



**PDHonline Course P194 (2 PDH)**

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# **Business Principles for Engineers and Architects – A Biblical Perspective**

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## **Business Principles for Engineers and Architects – A Biblical Perspective**

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### **Introduction**

Can we separate our faith from our work? Someone once asked me at church, “Have you ever considered entering full-time Christian service?” It was a well intended comment, and quite flattering I suppose. But after thinking about it, I concluded that I am in full-time Christian service. A person of true faith doesn’t leave their faith at the church steps on Sunday afternoon by definition.

People of faith draw on their core beliefs for all matters of life, including business. Much of our accepted business principles and economics derive their state from Jewish and Christian tradition, as found in the Bible. The learner will find many if not most of the principles are universal, practical, and meaningful across belief systems and even the academy.

This course explores business principles from a Biblical perspective. Much of this course and its content are similar to the Ethics course, but are framed and supplemented in a more general business perspective. This is a study of business principles from a Biblical point of view, drawing on the Instructor’s training and experience in engineering, business, and theology (the Instructor is a graduate of engineering, business, and theological programs of study). We will confine our discussion to the context of the course, and will not explore the teachings of other religions and belief systems nor make relative judgments of other traditions. In addition, the course provides its material in a current and respected framework.

While following Biblical principles do not guarantee we will always have a profitable year, the principles when applied contribute to a meaningful life. However, when the principles are violated, you can expect the business to be harmed.

This course is a survey of business practices, especially those that relate to a moral code. Further, this course is not intended to address technical theory (such as accounting, marketing models, etc.)

Upon completion of this course, the learner is granted 2 PDH credits.

### **Practicing Biblical Principles**

What makes a Biblical or Christian business? Is it just because the owners and/or employees are people of faith? The answer is no. Think of a marriage – is a marriage Christian just because

bother parties are believers? Not necessarily. Christian marriages divorce at a rate similar to non-Christian. Any relationship or organization is Biblical or Christian if it practices the principles of faith its members purport. The same can be said for any religious tradition.

Living our faith should be a natural consequence of having faith. It begins with our relationship with God (specifically Jesus Christ in the Christian tradition), and is closely followed by our relationships with others.

### **Accepted Business Practices and Biblical Roots**

Is the Bible a legitimate reference for Biblical principles? The answer is “yes” if the very business practices and theories deemed appropriate and proven effective are consistent with Biblical principles. First, let’s go back to the early roots of modern Capitalism.

Adam Smith is considered by many to be the father of economics, and especially the style of economics associated with a free people and free-market business practices (much of which we enjoy today in the USA although many argue are being eroded). Adam Smith wrote, "To prohibit a great people ... from making all that they can of every part of their own produce, or from employing their [capital] and industry in the way that they judge most advantageous to themselves, is a manifest violation of the most *sacred* (emphasis mine) rights of mankind." (“The Wealth of Nations,” 1776.)

Thomas Jefferson wrote, “We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty, and the Pursuit of Happiness.” Our rights (per the American tradition), including that of commerce, are from God and not our government. Both Smith and Jefferson argued that our rights to pursue success are already present and closely linked to individual liberties.

Adam Smith (by implication) seems to have recognized that capitalism was closely linked to rights given to us by someone other than our government or another person.<sup>1</sup> This was opposite to some *Christian* thought (so called) at that time that considered self-interest a vice instead of Smith’s view that self-interest is good for society. He referred to the “invisible hand” of the free market when he wrote, “...and by directing that industry in such a manner as its produce may be of the greatest value, he intends only his own gain, and he is in this, as in many other cases, led by an *invisible hand* to promote an end which was no part of his intention. Nor is it always the worse for society that it

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<sup>1</sup> There is disagreement as to the extent of Adam Smith’s Christian faith. Some believe that Smith was a Deist (somewhat more common during that time than today.) A Deist is a person that believes in God who created all things, but is generally uninvolved in creation at the present. But it is believed that he came from a devout family, and studied theology but did not complete ordination. Clearly, there was a significant influence.

was no part of it. By pursuing his own interest he frequently promotes that of the society more effectively than when he really intends to promote it.”

