

WHAT IS AT RISK FOR BUSINESS IF WE LOSE A CHRISTIAN WORLDVIEW?

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Not everyone in America professed to be a Christian in previous generations, but a Christian worldview generally prevailed in our culture and was taught in our schools. Beginning in early colonial times, generations of children learned to read from *The New England Primer*, where the letter *a* was taught with the rhyme “In Adam’s fall / We sinned all,” and the letter *b* was taught with a picture of the “Holy Bible” accompanied by the rhyme “Thy life to mend, / This Book attend.” *The McGuffey Readers* later became the most widely used textbooks in the nation (after their publication in 1836–37), and they similarly taught an explicitly Christian worldview and Christian moral standards.

Even people who disavowed many Christian beliefs still believed in moral principles and standards of business conduct that reflected a Christian worldview. This is why German sociologist Max Weber could use the deist Benjamin Franklin as an example of the influence of Calvinistic Protestant moral standards on an entire culture, even on those who no longer professed Christian religious beliefs. Weber claimed, I think correctly, that the “Protestant ethic” still expressed itself in “the spirit of capitalism” in the lives of Americans who, like Benjamin Franklin, no longer held to Christian religious beliefs.¹ But hard work, honesty, diligence, frugality, and a sense of duty to one’s vocation or “calling” in life still remained, passed on from generation to generation.

One modern example of approximations to biblical ethics finding expression in a secular business organization is the widely quoted “Rotarian four-way test” of the Rotary Clubs:

1. Is it the truth?
2. Is it fair to all concerned?
3. Will it build goodwill and better friendships?
4. Will it be beneficial to all concerned?

Biblical standards of truth and justice are echoed in the first two questions, and the need to love one’s neighbor as oneself are echoed in the last two.

And so, whether we agree with all the details of Max Weber's analysis of American society or not, it is certainly true that the most influential worldview in American culture from the landing of the Pilgrims in 1620 to at least the 1960s or 1970s was one that included the basic components of biblical moral standards—honor your father and your mother, do not murder, do not commit adultery, do not steal, and do not lie—as well as large elements of the biblical meta-narrative, the overarching story that explains all of life—namely, that human beings were created by the God described in the Bible; we are accountable to Him for our actions in this life; history will end in a final judgment; and people will spend eternity in heaven or in hell.

These elements of a Christian worldview had a significant influence on people's conduct, so that the pattern of life that was *honored* and *rewarded* in society was one of productive work, honesty, generosity, fairness, personal responsibility for one's actions, financial reward according to the value of one's work, and personal integrity in business dealings.

Because many people in American society sought to follow this Christian worldview, I think it is fair to say that *American society received many blessings from God, due to God's common grace*. In theology, "common grace" is the grace or favor God gives to people in the world in general, not solely to Christians. In God's providential oversight of peoples and nations, *more* common grace usually comes to nations and societies that seek to live according to biblical moral standards than to those that flagrantly abandon them. "Righteousness exalts a nation, but sin is a reproach to any people" (Prov. 14:34 ESV). In the book of Proverbs alone, dozens of verses speak of the positive consequences that come from good and wise dealings, and the negative consequences that follow evil and foolish actions.

This is not to say, of course, that eternal salvation or a present-day relationship with God can ever be earned by good works. "For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast" (Eph. 2:8–9 ESV). But it is to say that God sovereignly governs the world in such a way that, *as a general pattern*, good or bad deeds receive fitting rewards or punishments even in this lifetime. There are surely exceptions, and the exceptions are more numerous when governments become oppressive and corrupt, and those exceptions cause us to long for a future divine settling of all accounts that will be truly just. But the overall pattern of reward for good deeds and punishment for evil ones is itself one means by which God teaches the entire world that a future day of greater judgment is still coming. Such a pattern of warnings found in the ordinary consequences of events in life is itself another expression of common grace.

Now the question is this: *What is at risk if we abandon this Christian worldview as a society?* I suggest that at least five things are at risk.

