

WORSHIP IN THE TRENCHES

Cases of Christian Business Ethics

by Buck Jacobs

T rue worship is demonstrated through obedience. In our lives as Christians our obedience to our Lord defines our testimony and provides us with opportunities to witness the difference Christ makes in our lives. He is seen in the differences.

The primary source of our “rules of engagement” with what defines our obedience is God’s inspired and written Word. Each believer has the personal responsibility to read, study, discern truth and apply it. True obedience to biblical commandments and principles is the challenge of every believer.

Christians live in a world of myriad and momentary choices; choices that confront us continually as we process through life situations and the relationships of the “real world.” The choices we make combine to form the true Christian witness of our lives. Our testimony is not “optional.” Our testimony is what the external world sees as it observes our lives and weighs what it sees with what it hears from our lips. This is as true in our relationships and activities in the marketplace as in any other role or area of our life.

This paper approaches the topic of business ethics from the perspective that the only basis for ethics is from a Christ-centered worldview. As F. Dostoevsky writes, “without God anything is permissible, crime is inevitable” (*The Brothers Karazamov*, Part IV, Book 11, Ch. 4). The cases presented here are all real happenings, offered as examples of individuals who strived to apply biblical principles in their lives. There are no presumptions of dogmatic interpretation, nor are the outcomes intended to be perfect or necessarily correct.



***Do we ever truly lose
when we obey God?***

THE GAMBLE



Tom, a visible and respected Christian leader in his church and community, and the owner of a business that supplied components to the construction industry, had experienced six to seven years of substantial, double digit business growth. He had taken advantage of liberal financing terms offered by several competing banks to expand his business to the limit of his credit allocations.

When the business climate cooled a bit, and the market flattened, Tom's creditors tightened the reporting process and required first quarterly and then monthly financial statements. Tom struggled but was able to stay within his compliance requirements for almost a year as the market continued to slow. Then a particularly rough month produced what would have to be reported as a significant loss. Tom feared that if he reported the loss and fell out of compliance, the bank would call his loan. He realized that under the circumstance he would not have the means to repay the debt and sustain the business.

An option appeared. Tom had a large order from one of his best customers that was due to be shipped the following month. If he reported the sales in the current month it would change the result from loss to profit and give him at least another month to work things out. The customer had been loyal and consistent and Tom had no reason to believe that the order would not be shipped as scheduled.

What should he do?

Tom's possible options:

1. Call the customer and ask for permission to ship the order early.
2. Just count it in the current month's shipments and hope for the best.
3. Sit down with the bank, explain the situation and ask for advice.

Helpful Scriptural passages : Prov. 22:7; Hab. 2:6 -7 ; Ps. 37:21; Eph. 4:25

THE TAINTED PROPERTY



George, the owner of a substantial agribusiness and an Elder in his local church, was offered an unusual opportunity to purchase an adjacent parcel of land that would double his holding and potentially triple his revenue. The price was 25-30% below what he would have considered as fair market value. His credit was excellent and terms would be prime minus one percent. The deal was a “slam-dunk,” until...

In filling out the loan paperwork George came to a question which asked: “Are there any environmental contamination judgments or pending violation circumstances on this property (i.e., George’s property, which would be the collateral for the loan). George hesitated. There wasn’t any except for a serious spillage of diesel fuel from one of George’s storage tanks two years prior. George had researched and applied all the remediation techniques that the EPA would call for, yet he had not reported the incident to the EPA as the law required.

The loan approval process would require an EPA audit. The location of the spill was a bit removed from the primary operations facilities and was not at one of the main storage sites. Chances were the spill site would be spared from the test. On the other hand, if it were to be examined and failed the test, the transaction would surely fall through. The prized property would go to his competitor and George’s lie would be obvious.

What should he do?

George’s possible options:

1. Answer “no” to the question and return the signed papers. The chances for uncovering the omission were slim to none. Acknowledging that he had not reported the incident could throw a monkey’s wrench in the deal.
2. Go to the bank and explain the situation. Ask the bank for time to go to the EPA and follow their remediation process.
3. Other.....

Helpful Scriptural passages: Rom. 13:1-2; Matt. 5:13,14,16; Matt 7:12 ; Prov. 22:1.



THE FAVOR

Four partners owned a specialty chemicals business that was growing nicely. The majority owner (CEO) had come to know Christ four years earlier. He had since shared his faith experience with his partners and they had also become believers. They all agreed that their business should reflect the Christian way of living and committed to doing so going forward. The partners decided to come together and read the Bible and pray before work on Friday mornings. They soon realized that the Scriptures were very clear in identifying them as stewards of God's property. They were convicted of the need to operate their business in harmony with God's commandments, principles, and values.