Thomas E. Brewton sees this in a Judao-Christian context. He wrote, “An ‘invisible hand’ maximizes a nation’s economic and social welfare, when individuals are permitted the maximum possible economic liberty and when they are self-restrained by the moral dictates of our Judeo-Christian heritage. One cannot function effectively without the other.” (Article by Thomas E. Brewton, April 2005, “Adam Smith vs. Robert Reich”)

The very foundations of liberty that blossomed into the free market system were influenced by the Biblical principle that we are created by God who gave us our freedom, not a government of mankind. In our modern economic tradition, we see roots in Biblical principles that translate how we do business every day. The Bible also speaks of sin being present, which leads to a need for reasonable regulations by the government to protect the liberties and rights of the individual. Consequently, a free economy requires sound principles to ensure fairness in our markets. These, too, find parallels to Biblical teachings and principles.

The reader, even if not from a Judao-Christian tradition, will find the principles to be practical and useful and generally not offensive. While the Bible is not a text dedicated to business or economics, we would be remiss to ignore it since our present realities were influenced by its dictates.

First, the Bible teaches us to have a healthy and proper focus when it comes to all areas of life, which includes business.

### **Maintain a Proper Focus**

To many, business becomes their purpose for being. While in the Christian tradition we are called on to do our business well (all things as unto the Lord), it should not be the highest priority. We first see this in the First Commandment, which reads, “Thou shalt have no other gods before me.” It is amazing to me that in times of dramatic economic crisis people commit suicide. That is clear evidence that people view their reason for being to be successful in business versus serving God. In the first commandment, the specific application is a prohibition on polytheism (worship of many gods) or any single god other than Jehovah. As a practical matter, this commandment allows us to maintain a proper focus in life. For a believer, nothing should be put ahead of God. It is easy for us to get caught up in our work to a point we forget what is really important and lasting. Our business practices should never be put ahead of God or people.

This continues in the Second Commandment, which reads, “Thou shalt not make unto thee any graven image.” Although this commandment prohibits setting up something to worship instead of God, the Bible speaks of other ways of thinking and behavior as being idolatry. Is our business more important than God? Is making more and more profit even when it exceeds what the market would bear acceptable? Jesus said, “No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon” (Mt 6:24).

We can also allow business to ruin our health – spiritually, emotionally, and physically. One way we can do this is to overwork. The Fourth Commandment reads, “Remember the sabbath day, to keep it holy.” Biblically, the seventh day is to be set aside for worship and rest. When we find it necessary to consistently work seven days a week, we violate this principle. People simply need time to rest and reflect spiritually. It was Jesus who said, “The sabbath was made for man, and not man for the sabbath” (Mark 2:27). Therefore, this day of rest and worship is necessary for us, not God.

Jesus asked, “For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul? (Mt 16:26). We can put so much focus on our work that we forget what is really important. Some day, we might say something like this: “Then I looked on all the works that my hands had wrought, and on the labour that I had laboured to do: and, behold, all was vanity and vexation of spirit, and there was no profit under the sun” (Ecc. 2:11).

Jesus explained that we can become so focused on this world that we lose perspective on the next or even miss it. He told a parable of a sower with different kinds of ground on which it was cast. He explained the parable as follows: “Hear ye therefore the parable of the sower. When any one heareth the word of the kingdom, and understandeth it not, then cometh the wicked one, and catcheth away that which was sown in his heart. This is he which received seed by the way side. But he that received the seed into stony places, the same is he that heareth the word, and anon with joy receiveth it; Yet hath he not root in himself, but dureth for a while: for when tribulation or persecution ariseth because of the word, by and by he is offended. He also that received seed among the thorns is he that heareth the word; and the care of this world, and the deceitfulness of riches, choke the word, and he becometh unfruitful. But he that received seed into the good ground is he that heareth the word, and understandeth it; which also beareth fruit, and bringeth forth, some an

hundredfold, some sixty, some thirty” (Matt. 13:18-23). Some actually believe on Him and their actions demonstrate it, but others are too distracted to see it.

