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Ethics at Work Overview

Theology of Work Project

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Ethics at Work Overview

Note: "Overview" articles are full-length explorations of major topics in the theology of work. If you're interested in a specific aspect of the topic, the table of contents can help you jump there quickly. Most sections of overview articles are also on the website as brief resources in their own right.

INTRODUCTION

Ethics is about knowing and doing what is good or right, and workplace ethics is about knowing and doing what is good or right at work. For the Christian, this means applying the Bible and other resources of the Christian faith to help decide and do what is ethical or moral at work. (In this article, “ethics” and “morality” are used interchangeably.)

Three general approaches to ethics have achieved widespread use both in Christian moral thinking and in the world at large. The approaches are:

1. **Command** — What do the rules say is the right way to act?
2. **Consequences** — What actions are most likely to bring about the best outcome?
3. **Character** — What kind of moral person do I want to be or become?"[\[1\]](#)

What distinguishes Christian ethics is not that it uses different approaches, but that it brings biblical values into each of these approaches. There are biblical commands (also called principles), biblically desired outcomes and biblical character traits (also called virtues) that Christians need to bring into their moral decisions, actions and development.

In developing a Christian ethic, we will consider what help the Bible provides for each of these approaches. Then we'll explore whether we might need to combine these three in some way to give us a more balanced and integrated approach. Finally, we'll consider how to live with the reality that our world is fallen, or imperfect, and that there is almost never a perfect solution.

We will be developing a Christian approach to ethics as applied to work, but we will not attempt to give answers to major issues in workplace ethics. Instead, we will develop Christian ethical principles and methods that readers can use to apply the principles to issues and cases.

At this point, we offer you the choice between two different presentations of these approaches. Choose to read **either** a narrative involving a real-life case study **or** a more systematic presentation of the different approaches. The systematic approach is briefer and more abstract. The narrative approach is longer and applies the approaches to a real-life situation faced by used car dealer Wayne Kirkland.

Click to continue with a
[Systematic Presentation of Ethics](#)

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[Narrative \(Case\) Presentation of Ethics](#)

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Systematic Presentation of Ethics

INTRODUCTION

A Christian view of work is distinctive in the way it insists that human work ultimately derives its meaning from God's character and purposes. It is who God is and what God does that shape the way we see the world, our place and work in the world, and the values that we take to work. Fundamental to this understanding is recognition that God is at work in the world and we are workers made in the image of God and invited to work as partners in God's continuing work. We work to further God's purposes through our work and to reflect God's character in the way we work. It is our understanding of this reality that injects distinctive Christian perspectives into our view of workplace ethics. But we begin with some more general observations about ethics.

Definitions

The word "ethics" comes from the Greek word *ethos*, which has two meanings in common Greek usage: habit or custom, and ordinance or law. Usage in the New Testament includes both of these dimensions. For example, in Acts 25:16 it is usually translated "custom" ("it was not the custom of the Romans to hand over anyone"), whereas in 1 Cor. 15:33 it is translated as "morals" or "character" ("Bad company ruins good morals," NIV).

The two words — ethics and morals — are often used interchangeably. You could say that ethics is the study or science of moral principles that govern or influence our conduct. Dennis Hollinger says ethics is "...the systematic study of standards of right and wrong, justice and injustice, virtue and vice, with a view to applying those standards in the realities of our lives."^[2]

Christian ethical living is concerned with "...ordering our steps in every situation of life according to the fundamental faith commitments we share as Christians."^[3] Or, according to another definition: "Christian ethics is the attempt to provide a framework and method for making decisions, that seeks to honor God as revealed in Scripture, follow the example of Jesus and be responsive to the Spirit, to achieve outcomes that further God's purposes in the world."^[4]

Different Approaches to Ethics

AN OVERVIEW

We need to locate our approach to Christian ethics within an understanding of different approaches to ethics and moral reasoning in general.^[5] Most often, three different approaches are identified. These can be simply described as command, consequences and character.^[6]

Command approach

The command approach asks, “Is this action right or wrong in itself, according to the rules?” It is often called the deontological approach (from the Greek *deon* for duty or rule^[7]). It is based on the proposition that actions are inherently right or wrong, as defined by a set of rules or duties. This set of duties/rules may be given by divine command, natural law, rational logic or another source. In Christian ethics, we are interested in commands given by God or logically derived from God’s self-revelation in the Bible.

Consequences approach

The consequences approach asks, “Will this action produce good or bad results?” It is often called the teleological approach (from the Greek *telos* for end^[8]) because it says that end results decide what is the morally correct course of action. The most moral course of action may be decided by:

- What will result in the greatest good? One well-known example of the teleological approach is called Utilitarianism,^[9] which defines the greatest good as whatever will bring the greatest happiness to the greatest number of people.
- What advances one’s self interest best? For example, the system known as Ethical Egoism^[10] assumes that the most likely way to achieve what is in the best interests of all people is for each person to pursue their own best interest, within certain limits.
- What will produce the ends that are most in accord with God’s intent for his creation? This approach can focus on subordinate goals, e.g., gaining a better quality of life for a disabled person, or an ultimate goal, such as glorifying God and enjoying him forever. In the case of complicated circumstances, this approach tries to calculate which actions will maximize the balance of good over evil.

Because neither happiness nor self-interest seem to be the highest results God desires for his creation, neither Utilitarianism nor Ethical Egoism are generally considered Christian forms of ethics. But this does not mean that consequences are not ethically important to God, any more than the fact that there are unbiblical systems of rules means that ethical commands are not important to God.

Character approach

This approach asks, “Is the actor a good person with good motives?” In this approach, the most moral course of action is decided by questions about character, motives and the recognition that individuals don’t act alone because they are also part of communities that shape their characters and attitudes and actions. This is often called virtue ethics.^[11] Since the beginning of the Christian era, virtues have been recognized as an essential element of Christian ethics. However, from the time of the Reformation until the late 20th century, virtue ethics — like consequential ethics — was overshadowed by command ethics in most Protestant ethical thinking.

