by God, is one way for us to take risk.

Regarding the second point, the Bible teaches us to be prudent risk takers in our debt relationships.[38] We should not borrow more than we are quite certain we will be able to repay. Debt is a relationship, and borrowers and lenders must treat it as an opportunity for stewardship, justice, and love. Excessive levels of debt are not likely to provide this opportunity. Because God created risk and also created us to make debt promises to each other, each of our debt promises should be sized to reflect the risk inherent in the particular situation.

Proposition 3: *The sins of greed and lying wreck the good in debt.* God created us to live in relationships in a world where we do not know the future. He gave us lending and borrowing as one aspect of our relationships so that we could be good stewards, carry out justice, and love each other. He gives us the capacity to reject his plans and his love, which we do often. Greed and lying are aspects of this rejection that are prominent in debt relationships.[39] Because debt relationships are about allocating or sharing resources, the sin of greed can easily enter into the relationship.[40] Because debt relationships are entered into in a world where we are not omniscient, the temptation to overestimate our ability to repay or to lie to the other party is always present. These two sins contravene stewardship, justice, and love. As stewards, we are mandated to look after God's creation with his interest in mind, which is hard to do if we are greedily thinking only of our own interest. Justice is about making God's resources available to all humans, whereas greed makes us want to keep God's resources for ourselves. If we love our neighbor, we are seeking to bring about their flourishing as an end in itself. Nevertheless, many times in debt relationships we do not seek the flourishing of the other party. When we borrow, we are tempted to overestimate or lie about our ability to repay. When we lend we are tempted to gloss over (i.e., lie about) some key debt provisions as we greedily hope to get the loan fees. When a loan looks like it cannot be repaid, both parties are tempted toward greed and lying, rather than justice and love. If sin were not in our hearts, our debt relationships would be much better at serving God's intended purposes as outlined in his biblical mandates.

Proposition 4: *Common grace is necessary for God's creation design for debt to work in a sinful world.* This proposition includes two ideas: (1) an affirmation of common grace and (2) an understanding of why is it needed for debt relations to operate effectively. Many Christians recognize two aspects of God's gracious love: salvific grace and common grace. God's salvific grace grants us salvation and spurs us to a life of gratitude and obedience to God's will for our lives. God's grace also enables God's purposes for his broader creation and reflects his "deep love for humanity."[41] Ultimately God seeks the flourishing of his entire creation, including all humans, as affirmed in his covenant to Noah after the flood.[42] This latter grace is called common grace because believers share it "in common" with unbelievers. Common grace protects the creation from the impact of sin, allows humans to constructively engage the creation for good, and enables imagining new means for human flourishing. The Bible describes examples of common grace as the rain that falls on the crops of both the believer and unbeliever, and as a restraint of sin in individuals and society.[43]

Why is this needed for saving and borrowing to work as planned by God? Recall that God's purposes for finance are stewardship, justice, and love, which are to be accomplished when savers and borrowers share resources through financial markets. God does not desire this only from those who receive his salvific grace. Thus, we arrive at the key point: God intends borrowing and lending to promote stewardship, justice, and love among all humans, and common grace is necessary for that to occur. Without God's common grace the impact of sin would contravene God's desires in all but debt relationships between those believers in Christ. With common grace, Christians and non-Christians can participate together in the global debt markets for the flourishing of humanity according to God's purposes.

Proposition 5: *Common grace provides protective, constructive, and imaginative elements to debt.* Christian writers have worked to organize our thinking on common grace by identifying some aspects of how common grace occurs. Early Reformed Christian writers identified common grace as serving a protective function: preventing the full impact of sin to wreak havoc on creation.[44] Later writers, in particular Abraham Kuyper, identified common grace as also having a constructive function—enabling all humans to work for good in society according to God's design.[45] More recently, an imaginative function of common grace has been identified that recognizes the possibility for Christians to learn from unbelievers and the possibility for unbelievers through general revelation to recognize and understand some of the moral insights that believers have gained by way of special revelation (e.g., Rom. 2:14–15).[46] We can see these three functions of common grace in borrowing and lending:

1. The *protective function of common grace* in many debt market practices is not explicitly founded on Christian principles and is not promoted or practiced exclusively by Christians. The protective function of common grace limits the damage that greed and lying can have on debt markets. For example, in many countries, consumer protection legislation requires banks to accurately and clearly explain loan provisions to borrowers. Bankruptcy laws and foreclosure laws protect borrowers by requiring lenders to give the borrower some extra time. On the flip side, lenders typically do quite a bit of work determining whether a borrower is likely to be able to repay the loan as planned. Lenders try to estimate the future cash flows of the borrower and size the loan accordingly. Organizations have arisen that track borrowers' records of paying off debts and report this to lenders. Many loans feature collateral to give the lender greater assurance of loan repayment that in turn allows the borrower to be more likely to receive the loan. The above types of debt market practices, by God's common grace, allow humans in a world with both risk and sin to share resources by way of the debt markets in ways that have vestiges of stewardship, justice, and love.
2. The *constructive elements of common grace* also abound in debt markets. The primary constructive element of debt markets is the excellent allocation of resources for purposes that enable human flourishing. Debt markets allow savers to channel some of their resources to borrowers who are buying homes, getting an education, building sewage treatment plants, and building places of employment, to name a few. This is risky, but there are many provisions to manage this risk that allow this constructive function of debt to work. Examples of these provisions include written contracts, proper disclosure of terms, collateral, debt service provisions, tiering of debt, credit ratings, and rescission periods. By God's common grace debt can be constructive even in a fallen risky world.
3. With the *imaginative element of common grace*, debt markets can enable justice and love. Both believers and unbelievers find creative ways to work justice and love by borrowing and lending even though there are risks. For example, the Partners Worldwide Global Fund has made millions of dollars of loans to local lenders in lesser-developed countries that then lend the funds to local

> small businesses that in turn provide meaningful employment and useful goods and services. Partners Worldwide uses secular bank credit underwriting procedures but requires less or no amortization as a way to better serve its customers. Additionally, Partners Worldwide makes these loans only as part of a long-term training, mentoring, and advocacy relationship. Thus, by God's common grace Partners Worldwide staff have learned credit underwriting from unbelievers and the unbelieving program participants have gained some moral insights from Partners Worldwide's amortization and mentoring methods. Even though the future is unknown and the risks are sizable, by God's common grace these types of businesses can obtain financing to enable them to do justice and love. Atlantic Stewardship Bank in New Jersey is another example of imaginative common grace. Atlantic Stewardship Bank is majority owned and managed by Christians with a mission to provide excellent savings and borrowing opportunities for customers, provide meaningful employment, and also provide funds for donation to Christian causes. The owners of Atlantic Stewardship Bank use secular banking practices to bring about human flourishing. Many of the employees and most of the customers are not Christians. We see imaginative common grace at work when Atlantic Stewardship Bank attempts to merge biblical principles with wisdom from secular bankers and also attempts to help unbelievers benefit from moral insights gained from God's special revelation. The leaders at Partners Worldwide and at Atlantic Stewardship Bank are imaginatively working hard at the intersection of salvific grace and common grace.

I have proposed that God enables humans to develop and participate in risky debt markets as one way we can obey his biblical mandates of stewardship, justice, and love. Further, I have proposed that in a sinful world God's common grace is necessary for this to work.

Implications for Theory and Practice

The above propositions lead to implications for further theory formation and for finance practice:

Implication 1: *Taking risks by way of borrowing and lending is not only socially useful but also theologically required.* If one takes seriously the idea that God created risk and wants us to take prudent risk in our borrowing and lending relationships and if one also considers that God provides common grace so debt markets can work as he intends, it follows that our theology requires some of us to be active lenders and borrowers. God provides debt markets as one way to be stewardly, just, and loving. God organized his creation so that those of us with an excess of resources can lend those to others and those of us with good opportunities for resources usage can borrow those resources. If we hold back too much, then we are not following God's plans and designs. God has given us resources and through his common grace has enabled the development of a financial system that allows the sharing of those resources. We borrow and lend according to his will.

Implication 2: *We need to balance risk aversion with stewardship, justice, and love.* Our tendency toward risk aversion comes from God, but he wants us to balance that with a tendency for stewardship, justice, and love. Our God-created risk aversion means that we do not treat borrowing and lending as some sort of gamble or game of chance. In contrast to the recent debt-fueled recession, we must treat borrowing and lending as serious business before God.[47] We shy away from risk unless there are good reasons to take a risk.[48] The key point is that God has given us good reasons to take risks, namely stewardship, justice, and love. Thus, our risk aversion must be balanced with a strong desire to be stewardly, just, and loving. If Atlantic Stewardship Bank is too risk averse and does very little lending, then it will have less opportunity to be stewardly, just, and loving.

Implication 3: *A broken loan does not always mean somebody sinned.* God desires that we enter into relationships by way of debt markets. God created us to live in a world of risk, where the future is unknown. These two aspects of God's creation mean that sometimes there will be stress and strain in our debt relationships. If a loan cannot be repaid as promised, it could be for one of two reasons. First, it could be due to the sins of greed or lying on behalf of either the borrower or lender. Second, it could be that there was no greed or lying but that God's world developed in a way that caused the borrower to be unable to repay the loan. Examples of such events could be a lost job, an incomplete college education, business revenues lower than expected, profitability lower than expected, or an incomplete business sale. Each of these examples is not necessarily a result of sin but could be a result of God's bigger plan for the borrowing individual or business. It is possible that God's bigger plans could result in a specific loan default, wherein a borrower is not able to keep a promise. We do not always know God's plans, but we do know that he is working out his will for good in the long run. We can take prudent risks in the debt markets while trusting that a loving God will watch over us. Gregersen notes that trust is a risk-willing position, with a "virtuous circle … between trust and risk willingness."[49] The implication is that God asks us both to take risks and to trust in his love and goodness when a loan is broken.

Implication 4: *If a loan becomes stressed, we use it as an opportunity to increase our stewardship, justice, and love.* If debt promises are broken, our first position should be to discern how this might be or become part of God's bigger plan. Our second position should be to discern how we may use the situation to increase stewardship, justice, and love. Of course, this is difficult and lenders will tend to enforce the promises made to the fullest extent possible. That might be part of stewardship but might also be greed or laziness. Justice might be best served with a restructured loan that includes some forbearance or forgiveness. Love could be served in the manner in which this is discussed and negotiated, both sides working to promote the flourishing of the other as an end in itself. From the borrower's vantage, if debt promises cannot be kept, it is time to humble oneself and ask forgiveness.[50] By God's common grace, many countries have a bankruptcy code and court that can support loving and just relationships in the face of broken debt promises. This gives the parties a place and framework for justice and love, although it is not commonly viewed or used as such. However, properly implemented, bankruptcy is a place where God's common grace is worked out. The key point here is that contrary to mainstream practice, distressed debt should be a place where stewardship, justice, and love come to the foreground, resting on God's common grace.

Implication 5: *God is involved in the details of debt markets.* In his common grace, God has enabled certain debt market institutions, practices, and people to transform risk for protective, constructive, and imaginative purposes. Practices such as credit underwriting, clear documentation, consumer protection disclosure, bank workout departments, collateral, cash sweep accounts, amortization, and interest rate caps can all be expressions of God's common grace to enable his intentions for debt markets. For example, a Christian working in a bank workout department should approach her or his work as a common grace ministry, imaginatively working with the many others involved to bring about flourishing by God's grace. Our theology does not allow us to take the view that people and practices in the debt markets are not under God's dominion or do not serve a particular purpose in his creation. The idea that debt relationships are "nothing personal, just business" has no place in our thinking. God is active in debt markets and provides his common grace to protect debt markets from the full impact of sin and to allow debt to be used constructively and imaginatively for stewardship, justice, and love.

Implication 6: *We are accountable to God in our saving and borrowing.* When we save resources by way of the financial system, we are accountable to God for that decision. We understand that by way of the financial system our savings will be used by a borrower, and we should consider who that borrower might be. We should think about why God would want this exchange to promote his purposes for us and this world. If we deposit our savings in a bank, we consider the lending programs and policies of that bank because it is our resources that are lent. If we borrow, we likewise should be clear how this is in accord with God's will. We ask how this borrowing will enable God's plans for his creation and if it is in obedience to his biblical imperatives. Too often, we are tempted to disconnect our financing arrangements from our faith unless they have to do with a faith-based organization or our counterparty is a Christian friend or acquaintance. However, common grace theology requires us to consider mainstream borrowing and lending with secular persons and institutions as within God's dominion and according to God's creation design. We should thus pray for and expect God's guidance in our debt relationships and decision making.

Implication 7: *We take prudent financial risks in obedience to God.* If we have resources that we intend to save for the future, we should actively look for ways to risk these resources by lending them in ways that are stewardly, just, and loving. God's design is that we would share these resources with borrowers by way of the financial system, but God also has created us to be prudent risk takers. This presents us with the practical challenge of looking at saving or borrowing opportunities very carefully by using all our skills and knowledge to gauge the risks and the potentials returns. The returns here are not just the return of interest and principal (although these might be included as stewardship) but are the larger returns of stewardship, justice, and love that the debt relationship enables. These are God's returns from debt markets, and he desires for us to take prudent risks to realize these returns. This thinking requires us to adapt new frameworks and paradigms for making savings and borrowing decisions. This practical challenge requires Christians and non-Christians to put their minds together to imagine and implement how this can be done. We can be assured that God's common grace will undergird these efforts.

Implication 8: *We learn from and work with others, including the unbelieving, to find imaginative ways to transform debt for God's purposes.* A key implication of common grace theology is that God enables both the believer and the unbeliever to do some good in his creation.[51] I have also argued that God created and enables finance for some specific good purposes. We should fully expect to learn from and work with non-Christians in finance to develop better ways in which debt can be used for stewardship, justice, and love. God does not give Christians all the ideas and resources for good results. By God's grace we share those in common with non-Christians. Christians should also not shy away from working for a mainstream secular bank in an effort to bring about God's plans for this work. Christians should join with like-minded non-Christians to develop loan programs that enable a more just society. A talented Christian should see as a high calling the opportunity to join the workout department of a secular bank where she or he can show justice and love to the bank's distressed borrowers while also being a good steward of resources. A Christian should be pleased to invest in a secular debt fund that is effective at making loans to disadvantaged borrower groups, perhaps reaching people that a Christian fund would not be able to finance.

Implication 9: *We approach lending by recognizing that God works his grace through many kinds of professionals involved in the process.* The operation of modern debt markets involves countless organizations and professionals. When a loan is originated, accountants, lawyers, underwriters, loan officers, and cash managers are involved. Many times a bank will repackage the loan into a security and resell it as a way to enable savers to apply their resources to the loans. When a loan is securitized in this way, rating agencies, securities firms, trustees, servicers, investors, and more lawyers and accountants get involved. Many of these professionals do not call on Jesus as their Savior. Can God work his common grace through this large number of parties involved in debt markets? Can common grace abound in this modern complex financial system? Of course, based on God's omnipotence, the answer must be yes. God can work his plans for his creation through complex financial systems. However, from a human standpoint debt market complexity seems to make stewardship, justice, and love harder to attain. One person working in the debt markets has limited ability to influence the system according to God's design. Yet common grace theology encourages us to reach out to other professionals in the debt markets, whether believer or unbeliever, with whom we can work to bring about God's plans in a risky world.

Conclusion

I have argued that God created debt relationships as a way to obey his commands of stewardship, justice, and love. God also created risk and wants us to take risk when we see good potential for stewardship, justice, and love. God's common grace is necessary for this to work according to his plans. By God's common grace, the impact of sin on debt markets is mitigated. Debt markets can be stewardly, just, and loving, and we can imaginatively create new ways to take risks in debt markets according to God's design.

Christians are encouraged to enter into borrower and lender relationships with a clear idea of how that relationship can help them obey God. Christians are encouraged to work in debt markets alongside non-Christians or in secular organizations, knowing that by his common grace God intends for this work to enable the flourishing of his creation. Christians are encouraged to join with like-minded non-Christians to fight against lying and greed that subvert the ability of debt markets to enable flourishing.

It is difficult to imagine such a transformation of the global debt markets. Although many details of the debt markets support God's human-flourishing plans, the overall human modus operandi is that debt markets are not about stewardship, justice, and love. Is it realistic to envision that Christians could lead such a global transformation of debt markets mandated by our theology? Humanly speaking, no, but we are reminded that in Jesus Christ "all things in heaven and on earth were created, things visible and invisible, whether thrones or dominions or rulers or powers" (Col. 1:16 NRSV) and that God "reconcile[s] to himself all things, whether things on earth or things in heaven, by making peace through the blood of [Jesus'] cross" (Col. 1:20 NRSV). This grace remains our hope.

Notes

1. Charles Roxburgh, Susan Lund, and John Piotrowski, *Mapping Global Capital Markets 2011* (McKinsey Global Institute, 2011), 3.
2. James M. Buchanan and Viktor J. Vanberg, "The Market as a Creative Process," *Economics and Philosophy* 7 (1991): 167–86.
3. Kent D. Miller, "Risk and Rationality in Entrepreneurial Process," *Strategic Entrepreneurship Journal* 1 (2007): 57–74.
4. Miller, "Risk and Rationality in Entrepreneurial Processes," 65.
5. Canons of Dort, First Main Point, article 6.
6. Niels Henrik Gregersen, "Risk and Religion: Toward a Theology of Risk Taking," *Zygon* 38, no. 2 (June 2003): 355–76.
7. Regarding this point, Gregersen cites Alvin Plantinga, *God, Freedom, and Evil* (Grand Rapids: Eerdmans, 1977).
8. Gregersen, "Risk and Religion," 368.

9. See Gordon Preece, "Business as a Calling and Profession: Towards a Protestant Entrepreneurial Ethic," in *Christianity and Entrepreneurship: Protestant and Catholic Thoughts*, ed. Samuel Gregg and Gordon Preece (St Leonards, Australia: Centre for Independent Studies, 1999), 1–51.
10. Preece, "Business as a Calling and Profession," 10.
11. Preece, "Business as a Calling and Profession," 10–11.
12. Ernest P. Liang, "The Global Financial Crisis: Biblical Perspectives on Corporate Finance," *Journal of Biblical Integration in Business* 12 (2010): 48–61; Ernest P. Liang, "Modern Finance Through the Eye of Faith: Application of Financial Economics to the Scriptures," *Christian Business Academy Review* (Spring 2012): 69–76.
13. Liang, "Modern Finance Through the Eye of Faith," 71.
14. Liang, "The Global Financial Crisis," 57.
15. John M. Boersema, "Examining a Christian Perspective on Finance," in *Christianity and Business: A Collection of Essays on Pedagogy and Practice*, ed. Edward J. Trunfio (Wenham, MA: Christian Business Faculty Association, 1991), chap. 8.
16. John P. Tiemstra, "Financial Crisis and the Culture of Risk," *Perspectives* 24, no. 5 (May 2009): 9.
17. Tiemstra, "Financial Crisis and the Culture of Risk," 6.
18. Robert Brooks, "Financial Risk: an Alternative Biblical Perspective," *Journal of Biblical Integration in Business* (Fall 1996): 21.
19. The Belgic Confession beautifully explains this in article 2: "The Means By Which We Know God." These can be labeled God's special revelation and God's general revelation. See Louis Berkhof, *Manual of Christian Doctrine* (Grand Rapids: Eerdmans, 1933), 26–31.
20. This is a Kuyperian or Augustinian approach, as argued in James K. A. Smith, "Reforming Public Theology: Two Kingdoms, or Two Cities?" *Calvin Theological Journal* 47 (2012): 122–37.
21. Cornelius Plantinga, *Engaging God's World: A Christian Vision of Faith, Learning and Living* (Grand Rapids: Eerdmans, 2002).
22. Christopher J. H. Wright, *The Mission of God's People* (Grand Rapids: Zondervan, 2010), chap. 2.
23. Jeffrey B. Van Duzer, *Why Business Matters to God (And What Still Needs to Be Fixed)* (Downers Grove: IVP Academic, 2010).

24. Leonard D. Van Drunen, "Finance Overview," Theology of Work Project, http://www.theologyofwork.org/key-topics/finance/.

25. James D. Bratt, *Abraham Kuyper: Modern Calvinist, Christian Democrat* (Grand Rapids: Eerdmans, 2013), 198.

26. Richard J. Mouw, *He Shines in All That's Fair: Culture and Common Grace* (Grand Rapids: Eerdmans, 2001), 48.

27. Mouw, *He Shines in All That's Fair*, 50.

28. Mouw, *He Shines in All That's Fair*, 39.

29. Mouw, *He Shines in All That's Fair*, 81.

30. Nichols Wolterstorff, *Justice in Love* (Grand Rapids: Eerdmans, 2011), vii.

31. Wolterstorff, *Justice in Love*, 109.

32. Wolterstorff, *Justice in Love*, 103.

33. Van Drunen, "Finance Overview."

34. This is similar to God's creative hand in music or food. God created sound waves, ears, rhythm, chords, materials for instruments, gifted song writers and singers. On this foundation, God enables humans to make delightful and meaningful music. Similarly, God created food ingredients, fire, chemistry, appetites, taste buds, and talented growers and cooks. On this foundation, God enables humans to make nutritious and delicious food. We thank God for music and food, understanding that God did not actually compose the song or cook the food but that God created the foundations for these things.

35. Richard J. Mouw, *When the Kings Come Marching in: Isaiah and the New Jerusalem* (Grand Rapids: Eerdmans, 2002), 11.

36. As we see above, some authors take a God-risks view while other authors take a God-does-not-risk view. For our purposes, either view will suffice since they both feature risk from human perspective.

37. Miller, "Risk and Rationality in Entrepreneurial Process"; Buchanan and Vanberg, "The Market as a Creative Process."

38. Proverbs 11:15; 22:26–27; Boersema, "Examining a Christian Perspective on Finance"; Brooks, "Financial Risk: An Alternative Biblical Perspective"; Liang, "The Global Financial Crisis: Biblical Perspectives on Corporate Finance"; and Tiemstra, "Financial Crisis and the Culture of Risk."

39. Robert Shiller, "A Failure to Control Animal Spirits," *Financial Times*, May 12, 2009, 14–16; Joseph E. Stiglitz, "Who Do These Bankers Think They Are?" *Harvard Business Review* (March 2010), 36; John Terrill, "The Moral Imperative of

Investment Banking," *Comment*, February 26, 2010, http://www.cardus.ca/comment/article/1523/the-moral-imperative-of-investment-banking/; Gerald F. Davis, "The Rise and Fall of Finance and the End of the Society of Organizations," *Academy of Management Perspectives* 23, no. 3 (August 2009): 27–44; Brian Rosner, "Greed as a False Religion," *Ethics in Brief* 12, no. 5 (Spring 2008), http://klice.co.uk/uploads/Ethics%20in%20Brief/Rosner%20v12.5%20pub.pdf.

40. Abraham Kuyper laments Judas, the disciple of Jesus who carried the purse. Kuyper says,

> To be treasurer is always dangerous. From money there proceeds an ignoble influence on our heart; hence it is unhealthy for a people when banking techniques and the stock exchange become dominant; hence it is precisely the man of high finance for whom the chance to learn to bow humbly before his God is so remote. Bilderdijk realized this when he wrote Da Costa: "The fact that those who are by profession merchants and gamblers have no Christianity is self-explanatory."

See Abraham Kuyper, *The Problem of Poverty*, ed. James W. Skillen (Grand Rapids: Baker, 1991), 87n4.

41. Mouw, *He Shines in All That's Fair*, 101.

42. Abraham Kuyper, *Common Grace*, vol. 1, pt. 1, trans. Nelson D. Kloosterman and Ed M. van der Maas, ed. Jordan J. Ballor and Stephen J. Grabill (Grand Rapids: CLP Academic, 2013) for a detailed exposition of how the Noahic covenant provides the foundation for our understanding of common grace.

43. Psalm 145:9; Matthew 5:45; Luke 6:35; Acts 14:17; Acts 2:14–15; Genesis 20:6; Exodus 34:24; and 1 Samuel 25.

44. Louis Berkhof, *A Summary of Christian Doctrine* (Edinburgh: Banner of Truth Trust, 2005).

45. Bratt, *Abraham Kuyper*, 197–201.

46. This three-function typology of common grace was suggested by Jason Stansbury in conversation.

47. See Tiemstra, "Financial Crisis and the Culture of Risk," for a good exposition on this.

48. See Heidelberg Catechism Q&A 105, which states, "I am not to harm or recklessly endanger myself either."

49. Gregersen, "Risk and Religion," 357.

50. For more on this, see Richard Chewning, "Hermeneutics and Biblical Ethics: An Illustration—God's Immutability and Human Integrity," *Journal of Biblical Integration in Business* (Fall 2000): 49–68.

51. Mouw, *He Shines in All That's Fair*, 37–39.

Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 81–98

Entrepreneurship as a Sign of Common Grace

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Entrepreneurship benefits society in many ways. It delivers obvious and tangible economic blessings. The spiritual blessings of entrepreneurship are harder to see, and yet these are essential in order to arrive at a more complete understanding of the role entrepreneurship plays within a virtuous society. This article considers common grace as a helpful lens through which to view the spiritual reality of entrepreneurship and to discern the intangible contributions it provides to economic shalom. Viewed from the perspective of common grace, we can see that entrepreneurship bears witness to the beauty, creativity, power, and responsibility bestowed on God's image bearers to participate in the providence of economic shalom. Furthermore, common grace provides a context for discussion of the spiritual aspects of entrepreneurship, which can lead to a more profound understanding of business and economics than purely secular discussions can realize. Several themes stand out in this regard: multiformity, spiritual capital, beauty, civic virtue, and risk. We address these themes with special attention to the work of Abraham Kuyper. In conclusion, we see how common grace contributes to an understanding of the spiritual dimensions of entrepreneurship and how this perspective affirms entrepreneurship as a positive movement in the direction of economic shalom.

Entrepreneurship as a Sign of Common Grace

For all the benefits entrepreneurship offers by way of economic prosperity, its spiritual dimensions have been relatively less well explored. My aim here is to explore the spiritual aspects of entrepreneurship in order to arrive at a fuller understanding of its role in sustaining a virtuous society and in propagating movement in the direction of economic shalom. Common grace provides a useful theological context for this effort.

The material contributions of entrepreneurship to the political economy have been well noted.[1] These tangible benefits to the common good might rightly be considered the most direct expression of common grace through entrepreneurial activity. The key idea here is that economic prosperity can be seen as a sign of God's grace-filled blessing, which is distributed to humankind to be shared as a common gift that benefits the whole society. This is indeed an essential reason to consider entrepreneurship as a positive influence within a market economy—as true within a secular worldview as within a theological one. A purely secular appreciation of entrepreneurship, however, stops short of recognizing its greater contributions. As long as the discussion remains shielded from theological considerations, the deeper significance of entrepreneurship may go unnoticed. To draw out the implications of theological understanding is the challenging task of public theology. As Max Stackhouse says, one of the primary purposes of public theology is to earn a hearing and "give guidance to the structures and policies of public life."[2] By viewing entrepreneurship through the lens of common grace, we intend to provide a venue in which to do precisely as Stackhouse suggests and give guidance to the structures and policies that nurture economic shalom.

This attempt at developing a constructive public theology will require consideration of the more imaginative and spiritual aspects of entrepreneurship, which have typically been underemphasized, if not ignored, in comparison with the tangible impact entrepreneurship has within market economies. Common grace provides a context for discussing the spiritual dimension of human flourishing and the role of entrepreneurship in society. Through the lens of common grace, we can perceive the beauty of God's creation. In the case of entrepreneurship, this entails the creative power and responsibility bestowed on God's image bearers.

The consideration of beauty within the spirit and practice of entrepreneurship opens a window of fresh opportunity for public theology to address the hermeneutical and spiritual needs of our secular age. The presumption that reality is best understood within the context of the *saeculum*, referring to the culturally acceptable and prevalent understanding of time that pervades the moral imagination of our age, dominates our cultural mores. The prevailing presumption is that we live in ordinary time, as opposed to a spiritually defined sense of time and our place within it.[3] Conversations that take place in the public square therefore presume the reality of ordinary time in opposition to a spiritual sense of time understood within the context of eternity and a divine *telos* that frames human history.

Because the theme of beauty breaks through the typically mundane considerations of economics and business that tend to dominate conversations in the public square, beauty offers an opportunity to discuss the deeper significance of our lives. This is what makes beauty a compelling aspect of common grace: It invites consideration of the moral issues from a perspective that encompasses a transcendent understanding of human nature, a rationale for human flourishing, and a deeper meaning for the *telos* of the political economy.

Historical Context

Before exploring the more imaginative aspects of our thesis, it will be helpful to note the historical frame of reference for the concepts of entrepreneurship and common grace. A seminal doctrinal statement of common grace comes from the Christian Reformed Church in North America (CRCNA). Together with other related denominations, the CRC in North America emphasized the teaching of common grace as originally put forth by Abraham Kuyper. Three fundamental themes emerged in this early twentieth-century statement, offering a systematic explanation of the primary ways in which common grace operates within society: (1) natural blessings of creation and providence distributed to humanity, (2) the restraint of sin in human affairs, and (3) positive acts of civic righteousness.[4]

It is easy to see the natural blessings of common grace in economic productivity. The evidence of abundance and fruitfulness is all around us. These blessings of entrepreneurship are common in societies fortunate enough to benefit from the innovation and hard work of entrepreneurs who deliver valuable products through a market system. The classic twentieth-century description of entrepreneurship and the crucial, irreplaceable role it plays in economic progress comes from Austrian-American economist Joseph Schumpeter in his landmark 1942 book, *Capitalism, Socialism, and Democracy*. Schumpeter describes entrepreneurship as the "fundamental impulse that sets and keeps the capitalist engine in motion."[5] According to Schumpeter, entrepreneurs

> reform or revolutionize the pattern of production by exploiting an invention or, more generally, an untried technological possibility for producing a new commodity or producing an old one in a new way, by opening up a new source of supply of materials or a new outlet for products, by reorganizing an industry, and so on.[6]

In all these ways, entrepreneurs deliver tangible blessings and contribute to the proper functioning of the social architecture.

There is nothing inherently religious or theological in this understanding of entrepreneurship. Indeed, within any given industry there is typically little obvious difference between the business activity of entrepreneurs with religious faith and those without. This is another indication of the value common grace brings to the discussion; it invites consideration of how the blessings of God's providence might appear when viewed within a secular context.

With regard to the second doctrinal principle, the restraint of sin, entrepreneurship may be seen to play a preservative role in society, serving to buffer the effects of sin, by encouraging the formation of social constructs in which virtuous behavior is rewarded and vices are thereby constrained by social pressures. This is the line of reasoning developed by Max Weber in his classic 1905 book, *The Protestant Ethic and the Spirit of Capitalism*.[7] Weber argues that the impetus of American business prowess is grounded in the pursuit of religious virtues that contribute to economic prosperity. While the economic incentives of entrepreneurship that are encouraged by capitalism do not directly restrain sin *per se*, they do indicate how entrepreneurship can serve to form and reinforce social constructs in which sinful behaviors are crowded out by the rewards bestowed on virtuous behaviors. Thus, by embodying the virtues that contribute to human flourishing, entrepreneurship can serve as a balm of some sort by protecting society against corruption and channeling human energies into productive activities that benefit the whole.

The role of virtuous business behavior in society has also been explored as a component of "spiritual capital." This is a fruitful avenue of thought that explores the cultivation of virtues through entrepreneurial behaviors. Spiritual capital may be thought of as a contributing factor in the establishment and sustainability of infrastructures and cultural norms that harness the energy of industrious souls who are willing to take risks, work hard, play fair, and see their efforts pay off in the form of economic shalom and wealth creation for society in general. To this extent, entrepreneurship may be seen as a sign of common grace through the restraint of sin and the discouragement of nonvirtuous market behavior.

Another way in which entrepreneurship may provide protection against the effects of sin is its capacity to generate solutions to pressing concerns. Disease, poverty, and natural hardships can be seen as manifestations of sin and the world's need for redemption. In the face of these trials, entrepreneurship can be a source of problem solving and economic viability, advancing human flourishing as best as can be done within the technological limitations of each passing age. Of course, entrepreneurship is neither an idealized universal good nor a perfection of virtue. Sin can and does intrude on the operation of fair and efficient market forces. The list of market failures would seem to be endless, even in societies that endorse entrepreneurial business values. Nonetheless, the point stands that entrepreneurship cultivates virtues that are generally valued and rewarded within a free market, and entrepreneurial behavior thus helps restrain the otherwise unbounded and perverse power of sin in economic systems.

The third doctrinal principle of common grace is civic righteousness. This can be observed in the ingenuity, diligence, and sacrifice by which entrepreneurs contribute to the common good. Peter Berger sums up the identity of the "Western type of entrepreneur" in terms of individualism, responsibility, asceticism, rationality, and a strong sense of conscience that makes them reliable and trustworthy.[8] These attributes offer a fitting description of civic righteousness. Schumpeter highlights the distinctive contribution of entrepreneurs by saying that their chief function in society "consists in getting things done."[9] Furthermore, to the extent that entrepreneurs create jobs, enhance productivity, and bring beneficial innovations to market, they bring prosperity to society. These are the fruits of their civic righteousness. Of course, this is not universally true of all entrepreneurial activity. There can also be uncivil forms of entrepreneurship that violate moral norms. Negative effects can also be induced by well-intentioned entrepreneurship, as seen in the disruptions of markets,[10] and in cases where profit-seeking motivates win-lose transactions that diminish, rather than build the prosperity of the whole.[11] Overall, entrepreneurship makes a generally positive contribution to the common good and is usually seen to be a necessary and essential component of properly functioning market economies.

This brief summary of the blessings wrought through entrepreneurial activity sketches the many ways in which entrepreneurship bears witness to common grace. The economic benefits alone, however, fail to provide a rationale capable of appreciating the deeper moral significance of market-driven behavior and the character strengths of dignity, virtue, and altruism that Christian faith has to offer. Thus, the more imaginative aspects of common grace, beauty in particular, remain worthy of exploration as important attributes of entrepreneurship.

Toward an Aesthetic Appreciation of Entrepreneurship

An aesthetic appreciation of entrepreneurship is necessary for the simple reason that facile, merely pragmatic interpretations fall short of the full import of common grace. The ultimate value of common grace is to inspire appreciation for the higher spiritual truths that can be apprehended from a posture of faith. Aesthetic sensibilities open the soul to apprehend a higher plane of truth. As Dostoyevsky said so well through the mouth of Prince Lev Nikolayevich Myshkin in *The Idiot*, "Beauty will save the world." Kuyper's expression of common grace displays this aesthetic sensibility. John Bolt makes an incisive point when he describes

Kuyper as a "'poet,' a man of rhetoric and mythos," intent on "reviving and using a Dutch, Christian-historical imagination through powerful rhetoric, well-chosen biblical images and national mythology."[12]

Kuyper's appreciation for the beauty of God's creation displays an effervescing fascination with the astonishing variety of life:

> Raise your eyes, look up at the starry heavens, and you will see not just a single beam of light but an undulating, scintillating sea of light coming from myriads of bright-shining stars, each of which the Lord calls "by name" for the simple reason that each has a name, a nature, and a substance of its own. They all differ in the speed of the light they emit and each of them sparkles along its own path. Uniformity in God's creation! No, rather infinite diversity, an inexhaustible profusion of variations that strikes and fascinates you in every domain of nature, in the ever-varying shape of a snowflake as well as in the endlessly differentiated form of flower and leaf. Where in God's entire creation do you encounter life that does not display the unmistakable hallmark of life precisely in the multiplicity of its colors and dimensions, in the capriciousness of its ever-changing forms?[13]

Kuyper has a Romantic appreciation for the wild, untamed, chaotic exuberance of life.[14] It is precisely this type of imaginative appreciation of the aesthetic that is necessary to overcome the rhetoric of the *saeculum*.

Richard Mouw, in his perceptive interpretation of Kuyper on the theme of common grace, recognizes the importance of thinking in terms of "the category of the *aesthetic*."[15] Mouw calls our attention to the need to recognize the importance of the aesthetic as a valid witness to common grace. Aesthetic appreciation provides a window to the pleasure we may presume God takes in the beauty of his creation and in the fulfillment of his will. Aesthetic appreciation thus provides a helpful perspective to common grace, for the apperception of beauty is common to human experience; it aims the soul in the direction of God, even if not explicitly as an outworking of specific grace.

Aesthetic awareness of common grace provides a constructive counterpoint to the dominant voices of public discourse in matters of economics, which are particularly prone to disregard aesthetics. The practical economic outcomes of entrepreneurial activity are insufficient to establish an appreciation for the greater spiritual reality at work. What we wish to endorse and affirm in the entrepreneurial spirit is neither the driving ambition to acquire wealth, nor the calculating shrewdness of marketplace victory, nor the quantifiable impacts on GDP but, rather, the deeper values on display in the human spirit that lead to civic righteousness.

This provides all the more reason to examine aesthetic qualities in entrepreneurship, to seek beauty in it, and to offer an interpretation of these aspects through the lens of common grace. To raise the level of discourse in the public square from the merely functional and utilitarian to the realm of moral discernment, one must step outside the merely economic considerations to gain a holistic vantage on life and society. This is precisely the sort of vantage point that common grace can provide. Wilhelm Röpke, a leading professor of economics, and one of the first academics to be expelled from Germany by Hitler, saw the challenge clearly. He criticized the arrogance and moral blindness of pragmatism and scientism in economics and made an appeal to transcendent values:

> The ultimate moral support of the market economy lies outside the market. Market and competition are far from generating their moral prerequisites autonomously. This is the error of liberal immanentism. These prerequisites must be furnished from outside, and it is, on the contrary, the market and competition which constantly strain them, draw upon them, and consume them.[16]

To resist the tide of immanentism and materialism requires imagination. Beauty awakens awareness to the greater reality of transcendence. This is just as important in the consideration of economics as in any other human endeavor. To see the moral implications of the market, not to mention of life in general, requires perspective on the transcendent values of human dignity. Once the language of public life loses contact with the concepts of grace and civic righteousness, there is little more to be said concerning entrepreneurship than can be expressed in terms of metrics, laws, and moral rules of thumb.[17] Hence, it is important to consider the more imaginative aspects of righteousness and beauty as aspects of entrepreneurship.