Of course money is important, but I’ve learned the Biblical focus on success is much more satisfying than monetary gain alone. There are stories in the Bible where God gave people great wealth, considered a blessing. But what is ultimate personal success? “But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows” (1 Tim. 6:6-10).

As I look back on my career, I remember mostly the relationships I had with peers, not the money I made or trinkets I could buy.

## **Human Relations**

While the Christian faith is primarily focused on mankind’s relationship to God, it is closely followed by attention to interpersonal relationships. Jesus emphasized this in Matthew 22:36-40: “Master, which is the great commandment in the law? Jesus said unto him, Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the first and great commandment. And the second is like unto it, Thou shalt love thy neighbour as thyself. On these two commandments hang all the law and the prophets.” Jesus responded to a question as to which was the greatest commandment. He responded that it was to love God, but the next to it was to love other people. Let’s look at some specific principles regarding human relations:

### ***a. The Golden Rule***

The text above presents the Golden Rule. We know the Golden Rule as, “Do unto others as you would have them do unto you.” (The unspoken but practiced perversion of this is, “Do unto others before they do unto you.”) When we practice this simple but profound principle, we also act morally. In most situations, we can quickly assess how we would like to be treated. Would we want the engineer to be properly trained and experienced to perform the task? Would we wish to be fairly billed? Would we wish to be fairly compensated? Would we wish to have mercy for reasonable mistakes? Would we want others to hold themselves accountable for their designs? Would we want to be paid for changes on

approved designs? Would we want someone to sign/seal a drawing on which they had no real oversight?

As in religion, acceptable human relations are essentially concluded in the Golden Rule principle. In Proverbs 3:28, the concept of the Gold Rule is even more expanded where we are instructed not to withhold good from others: “Withhold not good from them to whom it is due, when it is in the power of thine hand to do it. Say not unto thy neighbour, Go, and come again, and to morrow I will give; when thou hast it by thee.”

### ***b. Forgiveness***

Perhaps there is no greater virtue in the Christian faith than that of forgiveness. Not only does it free the offender, but the offended as well. In Christianity, forgiveness of one another is presented as a key necessity for receiving God’s forgiveness. Jesus summed up the importance of forgiveness when He said, “For if ye forgive men their trespasses, your heavenly Father will also forgive you: But if ye forgive not men their trespasses, neither will your Father forgive your trespasses” (Matt. 6:14-15). Proper behavior necessitates forgiveness. Forgiveness is defined as choosing not to hold an offense against another. This doesn’t mean we forget the offense, or that there need not be consequences of an offense (especially with illegalities.) Yet, forgiveness is necessary for the forging of effective working relationships. Primarily, appropriate behavior necessitates forgoing vengeance or personal punishment against another.

On a personal level, Christianity teaches that retribution is in the realm of God, and when we don’t pursue vengeance we are more likely to experience peace. The Apostle Paul wrote, “Dearly beloved, avenge not yourselves, but rather give place unto wrath: for it is written, Vengeance is mine; I will repay, saith the Lord” (Rom. 12:19).

### ***c. Authority***

Successful businesses require a reasonable respect for authority, whether it is legal or organizational. When legal authority is violated, illegal acts result (such as practicing engineering outside one’s area of expertise, sealing drawings on which one had not oversight, etc.). This concept of obeying both legal and managerial authority is rooted in the Bible. For the believer, the motivation for obedience is out of recognition of the source of the authority.

“Let every soul be subject unto the higher powers. For there is no power but of God: the powers that be are ordained of God” (Rom. 13:1)

Because ultimately God is behind the scenes in control of all, our call is to submit to Him. “Whosoever therefore resisteth the power, resisteth the ordinance of God: and they that resist shall receive to themselves damnation” (Rom. 12:2). However, such obedience is never blind nor are we to be automatons – we are called to obey God first (see Acts 5:29). In a similar way, we are called to obey our managers, termed as “servants” and “masters” at the time the Bible was written. “Servants, obey in all things your masters according to the flesh; not with eyeservice, as menpleasers; but in singleness of heart, fearing God” (Col 3:22).

