



BLS200 SECTION III:

The Keys to Successful Business Life



SECTION III – LESSON #10

SUMMARY:

This lesson focuses on the need for the values and morals that we bring to our work to be rooted in the Word of God and in a growing revelation of the ways of God; it challenges us to be prepared for God to lead us into and through ethical dilemmas; it introduces us to three levels of ethical reflection; and it underscores the necessity for that ethical reflection to shape our values and morals which result in decisions and practices that enable us to make a godly difference in the marketplace.

MAIN LESSON IDEAS:

- A strong ethical basis is critical to building a godly organization, and the benefits of doing so are enormous! Business is about people and ethical reflection is how we learn to care for people.
- Understanding the distinctives between ethics and morality will assist us in seeing the Kingdom of God become a reality in our workplace.
- It is important to examine ethical questions on three distinct levels: Business ethics, Christian ethics, and Kingdom ethics.
- The goal of ethical reflection is not just to stay within the boundaries of acceptable moral alternatives, but rather it is to determine what is the particular will of God for that situation. In other words, it is to hit the bull's-eye, not just stay within the borders.
- God trains us into His ways by presenting us with ethical dilemmas, requiring us to choose to receive from Him new levels of revelation in order to grow. Biblically embracing ethical dilemmas is one way that God brings transformation into our lives, our families and our workplaces.

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Biblical Ethics in the Marketplace

by Tom Burtness

- I. Why talk about ethics? Shouldn't it be obvious that we intend to do what's right?
 - A. Yes, as a participant in this course, we are going to assume that you are already self-governed in the areas of basic moral choices (honesty, faithfulness, sexual purity, etc.). Even though you've settled those areas, however, when you desire to take your organization to be a reflection of the ways of God, life gets more challenging. This lesson is about that deeper dimension of consideration.
 - B. Please take a moment to read Matt. 20:1-16, the parable of the laborers who were sent out into the field and were paid the same wages at the end of the day. This is a

direct teaching of Jesus on marketplace economics, but can you explain the ethical foundation for Jesus' actions? Although the offended workers felt that it was a question of right and wrong, it was not. It was an application of higher principles of the Kingdom, of which they were ignorant.

- C. The purpose of this lesson is to expose us to how God uses the circumstances of our everyday life to teach us those higher principles.
 - D. Key scripture: "My son, preserve sound judgment and discernment, do not let them out of your sight" (Prov. 3:21).
- II. Our intention is that this lesson will challenge us to live a lifestyle of ethical reflection.
- A. Ethics is the process of examining why we do what we do. Ethical reflection is necessary for the process of aligning ourselves with the ways of God.
 - B. Although ethics and morality are intertwined, ethics and morality are not the same thing. Ethics is the process of reflection. Morality, on the other hand, deals with making a choice of what is right and wrong, or what is best in a given situation. Morality deals with the choice; ethics deals with why and how we make the choice.
 - C. Ethics is fueled by love. Jesus said: "For the whole Law is fulfilled in one word, in the statement, "You shall love your neighbor as yourself" (Gal. 5:14). Loving your neighbor as yourself means that everything you want for yourself, you must want the same thing for your neighbor, and you must work just as hard for them to obtain it as you work for yourself to obtain it.
 - D. The Bible is not simply a code book or set of laws. It is the sufficient revelation through which we can know God. It is through ethical reflection that we learn to apply our knowledge of God and His ways in our lives. Many times, it is not simply a choice between right and wrong. Sometimes life is not black and white; usually it is living color!
 - E. Most often, the issue at hand is not a right/wrong question. It is frequently a bad, good, better, best question. Understanding the ethical basis for a decision, in other words, the ways of God, guides us toward making the best moral choices.
 - F. Doing business God's way means that relationship is primary, and being "correct" is secondary. We may be technically correct, but if we are relationally wrong, we are ethically wrong. Since the mind justifies what the heart has chosen, we tend to rationalize our misuse of people by convincing ourselves that "we were right." Every spouse who has "won" an argument on technical merits only to later discover that they have "lost" the intimacy of their marriage relationship knows this to be true. The real question is not "right or wrong"; the real question is "life or death." Our root ethical question is "How do I bring life into this [marriage, family, business] relationship?"
 - G. Numerous times in the gospels, Jesus said: "You have heard it said, but I say to

you...” Jesus was taking the opportunity of the ethical question to challenge His disciples to think on a deeper level of revelation of God’s ways. God knows that we learn best under the pressure of ethical dilemmas.