Multiformity

Multiformity is one aspect of beauty that can be seen in the fruit of entrepreneurship. Kuyper invokes the idea of "multiformity" to describe the "rich profusion of the different shades of life."[18] He sees it in the utter diversity of creatures, crafts, and callings as hallmarks of God's beauty shining in the creation. From the beginning, God's signature was revealed in diversity of heaven and earth and especially in the profusion of abundant life in the garden. Kuyper suggests that "multiformity is the undeniable mark of fresh and vigorous life."[19] Multiformity is thus a telltale indicator of common grace because it offers to all a sign of God's beautiful design revealed in and through the creation. Echoing

Psalm 19, Kuyper says, "Look about you in the theater of nature … which bears the signature of God."[20]

Multiformity in business occurs in the never-ending profusion of innovative new products, solutions, and services that are the fruit of entrepreneurial activity. These are the fruits of the multiform gifts of talent, inspiration, and opportunity that individuals bring into the marketplace. Admittedly, not all innovations are good ones (cf. Rom. 1:30), and not all are conducive to economic shalom. The antithesis of grace is also at work in the market where sin impinges on individual freedom. Nonetheless, the antithesis does not drown out the goodness of beauty that can be seen in creative entrepreneurship. Look, for example, at the endless variety of craftsmanship in countless different trades, the variety of foods in markets, the conveniences brought about through new technologies, and the unending stream of advances in environmental stewardship and medical treatments. All these are brought forth through entrepreneurship. Individuals and small businesses are especially prolific in regard to this multiformity.

A further sign of common grace is the order that emerges from the teeming variety of the market, similar to the order evident in the vast teeming variety of nature. Kuyper discerns an organic movement in the direction of revealed harmony and order:

> Life often presents itself to us as an enormous muddle, a vast multicolored miscellany of things in which we look in vain for unity. But the deep meaning of the whole of divine revelation is that the ways of God lead from all this diversity toward unity, out of this chaos toward order. It tells us that one day by his will all dissonances will dissolve into harmony … a kingdom of heaven all-encompassing in glory.[21]

Kuyper thus sees the natural order as a sign of God's active presence that brings order from chaos. In this regard, Kuyper's witness to the "deep meaning" found in the natural order of things is paralleled later in the twentieth century by Friedrich von Hayek's remarks about the market economy as a sign of natural order that emerges from chaos. Of course, there is a vast difference between Kuyper's view of God's active presence and Hayek's nontheistic, evolutionary naturalism. Nonetheless, Hayek's sense of *spontaneity* can be seen to run in a direction parallel to Kuyper's appreciation of *multiformity*. Hayek sees economic and societal "spontaneous order" emerging from the chaotic energy of human life,[22] while Kuyper notices the harmony that results from God's sovereignty over the enormous muddle of life. Without acknowledging any divine power, Hayek admires the way in which a robust economy arises spontaneously to produce wealth, establishing an ordered market economy in the process. Kuyper sees the glory of God in it. Despite their vastly different perspectives, both Kuyper and Hayek would endorse and admire the freeform, chaotic nature of individual freedom at work in the marketplace. For Kuyper, there arises from this teeming spontaneity a pleasing order to things; as Mouw observes, "Kuyper's fondness for pluriformity ran deep. He was convinced that God himself loves many-ness. Indeed, on his reading of the biblical account, the Creator had deliberately woven many-ness into the very fabric of creation."[23]

From Kuyper, we learn to appreciate the beauty of this "pluriformity" in which the endless diversity of individual talents and interests serve to build culture, create viable business enterprises and bring shalom. These beneficial displays of pluriformity point to common grace. Entrepreneurship thus points to the "infinite diversity, [and] inexhaustible profusion of variations that strikes and fascinates you in every domain of nature," and that is "the undeniable mark of fresh and vigorous life."[24]

Spiritual Capital

There is a strong connection among the ideas of spiritual capital, entrepreneurship, and common grace. *Spiritual capital* can be used as a catchall phrase to capture the idea that virtuous business behavior and, hence, economic prosperity spring from the endowment of religiously inspired virtues within a society. Several commentators present entrepreneurship as a prime example to explain how biblical values and Christian virtues provide a foundation for virtuous business behavior that serves the common good. In other words, the blessings of common grace translate into tangible economic blessings (i.e., "economic shalom") through virtuous business behavior.[25]

Spiritual capital thus offers a rationale to advocate for new approaches to capitalism based in notions of transcendent purpose. Recent proposals based in "rethinking" the purposes of capitalism have been put forth by Bill Gates of Microsoft and John Mackey of Whole Foods. Gates advocates for "creative capitalism," and Mackey advocates for "conscious capitalism."[26] Neither of their proposals is explicitly theological, yet each proposal places transcendent value on human dignity and human flourishing—values that are sustained by religious faith, even though faith may remain tacit. These proposals have earned a hearing in business as well as in the academic community. Their appeal speaks to the trend of popular interest in seeking a rationale and pathway to move capitalism in the direction of normative recognition of the spirituality of work and an understanding of the common good that transcends the notion of maximization of profit.

Recently, Theodore Malloch has popularized the conjoined ideas of spiritual capital and spiritual entrepreneurship. He defines spiritual capital as the fund of beliefs, examples, and commitments that are transmitted from generation to generation through a religious tradition, and that attach people to the transcendental source of human happiness.[27]

Because the idea of spiritual capital can be applied to virtues of transcendental value and to a spiritual *telos* for entrepreneurial activity without invoking specific religious traditions or faiths, it has merit in discussions of such things in the public square. Spiritual capital can therefore be seen as an expression of common grace. The premise is the same—God's blessings (here in the form of entrepreneurial talent, virtue, and rightly ordered relationships) are distributed to humanity, and they result in blessings through civic righteousness in service of the common good.

To the extent that entrepreneurship is motivated by virtues—compassion, creativity, honesty, fortitude, perseverance, and *caritas*, for example—it bears witness to the reality of common grace. For this reason, entrepreneurs are frequently admired for their virtue, passion, and dedication to do business with a higher calling that transcends profit. They are capable of inspiring others to transcendent purposes and higher values. Steve Jobs, for example, did not see money as the motivation to create products or do business. He explained that entrepreneurs are not motivated by the desire to make money, but rather, they desire to "make a contribution and add to the legacy of those who went before." He saw his greatest achievement as building a company that would "stand for something a generation or two from now," and that is why he spoke admiringly of Walt Disney, Bill Hewlett, David Packard, and the founders of Intel.[28] Similarly, Jerry Sanders, cofounder of the Silicon Valley company AMD, said, "It wasn't a quest for fame and fortune that drove us in those early years of isolation and struggle. It was passion—a passion to develop, proliferate, and evangelize technology to empower people everywhere to lead more productive lives."[29] When people pool their efforts to do wholesome business, they bear witness to their embodied spirituality, which is a sign of common grace.

Entrepreneurial Image Bearers

The irreducible and supreme source of human dignity resides in our status as image bearers of our Creator. It is worth considering how entrepreneurship might bear witness to the *imago Dei*. We may consider creativity, willfulness, work, and the cultivation of beauty as hallmarks of the entrepreneurial spirit. These bear witness also to the *imago Dei*. The disposition and mandate to do the original work of cultivation in the garden (Gen. 2:5–8, 15) find expression in entrepreneurship, as do the talent and motivation to create art. Creativity and the desire to make objects of beauty and usefulness have been central to human nature for all time, and are closely aligned with God's will for the creation. Edmund Phelps, Nobel laureate in economics, identifies this creative streak as "the better part of human nature."[30] He says, "[T]he positive moral content of economics [is] to realize an anthropology that starts with innovative human nature: *homo innovaticus*, not *homo economicus*."[31]

The drive of God's image bearers to create beauty, and their inspiration for doing so, point to God who in his grace reveals himself as the ultimate and primordial Creator and as the source of all creativity.[32] This gift of creative passion is conveyed in four specific traits of entrepreneurial behavior:[33]

1. Innovation—There is an element of clever inventiveness in the application of technology.
2. Intentionality—There is willfulness to provide something, a product or service, that makes a beneficial contribution to society.
3. Pragmatism—These innovations must be delivered in an economically feasible business model that yields tangible benefits for society. Mere creativity and inventiveness, no matter how artistic or original, are not enough.
4. Newness—Entrepreneurial businesses offer new benefits that can open unforeseen opportunities for customers and society in general, occasionally offering solutions to problems previously unrecognized.

Creativity and beauty are so embedded in the heart of God's image bearers that it seems appropriate to define the fundamentally important aspect of human nature as the spirit of innovation that we see displayed in entrepreneurship. Charles Handy, writing from a secular point of view, offers this succinct summation of the fruits of capitalism: "Creativity, choice and responsibility, morality and community."[34] These are indeed the same characteristics that we would expect of God's image bearers.

Grace and Risk

Risk taking is inherent in entrepreneurship. Entrepreneurs' failures provide ample evidence of that fact. Many professional investors even weigh entrepreneurial failure as a paradoxical indicator of success based on the wisdom that it is better to bet on someone who has learned humility from their mistakes than on someone who has not tasted failure.

Entrepreneurial risk taking is multifaceted. Two traits deserve mention here. First is the exercise of free will. Entrepreneurial behavior consists in a premeditated, intentional commitment to put oneself at risk for the sake of some inspired purpose. In addition to the risk of financial loss, entrepreneurs also face risks of relational, emotional, and spiritual losses. Second, entrepreneurial risk is motivated by a desire to deliver benefits to others, not merely to oneself. There is an element of grace in entrepreneurial behavior because it rests on the willful decision of an individual to commit personal time, energy, and resources in an effort to benefit others without any assurance that the self-sacrifice will reap benefits for others or for oneself.

To the extent that entrepreneurial behavior displays self-sacrifice for the sake of others, it serves as a mundane analog of divine love. We must be careful of course not to push this analogy very far. After all, there is an immeasurable gulf between the mundane reality of business risk for financial return, and the self-giving vulnerability of a loving God who chooses to be revealed in the self-emptying act of kenotic sacrifice (cf. Phil. 2:4–8). Notwithstanding the difference between the vulnerability revealed in divine love (*agape*) and the vulnerability of human actions, there remains an element of grace in entrepreneurial behavior. This connection between economic risk and other-love can be found in Augustine and other church fathers, as Anthony Percy explains:

> The risky work of the entrepreneur, which facilitates an exchange between merchant and buyer, has the potential to intimate to us the risky work of Christ's Redemption. Christ undertook his work of exchange in obedience to his Father's will and out of love for man. So too, the entrepreneur, in obedience to the gifts he has been given, decides to risk his own personal wealth—to give of himself—not only for personal gain, but also for the benefit of others.[35]

The point here is not to glorify entrepreneurship; instead it is to notice the witness that entrepreneurship can bring to grace as a component of properly situated economic behavior. To the extent that risk-taking behavior is directed to the service of others, there is a modicum of grace present. We can see this as a transcendent value when risks are undertaken for the sake of the common good. The mere act of accepting the possibility of failure, yet stepping out in hope, is a sign of the spiritual longings of the human heart, and a pointer to transcendent values. There are of course abundant counterexamples of business motivations that are driven by idolatrous hearts and the allure of mammon (avarice), but these do not refute the presence of grace-filled longings in hearts that seek righteousness. Even stained or cracked vessels may be able to carry some water. This can be true even when a thirsty soul neither understands why they are thirsty, nor comprehends the meaning of living water.

In this regard, Kuyper recognizes the essential and yet ineffable role of the Holy Spirit in "the formation of character, and the disposition of the whole person."[36] The presence of grace or idolatry in entrepreneurial motivations is an interior matter of the heart and soul. Mouw addresses this mystery with a constructive suggestion about Kuyper:

> He [Kuyper] acknowledges the need to account for these kinds of situations when he distinguishes between what he labels the "interior" and "exterior" operations of common grace. The latter label covers collective sorts of achievements, such as advances in scientific knowledge and the flourishing of the arts. The former, however, "is operative," says Kuyper, "wherever civic virtue, a sense of domesticity, natural love, the practice of human virtue, the improvement of the public conscience, integrity, mutual loyalty among people, and a feeling for piety leaven life."[37]

Grace is therefore present in two ways—in the outworking of risk taking for the sake of the whole and in the mysterious interior movement of the human heart toward redemption.

Sin, the antithesis of grace at work in the world, can disrupt the movement of grace in economic transactions. Self-seeking, extractive manipulations of fiscal power can become powerful forces at odds with God's design for human flourishing. The church has a role to play here on two accounts: a prophetic role in decrying manipulative abuses, and a priestly role in pointing to the grace-filled opportunities of entrepreneurial activity that is invested in the calling to be image bearers. In this regard, the church can be a vital conduit and encouragement for the deployment of entrepreneurial gifts and for the cultivation of a virtuous society in which those gifts will bear more and more fruit. The church

> "need[s] to avoid the sneer" with respect to business, and instead "to communicate quite the opposite, recognizing that entrepreneurs and investors can develop institutions fully consistent with the dignity of labor and that result in … feeding the hungry and clothing the naked. That is God's work just as fully as charity."[38]

Conclusion

Entrepreneurship plays a crucial role in the proper function of a market economy. Its contribution to productivity and prosperity has long been recognized. The entrepreneurial skill set has become prized in modern corporations, and within the past twenty years or so, entrepreneurship has even acquired the status of being taught as a subject in its own right, in both secular and Christian business schools.

To view entrepreneurship through the lens of common grace opens the way to a fresh understanding of its spiritual dimensions. Entrepreneurial activity bears witness to the sorts of virtues, behaviors, inclinations, and impact that are to be expected of God's image bearers. This is a helpful contribution to the mundane considerations that dominate public discourse and to the typically unspiritual rationales put forward in consideration of public policy pertaining to the health of political economy.

We have briefly highlighted the ways in which entrepreneurship bears witness to the blessings of common grace—beauty, multiformity, spiritual capital, image bearing, and risk-taking behavior for the sake of the common good—all give evidence of common grace. These are vital ingredients for economic shalom.

If we wish to see the beneficial effects of common grace bring more economic shalom to more people in more places on earth, we should therefore pay more attention to fostering entrepreneurship. Indeed, there would seem to be no more effective way to cultivate and produce the fruit of economic shalom than to inspire and nurture entrepreneurial image bearers. Our exploration of the links between entrepreneurship and common grace allows us to imagine how the entrepreneurial spirit may be nurtured and to see how the free market can bestow the blessings of common grace.

Given the decline of religious dialog in the public square, and the tendency in public discourse to reduce capitalism and economics down to bare metrics shorn of transcendent values,[39] there is a vital need for constructive public theology to uphold transcendental truths.[40] Dealing with similar concerns in his own time, Abraham Kuyper pointed the way forward by encouraging Christians "to continually expand the dominance of more noble and more pure ideals in civil society by the courageous action of its members in every area of life."[41] We may take at least one step in that direction by exhorting and encouraging the higher aims of entrepreneurial behavior.

Notes

1. Peter L. Berger, *Pyramids of Sacrifice: Political Ethics and Social Change* (New York: Basic Books, 1974); George Gilder, *Wealth and Poverty* (San Francisco: ICS Press, 1993); Michael Novak, *Business as a Calling: Work and the Examined Life* (New York: Free Press, 1996); Theodore Roosevelt Malloch, *Spiritual Enterprise: Doing Virtuous Business* (New York: Encounter Books, 2008); Kenman L. Wong and Scott B. Rae, *Business for the Common Good: A Christian Vision for the Marketplace* (Downers Grove: IVP Academic, 2011); Robert A. Sirico, *The Entrepreneurial Vocation* (Grand Rapids: Acton Institute, 2012); and John Bolt, *Economic Shalom: A Reformed Primer on Faith, Work, and Human Flourishing* (Grand Rapids: Christian's Library Press, 2013).
2. Max L. Stackhouse, *Public Theology and Political Economy: Christian Stewardship in Modern Society* (Grand Rapids: Eerdmans, 1987), xi.
3. Charles Taylor, *A Secular Age* (Cambridge: Belknap Press, 2007), 54–55.
4. The seminal pronouncement of these systematic themes came from the 1924 meeting of the Christian Reformed Synod of Kalamazoo; see John Bolt, "Common Grace and the Christian Reformed Synod of Kalamazoo (1924): A Seventy-Fifth Anniversary Retrospective," *Calvin Theological Journal* 35 (April 2000): 7–36, reprinted by the Protestant Reformed Churches in America's official website, last modified January 29, 2013, http://www.prca.org/resources/publications/articles/item/324-common-grace-and-the-christianreformed-synod-of-kalamazoo-1924.
5. Joseph A. Schumpeter, *Capitalism, Socialism, and Democracy*, 3rd ed. (New York: Harper & Row, 1950), 83.
6. Schumpeter, *Capitalism*, 132.
7. Max Weber, *Protestantische Ethik und der Geist des Kapitalismus* (1905), trans. R. H. Tawney as *The Protestant Ethic and the Spirit of Capitalism* (London: Allen & Unwin, 1930).
8. Peter Berger, *The Capitalist Revolution: Fifty Propositions About Prosperity, Equality, and Liberty* (New York: Basic Books, 1986), 107–8.
9. Schumpeter, *Capitalism*, 132.
10. Schumpeter invokes the idea of "creative destruction" to describe the short-term negative consequences of entrepreneurial innovations. See Schumpeter, *Capitalism*, 83.
11. Joseph E. Stiglitz labels these self-serving excesses of market power as "rent-seeking," to imply that they neither increase productive capacity nor produce any value to society but merely extract "rent" from the system. See Stiglitz, *The Price of*

Inequality: How Today's Divided Society Endangers our Future (New York: W. W. Norton, 2012).

12. John Bolt, "Abraham Kuyper as Poet: Another Look at Kuyper's Critique of the Enlightenment," in *Kuyper Reconsidered: Aspects of His Life and Work*, ed. Cornelis van der Kooi and Jan de Bruijn (Amsterdam: VU Uitgeverij, 1999), 30–41, 34.

13. Abraham Kuyper, "Uniformity: The Curse of Modern Life," in *Abraham Kuyper: A Centennial Reader*, ed. James D. Bratt (Grand Rapids: Eerdmans, 1998), 34.

14. Bratt, *Abraham Kuyper: A Centennial Reader*, 19.

15. Richard Mouw, *He Shines in All That's Fair: Culture and Common Grace* (Grand Rapids: Eerdmans, 2001), 37.

16. Wilhelm Röpke, *A Humane Economy: The Social Framework of the Free Market* (Indianapolis: Liberty Fund, 1971), 126. I owe thanks to Joseph Baldacchino for bringing this quote to my attention. See Joseph Baldacchino, *Economics and the Moral Order* (Washington, DC: National Humanities Institute, 1985), 21.

17. As Marilynn Robinson deduces, when the character of generosity (grace/*caritas*) is removed from public discourse, the sole motive of capitalism is reduced to "grasping materialism." See Robinson, *When I Was a Child I Read Books* (New York: Picador, 2012), xiv–xv.

18. Kuyper, "Uniformity," 25.

19. Kuyper, "Uniformity," 25.

20. Kuyper, "Uniformity," 34.

21. Kuyper, "Uniformity," 21.

22. Nicholas Wapshott, *Keynes Hayek: The Clash That Defined Modern Economics* (New York: W. W. Norton , 2011), 43.

23. Richard J. Mouw, *Abraham Kuyper: A Short and Personal Introduction* (Grand Rapids: Eerdmans, 2011), 17.

24. Kuyper, "Uniformity," 25, 34. Mouw reinforces this connection by mentioning business activity as a realm of "sphere sovereignty," in which Kuyper's ideas of freedom and common grace would obtain. Mouw, *Abraham Kuyper*, 24.

25. See Deirdre McCloskey, "Avarice, Prudence, and the Bourgeois Virtues," in *Having: Property and Possession in Religious and Social Life*, ed. William Schweiker and Charles T. Mathewes (Grand Rapids: Eerdmans, 2004), 312–36; Nicholas Capaldi and Theodore R. Malloch, *America's Spiritual Capital* (South Bend, IN: St. Augustine's Press, 2012); J. Coleman, "Wealth Creation, Social Virtues, and Sociality: Social

Capital's Role in Creating and Sustaining Wealth," in *The True Wealth of Nations: Catholic Social Thought and Economic Life*, ed. Daniel Finn (Oxford: Oxford University Press, 2010), 199–225; and Ken A. Eldred, *God Is at Work* (Montrose, CO: Manna Ventures, 2009).

26. See M. E. Kinsley, C. Clarke, and A. V. Banerjee, *Creative Capitalism: A Conversation with Bill Gates, Warren Buffett, and Other Economic Leaders* (New York: Simon & Schuster, 2008); John Mackey and R. Sisodia, *Conscious Capitalism: Liberating the Heroic Spirit of Business* (Boston: Harvard Business Review Press), 2013.

27. Malloch, *Spiritual Enterprise*, 11–12.

28. Walter Isaacson, *Steve Jobs* (New York: Simon & Schuster, 2011), 569.

29. Michael S. Malone, *Betting It All: The Entrepreneurs of Technology* (New York: Wiley, 2002), vi.

30. Edmund Phelps, "Economic Justice and the Spirit of Innovation," *First Things*, October 2009, 31.

31. Phelps cites Silicon Valley as an exemplary model of this sort of innovation and concludes that "capitalism's dynamism offers to human experience and human benefit the true moral dimension of economics … [and] it allows human beings to realize their true nature as creators and innovators." Phelps, "Economic Justice," 31.

32. For a recent discussion of this seminal idea, see Steven R. Guthrie, *Creator Spirit: The Holy Spirit and the Art of Becoming Human* (Grand Rapids: Baker, 2011).

33. I have elaborated on these traits previously in Bruce Baker, "Silicon Valley and the Spirit of Innovation: How California's Entrepreneurial Ethos Bears Witness to Spiritual Reality," in *Theology and California*, ed. F. Sanders and J. Sexton (Farnham, UK: Ashgate, 2014), 163–88.

34. Charles Handy, *The Hungry Spirit: Beyond Capitalism—A Quest for Purpose in the Modern World* (New York: Broadway Books, 1998), 53.

35. Anthony Percy, *Entrepreneurship in the Catholic Tradition* (Lanham, MD: Lexington Books, 2010), 136.

36. Abraham Kuyper, *The Work of the Holy Spirit*, trans. Henri de Vries (New York: Funk and Wagnalls, 1900), 24.

37. Mouw, *He Shines*, 43. Mouw references here Abraham Kuyper, "Common Grace," in *Abraham Kuyper: A Centennial Reader*, 181.

38. James R. Rogers, "Business and the Way of the Cross," *First Things*, August 28, 2012, http://www.firstthings.com/web-exclusives/2012/08/business-and-the-way-of-the-cross.

39. Deirdre McCloskey diagnoses the problem aptly: “Economics has lost its ethical bearings, which is no wonder considering its fierce secularism.” See McCloskey, “Avarice, Prudence, and the Bourgeois Virtues,” 318. She catalogs the unfortunate consequences of this problem in McCloskey, *The Bourgeois Virtues: Ethics for an Age of Commerce* (Chicago: University of Chicago Press, 2006).

40. Joseph Bottum elaborates the story of the decline in religious understanding and the deleterious influence the “spiritual anxiety” of our age has on America’s cultural ability to address the morality of capitalism and public policies. See Bottum, *An Anxious Age: The Post-Protestant Ethic and the Spirit of America* (New York: Image, 2014), 39, 83–86.

41. Kuyper, “Common Grace,” in *Abraham Kuyper: A Centennial Reader*, 197.

Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 99–118

Common Grace and Price Discrimination: A Motivation toward Authentic Relationship

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God bestowed common grace on his creation and called his people to carry it out as a ministry. In this article, the authors discuss how a common grace framework calls us to critically examine the underlying philosophies that guide marketing practice. Several common approaches to pricing will be presented and the philosophy of "authentic relationship" will be introduced and defined. In this article, we focus on how adopting an authentic relationship approach could influence decisions about price discrimination. Marketers who seek authentic relationships with customers participate in common grace ministry by meeting the needs of Christians as well as non-Christians. They can protect creation and find common ground between secular and Christian actions. By valuing authentic relationships, marketers can avoid an uneven power distribution in exchanges and help customers set realistic expectations about pricing strategies. Such changes in pricing practices and communication enables human flourishing.

Introduction

The doctrine of common grace has been explored by Christians for centuries as an explanation of how God bestows blessings on all people, including both Christians and non-Christians.[1] According to James Bratt, through common grace,

> God, though not saving all people, does shed abroad for each and all a restraint of the full effects of sin, plus a capacity for everyone to come to a certain measure of ordinary ("civic") virtue and perceptive truth. Common grace not only makes society possible but makes it possible for Christians usually to live in society alongside people who don't know or outright reject Christian teaching.[2]

Common grace helps us to see that the fruit of Christian convictions can lead to a common good that is sought by both believers and nonbelievers.[3] We refer to this common good as *shalom*. According to Neal Plantinga, it is "a rich state of affairs in which natural needs are satisfied and natural gifts fruitfully employed, all under the arch of God's love. Shalom, in other words, is the way things are supposed to be."[4]

Much of the modern concept and discussion of common grace traces its roots to the work of the Dutch scholar Abraham Kuyper. Although Kuyper's writings were addressed to those at work from the 1870s to the 1920s, his ideas are relevant to today's business practices. In this article, we explore what Kuyper might have to say about the connection of common grace to modern marketing practices in our Internet age. Specifically, this article will address how common grace can motivate us to find a better philosophical approach to setting prices as marketers. After introducing this approach, we will explain how it is able to be used in practice to make decisions related to discriminatory pricing. By changing our approach to pricing decisions, Christians in marketing can make decisions that will bring about the common good. In the remainder of this article, we will review several different philosophical approaches to pricing, including the introduction of the philosophical approach we call authentic relationship. We will then discuss the connection between common grace and authentic relationship and explore how a company's approach to price discrimination might play out when adopting an authentic relationship philosophy.

Common Grace as Motivation

Christians should seek ways to engage with a secular world while remaining faithful to biblical principles. Kuyper wrote about these challenges and the tension that exists between biblical faithfulness for which believers strive and the work for incremental positive change in society.[5] Like Kuyper, we believe that all spheres of our society, including business, fall under the sovereignty of Christ.[6] Marketers who recognize this sovereignty serve Christ as directed by Paul in Colossians 3:23 when he says, "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters." Yet we operate with this call in a fallen business world. Opportunities that are either clearly sinful or quite ambiguous abound. In this environment, a deeper understanding of common grace can allow and can motivate marketers to reframe approaches that successfully navigate the tensions and more effectively contribute to shalom.

Common grace motivates us because it is a call to action. Bratt contends that common grace acknowledges the capacity in everyone to *exercise* civic virtues and truth.[7] Kuyper held that by common grace God restrains the curse in the world and "instead of monastic flight *from* the world, the duty is now emphasized of serving God *in* the world, in every position in life."[8] Common grace is not simply to be observed by believers as a passive exchange between God and humankind. It can be a ministry, a way in which "God can use us to restrain the power of sin in the larger human community and to perform our own works of civic good."[9] Common grace ministries are needed in every area of life as Christians seek to advance shalom through the active transformation of society.[10]

The common grace framework can serve as motivation for Christians in business to pursue the civic good in their marketplace work with courage as active agents in the transformation of society for Christ. One important application of common grace can move marketers from traditional philosophies in marketing and pricing to creating a new philosophy that improves the condition of people. This new approach, first and foremost, focuses on the customer's long-term well-being. In this way, Christians fulfill the biblical imperative to love our neighbors as ourselves through marketing philosophy and practices.

Marketers seek to find practical ways in which to participate in common grace ministries. While common grace ministries can motivate us to change our marketing practices as a whole, in this article, we focus on the specific practice of price discrimination that has become more widely used due to recent advances in technology.

Pricing and Price Discrimination

This article focuses on one of the most critical decisions that marketers must face—price. Through price all other aspects of marketing effort are turned into revenue for the company. The price of a product in large measure affects the company's competitive position, the quantity of product demanded, and its net profits. Price also plays a critical role in the economy because it provides information necessary for markets to work efficiently. Price determines levels of supply and demand within a market as well as influencing wages, rent, interest, and profits.[11] Yet, from a Christian standpoint, pricing decisions remain among the most difficult to address. The field of economics assumes that pricing is a science to be carried out through prescribed procedures and processes. In practice, it is more of an art in which marketers have the responsibility to make ethical decisions with numerous available options.[12]

One of the areas in which marketers make decisions is in the use of price discrimination. Price discrimination, according to Murphy and others, occurs when a company sells "a product of like grade and quality to different consumers for different prices."[13] Phlips adds a helpful clarification that price discrimination only occurs when products are sold to "two buyers at different *net* prices, the net price being the price (paid by the buyer) corrected for the cost associated with the product differentiation."[14] Different transportation, storage, and product models may lead to different buyer prices for a product without necessarily being price discriminatory. In a given day, an automobile dealer may sell two new cars to two different buyers with one car being sold for $1,000 more than the other. If the higher-priced car had to be brought in from another dealer and transporting the car cost the seller $1,000, then price discrimination has not occurred. Price discrimination occurs when the net price varies despite the same product costs.

Some forms of price discrimination are illegal. Under the Robinson-Patman Act, it is illegal for a company to use price discrimination when selling the same product to customers who are in competition with one another. This situation generally occurs only when selling from business to business. Business-to-consumer transactions generally do not fall under the Robinson-Patman Act.[15] We will focus only on business-to-consumer transactions in which price discrimination, while under more recent scrutiny, is still legal.

Examples of price discrimination can be found in automobile sales. When purchasing the exact same car, two buyers may pay different prices. A similar situation is common with seats on an airplane.

Advances in technology have made price discrimination more common. For example, the use of e-mail to distribute coupons makes it very easy for a company to offer different discounts to different customers based on a variety of customer characteristics.

Pigou distinguished three types of price discrimination.[16] In the case of first-degree or perfect discrimination, a seller would charge each buyer the maximum amount that she was willing to pay for a product. Second-degree discrimination occurs when a few different price points are determined for a given product and buyers purchase at one of the price levels. A concert venue, for example, sells concert tickets for $25, $40, and $65 depending on proximity to the stage. Third-degree discrimination generally refers to spatial pricing where pricing varies by location. If the differences in price are not a direct reflection of the cost to distribute to different locations, then price discrimination has occurred.[17]

Historically, first-degree price discrimination was thought to be only of academic interest because of the difficulty of determining the maximum price that each buyer was willing to pay and then charging him that price. However, due to advances in technology, marketers are able to adopt pricing strategies that are more closely aligned with this type of discrimination. For example, web-based pricing tools are being used by some businesses to gather information about customers based on their browsing history, which the business then uses to determine the amount that the customer would be willing to pay for specific items. In 2000, customers became upset with Amazon.com when it was discovered that Amazon was charging lower prices to new customers than to established customers for the same product. Amazon responded by stating they were only running a test and quickly refunded money to people who had been charged more.[18] Similarly in 2012, Staples reportedly charged different prices on their website to different customers using location-based technology. Customers who were closer to a competitor's brick-and-mortar store when searching online were offered a lower price.[19]

Christians trying to exercise biblical faithfulness in marketing may find themselves in challenging situations when trying to decide which characteristics are appropriate bases for adjusting prices and whether or not customers should be educated about such practices. The ethics of these price discrimination tactics can be complex. There is evidence that customers desire and expect a one-price strategy partly to avoid what they would perceive as unjust price discrimination. A recent study by Maxwell and Garbarino found that while customers expect that different retailers will charge different prices for the same product, they believe that the same retailers should charge everyone the same price for the same product.[20] These customers were disapproving of Internet retailers who charge more to certain customers than others. Some companies have embraced a one-price strategy in response to these customer expectations. For example, furniture retailer Ethan Allen maintains a one-price policy where a particular item is priced the same in all of its US stores.[21]

However, charging everyone the same price presents its own challenges. A common theme found in the Scriptures is that we are to serve and care for the poor (cf. Prov. 14:21; Matt. 19:21). This mandate may be seen by some as a justification for charging lower prices to those who are less able to pay, for example, when lower prices are charged for pharmaceuticals in developing world contexts. However, price discrimination based on other factors such as whether or not you are a new customer or where you live are not clearly addressed in Scripture. In these situations, wealthier buyers may be able to secure lower prices than poorer buyers. In the Staples example mentioned above, buyers making purchases online who live in urban areas may be given lower prices than those with a lower income who live in rural areas because the individuals living in urban areas probably live closer to competitor's stores.

A common grace approach should prompt us to reconcile these tensions. To do so, it is helpful to consider the philosophy that drives strategic pricing decisions and to adopt a philosophical approach that aligns with Scripture (see figure 1). Our guiding philosophy will influence both the strategies that we choose and the implementation tactics we adopt.

Figure 1. The Role of Pricing Philosophy

Varied Pricing Philosophies

The Just Price

There are several different ideas that have been used as the guiding philosophy of pricing decisions. As early as the thirteenth century, theologians and philosophers were laying the groundwork for the economic doctrine of the just price as a way to limit sinfulness, such as greed, and promote justice in transactions. During the medieval period, it was commonly believed that in order to be legitimate and ethical, prices should be set at the just price that was determined by considering the costs that went into producing a good or service and adding just enough profit to maintain the business and the merchant's station in life.[22] The just price represented an objective value, which was inherent in the nature of the product. The late scholastics developed these ideas beyond the medieval concept saying that the just price of products is not determined by their nature but by the extent to which they serve the needs of mankind.[23] According to Wim Decock, they believed that the market should determine the just price of an item and that this estimation should be made by "prudent, good, and intelligent men."[24] Their goal was to limit the role of passions and arbitrary whims to protect individuals from being exploited in an exchange. A similar but more current perspective of the just price states that the just price is a price that is set by a just person, given that a just person is one who seeks to promote human fulfillment and the common good.[25] Those who adopt a just price philosophy focus on how to place reasonable value on goods and services in order to create a just exchange.

Profit Maximization

The late scholastics were the direct forefathers of Adam Smith and modern economics that perceived price setting as more of a science that was void of moral or ethical imperatives. According to a widely accepted tradition of economics, the goal of shareholder owned companies is to maximize long-term profit.[26] Under this philosophy, buyers and sellers have opposing goals.[27] Buyers try to find products to meet their needs and wants at the lowest possible price while firms try to sell products at the price that will maximize their profits. Both parties are thought to benefit from this transaction. Buyers have the freedom to find the best purchase price, and businesses that maximize their profits are better equipped to market products continuously to benefit society. This idea has its roots in Adam Smith's concept of the invisible hand. As individuals pursue their own self-interest, they end up creating benefits for society.[28] Yet the philosophy of profit maximization as the sole determinant in setting prices has been heavily scrutinized. Many observe that this has led to social wrongs such as deceptive advertising and ignoring the poor. A short-term approach to profit maximization may cause business people to make decisions that benefit only themselves at the disadvantage of others.[29]

Fair Pricing

Some marketers have adopted a philosophy of pricing guided by general fairness. Under the fairness philosophy, pricing tactics are judged to be acceptable if they support fair competition and fair treatment of buyers and sellers.[30] Unfair practices include those that take advantage of buyers' limited access to information or limited time and must be avoided. For example, some may consider doubling the price of umbrellas on a rainy day to be unfair to customers because doing so takes advantage of customers when their need is greatest. One of the concerns with using fairness as a guiding pricing philosophy is that it is a relatively abstract concept that makes it difficult to apply in practice.[31] Additionally, it can lead to companies that shape customer perceptions of fair treatment without actually being fair.[32]

Value-Based Pricing

A final commonly held pricing philosophy is value-based pricing. This is the most widely supported pricing philosophy by current marketing strategists. The idea behind value-based pricing is that marketers should set prices that as much as possible capture the value created by the products and services they sell. Setting prices involves understanding how much satisfied customers value a product and then communicating that value to others.[33] Buyer understanding is built through building relationships with customers or relationship marketing. Some ethical concerns have been raised about this approach to pricing because it implies that as long as a customer is willing to pay for an item, a marketer should charge that price, no matter how high.[34] This could leave companies with an excessive profit while customers who place an illogical amount of value on a product experience financial loss. In addition, the process of value-based pricing seems to entail leaving the buyer with as little value from their purchase as is needed to induce purchase satisfaction and hopefully return for future purchases. In both of these situations, the seller is likely to acquire a disproportionate amount of benefit from the exchange.

Authentic Relationship

Each of the pricing philosophies discussed here has its merits. However, several of these philosophies lack a full picture of what a marketer's interaction with customers should be. Businesses do need to earn a profit from their transactions with customers, and few would argue that the amount of product value placed by a customer should be ignored in price setting. However, there is something that should not be left out of the equation: a concern for reconciliation and relationship. We call this pricing philosophy *authentic relationship*, drawing from terminology used by Wong and Rae in their book *Business for the Common Good*.[35] This philosophy involves more than the limited approach to relationships typically assumed in the marketing field. Relationship marketing is usually defined in terms that view fulfillment of promises and satisfaction of needs as a means and greater marketing efficiency and effectiveness and ultimately improved profitability as the ends.[36] Authentic relationship marketing is based on caring for the individual, not on increasing long-term profitability. With the authentic relationship approach one seeks to set prices in ways that serve the customer's well-being first—to improve their lot in life as the end and to use all the creative power and innovative capacity of business to serve the customer in a way that is profitable and sustainable. It should be noted that serving the customer's well-being does not necessarily entail always charging the lowest possible price. Sometimes charging a higher price allows a company to grow and more effectively meet customer needs. Yet, when adopting the authentic relationship philosophy, the role of profit shifts from being an end in itself to being a means of providing enough capital to allow a business to serve its customers.[37]

Authentic relationship does not invalidate all aspects of the pricing philosophies described already. It should be used in conjunction with them but it should be given priority. This means that marketers should choose tactics that develop authentic relationships even if doing so means sacrificing some profit. This principle must be balanced with the caveat that profit is necessary for business to function and for customer service. Our advocacy of authentic relationship is in line with the paradigm shift recommended by Karns toward keeping genuine concern for others at the forefront in all business transactions.[38] Adopting an authentic relationship philosophy for pricing is a framework that can reconcile the tensions Christians face in the business world and support common grace ministry.

Authentic relationship has both biblical and theological foundations. The Trinity is inherently relational, and because God made humans in his image we are also inherently relational. The creation story teaches that intimate relationships existed in the garden of Eden before the fall.[39] Both the Trinity and the relationships in the garden provide us with an ideal standard for the types of relationships we should emulate. Relationship involves two or more parties who engage in an interaction or exchange. As God poured himself into creation and creation in turn is designed to return glory to God, other relationships involve mutuality. In such connections, two parties have concern for the benefit of each other and are generally brought together by some common insight or interest.[40] Relationship occurs over the course of time. It gradually develops and assumes some level of continuation. While some relationships will last a lifetime, others will have a shorter but still substantial existence.