In summary, the Bible and accepted business practices call us to obey laws to the extent it doesn’t violate God’s law, and follow management leadership to the extent laws aren’t violated or other unethical behavior is mandated.

#### ***d. Nondiscrimination***

Discrimination in business is treating one differently (in a negative sense) for reasons other than performance and ethical behavior. The Bible has much to say in principle about discrimination, although it was penned in a time when slavery and mistreatment of women was socially acceptable. The early Israelites were commanded to treat non-Israelites with kindness. “Thou shalt neither vex a stranger, nor oppress him: for ye were strangers in the land of Egypt” (Ex. 22:21). This can certainly apply today with the incredible inrush of immigration from non-Western cultures.

Thousands of years before discussions of equal pay for equal work between genders, we find a beautiful discourse in Proverbs 31, which included a woman’s work ethic. And the Bible teaches that fair wages are to be paid to all: “Masters, give unto your servants that which is just and equal; knowing that ye also have a Master in heaven” (Col. 4:1). Those in management or supervising others have a Biblical mandate to treat workers fairly, because God is the ultimate manager and He doesn’t view the earthly manager as being superior to his/her subordinate. “And, ye masters, do the same things unto them, forbearing threatening: knowing that your Master also is in heaven; neither is there respect of persons with him” (Eph 6:9). This issue is summed up in the following: “Thou shalt not oppress an hired servant that is poor and needy, whether he be of thy brethren, or of thy strangers that are in thy land within thy gates” (Deut. 24:14) and “Thou shalt not defraud thy neighbour, neither

rob him: the wages of him that is hired shall not abide with thee all night until the morning” (Lev. 19:13).

Discrimination against older works is not only illegal, but it is immoral and impractical. A principle for this could be interpreted from the Fifth Commandment: “Honour thy father and thy mother.” Specifically, this commandment relates to obeying your parents and presumably respect beyond adolescence. In business, we can learn much from older and more experienced people. Mistakes can be avoided, and proper customer interaction can be demonstrated. It is unfortunate many businesses look for ways to cut cost by hiring younger engineers at the expense of laying off older employees.

***e. Offensive speech***

In the Third Commandment we find, “Thou shalt not take the name of the LORD thy God in vain.” The specific application is using God’s name in a way that isn’t in a context of a respectful reference. On a practical level, inappropriate language can be problematic in a business and is often offensive to the listener, especially a person of faith. Not only does this offend God, but it can offend your customer as well.

***f. Sexual Harassment***

The Seventh Commandment reads, “Thou shalt not commit adultery.” Here, sexual intercourse outside of marriage is prohibited. In business, all forms of sexual harassment should be avoided. These can lead to lawsuits, dismissal, and lost contracts. Adultery (and sexual harassment) begins in the heart (a Biblical reference to our emotional, thinking, spiritual, and ethical core.) Jesus understood this when He said, “But I say unto you, That whosoever looketh on a woman to lust after her hath committed adultery with her already in his heart.” (Mt 5:28). Ogling and comments also have serious consequence in our culture today. “Let your speech be always with grace, seasoned with salt, that ye may know how ye ought to answer every man” (Col 4:6).

***g. Fairness and Honesty***

Honesty and the Golden Rule essentially sum up Biblical Business fairness and honesty principles. “For my mouth shall speak truth; and wickedness is an abomination to my lips” (Prov. 8:7). The Ninth Commandment reads, “Thou shalt not bear false witness against thy

neighbor.” The idea here is that we are not to lie about others, thereby damaging their reputations. We shouldn’t falsely criticize another engineer for any reason, especially in order to gain employment or client advantage.

#### ***h. Servant Leadership/Management***

When managing people, the Bible gives us a great example of servant leadership. He said, “Ye know that the princes of the Gentiles exercise dominion over them, and they that are great exercise authority upon them. But it shall not be so among you: but whosoever will be great among you, let him be your minister; And whosoever will be chief among you, let him be your servant: Even as the Son of man came not to be ministered unto, but to minister, and to give his life a ransom for many” (Matt. 20:25-28). In contemporary business thought, this is similar to participative leadership or management as opposed to autocratic or dictatorial. Employees thrive when the manager creates a balance between setting direction and remaining involved in helping them reach their goals.