- III. Ethical dilemmas are God’s training method to bring the Kingdom into our lives, families, and workplaces. Our problem is that we are ignorant of God’s ways. We are all ignorant, just in different areas. God is working hard to release us from our ignorance by teaching us new principles and the applications of His principles in our lives.
 - A. God trains us into His ways by presenting us with ethical dilemmas, requiring us to choose to receive from Him new levels of revelation in order to solve the problems that we face redemptively, and therefore, to grow.
 - B. God uses ethical dilemmas to reveal to us our hearts, our ignorance, and His Kingdom ways, and then to teach us what we need to learn to get to the next level. God plays everyone who wants to play, and He plays them at the level at which they’re ready to play. Note how the ethical dilemmas that they faced revealed that the rich young ruler’s heart was enslaved to money, and the widow who gave the mite was free from the love of money.
 - C. Sometimes the dilemmas that God leads us into are between the “normal Christian” right thing to do and the way of the Kingdom or God’s plan and purpose for that moment. Take, for example, the circumstance that Joseph found himself in as recorded in Matthew 1:18-24.

Joseph faced several monumental ethical dilemmas!

- D. Ethical dilemmas are one of the Holy Spirit’s doorways to redemption and transformation. To open a doorway, you need a key. A key is a small thing that is necessary to unlock all of the potential that is locked behind that door. Ethical reflection is part of the process of interacting with the Holy Spirit on a daily basis to receive the keys of the Kingdom through revelation. “I will give you the keys of the Kingdom of heaven” (Matt. 16:19).
- E. Ethical dilemmas can also be the spear point of spiritual warfare. When God wants to do something, when He wants to bring His Kingdom into the natural realm, into our situation, it often comes through ethical dilemmas. Note that Jesus revealed the ethical dilemma of the woman at the well and the ethical dilemma of the men who caught the woman in adultery.
- F. We are not only called to be a witness to our families, our coworkers, and our community, but we are also called to be a witness to the principalities and powers that dwell in heavenly places. Job 1:8: “And the Lord said to Satan, ‘Have you considered My servant Job? For there is no one like him on the earth, a blameless and upright man, fearing God and turning away from evil.’”
- G. Some of the people around us will not understand why we do the things we do. (John

11:1-45: vs.32: "Therefore, when Mary came where Jesus was, she saw Him, and fell at His feet, saying to Him, 'Lord, if You had been here, my brother [Lazarus] would not have died.'")

- H. When we pray: "Come Thy Kingdom, be done Thy will in my business..." it releases the potential of spiritual dilemmas in our life. Be prepared!!!
- I. Unfortunately, our natural tendency when faced with these growth opportunities is to depend on what we already think we know, effectively cutting off our own growth in maturity. God wants to take us deeper.
- J. Let's look at an example of a real-life ethical dilemma that many people who operate a business face at some point – this example is with respect to Human Resources policy.
 - 1. On the one hand we need to treat everyone according to the same set of rules, the "employee policy" as it were. If we don't, the opportunity for bitterness arises, and we risk accusations of unfairness and even discrimination. On the other hand, we need to treat everyone uniquely, according to whom God has made them to be, and according to their life circumstances. How do we reconcile these seemingly opposing demands?
 - 2. The answer is illustrated in the parable of the laborers who were sent out into the field, and were paid the same wages at the end of the day.

In v.13, we read: "But he answered and said to one of them, 'Friend, I am doing you no wrong; did you not agree with me for a denarius?'"
 - 3. The answer is: Make agreements (within the appropriate legal and relational boundaries) and then keep them. Make general agreements with all employees (written employee policies), and you make specific agreements with specific individuals only as the Holy Spirit leads (Caution: Be sure it's God or trouble may follow!). As you do this, it displays trustworthiness and therefore fosters trust. If someone becomes bitter, that can be used as an opportunity to instruct them, as illustrated in v.15: "Is your eye envious because I am generous?"
Caution: Oftentimes, unspoken or unwritten agreements can carry more power than written ones. Lesson 13 will go into the power of agreements in greater detail.
- K. The key to being prepared is in recognizing when we are at a point of ethical dilemma. Here are some practical things that may help you get the "feel" of an ethical dilemma.
 - 1. If you've told God that you want His Kingdom to come in your life, you can expect ethical dilemmas.
 - 2. You feel like circumstances are not in your favor. You feel like you are in a corner, between a rock and a hard place. Think about how the three Hebrew young men felt as they faced the decision that could land them in the fiery furnace.
 - 3. You have no clear answers or direction.