But how do these three different approaches apply to Christian ethics?

The Command Approach in Practice

What are God’s rules? Is there a command for every occasion?

Christians from most church traditions are agreed that the Bible plays an essential role in determining our understanding of such commands and principles. And it is not hard to find Bible verses that speak about work.

- In the first two chapters of the Bible, men and women are given work to do, both caring for and cultivating natural resources given by God (Gen. 1:26-29; Gen. 2:15; Gen. 2:18-20).
- God models a seven day pattern of work and rest (six days work, one day rest) that God’s people are called to emulate (Gen. 2:2; Ex. 20:9-11; Mark 2:27). There is also a daily pattern of work and rest (Psalm 104:19-23).
- Earning one’s living by honest work is commended (Psalm 128:2; 1 Thess. 2:9; 2 Thess. 3:7-10).
- The Book of Proverbs contains many exhortations to work hard and warnings against idleness (e.g., Prov. 6:6).
- Manual work is not to be despised. Even a king works with his hands (1 Samuel 11:5). Jesus did the work of an artisan (Mark 6:3).
- The prophets denounce the idle rich (e.g., Amos 6:3-6).
- Like the prophets before him (see Isa. 5:7-8; Micah 3:1-3; Amos 5:21-24), Jesus denounces those who profess faith but act unjustly (Matt. 23:23).
- The apostle Paul supported himself as a tentmaker to preserve his independence and self-respect, and to provide his converts with an example of diligence and self-reliance. Paul encouraged them to share with others in need (Eph. 4:28). He saw honest labor as a way of commending the gospel (1 Thess. 4:11). He reprimanded those enthusiasts who wanted to give up daily work to get on with what they considered more urgent gospel work, only to end up living off other people (2 Thess. 3:10 ff.).
- Work is to be approached as an act of worship (1 Cor. 10:31; Col. 3:17, 23).

The Bible also expresses concern about employment issues.

- We don't just work to please our human bosses. We work for God (Col. 3:23; Eph. 6:5-8). Work is to be approached wholeheartedly and done well (Eccl. 9:10; Col. 3:22-24).
- God intends that people should be adequately paid for the work they do and enjoy food, shelter and clothing as part of the fruit of that work (Luke 10:7; 2 Thess. 3:10; Psalm 128:1-2).
- Employers are told to treat their employees justly and fairly, knowing that they themselves also have a master that they will ultimately answer to (Col. 4:1).
- They are to recognize that "workers deserve their wages" (Luke 10:7; 1 Tim. 5:18).
- Employees are reminded of their responsibilities towards their employers (1 Tim. 6:1; Titus 2:9).

Beyond these injunctions, there are a multitude of other Bible verses that speak about relationship and integrity issues at work. The Businessman's Topical Bible[12](and its companion Businesswoman's version[13]) identifies 100 common workplace problems and then uses 1550 Bible verses to point to answers. The topics include what to do when a customer is dissatisfied, when you lose a key employee, when you feel betrayed, when you feel tempted to cheat and when your employee needs motivation.

Nonetheless, the attempt to formulate a complete book of rules based on Scripture that will speak to every conceivable ethical dilemma would seem to be a hopeless quest. No set of commands can be vast enough to cover every issue that arises. And there are situations in today's workplace that have no precedent in Biblical times. Is it ethical to award stock options based on performance? Is it ethical to advertise a product to entice people to buy more of it? Is it ethical to have hiring preferences for under-represented ethnic groups? Is it ethical to buy a competing company? None of these situations would seem to be covered by a biblical command.

Moreover, this is the problem that the scribes and Pharisees ran into as they tried to come up with a comprehensive code and ended up not only overwhelmed by trivia, but also missing the main points. Yet, at the same time, it would be foolish for us to ignore the fact that Scripture does offer clarity on many issues: stealing, lying, loving the other person including our enemies, acting justly, caring for the poor and oppressed, etc. As Chris Marshall says, "The exclusion of any normative authority for Scriptural commands, laws or principles can also threaten to undermine the distinctively Christian character of Christian ethics and allow too much place for subjective judgment." [14] The Bible can't be turned into a comprehensive rule book for ethics in the modern marketplace. But that is not to say that it doesn't contain some important and still relevant rules.

Looking for guiding principles

A variety of attempts have been made to reduce the multitude of biblical commands to just a few overarching commands or principles. Some examples of this emphasize the importance of the Ten Commandments of Moses, [15] or the Beatitudes of Jesus [16] or quotes from the book of Proverbs. [17]

Larry Burkett's *Business by the Book*, rather grandly subtitled *The Complete Guide of Biblical Principles for Business Men and Women*, [18] announces Six Basic Biblical Business Minimums:

- Reflect Christ in your business practices.
- Be accountable.
- Provide a quality product at a fair price.
- Honor your creditors.
- Treat your employees fairly.
- Treat your customers fairly.

There are many other attempts to do something similar. Most of these include numerous useful insights, but they also often end up creating contrived schemes more than announcing fundamental biblical insights that really help to focus our attention on the heart of things.

Building on some more fundamental biblical principles, *Business Through the Eyes of Faith* [19] takes the command to love our neighbor as the primary ethical concern. Then it develops this by using Micah 6:8 as the organizing principle for determining how God would have us apply love in business: "He has told you, O mortal, what is good; and what does the Lord require of you but to *do justice*, to *love kindness* and to *walk humbly* with your God?" [20] Thus, love, as applied through justice, kindness and faithfulness becomes the foundational ethical principle. And we find Jesus himself emphasizing the importance of these same three elements in Matthew 23:23, "Woe to you, scribes and Pharisees, hypocrites! For you tithe mint, dill, and cumin, and have neglected the weightier matters of the law: *justice* and *mercy* and *faith*. It is these you ought to have practiced without neglecting the others." This would seem to be getting closer to the heart of Christian ethics as well as transcending the gulf that often exists between personal and social ethics. If following a few fundamental commands seems to be a better approach than looking for a specific command for every issue, then the question becomes, "Is there one biblical command upon which all the others are built?"