One obstacle to successful leadership is showing favoritism. People see this, and lose trust. “My brethren, have not the faith of our Lord Jesus Christ, the Lord of glory, with respect of persons” (James 2:1).

### **Finance**

#### ***A. Taxes***

Although taxes are an imposition few (if any) enjoy, the Bible requires that we pay our taxes. This principle is also found in the Bible. When Jesus’ critics asked Him whether it was appropriate to pay taxes, He said, “Render therefore unto Caesar the things which are Caesar’s; and unto God the things that are God’s” (Matt. 22:21b). Keep in mind that this comment was profound, given Israel was under oppressive occupancy of Rome. That doesn’t mean, however, that if we have the opportunity to influence responsible spending of our government we should do so. Certainly, one could argue current taxations levels are confiscatory.

#### ***B. Debt***

Is borrowing prohibited in the Bible? It isn’t, but one should not incur debt beyond his or her ability to repay. The Bible equates excessive debt with virtual slavery; “The rich ruleth

over the poor, and the borrower is servant to the lender” (Prov. 22:7). It also requires that we pay our debts – “Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law” (Rom. 13-8) While debt is not prohibited, it is cautioned and required to be paid (that is, not owed indefinitely). Also, we are warned not to bear the debt liability of others. “My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger, Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend” (Prov. 6:1-3).

### ***C. Budgeting and Accounting***

Within our power to predict, we should plan in our business and understand financial implications. Jesus used a practical truth to illustrate a point when He said, “For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?” (Luke 14:28). It is necessary to plan and budget appropriately, He continued, “Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, Saying, This man began to build, and was not able to finish” (vs. 29, 20). Lack of due diligence in estimating manhours properly or the construction cost is at best sloppy, and at worst misleading. In a similar way we as engineers should ensure our designs will work and meet the user’s needs.

We also need to follow good accounting principles to track our business finances so we can make adjustments if needed.

### ***D. Honesty and Fairness in Dealings***

To begin, the Eighth Commandment reads, “Thou shalt not steal.” Sealing is prohibited. Business practices can be essentially the same as stealing. This can include taking of property that doesn’t belong to us, but most commonly involves overcharging fees, slacking off on the job, overstating change costs, or claiming more time than was actually worked on a project. Taking advantage of a situation and overcharging is also tantamount to stealing. To apply this further, do you look after the financial interests of your client? Is there a more cost effective way of achieving the same results? Although technically not stealing, you owe it to your client to offer the best services that meet their needs.

Honesty in dealings in the Bible was written to be understood in the historical context of the reader, namely fairness in standard weights: “Divers (various) weights, and divers measures, both of them are alike abomination to the LORD (Prov. 20:10), and “Divers weights are an abomination unto the LORD; and a false balance is not good” (Prov. 20:23). If an A/E (Architect/Engineer) bills for hours not worked, it is in effect using false measures.

### ***E. Paying on time***

Immediately following the admonition that we should not discriminate, we find the following: “At his day thou shalt give him his hire, neither shall the sun go down upon it; for he is poor, and setteth his heart upon it: lest he cry against thee unto the LORD, and it be sin unto thee” (Deut. 24:15). Ethical behavior requires that we pay our debts on time. Not doing so causes harm to others, whether individual or companies. Forgoing payment is especially a hardship on those in a lower socioeconomic status. According to the Bible, God takes this seriously. “Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth.” (James 5:4).

### ***F. Greed***

Greed is akin to coveting. The Tenth Commandment reads, “Thou shalt not covet.” Coveting is desiring something that isn’t yours. A general principle could be considered from this that is applicable to Business. We can desire a position, a contract, more fee, etc. to the point it is unhealthy for the business relationship and us. Such a desire (which the Bible calls coveting) can easily consume us. Contentment is a key to avoid unhealthy coveting.

The Bible goes on to say, “Thou shalt not covet thy neighbour's house, thou shalt not covet thy neighbour's wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor any thing that is thy neighbour's” (Exod. 20:17).

