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“Dr. Grudem clearly shows us how our business activities provide unique opportunities to glorify God. His conclusions are insightful, invaluable, and convicting. I’m putting this on my once-a-year refresher reading list to motivate me to a Colossians 3:23-24 work ethic.”

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Economist, U.S. Department of Commerce, Washington, D.C.

“This book should be required reading for all pastors who love the business practitioners God has placed in their midst. . . . And all business persons will be blessed and encouraged by reading Wayne Grudem’s enlightened application of God’s Word to the enterprise of business. The book’s content is saturated with God’s glorious intentions for those called to serve the Lord in business.”

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Distinguished Scholar in Residence, John Brown University

A brilliant look at the interconnectedness of economic life with spiritual life, and an essential antidote for those who doubt business as a God-honoring and God-glorifying activity.

—BARRY ASMUS, Ph.D.

Senior Economist, National Center for Policy Analysis

BUSINESS
FOR THE GLORY OF
G O D

*The Bible's Teaching on the
Moral Goodness of Business*

WAYNE GRUDEM

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PREFACE

FOR SEVERAL YEARS I have taught classes and done research on the Bible's teachings about a wide range of economic questions—topics like wealth and poverty, saving and giving, work and leisure, buying and selling, borrowing and lending, employers and employees, and use of the earth's resources for productive purposes. The Bible says much about these topics, and a thorough treatment deserves a much larger book than this, one that I am still in the process of writing.

But while my larger book was still unfinished, Ted Yamamori, past president of Food for the Hungry, persuaded me to read a paper on the way some of these topics apply specifically to business activity. I agreed and read a paper called "How Business in Itself Can Glorify God" at the Conference for Holistic Entrepreneurs, which Dr. Yamamori convened at the Regent University Graduate School of Business, October 3-5, 2002. This book is an expanded version of that paper.¹

I wish to express thanks to many people who have contributed to my thinking or made suggestions on this manuscript, including Barry Asmus, Jerry Brock, David Browne, Diane Hakala, Stephen Happel, David Payne, Steve Uhlmann, and many former students in class discussions. Special thanks is due to David Kotter, a wise and gracious former student (and adjunct faculty member in economics at Trinity College, Deerfield, Illinois) whose knowledge and experience in eco-

nomics and business have made numerous contributions to my thinking and have significantly influenced what I have written. Yet I have not taken every suggestion from these helpers and friends, and they should not be blamed for any of my mistakes that remain!

I also wish to express appreciation to the administration and boards of Trinity Evangelical Divinity School (where I taught from 1981 to 2001) and Phoenix Seminary (where I now teach) for each granting me a sabbatical during which I have continued to work on a larger book on Biblical principles and economic values, a book that I hope to be able to complete in the near future. And I wish to thank Sovereign Grace Ministries, a group of churches that has encouraged me and supported me with funds for additional research assistance in this larger research project. That research has provided much of the background for the brief overviews that I provide in this book.

I have dedicated this book to my father, Arden Grudem, whose work in the business world and whose generosity made it possible for me to follow his wise counsel and obtain much more formal education than he was ever able to pursue, and whose business dealings, from what I have heard from others for my whole life, always served to honor and glorify God. I have also dedicated it to my mother, Jean Grudem, whose amazing generosity, kindness, honesty, self-sacrifice, and faith have also glorified God through her whole life, and have provided a model that strongly influenced my idea of what kind of person I would hope to be.

Wayne Grudem
Scottsdale, Arizona
September 19, 2003

INTRODUCTION:

A Neglected Way to Glorify God

IS BUSINESS BASICALLY good or evil?

Words like “profit,” “competition,” “money,” and even “business” carry negative moral connotations for many people today. People who work in the business world sometimes labor under a faint cloud of guilt, thinking that their work may be necessary, but that from a moral perspective it is probably “neutral” at best. Very few people instinctively think of business as morally good in itself.

Recent business scandals regarding dishonest and illegal activities by giant companies such as Enron and by formerly revered accounting firms such as Arthur Andersen have made it more likely that people will suspect that there must be something in business that *inherently* tends to wrongdoing. And so the idea of business in itself comes under a dark cloud of suspicion. But is that right?

As for the relationship of business to serving God, when people ask how their lives can “glorify God,” they aren’t usually told, “Go into business.”

When students ask, “How can I serve God with my life?” they don’t often hear the answer, “Go into business.”

When someone explains to a new acquaintance, “I work

in such-and-such a business,” he doesn’t usually hear the response, “What a great way to glorify God!”

But that is exactly what this book is going to claim. I am going to argue that many aspects of business activity are morally good *in themselves*, and that *in themselves* they bring glory to God—though they also have great potential for misuse and wrongdoing.