With this understanding of relationship, the customer is assumed to be an active participant in interactions with a company. Consumers are already demonstrating a desire for an interactional relationship with companies, and the growth of social media has helped to facilitate this. For example, in 2006, Frito-Lay launched a user-generated content campaign where customers created a Doritos commercial that would air during the Super Bowl. The campaign is still being used eight years later. Thousands of customers have created commercials for this contest that have resulted in millions of social media views.[41]

God's example of the love he has for his creation demonstrates the importance of seeking relationships regardless of whether or not that relationship is equally sought by the other party. God, in his love, is constantly reaching out and seeking communion with us.[42] Following his example, we should take actions that will establish the groundwork for authentic relationship with customers, regardless of the expected return. In *The Four Loves*, C. S. Lewis refers to this idea when he describes the type of love he calls charity.[43] Charity is the greatest form of love because it is a love given to others not only because they are lovable but also because the love of God is working through the lover. Charity does not replace other types of loves but perfects them. Similarly, a marketer can take steps that will plant the seeds for an authentic relationship whether customers choose to engage in the relationship or not. We believe the seeds for this type of relationship consist of respect, honesty, and love. Respect is needed to maintain healthy boundaries in the relationship, honesty is necessary for a trusting relationship to develop, and love allows us to take steps toward relationship even when they are not reciprocated. Customers have a responsibility to seek out businesses that are operating in a way that invites them into an authentic relationship and engage in that relationship. However, we recognize that not all customers are motivated to engage in this way.

Respect

Authentic relationship involves respecting customers. The Bible tells us that all people are created in the image of God (cf. Gen. 1:27). As God's image bearers, customers should be given the same respect we would give to our heavenly Father. This involves respecting not only a customer's physical body but also who they are as individuals, including their possessions, and their interests. God does not show favoritism for others (cf. Acts 10:34), and similarly we should not show favoritism just to our most valuable customers but instead show respect to all. Customers who offer a lower projected return on investment (ROI) to companies should be given the same respect as those who offer a high ROI.

Respect also involves maintaining appropriate boundaries. This has become more important recently as advances in technology have given businesses the ability to collect, analyze, share, and use large amounts of personal information about consumers. Customers engage in an exchange when they agree to give personal information to businesses in order to get benefits such as better personal service, the use of an app, or rewards from a frequent customer card. What makes this exchange complicated is that different customers have different expectations regarding their privacy. Because of this, marketers should exercise caution when gathering and using customer data. Often in these situations, a helpful guideline to follow is the Golden Rule: "Do to others as you would have them do to you" (Luke 6:31).

Honesty

The Bible calls us to be honest. We are to rid ourselves "of all malice and all deceit, hypocrisy, envy, and slander of every kind" (1 Peter 2:1) and "not spread false reports" (Ex. 23:1–3). Developing authentic relationships with customers requires honesty from all parties in the transaction. A key element of honesty is transparency. An honest marketer will seek transparency whenever possible in their communications with customers.

Honesty is also necessary to facilitate trusting customer relationships.[44] Trust can only develop over time and involves marketers helping customers set realistic expectations based on adequate information and then having the competence to meet those expectations. Trust also involves a level of vulnerability on the part of both parties. Traditionally, businesses have worked to foster trust through the use of branding and certifications; these actions are helpful, but deep and lasting trust will only develop when companies create frequent, open, humble, and generous communications with customers.[45] Then, ideally, customers will reciprocate with similar communication to the company.

Love

Love is also a widely recognized element of Christian ethics with implications for authentic relationship marketing. Jesus says that to love God is the greatest commandment and to "love your neighbor as yourself" is the second (Matt. 22:37–39). Furthermore, we are to love in a way that involves actions, not just words (cf. 1 John 3:18). Christian love involves empathy, mercy, and self-sacrifice for others.[46] Empathy is sincere concern for others, mercy leads us to love our enemies, and self-sacrifice is a willingness to give away what is rightfully ours.

Charity allows us to take actions that are driven by a philosophy of authentic relationship regardless of whether customers reciprocate and engage in that relationship. Marketers who love their customers consider not only their own benefit from a transaction but also the harm or benefit that the customer will receive regardless of the customer's lovability. Charitable love involves having a true concern for the other party for the sake of their long-term well-being. While profits are necessary for the continual functioning of the business, loving customers means not using them principally as a means to profitability. By approaching the customer relationship with respect, honesty, and love, marketers go a long way toward laying the groundwork for the development of authentic relationships with their customers.

Authentic Relationship as Common Grace Ministry

Christian marketers face many challenges as they attempt to carry out these biblical mandates in the advancement of shalom. In this article, we have focused on one challenging issue, price discrimination. When faced with the ambiguities of pricing strategies, biblical foundations provide Christians with the motivation to carry out scriptural mandates in a secular business setting and faithfully implement new practices. Then common grace encourages us to seek better business practices. For pricing decisions, the better way is to adopt an authentic relationship philosophy that then serves as a common grace ministry.

Through common grace ministries, Christians creatively meet the needs of all humankind to accomplish God's purposes. Authentic relationship allows marketers to be a part of accomplishing this purpose because it is focused on meeting human needs as its priority. Caring for others is at the heart of this philosophy. This is done in part through the creation of communities where love is shown to others.

Also, through common grace, God protects his creation. Common grace restrains the effects of human sin. Adopting an authentic relationship philosophy to guide pricing decisions is a common grace ministry because biblical principles drive this approach. When pricing decisions are made based on a biblical approach, the actions of both parties will be affected. For example, when marketers are faced with the opportunity to adjust prices on generators during an extended power outage, the marketer who has adopted a value-based pricing approach could justify increasing their prices because their customers now value the product more than they did before the power outage. This approach can lead to greed and self-satisfaction at the expense of others. The authentic relationship approach helps to restrain these sins by keeping the needs of others at the forefront of the pricing decision.

Finally, common grace allows us to discover common ground between secular and Christian actions and objectives. It is apparent in current marketing practices that a philosophy of authentic relationship is not driving all pricing decisions today. However, despite this, relationships are still being built with customers and some good is coming from these interactions. A framework for common grace in these marketing interactions can help us understand these inclinations. While the intrinsic motivation on the part of Christians can be seen as a common grace ministry, nonbelievers might act in similar ways without having the same motivation or the same end in mind. For instance, secular business people might focus on their customers' long-term well-being for a variety of reasons: because they truly care about them, because they feel it is the right thing to do, or because it makes them feel better about themselves.[47] Alternatively, they may act in a way that fosters relationships because they believe it will provide them with higher long-term profits. In each of these situations, individuals may be shown respect, honesty, and love regardless of the motivations or goals driving the marketer. We believe it is, in effect, common grace that allows us to benefit and learn from each other. In this way, God is able to give benefits, or good gifts, to all people through believers and unbelievers. It is an uncommon way in which God delivers common grace.

Although common grace allows good to come from many different approaches to pricing, the philosophy of authentic relationship provides the best guideline to Christians who seek to serve others as best they can. With the authentic relationship approach, connections with others are viewed as ends in themselves and not as means to financial profit. Profit is instead seen as an essential means to establish and sustain relationships. Moreover the ideals of honesty, respect, and love, as revealed in Scripture, are able to shape our interactions with others. The Christian marketer's framework for authentic relationship enables an active common grace ministry.

Authentic Relationships and Discriminatory Pricing

Adopting the authentic relationship philosophy affects price discrimination tactics. Setting prices should build authentic relationships with all customers. Often, marketing ethics focuses on providing extra care and attention to vulnerable groups of customers (i.e., children, the elderly, the impoverished, and so forth) while other customers should adopt a "buyer beware" mentality and protect themselves. Vulnerable groups do need protecting, but authentic relationship expands the focus of concern to all customers that a business serves. If marketers are going to foster a relationship with any other party, they need to consider that party's well-being whether they are classified as vulnerable or not. When considering the marketing channel as a whole, consumers are often more dependent, less informed, and therefore more vulnerable than other members in the chain.[48] Marketers therefore have an obligation to take steps to protect all customers. Building authentic relationships with customers is likely to provide them with greater levels of protection.

Power Distribution and Pricing Transparency

In business transactions, information provides pricing power. If a company gathers information about customers in order to charge them the maximum price they are willing to pay, they shift the bulk of the information about the transaction to the seller. This can drastically decrease the bargaining power of the buyer.[49] At minimum, an unequal power distribution provides greater potential for charging exorbitant prices for products. A marketer who is seeking authentic relationship with customers will avoid tactics that create uneven power distributions that favor one party significantly over another. Notably, in today's Internet-enabled marketplace, both buyers and sellers have continuous access to vast amounts of information (on competitive pricing, customer reviews, details on features, and so forth), which increases the power of both while more rapidly enabling authentic relationships due to the greater level of transparency that it creates.

Authentic relationship involves loving customers by opposing the gathering of information that puts them at a disadvantage.

In business-to-business transactions, transparency is becoming more the norm as both parties work to help each other. One company provides a valuable product to the other and captures value from their customer in return. Transparency helps both parties to receive mutual benefit from the transaction.[50] That same transparency should be sought in business-to-consumer transactions. Marketers who value authentic relationship will ask themselves, “What would it look like if I cooperated more with my customers?” If companies become more cooperative with their customers, their customers are likely to become more cooperative with them. As companies share more information about themselves, customers may be more willing to share information about themselves that could benefit the company. Companies should consider educating customers about how they set prices while they remain competitive. For example, if a company needs to raise their prices, they can notify customers in advance and explain why the prices are being raised. Businesses should be clear on what information they gather about customers and how it is being used in pricing decisions. Customers would then hold companies more accountable to offer discounts or raise prices based on features that customers value such as helping the disadvantaged.

Marketers could also share information such as the percent of markup they use for pricing their products. For example, retailer/wholesaler Costco strategically makes a low markup on their products and publicizes this information. Costco places emphasis on treating employees fairly, on providing good value to customers, and on promising that no product in their stores will be marked up by more than 15 percent.[51] Costco has even gone so far as to lower prices when they can acquire a product for less (even though the prior price was market clearing). Even companies with a larger markup or a markup that varies from customer to customer could share this information with customers if they educate them about how they are using their higher profits. An example in higher education brings to light that not all students pay the same net tuition. Financial aid is offered to some students who cannot afford to pay while others with more financial resources pay the full price. This provides access to education for many individuals who otherwise would not be able to attend college. As a result, some students pay a disproportionate share for the cost of their own and others’ educations. Colleges essentially charge a higher markup to some students in order to offer a discount to others. Educating prospective students about this system may be more likely to foster authentic relationships than if students independently discover that all are not paying the same net tuition. As access to pricing information spreads, customers are more likely to discover price discrimination practices for themselves. More authentic relationships will be built if a company is upfront about their pricing policies and the justification for them.

As companies become more open about their pricing policies, they may be able to include customers in setting prices. Companies are already involving customers in product development and advertising efforts. Frito-Lay has had effective customer influence on new chip flavors and its television commercials for several years. Similarly, customers could be involved in pricing decisions in general and price discrimination decisions specifically. Historically, focus groups and surveys provide the research for what customers are willing to pay for a product. Now companies could also get customer feedback on what kind of data should be collected about buyers and used in price setting, who should be given discounts (seniors, students, members of the military, and so forth), and how frequently prices should be adjusted. Asking customers for their honest input shows that a company respects individual customers and their right to privacy, builds trust through honesty, and shows love when marketers treat others the way they would want to be treated.

The Creation of Honest Pricing Expectations

Authentic relationship also involves honesty and trust. A trustworthy person does not lead others to have exaggerated expectations about the nature of the relationship.[52] Customers expect prices to be held constant on most products based on historic marketing practices. As technology advances and marketers use it to vary prices from customer to customer, business marketers should educate customers to change those expectations. For example, Amazon has recently added a note on some products that says, "Note: This item may be available at a lower price from other sellers that are not eligible for Amazon Prime [a membership program that provides free two-day shipping]." The note contains a link to another page that lists everyone who is selling the product with selling prices and shipping costs for each seller clearly displayed. By including this note, Amazon is informing customers that the price of a product available through Amazon Prime is not necessarily the same price as the same product available through other distribution channels. This corrects a pricing assumption that most customers are likely to make if not informed otherwise.

Honoring Privacy Rights

We have already suggested that businesses that gather data about customers to use in determining transaction details should inform customers of what they are collecting and how they are using it. However, marketers should also consider whether to gather some customer information at all. Once a system has been put in place to gather customer information, it is easy for marketers to gather as much as they possibly can. However, this seems to run contrary to the ideas of respect and privacy. In an authentic relationship, marketers should respect the privacy of their customers by only gathering information that is legitimately needed by their business to provide better products to the customer.[53] One tool that has promise in guiding behaviors in a way that considers customer needs first is a pricing "Bill of Rights" for customers that can help determine what kinds of information to collect about customers and how it will be used in pricing decisions.[54] Sharing this "Bill of Rights" with customers would help them to feel more respected and trusting of the organization and thus foster authentic relationship.

Implications

Christians who desire to adopt an authentic relationship approach to pricing as a common grace ministry should consider making some changes. The first step would be to critically examine what philosophy is guiding current pricing decisions. Often practitioners make tactical decisions without being aware of the driving philosophy behind them. Assessing the current philosophical approach will allow marketers to move toward a philosophy of authentic relationship. Once that has become the goal, then pricing decisions can be evaluated based on whether they move the company toward or away from authentic customer relationships.

Most of the academic literature does not include a critical analysis of the guiding philosophies that are driving behavior. The marketing ethics literature explores some guiding behavior, but this literature has not yet explored the implications that common grace has on the field of marketing generally and on pricing specifically. As a second step, we believe that marketers need to become aware of guiding philosophies and judge them based on a certain ethical standard.

We have explored the impact that common grace has on discriminatory pricing practices and have advocated for a new approach called authentic relationship. The framework is based on the Bible. Christian academics that teach students about the ethics surrounding discriminatory pricing will benefit from considering the importance of common grace. It can motivate those who seek to apply their faith in the workplace to find a better approach to pricing decisions and practices. Once adopted, authentic relationship may not only impact marketers' pricing decisions but also how they develop products, promote them, and distribute them. Research and writing about the development and application of this approach is needed.

The ultimate goal of authentic relationship is to love our neighbors through serving all customers. It calls us to see customers as having value in themselves, not just value as a means to more profit. Authentic relationship is a common grace ministry through which God uses Christians to serve the needs of the world. We may also see actions that parallel those derived from an authentic relationship approach because God's common grace allows points of continuity between the secular and the sacred world. Christians can even learn from others who are taking similar actions but for different reasons. If we apply the authentic relationship philosophy to our pricing decisions, we may be able to avoid some of the price discrimination pitfalls that advancing technology has made possible, and we may ultimately contribute to shalom.

Notes

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Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 119–138

Excellence, Success, and the Protective Function of Common Grace in Accounting

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The sustainability of the accounting profession depends on both internal goods (excellences) and external goods (successes) supported by the practices and institutions of accounting. While both types of goods matter, a virtuous organization must hold them in tension. Failure to do so risks violating the public trust and damaging accountants' integrity. The accounting profession's management of this MacIntyrean tension exemplifies the protective function of common grace. Accounting helps to protect business from the effects of sin (e.g., negligence, opportunism, and malfeasance), as well as to enable business to meet human needs through both meaningful employment and goods and services that enable human flourishing. Professionalism mitigates accounting's vulnerability to the same sins. This analysis contributes to a MacIntyrean theory of organizational virtue specific to accounting ethics. It also contributes to a Reformed Christian understanding of business by highlighting practices in the accounting profession that exemplify God's common grace and commending those practices for greater attention.

Introduction

"Accounting is a transformative practice that has the capacity to change things in the world. It can make a difference in what we choose to do."[1] With this statement, Jere Francis began his argument that accounting is not simply a value-neutral technical routine, dedicated to the reporting of objective facts, but is in fact a moral practice. Accountants make consequential choices about their representations of the financial performance of an organization and its parts, just as radiologists make consequential choices about their diagnostic representations of the physiological functioning of an organism and its parts. These representations require judgment because the information available can typically be interpreted in multiple ways depending on the diagnostic professional's assessment of its meaning or materiality. Moreover, these representations have significant implications for the lives of people. The pixels on a screen evaluated by either professional may signify either something or nothing; disease or health; the looming liability of an unfavorable legal judgment or a trivial cost of doing business. The users of that information depend on the professional to make that determination.

Human judgment about such equivocality is imperfect not only because of the limitations of human knowledge and reason[2] but also because of distortions resulting from sin.[3] That imperfection causes real harm, as is demonstrated regularly by news stories about accounting restatements or frauds that are familiar enough to need no recapitulation. Clearly, like all human endeavors, accounting is vulnerable to sin.

Yet accounting information is still essential for decision making in nearly all organizations, whether public or private, whether for profit or nonprofit or governmental. Accounting information enables an organization to measure and reward performance; fill orders, pay suppliers, and collect receivables; assess risks and invest for the future; calculate taxes owed; and attract the cooperation of outside stakeholders who invest their financial or human capital in the organization or its products. Accounting enables complex forms of organization and cooperation that in turn enrich lives with meaningful work and valuable products and services.[4] In this blessing-within-a-curse, doing well despite errors and problems both inside and out, we see God's common grace at work.[5]

To elaborate on this common grace, we characterize accounting as a practice embedded within institutions with excellences that are particular to "good accounting" (and "good accountants") but also with successes that are valuable and necessary for any institution to long survive, let alone thrive.[6] The excellences particular to accounting themselves reflect God's favor on a fallen world because they restrain the effects of sin through accountability. However, those excellences exist in tension with the need for the institutions within which accounting is practiced—professional associations, public accounting firms, private for-profit or nonprofit enterprises or government agencies—to continually maintain the various forms of financial, social, and cultural capital (i.e., successes) that give them sustenance. The accounting profession has therefore formalized a system of checks and balances that provide some protection against the subversion of "good accounting" in exchange for greater short-term success. That system of checks and balances also restrains the effects of sin through professional accountability. Thus it is also an expression of the protective function of common grace.

This twofold effect of common grace gives Christians within the accounting profession privileges and responsibilities. Demand for the profession's services is strong because the need for them to be performed competently is widespread, and accountants enjoy a degree of professional autonomy in that performance. However, without vigilance in the maintenance of the constructive tension between excellence and success—and in the professional citizenship that sustains both—the profession risks being overrun with irresponsible and opportunistic behavior, failing to prevent significant harm to many stakeholders, and losing the public trust. Therefore, we commend theoretical and practical attention to both forms of vigilance, as a Reformed contribution to accounting ethics and as an opportunity for Christians in the accounting profession to join God's work of common grace within it.

The purpose of this article is to define what makes "good" accounting "good," and to describe how good accounting is a sustainable practice that enables human flourishing through common grace. We first describe the framework of modern virtue theory that structures our understanding of the tensions experienced by the accounting profession and the specific application of that framework to the practice of accounting. Next, we unpack some attributes of the profession that evidence a similar balance before describing the doctrine of common grace that holds human possibility and depravity in tension, specifically within the field of accounting. Then we conclude by highlighting the theoretical and practical implications of our common grace description of the practice and profession of accounting.

Excellence and Success in Accounting

What Makes People, Products, or Organizations Good?

People across cultures routinely talk about people, products, and even organizations as "good."[7] Thanks to common grace that enables all people to perform works of creativity and civic righteousness,[8] there are many ways that a person can be conventionally good. These ways are commonly called the virtues.[9] Scripture contains multiple catalogs of virtues along with exhortations for believers to put them into practice (cf. Gal. 5:22–23 and 2 Peter 1:5–7). Aristotle,[10] and later Aquinas,[11] wrote treatises on the meaning and structure of the virtues, elaborating on the four cardinal virtues of prudence, justice, temperance, and courage and the three theological virtues of faith, hope, and love. Contemporary psychological research has detailed a set of six virtues (wisdom and knowledge, courage, humanity, justice, temperance, and transcendence) and twenty-four subordinate character strengths.[12] All of these not only contribute to but also constitute the good life for a human: "the state of being well and doing well, of a man's being well-favored himself and in relation to the divine … a complete human life lived at its best, [of which] the exercise of the virtues is a necessary and central part."[13] Theological and secular virtue theorists, virtue ethicists, and positive psychologists have long worked to explain what it means for a person to be good, but what does it mean to call a product or an organization good?

According to modern virtue theory, there are two kinds of goods that pertain to an organization and its products or participants: external and internal,[14] which Moore and others have found in popular business parlance to correspond roughly to excellence and success.[15] These are produced by practices and institutions, respectively.[16]

External goods are those that contribute to the sustenance of an institution. They are "characteristically objects of competition in which there must be losers as well as winners,"[17] and their readily transferable value is indispensable for inducing the cooperative efforts needed to keep an organization functioning.[18] Bourdieu's three forms of capital[19] usefully describe the range of external goods:[20] (1) financial capital encompasses money and financial instruments; (2) social capital encompasses the set of relationships across which favors may be called in, whether requests for material, administrative, or symbolic help, or simply requests for information; and (3) cultural capital encompasses within a given field both the accoutrement of status (like one's dress, the location of one's office, or the financial health of an organization as evidenced by its financial statements), and the knowledge of both what things mean and how to give them that meaning (sometimes called "human capital"). An organization may use some combination of these forms of capital to preserve itself and pursue its interests. For example, many interns may gladly work for no financial capital at all if they derive large stocks of social capital from their jobs; creditors may agree to extend more favorable borrowing terms if an organization's independent auditors' report resulted in an unqualified or clean opinion; and, of course, financial capital settles accounts, makes payroll, and provides investors with a return on their investment. External goods are important, and successful organizations tend to accrue a lot of them.

An institution may be any form of organization, formal or informal, that sustains itself through the production of external goods.[21] For-profit firms clearly organize and combine factors of production to create economic value (i.e., financial capital) for their owners, and potentially for other stakeholders as well, along with social and cultural capital that may be important or incidental to those stakeholders. A bakery, for instance, that fails to sell its scones and sandwiches at a profit eventually succumbs to an inability to make payroll, pay dividends, produce quality products, or otherwise sustain itself. Nonprofit organizations also produce value, though characteristically they consume financial capital and produce social and cultural capital that their donors and volunteers value enough to subsidize. For instance, people with a taste for such things find a symphony orchestra performance elevating. Therefore, its ticket sales and donations fund the purchase of music; the payment of leases and utilities for rehearsal and performance spaces; and, in professional orchestras, the salaries of the musicians. Even a voluntary association such as a reading club is an institution in that it must produce enough social or cultural capital to induce its members to continue bearing the costs of participation.

However, there is more to all institutions than just the creation of value in one of the three forms of capital: They must also sustain practices that produce internal goods (i.e., excellences). The nonprofit symphony orchestra must sustain the performance of music that is its reason for being; the reading club must facilitate the reading and discussion of interesting books; and the bakery must produce loaves and cakes worthy not only of being purchased but also of being eaten. Even a trading company that seemingly has no products or services of its own other than exchange must have its affairs managed.[22] The activities that are housed within institutions have excellences of their own,[23] such as sonorous beauty or the delight of new ideas or flaky wholesomeness, quite aside from their profitability or sociability or status. Those excellences are best known by people who are well-acquainted with them:[24] musicians, or the literati, or people who make a habit of eating pastries for breakfast, though they can also be appreciated in a limited way by novices. Producing those excellences requires not only knowledge, equipment, and raw materials, but also it requires (for instance) self-discipline, good judgment, and—as many a novice baker can attest—hope, that is, virtues. Institutions in which these virtues are lacking, in which the activities that are central to their reason for being deteriorate, often either fail or "sell out" to economic opportunism.[25]

Those activities that are valuable in and of themselves, not solely because of the exchange value of their outputs, are termed "practices." A practice is

> any coherent and complex form of socially established cooperative human activity through which goods internal to that form of activity are realized in the course of trying to achieve those standards of excellence which are appropriate to, and partially definitive of, that form of activity.[26]

The excellences of a given practice are the outcomes that are characteristic of a practice done well: virtuosic music, edifying discussions, or delicious pastries. These are internal goods because they are internal to their respective practices:

They are produced within those practices, accessible to participants in those practices, and not fungible without first being converted into external goods. These excellences may describe the perfection of a practice or a practitioner through the exercise of virtue within that practice.[27] We may speak of a virtuosic performance or a virtuosic musician.

Internal and external goods exist in tension. Although both are goods, external goods have the advantage of fungibility. Institutional tradeoffs between internal and external goods therefore often favor external goods because those contribute readily to the sustenance of the institution. Internal goods contribute more indirectly because their absence is not readily missed in the short-run, and then primarily by the few people who genuinely understand and appreciate the practice. For instance, a bakery that uses lower-quality ingredients or sells products that are less-than-fresh will enjoy immediate financial benefits, while some patrons will not notice the difference; others will forbear it, hoping that the quality fade is only temporary; and likely only a subset will complain or defect to another bakery. Moreover, in many for-profit businesses, unceasing pressure to raise financial returns to investors and incentive pay to managers creates a "tendency to avarice"[28] that favors external goods by default. The practice of management that exists within every institution must therefore itself involve the exercise of virtues including prudence and temperance to avoid trading away the internal goods and eventually the other practices that an institution houses.[29]

Finally, a practice and its supporting institutions must have a good purpose to qualify as being good: They must contribute to a society's common good, which in turn enables the individuals therein to live well.[30] A bakery that furnishes meaningful work, income, and human relationships to its employees as well as delicious and nutritious products to its customers would seem to qualify. Some practices may diminish human capabilities for exercising virtue or for living well, even as they exercise other virtues. Overemphasis on habits that would otherwise be virtuous[31]—diligence stoked into workaholism or obsession—may be good practices gone bad. Some internal goods may erode certain virtues while exercising others; the production of debasing entertainment content may require considerable creativity or diligence or prudence on the part of its creators, even as it effaces the self-control of its audiences and sometimes even its creators. A practice or institution may be characterized along a continuum of purposes ranging from viciousness to indifference to virtuousness proportional to "the extent to which the internal goods of the practice at the core of the organization … contribute to the overriding good of the community."[32]

What Makes Accounting Good?

Accounting is itself a practice[33] that in turn contributes to the practice of management in many institutions. It is complex and collaborative, even at so basic a level as the separation of responsibilities. It requires the exercise of virtues, not least the diligence needed to learn the practice in the first place,[34] and it attempts to achieve standards of excellence (i.e., internal goods) that are particular to itself. Accounting exists within and is sustained by institutions, including public accounting firms, other for-profit or nonprofit organizations, the government, and various professional boards and associations. Accounting generates external goods for those institutions, including financial capital such as fees or dues, cultural capital such as financial statements or attestation reports, and social capital such as status and access to decision makers inside and outside of the profession. Managers of those institutions must themselves resist the tendency to avarice, which risks subverting the integrity of the practice of accounting, and its specific internal goods. Fortunately, accounting's status as a practice, rather than simply as a skill, means that it can itself be good, that it can contribute to the virtues of the people who practice it,[35] and that its institutions can themselves be virtuous.

We believe that such outcomes require detailed understanding of, and attention to, the excellences particular to accounting. Shaw has proposed that

> the chief excellences of an accountant would be integrity, independence, and honesty. Other virtues, essentially social virtues such as friendliness and cooperativeness have their place as well … [and] of course the accountant's "work ethic," i.e., the self-discipline that characterized the educational process, would be a virtue and would continue to serve that person for a lifetime. The virtues of an individual accountant, written large, are the virtues of the practice or profession of accountancy. Beyond that, however, the virtue of commitment or loyalty to the practice provides an essential link among all accountants.[36]

This Aristotelian approach is individual in scope, unlike the modern virtue theory described above and below; the virtues of the profession are nothing other than the virtues of the professional, and good accounting is nothing other than accounting that is done by good (i.e., virtuous) accountants. We agree with all of the virtues that Shaw has proposed, but would add that more can and should be said about the excellences of the practice itself.

Francis[37] has suggested that the internal goods of accounting include honesty, concern for the economic status of others (i.e., stewardship), sensitivity to the value of cooperation and conflict (i.e., an unwillingness to impose consensus where none exists), communicative character (i.e., the willingness to reflectively "choose what to account for, when to account for it, and how to account for it"[38]), and dissemination of economic information (i.e., the provision of financial information that meets the needs of all its users). These, too, are helpful, especially with respect to making the practice of accounting critically self-aware of its own moral responsibilities to serve its users.

We prefer to characterize the excellences of accounting in terms of its principles and standards because they specify most clearly what is good about the routine practice of accounting itself, that is, the production of financial information through the exercise of virtue on the part of the accountant. In particular, excellent accounting produces financial information that aligns with qualitative characteristics set forth by the standard setters. Both the Financial Accounting Standards Board (FASB), in FASB No. 8,[39] and the International Accounting Standards Board (IASB), in *The Conceptual Framework for Financial Reporting*,[40] chapter 3, set forth standards regarding the qualitative characteristics of financial information. The qualitative characteristics as set forth by the FASB and the IASB are relevance, faithful representation, comparability, verifiability, timeliness, and understandability.

Relevance is fundamental to the quality of financial information. Information is relevant if it has either predictive value or confirmatory value for decision making; the financial information either aids the decision maker in selecting from among alternative courses of action or it provides feedback regarding past decisions.[41] For example, for a baker to make a good decision about how much to charge for cookies, the baker must know things such as the average sales for that product line and the cost of flour.

Also fundamental to financial information is faithful representation. Financial information should report economic events appropriately; to achieve a faithful representation, financial information must be complete, neutral, and free from error.[42] A representation of production costs that ignores indirect materials, for instance, would be incomplete and would understate those costs. Moreover, that understatement would disproportionately favor products or processes that consume relatively more indirect materials. Such an incomplete representation might result from an error, or it might result from a bias toward one of those products or processes. Either way, the information provided is not faithfully represented and therefore is misleading rather than useful for business decision making.

Both the FASB and the IASB include four additional qualitative characteristics of financial information beyond these fundamentals: comparability, verifiability, timeliness, and understandability. Comparability allows for two or more items to be evaluated side-by-side because the underlying methodologies used to compile the information are similar.[43] For example, if a US publicly traded company wanted to compare its financial health with that of a competitor that is also a US publicly traded company, it could do so because both companies are required to prepare and present their financial statements in accordance with US Generally Accepted Accounting Principles established by the FASB. Information that is verifiable can be confirmed by a third party as to whether or not financial information contains certain features, thus contributing to the reliability of the information.[44] Financial information that is recorded and reported in a timely manner contributes to the usefulness of the information.[45] Finally, although financial information may be complex, presenting such information in a clear and straightforward manner enhances the reader's understanding of the information.

These internal goods result from the exercise of virtues in the practice of accounting, but that alone is not enough to qualify accounting as being good. The practice and its institutions must have a good purpose. Shaw notes that

> the focus of the larger good will be on achieving a balance of material, moral, intellectual, and other goods that foster the development of the individual capacities of all members of society … Good accounting fosters good management, but it might touch only tangentially or not at all on other practices … however, good accounting touches day care centers and barber shops just as it does the practice of medicine and law; it touches and supports engineering and scientific endeavors as it does municipalities, state and federal government, and even the ministry.[46]

Accounting contributes to the well-being of society by providing information that can be confidently used for consequential decisions in many varied contexts. Accounting at its best facilitates both rationality and responsibility in organizational life, which enable resources to be deployed in ways consistent with the values of their owners (notwithstanding the potential sinfulness thereof; serving a bad organization with good accounting hardly qualifies as virtuous but that problem does not demean accounting in general). Accounting allows for financial transparency between an organization and its stakeholders, increasing public trust of the information that is reported. It promotes a system of effective internal control and corporate governance that insists on accountability at all levels of an organization. Rationality and responsibility in organization life in turn facilitate the contributions of capital, labor, and other resources to rational and responsible organizations.[47] Accounting at its best requires the exercise of the virtues that Shaw mentioned above. Altogether, it is a practice that can be considered to be virtuous,[48] and its institutions can also be considered virtuous when they sustain that practice.

The Profession of Accounting

While accounting is a practice, it is also institutionalized as a profession or set of professions. A professional is distinguished from other service providers by the facts that "the professional professes something (a body of knowledge and experience), on behalf of someone (or some institution), and in the setting of colleagues."[49] In particular, a professional acts on behalf of clients who are unable to reliably evaluate the professional's work efforts or outcomes because those clients lack the requisite knowledge or experience; professionals are therefore in a position of trust with respect to those clients.[50] That trust is bolstered not only by certification that a professional has the profession's requisite knowledge but also by the specification and enforcement of standards of good practice among members of the profession.[51] Such standards guide professionals' behavior and shape professional identity, define the profession's boundaries, let the public know what they have a right to expect from their professionals, enhance the public trust, and deter unethical behavior.[52]

These expectations of accounting professionals are defined and enforced through professional associations such as the American Institute of Certified Public Accountants (AICPA), the International Financial Reporting Standards (IFRS) Foundation, the National Association of State Boards of Accountancy (NASBA), the Certified General Accountants Association of Canada (CGA), and the Institute of Management Accountants (IMA). Such organizations act as gatekeepers. They define their subject matter domains, require and provide continuing education with respect to those domains, promulgate standards of conduct, and punish violations of those standards. Government oversight boards and committees also exist to promulgate standards of conduct and punish their violation; these include the Securities and Exchange Commission (SEC) and the Public Company Accounting Oversight Board (PCAOB).

The standards of the accounting profession explicitly address the tension between excellence and success, chiefly through the requirement of independence for those in public accounting but also through standards such as the ten Generally Accepted Auditing Standards (GAAS) in the United States, as originally established by the Auditing Standards Board and adopted by the PCAOB. Those standards include the need for public accountants, in the role of auditors, to be competent, including having the requisite and often specialized training necessary to perform auditing procedures; to exercise due professional care and use professional skepticism, which involves a questioning mind and a critical assessment of audit evidence obtained; and to appropriately plan the audit and supervise the audit team; and to obtain sufficient, appropriate audit evidence.[53]

These generally accepted auditing standards are designed to dissuade auditors from subverting the internal goods of relevance, faithful representation, comparability, verifiability, timeliness, and understandability in return for the time and cost savings of shoddy work, or the client appreciation (i.e., the financial or social capital) that could be garnered in exchange for advantageously shoddy financial information. When an accountant subverts the aforementioned internal goods for the abovementioned external goods, she or he risks the loss of membership in the profession. For example, in December 2014, the Securities and Exchange Commission sanctioned eight audit firms for violating independence rules when they prepared financial statements for brokerage firms that were their audit clients. "To ensure the integrity of our financial reporting system, firms cannot play the roles of auditor and preparer at the same time," said Stephen L. Cohen, Associate Director of the SEC's Division of Enforcement. "Auditors must vigilantly safeguard their independence and stay current on the applicable requirements under the rules."[54] In preparing financial statements for their audit clients, the audit firms may have subverted the internal goods of faithful representation and verifiability in exchange for financial capital (i.e., fees). The internal good of verifiability was also tainted when a large public accounting firm "failed to properly evaluate a material component of the [client's] financial statements—its sales returns reserves."[55] Perhaps the successes of financial capital (e.g., savings on the cost of the audit engagement) or social capital (e.g., the appreciation of some staff at the client organization that had something to hide with respect to its sales returns reserves) were garnered by the firm in exchange for incomplete or unverifiable financial statements.

The accounting profession's mechanism of institutional accountability upholds the public trust in the profession by helping to prevent the hollowing out of the practice in favor of assorted benefits to its institutions and its participants. Even so, the tension remains between accounting excellence and the temptations of success because subversion opportunities abound and must be resisted on an ongoing basis. While accountants sometimes fail in this, the profession endures. It is to this paradox of blessing-in-fallenness that we now turn in our consideration of common grace.

Common Grace

According to John Calvin,

> we ought to consider that, notwithstanding of the corruption of our nature, there is some room for divine grace, such grace as, without purifying it, may lay it under internal restraint. For, did the Lord let every mind loose to wanton in its

> lusts, doubtless there is not a man who would show that his nature is capable of all the crimes with which Paul charges it.… Thus God, by his providence, curbs the perverseness of nature, preventing it from breaking forth into action, yet without rendering it inwardly pure.[56]

Following Calvin, Abraham Kuyper observed that common grace is that grace "by which God, maintaining the life of the world, relaxes the curse which rests upon it, arrests its process of corruption, and thus allows the untrammeled development of our life in which to glorify Himself as creator."[57] It is a form of God's favor and forbearance, shown to all people, that "causes his sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous" (Matt. 5:45 NIV) and prevents sin from having its full and deadly effects under the sun.[58]

Kuyper states that all things are directed toward an ultimate goal; nothing lacks an ultimate purpose or what philosophers have called a *telos*. Through common grace, humans have the ability to think some of the thoughts of God after him, and in our lives and works can unfold creation according to the ultimate goals intended by God from before creation.[59] Similarly, as Albert Wolters put it,

> In every cultural … custom is something of the good of God's creational structure. At the same time all of it, to some degree is misdirected by a shared cultural idolatry. The mission of God's people is to discern and embrace the good creational insights and structure, and at the same time to reject and subvert the idolatrous distortion.[60]

Theologian Herman Bavinck agrees that within all human practices there is at least some remnant of their created intention.[61] The potential to recover, or uncover, God's intended structures for the full range of human activities, despite their sinful distortions in a range of directions, is a key Reformed idea.

The idea that humans, whether we realize it or not, are being guided by God's providence and enabled by God's common grace to bring about the purposes he originally intended in creation diverges from the strong assumptions of human agency prevalent in most fields. For example, Francis reflects a commonly held view of accounting only as a human invention when he states that "God did not include any laws of accounting when creating the universe nor did Moses bring down any accounting commandments from Sinai … accounting language is of neither natural nor supernatural origin. We invented it."[62]

Even aside from the fact that Leviticus contains several passages related to the valuing of homes, lands, and other property, whether with respect to the Year of Jubilee (Lev. 25) or with respect to their dedication to the Lord as offerings

(Lev. 27), Francis's point is mistaken. It sets up a false dichotomy between things that were created by God and things that have been or are being created by people. By contrast, God's ultimate creative purposes, in accounting and other domains, are being realized in the work of people through common grace. Business and accounting are parts of God's creation, and his intentions for them are being worked out over time.[63] The principles and standards of accounting are themselves expressions of God's providence.