However, greed goes beyond merely wanting what others want, but hoarding that which we should forgo or make available for others. Greed causes engineers to overcharge fees, and not properly compensate their employees. Greed causes us to hoard for no reason other than greed itself. “There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty” (Prov. 11:24).

Too much focus on money has detrimental consequences for us and others around us. “He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity. When goods increase, they are increased that eat them: and what good is there to the owners thereof, saving the beholding of them with their eyes? The sleep of a labouring man is sweet, whether he eat little or much: but the abundance of the rich will not suffer him to sleep. There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt” (Ecc. 5:10-13).

### ***G. Cosigning***

When you cosign for another, you are placing your business (and yourself) at risk. Unless you are willing and able to pay off the debt, don't do it.

We can see this principle in Proverbs 6:1-5: “ My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger, Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend. Give not sleep to thine eyes, nor slumber to thine eyelids. Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.”

### ***H. Lending and Interest***

Interest is called “usury” in the Bible. Do a search on the word and you will see many references to it. However, there doesn't seem to be a general prohibition of lending or expecting fair interest (see Matt. 25:27). However, there seems to be a level of interest that could be considered extortion. “In thee have they taken gifts to shed blood; thou hast taken usury and increase, and thou hast greedily gained of thy neighbours by extortion, and hast forgotten me, saith the Lord GOD” (Eze 22:12). Also, it seems it is inappropriate to charge in some instances – consider pro bono (see Exod. 22:25 for example). In the course of business, it not only seems prudent but necessary to allow for reasonable credit. In general, I see this issue as another Golden Rule principle.

### ***I. Partnerships***

The Bible encourages people not to “be ye not unequally yoked together with unbelievers: for what fellowship hath righteousness with unrighteousness? and what

communion hath light with darkness?" (2 Cor. 6:14). It is important for those entering business partnership to be of like mind and have clear understandings up-front.

### ***J. Tithing/Giving***

People disagree whether tithing is still required in the New Testament, whether it is 10%, whether it should only be given to the church, etc. First, tithe means tenth. "And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the LORD" (Lev. 27:32). Second, tithing is still an expected principle in the New Testament (see Luke 11:52).

The principle here is to take a tenth of your "increase" and return it for God's work. How you do that is between you and God. In a farming economy, it was seen as "Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year" (Deu. 14:22). Learn to live on 90% of your profits, and return the other for good.

While there is never a guarantee of financial gain, there is indication that tithing leads to prosperity. "Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it" (Mal. 3:8-10).

There is a local family-owned grocery store chain where I live that practices this. They still carry groceries to your car, aren't open on Sunday, and don't sell alcohol. They return 10% of their profits to the community. While their prices are a bit higher, the atmosphere there, behavior of workers, and other factors draw people and they are very successful.

The Bible indicates the attitude of our giving is be more important than the giving. Giving should be out of choice and not obligation. "Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver" (2 Co 9:7). Ultimately, we can't bribe God with our *good works*. He isn't a genie in a bottle. According to the Bible, God sees our best works as "filthy rags" (see Isa. 64:6) and there is nothing we can do to earn His approval. According to the New Testament, that is why Christ died – to pay for the sins of all who would believe (see Rom. 5:8).

The motive of our giving is also important. If we give for others to see, the Bible indicates it is without merit. Jesus said, “Take heed that ye do not your alms before men, to be seen of them: otherwise ye have no reward of your Father which is in heaven. Therefore when thou doest thine alms, do not sound a trumpet before thee, as the hypocrites do in the synagogues and in the streets, that they may have glory of men. Verily I say unto you, They have their reward. But when thou doest alms, let not thy left hand know what thy right hand doeth: That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly” (Matt. 6:1-4).

### ***K. Profit***

A fair profit is not prohibited in the Bible. “The labourer is worthy of his hire” (from Luke 10:7). What is profit? Profit is simply a measure of our product’s value to our customer over the cost to produce it. If there is no profit, there is no reason to work (that is, we are only covering our cost.) While there is no direction (at least I am aware of) as to the acceptable amount of profit, the Golden Rule is always a good guideline. In a free economy, the price will regulate itself over time. But following the Golden Rule, we are not excused to abuse lapses in the economy from temporary scarcity due to disasters, etc.