① WE RISK LOSING BELIEF IN MORAL ACCOUNTABILITY TO GOD

God Is Watching

The Christian worldview teaches that God is watching human activity and will hold everyone accountable, whether in this life or in the life to come. Paul tells servants (employees), "Work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward" (Col. 3:23–24 ESV). Then he adds that there are certain consequences to good and evil deeds: "The wrongdoer will be paid back

for the wrong he has done, and there is no partiality” (v. 25 ESV). In the next sentence, he warns masters with a similar hint of judgment: “Treat your slaves justly and fairly, knowing that you also have a Master in heaven” (Col. 4:1 ESV).

James warns that employers who fail to pay their employees as they have promised are accountable to God: “Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of Hosts” (James 5:4 ESV).

The Old Testament also contains similar statements. For example, the wisdom teachings in Proverbs speak more generally of God’s continual watching of human activity, with the implication that he will hold everyone to account:

For a man’s ways are before the eyes of the LORD, and he ponders all his paths. (Prov. 5:21 ESV).

The eyes of the LORD are in every place, keeping watch on the evil and the good. (Prov. 15:3 ESV)

And Jeremiah says the Lord is “great in counsel and mighty in deed, whose eyes are open to all the ways of the children of man, *rewarding each one according to his ways and according to the fruit of his deeds* (Jeremiah 32:19 ESV; emphasis added).

Without this sense of accountability to God, life loses meaning and business loses any ultimate sense of fulfillment. This is because God is supreme, and we are not. We worship and serve because we were created to worship and serve. Without a sense of something bigger than ourselves, the pursuit of possessions becomes a tedious and empty struggle. In the end, it becomes a “joyless quest for joy.”²

PEOPLE ARE MORALLY ACCOUNTABLE FOR THEIR ACTIONS

A Christian worldview also teaches that there are both good and evil tendencies in every person’s heart, and that people are morally accountable for the choices they make. The tendency toward good comes from God’s common grace, by which God writes “the work of the law” on every person’s heart, and also gives them a conscience that “bears witness” (Rom. 2:15 ESV). But the tendency toward evil is seen in the fact that “all have sinned and fall short of the glory of God” (Rom. 3:23 ESV). James says that people do evil when they give in to the temptations of their own evil desires (James 1:14–15).

Such a Christian perspective of moral accountability to God leads to higher personal integrity in business, because people realize that God is watching their conduct, and they expect that He will hold them accountable. Such a perspective will tend toward honesty, reliability, quality in one’s work, and care for others as well as oneself—all of which have immense value in the business world. In addition, this idea of personal moral accountability supports an economic system in which people are rightly rewarded for the value of their work, and people who make wrong choices are held responsible for them and suffer the consequences of those choices.

Any economic system devised by man, then, will perform better if supported by moral values such as mutual respect, honesty, and love. Personal well-being and property are best protected when others act in love toward their neighbors, for “love is the fulfilling of the law” (Rom. 13:10 ESV). When morality and markets

reinforce each other, the best of a worldly world is realized—not perfect nor our final home, of course, but the best we can do in this age in terms of business and economics.

Loss of a Sense of Moral Accountability

But if we lose a Christian worldview, we lose this sense of moral accountability to God. When no one else is looking, it will lead to shoddy work and theft. When no one else is listening who knows the truth, it will lead to dishonesty. Loss of a Christian worldview will lead to selfishness and greed rather than genuine care for others. It will lead to laziness rather than diligence, and faithlessness rather than reliability.

Once the idea of moral accountability to God is abandoned, what does secular American culture use as a substitute motive for ethical behavior? Often merely the threat, “You will get caught!” And then, in order to make good on that threat, massive regulatory mechanisms have to be imposed to try to catch the wrongdoers, and endless accountability reports must be submitted to those who watch the watchers. Does it work? Not very well. People planning to do wrong simply calculate that the chance of getting caught seems small and the rewards look great, and they go ahead and lie about their product, or falsify a report, or pilfer from their company, or claim more hours than they actually worked. Unless people really believe that God is watching, and therefore police themselves, the mere threat of getting caught rings hollow, moral standards disintegrate, and the cost of everything increases.