Clearly, all is not as God intended. Accounting information is not always a faithful representation of the activities of an institution, and accountants are not always virtuous. Herein lies the protective function of common grace that allows the practice and institutions of accounting and of business to function in an orderly and life-sustaining way. Ever since the invention of double-entry bookkeeping, the genius of accounting has been in its systematic recording of information that allows errors to be tracked, whether they be honest or dishonest.[64] Ensuring the integrity of financial information has made that information more valuable and has increased the returns and therefore temptations to manipulating it. In turn, the field has professionalized, introduced audits, and inspired layers of government regulation. Accounting seems to be an example of common grace in that its very logic and organization with its surrounding institutions protects users of financial information from some of the effects that human sinfulness would otherwise have. That sinfulness is inescapable and leads to disturbingly frequent reports of accounting scandals and the infinite-regress problem of "who audits the auditors?" Truly, accounting's role in ensuring the excellence of the financial information used for consequential decisions is a manifestation of grace that blesses outwardly even if it cannot regenerate a person inwardly.

If Christian accountants are to participate in the elaboration of God's purposes and are to embrace the paradox of being both alienated pilgrims and engaged witnesses,[65] then understanding and participating in the protective function of common grace in the profession will be important. Cultivating the internal goods of the practice of accounting is protective in that these enable accounting information to be used for accountability and decision making. Protecting those internal goods against subversion to the external goods of the institutions of accounting is also a protective result of common grace because resisting the tendency to avarice[66] helps to maintain the integrity of the practice. Finally, participating responsibly in the institutions of the profession itself is a protective common grace ministry because the profession elaborates on and upholds the standards and systems that define the practice. Less-than-vigorous participation in the interest of those standards and systems makes them vulnerable to co-optation or marginalization.

Implications

The concept of common grace has both theoretical and practical implications for the practice and profession of accounting.

Implications for Theory

The MacIntyrean practices-and-institutions framework, with its tension between internal and external goods, has enjoyed considerable development in the field of business,[67] despite MacIntyre's own distrust of management.[68] We elaborate on a framework that extends the work of Francis[69] and Schickel[70] in characterizing accounting as a MacIntyrean practice by specifying the internal goods of accounting in terms of the quality of financial information produced by the practice. This elaboration has the advantage of identifying the routine and ongoing excellences of accounting, instead of assigning moral virtue principally to the accountant. Specification of accounting's excellences is useful for subsequently identifying the threats to them; therefore, a broadly applied MacIntyrean concept of accounting ethics could conceivably be used to highlight and critique the behaviors, strategic trends, or technological, regulatory, and process changes that would damage the practice of accounting.

Our interest, however, is not merely critical. Our MacIntyrean perspective also identifies positive opportunities for Christian accountants, especially Reformed ones, to participate in common grace ministries, that is, to join in God's renewing work in his creation to protect humans from the full effects of the fall. Reformed business ethics can be seen as participation with God in his purposes within business institutions, including "arrest[ing] its process of corruption, and thus allow[ing] the untrammeled development of our life in which to glorify Himself as creator."[71] The practice of accounting itself enables accountability within organizations and between an organization and its stakeholders; it thereby helps to deter or detect some of the abuses of power or people or resources that a lack of accountability fosters. Moreover, the practice of accounting itself enables rationality within organizations and between an organization and its stakeholders; it thereby helps decision makers to make stewardly use of the resources of creation and to meet the needs of the people within it. However, these outcomes are only possible to the extent that accounting professionals uphold the internal goods of that practice.

Implications for Practice

Christian accountants ought to devote a significant share of their professional energies to seek the excellences of the practice of accounting and to defend that practice against subversion to the successes of its institutions. That will require familiarizing themselves with those excellences, which will help them to recognize related threats. These threats may include slapdash recording or reporting of information because of carelessness, laziness, misunderstanding, or inadequate time or system resources. Threats may also be found in insufficient testing or review during an audit because of the same factors, pressure from cost-conscious managers, or appeals from dishonest clients. Misleading tax reporting in order to minimize an organization's effective tax rate, or distortion of the costs of a project or process that is favored by oneself or by a powerful manager may also rise to the level of threats. Christians who can recognize these and other subversions and articulate why they defeat the purposes of accounting may help to prevent such errors.

Accordingly, faithful Christians in accounting should prepare to appeal to others in compelling terms when those excellences are threatened because such preparation helps to ensure that an appropriate response is ready in the moment that the threat is recognized.[72] Those appeals can be multifaceted. They can note the importance of those excellences to the long-term viability of accounting institutions (i.e., enlightened self-interest); the enforcement mechanisms that exist to protect them within a given institution, the profession, or the government (i.e., an appeal to self-preservation); the well-being of the users of that information (i.e., prosocial motivation); the integrity of the accountants themselves (i.e., moral identity); and the intrinsic beauty and goodness of those excellences. A multifaceted defense, along with an understanding of common rationalizations and their logical weaknesses, can be effective in convincing others[73] to support accounting's excellences.

Christian accountants should also actively engage in the institutions of the profession. Those institutions, like the institutions in which accounting is practiced, also experience pressure to subvert the excellences of accounting for their own successes. Christians may contribute to the protective function of common grace by encouraging these institutions to focus on the excellences of the practice by teaching and promoting them to a range of stakeholders from scholars to students and practitioners to regulators. Opportunities to safeguard those excellences, through changes to accounting standards or regulations or educational requirements, should be seized by professionals who watch for them. Finally, Christians should also remain vigilant about threats to those excellences within the institutions of the profession, particularly when vested interests work to weaken or obscure them through their own changes to standards, regulations, or educational requirements.[74]

Conclusion

Christian accountants who embrace an understanding of common grace can join in the elaboration of God's purposes for their field by protecting the internal goods that make the practice of accounting excellent, even as they work for the success of the institutions in which they participate. Thereby they can bless the accounting profession and the rest of the world.

Notes

* The first author would like to thank James and Judith Chambery for their invaluable support of his research agenda, including this article, through the Chambery Fellowship for the Study of Ethics in Business.

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Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 139–162

Lean Operations and Business Purposes: A Common Grace Perspective

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The concept of lean operations is becoming increasingly popular and beginning to filter into many nonmanufacturing applications. This widespread use and popularity of the term *lean operations* has also given rise to a confusing and jumbled mix of several interrelated concepts, theories, constructs, principles, and practices. The protective theme embedded in a Reformed theological concept of common grace is the lens through which to consider and assess the principles and practices that make up the concept of lean operations. The protective function is seen as the element of common grace that exercises a bridling or tempering effect on the natural outworking of sin. To these ends, this article develops a conceptual model of lean operations and how lean operations affect business purposes, in particular the normative business purpose of providing opportunities for meaningful work.

Introduction

Since lean concepts were first published in the late 1970s,[1] and the term was first introduced about a decade later,[2] lean has become, at least in part, a catchphrase for any new initiative that promises significant improvements over more tedious, traditional approaches. Two recent personal examples highlight the latest trends focused on this concept. The first one involved an e-mail that found its way into my inbox. It was a recruitment announcement from Airbus, one of the leading aircraft manufacturers in the world. The stated purpose of the message was Airbus' desire and need for hiring and training people in "lean principles … to plan and deliver *operational efficiencies* and ensure we stay at the forefront of the aerospace sector."[3] The second example involved an article in a newspaper that described the expansion efforts of a local healthcare facility and how the hospital administration "has been working with consultants with an expertise in using lean principles to drive *efficiencies* and to design new processes."[4] Although obviously not exhaustive, these illustrative examples suggest that (1) lean concepts are beginning to filter into many nonmanufacturing applications, notably including the healthcare industry, and (2) the reasons for adopting lean principles seem to be increasingly focused on improving efficiencies almost to the complete exclusion of other objectives. Furthermore, this widespread use and popularity of the term has also given rise to a confusing and jumbled mix of several interrelated concepts, theories, constructs, principles, and practices, usually falling under the label of a three- or four-letter acronym such as TPS, TQM, TPM, or DFMA. In light of these recent trends, it is useful to step back and precisely define what is meant by the terms *lean* and *lean operations* both to discuss what it was initially intended to achieve and to assess how well it is currently achieving these objectives. In trying to critique lean operations, the protective theme embedded in the Reformed theological concept of common grace will be the lens through which we consider and assess the principles and practices that make up the concept of lean operations.

Therefore, the objectives of this article are threefold. First, a normative and descriptive discussion of business purposes will be provided to clarify and define the primary purpose(s) of business as it will be used throughout the remainder of this article. A further discussion on meaningful work will follow in order to amplify one of these purposes. This discussion is a necessary first step when utilizing the protective theme of common grace as a critical lens because it is imperative to know precisely what we are trying to protect. Second, the phenomenon loosely known as lean or lean operations will be clearly defined through a thorough search of the literature. A distinction between lean principles and lean practices will be utilized when trying to better understand and critique this concept. Finally, a conceptual model of lean operations will be developed in order to illustrate how it affects business purposes, in particular the normative business purpose of providing opportunities for meaningful work. This model will then allow for a more nuanced understanding of these effects when seen through the lens of common grace.

This article will begin by briefly explaining the general concept of common grace, placing particular emphasis on the protective nature of this grace. I will discuss and then clearly define the normative purposes of business and the concept known as lean operations. Once these terms have been clearly defined, a conceptual mediating model that illustrates the mechanisms through which lean operations affect business purposes will be presented. Finally, returning to consider the protective nature of common grace, the conceptual model will provide the foundation for a critique of lean operations in light of this protective theme.

Common Grace

Perhaps the person most closely associated with the concept of common grace is Abraham Kuyper—the Dutch politician, journalist, statesman, and theologian. He defines it as “that act of God by which negatively He curbs the operations of Satan, death, and sin, and by which positively He creates an intermediate state for this cosmos, as well as for our human race, which is and continues to be deeply and radically sinful, but in which sin cannot work out its end.”[5] A slightly different definition states that it is primarily a restraining power of God, working either with or without man as an instrument by which the original creation powers of the universe are given an opportunity for a certain development to the glory of God.[6]

Both of these definitions highlight the fact that common grace assists not only in developing the positive in all of us but also in limiting the negative in all of us. It also suggests that there are different functions, or themes, that make up the broader concept of common grace. These themes can be thought of as constructive, protective, and imaginative. The protective theme is the most pertinent for the purposes of this study—the element of common grace that exercises a “bridling,” “tempering” effect that “restrains” or “blocks” the natural outworking of sin. It is this very theme that will be used as the lens through which to evaluate and assess lean operations and its impact on meaningful work. To understand this tempering effect, it is essential both to articulate a clear definition of meaningful work and to engage in a discussion on the provision of meaningful work as a normative purpose of business. It is also imperative to provide a clear definition and fuller understanding for the all-too-foggy concept known as lean operations.

Business Purposes

Beginning in the early 1970s, the predominant answer to the question of the primary purpose of business gradually changed from a more generic objective of providing for social needs to making a social contribution to a more focused approach of profit maximization.[9] This approach has since become more tightly defined as the maximization of shareholder wealth.[10] Although not as widely accepted as this shareholder wealth model, a broader-based concept known as the stakeholder model was introduced in the mid-1980s.[11] A fundamental thesis of the stakeholder-based argument is that organizations should be managed in the interest of all their constituents, not just in the interest of shareholders.[12]

Uneasiness over the inadequacies of both of these models, in terms of the negative unintended consequences of the shareholder model[13] and the cumbersome practicality of the stakeholder model,[14] have led to rethinking and revisiting the primary purposes of the business organization. Perhaps the most vocal critic, at least of management's fixation on profits, was Peter Drucker. When discussing the requirements of management and of learning about the behavior of individuals, he does not mince words when he states, "The profit motive and its offspring maximization of profits are … irrelevant to the function of a business, the purpose of a business, and the job of managing a business."[15] In a similar vein, Khurana argues that management education needs to return to the ideals of professionalism and professional leadership that guided it in the past.[16] The first step of this reformation process needs to be a close examination of the multitude of purposes for business, with a special emphasis on identifying the *normative* purpose(s).

According to some Christian scholars, the proper starting point when trying to determine the appropriate purposes for business is to be found in Scripture.[17] The legitimization of business is often justified in the cultural mandate found in Genesis 1:26–28. Business is seen as one of several institutions that are uniquely established to carry out the tasks listed in the mandate. Within this context, the institution of business appears to be best suited to "work the fields" and "give order to creation."[18]

Two models of business have recently emerged that utilize this perspective as the basis and the starting point—the Common Good Model[19] and the Genesis-Stewardship Model.[20] In order to address the question of proper business purposes, Alford and Naughton utilize three levels of analysis, which they call the "common good model of the firm." In the first level, they distinguish and rank two types of goods pursued through business activity—*foundational* goods such as profit, capital, and efficient work methods; and *excellent* goods such as human development. Foundational goods are defined as those that directly support the economic viability of the firm. The authors argue that these goods are necessities but that they are not sufficient. They contend that it is the pursuit of excellent goods that "inform and render meaningful all of our work."[21]

The analysis used by Alford and Naughton and the resulting distinctions that are made resonate with the framework proposed by Moore.[22] Moore incorporates MacIntyre's conceptual framework in which "virtues are exercised particularly inside practices and give rise to *internal* goods, while to survive, practices need to be housed within institutions which are concerned with *external* goods."[23] Van Duzer makes a similar distinction, but he draws a line between *instrumental* and *intrinsic* purposes. In his Genesis-Stewardship model, he characterizes profitability as an instrumental purpose, one that is required in order to accomplish higher, intrinsic purposes. Both models incorporate the notion and necessity of profit and profitability, but profit and increasing stockholder wealth play a subservient role to a greater good. In regard to profits, it should also be noted that both models suggest that businesses need to be profit-seeking institutions, as opposed to profit-maximizing institutions.

Max DePree and William Pollard, both business leaders of Fortune 500 companies, have also suggested that business purposes require a more nuanced understanding than simply the maximization of shareholder wealth.[24] Although they do not develop a robust business model, they do suggest that some purposes serve as *means* while others serve as *ends*. DePree uses breathing to illustrate his point. Breathing, he states, is like profitability. It is a means to an end; it is not the end. In other words, we breathe in order to live, but we do not live in order to breathe.

Business practitioners and Christian academics are not the only ones who have called for a rethinking of business purposes, nor is this a recent phenomenon. In his seminal 1954 book on management, Drucker asserts that the role of managers, and thus the role of the business, is to make the strengths of its members productive and to promote the growth and development of the individuals while they work.[25] Later in his career, Drucker made a powerful argument that the primary purpose for any and all business organizations was to create a customer.[26] W. Edwards Deming, responsible for laying the foundation for the total quality management (TQM) movement, was adamant that the primary purposes were to satisfy customers and provide jobs.[27] All improvements and gains made by the company through their TQM efforts were ultimately done to achieve these ends. Davis, Schoorman, and Donaldson have also suggested a transformation in our thinking about business purposes and have introduced a stewardship theory of management by incorporating sociological and psychological approaches to governance.[28] This theory makes assumptions about subordinates that are markedly different from the agency-theory models that demand and incentivize managers to act like stockholders. Finally, in a very volatile and unprofitable industry, Southwest Airlines has been one of the most successful and profitable companies by stressing employee satisfaction as their top priority.[29]

Two distinct, yet related conclusions can be drawn from the previous discussion. First, a proper and clear understanding of the purposes of a business organization must involve a classification of these purposes into some sort of a categorization scheme. The categories of instrumental/intrinsic, foundational/excellent, and means/ends have been suggested in the literature. This classification allows one to better see the priority, the cause/effect, and the relationships among the various purposes. Second, when it comes to defining the normative purposes of business organizations, profitability and the maximization of shareholder wealth is not a foregone conclusion, nor is it necessarily the proper one. It certainly is not the only viable one.

Therefore, for the purposes of this article, and in keeping with the above discussion, business purposes will be classified using the Genesis-Stewardship Model proposed by Van Duzer that utilizes the distinctions of instrumental and intrinsic purposes. The primary first-order intrinsic purposes suggested by Van Duzer seem to best incorporate the multitude of perspectives discussed in the literature. As stated in his model, the primary intrinsic business purposes will be defined as the following: (1) to provide the community with goods and services that enable it to flourish and (2) to provide opportunities for meaningful work that will allow employees to express their God-given creativity. Although not part of the primary intrinsic purposes, profitability remains an important purpose of the business, yet it is relegated to an instrumental role.

Meaningful Work

Because it is widely acknowledged that lean operations have had a very positive effect on the provision of goods and services, this article will focus on how well lean operations have helped to fulfill the second of Van Duzer's primary intrinsic business purposes—providing opportunities for meaningful work. To facilitate this, the concept of meaningful work must be clearly defined and understood from both the sources of meaningful work and the underlying mechanisms that provide meaningful work. Rosso et al. suggest that the *sources* of meaningful work include self (values, motivations, beliefs), others (coworkers, leaders, groups and communities, family), the work context (design, organizational mission, financial circumstances, nonwork domains, national culture), and one's spiritual life (spirituality, sacred callings).[30] The authors also suggest *how* work becomes meaningful—the *mechanisms*. These include authenticity, self-efficacy, self-esteem, purpose, belongingness, and transcendence. Given this understanding, the authors propose a theoretical framework that incorporates *both* of these notions. Their framework was generated through an extensive review of the literature on the meaning of work and is loosely named the Four Pathways to Meaningful Work.[31] Their framework is presented in table 1.

Table 1
Four Pathways to Meaningful Work

Direction / Motive	SELF	OTHERS
AGENCY	Individuation	Contribution
COMMUNION	Self-Connection	Unification

The model is helpful in that it distinguishes between the motives behind the meaningfulness of actions (agency and communion) and the people to whom those motives are directed (self and others). The four pathways are defined as follows:

1. Individuation: The meaningfulness of actions that define and distinguish the self as valuable and worthy.
2. Contribution: The meaningfulness of actions perceived as significant or done in service of something greater than the self.
3. Self-connection: The meaningfulness of actions that bring individuals closer into alignment with the way they see themselves.
4. Unification: The meaningfulness of actions that bring individuals into harmony with other beings or principles.

This model for meaningful work will be used to critique how well lean operations foster these four pathways.

Understanding Lean Operations

Because the concept of lean operations has its origins in operations management (OM), one needs a basic understanding of OM to fully understand lean operations. One definition of OM is the creation of customer value through the effective and efficient management of processes.[32] Another way to describe the function of OM, and more conducive to the purposes of this article, is in terms of the classic microeconomic concepts of supply and demand. Within this framework, the primary objective of OM is to try to match the production and delivery of products and services (supply) to the given demand for these products and services. Strategies used to accomplish this objective have focused on the necessity to control, reduce, manage, and understand variation. Such strategies have given rise to a jumbled mix of several interrelated concepts, theories, constructs, principles, and practices. Almost all of these concepts mentioned above have been grouped under the common umbrella name of lean operations. Unfortunately, this "name" has led to considerable confusion both in terms of incorrect usage and in an overlap of several popular lean concepts and programs. Regardless, this insight—the recognition of variability in supply and demand as a primary driver of business performance—has proven to be quite useful in the attempt to minimize the misalignment between supply and demand. The most recent advancements in operations management theory and practice have taken the idea that was hatched inside the production facility and implemented it across the supply chain and, as highlighted in the opening examples, within the service industries.

Within OM there are several ways in which one can try to understand and define lean operations. First, it can be thought of as a group of complementary subsystems.[33] In this view, lean operations captures the essence of the Toyota Production System (TPS),[34] Total Quality Management (TQM), Total Preventative Maintenance (TPM), Kaizen (continuous improvement), Design for Manufacture and Assembly (DFMA), and supplier management programs. A second view is to think of lean operations as a group of underlying constructs.[35] The underlying constructs break down as (1) supplier related, (2) internally related, and (3) customer related. One can further delineate these constructs into operational concepts. For example, the operational concepts that are internally related would include a pull mentality (one in which product is "pulled" into the market based on customer orders as opposed to "pushed" into the market based on a sales forecast), a focus on flow, short setup times, controlled processes, productive maintenance, and involved employees. A matrix that combines these two schemes is found in table 2. As displayed, although many of the subsystems consider all three constructs, none of the subsystems *fully* captures the essence of the three underlying constructs. Even if one subsystem provides a heavy emphasis for one of the constructs there are other subsystems that provide additional insights into that construct.

Table 2
Matrix of the Subsystems and Underlying Concepts for Lean Operations

Subsystems \ Underlying Concepts	Supplier Related	Internally Related	Customer Related
TPS/JIT	✓✓	✓✓	✓
TQM	✓	✓✓	✓✓
TPM		✓✓	
Kaizen		✓✓	
DFMA		✓✓	✓
Supplier Mgmt. Programs	✓✓		

✓✓ = heavy emphasis
✓ = moderate emphasis

Finally, there are certain axiomatic mathematical laws that have been associated with lean operations that are not captured within table 2 or in the above discussion. The most common of these laws states that all variability within a system must be buffered by some combination of capacity, inventory, and time.[36] Thus, by combining the subsystems, constructs, and laws, one can arrive at a very comprehensive, yet concise, definition of lean operations.[37] Given this approach, the definition used in the remainder of the article, and the one that is suggested for future work in this field, is as follows: *lean operations* is an integrated management system that is intended to maximize the capacity utilization (of human and capital resources) and minimize the inventory and time buffers of a given operation through minimizing system variability (relative to supplier, internal, and customer processes and requirements).

Within this definition, lean operations can be understood at two levels—the *principles* that initially laid the foundation for lean thinking, and the *practices* that actually implement one or more of these principles in the workplace. TPS and TQM are two philosophies that provide the two key *principles* that undergird lean operations. To fully understand lean operations, it is imperative to understand the history and evolution of these two philosophies.

From its origins, TPS was based on two basic principles.[38] These principles are (1) the removal of waste and (2) making full use of the worker's capabilities; that is, treating the workers as human beings and with consideration. At the time, with the Japanese economy still struggling after the devastation of World War II, the original developers of TPS felt that a business system and strategy must take advantage of two unique features of the Japanese culture—a lack of natural resources and the Japanese concept of work. Given these realities, one can see the care and attention to which TPS, and by extension, lean operations, tries to be frugal stewards of its resources (both human and capital) and to utilize the untapped potential of its highly educated workforce.

TQM also provides some of the key foundational elements found in lean operations. Since these two movements—TPS and TQM—trace their origins to the same culture at a similar point in history, it is not surprising that the foundational elements of TQM have much in common with those associated with TPS. As with TPS, TQM is based on two fundamental principles.[39] These principles are (1) the reduction of variability and (2) the removal of barriers and the nurturing of self-development and learning. Both philosophies provide a cause/effect path to achieve their higher order objectives. TPS is primarily a cost cutting strategy achieved *through* waste removal and full employee utilization while TQM stresses the dual objectives of continuous improvement and employee fulfillment *through* the reduction of variability and the removal of barriers. According to the TQM literature, these two objectives then serve two higher-order objectives—customer satisfaction and the provision of jobs.[40] Both philosophies provide a clear focus and direction on what particular part of the business needs to be controlled and managed, and the outcomes that will result from positive efforts in these areas. Thus two separate and distinct common themes arise from these two philosophies: (1) the reduction of variability and removal of waste for cost cutting purposes and (2) the full utilization of workers and employee fulfillment for human development purposes. The term *lean principles*, as distinct from and a component of lean operations, will be used when referring to these two themes.

To gain a fuller understanding of lean operations, it is also appropriate to look at some of the most popular lean *practices* that are used to implement these lean principles. Table 3 provides a list of the most common lean practices and the lean objectives that they achieve.[41] The objectives noted in table 3 are gleaned from the definition of lean operations that was proposed earlier. The above discussion highlights the role that lean principles have in the choice, design, implementation, and objective(s) of lean practices. The supposition that lean principles drive lean practices and the implications of this belief will be a focus in a later section of the article.

Table 3
Lean Practices and the Associated Objectives

Practice \ Objective	Inventory/Time Reduction	Capacity Utilization	Variability Reduction	Involved Employees
Flow-control mechanisms (Kanban)	✓✓		✓	
Setup time reduction (SMED)	✓✓	✓	✓	
Flow-based layout (assembly line or cells)	✓✓		✓	
Line balancing (signaling)		✓✓	✓	
Increase line speed (no additional resources)		✓✓		X
Standardization of processes	✓✓		✓✓	X
Documentation of processes			✓✓	✓
Control of processes (SPC)			✓✓	
"Fool proof" mechanisms (Jidoka, Poka-Yoke)		✓	✓✓	
Visual displays of quality-related data			✓✓	✓
Supplier management tools (↓ suppliers, info sharing)	✓		✓✓	
Production leveling	✓		✓✓	
Demand-smoothing	✓		✓✓	
Short cycle times	✓		✓✓	
Cross-training	✓	✓	✓✓	✓
Manufacturability of parts			✓✓	
Clean and tidy environment			✓✓	
Elimination of waste movements by workers			✓✓	✓
Safe work environment		✓	✓	✓✓

✓✓ = heavy emphasis
✓ = moderate emphasis
X = direct negative impact

Linking Lean Operations and Meaningful Work

Now that meaningful work and lean operations have been described, let us consider how lean operations affect meaningful work. The fact that lean operations affects and often changes how work is performed is not a controversial or significant conclusion. How work is affected by the implementation of lean, primarily through job design and the meaningfulness of this work is a bit less studied and certainly less understood. Given this lack of clarity, the Job Characteristics Model (JCM) is a useful starting point to understand the relationship between these two concepts.[42] The JCM is one of the most influential attempts to design jobs with increased motivational properties. It proposes a link among five core job characteristics and three psychological states. In turn, the three psychological states influence four particular work outcomes. The JCM is presented in figure 1.

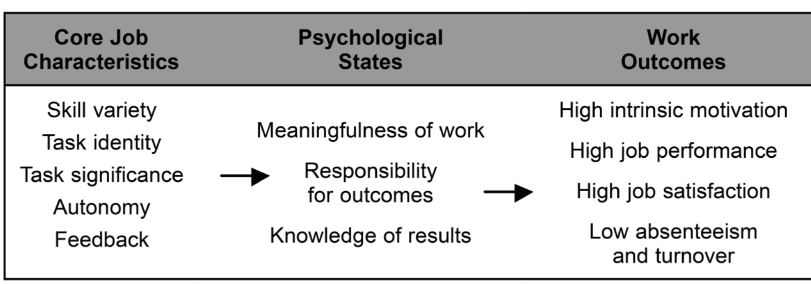

Figure 1. The Job Characteristics Model

It must be noted that each of the five job characteristics are aspects that are and that can be designed into the job. Of significance for the purposes of this article is the direct link between job characteristics that are designed into the job and the meaningfulness of work. In other words, the design of the job (job design) can and does directly influence the meaningfulness that people experience through their work.

Since its introduction, many have modified the JCM and a few have done so by incorporating lean operations concepts. Parker proposes a model that introduces a link between lean practices and work characteristics.[43] Her model proposes that lean practices have a direct influence on characteristics of work, and, by extension, lean practices influence how jobs are designed. Parker's main contribution is to propose and provide initial findings on the impact of practices, in this case lean practices, on the front end of the JCM (job characteristics). Her findings suggest that lean practices often have negative consequences through poorer quality work designs. It is important to note that these work designs, like the two examples cited in the beginning of this article, were primarily efficiency driven initiatives. Hasle then provides two contributions to Parker's model.[44] First, within lean operations, he makes the distinction between lean concepts (the strategic level of how to understand value) and lean practices (the operational level, or tools, on how to eliminate waste). Second, he extends Parker's model by differentiating lean concepts on the front end into three interrelated concepts—lean context, lean thinking, and lean implementation strategy. Context primarily refers to the way in which lean is interpreted and the aspects that are emphasized. Lean context will prove to be an important distinction referenced later in the article. Implementation primarily refers to the approach (bottom-up or top-down) taken by management in regard to employee involvement. Finally, Hasle uses the term *lean thinking* to define the two lean principles that were discussed and defined earlier in the article—waste and variability reduction and employee involvement and fulfillment. Hasle proposes that these three lean concepts influence the lean practices that are ultimately implemented.

Although not directly related to lean operations, Berg et al. also modify the JCM in ways that we should consider.[45] They propose that work characteristics do not simply result from the mere accomplishment of work tasks, but they are a result of a proactive combination of job design and job crafting. Job design is defined as a manager-initiated structure that shapes employees' experience of meaningfulness through task identity, variety, and significance. Job crafting is defined as an employee-initiated process that shapes one's own experience of meaningfulness through proactive changes to the tasks, relationships, and perceptions associated with the job. This distinction helps us understand the specific influence and relationship of lean operations on meaningful work because both the job design and the amount of job crafting vary depending on the specific lean practice that is implemented.

A new conceptual mediating model that incorporates the above discussion is proposed to assist in achieving the research objectives. The model is presented in figure 2.

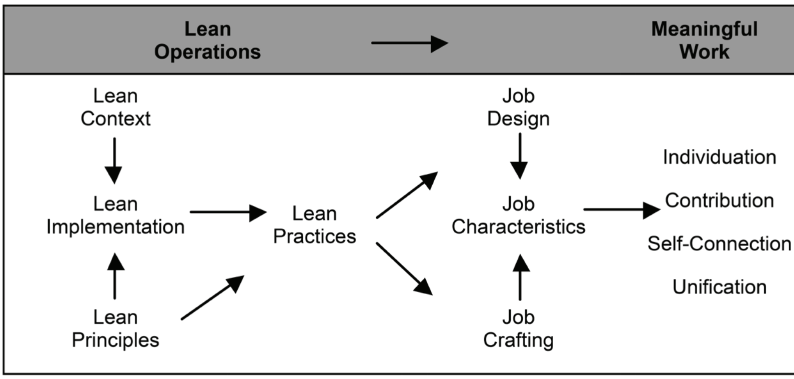

Figure 2. A Conceptual Model of How Lean Operations Affect Meaningful Work

Eight observations are of particular interest concerning this model:

1. The model divides lean operations into two distinct categories—lean concepts (of which lean principles are a major component) and lean practices. As defined earlier, lean principles refer to the two foundational bedrocks of lean operations known as reducing variability and full utilization of worker's capabilities. Lean practices refer to the way in which these principles get played out in the workplace.
2. The model proposes that lean principles directly influence both lean implementation and lean practices.
3. The model acknowledges that lean practices demand that jobs are designed in certain ways in order to meet lean (business) objectives.
4. The model acknowledges that by their very nature, lean practices allow for a certain amount of job crafting within the job.
5. Job characteristics are a combination of both job design and job crafting.
6. Business purposes are defined as providing goods and services *and* providing opportunities for meaningful work.[46]

7. The mechanisms of meaningful work are defined as those that come through individuation, contribution, self-connection, or unification.
8. Job characteristics mediate the relationship between lean operations (principles and practices) and meaningful work.

This model does not suggest that the only way lean operations affect meaningful work is through its impact on job design and job crafting. Yet this is one way in which lean operations affect meaningful work, and this model will prove to be helpful in which to focus this particular critique of lean operations.

Common Grace and Lean Operations

Given this mediating model, an emphasis of the first principle of lean operations—the removal of waste and reduction of variability—requires the design of certain job characteristics. Aligning the design of these jobs is for purposes of waste removal,[47] and variability reduction with the four pathways to meaningful work would be a chance happening at best. Although one could make a case that the first principle has a protective function with respect to the stewardship of investor capital, it does not appear to have any protective force in providing opportunities for meaningful work. Its objective is much more focused on accomplishing one of the other normative business purposes—providing goods and services that allow the community to thrive.

Emphasis on the second principle of lean operations—the full use of worker capabilities and the nurturing of self-development and learning—also requires the design of certain job characteristics. Designing jobs that allow for and contribute to the four pathways to meaningful work is highly desirable, and it is done for both intrinsic and instrumental purposes. Making full use of worker capabilities appears to be a principle that was first utilized in Japan because it made competitive sense; it was needed for the country to survive economically. For example, fully utilizing a worker's potential meant that jobs were designed to reduce worker idle time (through work pace and standardization) as well as to take full advantage of the worker's mental capacities (through worker documentation of processes and cross training). While, on the one hand, lean operations appear to be a strategic, contextual *means* for the competitive *ends* of cost-cutting and productivity enhancement, on the other hand, during the initial implementation of TPS, Toyota was convinced that company goals could be best reached *through* the participation of all employees. We can see that at the very beginning those lean principles and the practices that followed were born out of a people-first mentality. This historical observation has ramifications in terms of understanding the future direction and purposes of lean operations. Even though providing opportunities for meaningful work is not always an intrinsic purpose of the second principle (the full use of worker capabilities and the nurturing of self-development and learning), much of the job design that is done to achieve full use of worker capabilities moves down the pathways for meaningful work, especially individuation and contribution. This is most clearly seen in attempts to incorporate worker improvement ideas, providing a safe and clean working environment, and providing clear definition of and feedback on high priority operational measures. In addition, many times these jobs are also designed with job crafting flexibility to allow for self-connection.

It is difficult to fully comprehend and discern motives behind actions, especially in the group dynamics found in larger organizations. Therefore, it is challenging to ascertain the motives behind the adoption of lean operations. Thus, while the use of lean operations can be for purely instrumental purposes, it could also be used as a strategic contextual *means* for an altruistic *end* in regard to human development. Whatever the case, the second principle of full human utilization certainly illustrates the protective nature of common grace. Even if it was only used to achieve "foundational" purposes as defined by Alford and Naughton, such as profit and efficiencies, this principle provides a certain bridling of potential exploitation and a certain protection of dignity and meaning. Thoughtful job design is needed to satisfy lean objectives. Further, on a broader systems level, removing barriers such as extrinsically motivated performance appraisal systems or a fixation on numerical goals (ideas central to the tenets of TQM) can also foster movement down the pathways of contribution, self-connection, and unification. Removals of such barriers encourage more teamwork and a collaborative work environment while helping to shift the focus to a more process-oriented, long-term perspective. It could be argued that one of the objectives (provision of jobs) of the principles of TQM falls in line with the primary intrinsic purpose of business suggested in our initial sections. Once again, we find the notion that the foundational principles on which lean originated, in this case principles based in TQM, dovetails nicely with the protective dimension of common grace. At its roots, lean operations provided not only a tempering effect on the potential for exploitation but also a proactive desire to provide meaningful work.

Turning our attention to lean practices, one is able to glean several observations when looking back at table 3. First, the major emphasis of lean practices is clearly focused on the reduction of variability. Thus the major objective for the design of jobs and tasks will be focused on the reduction of variability throughout the process. As with the principle that focuses on efficiencies and production, these practices as a whole do not appear to exhibit the protective function of common grace when considering the provision of opportunities for meaningful work.

Second, only one practice—creating a safe work environment—can be viewed as having its primary emphasis on increasing the involvement of workers. Even this practice has some troubling overtones. One could easily argue, based on the rhetoric behind this practice, that the primary purpose for increasing worker involvement through this practice is simply to reduce the number of lost workdays. Ultimately, this practice is implemented for the purpose of higher employee utilization but with a positive side effect of more involved employees. Yet through the lens of common grace, this practice could be seen as the protection of people from the effects of sin without requiring holy or even good intentions on the part of the actor.

Finally, some lean practices actually hinder employee involvement and thus lower the meaningfulness of actions taken on the job. Standardization of processes, for example, hearkens back to the early days of Taylorism. Although not exactly the same as Taylor's "one best way" of achieving a task, lean operations that emphasize "the same way" of achieving a task can result in the same loss of individuation and self-connection primarily through its restriction on job crafting. In addition, increasing the line speed without providing additional resources or the necessary training is in clear violation of the lean principles as put forth by TPS and TQM advocates.

The apparent disconnect between the foundational principles of lean and the current lean practices highlights the significance and importance of lean context. Within the model, lean context plays a critical role in determining what lean principles and objectives will be prioritized and, ultimately, what practices will be implemented. The two examples at the beginning of this article reveal the possible disconnect between the original principles and focus of lean and the current obsession with efficiencies and productivity. Many factors may account for this drift. As previously pointed out, the onset and predominant use of the shareholder wealth maximization model has occurred subsequent to the origins of lean. Rapid advancements in technology have altered customer expectations and have allowed for labor saving methodologies. Most recently, the economic crisis that began in 2008 instilled a certain "cost cutting" mentality that still resides within the mindset of most business managers. Regardless of the causes, it is clear that lean operations (the context as used by Hasle) have changed sufficiently, over time, so that much of the current implementation of lean is heavily influenced by the first principle almost to the complete exclusion of the second. As Hasle points out, simply calling something lean does not necessarily make it lean.[48]

Conclusion

Lean operations affect business purposes. Therefore, they should prompt a deeper discussion on the nature and mechanisms of this influence as well as its goodness. This article specifically describes the somewhat confusing term *lean operations* and encourages a normative definition for business purposes. Based on these definitions, a mediating model was developed to suggest that one of the normative purposes of business—providing opportunities for meaningful work—was affected by lean operations through the mediating influence of job design and job crafting. The concept of common grace was then used as the lens through which to judge the effectiveness (goodness) of lean operations in terms of providing meaningful work opportunities. The above process leads to certain conclusions and a few suggestions.

It is noteworthy that the protective function of common grace, as it relates to providing opportunities for meaningful work to employees and by extension opportunities for humans to develop their own God-given gifts and abilities, is a significant part of the foundational principles on which lean operations were developed. Even at this level, the "protection" appears to be tenuous at best. As long as providing opportunities for meaningful work remains an *instrumental* purpose of business, proactive practices to achieve this purpose will be purely serendipitous and coincidental, though perhaps providential. Evidence of this can be seen in the general shift of lean context as it has gradually moved away from one of the basic principles of lean operations—making full use of worker capabilities and employee fulfillment—in order to serve the other one—reduction of waste and variability. Currently, the primary reason for the implementation of lean seems to center on productivity gains and cost reductions that will result from these practices. Once again, practices that promote employee fulfillment and meaningful work (as understood in the four pathways model) are only used when they are seen as a means that can be used to achieve these efficiencies. An indication of this drift from the original intentions of lean operations can be seen in the often overlooked long working hours and over-identification with work within the Japanese workforce.[49]

It should not come as a surprise that a strategy born in the discipline of operations management should stress the efficiencies, cost cutting, and production objectives of lean operations. Additionally, this should not be surprising given how lean operations have come to be loosely defined and understood in the most recent popular press. The current examples described at the beginning of the article use a term—*efficiencies*—that is not even found in the original principles of lean operations or in the comprehensive definition developed in this article. What *should* be surprising is the protective nature that was built into lean operations from the beginning. Even if taken at its instrumental level, lean principles supported and encouraged meaningful work through the full utilization of employee's talents and abilities. Unfortunately, as previously mentioned, this protective "power" seems to be waning as we advance in time. This raises the question of whether common grace is dependent on our extension of such grace or if God's provision of common grace is going to continue no matter how much we attempt to thwart it. An argument advanced in this article is that the centrality and importance of *both* principles to lean operations is in itself God's common grace. If true, then God's protective purposes will not be undermined even if they may appear to be in present time. Dorothy Sayers' observation that the push for efficiencies in the industrialization era removed worker creativity in the workplace is still valid today.[50] The rejection of "pure" Taylorism on both humane and performance grounds *may*[51] be the fate of lean operations if it does not include honoring human potential. Therefore, both scholars and practitioners must emphasize both principles of lean operations on an instrumental basis (i.e., honor them both or else lean operations will not work as effectively over the long term) and on a normative basis (i.e., honor them because it is both right and good).