From guiding principles to one clear command

There is an undeniable attraction in reducing all the Bible's moral imperatives to just one overarching command. For John Maxwell, this is The Golden Rule, "Do to others as you would have them do to you; for this is the law and the prophets" (Matthew 7:12). This involves only asking one question, "How would I like to be treated in this situation?" [21] Maxwell acknowledges that putting it into practice may also require a number of other principles, including:

- Treat people better than they treat you.
- Walk the second mile.
- Help people who can't help you.
- Do right when it's natural to do wrong.

- Keep your promises even when it hurts.

Regrettably, this increases rather than reduces the number of fundamental commandments. It also introduces principles that are not directly from the Bible.

Joseph Fletcher, with his *Situation Ethics*, [22] subjected everything to Jesus' "love commandment": "You shall love your neighbor as yourself" (Matthew 22:39). He then ran into a similar problem, being forced to devise a number of other principles (four presuppositions and six propositions), to clarify how the most loving thing might be determined. Maxwell is anxious to distance himself from the "moral relativism" of Situation Ethics and, unlike Fletcher, doesn't say that the love commandment is the only absolute moral principle in a way that reduces all other moral rules to becoming only helpful "illuminators." But Maxwell and Fletcher both demonstrate that, while the simplicity of choosing to elevate one principle is attractive and helpful in some ways, it is simplistic and deceptive in other ways.

They also demonstrate the inadequacy of utilizing only one approach to doing ethics; in their cases, the command approach. Both of these examples begin by promoting one absolute biblical command, but then quickly move to consider circumstances and consequences in order to decide which other qualifying commands are required to provide clarity. And the way they talk about love suggests that its demonstration will largely depend on the character of the actor anyway.

Three balancing principles

For Alexander Hill, "the foundation of Christian ethics in business is the changeless character of God." [23] The commands or principles that *humans* should follow are defined by the character of *God*. Note that although Hill starts with God's character, his method is not considered a form of character-based ethics, as will be described a little later. This is because when it comes to determining how humans should act, Hill's method is to develop rules and principles. Rules and principles are the hallmarks of the command approach to ethics.

The most common recurring descriptions of God's character in the Bible are holiness, justice and love. Our laws, rules and practices should bring about holiness, justice and love. Hill maintains that Christian ethics requires that all three principles be taken into account all the time. Each, like a leg on a three-legged stool, balances the other two. Overemphasizing the importance of one at the expense of the others always leads to a distortion in ethical thinking. For example, an overemphasis on holiness can easily lead to rules that require Christians to withdraw from the world into a kind of impotent isolationism. An overemphasis on justice can easily produce excessively harsh penalties for breaking the rules. An overemphasis on love can sometimes lead to vagueness and lack of accountability.

Hill's approach would seem to provide for a better balance than those that just focus on a single

principle. It does provide some help to explore both personal and social ethical dimensions. However, the concepts of love, justice and holiness still need explaining by referring to other principles. The hope of reducing the vast mass of rules to a few master principles remains once again unfulfilled.

The Consequences Approach

The fundamental question the consequentialist asks is, “Will it produce *good* results?” or “Which choice will produce the *best* result?” Unlike the command approach (where the best option is determined by rules that define the inherent goodness of the action), the consequences approach is decided by the *outcome*. It is the *end result* that determines what is the most moral course of action. This involves trying to anticipate and calculate the results of different courses of action and choosing what is really *good* or the *best result possible*.

The Bible and consequences

Because so many people think of ethics in terms of the Ten Commandments and of the Bible as a rule book, it is perhaps surprising to discover how often the Scriptures themselves encourage readers to consider the consequences of their actions and let this influence their decision making.

For example, Proverbs is full of warnings and promises — pithy sayings that spell out the likely outcomes of certain actions. For example, Proverbs 14:14 states, “The perverse get what their ways deserve, and the good, what their deeds deserve.”

Jesus, too, warns his listeners to weigh carefully the consequences of their decisions. “You will know them by their fruits” (Matt. 7:16). In fact, in one sense Jesus’ whole life and ministry can be viewed as a living example of making decisions for the greater good.

His Beatitudes also display an implicit consequential aspect to them — if you want to be “filled” *then* hunger and thirst after righteousness, etc. (Matt 5:6). So, too, does much of the rest of the Sermon on the Mount, such as:

Let your light shine before others, *so that they* may see your good works and give glory to your Father in heaven. (Matt. 5:16)

Come to terms quickly with your accuser while you are on the way to court with him, *or* your accuser may hand you over to the judge, and the judge to the guard, and you will be thrown into prison. (Matt. 5:25)

But when you give alms, do not let your left hand know what your right hand is doing, so *that* your alms may be done in secret; and your Father who sees in secret will reward you. (Matt. 6:3-4)

If you do not forgive others, *neither* will your Father forgive your trespasses. (Matt. 6:15)

Considering the consequences is an important biblical approach to our ethical decision-making. However, there are also a number of potential landmines in such thinking when it comes to answering, “What is good?” “Good for whom?” “Does a good end always justify the means?” “Does the context influence what is good?” Measuring the good is not as straightforward as it might seem.

Click [here](#) to join an in-depth discussion of practical applications of the consequential approach to ethics located in the narrative case study of Wayne. After reading it, you will find a link to return here. (Links to the section “Measuring the Good” of the case study.)