Loss of the Idea That People Are Responsible for Their Own Financial Situations

Another consequence of the loss of belief in personal moral accountability is the idea that people who make wrong or foolish choices should not be held responsible, for they are seen as merely *victims* of external influences that they have experienced in society. While I certainly agree that it is right to help the poor (Matt. 19:21; Gal. 2:10), we must also remember that God expects people to care for their own financial situations, to seek to work with their hands “and be dependent on no one” (1 Thess. 4:12).

An economic system that emphasizes personal responsibility does not distribute its rewards equally to everyone. Capitalism offers nothing but frustrations and rebuffs to those who want to get without giving, who want to take without risking, who want to profit without sacrifice, and who want to exalt themselves without first humbling themselves. The value of society’s goods ultimately derives from the values of its people.

When a sense of personal responsibility is lost, the alternative is to think that somehow “society” is responsible for everyone’s financial mistakes, so individuals should not have to suffer the consequences. For example, it is argued that homeowners should be able to keep their homes whether they can afford them or not, and companies that are “too big to fail” should get billions of dollars of everybody else’s money (that was paid in taxes), and unemployment benefits should be extended as long as people want to get them, and every single member of society deserves a “Cadillac” health insurance plan, no matter whether people have earned these things or not. When a Christian worldview and sense of accountability are lost, people are no longer thought responsible for their own financial situations, for it is “society” as a whole that is more and more thought to be responsible for everyone’s financial well-being.

No society can lose belief in moral accountability to God for very long without destroying itself.

② WE RISK LOSING BELIEF IN THE MORAL GOODNESS OF BUSINESS

The Goodness of Making Products from the Earth That Benefit Mankind

The Christian worldview understands that God put human beings on the earth to “subdue it” (Gen. 1:28 ESV), which means taking earth’s resources and developing them into products useful for the lives of other people and themselves. Therefore it is *morally good* to produce products from the earth for the benefit of other people, whether food or clothing or housing, or automobiles or computers or airplanes. When such productivity from the earth is valued and encouraged, societies can bring great benefit to everyone in them.

But many forces today seek to block such economic development. For example, there are some who say that “drilling for oil alone cannot come close to meeting our energy needs.” Really? A recent study by Daniel Yergins’s Cambridge Associates (as well as the National Association of Regulatory Utility Commissioners) finds that the U.S. has more than 200 billion barrels of oil and 2,000 trillion cubic feet of natural gas that are recoverable with today’s technology. When fully developed, we could eliminate completely our 10 million barrels’ daily import of foreign oil for half a century. But if such development is blocked, the alternative is to keep importing oil from Venezuela and the Middle East.

The Goodness of Selling Products for a Profit

The godly woman of Proverbs 31 is one who “perceives that her merchandise is *profitable*” (v. 18 ESV; emphasis added), and so she earns a profit from selling what she has produced. The good and faithful servant in Jesus’ parable is the one whose five talents (approximately two million dollars in modern terms), through wise investment and development, “made five talents more” (Matt. 25:20 ESV). He made a substantial profit.

If a baker today can take two dollars of ingredients and bake a loaf of bread that sells for four dollars, that profit margin simply measures the amount of *added value* that the baker has contributed to the society. The ingredients were worth two dollars. The loaf of bread is worth four dollars. Therefore, when the baker baked the loaf, he added two dollars of value to the economy as a whole. Therefore *profit* is a measure of the *value* that one has contributed to the economy. Now someone may object, “How do you know that the loaf of bread is really worth four dollars?” I know because many people have bought such a loaf for four dollars. Individual buyers in the free market assigned the value of four dollars to it when they bought it. Therefore, that is a fair measure of its value—at least to people in that society at that time.

Business Transactions as a Way of Loving Your Neighbor as Yourself

A Christian view of business also understands that a voluntary business transaction ordinarily brings benefit to both buyer and seller. When I voluntarily buy that baker’s loaf of bread for four dollars, I am using my money to say that the bread is more valuable to me than four dollars, so I will make the purchase. I genuinely believe that *I am better off* walking home with that loaf of bread, because I wanted the bread more than I wanted the four dollars. And so *the baker has done good for me*.