Finally, this question of lean principles highlights the significance of how businesses define their primary intrinsic purpose(s). Purposes not only drive principles, but, more dramatically, they drive practices. As long as the shareholder model reigns supreme, lean operations will be primarily utilized as an effective strategy for cost reductions leading to profit increase and thus, wealth maximization of shareholders. Yet, other definitions of business purposes are possible and, as argued here, preferable.

Even so, the current context leads to an interesting consideration. If one believes that providing opportunities for meaningful work, as described in the Pathways model, is one of the primary intrinsic purposes of business, then perhaps a stronger counterbalance within or alongside lean operations is necessary to insure the proper focus and accomplishment of this objective. At the present time, it does not appear that the original exhortations in the lean principles of fully utilizing the worker's capabilities or the involvement of employees has the same positive influence to provide the protective function of common grace that it had in its beginnings. Coupled with the previous observation that God's purposes worked out through his common grace will not be toppled, it is still the strong opinion of this author that an additional counterbalance is warranted and is indeed readily available. This supplemental "protection" must *begin* with a serious discussion of primary intrinsic purposes. In this manner, the protective nature of the second primary purpose as proposed by Van Duzer (providing opportunities for meaningful work) coupled with the protective nature of the second foundational principle of lean operations (the full utilization of workers and employee fulfillment) would provide a fertile soil in which to promote communal flourishing and shalom.

The main thesis of this article is that God's common grace is present within lean operations as evidenced by the two fundamental principles that undergird this ideology. It has been further argued that the protective nature of this common grace will not be thwarted in spite of the current trend toward emphasizing the objectives of the first principle—primarily lower costs—at the expense of the second principle—primarily meaningful work. For both strategic reasons (for the accomplishment of business purposes) and moral reasons (for the accomplishment of God's purposes), let us return to the roots of lean operations in our focus on both foundational principles and let these principles guide us in the implementation of lean practices.

Notes

* The author extends his great appreciation for the assistance and suggestions of Bob Eames on a very early draft of this article, to Todd Steen for his helpful suggestions on a later draft of this article, to Shirley J. Roels for her suggestions on clarity, flow, and focus on the final draft of this article, and to Jason Stansbury for his guidance and suggestions throughout the entire process. Two anonymous referees also provided insightful suggestions that were ultimately incorporated into this article.

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49. Satoshi Kamata, *Japan in the Passing Lane* (New York: Pantheon, 1982); Darius Mehri, “The Darker Side of Lean: An Insider’s Perspective on the Realities of the Toyota Production System,” *Academy of Management Perspectives* (May 2006): 21–42.

50. Dorothy Sayers, *Creed or Chaos* (Manchester, NH: Sophia Institute, 1996).

51. The auxiliary verb *will* could be inserted here depending on one’s theology and on one’s conviction that the original two principles of lean operations are indeed part of God’s common grace.

Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 163–187

People as Workers in the Image of God

Opportunities to Promote Flourishing

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Christian leaders and managers, in light of and in response to God's common grace, are capable of building organizational practices that foster employee engagement and promote human flourishing. In this article, we examine what it means for humans to be created in the image of God and therefore to be made to work and to use their unique gifts and strengths in such efforts. We will argue that it is precisely this constructive function of God's common grace that is the key not only to individual-level flourishing but also to organizational-level and societal-level flourishing as well.

As each has received a gift, use it to serve one another, as good stewards of God's varied grace. (1 Peter 4:10 ESV)

Community provides us an arena to exercise our gifts to build up others, but also through doing that helps us discover who we are, what our giftings are and what God would have us to do with our lives. —Cherie Harder[1]

Introduction

Many people spend much of their lives working in businesses. For Christians who study businesses and those who lead and manage in them, there are compelling reasons not only to understand employee effectiveness within organizations but also how business practices affect the flourishing of people created in the image of God. Employee engagement is one crucial factor in employee effectiveness that has recently gained significant attention by both practitioners and academics.

There is growing evidence from both the academic and the business communities that lack of employee engagement is simply bad for business. In this article, we examine the role and effect of employee engagement on human flourishing as we investigate the extent to which God's common grace may be evident. We begin by describing theologically the nature of human flourishing and showing its connection with the constructive function of common grace. We then provide a brief background on the changing nature of human resource management (HRM) over the past century before considering the effect of employee engagement in the workplace from both organizational and theological perspectives. Finally, this article develops a case for the identification, leveraging, and development of character strengths that increase engagement and, in turn, improve both organizational performance and stakeholder flourishing. Figure 1 provides a simple overview of the topics. We conclude by discussing the implications and limitations of these perspectives.

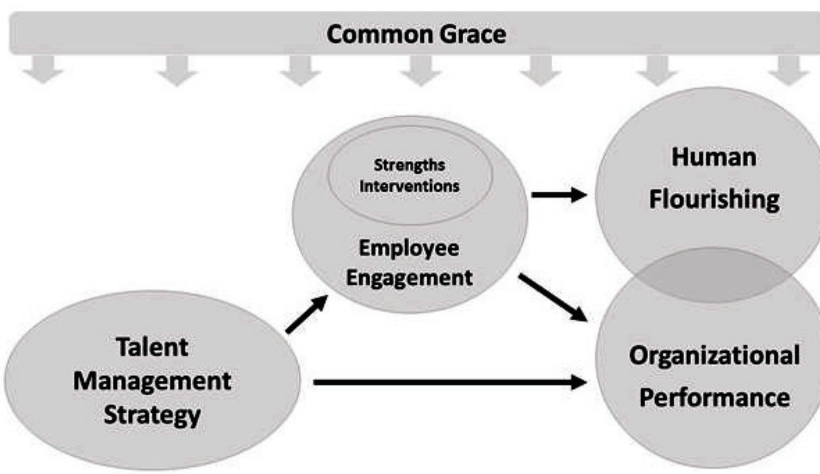

Figure 1

Human Flourishing and Common Grace

What is human flourishing? One answer to this question is to look at God's purpose for our living. The Westminster Shorter Catechism[2] notes as its first question and answer:

> Quest. 1. What is the chief end of man?
> Ans. 1. Man's chief end is to glorify God, and to enjoy him forever.

All creatures glorify God, simply by virtue of their having been made by him. However, only people can know him and experience the indescribable joy and pleasure that the relationship entails (Ps. 16:11). We enter into the knowledge of God by trusting in Jesus Christ who gives us eternal life according to the will of the Father. In short, it is our distinctly human privilege and calling, as the image bearers of God, to know God and to enjoy and glorify him forever.

Human flourishing is possible because of God's great love for his creation and, in particular, for his people. God has put a spark of divinity in each of us, and he has made known his will in Scripture and elsewhere so that by careful study and diligent labor we can do our work in a way that helps to fulfill God's purposes for his creation (cf. Eccl. 1:13; 3:11). Our work is one vital way that we can fulfill God's purpose for our lives (cf. 1 Cor. 10:31–11:1). Most often in our culture we think of our work as a means to an end.[3] From this perspective, work is what we "do" so we can acquire more possessions and be "successful." This cultural perspective reinforces the false belief that work is all about us—our needs, our dreams, and our happiness. If we view work from God's perspective, we see that we have been created to work and this work energizes and supports our purpose. In this sense, work is much more than a product, a service, or an outcome. Work is a gift from God who loves us. God has given us the work we do (cf. Eccl. 3:9–12), and he intends that we should find our work satisfying and enjoyable. Stephen Grabill provides the following commentary in his introduction to Lester DeKoster's *Work*:

> Evangelicals have always had an implicit sense that work is good because it carries out the cultural mandate, but rarely, if ever, have they thought of work as one of the core elements of discipleship and spiritual formation. In fact, one of the most pressing needs among evangelicals today is to revive a commitment to whole-life discipleship. Christianity is about so much more than what happens for an hour or two on Sunday morning; it's a way of life and it affects every area of our lives, including our working life.[4]

Thus people can only experience the true joy and satisfaction of work when we receive salvation with gratitude and see its fruit as one way to carry out the purposes of God.

The creation account in Genesis 1–2 provides important context for our lives and for understanding this primary purpose. Van Duzer summarizes these main points:

> God created the world and everything in it. It belongs to God. As part of this creation, God created men and women and endowed them with a unique dignity. They alone were created in God's image, designed from the beginning to reflect God's glory. They were created for relationship, with one another and with God. They were created as diverse creatures with differences that complemented each other and delighted God. They were called to work as co-creators with God, to steward the creation. God intended that men and women would take the raw materials that had been provided and, in partnership with God, help to grow and construct the kingdom here on earth.[5]

This creation mandate in Genesis highlights that our primary calling is to glorify God. Created in the *imago Dei*, or in "God's image," our lives are intended to reflect or reveal the divine glory—God's essence and character. Van Duzer also highlights several specific ways our lives are to be lived that will lead to flourishing.[6] We reflect God's glory through

- nurturing our relationships with God and with one another;
- engaging in the work we have been called to undertake (i.e., meaningful work that engages our creativity, reflects our diversity, and grows out of and gives back to the community); and
- accomplishing God's purposes on earth through our work.

Together, these activities that define our work allow individual and communal flourishing as God intended. In terms of organizational and societal flourishing, work plays an important part in restoring the broken family of humankind. Work was designed to be good. It is our service to others that provides meaning for our lives and that is the primary form in which we make ourselves useful to others—and thus to God.[7] God accomplishes his purposes in the world by equipping us with unique talents, skills, and abilities that he expects us to use in service to others. Through work that serves others, we also serve God, and he in exchange weaves the work of others into a culture that makes our work easier and more rewarding.[8]

From the beginning, God's intent was that created human beings would be his subordinate partners in the work of bringing his creation to fulfillment. It is not in humans' designed nature to be satisfied with things as they are, to receive provision for their needs without working, to endure idleness for long, to toil in a system of noncreative oppression, or to work in social isolation. Humans are made to be creative, and God meets human needs and preserves social order through these capabilities. God intends all to use their individuality and creativity to provide for themselves and others.

The creation mandate applies to all humans, whether or not they are followers of Jesus Christ. Common grace is the grace of God by which he gives people innumerable blessings, but it is different from saving grace. The word *common* here means something that is common to all people and is not restricted to only believers or the elect.[9] Common grace, as Abraham Kuyper conceived it, is a theology of public responsibility and cultural engagement, rooted in Christians' shared humanity with the rest of the world. As a result of the fall, the image of God has been marred in believers and nonbelievers alike. God's common grace allows all humans to continue to engage the task of culture-making that he mandated prior to the fall. God restrains human sin so that while people are fallen and sin ultimately affects every area of life, they are not completely bad nor as bad as they could be. Further, human beings have been given natural talents, gifts and strengths, and the ability to develop and cultivate these. Together these elements allow both followers of Christ and those who are not to do civic good. God provides his grace so that all are nevertheless equipped to fulfill the mandate set for them and to work toward right ordering and human flourishing. Mouw concludes his essay on culture and common grace with the following statement on *imago Dei* and our response:

> "all the words" God has spoken to us include also words of compassion for human beings who live in rebellion against the divine ordinances. In Calvinist thought, the need for exercising this compassion has been grounded in a strong theological emphasis on the fact that all human beings are created in the divine image. At their best, Calvinists have insisted that God himself continues to cherish that which he has created, even when that created reality has become deeply distorted by sin.… If God's deep love for humanity persists even despite the effects of sin, then, the theology of common grace is an important resource for our efforts as Christians to respect and reflect that love.[10]

In summary, human flourishing, work, and common grace flow together because all humans are made to be creators, work matters to God, and work contributes to God's purpose for our lives and our flourishing. We see evidence of this in several ways. Work provides opportunities to create and cultivate trusting and interdependent relationships. It sustains opportunities to discern and refine God-given virtues (e.g., justice, creativity, humility) that reflect his nature and character. Work fosters opportunities to offer our unique identities and callings to God and to the world for the sustainable maintenance of the ecological and social order.[11] Our dedication of work to God gives meaning in our lives. Work provides for our individual needs, family needs, community needs, and even the privilege to provide for other's needs. In fact, the fruit of our labor is meant for the needs and desires of others (Phil. 2:3–4).

The Shifting View of Human Resources

The field of business that most closely engages these topics of human work and flourishing in organizations is human resource management (HRM). After a brief review of the shifting view of human resources over the past century, we will first highlight the problem of low employee engagement and then focus on the opportunities associated with improving employee engagement at work as associated with the identification and cultivation of character strengths.

Business leaders' understanding of the role and purpose of human resources has shifted dramatically over the past 120 years. This has come about in part due to changes in the economy and in organizations. Over this period, there has been a significant shift from goods-producing economies to service-producing economies.[12] As a result, the way companies are valued has begun to transition from valuations based primarily on their physical assets, such as machinery, technology, and facilities, to assessments of their intangible assets, especially their people. Figure 2 highlights transitions and the changing view of people as workers.

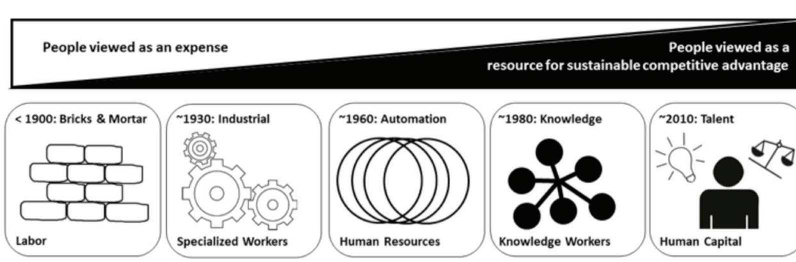

Figure 2

Throughout this history, every era had a beginning, a middle, and an end. While transitions occurred at different times across various industries and geographies, it is the transitions themselves that are particularly challenging. Companies that do not prepare or respond to transitions find themselves struggling.[13]

The most recent transition has moved us into what is frequently called the age of talent. The foundations of this age can be traced to research done in the late 1990s by McKinsey and that was detailed by Michaels, Handfield-Jones, and Axelrod in their book *The War for Talent*.[14] The current age of talent requires an increased focus on people in the organization. People are viewed, treated, and developed as resources that can increase in value over time. These considerations are often referenced as talent management. This age has an increased recognition that people vary greatly in their knowledge, skills, abilities, values, and virtues. Thus hiring, placing, developing, rewarding, and retaining specific talent is central to competitive advantage. An effective talent management strategy connects with business strategy and influences business results. Additionally, the current age is marked by the changing bases of competition in more markets that morph more quickly. In this case, the keys to survival (or domination) are (1) dynamic capabilities that adapt firm resource configurations more quickly and effectively than the competition,[15] and (2) the forging of close stakeholder relationships through outstanding responsiveness (e.g., great service, great community citizenship, and great relationship-based purchasing) that thereby absorbs complexity. Both are facilitated by talent—making talent an organizational resource that generates competitive advantage across a wide range of industries and geographies.[16]

Unfortunately, many organizations still fail to recognize the value and importance of their talent. Recent data suggest that one quarter of US employees have been with their company less than a year.[17] In most organizations, it takes the employee at least this long to become fully functional and to make productive contributions. According to the same data, more than half of US employees have been with their organizations less than five years. It can often take this long for employees to obtain meaningful experiences with the organization, its customers, and the products. Businesses recognize that high levels of employee turnover and churn are difficult and expensive for organizations. However, the quiet killer of an organization's competitive advantage is lack of employee engagement. Generally, employee engagement refers to an individual's involvement and satisfaction with as well as enthusiasm for their work.[18] Employee engagement is part of employee retention and integrates the classic constructs of job satisfaction and organizational commitment.

As we have transitioned into the age of talent, it is clear that companies that truly understand and engage their employees will be best positioned to compete, innovate, and succeed.[19] Yet in the United States, Gallup reports that just 30 percent of employees feel engaged and inspired at work.[20] At the other end of the spectrum are roughly 20 percent of American employees who are actively disengaged, which is estimated to cost $450 to $550 billion annually. According to Gallup, actively disengaged employees are unhappy and unproductive at work and are liable to spread negativity to coworkers. The other 50 percent are only present but not inspired by their work or their managers. Around the world, across 142 countries, the proportion of employees who feel engaged at work is just 13 percent. The impact of a lack of engagement on individuals is severe. For most employees, work is a depleting, dispiriting experience, and, in some obvious ways, it is getting worse.[21]

Several factors contribute to this problem. For example, demand for employees' time is increasingly exceeding capacity. Increased competition for jobs in a leaner, postrecession workforce has reduced employment opportunities and has caused employees to remain at their current jobs even when their engagement is low. Further, the rise of digital technologies also exacerbates the current problems with low engagement. They expose us to increased amounts of information and requests that we feel compelled to read and respond to at all hours of the day, every day of the year.

The impact of engaged employees on organizational outcomes is equally striking. Gallup reports that the top 25 percent most-engaged teams in any workplace will have nearly 50 percent fewer accidents and have 41 percent fewer quality defects.[22] Teams in the top 25 percent incur far fewer healthcare costs as well. Gallup also reports that the 30 percent of employees that are engaged come up with most of the innovative ideas, create most of a company's new customers, and have the most entrepreneurial energy. Engaging their employees must be a priority for organizations.[23]

Christians value the creative gifts of others. We have a responsibility to better leverage social science research in order to steward our organizational responsibilities. However, we must reject the perspective that views God's prized creation—people—primarily as organizational capital or property that provide a return on investment. Humans are not merely capital.

Thus far, we conclude that we are all created in the image of God as creators and workers, and our work matters and is important to God. Because of his common grace, believers and unbelievers alike can contribute to human flourishing. Yet rather than organizational and personal flourishing, far too many of us find ourselves with the dilemma of diminishing employee engagement and productivity.

Employee Engagement and Character Strengths

For decades, managers believed that employees who were satisfied with their jobs would be highly motivated and perform well. Yet in their meta-analysis investigating the true relationship between job satisfaction and job performance, Iaffaldano and Muchinsky[24] concluded that the relationship between job satisfaction and worker motivation is actually relatively weak. More recently, researchers have turned to a broader construct that has shown stronger relationships to important organizational outcomes—namely, employee engagement.

The concept of employee engagement was developed to explain that which traditional studies of work motivation overlooked—namely that employees offer up different degrees and dimensions of themselves according to internal calculations that they consciously and unconsciously compute.[25] The engagement concept is framed on the premise that workers are more complicated than simply being "motived" or "not motivated" on the basis of external rewards and intrinsic factors. Employee engagement has been defined as "the harnessing of organizational members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances."[26] Engagement involves cognitive processing (how we think about our work), emotional processing (the activation of positive affect), and physical processing (exerting effort and energy and extra role behaviors). More recently, the Corporate Executive Board has defined employee engagement as "the extent to which employees commit to something or someone in their organization and how hard they work and how long they stay as a result of that commitment."[27] Employee engagement frameworks expand the factors that influence work.

During the 1990s, Gallup took a broad look at how organizations were managing their people and determined that most were shooting in the dark. They assembled an impressive group of social scientists to examine 1 million employee interviews and hundreds of questions that had been asked for decades regarding which aspects of work were most powerful in explaining workers' productive motivations on the job. Wagner and Harter[28] report the twelve individual elements (items) that were found. These twelve elements can be broadly categorized into the following four themes and comprise Gallup's Q12 measure of employee engagement:

1. **Clear Direction**: (1) knowing priorities and what is expected, (2) connecting individual work to the mission or purpose of the company
2. **Strengths**: (3) ability to apply my strengths in my work daily

3. **Support**: (4) necessary resources to perform well, (5) encouragement and support for development, (6) opportunities to learn and grow, (7) regular performance feedback, (8) others do quality work
4. **Belonging**: (9) recognition or praise for doing good work, (10) someone at work cares about me, (11) my opinions matter, (12) best friend at work

Gallup's twelve elements have been shown to be strongly related to several organizational outcomes including: reductions in absenteeism, employee turnover, counterproductive behavior (e.g., theft), quality defects, and accidents, as well as significant increases in job performance factors such as customer satisfaction, productivity, and profitability.[29]

These employee engagement themes share attributes that through God's common grace are similar to those that characterize human flourishing. People are made to utilize our diverse gift for creative work that serves others and allows us to grow in community. Table 1 highlights parallels between the theological attributes of work developed earlier and these four themes that operationalize employee engagement.

Table 1

Employee Engagement Themes (Wagner & Harter, 2006)	Theological Attributes of Work
Clear Direction	Meaningful and creative work; work that improves the lives of others
Strengths	Nature and image of God; diversity in gifts, talents, and strengths
Support	Growth and development of our gifts, talents, and strengths; feedback for improvement
Belonging	Nurturing trusting and interdependent relationships

While keeping employees happy or satisfied by paying them excessively or offering many workplace benefits and perks can help build a more positive workplace, increasing satisfaction is insufficient to create sustainable change, retain top performers, and positively affect the bottom line. Satisfied or happy employees are not necessarily engaged employees. Engaged employees have well-defined roles in the organization, make strong contributions, are actively connected to their larger teams and organization, and are continuously progressing.

By understanding and measuring individual differences more effectively and matching people with jobs/teams/organizations that best fit their uniqueness, we increase the likelihood of improving employee engagement. Increasing employee engagement has a positive impact on employee motivation and performance and has the potential to significantly contribute to individual and organizational flourishing.

There are implications of this positive impact of engagement for Christian managers and leaders. We are created with unique gifts and abilities that include our personalities as well as the ability to grow and develop through life experiences and intentional practices (e.g., skills and virtues). Organizations that understand and leverage these ideas are likely to more fully engage their employees and drive both individual and organizational flourishing. Specifically, these include two of the many ways that employee engagement can be improved that relate to the *imago Dei*. One way provides employees with the opportunity to "do what they do best" at work (i.e., strengths); and the other creates opportunities to learn and to grow at work (support).

In particular, we propose increased attention to those individual differences that highlight our *imago Dei* as we look at virtues and character strengths. One promising approach to understanding and developing strengths is based on the seminal work of Peterson and Seligman.[30] While there are many ways to talk about human strengths, one of particular relevance for our discussion is virtue and character strengths that are empirically associated with human flourishing. For the most part, these virtues and character strengths are consistent with Christian formulations of virtue that relate well to the nature and character of God. Peterson and Seligman,[31] authors of *Character Strengths and Virtues: A Handbook and Classification*, present the results of a multiyear study involving dozens of distinguished social scientists. The result is a helpful "common language" for understanding and discussing these core human capacities. This framework (referred to here as the VIA Classification of Character Strengths) is regarded as a cornerstone of the expanding field of positive psychology and draws interest from a wide range of professions and disciplines. The framework has also been validated in fifty-four nations and across the United States.[32] This work represents arguably the most significant effort to review, assemble, research, and classify positive strengths/traits in human beings.

The VIA Classification framework is descriptive, not prescriptive. The emphasis is on classifying psychological elements of the attributes that are generally recognized as goodness in human beings across cultures, nations, and beliefs, rather than prescribing what humans "should" do to be good or to improve themselves. The classification is not a taxonomy of strength as taxonomies require an underlying deep theory explaining multiple relationships among constructs. Instead, it is a "classification," a conceptual scheme that is holistic. Like the periodic table of elements as a classification of the chemical foundations of all matter on an atomic level, the VIA classification is a classification of positive character traits in people. The VIA framework offers cognitive strengths (under the virtue of wisdom), emotional strengths (courage), social and community strengths (humanity and justice), protective strengths (temperance), and spiritual strengths (transcendence). Character strengths such as creativity, perseverance, love, fairness, humility, and gratitude are part of this framework (see Appendix A for the full description of the VIA Character Strengths). Table 2 summarizes the congruence between the VIA Character Strengths and many of the established Christian virtues and character traits highlighted throughout Scripture.

Table 2

VIA Character Strengths	Associated Christian Virtues
Wisdom: creativity, curiosity, judgment, love of learning, perspective	*creativity* (Isa. 64:8; Eph. 2:10); *curiosity* (Prov. 12:1); *wisdom* (Eph. 5:15–17; Prov. 19:20); *knowledge* (2 Peter 1:5–6); *prudence* (Prov. 13:16; 1 Thess. 5:21); *judgment* (Ex. 18:26; 2 Chron. 19:6)
Courage: bravery, persistence, integrity, zest	*courage* (Deut. 31:6; 1 Cor. 16:13; Phil. 4:13); *steadfastness* (2 Peter 1:5–6); *persistence* (Phil. 3:14); *integrity* (Prov. 10:9; Acts 24:16); *energy* (Col. 1:29)
Humanity: love, kindness, social intelligence	*love* (2 Peter 1:5–6; Gal. 5:22–23; 1 Cor. 13:13); *brotherly affection* (2 Peter 1:5–6); *kindness* (Gal. 5:22–23)
Justice: teamwork, fairness, leadership	*justice* (Mic. 6:8; Isa. 1:17); *teamwork* (1 Cor. 12:20–25; Eph. 4:16); *leadership* (Deut. 1:15; 1 Tim. 2:1–2); *fairness* (Matt. 7:12; James 2:1–5)
Temperance: forgiveness, humility, prudence, self-regulation	*forgiveness* (Eph. 4:32; Col. 3:13); *self-control* (2 Peter 1:5–6; Gal. 5:22–23; Titus 2:12); *patience* (Gal. 5:22–23); *humility* (Mic. 6:8)
Transcendence: appreciation of beauty and excellence, gratitude, hope, humor, spirituality	*gratitude* (Ps. 136:1; 1 Thess. 5:18); *faith* (1 Cor. 13:13); *hope* (Jer. 29:11; 1 Cor. 13:13); *joy* (Prov. 17:22; Phil. 4:4; Gal. 5:22–23); *faithfulness* (2 Cor. 5:7; Gal. 5:22–23)

Character strengths can be developed. For example, Meyers, van Woerkom, and Bakker[33] identified fifteen studies that examined the effects of positive psychology interventions that included intentional activities that

1. build positive individual traits (e.g., the Reflected Best-Self Exercise;[34] cognitive-behavioral solution-focused coaching[35]),
2. cultivate positive subjective experiences (e.g., gratitude journals;[36] positive psychological capital[37]), or
3. build civic virtue and positive institutions (e.g., appreciative inquiry[38]).

The authors concluded that these interventions are promising tools for enhancing employees' well-being and performance. Additionally, they found that these interventions also tend to diminish stress and burnout and, to a lesser extent, depression and anxiety. One three-year study found that focusing on character strengths was among the three most crucial drivers of employee engagement (along with managing emotions and aligning purpose). It recommended that employees be encouraged to identify, use, and alert others about their signature strengths as well as converse with managers about the opportunities to use strengths in the organization.[39] In another recent study, employees who used four or more of their signature strengths had more positive work experiences and were more likely to sense work as a calling than those who expressed less than four.[40] Even more encouraging, not only do virtues and character strengths encourage and support individual flourishing and employee engagement, but also they are "contagious" and can lead to virtuous organizational cultures that promote organizational flourishing.[41]

The strengths movement arose in response to management strategies and human tendencies that focused solely on individuals' areas of weakness. Yet, some argue that the movement has gone too far.[42] When practiced with a single-minded focus, the strengths approach can become an exercise in self-indulgence. It emphasizes what comes easily for managers and what they enjoy doing. The concern is that organizational needs related to the position and what the person's job is designed to provide can be ignored. If that happens, then organizational performance will suffer. Further, strengths and weaknesses are not so easy to disentangle. Strengths that have led to success, the very ones that advocates claim should be enjoined, can become weaknesses over time or in a new situation.[43]

Therefore, virtues and character strengths are themselves human capabilities that through employee engagement enable people to make positive movements toward the fulfillment of the creation mandate, the provision of human needs, and the maintenance of social order. At the same time, firms must discern person-job fit as they hire and develop employees. When both considerations are balanced, we believe they will foster individual, social, organizational, and creational well-being.

Three Practices to Increase Employee Engagement by Focusing on Strengths

There are different ways to leverage this connection between strengths and employee engagement. Three practices in particular that hold considerable promise for improving this relationship are job crafting, hiring assessments, and employee development of strengths at work. We look at each of these in turn.

Job Crafting

One specific intervention to leverage the connection between strengths and engagement is the recent work on job crafting.[44] Job crafting is an approach to job design that expands perspectives to include proactive changes that employees make to their own jobs. Employees instead of organizations are the originators of changes in the job. Job crafting involves "the physical and cognitive changes individuals make in the task or relational boundaries of their work."[45] By modifying components of their jobs, employees can change the social and task components of their jobs and experience different kinds of meaning of the work and themselves. Researchers have found that job crafting has positive effects on employees' degree of psychological well-being[46] and employee engagement and performance,[47] suggesting that job crafting has the potential to contribute to both individual and organizational flourishing.

Research on person-job fit suggests that when employees perceive congruence between themselves and their jobs, they are more likely to experience work as being personally meaningful and respond with enhanced job performance and engagement.[48] Job crafting has been identified as the process of employees' redefining and reimagining their job designs in personally meaningful ways.[49] That is to say, employees bear some responsibility to create meaningfulness in their work. Employees crafting their jobs are given the authority to proactively reshape the boundaries of the work using multiple categories of job crafting techniques. For example, employees can alter the set of responsibilities prescribed by a formal job description by adding or dropping tasks; altering the nature of tasks; or changing how much time, energy, and attention are allocated to various tasks (e.g., a technology savvy customer service representative offers to help her colleagues with their IT issues).

Berg et al.[50] offer several areas where employees can focus when crafting a job. First, job crafting in ways that align with employees' key motives can foster engagement by enabling employees to pursue outcomes that they care about and deeply value. Motives are the specific outcomes that drive individuals to put forth effort and persevere (e.g., enjoyment, personal growth, social connections).[51] Second, job crafting in ways that enable employees to leverage strengths can cultivate engagement by helping employees utilize what they are naturally capable of doing well.[52] Finally, doing it in ways that create opportunities to pursue passions can be a rich source of employee engagement. Passions consist of the activities and topics that spark deep interest (e.g., learning, teaching, using technology).[53] Therefore, job crafting can be implemented as a management tool to encourage employees to understand more fully their unique, God-given, and God-reflecting strengths and how their strengths best contribute to effectively performing the job. In this way, research suggests that employees will be more likely to be engaged and that both the employee and the organization are more likely to experience the positive outcomes associated with high employee engagement.

Hiring Assessments

A second area for potential to leverage the connection between strengths and engagement is in the area of employee selection. To date, there has been limited work done to incorporate strengths into the hiring and placement processes. Matching a person to the right job, or a job to the right person, is one of the most complicated responsibilities any manager will face. It is no wonder that most organizations struggle with this. Of the twelve elements of employee engagement, Wagner and Harter[54] suggest this is the most challenging to improve. Through selecting the right leaders, managers, and employees for any role, organizations can strategically boost engagement. It is a mistake to assume that employees know their strengths. We are biased to believe that others are similar to us so that we often do not view our unique capabilities as strengths. People often take their most powerful talents for granted or may not even be aware of them at all. Fortunately, there are several available assessments to help individuals identify their strengths (e.g., VIA Survey, Clifton StrengthsFinder).

To improve engagement through employee selection, we need research and practical tools to develop hiring strategies that focus on identifying a candidate's character strengths and linking these to job requirements. This must start with methods to incorporate character strengths into traditional job analysis processes.

Job analysis is the process of understanding the important tasks of a job, how they are carried out, and what human attributes are necessary to carry them out successfully. In short, job analysis is an attempt to develop a theory of human behavior about the job in question.[55] Job analysis results are used in creating job descriptions, recruiting, selection, and many other HRM functions. There is also an opportunity to develop and validate robust psychometric assessment tools through which character strengths could be shown to predict job performance, similar to those currently used to measure cognitive ability, personality, and other individual difference constructs. To date, we lack research evidence to evaluate whether or not commercially available assessments of character strengths are sufficiently related to job performance measures to justify their use as hiring tools. Establishing linkages between personal strengths and job features will require work both to further refine the reliability and validity of the assessment tools and to develop job performance measures that can serve as robust criterion measures for these analyses. Gathering validation evidence for hiring tools is akin to stamp collecting;[56] it is time we start our collection for strengths.

Employee Development

The third area and the best opportunity for people to grow and develop is to identify the ways in which they most naturally think, feel, and act, and then build on those talents to create strengths for consistent excellent performance. Building employees' strengths is a far more effective approach than trying to improve weaknesses.[57] When employees know and use their strengths, they are more engaged, have higher performance, and are less likely to leave their company. When employees feel that their organization cares for and encourages them to make the most of their strengths, they are more likely to respond with increased discretionary effort, a higher work ethic, and more enthusiasm and commitment. Gallup's studies show that using and developing strengths leads to improved health and wellness outcomes.[58] The more hours that employees are able to use their strengths to do what they do best, the less likely they are to report experiences of worry, stress, anger, sadness, or physical pain during the previous day. Openly discussing strengths during team meetings can help team members deepen their understanding of the team and the strengths approach. Project roles and tasks can be assigned based on each member's unique strengths; firms can incorporate strengths more thoroughly and systematically into performance reviews to help employees set goals based on these strengths.

It is not always possible to find the perfect candidates for jobs, especially managerial ones, and so development is crucial. Eichinger, Dai, and Tang[59] conducted a study investigating manager competencies and found that very few managers have five or more competencies at which they are stronger than most other managers. Even fewer have five or more strengths aligned with managerial features that organizations need to compete. These authors conclude that the best bet for driving organizational effectiveness through leadership development is to help leaders become ongoing learners who can regularly sharpen their current strengths and continually acquire new capabilities to meet dynamic business demands and challenges in the global economy.

In general, it is progress that distinguishes a career (and calling) from employment that is "just a job." Employees who have an opportunity to learn and grow at work are twice as likely as those on the other end of the scale to say they will spend their career with their company.[60] The process of identifying, improving, and investing in ways to develop areas of strengths has specific impact on others that can lead to human flourishing and organizational performance.

Conclusion

We are created in the image of God, and this is "very good" (Gen. 1:31), but our sinful nature often causes us to idolize the creation instead of the creator. We worship self instead of the Holy One. Instead of living and working with joy and gratitude (being little images of the living God), we make big images of ourselves and consider God the little one.[61] Mouw[62] provides a relevant caution about a common grace approach in business:

> Those of us who endorse the idea of common grace would do well to recognize the ways in which its teachings frequently have fostered a triumphalist spirit that has encouraged false hopes for a premature transformation of sinful culture. But for all of that, the theologians of common grace have nonetheless been right to insist that the God who is unfolding his multiple purposes in this present age also calls his people to be agents of those diverse Kingdom goals. It is important for us in these difficult days to cultivate an appropriate Calvinist sense of modesty and humility in our efforts at cultural faithfulness. But we cannot give up on the important task—which the theologians of common grace have correctly urged upon us—of actively working to discern God's complex designs in the midst of our deeply wounded world.

Nonetheless, common grace gives us a framework for pursuing our callings as Christian scholars and practitioners. Discernment and the Spirit's guidance in our hearts and minds are central as we ground ourselves in the life and thought of the community where the Spirit is openly at work. While we proceed with caution, we go about our business in hope.[63]

Work is both a gift and a blessing. It can be a source of great fulfillment and satisfaction, a path to lasting relationships, a means to creating a legacy to benefit others, and, above all, an everyday opportunity to advance God's holy, righteous, good, and true agenda on earth as it is in heaven. Approaching work as the image bearers of God, seeing it as a gift of God for furthering his purposes, can make it a glorious adventure of daily labor in his presence, for his glory, and unto his saving and sanctifying purposes. In this age of talent, where workers are increasingly viewed with their unique gifts and talents and are valued for them, we have a wonderful opportunity. Our challenge as Christian human resource management professionals and managers is to further influence our organizations to support research and adopt practices that recognize and support the unique gifts, talents, and strengths of our employees, provide opportunities to develop these strengths, and therefore move them fully to engage in their work.

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Appendix A: The VIA Classification of Character Strengths*

1. **Wisdom and Knowledge**—Cognitive strengths that entail the acquisition and use of knowledge.
   - *Creativity* [originality, ingenuity]: Thinking of novel and productive ways to conceptualize and do things; includes artistic achievement but is not limited to it.
   - *Curiosity* [interest, novelty-seeking, openness to experience]: Taking an interest in ongoing experience for its own sake; finding subjects and topics fascinating; exploring and discovering.
   - *Judgment* [critical thinking]: Thinking things through and examining them from all sides; not jumping to conclusions; being able to change one's mind in light of evidence; weighing all evidence fairly.
   - *Love of Learning*: Mastering new skills, topics, and bodies of knowledge, whether on one's own or formally; obviously related to the strength of curiosity but goes beyond it to describe the tendency to add systematically to what one knows.
   - *Perspective* [wisdom]: Being able to provide wise counsel to others; having ways of looking at the world that make sense to oneself and to other people.
2. **Courage**—Emotional strengths that involve the exercise of will to accomplish goals in the face of opposition, external or internal.
   - *Bravery* [valor]: Not shrinking from threat, challenge, difficulty, or pain; speaking up for what is right even if there is opposition; acting on convictions even if unpopular; includes physical bravery but is not limited to it.
   - *Perseverance* [persistence, industriousness]: Finishing what one starts; persisting in a course of action in spite of obstacles; "getting it out the door"; taking pleasure in completing tasks.