The Character Approach

Rather than asking how to decide “What are the rules?” or “What will produce the best results?” in each particular situation, the virtue approach asks, “What type of person should I become?” The assumption is that if a person develops good character, he or she is more likely to do the right/good thing throughout a lifetime of situations. For this reason, it is more an ethics of becoming than of doing.

It also recognizes that knowing what the right thing is — by employing consequential or command ethics — doesn’t ensure you will actually do the right thing. Doing the right thing takes character. Character ethics is developing the habit of doing the right thing along with the ability to know the right thing. It is about how the character of God is shaping our own characters — about whether we are becoming more holy, just and loving people, to name three prominent character traits in the Bible. These are no longer just principles to guide us in our decision-making. These are character attributes that are becoming ingrained in us as default settings. There are several reasons why this is so important.

Firstly, because the way we have been talking about ethical dilemmas until now suggests that we have both the time and the ability to reason our way through some complex issues towards making the right decision. And sometimes we do. But what about most of the time? Are not most of our decisions made in a split second while we are on the run? How do we relate to this person, or sort out that problem, or advise a customer, or motivate an underperforming individual or team?

Secondly, could it be that many of the ethical choices we make are already substantially decided before we make the decision? That our character automatically shapes much of what we decide to do? And because of this, our ethical decisions are largely determined by who we are (the type of character and values we've embodied) rather than what decision-making process we employ.

Thirdly, are we really individuals freely making personal decisions, or are our decisions largely shaped by the communities we are part of? Are character and community intertwined with our values in ways that are inseparable when it comes to talking about ethics?

David Cook argues that we rarely make conscious moral decisions.^[24] Most times we don't think about the moral dilemma, but simply respond to it. If this is the case and our reactions are substantially instinctive, then the importance of developing Godly character is strengthened, because we are making so many of our ethical choices automatically. Good people have a greater chance of making good choices.

Which Virtues?

Just as the command and consequence approaches have to determine which commands and consequences are truly good, the character approach has to determine which virtues are good. Aristotle emphasized the classical Greek virtues of justice, fortitude, prudence and temperance. St. Ambrose (339-397) agreed that these were implicit in the Bible, but also added another three specifically "theological" virtues from the Bible — faith, hope and love. The medieval theologian Thomas Aquinas went on to contrast these virtues with corresponding vices — the ones we know as the seven deadly sins.

Virtue ethics has remained prominent in Catholic thought, but only recently have Protestant theologians started to enthusiastically explore the character approach. Mostly they have looked to the Bible as the source of virtues. We have seen that Alexander Hill identified the biblical virtues of holiness, justice and love as God's chief virtues. Nonetheless, even he subordinates the virtue approach to the rule approach. He doesn't say that humans should develop virtues in themselves. Instead, he says people should develop rules in accordance with God's virtues.

Those Protestant theologians who have tried to identify Christian virtues that humans should cultivate have tended to focus specifically on the life and teaching of Jesus. Stassen and Gushee note:

The Bible is not flat; Christ is its peak and its center. No moral issue should be addressed apart from consideration of the meaning of Jesus Christ for reflection on that issue.^[25]

For Stassen and Gushee, the obvious starting place to consider what specific virtues followers of Jesus should aspire to is the Sermon on the Mount and in particular the Beatitudes. Poverty of spirit, mercy, a thirst/hunger for justice, meekness/humility, peacemaking, compassion — these are some of the key qualities to be nurtured. For Jesus, our actions and behavior are a manifestation of much more fundamental core attitudes, motives and character qualities (Mark 7:21-22). The apostle Paul also emphasizes the importance of character development. For example, in Galatians, Paul exhorts those who belong to Jesus not to gratify the desires of “the flesh” but rather to allow the Spirit to grow “fruit” such as love, joy, peace, patience, kindness, gentleness and self-control (Galatians 5:16-25). To the Philippians, Paul writes, “Do nothing from selfish ambition or conceit, but in humility regard others as better than yourselves....Let the same mind be in you that was in Christ Jesus” (Philippians 2:3-5).

Jesus is our model. It is his example we are called to imitate. It is his character we are called to develop through the working of his Spirit. These references reflect the overwhelming emphasis the New Testament places on growing the character of Jesus.

Click [here](#) for an in-depth discussion of practical applications of the character approach to ethics. After reading it, you will find a link to return here. (Links to the section “How does character develop and grow in our lives?” of the case study.)

Will the real Jesus please stand up?

As Christians, we seek to become like Jesus (1 John 3:2). So we must be acutely aware of the danger we face of “reframing” Jesus’ commandments, desired consequences and character in ways that are less challenging to our own lifestyle and worldview. Remaking Jesus in our own image is a temptation we all face. It is easy, particularly in communities of relative affluence, to unconsciously filter out the enormous social, economic, political and environmental implications of Jesus’ life and teachings, so that all we’re left with is a Jesus who limits himself to addressing a small range of “personal” moral issues. “What Would Jesus Do?” can easily become trivialized. Research suggests that most regular churchgoers only exhibit ethical understandings distinctive from the rest of the population as this relates to a few issues of sexual conduct, personal honesty and the accumulation of wealth. [26] In most other respects, we are shaped more by the values of our culture than the ethics of Jesus.

The encouraging thing about this research is that it does demonstrate clearly that churchgoing does make a difference to our ethical understanding. But sadly, only in a very limited way, because those ethical concerns that are regularly addressed in church exclude most workplace and business ethics issues. Surely the fact that the CEOs of Enron and WorldCom could profess to be devout Christian men with the support of their churches suggests a few blind spots? We must work harder to address more

marketplace issues in the way we tell and celebrate and explore the Christian story.