### **Quality**

Biblically, we are to do all things with excellence. The Bible directs believers to do all things as if they are doing it for God. This should be the primary motivation. The Bible tells us that we are to work “as the servants of Christ, doing the will of God from the heart; With good will doing service, as to the Lord, and not to men: Knowing that whatsoever good thing any man doeth, the same shall he receive of the Lord, whether he be bond or free” (from Eph. 6: 6-8).

### **Health and Safety**

Ethically, we are expected to develop proper designs and installations that do not offer unreasonable safety threats to people. Do you realize the Bible addresses this as well? Starting with the Sixth Commandment, we find “Thou shalt not kill.” Obviously, we are not to murder. In business, we need to offer services and products that are safe for people. Our work should do no harm. Also consider the industry in which your work - does it offer goods, services, or products that are inconsistent with one’s values? If so, perhaps the industry should not be pursued.

In the Old Testament, the theocratic legal system was very specific regarding one's responsibility for the safety of another (thankfully we are not under such a strict legal system today.) For example, read this verse from Exodus: "But if the ox were wont to push with his horn in time past, and it hath been testified to his owner, and he hath not kept him in, but that he hath killed a man or a woman; the ox shall be stoned, and his owner also shall be put to death" (Exod. 21:29). Here is a situation where an individual did not cause his animal to harm another, but had knowledge of its danger and yet did nothing about it.

Legally, we are to include safety considerations in our designs to prevent harm to others. When we fail to do this, there remains strict legal consequences even today. At a minimum, we are held financially responsible for our actions that cause harm or damage. Later, in the same chapter, a verse requires retribution if one causes damage to another's property. "And if a man shall open a pit, or if a man shall dig a pit, and not cover it, and an ox or an ass fall therein; The owner of the pit shall make it good, and give money unto the owner of them; and the dead beast shall be his" (Exod. 21:33-34).

### **Environmental Stewardship**

In the earliest accounts of mankind in the Bible, God gave the Creation Mandate. "And God said, Let us make man in our image, after our likeness: and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth. So God created man in his own image, in the image of God created he him; male and female created he them. And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth. And God said, Behold, I have given you every herb bearing seed, which is upon the face of all the earth, and every tree, in the which is the fruit of a tree yielding seed; to you it shall be for meat<sup>2</sup>. And to every beast of the earth, and to every fowl of the air, and to every thing that creepeth upon the earth, wherein there is life, I have given every green herb for meat: and it was so" (Genesis 1:26-30).

From this passage, the Bible indicates that God gave man the responsibility to use and care for creation. While the resources are offered for us to use, it is clear elsewhere in the Bible that such use is not to be with reckless abandon. For example, there are Old Testament passages that indicate

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<sup>2</sup> In the KJV, "meat" can refer to food in general.

land is to be given a complete rest every seven years. Soldiers were commanded to use a place outside their encampment as a toilet. As commentary on the Bible, the Talmud prohibited wasting fruit trees. We can show our gratitude to God for the natural resources He has placed in our care by keeping it beautiful – the patriarch Abraham did this when he planted a tree at Beer Sheba.

Ultimately, the Bible teaches that the land is God's and not ours; therefore, we should care for what is not ours but *loaned* to us to use. "The land shall not be sold for ever: for the land is mine; for ye are strangers and sojourners with me" (Lev. 25:23). The Golden Rule also applies in responsible care for our environment – when we harm it, eventually a person is harmed.

However, the Bible never suggests the natural world should be an object of worship. Ultimately, the Bible prescribes the order of priorities as God being first, and people second – other things follow (including the environment) and the Bible warns us not to worship the creation (see Rom. 1:18-25).

### **Working Hard and Business Planning**

While the Christian is called on to trust God, he or she is also called to labor and plan for the future. In Proverbs 6:6-11, we see the story of an ant and how we are to work. "Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest. How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? Yet a little sleep, a little slumber, a little folding of the hands to sleep: So shall thy poverty come as one that travelleth, and thy want as an armed man."