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- *Honesty* [authenticity, integrity]: Speaking the truth but more broadly presenting oneself in a genuine way and acting in a sincere way; being without pretense; taking responsibility for one's feelings and actions.
- *Zest* [vitality, enthusiasm, vigor, energy]: Approaching life with excitement and energy; not doing things halfway or half-heartedly; living life as an adventure; feeling alive and activated.

3. **Humanity**—Interpersonal strengths that involve tending and befriending others.
    - *Love*: Valuing close relations with others, in particular those in which sharing and caring are reciprocated; being close to people.
    - *Kindness* [generosity, nurturance, care, compassion, altruistic love, "niceness"]: Doing favors and good deeds for others; helping them; taking care of them.
    - *Social Intelligence* [emotional intelligence, personal intelligence]: Being aware of the motives and feelings of other people and oneself; knowing what to do to fit into different social situations; knowing what makes other people tick.
4. **Justice**—Civic strengths that underlie healthy community life.
    - *Teamwork* [citizenship, social responsibility, loyalty]: Working well as a member of a group or team; being loyal to the group; doing one's share.
    - *Fairness*: Treating all people the same according to notions of fairness and justice; not letting personal feelings bias decisions about others; giving everyone a fair chance.
    - *Leadership*: Encouraging a group of which one is a member to get things done and at the same time maintaining good relations within the group; organizing group activities and seeing that they happen.
5. **Temperance**—Strengths that protect against excess.
    - *Forgiveness*: Forgiving those who have done wrong; accepting the shortcomings of others; giving people a second chance; not being vengeful.

- *Humility*: Letting one's accomplishments speak for themselves; not regarding oneself as more special than one is.
- *Prudence*: Being careful about one's choices; not taking undue risks; not saying or doing things that might later be regretted.
- *Self-Regulation* [self-control]: Regulating what one feels and does; being disciplined; controlling one's appetites and emotions.

6. **Transcendence**—Strengths that forge connections to the larger universe and provide meaning.
   - *Appreciation of Beauty and Excellence* [awe, wonder, elevation]: Noticing and appreciating beauty, excellence, and/or skilled performance in various domains of life, from nature to art to mathematics to science to everyday experience.
   - *Gratitude*: Being aware of and thankful for the good things that happen; taking time to express thanks.
   - *Hope* [optimism, future-mindedness, future orientation]: Expecting the best in the future and working to achieve it; believing that a good future is something that can be brought about.
   - *Humor* [playfulness]: Liking to laugh and tease; bringing smiles to other people; seeing the light side; making (not necessarily telling) jokes.
   - *Spirituality* [faith, purpose]: Having coherent beliefs about the higher purpose and meaning of the universe; knowing where one fits within the larger scheme; having beliefs about the meaning of life that shape conduct and provide comfort.

Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 189–198

Getting the Trophies Ready: Serving God in the Business World

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Too often today, antagonisms prevail between academics and business professionals. This article looks to the Reformed Christian social thought of Abraham Kuyper to help bridge this gap, especially for those who find themselves living between these poles as professors of business, caught between the academy's generally left-leaning, ivory-tower scorn for business on the one hand and the practical realities of businesspersons' struggling for success in their enterprises on the other. What Kuyper offers, and what this article illustrates, is a paradigm for understanding the spiritual vocation of business as a sovereign sphere of common grace. A note of caution is in order regarding the abuse of this autonomy through sin in Kuyper's understanding of the antithesis. Then Kuyper adds a coherent delineation of the rightful role of government in the business world by highlighting its threefold right and duty: first, to adjudicate disputes among spheres; second, to defend the weak against the strong within each sphere; and third, to exercise the coercive power necessary to guarantee that citizens do their part, personally and financially, in maintaining the unity of the state. The article concludes with a consideration of the various trophies faithful Christians will one day lay at the feet of Jesus as evidence of their stewardship over the unique callings they have been given, whether evangelism, scholarship, business, or otherwise.

Recently I spent a week in the ancient Chinese city of Xi'an, where I gave lectures to one hundred and twenty pastors from the Western and Midwestern regions of mainland China and addressed the student body and faculty at the Shaanxi Bible School. My son was with me, and he sat patiently through about ten hours of my standing before audiences, able to understand only half of what was going on, as my lectures were being translated into Mandarin.

Toward the end of our stay, I was typing at my laptop in our hotel room, and my son asked me what I was doing. I told him that I was working on my lecture for a conference dealing with business and common grace. He asked, "Are they going to provide a translator for that talk too?"

We both laughed, but, after I thought about it a bit, I realized it was not quite as funny as he intended it. This gathering of folks at Calvin College brought together persons from the academy, the business world, and the church—three arenas of cultural interaction. The three spheres of service have their own defining activities, promoting different goals in accordance with their unique patterns of authority; this means that they do each have their own special language.

Most of the time, most of us make the linguistic transitions in our daily lives quite smoothly. We work alongside our colleagues, stop at the grocery store to make a purchase, go home to a family meal, and then relax in front of our TV sets as spectators in the world of athletics. In all of that, we encounter different languages. How we talk at the workplace differs from our meal table conversations, and the vocabulary of the commentators on ESPN is yet another pattern of speech. We typically navigate all of that with no awareness that we have successfully made our way through a variety of Kuyperian spheres.

Sometimes, though, the boundaries between spheres are crossed only with great linguistic difficulty. This has certainly been true often in encounters among scholars in the academy and practitioners in the business world. As an academic who has often done some traveling between those two spheres, I can testify to the fact that communication between inhabitants of the two spheres has not always been easy. Sometimes it is simply a problem of understanding each other's language, but frequently the difficulties are rooted in deeper problems.

I can testify, wearing my academic hat, that we often have had difficulty talking to and about business practitioners because of a suspicion about what we think is really going on in the marketplace. Sometimes the suspicion has to do with a discomfort in the presence of wealth. Many of us have started our academic careers with significant financial debt, and we see ourselves as awkward financial managers. Sometimes the suspicion is more ideological in nature: To be trained in the academy is often to hear quite a bit of anticapitalist rhetoric, embodied in oversimplifications of what competition and profit-making are all about. Understandably, then, leaders in the business community often avoid any kind of dialogue about business practices with the "left wing" intellectuals who inhabit their "ivory towers."

Where those antagonisms prevail, it can be tough on the people who teach business in colleges and universities. Either they occupy some kind of uncomfortable middle space, or they are forced to move in one or the other polarized direction.

To be sure, all of that is much too quick, lacking the important qualifications and nuances. But I say it to express my deep gratitude for what has happened in our present discussions. To the degree that my sketch accurately describes how things often go in attempting to cross the boundaries between the academic and the business spheres, this conference on common grace and business has been a marvelous exception to what has often been the rule. I commend the Calvin Business Department and the Acton Institute for making this exciting conversation happen.

There has been much in our presentations and dialogues about how best to work in engaging in this complex task together, and my assignment is not to add more content to what we have already received but to tie things together by reflecting a bit on what we have witnessed here, as well as to encourage us all to keep at the important task of kingdom witness in these important areas of human interaction.

Some of the most productive conversations I have had on the subject of common grace were with Bob Lane during his ten-year stint as the CEO of the John Deere company. Bob got in touch with me shortly after he read my book on common grace. Several times I traveled at his invitation to the John Deere headquarters in Moline, Illinois, for some engaging theological discussion about the relevance of Kuyperian thought to the selling of tractors, combines, and other farm equipment. Bob had found in the theology of common grace a helpful fleshing out of a key insight he had learned in Arthur Holmes' philosophy class at Wheaton College—the profound claim that Holmes also chose as the title for one of his books: "All truth is God's truth."

As the CEO of a large international company, Bob worked with a team of key managers who represented a wide variety of religious and worldview perspectives: Muslims, Hindus, Confucians, Christians, Jews, persons who claimed no religious faith at all, and many others. The theology of common grace allowed Bob to see this not simply as a diversity to be tolerated but as a positive blessing from the Lord. If that sounds a bit too optimistic to some of our theological ears, it is important to be reminded of John Calvin's own perspective on these matters.

Many of you know that the doctrine of common grace has been much debated in the world of Dutch Calvinism. Those of us who defend the doctrine insist on going back to Calvin himself as the source of this important teaching. Even though the great Reformer had established himself as a defender of the doctrine of the "total depravity" of fallen humanity, he managed to express appreciation on many occasions for the contributions of non-Christian thinkers. Before his evangelical conversion, Calvin had studied law, and he never lost his respect for the ideas he had gleaned from the writings of various Greek and Roman writers, especially Seneca. In his *Institutes*, Calvin observed that there is an "admirable light of truth shining" in the thoughts of pagan thinkers. This means, he said, that "the mind of man, though fallen and perverted from its wholeness," can still be "clothed and ornamented with God's excellent gifts." Indeed, he insisted, to refuse to accept the truth produced by such minds is "to dishonor the Spirit of God."[1] For a punch line that we defenders of common grace especially like to quote, Calvin says that there is "a universal apprehension of reason and understanding [that] is by nature implanted in men," and when we see this ability to understand important things correctly at work in unbelievers, we should celebrate this as a "peculiar grace of God."[2]

This goes well beyond the kinds of things that are usually associated with the idea of common grace: things like the fact that God sends rain to nurture the crops of both believing and unbelieving farmers, and that even very wicked governments often manage to do some things that promote human flourishing. All of that can be explained simply by the work of divine providence—God's use of bent sticks to draw a few straight lines.

Calvin sees this common grace operating inside unbelievers. They actually think some correct thoughts and are—at least in some areas of human inquiry—lovers of truth. Kuyper nails down this idea of the inside dimensions of common grace in this wonderful passage: In addition to the purely external operations, he says, common grace is at work "wherever civic virtue, a sense of domesticity, natural love, the practice of human virtue, the improvement of the public conscience, integrity, mutual loyalty among people, and a feeling for piety leaven life."[3]

In the business world, then, we need to recognize that we can discover insights into truth, stewardship, promotion of human good, healthy employee practices, and the like from those who do not name the name of Jesus Christ. Kuyper's important emphasis is also affirmed by his younger colleague Herman Bavinck, who wrote that because of common grace there is "[s]ometimes a remarkable sagacity … given to [unbelievers] whereby they are not only able to learn certain things, but also to make important inventions and discoveries, and to put these to practical use in life."[4]

That wonderful insistence on the reality of common grace, as a favorable disposition of God toward all human beings, is a blessing received from the Reformed tradition—although we can also find variations on our common grace theology in other theological traditions as well. For those of us who endorse the Reformed doctrine of common grace, however, it is important to keep reminding ourselves that it is not enough to approach the kinds of issues we have been wrestling with here as if we are the only ones who have access to the truth about the practical concerns and challenges of the human condition.

One obvious necessary supplement to common grace thinking for Kuyper was his doctrine of sphere sovereignty. Peter Heslam has rightly pointed out to us in his fine presentation that Kuyper said very little about business in particular. The one key opportunity that Kuyper had to get into these issues was in the major address that he delivered to a Christian Social Congress in 1891. Speaking to an audience whose daily callings were in the areas of labor and management, Kuyper chose to speak fervently about God's concern for the poor, and here he did say some profoundly important things that we all need to hear clearly from him. While he warned against romanticizing poverty, because rich and poor alike are sinners who need the correcting power of saving grace in their lives, he quickly went on to observe that the Bible, "when it corrects the poor, does so much more tenderly and gently; and in contrast, when it calls the rich to account, it uses much harsher words."[5] Then he spoke eloquently about the Savior's compassion for the poor.

That is an important call to obedience on our part. But the underlying concern here in Kuyper's thought is his conviction that God's people must be committed to promoting human flourishing. This means that we must take the variety of spheres that were built into God's design for his creation seriously. In developing this notion, Kuyper comes closest to pointing to the important place of business in this diversity of cultural spheres in his comments about the need to keep the state in its proper place.

Kuyper did not develop a full-blown theology of the proper limits of government authority. He was more interested in viewing the role of government against the larger tapestry of human interaction than he was in providing a detailed theory of the proper functions of government.

The need to keep government in its proper place is, however, a topic that Kuyper addressed with considerable passion in his Stone Lecture on politics. The creation order, he argued, displays a rich variety of societal spheres. Because all of these spheres have the same origin in "the divine mandate," political authority must respect the fact that each of the other spheres has its own integrity. "Neither the life of science nor of art, nor of agriculture, nor of industry, nor of commerce, nor of navigation, nor of the family, nor of human relationship may be coerced to suit itself to the grace of government," says Kuyper. "The State may never become an octopus, which stifles the whole of life." Then, abruptly switching metaphors, he continues: Political government "must occupy its own place, on its own root, among all the other trees of the forest, and thus it has to honor and maintain every form of life which grows independently in its own sacred autonomy."[6]

Kuyper then goes on to offer some clarifications, asking, "Does this mean that the government has no right whatever of interference in these autonomous spheres of life?" His answer is: "Not at all." Government, he explains, has a "threefold right and duty": first, to adjudicate disputes among spheres, "compel[ling] mutual regard for the boundary-lines of each"; second, to defend the weak against the strong within each sphere; third, to exercise the coercive power necessary to guarantee that citizens "bear personal and financial burdens for the maintenance of the natural unity of the State."[7]

There are important implications in those three clarifying comments for our understanding of business life. Kuyper wants the state to see to it that, for example, the proper functions of business activities are not squeezed out by too much control from government. The state must allow the sphere of business to "do its thing." Second, the state does have an obligation to see to it that in the realm of business the strong do not keep the weak from flourishing. That deserves much more reflection on our part. Third, the business sphere, like all the others, must surely look to the larger flourishing of society—each sphere has its contribution to make to what he describes as "the natural unity of the State." Some kind of taxation for the larger human good—roads, "trans-spherical" services, and the like—is a duty for all of us. This fits nicely with the mandate that the prophet Jeremiah delivered from the Lord to the exiled people in the wicked city of Babylon: "Seek the welfare"—the shalom, the human flourishing—"of the place that I have put you in exile, and pray to the Lord on its behalf, for in its shalom you will find your shalom" (Jer. 29:7, my translation).

Given the relative inattention given to business in particular in the Kuyperian movement, let me emphasize in a very special way what I see as the importance in which God himself views the business enterprise. As we all know, when human beings arrive on the scene in Genesis 1, the Creator tells them to "have dominion" over that which the Lord has already put in place. I do not think it is stretching the Genesis narrative to understand that mandate in this way: God has been enjoying what he has already created—plants, animals, rivers, mountains—and when he fashions human beings in his own image he wants to be clear about the fact that he wants human beings to take care of that nonhuman creation, with an awareness that God is very fond of what he is placing under human management.

There is, then, a "managerial" dimension to what we have always referred to in the Kuyperian tradition as "the cultural mandate." Business activities are an important means for fulfilling this mandate, but I think it is appropriate also to say that in our properly managing the affairs of the creation, there is a profound sense in which we are not only pleasing God but that we are also engaging in godlike activities.

I once met an old friend, a theologian, whom I had not seen for some time. As is typical among scholars, I asked him, "What are you working on these days?" His answer was that he was exploring the idea of hospitality—a notion that, as Christine Pohl points out in her marvelous book on the subject,[8] features the notion of "making room," of creating room in our world of relationships for people we are not simply obligated to host. Then my friend made the provocative suggestion that creating the world was itself the first act of hospitality. God is God and does not need us in order to be God. God made space for a creation and then made space for beings like us—bearers of the divine image who can be in fellowship with him.

I find that idea of a creational act of hospitality to be an inspiring one, and, of course, that hospitality shows up in an even more profound way at the Cross of Calvary where God made room for rebels like us to enter into a renewed relationship with him through the atoning work of Jesus Christ.

Here is what I think is a closely connected point to all of that. Showing hospitality requires risks, and in some mysterious sense—that Calvinists like myself need to think more about—God was making himself open to the vulnerability that we experience in our own risk-taking when he decided to create human persons with the real freedom to rebel against his sovereign will.

In another related observation, I was talking to a friend who engages in his work in venture capitalism. "What are you occupied with these days?" I asked. He told me that a few years before he had bought a phone company that was doing badly, but it had become quite profitable. "So," he said, "I think I'm going to sell it and take on another challenge."

This person was pointing to a key attribute of the entrepreneur. Entrepreneurs are not only risk takers but they are also problem solvers. They exercise the freedom of creating new solutions.

In all of that, I see them as engaging in a godly (in the sense of a godlike) activity. However we spell out our understanding of God's predestining, foreknowing, and the like, when creating the likes of us God was engaged in a kind of entrepreneurial project. We often see the artist who engages in crafting new things as being godlike in a profound sense. I think the same can be said for the creativity that is on display in the broad range of business activities. In looking down on our business activities when they are engaged in a way that honors God's creating purposes, here, too, we can say with the Psalmist: "The Lord rejoices in all his works."

Of course, and this, too, must be emphasized, there is much that actually happens in the world of economic activity in which the Lord does not rejoice. God hates injustice and corrupt practices, and there is all too much in our present world that grieves the heart of God. This is why it is not enough simply to operate with a teaching about common grace without also being very clear about another reality that Kuyper also insisted on recognizing—the antithesis, the pattern of human rebellion that stands over against God's creating and redeeming purposes. The great tragedy is that our first parents succumbed to the temptation presented to them by the Serpent that they could be their own gods, attempting to sit on their own thrones, refusing to acknowledge that their chief end as human creatures was to glorify the Living God and enjoy lives of obedience to his sovereign will in all things.

This is why those of us who name the name of Jesus must constantly remind ourselves of the reality captured in another of Kuyper's favorite terms: the wonderful Latin phrase, *coram deo*, meaning roughly "before the face of God." We live our lives *coram deo*.

To talk about the importance of our functioning as economic agents, as people who live *coram deo*, is to recognize the necessity of our cultivating the spiritual gift of discernment, which can help us to interpret reality in God-honoring ways. This in turn must be sustained by the hope of the coming kingdom—and indeed by the hope of the coming King. Many of us have been critical of the kind of evangelical perspective that limits Christian involvement in the business world to maintaining a personal relationship with Christ without also thinking about what this means for engaging the systemic—the patterns of economic life. Christian engagement in business is more than simply guarding your personal relationship with the Lord—it is more than that, but it is not less then that. Kuyper knew this. A major theme in his devotional writings was from Psalm 73 (in Dutch): *nabij God te zijn*—to be near unto God. The psalmist said, "But for me it is good to be near God" (NRSV).

As a teenager, I frequently accompanied my father, a pastor, to a Saturday morning Bible study group of which he was a member. It was held at the Star of Hope Mission in Paterson, New Jersey, an urban ministry center founded by the Stam family, well known in evangelical circles then. Jake Stam was a leader of the Saturday group. A prominent businessman, he traveled frequently, and typically he would report, during our prayer request time, on something that had occurred during his recent travels.

One of those reports has stayed with me. He asked us to pray for a man with an Italian-American name. "I led him to the Lord last night on the flight back from Cleveland," Jake said. As he said that, he reached down into the briefcase that was at his side and spread some objects on the table at which we were seated: an empty one-drink scotch bottle, a half-empty package of cigarettes, and a deck of playing cards. Having informed us that he had successfully evangelized his fellow passenger, he pointed to the objects on the table and said, “Here’s the proof!” When Jake led someone to Christ he insisted that they give up their sinful habits immediately!

That little incident with Jake forever colored for me a line in one of my favorite hymns, “All Hail the Power of Jesus’ Name.” The line is this: “Go spread your trophies at his feet and crown him Lord of all.” I have this image of Jake kneeling before the Lord at the last judgment, with his briefcase beside him. The Lord asks Jake to account for himself, and Jake recounts the various airplane conversions that he facilitated. As he is telling the stories he is reaching into his briefcase, taking out each of the bottles and cigarette packs and decks of cards. Then having spread the trophies out, he says to the Lord, “Here’s the proof.” The Lord says, “Well done, Jake!”

I thought about Jake several years ago when I had a not-so-successful attempt at witnessing to a fellow traveler on a plane trip. I was returning home from an academic conference, and I was very tired—not at all interested in engaging strangers in any kind of conversation. But the person seated next to me was persistent.

She was a young Asian-American, and her name was Grace. It was clear that she was not experiencing much grace in her life at that point. She was on her way home from Florida, she told me, where she had attended her mother’s funeral. She was going back to a depressing time in her career—the bank where she had been employed for a half decade had just terminated her position. Even worse, the man she had been living with for several years had moved out, and she was going home to an empty apartment. She sobbed quietly as she told me all of this.

I tried to talk to her about her need for the Lord, but I stumbled much. I could not find the right words to focus on her spiritual needs. Finally, when we landed, I told her I would be praying for her, and we shook hands. As I disembarked, I felt like crying out, “Jake! Where are you when I really need you!”

I was still feeling bad when at home I emptied my own briefcase from my trip. I took out many items and spread them on my desk: the draft of a course planning document, the text of the scholarly paper I had delivered at the just-attended conference, a book review on which I was working, some grade sheets, and a draft of a memo I was writing to my faculty colleagues. Then I realized that these, too, are trophies to be spread at the feet of Jesus, to crown him Lord of all.

It is the same for the work of those of you active in the business world. To be sure, we must always be ready, when called to do so, to talk to others about the Savior. But there are also many other trophies to lay at his feet: market surveys, advertising portfolios, accounting sheets, projects for resource explorations, the minutes of our budget meetings, our strategic plans, our annual reports. With all of these trophies we, too, can crown him Lord over all—over every square inch of the creation that he came to redeem and renew. May it be so with all of us.

Notes

1. John Calvin, *Institutes of the Christian Religion*, ed. John T. McNeill, trans. Ford Lewis Battles (Philadelphia: Westminster Press, 1960), 2.3.6, 273.
2. Calvin, *Institutes* 2.2.14, 273.
3. Abraham Kuyper, "Common Grace," in *Abraham Kuyper: A Centennial Reader*, ed. James D. Bratt (Grand Rapids: Eerdmans, 1998), 181.
4. Herman Bavinck, "Calvin and Common Grace," trans. Geerhardus Vos, *The Princeton Theological Review* 7, no. 3 (1909): 437–65, http://www.monergism.com/thethreshold/sdg/pdf/bavinck_commongrace.pdf.
5. Abraham Kuyper, *The Problem of Poverty*, trans. Dirk Jellema, ed. James Skillen (Sioux Center: Dordt College Press, 2011), 33n5.
6. Abraham Kuyper, *Lectures on Calvinism* (Grand Rapids: Eerdmans, 1931), 96–97.
7. Kuyper, *Lectures*, 97.
8. Christine D. Pohl, *Making Room: Recovering Hospitality as a Christian Tradition* (Grand Rapids: Eerdmans, 1999).

Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 199–206

Review Essay

Not Quite on the Level*

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The Spirit Level is a favorite book of one of my university colleagues. It is also on a topic of immense interest to me: income inequality. Yet I probably would not have taken notice of Wilkinson and Pickett's book (WP) without my colleague's repeated reference to their work.[1]

Wilkinson and Pickett are quite helpful in laying out certain income inequality data—as well as data on a wide and impressive array of correlated social problems and issues. They rely on comparisons within two samples: the twenty-three richest countries and the fifty states in America. They discuss some of the relevant theories and at least some of the relevant literature.[2] Then, they combine the data, theory, and literature review with some just-so stories that result in inferences somewhere between solid ground and an awkward narrative that fits various aspects of their worldview.[3]

At the end of the day, their data do not imply much about how to achieve their ends. Most of the time, WP are appropriately reluctant to make policy prescriptions.[4] Nevertheless, sometimes, they deviate a bit and get themselves into contradictory positions. Unfortunately, they are not forceful enough in insisting on humility among their readers—and therefore careless proponents of their work could easily end up being less cautious than would be wise.

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* Kate Pickett and Richard Wilkinson, *The Spirit Level: Why More Equal Societies Always Do Better* (London: Allen Lane, 2009; New York: Bloomsbury, 2010).

In a review in *Faith and Economics*, A. M. C. Waterman summarizes the WP project well, though he is more generous than I concerning the statistical basis: Despite its flaws, "the overall effect of all the evidence is persuasive … [so let us] take it that the correlations do indeed tell us something true and important, and go on to consider some of the questions they raise."[5]

Income Inequality Measured

"There are lots of ways of measuring income inequality," WP write, "and they are all so closely related to each other that it doesn't usually make much difference which you use" (17). They then refer to the choice of quintiles and deciles for income measurement and the calculation of Gini coefficients.

Among *those* choices, they are correct; it does not make much difference. However there are other key data questions that are not even raised here: Are we looking at individual or household or family measures of income? Is income pre- or post-tax? Is income pre- or post-transfer (payments from government welfare programs)? Wilkinson and Pickett touch on these three questions only briefly (243)—and largely to dismiss them.

More broadly, what constitutes "income" in these measures? What about measures of compensation rather than wages? What was the impact of 1980s changes in tax laws that encouraged higher-income workers to receive more wages and less stock? What about much-more-equal measures of *consumption* (rather than *income*)?[6] To what extent is variance in income a function of differences in hours worked?[7] The immense failure to discuss all of these and WP's reliance solely on a narrow approach that favors their chosen narrative is, by itself, sufficient to reject WP's work out-of-hand as naïve or biased. But let us assume the best and move along.

Wilkinson and Pickett focus on averages and aggregate measures. It would be interesting to know how much the numbers (and WP's inferences) would change with significant changes in the "super-rich"—for example, if one were to triple or halve the number and/or the incomes of those in the top .1 percent. (My guess is that the numbers would barely move, but the implications would be relevant either way.) Related to this, they criticize CEO pay (249–64), and they assume that CEO pay is a significant contributor to the underlying problem (such as it is).[8] This seems fanciful. In any case, it would be nice to see them address this somewhat—at least with static simulations.

Wilkinson and Pickett discuss social mobility as their final applied topic (chap. 12). In part, this is reasonable: It is arguably the most important consideration, so why not save it for last? On the other hand, it is curious to wait so long *because* the dynamics are so important—and so important to the foundational topic of *true* versus *measured* income inequality. More troubling, they only discuss a narrow slice of a complex and mixed literature on income and class mobility—a slice that favors their worldview. Again, this is a lack of scholarship or an unfortunate bias.[9]

Income Inequality versus Poverty

Wilkinson and Pickett are usually careful to avoid the common error of conflating income inequality with poverty.[10] But their passing references to the problems of poverty underline another point—poverty is at least as pressing as income inequality. That said, they rarely seem to recognize this—even implying that material poverty should be considered in strictly relative terms (15), rather than strictly absolute terms, or taking the more moderate position that material poverty is both relative and absolute.

This raises another question: In recent years, why has there been a greater focus on income inequality than poverty per se? One answer is that many "inequality warriors" are more concerned about income inequality, whether from a sense of morality; out of envy; or here, as with WP, from pragmatic concerns about its practical impact on society.

Yet many proponents of "equality" care about poverty too. This leads to another answer: In public debate, it is common (and easy) to use static analysis of simple statistics.[11] This approach works reasonably well for income inequality. However it works very poorly for the poverty rate—the favorite but simplistic metric in that realm. In short, a reliance on the poverty rate would indicate a massive failure for the War on Poverty because it remains roughly unchanged since the so-called war began. Although the poverty rate is deeply flawed[12]—and masks many of the problems of the poor—the public debate has become wedded to simple statistics and the flawed analysis that follows. Given that the poverty rate "doesn't help" the preferred narrative of advocates, it makes more sense for them to focus on inequality than poverty.

Social Implications of Income Inequality

This is the most impressive and useful section of the book: chapters 4–12 on community life;[13] mental health and drug use; health, obesity, and life expectancy; educational performance; babies born to teenagers; crime and punishment; and social mobility. Wilkinson and Pickett present a series of simple correlations—with aggregate statistics, mostly point-in-time. The approach is limited but becomes more persuasive as they apply it so broadly.

Arguably, the most powerful point in the book is that income inequality correlates with a number of troubling social indicators—for both the poor *and the rich*. It is one thing to say that inequality (or poverty) hurts the poor. It is much more provocative to say that it impacts the wealthy. In economic terms, WP are trying to make the case that income equality has positive externalities and thus should be fostered by some set of government policies.[14]

Even so WP either ignore or too easily dismiss the potential influence of many other contributing variables: religious belief and practice, family structure and stability, and globalization and other economic factors. They discuss Robert Putnam's concept of "social capital" at length (54–56, 79, 140) as another positive externality. Oddly, they give it little weight as a causal factor or a potential solution (208–9).

There are clearly other variables in play as well—limits in the data and other causal factors—given the significant dispersion along WP's set of univariate trend lines. In all of this it is strange to see WP be so sociologically selective, focusing almost exclusively on income inequality. They seem oddly passionate about looking for "a common underlying cause" (186), and for casting income inequality in that role—as if a single cause were likely to explain something so complex.[15]

Likewise WP implicitly hold genetics and culture constant—an odd and incoherent position.[16] They try to dismiss the former with a quick sentence (185): "This must be rejected because it is simply an expression of racial prejudice." If you do not reject scientific investigation of the topic, then you are a bigot? They extend the discussion briefly, to acknowledge that race correlates strongly for the results within the United States but walk away after that. In the rest of the book, correlation is king. Here it is dismissed as a joker.

Given this attempt to describe complex realities in simple terms, the authors are compelled to marshal many just-so stories to make the data fit the analysis. This narrow approach should be troubling to sociologists, economists, or anyone doing policy analysis.

In *Coming Apart*, Charles Murray provides a useful expansion on WP's discussion.[17] As with WP (44), but in far-greater depth, Murray discusses the impact on measured income inequality of "sorting" by class and education in marriage. As with WP (164), but in far-greater detail, Murray describes the cultural barriers increasingly implied by class differences. As with WP (chap. 9 and pp. 137–38), Murray talks about family structure and stability, but in a more comprehensive and coherent manner. For example, WP argue at some length that fathers and family structure matter—that there is more to life than material goods. Then, apparently conflicted, they argue that it seems "possible to safeguard children against most of the adverse effects of being brought up by lone parents" (187)—possible, but unlikely, given the bulk of the available research.

Policy Prescriptions

Even assuming away the above concerns, now what? In most cases, WP are noticeably and appropriately hesitant to make policy prescriptions. Other times they are mysteriously optimistic: "There are good reasons to feel confident that we can create a society in which the real quality of life … is far higher" (241). At the end of the day, their data do not have much to say about how to achieve the implied and desired ends. Hence, caution is the wise approach.

Wilkinson and Pickett are correct in pointing to the limits of economic growth—at least on average, in developed countries (5). This is a point made nicely in Charles Murray's indispensable book on public policy in broad terms, *In Pursuit of Happiness and Good Government* (Simon & Schuster, 1988). Murray uses Maslow's hierarchy to note that material needs are the first goal but not the only policy goal. In developed countries, the thresholds on material needs can easily be (and have been) met—while using policy to move beyond thresholds has relatively little value and creates a range of other problems.

At times WP deviate a bit from policy humility and get themselves into contradictory positions. Early on they trot out items from a common laundry list of policy prescriptions:[18] housing, health care, work/life balance, child support payments, and the "provision of high-quality early childhood education" (112).[19] Later, they argue that "attempts to deal with health and social problems through the provision of specialized services have proven expensive and, at best, only partially effective" (238). Then, as examples, they cite a wide range of such efforts—police, medical care, social work, drug rehab, and obesity—concluding that they are often "a form of window-dressing, a display of good intentions" (238). They leave unanswered or even unasked the question of how government actions could be better motivated, informed, and executed.[20]

Wilkinson and Pickett also ignore the challenges of large-scale *federal* policies in the United States, especially given the complexities of poverty and all sorts of diversity in a population. To sum up, one would expect federal policy to be more beneficial with smaller and more homogeneous populations and more damaging as population and diversity increase.

Exploring the many reasons cited by economists for middle class struggles and growing income inequality over the last forty years, WP unfortunately focus on Paul Krugman.[21] He argues that inequality has been driven by reduced unions, a lower real minimum wage, and changes in taxes and benefits[22]—a carefully chosen subset of the causes laid out by economists. Wilkinson and Pickett conclude by citing a straw man: "changes in income distribution are almost never attributable simply to market forces influencing wage rates"—so as to move to the claim that the key is "something much more like the changes in institutions, norms and the use of political power which Krugman describes in the U.S." (243).

Conclusion

Ultimately, income inequality and poverty raise ethical and practical questions, both in terms of current outcomes and potential (policy and nonpolicy) remedies.[23] Wilkinson and Pickett are helpful on the practical side of wrestling with the potential impact of income inequality. Nonetheless, one should recognize the limits and flaws in their analysis and should not forget about poverty or the practical and ethical limits of public policy.

At the end of the day, WP is worth a read for those who have invested heavily in this realm. For novices who want to jump into the topic, I would start with two more-helpful, less-statistical, and easier-to-read books: Tyler Cowen's *Average Is Over* (Dutton Books, 2013) and especially, Charles Murray's *Coming Apart* (Crown Books, 2013).

Notes

1. One problem exists: the subtitle is good, but the title of the book does not prompt its potential audience to think of its primary topic—income inequality.
2. I certainly do not know all of the amazingly broad literature well. However from the areas I do know, I would infer that they are selective in a biased sense.
3. For example, WP have an odd focus on "anthropogenic global warming" (AGW) throughout the book (but especially in chapter 15)—at least in terms of their efforts to connect it to their book's thesis. When authors go so far afield, it raises red flags about objectivity and worldview. That said, they have an innovative reference to "tradeable carbon quotas" (222)—the sort of approach that would be bothersome to most people concerned with AGW.
4. This contrasts with Thomas Piketty's more famous (or infamous) book, *Capital in the Twenty-First Century* (Cambridge: Belknap Press, 2014).
5. A. M. C. Waterman, "Inequality and Social Evil: Wilkinson and Pickett on the Spirit Level," *Faith and Economics* (Spring 2014): 38–49.

6. See David Cutler and Lawrence Katz, "Rising Inequality? Changes in the Distribution of Income and Consumption in the 1980s," *AEA Papers and Proceedings* (May 1992): 546–51; David S. Johnson, Timothy M. Smeeding, and Barbara Boyle Torrey "Economic Inequality Through the Prisms of Income and Consumption," *Monthly Labor Review* 128, no. 4 (April 2005): 11–24; and Bruce Meyer and James Sullivan, "Five Decades of Consumption and Income Poverty," NBER Working Paper #14827, March 2009.
7. Wilkinson and Pickett offer a brief mention of the aggregates (228) but do not discuss work differences between income classes.
8. Robert Reich provides the foreword for the book and provides a useful corrective here (xi). "CEO pay" turns out to be a complicated theoretical issue with a very mixed bag of empirical results. "The market for CEO's" is not the most competitive, but its flaws are often exaggerated. It is also *really* difficult to measure well. Not surprisingly, one can find empirical results all over the board.
9. For a useful set of essays on the related topics, see "Income Inequality in America: Fact and Fiction," Manhattan Institute, *e21 Policy Brief*, May 2014.
10. Even so, WP still occasionally stumble. See, for example, "most deprived neighborhoods" (195) and "denying adequate incomes" (264).
11. It is not clear whether this stems from its rhetorical usefulness or its lack of empirical knowledge and theoretical rigor.
12. See chapter 1, D. Eric Schansberg, *Poor Policy* (Boulder, CO: Westview Press, 1996).
13. Among many variables on "community life" in chapter 4, WP discuss "trust" and find significant differences between countries. This is not an area of expertise for me, but I have read one scholar who says that the international differences on this metric are not significant: Dan Ariely, *The Honest Truth About Dishonesty: How We Lie to Everyone—Especially Ourselves* (New York: Harper Perennial, 2013).
14. See Robert H. Frank, *Falling Behind: How Rising Inequality Harms the Middle Class* (Oakland: University of California Press, 2007).
15. Without any apparent sense of irony, WP (246) cite New Hampshire and Vermont as examples of respectively low and high tax burdens. The two states have similar cultures, populations, and results, so the differential tax burden seems unrelated to the outcomes.
16. See Thomas Sowell, *Race and Culture* (New York: Basic Books, 1995).

17. Charles Murray, *Coming Apart: The State of White America, 1960–2010* (New York: Crown Forum, 2013).
18. Likewise, trade unions get a positive but passing reference—without any explanation of how private-sector unions could rebound in an increasingly competitive and globalized economy (245).
19. Wilkinson and Pickett are apparently unaware of the US government's expensive and largely failed attempts to do the latter through Head Start. See Health and Human Services, "Third Grade Follow-up to the Head Start Impact Study: Final Report," OPRE Report 2012–45, October 2012.
20. Wilkinson and Pickett want to avoid "concentrating power in the hands of the State" (255), but they say nothing about doing so with health care—or more importantly here, with K–12 education. One might reasonably hope to improve the K–12 education system by reducing the concentrated (monopoly) power "in the hands of the State" and empowering those in lower classes through enhanced school choice (tax credits, educational vouchers, charter schools, and so on). They do include an odd claim about public school spending—public spending as a percentage of total spending (not overall spending or spending inequality) is the key variable (161). On what theoretical basis would one choose that variable? This seems like the sort of variable choice that springs from data-mining or ideology.
21. Because WP are not Americans, they might reasonably rely on the popular and prolific Krugman as their primary guide to all things American. Giving the benefit of the doubt, we can excuse them for this instance of fallacy-of-authority.
22. Ironically, proponents of these changes typically focus on pre-tax/transfer measures of income inequality.
23. Waterman, "Inequality and Social Evil," 48–49, applies the "seven deadly sins" to this discussion. See also D. Eric Schansberg, *Turn Neither to the Right nor to the Left: A Thinking Christian's Guide to Politics and Public Policy* (Greenville, SC: Alertness Press, 2003) for a broad and thorough discussion of ethical and practical angles to social and economic policies.

Reviews

Christian Social Thought

Ethics and Economics

History and Philosophy of Economics

Other Books of Interest

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Volume 18, Number 1 (Spring 2015): 209–225

CHRISTIAN SOCIAL THOUGHT

Editor's Note: *The first four reviews in this section are related to this issue's thematic focus, common grace in business. The editor thanks guest editor Shirley J. Roels for commissioning these reviews.*

Visions of Vocation: Common Grace for the Common Good

Steven Garber

Downer's Grove, Illinois: InterVarsity Press, 2014 (239 pages)

In *Visions of Vocation: Common Grace for the Common Good*, Steven Garber provides a persuasive rationale and inspiration for both knowing the world and knowing its people as they are, while also, in love, through vocations taking on the responsibility and opportunity to positively impact the people and the community around us and make the world a better place for all.