4. It seems as though you are in an either-or situation, and neither option is acceptable.
 5. You feel the warfare.
 6. You “smell the cross.” There’s no way out except to die to your selfness. When you figure that out, you can shout “Hallelujah!” The Kingdom of God is at hand!
- L. What do you do when you find yourself face to face with an ethical dilemma?
1. Realize that you have a choice. On the one hand, you can opt out of the process, go with the way the world or religion says to do it, and miss your opportunity to see a miracle, walk on the water, get healed, etc. Or you can press in, don’t give up, and receive a new key from God.
 2. You consciously choose to engage in ethical reflection.
 3. Remember: We’re after both sound judgment AND discernment.
 4. The miraculous revelations and provisions of God are worth the risk! Embrace the ethical dilemma and enter into biblical, ethical reflection.
- IV. Understanding the distinctives of the three levels of biblical, ethical reflection will enable us to make the best decisions. Each is important, and examining each may give a unique perspective that will enable us to make the best decision in a dilemma.
- A. Before discussing biblical, ethical reflection, let’s first underscore the contrast between the various world systems of financial gain and biblical ethics.
1. The world system says: You win if you make money. The more money, the bigger the win. It doesn’t matter how you do it, it just matters that you “outwit, outlast, and outplay” the opposition. For example, it’s okay to use sex to sell even if your product has nothing to do with sex! If it works, it’s ethically acceptable to the world system.
 2. There are even those who believe that you “win bigger” if you “get away” with unethical or inappropriate behavior. They don’t understand that “truly your sin will find you out.”
 3. The world business system is rooted in competition. The Kingdom business system is rooted in value.
 4. As we live out biblical ethics, we confound and confront the world system—displaying the contrast between the kingdom of darkness and the Kingdom of light. This forces people to choose which way they will live in response. It’s not necessarily popular! Especially at first. But it produces wonderful fruit, and it encourages those who want to live godly to do so.

- B. As an introduction to the three levels of biblical, ethical reflection: Business ethics is the level on which you establish trustworthiness for you and your business; Christian ethics is the level where you honor Christ and His Word; and Kingdom ethics is the level where God brings His Kingdom from heaven to earth in your experience.
- C. The first level of biblical, ethical reflection – business ethics.
1. Our first responsibility is to adhere to a high and uncompromising standard of moral behavior. One only has to look at Martha Stewart, the Enron scandal, and the mutual fund crisis illustrate this need. Remember that “...man looks at the outward appearance...” 1 Sam. 16:7.
 2. First step: Laws, codes, standard practices, industry standard ethical statements (Example: Hippocratic oath).
 3. Respect is the capstone of basic business ethics!
 - a. Communicate honestly and truthfully at all times and in all situations. Do not tolerate untruthfulness in any employee.
 - b. Value all people, whether they are employees, customers, vendors, or owners as unique creations of God, each with a unique destiny to fulfill. Remember, whatever you want for yourself, want for them with the same intensity.
 - c. Speak out positive and encouraging words to all co-workers for their accomplishments. Give 10 encouragements for each correction.
 - d. Be polite at all times. No one has an obligation to work with or for you. Say please and thank you often.
 - e. Model a balanced life of work, rest, family activities, recreation, and Sabbath. Make sure your organization's policies encourage all of life's priorities.
 - f. Honor and respect employee's families. Remember that your employees should be working to live, not living to work. Give leeway in times of need.
 - g. Create a work environment free from intimidation, manipulation, and harassment, sexual or otherwise. This includes the use of unwelcome nicknames.
 - h. Encourage and support each person's personal and professional growth and development.
 - i. Protect employee's life, safety, and health at all times.
 - j. Be fair in your financial agreements. Pay what you promised in wages and

benefits. Nothing will undercut employee morale more quickly than tinkering with their wages.

k. Build teams, not fiefdoms.

4. Benefits of sound business ethics

a. Employee job enjoyment, personal fulfillment, loyalty, performance, and retention.

b. Customer satisfaction, loyalty, and word of mouth advertising.

c. Vendor loyalty, trust, and level of service.

d. Trust and trustworthiness.

e. Community reputation and confidence. Rom. 12:18: "If possible, so far as it depends on you, be at peace with all men."

f. Owner, investor, and/or shareholder confidence.

g. Freedom from bureaucratic and regulatory red tape.

h. Litigation avoidance.

i. Freedom from guilt, doubt, and shame.