I realize that to most people, the expression “glorifying God” sounds like—well, it just sounds like it belongs *in church*, not in the business world. When people hear the phrase “glorifying God,” it probably first implies *worship*—singing praise to God and giving thanks to him. Then it might suggest *evangelism*—glorifying God by telling others about him. It might even suggest *giving*—glorifying God by contributing money to evangelism, to building up the church, and to the needs of the poor. Or it might suggest *moral living*—acting in a way that honors God. Finally, the expression “glorifying God” might suggest a life of *faith*—depending on God in prayer and in our daily attitudes of heart. These five—worship, evangelism, giving, moral living, and faith—are certainly appropriate ways to glorify God. But they are not my focus in this book.

Instead of these things, I want to look at business *in itself*—not just the ways business can contribute to work the church is already doing. In specific, I want to look at the following aspects of business activity:

1. Ownership
2. Productivity
3. Employment

4. Commercial transactions (buying and selling)
5. Profit
6. Money
7. Inequality of possessions
8. Competition
9. Borrowing and lending
10. Attitudes of heart
11. Effect on world poverty

But before considering those things we need to consider two introductory points, the first dealing with the imitation of God, and the second dealing with moral wrongdoing, or sin.

IMITATION: GOD ENJOYS SEEING HIS CHARACTER REFLECTED IN OUR LIVES

One way that we can glorify God is often overlooked. This additional way to glorify God is the key to understanding why God made the world the way he did. It is also the key to understanding why God gave us the moral commands he did. And it is the key to understanding why human beings have an instinctive drive to work, to be productive, to invent, to earn and save and give, and to do the thousands of specific activities that fill our days. This additional way to glorify God is *imitation*—imitation of the attributes of God.

God created us so that we would imitate him and so that he could look at us and see something of his wonderful attributes reflected in us. The first chapter of the Bible tells us,

So God created man in his own image, in the image of God he created him; male and female he created them (Gen. 1:27).

To be in God's image means to be *like* God and to *represent* God on the earth. This means that God created us to be more like him than anything else he made. He delights to look at us and see in us a reflection of his excellence. After God had created Adam and Eve,

God saw everything he had made, and behold, it was *very good* (Gen. 1:31).¹

He looked at his creation and took delight in it—yes, in all of it, but especially in human beings made in his image.

This is why Paul commands us, in Ephesians 5,

Be imitators of God, as beloved children (Eph. 5:1).

If you are a parent, you know that there is a special joy that comes when you see your children imitating some of your good qualities and following some of the moral standards that you have tried to model. When we feel that joy as parents, it is just a faint echo of what God feels when he sees us, as his children, imitating *his* excellent qualities. “Be imitators of God, as beloved children.”

This idea of imitating God explains many of the commands in the Bible. For instance, “We love *because he first loved us*” (1 John 4:19). We imitate God's love when we act in love. Or, “You shall be holy, *for I am holy*” (1 Pet. 1:16, quoting Lev. 11:44). Similarly, Jesus taught, “Be merciful, *even as your Father is merciful*” (Luke 6:36). And he also said, “You therefore must be perfect, *as your heavenly Father is perfect*” (Matt. 5:48). God wants us to be like him.

This idea of imitating God's character so that he will take delight in us explains other moral commands in the Bible as well. For example, God wants us to tell the truth and not lie because he is the God "who never lies" (Titus 1:2). He commands us not to commit adultery because he is a God who is faithful to his covenant commitments and he delights in seeing us be faithful to the covenant of marriage which we have entered into (see Mal. 2:14). And God commands children to "Honor your father and your mother" (Ex. 20:12; quoted in Eph. 6:2), as a reflection of the honor that the Son gives to the Father in the Trinity.

God created us in such a way that we would *want* to imitate his character. He created us in such a way that we would take spontaneous *delight* in seeing reflections of his character in our own actions and in the actions of others. Though this process is now marred by sin, we still see it happening to some extent. We feel a deep, fulfilling kind of joy and satisfaction in telling the truth (because God is truthful), treating others fairly (because God is fair and just), acting in love toward other people (because God is love), being faithful to our marriages and keeping our word in other commitments (because God is faithful), and so forth. We also enjoy seeing other people act in these ways, because in those actions we catch a glimpse of the character of God. In this way we can begin to understand how to fulfill the command, "So, whether you eat or drink, or whatever you do, do all to the glory of God" (1 Cor. 10:31).