Garber shares his deep personal discussions from years past, including piercing questions from global cultural leaders about loving their people, throughout history and into the present, while also shaping the future of their nations and cultures. He connects those hard foundational questions with the vocations of every person in every segment of life or work, encouraging them to be "common grace for the common good" in each person's unique way, time, and place. He shares stories from authors, artists, and playwrights—of real people doing justice—together with examples from music, movies, politics, and religion. The author contrasts one person's inability or unwillingness to concede personal responsibility with another's willingness to embrace it. In the first case, Adolf Eichmann, the Nazi who orchestrated the Holocaust, refused to accept guilt for the horrors he committed against millions of people during the Second World War. In the second case, Gary Haugen was moved by his observation of racial tension to work for reconciliation in apartheid South Africa, and among other activities, he served with the US Department of Justice in post-genocide Rwanda. He later formed International Justice Mission, an organization devoted to addressing hard global issues, including child prostitution and child slavery.

Garber compares our current world culture—characterized by numbness, futility, overwhelming information, and apathy—with the confrontation of reality by figures such as Vaclav Havel, founder of the Czech Republic, and Russian writer Aleksandr Solzhenitsyn, who argue for taking personal responsibility for our world as fully human beings. The author shows the need for both the mind and the soul, both knowledge and compassion, and he uses the framework of the biblical covenant to describe how "a relationship is offered, a revelation is given, a responsibility is expected" (92). In addition he connects biblical prophetic exhortations to do the right thing (e.g., the parable of the good Samaritan) with an insistence that true knowledge should result in clear actions.

Garber shares how we learn by watching and seeing other real people who are doing things. He connects learning through apprenticing and role models with learning from and emulating the life of Jesus as God among us. He describes his conversation with Wendell Berry about Berry's writings and vision of the greater economy of God's kingdom and how all lesser economies must somehow fit with God's economy. The author shares the stories of real people in real places with real jobs, careers, and vocations that include a home builder, a counselor, a community health physician, an internet developer, a developer of nations, a professor, an educator, a World Bank official, an attorney, a psychologist, a mother, and a business owner. Each of these persons is living out their vision through their vocation in their jobs, careers, and organizations as well as in their marriages and families, in the context of their churches and communities that bring hope and life while joining in God's work and mission.

Garber warns against the human tendency to drift toward stoicism or cynicism when we are confronted with the harshness of life and difficult situations that require long periods to effect positive change or that sometimes may appear entirely resistant to it. He encourages others to instead imitate God who, knowing everything good and bad about everyone and everything, still chooses to love people and to act directly in their lives and the world. The author realizes that not everything will become right and good during this time before the return of Christ and the new kingdom and how that path can often be difficult. However, doing one's best and celebrating what good can still be done through the grace of Christ is worthwhile and meaningful.

Garber asks what makes one truly happy and what worldview is the most coherent and fits reality best. He reiterates that the overall story and worldview of the Hebrew God and the God incarnate through Christ is still the best way to know well, to care deeply, and to love fully our neighbor and ourselves through living out our callings in our everyday vocations and activities.

I have much to agree with Steven Garber in his overall worldview and applications of related biblical texts. His delineation process, examples, and stories are consistent, enlightening, inspiring, and thoughtful; his writing is clear, warmly personal, thought provoking, and deeply engaging. I would have liked him to explain more clearly his view of common grace and the common good, both of which he only briefly mentions a few times. The common good is perhaps easier to extrapolate from his text, but common grace may be somewhat less obvious, especially because this book can and should be read by non-Christians as well as Christians. While some of his stories and examples are international, it might also have been helpful to a potentially global audience to include a few more examples of twenty-first-century people around the world who are living out their vocations with common grace for the common good. We have so much to learn from our global friends. While Garber mentions living out one's faith daily in marriages and families, the example of one wife and mother includes her admirably also starting her own home stationery business. However, I wonder if it is his view that being a parent without a second employment-related job or vocational calling is also admirable. Perhaps these will be addressed more fully in an addendum or updated text in the future.

Visions of Vocation: Common Grace for the Common Good adds penetrating questions, helpful insights, biblically grounded perspectives, and real-life examples to the existing literature on vocation and calling and the integration of faith in work. This book would be useful for professors and their undergraduate students to broadly inspire and give foundational meaning to the vocations and callings of those students. It would be particularly helpful for college students who are beginning to question and discern their own vocations and who are wondering why, where, and how to give of themselves with common grace in service to the common good.

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Make Your Job a Calling: How the Psychology of Vocation Can Change Your Life at Work

Bryan J. Dik and Ryan D. Duffy

West Conshohocken, Pennsylvania: Templeton Press, 2012 (281 pages)

While humankind has always been in search of meaning in their lives and work, the newest generation of workers shows an intensity of interest that has stimulated new research and practical thinking on an age-old topic: calling. In recent years, there have been some illuminating books on this topic (e.g., *Courage and Calling* by Gordon Smith, *The Call* by Os Guinness, and *Fabric of This World* by Lee Hardy). These works are, without a doubt, valuable examinations of this important topic. While there is no shortage of books to address philosophical and theological underpinnings of *calling*, Dik and Duffy provide a fresh look by firmly grounding their presentation in the growing empirical research in psychology, management, and social science more generally. Unlike earlier works that have applied a singular focus, these authors apply a “scientist-practitioner” perspective to the topic, which is greatly appreciated by this reviewer. This perspective necessitates a foundation in strong theory and empirical research as well as in application and practical prescriptions for productive outcomes.

"Understanding what it means to have a calling can help each of us examine our own lives and identify how we can transform our careers and jobs in deeply meaningful, satisfying, and life-giving ways—ways that, directly or indirectly, make the world a better place." Dik and Duffy state that the purpose of the book is to help readers "put this understanding to use in the context of your own job, your own career, your own life." The authors begin by tackling the diverse and sometimes competing ways that calling is defined, which has led to much confusion. The discussion moves on to present the authors' approach to resolving the confusion by proposing a definition of calling in the context of work. Then they lay out their approach that "stands on the shoulders of centuries of wisdom on calling from theologians and philosophers, but that is built on contemporary theory, a rapidly growing body of scientific research, and their own experiences as vocational psychologists."

Their approach includes a detailed look at three dimensions of calling they have identified: a transcendent summons, meaning and purpose at work, and other goals and motives. The authors follow this with a chapter on practical guidelines for discerning a calling when it comes to making a career choice as well as transforming an existing career path. The book concludes with a chapter on the boundaries and challenges of a calling by exploring the perils, pitfalls, and opportunities of pursuing a calling, including the role that calling might play in the new world of work as "the norms of the workplace continue to morph into something that our grandparents would hardly recognize."

A particularly helpful section is the description of Robert Bellah's typology of people's three potential orientations toward work: job, career, and calling. These orientations are explored through the use of case studies and assessment questions that help readers assess their orientations. Viewing work as a job involves valuing work for what it provides (e.g., paycheck, benefits, and stability). A career orientation incorporates the sense of self-worth that people derive from what they accomplish on the job. For those with this perspective, work provides a clear set of rules they can follow and a tangible ladder they can climb for achievement. Finally, those with a calling orientation see work as a way to make meaning from nine to five and to somehow make the world a better place.

Dik and Duffy reclaim theory and practical advice from the Job Characteristics Model that has been around for over forty years—yet most management practitioners have failed to leverage its value. The authors do a fine job of highlighting the ways this theory helps us understand how we can make work be more meaningful and motivating. The Job Characteristics Model has received overwhelming interest as of late, as evidenced by over twelve million "views" of Daniel Pink's TED Talk on the topic. The main idea of this model is that jobs come with different demands and provide different kinds of opportunities for employees. Jobs vary according to purpose (task significance, task identity, and skill variety), autonomy, and feedback. Dik and Duffy adeptly apply this model to the discussion of calling, and they highlight the importance of the context of the work: the relationships at work and the organizational mission that aligns (or not) with a person's values.

Chapter 7 on job crafting is an excellent review of this new approach to job design and motivation. Job crafting refers to a "technique where employees change their work tasks, branch out into alternative work activities, build stronger relationships with coworkers, supervisors, or customers and basically re-envision the very purpose of what they do all day." The authors provided the compelling science behind the approach as well as several examples of what this looks like in practice.

On a few occasions, the authors rely on Maslow's hierarchy to make their point. I see this as propagating a theory that has limited empirical evidence and does not suit the evidence-based approach they take in the remainder of the book. For me, this detracted from the points the authors were trying to make and could undermine their credibility with some researchers.

In chapter 5, "Serving Others," there is a great opportunity to connect the ideas from this book to Adam Grant's recent work (*Give and Take*) that reports that people who select a "giver" strategy are the most successful. This seems to contradict some of the findings from evolutionary psychology (which would say that people who are "matchers" would be most successful). This linkage makes Dik and Duffy's suggestions even stronger. In addition, the authors' work connects strongly to the Acton Institute's recent video presentation *For the Life of World: Letters to the Exiles*. In particular, episode three (Creative Service) focuses on the interconnected nature of the complex web of occupations and workers in the world. "For those who approach work as a calling, understanding that social impact is very important and has a motivating effect on their efforts," Dik and Duffy note.

Along with the main body of the book, Dik and Duffy provide rich supplemental resources to help readers apply the learning to their own careers and lives. First, the book includes a detailed section, Questions and Answers, that addresses many of the questions the authors have received "about calling from people trying to better understand the concept or exploring how it fits in their lives." In addition, there is a companion website (www.makeyourjobacalling.com) that provides a wealth of additional resources for people who are looking to further study the science and practice of calling. Finally, Templeton Press recently published a resource guide for the book; it is a highly practical, user-friendly manual that discussion leaders in all types of settings can use to help groups of readers work together to derive as much benefit as possible from the book.

In summary, Dik and Duffy provide a timely and thorough examination of this important concept. Their book and associated resources will be equally helpful for students and young adults just starting the journey of calling as well as for workers looking to better understand their unique purpose, to change their life at work, and to discover how they can make the world a better place.

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The New Master Your Money: A Step-by-Step Guide for Gaining and Enjoying Financial Freedom
Ron Blue with Jeremy White
Chicago, Illinois: Moody, 2004 (257 pages)

Contemporary commentators are proclaiming as newfound truth the concept that money and financial management have a spiritual dimension. This truth, however, has been apparent for millennia and has been addressed extensively throughout the Bible.

Ron Blue, a Certified Public Accountant (CPA) active in financial planning, is joined by Jeremy White, CPA, for this fourth edition of the classic book. The authors' stated objective is to "eliminate the fear and frustration that Christians experience when they encounter money." One of the challenges the authors face is realizing that their objective is balancing propositional knowledge and practical knowledge. A second challenge is balancing timeless biblical truths and timely examples.

Financial planning, according to Blue, involves the allocation of limited financial resources among unlimited alternatives. His prescription is to identify existing financial resources, to discern God-given goals and objectives, then to devise an action plan that connects the two. The accumulation of financial resources is not an end in itself but rather a means to God-given goals.

Uses of financial resources are either consumptive, such as maintaining a lifestyle, repaying debt, and paying taxes; or productive, such as giving and saving. Blue defines financial independence as having accumulated the resources to meet all short-term uses of money other than savings. Money is merely a means to accomplish the desires of the heart, and success is knowing what God would have you be and do and how to achieve that.

Blue also takes on the challenge of imparting practical knowledge. Understanding compound interest and the mathematics of the time value of money are critical to long-term financial well-being. However, the examples in the book utilize rates of return that were perhaps realistic at the time of the first edition but have little relevance to current economic reality. Similarly, the discussion of the "myths of inflation" may have previously been contextually relevant but is less so today. Nonetheless, the importance of earning a real rate of return even as nominal rates fluctuate is clearly articulated.

In contrast, Blue's discussion of the dangers of debt remains remarkably relevant in the aftermath of the Great Recession, identifying not only the economic but also the spiritual dangers of utilizing debt financing. Debt invariably presumes upon the future. Spiritually, according to Blue, debt financing is acceptable only to meet God-given goals that can be met in no other way. Thus credit card debt and consumer debt are anathema, while mortgage, investment, and business debt may be acceptable.

For Christians, the prospect of setting financial goals that are informed by their faith can seem daunting. Blue takes a very direct approach with four basic steps: spend time with God, record the resulting impressions, make the goals measurable, and then take action. Faith goals, states Blue, have three defining characteristics: The means of accomplishment may not be evident, a goal may be set with inadequate resources, and the goal may require setting an objective without fully understanding it. These characteristics would be extremely troubling to most financial advisors. However, Blue instructs his readers to envision a financial future that encourages spiritual growth and is God-glorifying, to trust that God will do his part, and to take that first step in faith.

Having set the context of a faith-based financial plan, Blue walks his readers through the mechanics that would apply to virtually any financial plan: control cash flow, establish a budget, avoid common financial mistakes, and accept accountability for the actual results. The development of a financial plan is presented on a step-by-step basis.

As a CPA, Blue accepts the inevitability of death and taxes and deals with each of these in turn, beginning with taxes. Tax revenues support various goods and services provided to society. Therefore, it is the Christian's obligation to pay taxes. Blue also maintains that stewardship extends to tax planning, and he encourages standard tax planning strategies such as timing and income shifting. Ultimately, payment of taxes comes down to a Christian's decision to be faithful to God's will; anything short of faithfulness is fraud.

Blue segues from taxes to death with a discussion of investing. He identifies three relevant seasons of life that determine three investment phases: accumulation, preservation, and distribution. Liquidity, risk, and return concerns will vary according to one's stage of life. Diversification is essential in all three investment phases. Although much more detailed advice could have been provided concerning diversification, the authors have chosen to keep it simple and direct. Those seeking a discussion of socially responsible investing must look elsewhere.

In his chapter on stewardship after death, Blue takes an uncharacteristically deep dive into estate planning and life insurance. This results in information that is not current with existing estate tax law. With respect to life insurance, Blue makes a distinction that will resonate with many Christians—that distinction being an emphasis on *provision* as opposed to *protection*. One provides for loved ones, not for assets.

Blue concludes by returning to giving as an essential part of living a life of discipleship. He is emphatic that proportionate and planned giving be a commitment in a financial plan. Exceptional blessings, however, call for exceptional giving.

The New Master Your Money is a direct approach to the financial aspects of Christian discipleship. Stewardship is the fundamental biblical concept that provides the basis for this broadly evangelical discussion of financial planning. This book seeks to apply identified theological principles, not to discuss the development thereof. A strength of the book is that it develops principles for thoughtful consideration, not merely rules. Biblical themes running in the background include providence and common grace. Christians who embrace Ron Sider's *Rich Christians in an Age of Hunger* as well as those who are attracted to John R. Schneider's *The Good of Affluence* can work with the principles set forth.

The "New" in the title of the book is, today, a misnomer. A fifth edition could benefit from a reworking of the time value of money examples using rates that reflect long-term averages. The economic context of the current generation could be integrated into the book, perhaps retaining the original material in order to facilitate intergenerational understanding. The estate planning discussion could be revised to reduce its sensitivity to ongoing changes in the tax law.

The book is accessible for college graduates without formal financial education. It is recommended for church libraries and individual Christians who are seeking a principles-based approach to personal financial planning.

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Conversations about Calling
Valerie L. Myers
New York: Routledge, 2014 (254 pages)

In her masterfully researched text, *Conversations about Calling*, Valerie Myers serves up a trove of insights set at the intersection of management, psychology, and spirituality. Moving from a review of the current empirical research on the psychology of calling (chapters 2–5) to a comprehensive overview of the work of modern practitioners and theologians over time (chapters 6–9), Myers ultimately develops her own cross-cultural theory of calling. Working to serve researchers, practitioners, and educators, Myers provides a significantly more holistic and integrated framework than much of the current research. In the end, by pulling together an unnecessarily segmented set of literatures, *Conversations about Calling* makes a substantial contribution to management literature on calling.

The value of Myers' book as an extended work of theory building is in its integration of psychological, theological, and business insights. It is through demonstrating a unique agility in pulling together managerial and theological perspectives that Myers proves to be uniquely qualified among management scholars. Indeed, it is her strong grasp of current social-science theory and empirical research alongside her effectiveness in mining the ontological insights of theology that makes this book stand apart. This cross-disciplinary posture also helps her see many of the limitations of the current management research, and her chapter on the perils of management theory building through incremental progress alone is worth the price of admission.

While Myers spends most of the book building a case for the limitations of the current research, we should ultimately judge her contribution by the quality of her cross-cultural model of *calling*. Specifically, I found Myers' theory of calling to be a helpful extension of the person-organization focus of much of the current managerial and psychological literatures. By pushing management scholars to include ethics and a more overt definition of good work in their modeling of calling, she encourages her discipline to move beyond precise, but narrow, empirical tendencies that often avoid the underlying normative questions. Furthermore, by distilling her theory into a set of testable propositions, she paves the way for management researchers to test the empirical validity of her contribution.

There are a few points that I would have hoped to see Myers develop further. Specifically, while I found her work clarifying and informative, I still left the book wondering when and how to best integrate theology and management as disciplines—something I felt her background left her uniquely positioned to offer. I also hoped she might spend more time developing her theory to explain the power and limitations of calling as a linguistic concept—when it has power to create new realities and when it is a mere handmaiden to other individual or contextual considerations.

Regarding her method for integrating disciplines, Myers raises a number of intriguing points about how theology might lend insight to management theory. When she started down this path, I found her justification for this move a bit fuzzy. While she is quick to point out the limitations of disciplinary perspectivism and the corresponding importance of learning from other approaches, her argument for pulling from theologians in particular is less clear. Given that she writes for an audience naturally more suspicious of these claims, she would benefit from a more precise treatment of this argument. For example, is the value of theologians limited to insights on theological concepts such as calling, or might their insights extend to other parts of management theory? *Conversations about Calling* remains silent on many of these questions. In fact, the one time that Myers does make a more explicit claim—saying that the "only way to objectively determine whether the management literature should be modified is to compare these approaches with historic theological notions of calling" (157)—I found her argument more provocative than substantiated. Given that I am a part of her audience more predisposed to agree with her, the fact that I still desired a better explanation suggests her claim needs work.

When it comes to Myers' cross-cultural theory in particular, I believe her book would also have benefited from further focus on the power of calling to shape action and the issue of when the concept is merely malleable or is a tool of the surrounding context. As evidence for its malleability, Myers' narrative of the theological evolution of the concept shows how business leaders, theologians, and the church have often appropriated the concept to fit the context or institutional pressure of the day. At the same time, Myers seems to believe that calling as a concept makes possible certain understandings and actions in the world that would otherwise remain unavailable. Indeed, Myers waxes almost evangelical at times about the power of calling to change the world, ending one chapter with a call to "imagine what the world would be like if 80 percent of the population that are religious adherents similarly practiced what they preached in regard … to calling" (218). Ultimately, Myers' theory would be strengthened by more theoretical attention to the reasons why calling holds power to shape the external world, the ways in which it does so, and when and why the concept loses its power as it is molded by other considerations.

Finally, because Myers' argument for the power of calling rests on an argument for the power of individual worldviews to shape ethical action, I believe her text would be strengthened through a more direct engagement with the growing number of management scholars who doubt this argument. For example, groups such as EthicalSystems.org, associated with Jonathan Haidt (Stern School of Business), Max Bazerman (Harvard Business School), and Adam Grant (Wharton Business School), often highlight the relative impotence of deliberative System II thinking to shape action when compared to quicker, reflective, more intuitive System I processes. Given this starting point, these thinkers often turn from arguments for ethical education and turn to focus instead on organizational systems designed to constrain unethical behavior. Given the growing prominence of these "systems over deliberation" perspectives, it would be interesting to hear how Myers frames her view of calling as fitting into this broader issue of what is most likely to increase the focus on ethics and good work inside the modern workplace.

Ultimately, though I believe *Conversations about Calling* would be strengthened through engagement with the above concerns, these points should not take away from the its broader contribution. Valerie Myers' integration of management theory, counseling psychology, practitioner insights, theology, and the faith-at-work movement is commendable and could very well be generative of further attention to a very important topic. Her definitional precision around calling and the testable propositions of her theory are relevant for researchers interested in the study of calling, theologians attempting to understand entry points into conversations about management, and practitioners and educators looking to shape the behavior of those called to be within business. In all these ways and more, Valerie Myers' *Conversations about Calling* is worthy of a wide readership.

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A Catechism for Business: Tough Ethical Questions & Insights from Catholic Social Teaching

Andrew V. Abela and Joseph E. Capizzi (Editors)

Washington, DC: Catholic University of America Press, 2014 (144 pages)

A Catechism for Business undertakes a valuable and much needed project: bringing the insights of Catholic social teaching in a useable form to people engaged in business and commerce. Those of us who are professionally religious, as pastoral workers or as academics, can forget how little of Catholic Social Teaching (CST) is known, understood, and appreciated. A book such as this that organizes material from the primary sources around particular questions in a coherent structure will be a great help to many Catholic business people who want to live a unified life in which their faith informs their working life.

The editors bring an interesting mix of specialties to the work: Dr. Andrew V. Abela is the Dean of the School of Business & Economics at the Catholic University of America; Dr. Joseph E. Capizzi is the Director of Moral Theology in the School of Theology and Religious Studies at the Catholic University of America. Together they have devoted great thought to organizing the questions, which move from the general questions of the economic context and the applicability of CST to business issues, to specific ethical questions such as manufacturing, management, marketing, sales, and international business among others. The sections on marketing and on bioethical questions are particularly well-developed, which is appropriate given the editors' academic credentials.

They have used the documents from the Catholic social tradition, from *Rerum Novarum* to a speech by Pope Francis. The introduction gives a helpful methodology for readers of the book who are facing a business dilemma: "(1) find the question that is closest to that dilemma; (2) read the quotations provided; (3) pray and meditate on them; (4) read further in the documents those quotations come from if necessary; and then (5) apply them to your specific situation" (xvii).

For each question, the editors present a variety of quotes from various documents. For example, the answer to question 3—"Does the state have a role in facilitating the universal destination of goods?"—quotes from Benedict XVI's *Deus Caritas Est*, John Paul II's *Laborem Exercens*, Pius XI's *Quadragesimo Anno*, and Leo XIII's *Rerum Novarum*.

The volume covers essential questions such as number 33, which asks, "How much of our own personal profits should we be willing to sacrifice in order to avoid or reduce layoffs during an economic downturn?" The response uses a quote from the *Catechism of the Catholic Church* recommending temperance, justice, and solidarity, as well as a quote from *Rerum Novarum* reminding us that after meeting our needs we have a duty to give to the poor. Most subjects of interest in business ethics are covered.

The section "Moral Dilemmas in Business" makes it clear that profit cannot take precedence over morality and that, at times, significant sacrifices may be demanded of the faithful Christian. An editors' note gives a summary of the Church's distinction between formal and material cooperation with evil. In one of the succeeding quotes, the ideas of "double effect" and "indirect voluntary action" occur in the text without further explanation or comment from the editors.

This section is then referred to throughout the volume, such as in response to question 34, "What should we do if we face a choice between immoral activity and allowing a significant loss to the capital that was entrusted to us?" or question 88, "May we sell our products or services to an organization that we believe will put them to an immoral use, e.g., printing services to a company that produces pornographic magazines?" I think this is a legitimate approach, but wish the editors had expanded the original section and given some further pointers as to how Catholics should think ethically and theologically about these issues by using the concept of double effect.

In the questions in the section "Management" the editors do not give any discussion of the situation actual business people face: conflict between Catholic teaching and the law of the land. The Affordable Care Act, for example, requires that coverage for contraception be part of any health care benefit policy. Those whose companies are closely held will be able to achieve relief under the Hobby Lobby decision, but businesspeople in publically held corporations are bound by the Affordable Care Act and by state legislation. In Illinois, for example, the legislature has required such coverage, even for employees of Catholic universities. Similar conflicts arise between Catholic teaching and the law regarding the equal treatment of employees, including benefits for cohabitating partners or homosexual partners. These conflicts deserved a fuller and more nuanced treatment.

I was disappointed that the editors did not use more material from the *Compendium of the Social Doctrine of the Church,* a book that every adult Catholic should use as a guide not only to work but also to politics and family life. *The Vocation of the Business Leader*, an excellent document from the Pontifical Council on Justice and Peace, is quoted in several sections but much good material in that document—for example about the financialization and globalization of the economy—was ignored. In fact, questions of financial ethics were extremely limited. That may have been a conscious editorial decision given the complexities of the issues.

Overall, I would hope that this volume is widely read and used as the editors suggested. It brings the teachings of the Church to a lay audience in a usable way. If those teachings are applied consistently, they will greatly improve our economic and social life.

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Creation in Crisis: Science, Ethics, Theology
Joshtrom Kureethadam
Maryknoll, NY: Orbis, 2014 (388 pages)

This book joins a host of volumes in the past decade that promise to build or refine a Christian position on environmental ethics. Joshtrom Kureethadam provides a unique point of view as a Catholic priest and professor of the philosophy of science at the Salesian Pontifical University in Rome. His primary interest within his discipline is cosmology, which is demonstrated in the first chapter of the volume. The overall purpose of the book is worthwhile; it "is an attempt to frame our understanding of the contemporary ecological crisis by offering a broader and more holistic view of the problem" (7). Kureethadam pursues this end through an interdisciplinary approach.

Creation in Crisis is divided into four parts. After a brief introduction, Kureethadam makes the case in the two chapters of part 1 that humans are destroying the environment. First, he presents a brief cosmology, explaining the wonder of a finely tuned planet that alone meets the needs for human life to arrive billions of years after the physical universe originated in the Big Bang. Then he decries the irrationality of destroying the ecological balance of that one and only home planet. His emphasis is the brevity of human existence and the hubris that has led human beings to have such an outsized effect on the environment in such a short time span. Part 2 moves to a more narrow focus on the current ecological conditions. The four chapters of this section exegete the commonly accepted data relating to climate change, its impact on the environment, biodiversity, and resource depletion. Kureethadam carefully presents extensive scientific research, making few, if any, ethical or theological claims in these four chapters.

Part 3 outlines the unbalanced impact of climate change on the poor. To make this point, Kureethadam first explains the consensus expectations for the economic effects of climate change. He then suggests reasons why these catastrophic consequences of human excess will continue to reinforce injustice by more significantly impacting the poor. In part 4, Kureethadam presents a theological case for environmentalism. He argues from a sacramental view of the doctrine of creation for the sacredness of the earth. It thus follows that the earth must be preserved. The final chapter of the book closes by making a case that poor stewardship of the earth is a category of sin. Therefore, conversion from and repentance of ecological sin is a necessary, logical conclusion.

This presentation of the science, ethics, and theology of the current ecological condition has very little unique content. Kureethadam's chief contribution is to bring several disciplines together by summarizing the arguments for environmental activism from cosmology, climate science, social justice, and the doctrine of creation. There are few books on the market that bring such diverse fields together with integrity. This is the chief strength of *Creation in Crisis*.

There are also several significant weaknesses. First, although Kureethadam touches on various disciplines, his emphasis on climate data and cosmology comprise about two-thirds of the book. His analysis of theology and ethics does not present thorough theological reflection. For example, in the bulk of the volume, Kureethadam so strongly emphasizes that humans are latecomers to the ancient earth that he raises questions about the theological anthropology behind the scientific observations. As Kureethadam writes, "Earth can exist without modern humans, as it has done for over 99.9 percent of its history, but we cannot exist without the earth" (5). This, along with the evolutionary account of human origins presented in the volume, seems to undermine a robust understanding of the *imago Dei*. Thus, when Kureethadam introduces the theological concept of human stewardship in the final chapter of the book, the responsibility he assigns to humankind does not seem to match his presentation of humans as a late-arriving, alien species.

Perhaps the most significant weakness of this book is an underdeveloped presentation of the tension between God's transcendence and his immanence. In making his argument for the sacredness of the earth, Kureethadam moves dangerously close to panentheism by arguing for "God's in-dwelling presence in creation" (300). He attempts to distinguish between pantheism and an "incarnational spirituality" (305), but his categories are not sufficiently clear. There is an extensive Catholic theological tradition of sacramentalism. Such a doxological understanding of human participation in all life is helpful in combating functional dualism. However, the tension between God's immanence and his transcendence must be carefully maintained. Moving from God's continued providence in creation to his incarnational participation in the created order does not warrant the reduction of God's transcendence as is permitted (though not required) by this presentation.

Creation in Crisis is an attempt at the worthy goal of presenting a holistic view of human responsibility to current environmental conditions. However, in a field crowded with literature from religious and nonreligious perspectives, this volume does little to advance the discussion. It is an impressive compendium of interdisciplinary research but has little to commend it to readers outside the discipline of environmental ethics.

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Theology and Economic Ethics: Martin Luther and Arthur Rich in Dialogue

Sean Doherty

Oxford, United Kingdom: Oxford University Press, 2014 (228 pages)

The purpose of this book is to "expand the self-critical resources of contemporary theological approaches to economic ethics" (1). This is accomplished by examining and comparing selected works of the Protestant reformer Martin Luther and twentieth-century Swiss theologian Arthur Rich. Why Luther and Rich? The author contends that there is an extensive body of literature critiquing Luther's economic ethics but little has been done to appropriate Reformation theology in general and Luther's works in particular as a resource for informing and criticizing contemporary Christian economic thought. Rich is used, in part, to draw attention to a significant continental theologian who draws on Reformation themes but who has received little attention among English-speaking audiences. More importantly, Rich's account of business and economic ethics is used to demonstrate how Luther may be applied to expose some of the principal methodological strengths and weaknesses of modern theological contributions to economic ethics. The author hopes that this comparative analysis will help to clarify the "bewildering confusion" (2) that plagues contemporary Christian social ethics in general and assessments of economics more particularly.

The book consists of three lengthy chapters along with a brief introduction and conclusion. The first chapter provides a detailed examination of the methodology Luther employed in his *Sermon von dem Wucher*. Luther begins with the presumption that there is often a fundamental tension, if not conflict, between the gospel and economics. The Reformer resolves this tension by turning to the Sermon on the Mount, from which he derives three well-known precepts: do not resist those who take your property, give to those who beg, and do not refuse those who wish to borrow from you. In short, a self-denying charity trumps self-interested exchange. Luther uses these precepts to assess emerging banking practices and commercial activities that he finds to be largely, though not entirely, contrary to the gospel. He subsequently attempts to ground these practices and activities within the doctrine of creation on which he bases his accounts of work, vocation, self-interest, governmental action, and personal responsibility. Luther's basic conclusions include that the so-called autonomy of "financial affairs" (67) is superseded by the command to love one's neighbors, that Jesus' teaching prohibiting attachment to temporal goods must be strictly obeyed, and that "self-interest is always wrong" (67) and contrary to neighbor love.

The next chapter equally scrutinizes the methodology employed by Rich in his *Wirtschaftsethik*. As opposed to the options of descriptive and metaethical projects, Rich "locates and defends his own project as one of normative ethics," emphasizing in particular an "ethics of responsibility" (75). He contends that all moral acts are relational in character, impinging on various personal and social environments. Although Rich admits there is a universal moral experience, he grounds his particular normative claims in Reformation themes that enable people to act in ways that achieve what is good and just. Employing a Weberian framework, he proceeds to develop a series of normative claims regarding what constitutes good and just economic acts, many of which echo or amplify concepts proposed by John Rawls' account of justice. Unlike Luther, however, eschatology rather than creation plays the central theological role from which Rich draws a series of maxims involving relationality and participation that enact, or at least anticipate, the coming of God's kingdom. This enables Rich to affirm a market economy that is not based exclusively on self-interest but includes a love of neighbor—a kinder, gentler capitalism.

Chapter 3 analyzes Rich in light of Luther. Although the author is in many respects sympathetic with Rich's project, a number of problems emerge when assessed through the lens Luther provides. To take one example, Scripture plays a less central role in Rich's methodology. Consequently, his moral maxims are general rules of thumb rather than the clear commands of the gospel regarding how neighbors should be treated in economic and commercial relationships. If Luther is taken seriously, it is difficult to imagine how a market economy could be a little less self-interested. Additionally, Rich's account of justice is more dependent on Rawlsian themes than on eschatology, which purportedly plays the central role in Rich's project. The ensuing ethics is thereby curiously more suited to a liberal emphasis on contractual relationships rather than on bonds of neighbor love that anticipate God's kingdom.

The conclusion offers a final summary of the book and brief reflections on the state of contemporary theological social ethics. Although these reflections are sparse, they do not detract from the author's careful and detailed study of moral theological methodology in which economics serves as a revealing source of the various issues and problems at stake.

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Christians in an Age of Wealth: A Biblical Theology of Wealth
Craig L. Blomberg
Grand Rapids, Michigan: Zondervan, 2014 (271 pages)

As part of a series devoted to applying biblical theology to life, Craig Blomberg has done a service to biblically focused people by examining biblical texts on various aspects of stewardship and wealth. This is more than a catalogue of texts, though two-thirds of the book is devoted to examining them as required by the series editor. This book flows well and readably from Blomberg's pen. It also serves as a worthy update of his 2001 IVP book, *Neither Poverty Nor Riches*.

After an opening essay decrying our (mostly Protestant) stingy giving and consumerist spending, including a shot at lavish mega church buildings, he begins to focus on how wealth could be used corporately to help those in need (among us) and the poor (away from us).

The next chapter, ostensibly on the biblical goodness of wealth, seems instead to be focused on the prosperity gospel. He gives a credible telling of the goodness of creation and our purpose as God's stewards. His focus is not on God's bounty, a topic of Jonathan Edwards' (not cited), but on the prosperity gospel's errors. He shows how the kingdom will, in fact, fulfill all the promises for abundance but not now. His treatment of wealth in the Bible is a series of brief commentaries on the various passages chosen.

As for generosity, Blomberg presents well Mary's generous ointment but neglects the generosity found in the Matthew 20 parable of the landlord who paid identical wages to those who worked all day or for an hour. He comments on Mary's devotional gift rather than on the generous but "unfair" gift of the landlord. Apparently his intended audience is those who are new to the topic of wealth and who would benefit from seeing many texts before getting into weightier issues.

As he enters Acts, he wisely notes that we are not called to trade places with the poor but that we are to be generous on every occasion. He gives three worthy models for how churches can help people. His section on helping the poor is brief and introductory but worth including.

The next two chapters deal with sin and generosity. He comments on Job and on all the relevant verses relating to greed from Ecclesiastes before warning us about Ananias and Sapphira. This seems to be a good commentary on a catalogue of relevant verses rather than an argument. He has good insight into the combination of personal piety and social concern.

When it comes to giving, tithing, and taxes, he emphasizes that the tithe is not normative or even semi-normative for Christians today. Giving is an area where we can be especially duplicitous by giving cheerfully but still ignoring the needs of people and ministries. We must be, as he writes, sincere, faithful, and generous. He understands that we must pay taxes but also that mere humanitarian help will not benefit the souls of humans. He concludes the section on explaining texts with a chapter on resisting materialism/mammon to fulfill our proper allegiance to Jesus.

Having covered the texts, Blomberg's final chapters are practical and involve useful case studies. Considering the individual as steward, Blomberg teaches wisely about budgeting, the graduated tithe, luxuries, surplus, missionary support, and contentment. He notes that work is good in itself; this is a welcome emphasis.

His chapter on government and business is focused instead on capitalism and socialism. He gives a balanced presentation demonstrating a good grasp of the issues such as limited good, incentives, dramatic CEO pay, and the middle class. He ignores the statist nature of socialism and seems to confuse destitution with relative poverty. He appears to think that Europe has found a successful "third way" between socialism and capitalism. He equates government spending and foreign aid with helping the poor as if all such spending actually helps. He is limited by his popular view of social justice. On the impact side, he fails to explain that socialism has killed its hundreds of millions while capitalism, for all its problems, has raised its billions from poverty.

Nevertheless, Blomberg refuses to be extreme and ends with an engaging testimony of his own journey. He helps us come to grips with the fact that capitalism is only as moral as those in its market system who either deploy private savings or consume the goods we produce. His final chapter on the role of the church is worthy and could effectively be used to train new leaders of churches.

Whenever one of the doctors of the church becomes knowledgeable about topics of wealth, savings, consumption, and other aspects of the economy, it is a good thing. When he also relates that to the Word of God, it is even better. Craig Blomberg has done these well, and his book is worthy.

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Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 227–235

ETHICS AND ECONOMICS

The Common Good: An Introduction to Personalism
Jonas Norgaard Mortensen
Frederiksværk, Denmark: Boedal Publishing, 2014 (132 pages)

Danish author Jonas Norgaard Mortensen offers in *The Common Good*, as the subtitle indicates, an introduction to the social/philosophical perspective of personalism. Mortensen's political experience includes "head of communications at the Danish Youth Council, secretary general of the Christian Democratic party … leading and developing projects concerned with dialogue, democracy, and development in Egypt, Lebanon, and Syria" during the Arab Spring, and "chief of communication in the Christian Trade Union Movement in Denmark," all while "running his own lecture and consulting business." Apparently, all while also reading a considerable number of works of contemporary philosophy and political thought.

In the introduction to his book, Mortensen makes the goal of the book plain:

> The book's thesis is that we have created a *depersonalized* society—a society which is increasingly moving away from the very basics, from the close relations between dignified humans engaged in their communities, replacing such things with ideology, economics, systems, institutions. The result is an ever greater mistrust of our fellow citizens and of society itself. This mistrust causes a meltdown of society and leaves us unable to handle the serious challenges we face.

The goal of *The Common Good*, then, is to "outline the potential contributions of personalism in this situation." The book is introductory and formatted like a textbook; it "makes no pretense of treating its themes and problems exhaustively." Given that qualification, I would, with the following reservations, recommend the *The Common Good* to teachers who want an accessible introduction to personalism, so long as they are able to address its shortcomings in class discussion or with other readings.

The book is divided into the following four chapters: “The Relational Human,” “The Engaged Human,” “The Dignified Human,” and “Challenges to Personalism,” which also serve as a good summary of the essential components of personalism to Mortensen: relationality, social action, and human dignity. In addition to his accessible writing style (hampered only, unfortunately, by occasional typos), *The Common Good* features informational boxes throughout, profiling basic concepts and a diverse array of major figures in the personalist tradition, such as Nicholas Berdyaev, Martin Buber, Emmanuel Levinas, Martin Luther King Jr., Jacques Maritain, Emmanuel Mounier, Max Scheler, and Karol Wojtyła (Pope John Paul II) among others. Mortensen writes from a religiously neutral perspective while nevertheless acknowledging the importance of theism of various types for many personalists. In addition, he helpfully ends the book with a brief history of the origins of the concept of the person in the Trinitarian theological debates of the early Church.