We need to plan our business. "The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want" (Prov. 21:5).

### **Legal**

Biblically, we are called on to pursue peace. "If it be possible, as much as lieth in you, live peaceably with all men" (Rom. 12:18). That might mean forgoing our egos, or taking a hit financially occasionally. If possible, we should avoid going to court. This is especially true between believers. "I speak to your shame. Is it so, that there is not a wise man among you? no, not one that shall be able to judge between his brethren?" (1 Cor. 6:5).

When there is no other choice, we need to try to resolve the matter as quickly as possible and settle if we can. Jesus said, "Agree with thine adversary quickly, whiles thou art in the way with

him; lest at any time the adversary deliver thee to the judge, and the judge deliver thee to the officer, and thou be cast into prison” (Matt. 5:25).

To avoid legal problems, do more preplanning and draft clearly understood (and fair) agreements. These are called “covenants” in the Bible. Covenants are referenced over 200 times in the Bible, and included those between God and man, and between people. The focus on a covenant is the promise one party makes to the other (rather than our modern notion of contracts which is to bind another person to meet our expectations.) Your customer will be delighted if the language in your document outlines what you promise to deliver.

### **Exercise/Assignment**

Pause before taking the test and do the following (the Quiz will ask if you performed the assignments).

1. Find a Bible with a topical index, or go online to the many Bibles/search routines available. Use only the more literal translations of the Bible for your search, which actually reflect the original words. Widely used and more accurately translated versions include KJV, NKJV, ESV, and NASB (no, the popular NIV is *not* recommended).
2. Think of a particular business principle you see yourself or your company violating. If you cannot think of one for you, think of your customers or a recent incident in the news.
3. Search for Bible verses that apply based on key word searches.
4. Write one of the key verses on a business card and carry in your pocket until you have committed it to memory.
5. Write three things on a separate piece of paper you commit to doing differently the next 30 days. Post it where you will see it and refer to it daily.

### **The Sovereignty of God**

Why do some people succeed, and others fail? We see this happening even when they follow Biblical business practices. As noted in the introduction, following Biblical principles does not guarantee success. (However, not following them tends to lead to failure.) Although it is beyond the scope of this course, you can find references in the Bible that God is in control of all things – where, when, and how long we live, the weather, rulers, salvation, and even success and failure. The Bible

says of God, “I will have mercy on whom I will have mercy, and I will have compassion on whom I will have compassion. So then it is not of him that willeth, nor of him that runneth, but of God that sheweth mercy” (Rom. 1:15-16).

One of the great mysteries of the Bible is how the responsibility of mankind relates to the sovereignty of God. But the Bible teaches both are true and therefore deterministic fatalism will not work (the idea of sitting in a chair and waiting for God to make things happen). Our actions have temporal and eternal consequences for us and others, but ultimately God works “all things after the counsel of his own will” (from Eph. 1:11). Yet, we are called on to do our part. “He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich. He that gathereth in summer is a wise son: but he that sleepeth in harvest is a son that causeth shame” (Prov. 10:4-5).

The Bible teaches an obvious truth – “The earth is the LORD'S, and the fulness thereof; the world, and they that dwell therein” (Ps 24:1) and “The silver is mine, and the gold is mine, saith the LORD of hosts” (Hag. 2:8). If it is His, it is His to give to those to whom He chooses.

The Bible teaches it is God who ultimately provides for us. Jesus said, “Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you by taking thought can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you” (Mt 6:26-33).

The lesson is that we are to do what is expected of us, and leave the results up to God. Remember, “A man's heart deviseth his way: but the LORD directeth his steps” (Pr 16:9).

## Course Summary

In this course, we reviewed business principles from a Biblical perspective. Indeed, the very foundations of our modern economic system are rooted in Biblical principles. The Bible can be a legitimate source of solid business principles for all business, including the practice of engineering and architecture. While these do not necessarily guarantee financial success, they contribute to a sense of a life well lived with a clear conscious. When all else has failed, I've personally found prayer to be an incredible solace in the time of challenge. "Pray without ceasing" (1Thess. 5:17).