D. The second level of biblical, ethical reflection—"Christian" ethics

1. Christianity is not a rule book. Religion turns everything into rules, so be careful of "religious" ethics! Religion is the enemy of life with God.

2. The foundation of "Christian ethics" is honesty and integrity.

"Win—Win" is the secular way to say "love your neighbor as yourself."

3. People are more important than profit!

4. Relational ethics

a. Relating to people inside your organization

b. Respect is a spiritual thing! People will know if it's genuine or phony."

i. Treat employees, customers, vendors, owners, and the community with the same deference.

ii. Don't tolerate dishonesty or disrespect within your organization!

- c. Relating to people outside your organization. Pay your vendors and employees as you would like to be paid. Don't use your vendors as your bank by playing games with the timing of payables and receivables to increase your deposit accounts to draw interest on someone else's money. The system will let you get away with it, but you will continually damage relationships if you do.
- i. Ethics in advertising.
 - ii. Contracts and agreements.
 - iii. Borrowing and financing.
 - iv. Mergers and acquisitions.
 - v. Production and quality ethics.
 - vi. Wage, benefit and pricing ethics
 - Are your prices based on value?
 - Are your wages and benefits appropriate for your industry and locale?
 - If you do what you agreed to do, it is morally right to get paid for doing it. If not, it creates disrespect. Employees: Matt. 10:10: "...for the worker is worthy of his support."
 - Pay your vendors.
 - Your organization. It is right to get paid for what you do. If you do not require payment, you will engender disrespect.
 - vii. Honesty and integrity in accounting and reporting.
 - viii. Some "how-to's" for implementation of ethics in your business.
 - "Two sets of eyes" to check our hearts – submit to one another out of reverence for Christ.
 - "Count to ten." Jesus answered not in the face of injustice and accusation.

E. The third level of biblical, ethical reflection – Kingdom ethics.

1. Taking the game to a higher level. Welcome to the NFL.
2. We business persons tend to be plan-oriented, rule-book playing, systematic, just give me a to-do list kind of people. We get uncomfortable when it's not clear-cut.

3. This is the “You have heard it said, but I say to you...” level of play.
 - a. Ethical dilemma! Joseph “should have” stoned Mary, but he knew the “way of God” (“being a righteous man”), so he didn’t.
 - b. Jesus with the woman caught in adultery. “Religious” ethics said stone her.
 - c. Jesus with woman at well – “Religious” ethics said shun her.
 - d. Competition or “love your neighbor?”
 - e. Conflict of interest v. self-maledictory oath.
 4. Jesus is the Way, the Truth, and the Life. Truth is a person. He is alive. What does He want right now in this situation? Apply right now what He is saying right now, not just a moral code or law.
- V. How do we apply ethical reflection in our life – personally, in our family, and in our workplace?
- A. Remember that Jesus is not just interested in whether we can figure out right from wrong. Or the “best of the way the world does it,” but rather: Raise it to the level of the Kingdom.
 - B. The goal of ethical reflection is not just to stay within the boundaries of acceptable moral alternatives, but rather it is to determine what is the particular will of God for that situation. In other words, it is to hit the bull’s-eye, not just stay within the borders.
 - C. Take the time for ethical reflection. Daily.
 - D. Reflect in each of the three levels of consideration. Business ethics, Christian ethics, and Kingdom.
 - E. When you are facing a decision and you have a direction in mind, ask yourself the following questions. If you can’t come to peace while answering these questions, then continue in your ethical reflection until you do.
 1. Am I relationally right, or just technically right?
 2. Is it consistent with God’s Word?
 3. Is it consistent with God’s ways?
 4. Am I wanting the same thing for my neighbor (employee, vendor, customer, etc.) that I want for myself?
 5. Is this decision based in biblical and Kingdom reality, and not just “business” reality?

6. Can I identify the biblical principles upon which the decision is based?
 7. Have I heard the voice of God in my reflections?
 8. Have I smelled the cross?
 9. Will this decision please Jesus?
- F. Pray without ceasing. Real-time life with God.
- G. Watch for ethical dilemmas.
- H. Pay close attention to the smell of the cross. "My son, preserve sound judgment and discernment; do not let them out of your sight."