The major shortcomings of the book involve two recurring oppositions, namely personalism versus liberalism and personalism versus capitalism. While admirably advocating for the dignity and freedom of the individual and political decentralization, Mortensen does not seem to be able to admit that these commonalities make the personalism he describes a species of liberalism and capitalism, not an alternative. This evinces, as well, his misunderstanding of both of these terms. Liberalism is so broad a tradition as to include *both* Edmund Burke *and* Jean-Jacques Rousseau. Capitalism, as a general economic system, includes *both* F. A. Hayek *and* John Maynard Keynes. Of course, these include many figures that fall between (and beyond) these poles.

The effects of this misunderstanding are seen in broad statements that conflate liberalism and atomistic individualism or capitalism and consumerism. These abuses, however, do not accurately represent either liberalism or capitalism. For example, note the following from Frank H. Knight, one of the founders of the Chicago school of economics: “The individual cannot be a datum for the purposes of social policy, because he is largely formed in and by the social process, and the nature of the individual must be affected by social action.” Knight would agree with Mortensen that individuals do not exist in isolation but are profoundly formed by their relationships with others. While Knight agrees that taking the individual as given is a common error of liberalism, he also writes, “in the nature of the case, liberalism is more ‘familism’ than literal individualism. Some sort of family life, and far beyond that, some kind of wider primary-group must be taken as they are, as *data*, in free society at any time, until they change or are changed … into other forms.” Such counterexamples could be easily multiplied from a vast variety of liberal and capitalist authors. Mortensen’s presentation in this case is not simply too inexhaustive: It is also misleading and inaccurate.

What seems to emerge is a resistance to man as *homo economicus* (economic man). While I agree that *reducing* human beings to rational utility maximizers is depersonalizing, conversely failing to acknowledge the economic aspect of our nature properly is dehumanizing. To coin a few terms, instead of *homo non economicus* (non-economic man), what is needed for a fuller picture is *homo supra economicus* (more than economic man). The former could indicate the latter, if it was taken to mean “not [merely] economic man,” but that is not the picture that emerges from *The Common Good*.

The latter case (*homo supra economicus*), however, has been made in the last twenty years by none other than a group of scholars who, in fact, have identified as economic personalists—for example, Gregory R. Beabout, Edward O’Boyle, Ricardo F. Crespo, Peter Danner, Patricia Donahue-White, Daniel K. Finn, and Gloria L. Zúñiga among others—and who acknowledge antecedents within the liberal tradition. While Mortensen briefly highlights the distributism of G. K. Chesterton and Hilaire Belloc as built on personalist premises (which it is), he fails to engage or even note the significant body of work of those who see personalism as augmenting, rather than opposing, capitalism and liberalism. Perhaps a second edition could temper these too-sharp dichotomies that do not reflect the nuance and care of the rest of the book.

One opposition in *The Common Good* turned out to be enlightening though: personalism versus existentialism. One reason this opposition is better is that Mortensen more readily admits that there is significant overlap between the two and more of a difference of emphases than fundamental incompatibility. That difference of emphases caught my attention: (1) “Existentialism views the surrounding world as meaningless and hostile, whereas personalism sees the world as fundamentally meaningful”; (2) “Whereas for existentialism the Other is an enemy … personalism sees others as friends”; (3) “For existentialism, the goal and the norm is freedom; for personalism, it is the good of individual, community, and society alike.”

While Mortensen’s goal is to promote personalism over or against existentialism, he instead convinced me that both touch on significant aspects of reality as we know it: birth (and hence relation) and death. No one is born into Locke’s state of nature—his variety of liberal anthropology *would* be at odds with personalism. Instead, we are born to a mother and a father, into families, communities, and societies. This is basic to all human existence and deserves the emphasis accorded to it in personalist philosophy and social thought.

Nevertheless, to borrow a phrase from Richard John Neuhaus, we are also “born toward dying.” We are mortal—and not just individuals, but marriages, families, communities, and societies die as well. Although born with the dignity of “children of the Most High,” to quote the psalmist, we all “die like men” (Ps. 82:6–7 NKJV). The existentialists are right to bring to our attention the haunting mystery of nothingness, meaninglessness, and chaos. It is the problem of evil, and it is a problem for everyone that cannot be solved by being ignored or rationalized away.

The contribution of the gospel, above and beyond both of these, is not a way to cheat death, but rather that “we who live are always delivered to death for Jesus’ sake, that the life of Jesus also may be manifested in our mortal flesh” (2 Cor. 4:11 NKJV). Our philosophy and social policy ought to reflect the realities of relation and dissolution, and Mortensen does a good job, all things considered, introducing and exploring the former.

Yet beyond that, from a theological perspective, Christians ought to be able to offer even more. Although we must do all we can to attend to our infinite dignity and sadly finite existences, we must also know our need for grace and the hope of the resurrection.

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The Fair Trade Scandal: Marketing Poverty to Benefit the Rich

Ndongo S. Sylla
David Clement Leye (Translator)
Athens, Ohio: Ohio University Press, 2014 (179 pages)

This new book by Ndongo Sylla is an insider's critique of the fair trade model as practiced by Fairtrade International (FLO, or Fairtrade Labelling Organizations). (The book has been translated from French, and I found the translation to be quite readable and engaging.) Based on his own experiences working for FLO, Sylla seeks to point out the flaws in the fair trade system. As with most research about fair trade, Sylla's focuses primarily on the fair trade coffee initiative. In the fair trade coffee system, cooperatives of small coffee growers pay thousands of dollars to FLO to join the network and for compliance fees. In exchange for ethical production, the growers receive a guaranteed minimum price for each pound of their coffee sold as "fair trade."

In chapter 1, "On the Inequalities of the International Trade System," Sylla articulates what he perceives to be the inherent injustices of the current system of international trade. Sylla is rightly critical of the slanted trade policies faced by the world's poorest. His arguments here channel similar themes expressed by Stiglitz and Charlton in *Fair Trade for All: How Trade Can Promote Development* (Oxford UP, 2006). For Sylla, the poor cannot compete on a level footing with developed nations engaging in protectionist policies. Indeed, Sylla refers to policies such as the subsidies paid by the United States to its own cotton growers as a form of "dumping" (28). Sylla also notes that while the United States is relatively open to trade with already rich nations, it exacts the largest tariffs from its poorest trading partners. For example, citing data from the Progressive Policy Institute, Sylla observes that the United States collects more tariff revenue from Cambodia and Bangladesh than it does from England and France (31).

In the chapter, "The Fair Trade Universe," Sylla describes the origins of the fair trade movement as well as its current operations. Sylla's accounting in this section is first-rate. For starters, the author carefully distinguishes between the commodity-driven model practiced by FLO and the Alternative Trade Organization (ATO) model. While the FLO model provides modest price supports for common agricultural commodities produced in the FLO network such as coffee, tea, sugar, and bananas, the ATO model seeks to connect poor producers of unique products with consumers who would not otherwise find them. (Ten Thousand Villages is probably the best-known ATO.)

An especially helpful feature of chapter 2 is the author's classification of the work of FLO into four broad categories of activity: (1) sensitization (making the case for fair trade), (2) guaranteeing quality (ensuring that certified fair trade products have been produced under the advertised conditions), (3) organizing and building the capacities of producers (orchestrating production among various international sources), and (4) coordinating the movement (setting standards, setting prices, and disseminating information). Sylla concludes the chapter by describing the competition faced by FLO for its fair trade certified products from other forms of "caring" certification, such as Rainforest Alliance certified coffee.

In chapter 3, Sylla itemizes and critiques the prevailing "Controversies Around Fair Trade," noting that critics of fair trade usually evaluate it along five possible lines: (1) its distributive impact (whether the poorest benefit most), (2) its allocative efficiency (whether the producers create the most value), (3) the efficiency of its transfers (how much of the premium paid by consumers gets to poor producers), (4) its control systems (including corrections of abuses), and (5) its effectiveness relative to other strategies.

The most intriguing aspect of chapter 3 is its dismissal of nearly all assessments by mainstream economists that evaluate fair trade initiatives along the five lines given above. Sylla has no patience with arguments made by those he regards as blinded by their "neoliberal" ideology, insinuating that their body of scholarship as it regards fair trade cannot be taken seriously. He writes, for example, that "[n]eoliberal critics … lost a great deal of credibility when … they shamelessly and deliberately publicised alternative companies or approaches in what were presented as 'academic' documents" (71). In this section, Sylla ridicules what I regard to be several strong pieces of scholarship, including at least one that I cite in my book, *Fair Trade? Its Prospects as a Poverty Solution* (2010). Sylla is kinder to "neoliberal" critics when he likes the answers they provide. For instance, the author respects mainstream research that identifies unintended distributional consequences of the fair trade model.

In the subsequent chapter, which constitutes the heart of the book, Sylla makes his main argument: "Fair Trade is an unsuitable response to poverty in the South, as it very much relies on free market logic" (86). Although Sylla is no champion of the free market, his "Redeeming the Free Market as a Solution to Poverty: The Limitations of the FT Model" skillfully points out the flaws in the argument made by fair trade advocates that fair trade is a form of market-based justice and poverty reduction. First, Sylla accurately notes that the dollar amounts guaranteed to growers, whether in the form of the guaranteed minimum price or the social premium, are simply not determined by market forces. Instead they are rather arbitrarily determined, as evidenced by FLO's recent doubling of the social premium paid per pound from 10 to 20 cents. The social premium is intended to be used for projects in villages and is paid regardless of whether the market price of coffee is above or below the minimum price per pound guaranteed for fair trade coffee. At the same time, fair trade prices and premiums cannot be so high that they significantly reduce the willingness of northern consumers to purchase those coffees at retail. Thus the viability of the fair trade system demands that it appear generous to the poor, but it cannot afford to be too generous.

Beyond this, Sylla brings the dirtiest secrets of the fair trade movement into the light. For example, and as I also point out in *Fair Trade?*, there is no guarantee made to certified growers that they will be able to sell 100 percent of their fair trade harvests to their partner buyer(s) on the other side of the market. Fair trade importers are under no such obligation. Consequently, growers in the fair trade network dump vast quantities of their coffees each year into the conventional coffee market. Under such circumstances a cooperative's significant investment in joining the fair trade network must be viewed as a speculative investment opportunity and, like any other, it may or may not pay off over the long term.

To close the book, Sylla uses the fifth chapter, "Looking for the Global Impact of Fair Trade," to assess whether fair trade is making a difference in the lives of the poor it claims to help. Again, though no free trader, he levels indictments similar to those I make in *Fair Trade?*.

Sylla concludes that fair trade is not helpful to its intended beneficiaries on balance. Referring to data presented earlier in the book, Sylla contends that poor nations simply cannot grow rich in a global economy if they remain shackled to commodity-based production that requires few tools and little skill. As a result, fair trade cannot be counted on to bring about lasting progress. Instead, he argues that poor nations achieve sustainable progress when they invest in a broader range of economic activities. He also notes that fair trade partnerships do not take hold in the poorest nations; instead the greatest shares of fair trade goods are produced by precisely those who are already positioned to produce high-quality coffees at low cost. In short, FLO is not going out of its way to provide assistance to those most in need of it. To make matters worse, most of the revenue from fair trade coffee simply does not end up in the hands of the producer organizations. Sylla claims that "for each dollar paid by American 'consum actors' to purchase an FT product, 3 cents of 'additional income' are transferred to the South" (125). Of course, the rest of the fair trade network has no good reason to trumpet these meager results: The earnings of FLO, its for-profit importers and roasters, and commercial outlets all depend critically on the volume of fair trade sales.

Because of the book's antimarket flavor, it reminds me of Fridell's 2007 book, *Fair Trade Coffee: The Prospects and Pitfalls of Market-Driven Social Justice.* Fridell is no fan of fair trade either but would prefer to see a return to the heady days of a strong International Coffee Agreement—an arrangement that established a production quota for each grower nation in an effort to artificially boost world prices.

The Fair Trade Scandal, as well as Fridell's book, would make excellent reading for those who have read arguments such as my own regarding the ineffectiveness of fair trade yet remain skeptical. Although written from diverse perspectives, none of these analysts has much good to say about fair trade.

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Two Cheers for Anarchism: Six Easy Pieces on Autonomy, Dignity, and Meaningful Work and Play

James C. Scott

Princeton, New Jersey: Princeton University Press, 2012 (169 pages)

Most of what each of us does in our everyday lives relies on forms of organization and cooperation that are not centrally directed. People find a way to get along. We are hardwired to cooperate when it is in our long-term self-interest. In James C. Scott's book *Two Cheers for Anarchism*, six chapters provide us with twenty-six fragments designed to develop in the reader what Scott calls an "anarchist's squint" on the world. Scott shows us how much we already do without the state and how much we achieve through "mutuality, or cooperation without hierarchy or state rule" (xii).

Seeing like an anarchist takes practice, and Scott's book can be read as a devotional, guiding us into that practice. "[I]f you put on anarchist glasses and look at the history of popular movements, revolutions, ordinary politics, and the state from that angle, certain insights will appear that are obscured from almost every other angle" (xii). Scott's anarchism is process oriented, like Robert Nozick's approach to constraining the state.

Scott's methodology relies on a mechanism such as an invisible hand that guides social phenomena; the reader should not be deterred by the word *anarchism* in the title. Scott makes no claim to nihilist anarchism, though he leans toward left-anarchism and explicitly rejects the anarcho-capitalist fad. Scott's anarchism is not like David Friedman's project that tries to demonstrate how we can restructure society without a state. He comes closer to joining the likes of Peter Leeson and Peter Boettke by employing anarchism as a benchmark for positive comparative institutional analysis. The state Scott is concerned with is the same as that addressed in Douglass North, John Wallis, and Barry Wiengast's *Violence and Social Orders*, entailing all those institutions—formal and informal—that constitute the status quo that buttresses the capitalized interests.

In chapter 1, "Disorder and 'Charisma,'" Scott shows us the subversive potential of anarchist movements—in particular, the movement without a central organization: the wildcat strike, the draft-dodgers, the foot-draggers, and the saboteurs who practice spiteful infra-politics against the elites to whom they are accountable. "A demonstration, even a massive one, with leaders was one thing, a rioting mob was another. There were no coherent demands, no one to talk to" (18). Politics is exchange, but a collectivist movement with no decision makers is not doing politics. It is destroying the existing order.

Imagine an omnibus bill that simultaneously repeals the many wealth-transferring tax and subsidy programs that generate rent-seeking opportunities for politicians and special interests. Total social welfare would increase overnight as deadweight losses transformed into real surpluses. The political difficulties inherent in the transitional process are what prevent such omnibus reforms. Outright disorganized rebellion would sidestep the political process and accomplish the transition.

Unfortunately, Scott fails to see that each of these actions is ultimately destructive and a negative-sum game. Other left-anarchists have identified better ways to practice subversion. Mark Van Steewyk, in *That Holy Anarchist*, directs us toward the politics of Jesus in praxis. Radical hospitality, sacrificial altruism, and frugality are redemptive acts that preserve a healthy spiteful attitude toward the state. People will drag their feet, will toss sawdust into the gears, will lie on their tax returns, and will defect their obligations quietly and selfishly. But the individual who pays her taxes, and then works to end poverty through direct donations, like sharing her home with the needy, ultimately does more to effect the end of poverty than the rebel.

In chapter 2, "Vernacular Order, Official Order," Scott shows us that different problems may call for different levels of organization. Subsidiarity is illustrated by the naming of roads. It is practical for a local villager to talk about driving up old Durham Road from home one day, but when an ambulance is needed, one better identify Route 77 and the mile marker because there is more than one road leading into Durham. Local knowledge is insufficient for securing help from outside.

However, "[t]he order, rationality, abstractness, and synoptic legibility of certain schemes of naming … lend themselves to hierarchical power" (34). There are technologies and lexicons for control, and others for resistance, as Eli Dourado has shown. These will always abide in some tension because there will always be particularities of time and place—local knowledge in the Hayekian sense—that resist control, even as economies of scale create pressure toward centralized control. Planning is necessarily parasitic on a preexisting productive informal order.

One of the interesting things that left-anarchists bring to the table is an understanding that we are weak volitional individuals. In chapter 3, "The Production of Human Beings" Scott says that "[a]ny activity we can imagine, any institution, no matter what its manifest purpose, is also, willy-nilly, transforming people" (67). The methodological individualist bristles against such talk. We want each of the agents in our models to be rational and, though we never say it, responsible—none of this "formation of the self" squishy talk.

Still, it is healthy to ask, with Scott: "Are the authoritarian and hierarchical characteristics of most contemporary life-world institutions—the family, the school, the factory, the office, the worksite—such that they produce a mild form of institutional neurosis?" (79). Scott wants us to be aware that hierarchy tends to "produce a more passive subject who lacks the spontaneous capacity for mutuality" (80). Scott prescribes an anarchist calisthenics in which we are encouraged to intentionally break a senseless law on occasion for the formation of individuals who then are equipped for deliberative democracy and resistance to tyranny.

In chapter 4, we find Scott joining with Deirdre McCloskey and Jane Jacobs in raising up "Two Cheers for the Petty Bourgeoisie." Scott dignifies the petite bourgeoisie because they "represent a precious zone of autonomy and freedom … [that] are, along with mutuality, at the center of an anarchist sensibility" (85). The ethic of the shopkeeper is to look out for her customer. Jacobs is praised for noting how urban neighborhoods formed a nexus of relationships such that there were "eyes on the street" reducing the need for official policing entities. A walk to the store deterred more crime than a cop on the beat. Anarchy in this sense is mutuality and community through which the petty bourgeoisie provides many of the public goods necessary for creating the "building block[s] of social solidarity and public action" (99).

Scott is an analytical egalitarian. Models and measurements used in economics are prone to the advancement of pointy-headed ideas provided by experts. Chapter 5, "For Politics," is Scott's defense of the deliberative process of democracy in contrast to rule by experts. Experts love nothing more than to quantify their results, he observes—except perhaps to measure the citations to their publications. In resistance to experts, we need to amplify the voices of the public. Rule by experts can lead to horrors, such as eugenics, so a deliberative space is essential to keeping experts in check.

In Scott's final chapter, "Particularity and Flux," we see Adam Smith's understanding of sympathy leading to an anarchist squint against the state. Experts operate in terms of abstractions and so do states. Someone may advocate for a government program to help the poor or for insurance to farmers or for the creation of jobs. In the abstract, solutions to these problems will always appear to be too big for the individual to do anything about. However, programs are inflexible, and oftentimes unnecessary when the particulars are made known. Neighborly assistance works better to elucidate sympathy among people. Scott tells the story of Huguenots in Vichy, France, who provided refuge to Jews who were escaping the Nazis. Many neighbors were unwilling to pledge aid in advance, but when faced with a family in need of a meal, the neighbors sympathized and became committed for the duration. Sympathy arises when the particular irrupts and direct personal action is able to respond with flexibility in contrast to the cold administrative dispensations the state can dole out.

Scott's book has many errors, but his case-study squints are better than the economist's usual models that capture insights but never bear out practically. Ronald Coase said he wanted to understand what actually happens in the real world. *Two Cheers for Anarchism* provides such useful squints at anarchic systems solving everyday problems through mutuality and cooperation.

The anarchism that Scott shows us is quaint, mundane, and generally constructive. It is part of that common grace that sustains us. We learn from his squinting to hesitate before saying, "There ought to be a law!" in any particular circumstance but, instead, to investigate, in the manner that Elinor Ostrom taught us, how it is that people are coordinating to overcome a problem without the help of the state.

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Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 237–242

HISTORY AND PHILOSOPHY OF ECONOMICS

Markets, Planning and the Moral Economy: Business Cycles in the Progressive Era and New Deal
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Cheltenham, United Kingdom: Edward Elgar, 2012

Economists and the State: What Went Wrong
Timothy P. Roth
Cheltenham, United Kingdom: Edward Elgar, 2014

It is important for scholars in both economics and public policy to have a sophisticated awareness of the context in which they work. This context is comprised of, to name but two significant features, philosophy and history. Examination of economic and political theories demonstrates that no economic policymaking takes place in a vacuum: Even the apparently pragmatic criterion of "doing what works" is predicated on *ideas* about what "working" means and how to measure success. The study of history supplies economists and policymakers perhaps most crucially with a sense of humility: Contemporary experts are not the first to believe that they have found answers to the world's problems—if only everyone else would comply with their sage advice.

In light of this point, these two books are large steps in the right direction. Stabile and Kozak offer a history of twentieth-century thinking about economic downturns and how to solve them. To organize their material, they distinguish two fundamental approaches to economic policymaking: "moral economics" and "market economics." A moral economy is one in which "economic decisions are made through planning with an attitude of doing what is right and fair in order to achieve social justice" (1). Advocates of the market economy, in contrast, argue that the market "is a superior way for making choices about what to produce with our limited resources, by letting each individual's or organization's willingness and ability to buy or sell at market prices allocate (ration) goods and services" (2).

Timothy Roth argues that a "procedurally-based, consequence-detached political economy" is superior to the view that has reigned in recent years among economic policymakers and that, based on welfare theory, focuses on distributive rather than procedural justice. Using Adam Smith and the American founders as touchstones, Roth proposes a return to what he calls a "constitutional political economy (CPE)" that "seeks institutional arrangements that both reflect and promote respect for the moral equivalence of persons" (55).

In sum, both books direct our attention, through analysis of previous economic actors, to the limitations of views that have been dominant at various points in the history of American policy. Stabile and Kozak are less prescriptive than Roth, but both books end up in much the same place: Contemporary economic malaise is the result of the growth of government intervention in the economy, which is in turn the result of faulty ideas about how best to achieve prosperity and justice.

With respect to this basic insight, both books are helpful and accurate. However, the story of American economic policymaking is much more complicated than such a straightforward formulation would suggest, and it is in these details that many quibbles can be raised. By articulating a few of these, the arguments of both books can at the same time be sketched.

There is always danger in reducing the possible positions on complex matters to a total of two. Stabile and Kozak are undoubtedly aware of the danger but determine that the benefits of simplification justify the risk. There is precedent, after all, in the popular and effective *Commanding Heights* project (book and documentary 1998, 2002) that posited twentieth-century economic and political history as a battle between proponents of government-controlled economies and those of free-market economies, whose respective apotheoses were John Maynard Keynes and Friedrich Hayek. Perhaps this kind of dichotomy is especially tempting in the American context, where, for the most part, two political parties have dominated the landscape since the early days of the country.

The move remains problematic, however: Even if politics (and economics) make strange bedfellows, it still requires procrustean violence to fit half the world into one bed and half into the other. The problem is exacerbated by the authors' choice of terminology. In their account, *moral* implies promoting or at least welcoming *government* planning of the economy. Granted that many advocates of government planning posit moral reasons for their proposals, there is also a long tradition of opposing government intervention on explicitly moral grounds.

Stabile and Kozak are not oblivious to this. Their summaries of progressive and market thinkers are informative and generally do justice to the complexity of their thought. In sum, the story they tell is more complicated—and accurate—than the theoretical categories by which they try to capture it. That they recognize this at some level is apparent in their concluding remarks. Policy lessons are difficult to discern in the contemporary situation, they note, because in the contemporary "mixed economy" it has become "increasingly difficult for both sides in the debate over morals and markets to determine whether creative destruction or gradual collectivization are responsible for either the downturns that the economy still suffers or the recoveries that still follow them" (248). That is so, and thus the debate will likely be interminable.

Roth's categorization is similarly problematic. By presenting procedural versus results-based understandings of justice as the key point of differentiation, he, too, oversimplifies the lines of debate. Under this organizational scheme, Hayek and John Rawls are allies. A complete treatment of the relationship between Hayek's and Rawls' thought would take more space than is available here, so the following will have to suffice: Roth is correct that there are important connecting threads between the two, but he does not adequately address the significant differences.

A thought experiment that may serve to highlight this central problem in both accounts is to ask whether Hayek and Rawls would be "on the same side" in the Stabile and Kozak book: Probably not. Hayek, a well-known opponent of government intervention, would be among the advocates of a market economy. John Rawls, a man of the political left whose theory is widely perceived to provide intellectual justification for the welfare state, would thus be a supporter of the moral economy. Lines of division running among thinkers, ideologies, and political positions are often (always?) tangled, and sensitive analyses should reflect that reality.

This problem aside, these books are informative and insightful and deserve attention from scholars in the fields of economic history, philosophy of economics, and public policy. Stabile and Kozak's evenhanded treatment is a model of fairness toward contrasting views on contentious issues. Roth's exhortation to a constitutional political economy is basically sound, and his critique of "legislating by the executive, bailouts, and other chicanery" (85) is refreshingly forthright.

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The Economy of Recognition: Person, Market and Society in Antonio Rosmini

Carlos Hoevel

Dordrecht, Netherlands: Springer, 2013 (263 pages)

An extraordinarily learned man and an original thinker, Antonio Rosmini-Serbati (1797–1855) has been largely neglected—both in his native Italy and abroad. Among Catholic scholars, Rosmini suffered from the Post Obitum decree of 1887 and from the Jesuits' extensive and successful campaign for his ostracism. Another possible reason for this neglect, however, may have to do with some peculiar features of his writings. Rosmini had a very productive life: his collected works would amount to some one hundred volumes.

Alas, he was more a prolific than he was a clear writer, and even Italians feel some uneasiness upon entering the ambitious edifice he built with his words.

This makes all the more valuable the gallant effort of Carlos Hoevel, who presents a wide-ranging examination of Rosmini's social and political thoughts in his priceless book—a gateway to Rosmini's ideas that has been badly needed.

Hoevel is a serious scholar and immersed himself deeply in his subject matter. He masters Rosmini's writings, and presents them with affection and respect. His book will certainly become a point of reference in the secondary literature on Rosmini, and rightly so. However, I have two problems with his work.

The first may initially seem to be trivial, but it is, in fact, significant for it jeopardizes the value of Hoevel's study. He refers to Rosmini's works by the year of publication of the edition he read: so, Rosmini's *Theodicy*, published in 1845, becomes "Rosmini 1977b," and Rosmini's essay on socialism and communism, dated 1849, becomes "Rosmini 1978c." Now, Hoevel's book is 250 pages long and it numbers in its bibliography over thirty Rosmini entries—some in Italian and some in English translation. The author argues strongly for an evolution of Rosmini's thinking over time; thus knowing when a specific work was actually written, rather than republished, would matter a great deal in the context of his analysis. This problem reverberates with the structure of the book because Hoevel deals separately with the several subjects and concepts in Rosmini's thought, rather than dealing with the concepts chronologically.

Second, Hoevel seems to have two main preoccupations: one is to idiosyncratically fashion Rosmini as a prescient critic of contemporary neoclassical economics. The other is to distance Rosmini's political philosophy from what we may call, for the lack of a better term, pure "classical liberalism."

Rosmini was certainly a vigorous critic of utilitarianism and, more generally, was undoubtedly distrustful of economistic explanation in the fashion of what Hayek deemed "the pretence of knowledge." Hoevel shows this unequivocally, but sometimes one has the impression that, though Hoevel references Smith and Locke, he conflates utilitarianism and market-leaning classical liberalism.

Hoevel's attempt is then to detach Rosmini from a certain "classical liberal" reading of his work, which is a well-rooted interpretation among scholars of the Italian thinker. Hoevel takes issues with the classic interpretation of Rosmini's political philosophy in chapter 2. In particular, he wants to refute the interpretations provided by Gioele Solari and by Danilo Zolo, as he deems the latter to be too focused on a historiographical interpretation of Rosmini as a traditionalist thinker deeply influenced by Carl Ludwig von Haller. For Hoevel, Rosmini clearly drifts away from Haller at a certain point (an opinion that is shared by other Rosmini scholars). Nevertheless, Hoevel never quotes directly from Haller's works.

Hoevel also takes aim at Pietro Piovani's identification of Rosmini's personalism with "economic individualism." Piovani's *La teodicea sociale di Rosmini* (1957) remains a landmark in the interpretations of the northern Italian philosopher—perhaps the most consequential book ever published on Rosmini's political thought. Piovani argues paradoxically that, if laissez-faire economics had not been invented yet, Rosmini should have manufactured it, given the central role it occupies in his reflections.

Hoevel emphatically diverges from this approach. He maintains that Rosmini's "personalism" could not be reduced to such a narrow-minded vision of economics as that of the champions of laissez-faire. Certainly Rosmini upheld the importance of society and considered freedom as a social phenomenon that intertwined with the many different dimensions of societal development. But who does not—except a few arch-partisans of *homo œconomicus*?

There are genuine differences between Rosmini and the philosophers and economists he knew well—Locke, Smith, or Say. However, a tradition of thought is seldom composed of authors whose thinking is equivalent, precisely as in every family no son is ever perfectly like his father. If the classical-liberal tradition of thought is not conceived as having been formed by Xerox copies of Locke or Smith, then Rosmini clearly belongs to it.

I will use Hoevel's own summaries to consider two examples: property and price formation.

Rosmini was a natural-law theorist: He maintained that "rights precede the sanction of any positive law and coercion" (101). In his vision of natural law, property rights are indeed central. The role Rosmini affords to them is crucial both for his vision of the economic realm and his political thought. He indeed "places at the core of the economy the concept of ownership, which, long before being applied to the jural ownership of the external goods, he discovers in the property or self-possession that the person has over his or her own nature" (89). Therefore, he considers ownership to be "the principle from which all rights are derived" (107).

Rosmini clearly kept his distance from Locke, as he did reject the labor-mixing justification of property. He thought that "neither effort nor expense constitutes the matter of the right to occupancy, but 'the effort involved in its use.'" As Hoevel explains, "labor required to attain 'jural occupancy' evidently implies not only physical or material force but an intellectual and moral act" (111).

For Rosmini, property is a social right in the sense that it lies at the foundation of society. He carefully considers different cases in which property may be abandoned or become useless to the legal owner. He considers appropriation to be a creative act; in this sense ostensibly paradigmatic of human personality. Property, he explains, is like a sphere, of which the person is the center. One basic requirement of social justice is to honor and respect ownership. If anything, Rosmini's emphasis on the protection of property is even stronger than Locke's.

On prices, Hoevel highlights how Rosmini describes the formation of a just price as "a process of rational, free debate, where the key lies in the possibility of persuading the other to accept his estimation of the just price" (120). Rosmini follows a long tradition, which includes the late Scholastics, in seeing the market system as a continuous auction from which "a uniform price emerges." As Hoevel explains, if a seller "wanted to keep a higher price, he would alienate the buyers and be left with his goods unsold." In his words, Rosmini thought that the price fluctuates within extreme evaluations of what is "just" in the context of market transactions—a concept that is familiar to anybody who ever bought or sold a flat.

"What would happen if the market formed extremely high or extremely low prices?" asks Hoevel, suggesting that Rosmini may have concerns that cannot be met by economic thinking alone. To be sure, recognizing that the just price is equivalent to market price, "so long as the latter is formed within jural and ethical limits"—that is, so long as there is no fraud involved—does not imply any deviation from a long-standing tradition of market reasoning. No advocate of the market economy has ever argued that fraud ought to be part of it.

Rosmini believes that "for the formation of just prices, it is essential that markets have certain general characteristics: they should involve the greatest possible number of competitors, they should be as stable in time as possible, and they should be as transparent as possible" (121).

These are rather interesting requirements, but I find it hard to consider them to be a constraint that should limit the freedom of prices to fluctuate. The more participants engage in trade, the wider the variety of opinions and ideas involved, and the better the price formation reflects available information. This seems to be relatively uncontroversial.

Hoevel maintains that Rosmini does not believe that "the end of civil society is limited, as in individualist liberalism, to the projection of these rights [in the sense of the economic, negative rights of individuals]—the celebrated 'juridical security' that authors such as John Locke or Adam Smith maintain" (140). Yes, Rosmini articulates some possible negative effects of competition between developed and primitive nations and appreciates frugality over excessive spending for luxuries (as a matter of fact, Adam Smith did too). This is far from sufficient to expel him from the classical-liberal family. He condemned socialism vigorously, preached freedom of education, and highlighted the unintended consequences of government meddling with the free economy.

Indeed, as Hoevel himself writes, "Rosmini is undoubtedly a supporter of market economic freedom not only as the most efficient means to reach the highest productivity and the best distribution of property in the economy but as a natural right" (117).

—Alberto Mingardi
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OTHER BOOKS OF INTEREST

Shaping a Digital World: Faith, Culture, and Computer Technology
Derek C. Schuurman
Downer's Grove, Illinois: IVP Academic, 2013 (138 pages)

From a Reformed perspective, Schuurman approaches computer technology with the classic Athens/Jerusalem question: As he puts it, "What do bytes have to do with Christian belief?" The author rejects the notion that technology is value-free and argues that its use by Christians requires a sophisticated appropriation that is cognizant of its capacity to shape us even as we seek to use it for good purposes.

René Girard and Secular Modernity: Christ, Culture, and Crisis
Scott Cowdell
Notre Dame, Indiana: University of Notre Dame Press,
2013 (259 pages)

Girard, a French-American Catholic, is a prolific author and well-known theorist in fields such as philosophical and theological anthropology, literary criticism, and cultural studies. Cowdell argues that Girard's thought is helpful for sorting through a variety of contemporary issues that includes war, the character of the state, and the role of religion *vis-à-vis* secular modernity.

The Kuyper Center Review, vol. 3, Calvinism and Culture
Gordon Graham (Editor)
Grand Rapids, Michigan: Eerdmans, 2013 (184 pages)

This is a collection of essays by scholars of the prominent Dutch Reformed social theorist and political leader, Abraham Kuyper. The various authors each seek to relate Kuyper's thought to some aspect of culture: architecture, entertainment, and music, among others.

Economic Growth: Unleashing the Potential of Human Flourishing
Edd S. Noell, Stephen L. S. Smith, Bruce G. Webb
Washington, DC: AEI Press, 2013 (128 pages)

One of the entries in the American Enterprise Institute's Values and Capitalism Series, *Economic Growth* emphasizes the connection between economic growth and human welfare. (The title of the Introduction is: "Growth Is a Moral Issue.") This book treats big themes: poverty, inequality, environment, community, and public finance.

We Can Make the World Economy a Sustainable Global Home
Lewis S. Mudge
Grand Rapids, Michigan: Eerdmans, 2014 (161 pages)

The late Lewis Mudge was a professor at San Francisco Theological Seminary and the Graduate Theological Union in Berkeley. Here, editor Jean McClure Mudge compiles writings that formed the nucleus of a planned but unfinished book on Christian economic ethics. Mudge perceives the economic downturn of the 2000s to be proof of the inadequacy of dominant economic models and proposes instead a religiously inspired "universal stakeholdership" model. The book concludes with responses from scholars representing Christian, Jewish, and Muslim faith traditions.

Small World, Big Market: Global Business
Budd Hebert
Lanham, Maryland: Lexington Books, 2014 (169 pages)

The author's focus is not on "*how* to conduct business in an international environment" but on the "*context* within which international business is conducted." The book includes an extensive discussion of the role of oil in the world's economy, as well as treatments of sustainability and stewardship.

Sustainable Development: The UN Millennium Development Goals, the UN Global Compact, and the Common Good
Oliver F. Williams, C.S.C. (Editor)
Notre Dame, Indiana: University of Notre Dame Press, 2014 (400 pages)

Each of twenty-two authors offers a brief essay on some aspect of the title's topic, with special attention to the role of business. The first set of chapters presents case studies of individual businesses, the second (and longest) section is comprised of theoretical pieces, and the third (and shortest) part offers more speculative essays on the future of business's cooperation in the UN's development and human rights goals.

Communicating Moral Concern: An Ethics of Critical Responsiveness
Elise Springer
Cambridge, Massachusetts: MIT Press, 2013 (329 pages)

Springer takes issue with the predominant mode of discourse in moral and ethical theory, which focuses on the "logic or calculus of individual choices." Instead, she stresses the "social dimension of moral agency." One chapter focuses on economic and ecological issues.

Exploring Capitalist Fiction: Business through Literature and Film
Edward W. Younkins
Lanham, Maryland: Lexington Books, 2014 (329 pages)

Based on his experience teaching in an MBA program, Younkins concludes that "people can learn as much, if not more, about the nature and culture of business [from literature and film] as from lectures, books, case studies, and so on." Thus the author analyzes the treatment of business in an eclectic variety of books, plays, and movies that approach the subject from diverse perspectives.

Literature and Liberty: Essays in Libertarian Literary Criticism
Allen P. Mendenhall
Lanham, Maryland: Lexington Books, 2014 (161 pages)

Countering what he describes as the domination of Marxist or quasi-Marxist views among literary critics and theorists, the author locates and explores themes of liberty and individualism in important authors such as Shakespeare, Forster, and Twain.

Economic Morality: Readings Ancient to Modern
Henry C. Clark and Eric Allison (Editors)
Lanham, Maryland: Lexington Books, 2015 (361 pages)

The editors provide a general introduction, as well as single-paragraph introductions to each of the fifty-odd readings that make up this anthology. Their aim is not only to collect an array of the most influential authors and works in the history of Western thought on the morality of economic life but also to convey a sense of the changing character of both morality and economics through time. Selections range from Plato to Aquinas, to Locke, to Keynes.

Journal of Markets & Morality
Volume 18, Number 1 (Spring 2015): 247–249

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JOURNAL OF INTERDISCIPLINARY STUDIES

An International Journal of
Interdisciplinary and Interfaith Dialogue

Nominated to the International Social Science Honor Society, 1991

VOL. XXVI NO. 1/2 2014

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JIS

ISSN 0890-0132 is co-sponsored by the International Christian Studies Association and published by the Institute for Interdisciplinary Research. O. Gruenwald, W. R. Marty & D. W. Hollis III, editors. Peer-reviewed trilingual thematic annual. **JIS** encourages dialogue across geographical, disciplinary, and denominational boundaries. **JIS XXVII 2015:** "Does God Play Dice? Randomness and Divine Providence" (Mss. deadline: Jan. 1, 2015). **JIS** annual subscriptions: $15 Individual; $25 Institution; $30 Canada/Mexico; $35 Overseas (check/money order in U.S. funds drawn on a U.S. bank) payable to: Institute for Interdisciplinary Research, 1065 Pine Bluff Drive, Pasadena, CA 91107, USA (online option via PayPal on **JIS** web at: www.JIS3.org/invoice.htm). E-mail: info@jis3.org

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Econ Journal Watch, Volume 11, Issue 2, May 2014

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