BUT SIN DOES NOT GLORIFY GOD

However, it is absolutely important to realize that we should never attempt to glorify God by acting in ways that disobey

his Word. For example, if I were to speak the truth about my neighbor out of a malicious desire to harm him, I would not be glorifying God by imitating his truthfulness, because God's truthfulness is always consistent with all his other attributes, including his attribute of love. And when we read about a thief who robbed a bank through an intricate and skillful plan, we should not praise God for this thief's imitation of divine wisdom and skill, for God's wisdom is always manifested in ways that are consistent with his moral character, which cannot do evil, and consistent with his attributes of love and truthfulness. And thus we must be careful never to try to imitate God's character in ways that contradict his moral law in the Bible.

WHAT THIS BOOK IS NOT

One more thing must be said before we begin. This is not a book on "how to decide the hard ethical questions in business." That would require a longer book than this. In fact, I hope in the future to write on some of the complex ethical questions that confront people every day in the business world.

But before considering the complex challenges in business ethics, it is immensely valuable to understand some of the *fundamental components* of business *in themselves*. Are things like profit, competition, money, and ownership of possessions *always* tainted with evil? Or are they merely *morally neutral* things that can be used for good or for evil? In contrast to those two views, this book will argue that they are all *fundamentally good* things that God has given to the human race, but that they all carry many temptations to misuse and wrongdoing. And even if this book is too short to solve all the com-

plex problems in the “gray areas” of business ethics, there are many things in each aspect of business that are clearly right and wrong, and I will mention those things below as well.

SPECIFIC WAYS THAT BUSINESS CAN GLORIFY GOD

With this background we can now turn to consider specific aspects of business activity, and ask how they provide unique opportunities for glorifying God. We will find that in every aspect of business there are multiple layers of opportunities to give glory to God, as well as multiple temptations to sin.

OWNERSHIP

Owning possessions is fundamentally good and provides many opportunities for glorifying God, but also many temptations to sin

SOMETIMES PEOPLE THINK of all ownership of property as a kind of “greed” that is morally tainted, and they imagine that in a perfect world people would not even own personal possessions. But the Bible does not support that idea. When God gave the command,

“You shall not steal” (Ex. 20:15),

he affirmed the validity of personal ownership of possessions. I should not steal your car, because it *belongs* to you, not to me. Unless God intended us to *own* personal possessions, the command not to steal would make no sense.

I believe the reason God gave the command, “You shall not steal,” is that ownership of possessions is a fundamental way that we imitate God’s sovereignty over the universe by our exercising “sovereignty” over a tiny portion of the universe, the things we own. When we take care of our possessions, we imi-

tate God in his taking care of the whole universe, and he delights to see us imitate him in this way. In addition, when we care for our possessions, it gives us opportunity to imitate many other attributes of God, such as wisdom, knowledge, beauty, creativity, love for others, kindness, fairness, independence, freedom, exercise of will, blessedness (or joy), and so forth.

Now sometimes Christians refer to ownership as “stewardship,” to remind us that what we “own” we do not own absolutely, but only as stewards taking care of what really belongs to God. This is because “the earth is the LORD’s and the fullness thereof” (Ps. 24:1) and so ultimately it all belongs to him (see also Lev. 25:23; Ps. 50:10-12; Hag. 2:8; Luke 16:12; 1 Cor. 4:7).

Why do children from a very early age enjoy having toys that are their own, and why do they often want to have a pet that is their own, one they can care for? I realize that such “ownership” of toys and pets can be distorted by the sins of selfishness and laziness, but even if we lived in a sinless world children from a very young age would have a desire to have things that are their own. I think God has created us with *a desire to own things* because he wanted us to have *a desire to imitate his sovereignty* in this way. This desire in itself should not automatically be called “greed,” because that word slanders something that is a good desire given to us by God.

When we are responsible stewards, whether taking care of our toys at the age of four or managing the entire factory at the age of forty, if we do this work “as unto the Lord,” God looks at our imitation of his sovereignty and his other attrib-

utes, and he is pleased. In this way we are his image-bearers, people who are like God and who represent God on the earth, whether we own few possessions or many, and whether we own a small business or a large one.

So what should we do with the things we own? There are many good things to do, all of which can glorify God. One good “use” of our resources—paradoxically—is that we should give some of them away! This is so that *others* can use them wisely, not just we ourselves. For example, we can give to the church to help its evangelism and teaching, and in that way we build up the church. Or we can give some of our possessions to meet the needs of others, especially the poor:

Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God (Heb. 13:16).

The Bible frequently speaks of the importance of regularly giving away some of what we have been given:

Honor the LORD with your wealth
and with the firstfruits of all your produce (Prov. 3:9).