Christian character does not develop just as a result of individual transformation. It is in the context of community that such character is primarily nurtured. As Benjamin Farley writes:

The New Testament, in concert with the Hebrew Bible, emphasizes the indispensable context of the believing community....It is within this nurturing context of faith, hope and love...that the Christian life, as a process, unfolds. It is never a matter of the individual alone, pitted against an alien and hostile culture, that constitutes the epicenter of Christian moral action.^[27]

We are much more likely to become people of virtue when we are committed to a community that seeks to retell, understand, embrace and live out the gospel story - especially where these communities are themselves committed to discovering a clearer picture of the character of Jesus, and asking the hard and uncomfortable questions that help us to confront our limited view of the virtuous life. When this happens, we are less likely to duplicate the many sad examples of Christians doing business in un-Christian ways.

Putting it all together

So there we have it: Commands, Consequences and Character. Three different approaches to ethics. In reality, some combination of these approaches is often present in dealing with real, everyday situations. For example, it is hard to think about the application of specific commands or rules without also considering the consequences of such actions. While, at the same time, choosing between different anticipated consequences depends on knowing what principles we want to prioritize to define what is best. And, whatever has been decided in theory, it is character that finally dictates how a person chooses to act.

Hence, when it comes to making moral decisions, we find ourselves involved in an ethical dance that involves an interplay between these different approaches.

Summary of the Three Approaches

	Deontological	Teleological	Virtue

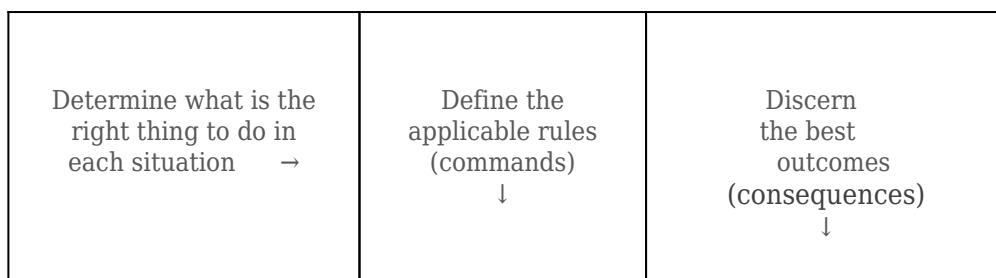
Key concept	Commands/Rules	Consequences/Results	Character
Primary question	What is the applicable rule?	What will produce the best result?	Am I becoming a good person?

In part, what we emphasize depends on the nature of the situation we find ourselves confronted with. For example, one common difference in approaches relates to whether we find ourselves trying to solve a major moral dilemma or a more everyday moral choice. Let us explore what we mean.

Solving major moral dilemmas

A lot of teaching on business ethics is built around exploring significant case studies and is developed in response to profound moral dilemmas; in particular, the challenges that come when important principles clash and seem to point towards different solutions. The attempt to address such problems tends to start with emphasizing the importance of developing a method for moral reasoning in the face of such challenges. Such a model usually emphasizes the importance of considering relevant rules and calculating likely outcomes with the aim of comparing and weighing these to discern the best option for action in that particular context. The emphasis on virtue and character in this case relates primarily to making sure that enough motivation and resolve is found to ensure that appropriate action results. This can be pictured like this:

Rules/consequences-priority (decision-action) model



<p>Become a virtuous person by doing the right thing in situation after situation →</p>	<p>Do what you have determined is right (character)</p>
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The sort of method that is recommended usually looks something like this:[\[28\]](#)

1. Gather all the relevant facts.
2. Clarify the key ethical issues.
3. Identify rules and principles relevant for the case.
4. Consult the important sources of guidance — especially the Bible, with sensitivity to the best way of reading the Bible to address this situation. But also consult other relevant sources.
5. Ask for help from others in your community who know you and the situation. This will help you avoid self-deception and paying too much attention to your particular biases.
6. List all the alternative courses of action.
7. Compare the alternatives with the principles.
8. Calculate the likely results of each course of action and consider the consequences.
9. Consider your decision prayerfully before God.
10. Make your decision and act on it.
11. Create systems and practices that shape the organization/society's character, so that it tends to do what you have determined is right as a matter of course.
12. Find ways to continuously practice the activities inherent in doing what is right, as you have determined.

Everyday moral choices

A second model recognizes that most ethical decisions in our daily lives and work are made instantly, often under pressure and without much room for forethought. They are the product of habits of a lifetime and also shaped by the cultures of places we work and the peer groups and faith communities we belong to. They are influenced by the extent to which Christian virtues and character have been molded into the core of our beings. This is regular Christian discipleship. This is not to suggest that moral reasoning doesn't also accompany this emphasis on the importance of being as the foundation for our doing. Within the virtuous life, there is still a place for understanding rules and calculating consequences. But in this case, it is with rules and consequences subordinated to virtues and viewed as servants rather than masters. This reverses the priority illustrated in our previous diagram:

Character-priority (ethical development) model

Become a virtuous person →	Develop a virtuous character so you will have the wisdom and fortitude to obey the rules and seek the best outcomes (character) ↓ ↓	
Determine what is the right thing to do when the situation is unclear →	Determine the applicable rules in each situation (commands)	Discern the best outcome in each situation (consequences)

This is not to suggest that emphasis on virtues doesn't also give rise to moral dilemmas, because we can find competing virtues themselves pulling in different directions. For example, courage and prudence can pull in different directions, or justice and peace, or loyalty and truth. Making good moral decisions in these cases is less about seeing one right answer because there is probably not just one. Making good moral decisions is more about seeing the alternatives as tensions that can provide a stimulus towards balanced Christian responses.

Making ethical decisions in a fallen world

So far we have been talking as if we have the ability to follow God's rules, to seek the outcomes God seeks, to become the kind of characters God wants us to become. But usually we fall far short of that ability. We may not have the power or position to do the right thing. We may lack the courage. We may be tripped up by our own ungodly desires, attitudes, fears, relationships and other factors

Sometimes we lack not only the ability, but even the knowledge needed to do right. It may not be clear what God's rules are when it comes to warfare or bioethics, for example. We may not know which outcome God desires when the alternatives are working as a prostitute or watching your children go hungry. We may not be able to picture the kind of character Jesus wants us to be in a workplace where people seem to be either competent and mean-spirited, or inept and kindly.