But the baker wanted my money more than he wanted the loaf of bread. He is happy to put the four

dollars in his cash register. So he believes that *I have done good for him*. In this way a voluntary business transaction *does good* for both parties. It is “win-win.” Therefore, a Christian worldview understands buying and selling to be a way of fulfilling Jesus’ command “You shall love your neighbor as yourself” (Matt. 22:39 ESV).

When this process is understood, a free market economy can be described in four words: *serve others, serve yourself*. Mutual benefits come from voluntary exchange. Free markets merge altruism and man’s flawed nature in a way that no system has ever done. I must help you before I help myself. The only way I benefit is if you benefit. Successful, highly productive businesses understand this: the needs of customers are first.

The free market system is a dynamic process. Self-interested producers interact, bargain, and trade with self-interested consumers. Behaviors and prices are continually modified until a *mutually beneficial* exchange is agreed upon. The key components of these remarkable actions are *property, prices, profits, and losses*. The market takes account of these factors and becomes a miraculous instrument of communication and a stupendous transmitter of opinions, while in the process determining value. Millions of people, even billions, determine supply and demand, which in turn produce the signaling system of prices. Though markets need some basic oversight by governments to prevent fraud and criminal activity, in general we can say that markets are neither designed nor planned; they just happen. And from a Christian perspective we can see such amazing market activity as a wonderful gift of God, an ability that He has given to the human race that sets us apart from the animal kingdom and in fact from all the rest of God’s creation. The free market system of mutual gains from voluntary exchange is evidence of the infinite wisdom and goodness of God, shown through the abilities to own, plan, evaluate, communicate, and trade, with which He created the entire human race.

We can say similar things about employment arrangements. Employers and employees both “win” when one works for the other. For example, one of the two authors of this paper (Wayne Grudem) works as a professor at Phoenix Seminary. He truly believes that Phoenix Seminary is doing “good” for him when it pays his salary, so he happily works to receive that salary. But Phoenix Seminary apparently thinks that he is doing “good” for the seminary when he teaches there, so they continue to employ him year after year. He is doing good for them, and they are doing good for him. Every time he completes a month of teaching and is paid for it, he and Phoenix Seminary are both better off. It is “win-win.” And therefore the situation of one person working for another is, in the business world, another way of fulfilling Jesus’ command, “You should love your neighbor as yourself” (Matt. 22:39 ESV).

Business, Therefore, Is Morally Good in Itself

These verses and many others show that God views ordinary business activity not as something *morally evil*, or even as something *morally neutral*, but as something *morally good* in itself. Of course, business activities can be done in immoral ways, and for immoral purposes, but surely that is not true of most business activities. In fact, God told the people of Israel, “If you make a sale to your neighbor or buy from your neighbor, you shall not wrong one another” (Lev. 25:14 ESV), which implied that ordinarily buying and selling could be carried out without wronging each other. A Christian worldview recognizes that business activities *in themselves* are morally good and should receive our approval and praise.

Governments Should Leave Businesses Free to Be Productive

When a society views business as morally good in this way, then it will have low levels of taxation and low levels of regulation. It will unleash business so that it might do as much good as possible in the society, subject only

to laws that prevent fraud, enforce the keeping of contracts, prohibit the production of harmful products, and so forth. Good laws will prevent crime, but they will not regulate and tax to death.

Government burdens on businesses should be small because the basic ideology that makes possible the growth of the wealth of nations is a system of property, contracts, and consent, which allows freedom of trade and social cooperation. It works best when government is constrained and limited. Ambition must be made to counter ambition with checks and balances, and government power needs to be limited with constitutional delegations and enumerations, or else government will begin to expand its control relentlessly. James Madison, author of much of the U.S. Constitution, said it best: "In forming a government which is to be administered by man, the great difficulty lies in this: you must first enable the government to control the governed and in the next place oblige it to control itself."