One Friday the group was studying the Book of Romans. When the verse of 13:1 "Let everyone be subject to the governing authorities..." was read, someone interjected, "I wonder how the authorities would like our taking liquor orders for the managers at X Corp?" A sudden silence fell in the room as everyone realized that the answer to that question would be very problematic for the business. X Corp. was their best customer, well respected in the industry, and accounting for fully one-third of their business. The circumstance was that the state in which X Corp. was domiciled had a liquor tax that was fully fifteen percent above the state where the partners had their business.

As a favor for their customer the partners would purchase the liquor in their state on behalf of the managers and supervisors at X Corp. and deliver it on the next weekly sales call to the plant. The liquor was for personal

consumption only and the partners would make no profit on the purchase. The CEO had known the plant manager at X Corp. for several years but had never mentioned his conversion to Christianity and his subsequent commitment of operating the business in accordance with biblical principles.

What should the partners do?
Their possible options:

1. Don't do anything. The small scale of the transgression doesn't warrant a big fuss.
2. Conveniently "forget" to ask for the liquor order next month and hope it goes away.
3. Tell the plant manager that the wives object to the practice.
4. Ask one of the other suppliers if they would like to take over the liquor supply.

Helpful Scriptural passages: Matt 10:32-33; Prov. 3:5-7; I Peter 2:13; Proverbs 28:10.



CHOICES & CONSEQUENCES

THE GAMBLE

Tom included the unshipped order in his current monthly result and reported to the bank. The customer subsequently cancelled the order and could not be persuaded to take it under any circumstances. Sales for the following month was worse. Tom was forced to correct his statements for the bank and acknowledge his actions. The bank called his loan. Tom lost his business in a Chapter 7 bankruptcy proceeding. His Christian testimony was compromised.

THE TAINTED PROPERTY

George went to the EPA and confessed what he had done. The woman in charge of the local EPA office was so astonished by his candor that she asked why he had taken that course. George said that he was a Christian and that the circumstances had been used to convict him of his sin (Rom. 13:1). He was sorry that he had not done the right thing and reported the spill sooner. He outlined the clean-up processes he had used and promised to cooperate fully in any testing required. The EPA audited the spill-site as part of the approval process. It passed the test. The loan was approved and George's business has continued to grow and prosper.

THE FAVOR

The partners made a trip to X Corp. and met with the plant manager, sharing their faith experience with him and explaining their desire to live their lives in harmony with biblical teaching. They each shared how coming to faith had changed their worldview and how excited they were to pursue it to the end. The plant manager listened attentively. When they had finished, the CEO said to the plant manager, "We hope that our decision won't prevent you from continuing to do business with us." The plant manager replied, "Do you really think that you have our business because you save us a few bucks on our booze? You have our business because you give us the best product, at the best cost, with the best service that we can find. If and when that changes you'll lose our business! Now get the (expletive) out of here!" The partners went away rejoicing!

Two weeks later the fifteen year old son of the plant manager was thrown backwards in a wrestling meet and landed in the back of his neck. He was paralyzed from the waist down. When the partners learned of the injury they immediately gathered to pray for the boy. The CEO then called the plant manager to tell him they had prayed and that they felt assurance that the boy would

recover. Later that day the plant manager went to the hospital to see his son. "Son, you won't believe this," the father said, "but the president of one of the companies that we do business with at the plant called me today and told me that he and his partners stopped work today to pray for you to get well. He said that they were sure you would recover." The boy did recover and was sent home to rest for two weeks before rejoining school.

On his next visit, after the business talk was finished, the plant manager reached behind his desk and handed the CEO an oil painting. "My son did this for you," he said. In the drawing there were two large hands holding up the globe. Across the top of the painting it reads "He's got the whole world in His hands" and across the bottom is the name of the partners' firm. The CEO took the painting to a graphic artist who created a new logo that his firm soon adopted. Under the stylized globe are also the words "A Christian Company."

PARTING THOUGHTS

Obedience often appears to create risk. The author of Hebrews reminds us:

But without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him. (Heb. 11:6 NKJV)

Faith means stepping out onto or into uncertainty. Obedience in faith pleases God.

Behold, to obey is better than sacrifice, and to heed than the fat of rams. (I Sam. 15:22b).

Each decision we make has significant faith ramifications. The question is always "What does God say?" Some powerful tools that God has provided in this regard are:

- ♦ Every believer has a personal responsibility to study, absorb and apply God's Word as a basis for daily living.
- ♦ Seek Godly counsel through accountable relationships with like-minded believers.
- ♦ Learn from experiences that others have had and shared.
- ♦ Keep a consistent focus on the first three.

We will close with this question: Do we ever truly lose when we obey God?

Power Tools For Spiritual Warfare

- ♦ Every believer has a personal responsibility to study, absorb and apply God's Word as a basis for daily living.
- ♦ Seek Godly counsel through accountable relationships with like-minded believers.
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ABOUT THE AUTHOR



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