In most situations in work and life, we simply can't reach a perfect solution. Often we face a choice not between the better and the best, but between the bad and the worse. Nonetheless, God is still with us. A Christian ethical approach does not condemn us to failure if we cannot attain perfection. Instead, it gives us resources to do the best we can or at least just to do better than we would otherwise. In a corrupt system, there may be little we can do to make a real difference. Even so, the Bible gives us a

picture of the way God intends things to be, even if we cannot get there any time soon. This is meant to be a cause for hope, not guilt. God chose to enter human life — in the person of Jesus — in the midst of a corrupt regime. He suffered the worst consequences of it, but emerged victorious by God’s grace. We can expect the same as Jesus’ followers. “Indeed, God did not send the Son into the world to condemn the world, but in order that the world might be saved through him” (John 3:17).

In the end it all comes down to grace. God’s grace may make it clear to us what the right thing is. God’s grace may make us able to do what we know is right. Even if we fail, God’s grace can forgive us and make it possible for us to try again.

The fallenness of the world is one of the most important reasons we think the character approach is so important. We may not be able to obey all God’s rules or desire all the outcomes God desires. But by God’s grace, we can practice doing something better today than we did yesterday. If we do nothing but tell the truth once today when we would have lied yesterday, our character has become slightly more like God intends. A lifetime of growing ethically better, bit by bit, makes a real difference.

Conclusions

The Bible is the basic source for the commands we are to obey, the consequences we are to seek, and the characters we are to become as followers of Jesus Christ. Although the Bible’s commands may be the first things that come to mind when we think about Christian ethics, consequences and character are essential elements of Christian ethics too. For most of us, the most effective way to become more ethical is probably to give greater attention to how our actions and decisions at work are shaping our character. The best ethical decisions at work and elsewhere are the decisions that shape our character to be more like Jesus’. Ultimately, by God’s grace, “we will be like him” (1 John 3:2).

Narrative (Case) Presentation of Ethics

[Click here](#) if you would like to return to the beginning of the Ethics and Work article.

THE CASE OF THE BROKEN GEARBOX

Wayne is a Christian car dealer. Just over twelve months ago, Wayne sold a secondhand Toyota Camry to a customer in good faith. The car had a comprehensive check before sale and was determined to be in above-average condition for its price range. Now, twelve months later, the customer calls Wayne. A problem has recently developed with the automatic transmission. What is Wayne going to do to fix the problem? A long time has elapsed since the sale, but still Wayne is sympathetic to the client’s plight.

Should he (Wayne wonders) take responsibility for the problem and carry the cost of fixing the gearbox? In reality, this would mean choosing to accept a financial loss on the Camry. Adding the cost of the repair will make the car more expensive to Wayne than the price he charged for it. Rather than immediately commit himself to a particular course of action, Wayne tells the customer he will get back to him within a day.

As Wayne puts the phone down a number of different concerns begin swirling through his mind. Who should carry the cost, Wayne or his client? On what basis should Wayne make his decision? And in what ways might his Christian faith influence what he chooses to do?

1. What **commands** should a Christian obey?
2. What **consequences** should a Christian seek?
3. What does Christian **character** call for?

We will stay with Wayne as he considers each of these approaches.

The Command Approach

As Wayne contemplates his dilemma with the car, he wonders if there is any simple rule or command that can help him decide the right thing to do. One starting point is obvious enough — do the laws of the land provide a clear answer? What is the law?

What Are Wayne's Obligations According to Law?

Wayne knows that the Consumer Guarantees Act (of New Zealand) gives customers six guarantees about a vehicle they purchase. The critical one is that it must be of acceptable quality. The vehicle must be:

- Fit for the purpose that type of vehicle is normally used for.
- Acceptable in finish and appearance.
- Free from minor defects.
- Safe.
- Durable — in other words, the vehicle is able to be used for its normal purposes for a *reasonable* time after purchase.
- The age and price of a vehicle must be taken into account when deciding whether it meets an acceptable quality.

So what is considered a “reasonable” time after purchase? There is no clearly defined answer to this, so Wayne's legal obligations are not precisely defined. However, for a seven-year-old Camry with medium mileage like the one Wayne has sold, three months or 5000 kilometers (km) would be considered a

“reasonable” period for Wayne to be legally obliged to repair the car. A customer might well think that six or twelve months were “reasonable”. A period as long as twelve months, however, is unlikely to be upheld if it were ever tested in a court of law.

Wayne asks the customer how many kilometers he has driven in the car over the twelve months. The answer is 22,000 km. This suggests to Wayne that he has no legal obligation to repair the fault. Both the time since the sale, and the distance it has traveled, are well beyond what would be a “reasonable” warranty for a car of this age and mileage.

LEGAL AND/OR MORAL COMMANDS?

Even though Wayne is satisfied he is under no legal obligation to pay for the repair, that is not the end of the matter as far as he is concerned. Legality and morality, he knows, are not the same things. The law usually defines society’s minimum moral requirements for the protection of people. Wayne remembers an incident that a friend told him about recently. The Board of Directors of a particular company was discussing a business proposition. Initial comments were about the legality of the proposal, and it soon became clear that the scheme was well within the law. But then one director said, “It is legal. But is it right?”

“As soon as that question was asked,” Wayne’s friend commented, “it was followed by a long silence, because we all knew that the answer was ‘No’. Even before we had time to discuss why.”

Wayne knows that what the law says is clearly not enough. However, thinking beyond legal minimum standards is not always easy. What higher standards should a company follow? There was a time in western society when Christian ethical principles provided a higher standard that was widely — if not universally — accepted. In America, the J.C. Penney company — a large department store chain — was famous as “The Golden Rule Store,” and it would have been considered proper to make a customer service decision based upon biblical commands. Undoubtedly something similar applied (or still applies) in societies strongly identified with a single religion or philosophy.