. . . we must help the weak and remember the words of the Lord Jesus, how he himself said, “It is more blessed to give than to receive” (Acts 20:35).

Giving is important because it demonstrates trust in God. When I give away \$100, I am essentially saying, “God, I am trusting you to provide for \$100 of my future needs, because I no longer can depend on this \$100.” Thus, giving money away

shifts our trust from our money to our God. God is pleased when we give (“God loves a cheerful giver,” 2 Cor. 9:7) because it not only demonstrates trust in him but also reflects his love for others, his mercy, his compassion for those in need.

But we do not need to give away all that we have! The Bible talks about other morally right uses of our resources as well. For example, a man who owns a tractor can use it *to help “subdue” the earth* (Gen. 1:28)—that is, make the earth useful for us as human beings—by causing the earth to yield corn and beans. People who own more complex equipment can extract materials from the earth to make plastics and silicon in order to make computers and cell phones and Palm Pilots.

At other times, we should use our possessions not to make other goods but simply *for our own enjoyment*, with thanksgiving to God,

who richly provides us with everything to enjoy
(1 Tim. 6:17).

It is also right *to save* some of our resources for future use. This will enable us in the future to provide for our relatives, and especially for members of our own households, as God’s Word tells us we should do (see 1 Tim. 5:8). We can glorify God through all of these uses of resources if we have thanksgiving in our hearts to God.

On the other hand, ownership of possessions provides many temptations to misuse the resources that God has entrusted to us. We can use our resources to pollute and destroy the earth, or to rob and oppress others, thereby disobeying Jesus’ command to love our neighbors as ourselves

(Matt. 22:39), and thereby dishonoring God by our actions. The author of Proverbs 30 knew that stealing is not imitating God but is showing to the world a picture of a God who is selfish and unjust, for he said,

. . . lest I be poor and steal
and profane the name of my God (Prov. 30:9).

Or we could use our possessions to turn people away from the gospel and attack the church, as some wealthy people did in the first century:

Are not the rich the ones who oppress you, and the ones who drag you into court? Are they not the ones who blaspheme the honorable name by which you were called? (James 2:6-7).

We could also use our resources to advance our own pride, or we could become greedy and accumulate wealth for its own sake, or we could take wrongful security in riches (see Matt. 6:19; Luke 12:13-21; James 5:3). We could use our possessions foolishly and wastefully, abounding in luxury and self-indulgence while we neglect the needs of others (see James 5:5; 1 John 3:17). These things are rightly called “*materialism*,” and they are wrong.

In many parts of the world, the wonderful, God-given privilege of owning and managing property is not possible for large segments of the population. In some cultures, property rights are selfishly hoarded by a small number of powerful people and government regulations are so complex and time-

consuming that they effectively make it impossible for poor people to own any property or to own a small business.¹ In Communist countries, most private ownership of homes and businesses is prohibited by law, and the government owns all factories and all real estate. Such systems are evil because they prevent people from owning anything more than a small number of personal possessions, and thus they prevent people from even having the opportunity to glorify God through owning any property, or owning a home or a business.

Ownership can be abused, but the distortions of something good must not cause us to think that the thing itself is evil. Possessions are not evil in themselves, and the ownership of possessions is not wrong in itself. Nor is ownership something morally neutral. In itself, the ownership of possessions is something that is created by God, and very good. Ownership provides multiple opportunities for glorifying God, and we should be thankful for it.

NOTES

PREFACE

1. The paper has been published in its original form in *On Kingdom Business: Transforming Missions Through Entrepreneurial Strategies*, edited by Tetsunao Yamamori and Kenneth A. Eldred (Wheaton, Ill.: Crossway, 2003), 127-151. The book contains a remarkable collection of case studies from Christians who are running successful businesses in what many would think the most unlikely countries in the world today.

INTRODUCTION

1. All emphases in Scripture quotations were added by the author.

CHAPTER 1: OWNERSHIP

1. See Hernando de Soto, *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else* (New York: Basic Books, 2000). The research team headed by de Soto tried opening a small garment workshop (with one worker) on the outskirts of Lima, Peru. They worked at the registration process six hours a day and it took them 289 days! The cost was \$1,231, or thirty-one times the monthly minimum wage (approximately three years' salary). They add, "To obtain legal authorization to build a house on state-owned land took six years and eleven months requiring 207 administrative steps in fifty-two government offices. . . . To obtain a legal title for that piece of land took 728 steps" (19-20). They detail similar labyrinthine bureaucratic roadblocks to property ownership in other countries such as Egypt, the Philippines, and Haiti, and conclude that legal ownership of property or even a small business is effectively impossible for the vast majority of the population in many Third World countries.