Viewing Business as Evil

But when society loses the Christian view of the moral goodness of business, then business can easily be viewed as evil. In such a hostile climate, rightful business activities in developing and subduing the earth are opposed as "exploiting" the earth by environmentalists for whom Mother Earth is their new god, a god that must be left untouched and unused. Employers are thought of as evil bourgeois capitalists who exploit the laborers (the proletariat, according to Marxist theory) and wrongfully derive profit from their labor.

If we lose the Christian belief in the moral goodness of business activity, then business will increasingly be viewed with suspicion. It will be subject to higher and higher rates of taxation and more and more government regulation. Government will take over more and more businesses so as to save society from the supposed "evil" of business activity. And society as a whole will be suspicious of business. As one of us wrote elsewhere:

If people think business is evil, they will hesitate to start businesses, and they will never feel real freedom to enjoy working in business, because it will always be tainted with the faint cloud of false guilt. Who can enjoy being an evil materialist who works with evil money to earn evil profits by exploiting laborers and producing material goods that feed people's evil greed and enhance their evil pride and sustain their evil inequality of possessions and feed their evil competitiveness? Who wants to devote his life to such an evil pursuit as business? What government would ever want to establish laws and policies that would encourage such an evil thing as business? If business is evil, then why not tax it and regulate it until it can barely survive? And so with the attitude that business is fundamentally evil in all its parts, business activity is hindered at every point, and poverty remains. (In fact, if the devil himself wanted to keep people created by God in the wretched bondage of lifelong poverty, it is hard to think of a better way he could do it than to make people think that business is fundamentally evil, so they would avoid entering it or would oppose it at every turn. And so I suspect that a profoundly negative attitude toward business in itself—not toward distortions and abuses, but toward business activity in itself—is ultimately a lie of the enemy who wants to keep God's people from fulfilling his purposes.)³

No society can lose belief in the moral goodness of business for very long without destroying itself.

③ WE RISK LOSING BELIEF IN THE MORAL GOODNESS OF HOLDING PRIVATE PROPERTY

Property Belongs to Individuals, Not Government

According to a Christian view of property, ownership of property is entrusted to individuals, and they should use that property as God's stewards, ones who are accountable to Him. But nowhere does the Bible support the idea that government should be the primary property owner in a nation, or that government is the "default" owner of property after a person dies.

Embedded in the Ten Commandments is this command: "You shall not steal" (Ex. 20:15 ESV). And two verses later God explained the heart attitudes that were also prohibited: "You shall not covet your neighbor's house . . . or his ox, or his donkey, or anything that is your neighbor's" (v. 17 ESV). Why should I not steal my neighbor's ox? Because it belongs to my neighbor. It is his ox, not mine. And it is his house, not mine, and not society's.

Therefore God assumed the idea of ownership of private property in the Ten Commandments. And this idea of ownership of property was enforced at several places elsewhere in the Bible, where there were laws for stealing and restitution for damage of another person's farm animals or agricultural fields (see Exodus 21:28–36; 22:1–15; Deuteronomy 22:1–4; 23:24–45). God prohibited moving a "neighbor's landmark, which the men of old have set" (Deut. 19:14 ESV), which would be to steal the land that belonged to one's neighbor.

The laws concerning the year of Jubilee provided that "each of you shall return to his property" (Lev. 25:10 ESV), showing that the right to the ownership to at least some productive land was guaranteed to all the families in Israel. When King Ahab, with the help of wicked Queen Jezebel, seized Naboth's vineyard of (see 1 Kings 21:1–29), it vividly illustrated the tendency of government to seize more and more land and thus abuse its power. In fact, Samuel the prophet warned the people about the evils of a king who would take and take and take from the people. "He will *take* the best of your fields and vineyards and olive orchards and give them to his servants" (1 Sam. 8:14 ESV; emphasis added). Even the remarkable generosity of the early church, where they had "all things in common" (Acts 2:44 ESV), was entirely *voluntary*, and did not abolish private ownership of property, as Peter himself affirmed to Ananias (Acts 5:4). This is also evident from the frequent references after Acts 2 to Christians still meeting in homes that some of them *owned* (see Acts 2:46; 12:12; 17:5; 18:7; 20:20; 21:8, 16; Romans 16:5; etc.).