But as western societies have become secularized, religious considerations have become unacceptable as a basis for corporate ethics. However, no other generally accepted source of ethical guidance has taken the place that biblical ethics formerly held. This generally means that there is no source of ethical guidance beyond merely keeping the law. This is a problem for many business schools when they seek to discuss ethics. Concerned to assert their secular status and to show themselves free from partiality or religious interference, they often end up largely ignoring morality and values. The result is an arid focus around what is legal. The discussion among the company directors above demonstrates the inadequacy of this attitude. They all knew something was wrong, but they had no way to talk about it.

COMMANDS BEYOND THE LAW

Despite these difficulties, a Christian approach to ethics looks for some command from God that will name clearly what is right and wrong. In some cases, it's not hard to find Bible verses that speak about work and employment issues, for instance. In others, it can be very difficult to identify, understand or apply biblical verses properly. How do we know which rules and principles apply in which situations? There are lots of different systems for applying the Bible.

So where does Wayne begin looking for this sort of answer to his dilemma?

A Rule for Every Occasion?

In desperation, Wayne goes searching for help on his bookshelf. He spots a title that could be the very thing he's looking for — *The Businessman's Topical Bible*.^[29] A quick glance indicates how this book tackles the problem. It looks for a specific Bible verse to provide a rule that deals with the particular work issue we're facing.

Wayne scans through the pages. In them, the author Mike Murdock lists 1550 verses from the Bible, to "provide God's insight into situations and circumstances encountered every day in today's business world." These are grouped under sections, such as "Your Attitude", "Your Work", "Your Daily Schedule", "Your Family", "Your Finances", "The Businessman and Integrity", or "When a Customer is Dissatisfied."^[30] Nearly 100 topics are included, covering a wide range of common business situations.

As he looks at some of the sections, Wayne notices that the author doesn't try to outline any particular method for making decisions. He simply lists Bible verses he thinks are relevant to each situation, without any explanation or commentary. The implication is that they apply directly and are self-explanatory.

Wayne finds some topics that he initially thinks might help with his problem:

- "When a customer is dissatisfied" includes verses such as 2 Timothy 2:24: "And the Lord's servant must not quarrel; instead he must be kind to everyone, able to teach, not resentful" and Luke 6:35: "Love your enemies, do good to them, lend to them without expecting to get anything back. Then your reward will be great."
- "The Businessman and Integrity," where Psalm 112:5 is quoted: "Good will come to him who is generous and lends freely, who conducts his affairs with justice."
- "The Businessman and Negotiation," including 2 Timothy 1:7: "For God did not give us a spirit of timidity, but a spirit of power, of love and of self-discipline."^[31]

On closer inspection, Wayne finds that such random Bible verses give him little help. 2 Timothy 2:24 seems to give opposite advice from 2 Tim. 1:7, and, anyway, 1:7 is about teaching, not refunds. Luke

6:35 is about enemies, not customers. These verses don't really seem to apply to Wayne's situation. In fact, one of the problems with such an approach is that if the Bible is seen as an "answer book" for all the various situations we might encounter, we can easily slide into taking verses out of context and make them mean something different from that intended by their original author. (This is often called "proof-texting.")

When we start with a "problem" and go looking for an "answer," we're really using the Scriptures in a back-to-front way. The risk is that we simply take what fits into our pre-formatted scheme and ignore everything else, rather than letting the Bible speak for itself and allowing the consistent themes and messages to make themselves evident in the reading and re-reading of the text.

For example, when Wayne takes a closer look at the section "When a customer is dissatisfied," he notices the verse in Luke 21:19: "By standing firm you will gain life." When he reads the passage it is a part of, he realizes it has absolutely nothing to do with a dissatisfied customer in business. Luke is quoting the words of Jesus to his followers, telling them what they should do when they are arrested and persecuted for their faith! The verse has been taken out of context, as have many others in the sections Wayne looks at.

There's another danger from hunting out a scriptural rule for every occasion. Such an exercise can easily descend into a kind of reductionism and legalism. We only have to look at the scribes and the Pharisees to see what this might look like. In their genuine desire to obey God, they elaborated the law into a set of specific do's and don'ts, that in the end, blinded them to their own legalism and arrogance, rather than assisting them to follow God.

If this sounds like a severe criticism of the scribes and Pharisees, let us just note briefly here that what they were attempting to do was admirable. They were some of the few people who seriously sought to apply faith to the whole of life, including business. They realized that faith wasn't just about observing temple rituals and attending synagogue meetings. They were trying to define what it meant to be godly in every aspect of life. The trouble is, the only way they knew to go about this was by trying to define a rule for every occasion. And this led to an explosion of rules that went way beyond what Scripture actually said, yet still failed to cover every situation.

For example, take their desire to fulfill the commandment about keeping the Sabbath. In seeking to nail down how this might look in practice, they completely missed the point of the exercise, even berating Jesus for having the audacity to heal on the Sabbath! They became captive to their own self-constructed rules, and in doing so found themselves obstructing rather than assisting others to fulfill the *intention* of the law.

So attempting to formulate a complete book of rules based on Scripture that will speak to every conceivable ethical dilemma we face in our work contexts, is a hopeless and pointless quest. Not only

does the Bible fail to account for the thousands of situations that arise in business, but in trying to make it do so we risk forcing it to say something it was never intended to mean...or even worse, trivializing Scripture and missing the point altogether.