The Right to Accumulate Personal Wealth

A Christian view of the moral goodness of ownership of private property implies that in an economic system, people should be free to accumulate wealth according to the value of their work. Even in the Old Testament laws for the year of Jubilee, while family farmland returned to the family that had owned it, the houses that people had built within walled cities did not return to anyone, but were owned forever (Lev. 25:30), until they were sold or traded. In the Jubilee, there was no mention of any requirement to equalize money or jewelry or livestock that people had accumulated. People could retain the fruit of their labor.

Therefore, the biblical idea of ownership of private property also lends support to the idea that people should be able to acquire ownership of factories and businesses, and should be free to accumulate wealth as their business prospers. If a society has private ownership of property, factories, and businesses, and if it has

relatively low taxation and regulation of business, then it will function as a free market society, not as a socialist or communist society. But in a free market economy, the market assigns reward according to the value of the product that is produced (or at least according to the way the buyers in the market evaluate the value of that product, whether it is goods or services).

We can read again Jesus' parable of the talents in Matthew 25:14–30 and see anew that an ethic where profit is suspect and entrepreneurship is frowned upon is not the Bible's lesson for economic affairs. It is not immoral to profit from your resources. Hard work constitutes good stewardship. Burying your talents is condemned. Being enterprising is rewarded. Looking to the future with a courageous sense of opportunity and hope is a distinctive Christian view. Even the command "Give, and it will be given to you" (Luke 6:38 ESV) assumes private ownership of property. You cannot give what you do not own.

A Step Away from Government Confiscation

If this Christian worldview is lost, however, then there is a tendency for government either to place more and more regulations and restrictions on the use of one's property, or to confiscate the property altogether. Karl Marx said, "The theory of the Communists may be summed up in the single sentence: Abolition of private property."⁴

But when *government* regulates or owns private property, it harms business, because government is never an efficient producer of economic goods. Therefore, socialist and communist economies can never come close to the economic productivity, inventiveness, and quality of products that are produced by a free market economy. Increasing government control means decreasing freedom and productivity for business. The ultimate result is a society where people are trapped in an equality of poverty, with privilege and reward going only to those who hold the reins of government power. The impoverishment of Russia, of Eastern Europe under Communism, of Cuba, and of North Korea, is the ultimate result of losing belief in the moral goodness of private ownership of property.

No society can lose belief in the moral goodness of private property for very long without destroying itself.

④ WE RISK LOSING BELIEF IN THE MORAL GOODNESS OF PRODUCTIVE WORK

The Moral Goodness of Productive Work

Even before there was sin in the world, God put man in the garden of Eden "to work it and keep it" (Gen. 2:15 ESV), thus demonstrating the moral goodness of productive work and its necessity for fulfilling God's purpose for us here on earth. Paul told the Thessalonian church, "With toil and labor we *worked* night and day," and this was "to give you in ourselves an example to imitate" (2 Thess. 3:8–9 ESV; emphasis added). Then he added, "If anyone is not willing to *work*, let him not eat" (v. 10 ESV; emphasis added). A Christian worldview holds that work should be rewarded, for Jesus teaches that "the laborer deserves his wages" (Luke 10:7 ESV).

Therefore the Bible views productive work as morally good and even commands that Christians should "work heartily, for the Lord and not for men" (Col. 3:23 ESV). In the Old Testament, the book of Ecclesiastes speaks often about joy in one's work: "There is nothing better for a person than that he should eat and drink and find enjoyment in his toil. This also, I saw, is from the hand of God, for apart from him who can eat or who can have enjoyment?" (2:24–25 ESV).

When this Christian viewpoint is affirmed by a society, working at a regular job is seen as a rightful source of personal fulfillment and dignity, and the culture in general assumes that honorable people will strive to become diligent, faithful, cheerful workers who willingly do a bit more than what is required because they view productive work as a moral good, and they really believe that God will be pleased if they strive for excellence in their work.

Work Should Be Balanced with Times of Rest

A Christian worldview also recognizes that God built times of periodic rest into the structure of His people's lives. The fourth commandment proclaimed, "Six days you shall labor, and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, you, or your son, or your daughter, your male servant, or your female servant, or your livestock, or the sojourner who is within your gates" (Ex. 20:9–10).

Christians today differ over the exact way this command applies to believers who live under the new covenant in Christ (see Colossians 2:16–17; Acts 20:7; Rev. 1:10), but I think all Christians would agree that it is still *wise* for us to take regular times of rest from work, times to enjoy the fruit of our labor. In doing this, we rightly imitate God Himself, who saw that "everything that he had made" was "very good" (Gen. 1:31 ESV), and then God "rested on the seventh day from all his work that he had done" (Gen. 2:2 ESV)—surely on that day enjoying and taking delight in the work of His hands.

It is also necessary for to rest from work in order to be able to enjoy the fruit of our labor: "Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God" (Eccl. 5:19 ESV).

Rest from work is also a time to demonstrate our trust in God to prosper the times that we do work. For "unless the LORD builds the house, those who build it labor in vain. Unless the LORD watches over the city, the watchman stays awake in vain," so "it is in vain that you rise up early and go late to rest, eating the bread of anxious toil; for he gives to his beloved sleep" (Ps. 127:1–2 ESV).

People Becoming Lazy and Shoddy in Their Work

If a Christian view of work is lost, a secular worldview will tend toward various harmful consequences. A failure to view productive work in a positive way will lead many in society to lead lives of laziness and poor work habits. People will place more of their hope for becoming wealthy not on hard work of good quality by rather on getting something for nothing (such as in the lottery). There will be more of a tendency to think that those who do well economically are just "lucky," and those who do not do well are just the victims of bad luck. There will be more of a tendency to view economically productive people with envy, thinking that they do not deserve what they have earned, but that they should rather feel guilt and shame. And there will be a tendency to argue that economic reward in the workplace should not be based on merit or the quality of one's work, but should be allocated only according to seniority (as in the pay scale of public schoolteachers today, for example).

In addition, the goal of life will not be seen as having an economically productive life that finds fulfillment in doing work that brings value to others, but rather in leisure pursuits, longer weekends and vacations, and then complete retirement that results in little if any productivity even though one may still have twenty or more years of health and strength. People become consumers and no longer producers.

Others Are Driven to Become Workaholics

On the other hand, the desire for material prosperity can become a different kind of idol, with people working incessantly, driving themselves day and night to accumulate more and more, but never having enough. Modern Japan is an economic miracle, a small nation that still has the second largest economy in the world, but the nation lacks a Christian worldview and has basically adopted a form of Buddhism that has made work into a religion. Suicide and divorce rates are high, and wealth has not led to true fulfillment or happiness. But Japan is not alone in this, for many businesspeople in the United States have followed the same pattern of life, and after thirty years the result is large homes and fancy cars but destroyed marriages, alienated children, and broken health.

There is an evil that I have seen under the sun, and it lies heavy on mankind: a man to whom God gives wealth, possessions, and honor, so that he lacks nothing of all that he desires, yet God does not give him power to enjoy them, but a stranger enjoys them. This is vanity; it is a grievous evil. (Eccl. 6:1-2)

Conflict Between Two Groups of Workers

But what will happen to a society that bifurcates into two groups: the lazy, careless, selfish consumers, who produce less and less of value for society; and the workaholics, who produce more and more, and gain immense wealth, but leave trails of broken families and lost children? The “have-nots” will pull the economy down, and the “haves” will pull it up, and there will be increasing conflict between the two groups as they pull apart. Nobody will find joy and fulfillment in work.

No society can lose belief in the moral goodness of productive work, and endure such conflict and disillusionment, for very long without destroying itself.

⑤ WE RISK LOSING A HOPEFUL VIEW OF TIME AND HISTORY

Moving Toward a Goal

A Christian worldview sees that time is moving forward toward a goal. Time began with the creation in Genesis 1, and it is moving toward a final judgment that is described in the book of Revelation. Therefore, history is linear and goal oriented.

In addition, God entrusts us every day with time that we are to use wisely as good stewards: “Look carefully then how you walk, not as unwise but as wise, *making the best use of the time*, because the days are evil” (Eph. 5:15-16 esv; emphasis added). Time is therefore valuable, according to a Christian worldview, and is to be used in ways that are honoring to God.

In addition, a Christian view of history includes belief in God’s sovereignty over history and the fact that He brings reward and success to work carried out faithfully, in obedience to Him. “And let us not grow weary of doing good, for in due season we will reap, if we do not give up” (Gal. 6:9 esv). And Paul told the Corinthian church, “Therefore, my beloved brothers, be steadfast, immovable, always abounding in the work of the Lord,

knowing that in the Lord your labor is not in vain" (1 Cor. 15:58 ESV). In this context he shows that Christ's resurrection guarantees that there will be eternal consequences for our actions in this life, and the good results of our work will endure forever.

Hope That Work Can Bring Positive Change

Therefore, a Christian worldview encourages attempts to improve our lives, to bring change and improvement to the human situation. That is because we can have confidence that the good that we do will receive God's blessing and will endure.

This Christian worldview leads to a willingness to take risks, to start businesses and invest, and to build for the future. It leads to a hopeful view of time and history and contributes to innovation and development in the business world. In a passage that uses poetic metaphor to speak of investing time or resources in various ways in the hope that at least some of them will prosper, Ecclesiastes tells us: "Cast your bread upon the waters, for you will find it after many days. Give a portion to seven, or even to eight, for you know not what disaster may happen on earth" (11:1-2 ESV).

One economic area of great concern today is energy, and yet it is in the energy field that innovation and risk taking are showing signs of bringing great reward. Energy production today provides countless examples of entrepreneurs at work. Dr. Stanley Ovshinsky, with his hundreds of chemical engineers, works on amorphous silicon or anhydrous silicon, or CIGS (photovoltaic) cells made from copper, indium, gallium, and selenium, which one day will be placed in roofing material to generate electricity from the sun. Another example is Vinod Khosla, who can produce a fuel cell that can turn natural gas or natural grass into electricity. Or Stanford professor Brent Constants, who has developed a process that takes CO₂ emissions from a coal-fired generating plant and naturally converts it into calcium carbonate, which is then sprayed and dried into cement to build buildings and highways. Thus the elusive idea of clean coal becomes a reality. Coal-fired power with this system would be 100 percent clean, and no CO₂ would be released into the atmosphere.

Wasted Time and Fear

But if this Christian view of time and hope is lost, a society will tend toward wasting time and focusing on immediate gratification. People will not work as hard but will give in to a natural human tendency to laziness. They will retire early rather than realizing that they can still do good for society. And they will tend to fear innovation and change, because of a loss of hope that change can be made for the better.

A society where people seek only immediate gratification will not invest in long-term projects; neither will people seek the long-term good of society. And a society that views the future with fear instead of hope will resist change, oppose plans for long-term progress, and seek only to protect the *status quo*. Business cannot survive for long once these views become dominant.

No society can lose a hopeful view of time and history, and come to be dominated by seeking immediate gratification and fearing every change, without soon decaying from within and destroying itself.

Too Much at Stake If We Lose a Christian Worldview

In conclusion, we can see that much is at stake for business and for the entire society if we lose a Christian worldview and the need to conduct business according to the principles of the Bible.

But should we as Christians care about whether *society* functions according to these elements of a biblical worldview? Yes, certainly we should. To care for the economic well-being of society is also to be obedient to Jesus' command "You shall love your neighbor as yourself" (Matt. 22:39 esv). As the apostle Paul said, "as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith" (Gal. 6:10 esv).

Notes

1. Max Weber (1864–1920), *The Protestant Ethic and the Spirit of Capitalism*, transl. Talcott Parsons (Los Angeles: Roxbury, 1996; first English publication, 1930), 47–78.
2. Leo Strauss, *Natural Right and History* (Chicago: The University of Chicago Press, 1953) p. 251.
3. Wayne Grudem, *Business for the Glory of God* (Wheaton, IL: Crossway, 2003), 82–83.
4. Karl Marx, *Communist Manifesto* (New York: International Publishers, 1948), 23.