However, while the Bible can't and shouldn't be turned into a comprehensive rule book for ethics in the marketplace, it still does contain some important and relevant commands/rules. Many statements in Scripture *are* straightforward and easily applicable. Not every situation we face at work is complex. In many business activities it is not difficult to discern the Bible's counsel. If Scripture tells us (e.g., Colossians 3:22) to work wholeheartedly for our earthly masters (similar to "boss"), then we need to do it. If it warns us against laziness and not taking responsibility for earning our keep (e.g., 2 Thessalonians 3: 10-12), then that should be our aim. When it tells us to deal with conflict by talking directly with the person who has offended us, there's the guideline we need to follow. When it tells us not to steal and not to slander people, we should adhere rigorously to those commands.

Larger Principles?

Disappointed, Wayne puts the book back on the shelf. As he does so, he glances at another title that grabs his attention — *Business By The Book*.^[32] Intrigued, he picks it up and quickly discovers that the approach of author Larry Burkett is to identify principles in the Bible. By "principles," he means precepts wider and more general than rules, yet still in the form of biblically-derived commands about the right thing to do.

The subtitle of the book, Wayne notes, is "The Complete Guide of Biblical Principles for Business Men and Women." This seems promising. So he begins to read. It's clear that *Business by the Book* assumes that God has laid down in principles the necessary ethical instruction for "doing business His way." According to Burkett, the Bible contains statutes, commandments and principles that provide "God's plan for His people in business."^[33]

Fundamental to this are the Ten Commandments — which Burkett considers to be the minimum standard separating God's people from those around them. Then there are "other minimums that set apart God's followers from others in the business world."^[34]

In this regard, Burkett develops "six basic biblical business minimums." They are:

- Reflect Christ in your business practices.
- Be accountable.
- Provide a quality product at a fair price.
- Honor your creditors.
- Treat your employees fairly.
- Treat your customers fairly.

These are not rules found in the Bible, but are principles that Larry Burkett believes can be directly deduced from the rules in the Bible. The intent is that they will cover more of the actual situations that arise in the workplace because they are not so narrow as specific rules.

DOES THIS HELP WAYNE?

Clearly the two “minimums” of “providing a quality product at a fair price” and “treating your customers fairly” are relevant to Wayne’s problem. But while it’s useful to identify these principles, this doesn’t actually get Wayne any closer to what he should do. He is still left struggling to determine exactly what it is in this case that might be “fair” treatment and what process he might use to establish what is fair? He readily agrees with both Burkett’s principles — but this doesn’t help him proceed any further. This is a common problem with command-based methods. If the set of commands is specific, it will not cover the huge range of situations that occur in the world. If it is general, it will not provide actual solutions to the problems it covers.

However, the book does offer the suggestion of talking with friends about what they think might be fair in this situation. This, Wayne decides, would be a useful thing to do. He likes the idea of developing a more communal environment to help him gain perspective on his dilemma. Doing this works against some of the intense individualism we all battle with, and it also recognizes that many ethical challenges are complex and need insightful others to give perspective and support.

Wayne is less enthralled by what he considers to be a quite prescriptive approach to using the Bible. It seems to reduce Scripture to a series of easy-to-understand principles and rules — like a “how-to” manual. While it is encouraging to see approaches like *Business by the Book* taking seriously the challenge to let our faith influence the world of business in practical ways, sadly it is built around a limited selection of principles, shaped by Burkett’s particular perspective. Hence, like most other similar attempts to summarize the Bible’s approach to business, it provides helpful insights into some issues, but also promises more than it can deliver.

A Single Principle or Command?

Wayne is still struggling with his dilemma. He returns to his bookshelf to see what else might be of assistance. John Maxwell’s *There’s No Such Thing as “Business” Ethics* almost jumps out at him!

John Maxwell thinks we have made Christian decision-making far too complex. It’s his belief that all the Bible’s moral imperatives can essentially be reduced to just one overarching command. According to Maxwell, *there’s no such thing as business ethics: there’s only one rule for making decisions*.^[35] This is the “Golden Rule,” proclaimed by Jesus in the Sermon on the Mount — “Do to others as you would have them do to you; for this is the law and the prophets” (Matthew 7:12 NIV).

This one guideline (“How would I like to be treated in this situation?”) should govern all ethical decision-making.[36] Simple, but not easy, is the way Maxwell describes this rule. However, he acknowledges that it requires a number of other principles to explain what it involves, including:

1. Treat people better than they treat you.
2. Walk the second mile.
3. Help people who can’t help you.
4. Do right when it’s natural to do wrong.
5. Keep your promises even when it hurts.

Even though he doesn’t explicitly quote the Bible, Maxwell’s approach is clearly rooted in Matthew 7:12.[37] Over the past two centuries this saying has become known as the Golden Rule,[38] and Maxwell notes that the core of this precept is found in other religions and cultures as well. It is therefore a principle that can be commended to Christians and non-Christians alike.

Several of the explanatory principles mentioned by Maxwell are also clearly based on other elements of Jesus’ teaching in the Sermon on the Mount. For example, “*Treat people better than they treat you*” seems to be a natural implication of Matthew 5:43-48, and “*Walk the second mile*” is a clear reference to Matthew 5:41.

One thing that attracts Wayne to this Golden Rule approach to business ethics is that it is grounded in the teachings of Jesus. Given that we are often guilty of evading Jesus and his ethics, this is refreshing.

HOW DOES THIS HELP WAYNE SOLVE HIS PROBLEM?

The Golden Rule is certainly a very useful clarifying principle for Wayne. It causes him to think, “How would I want to be treated if I were in my customer’s shoes?” And the associated principles of “treating people better than they treat you” and “walking the second mile” do challenge Wayne to go beyond what is legally expected of him. However, Maxwell’s approach still does little to help Wayne determine the specifics of what he might take responsibility for.

There is no doubt that the Golden Rule is close to the heart of Jesus’ ethical teachings. The simplicity of elevating the significance of one principle is attractive, and it is obviously helpful in some ways. However, it may also prove far too simplistic and quite deceptive in other ways. Maxwell’s need to flesh it out with further qualifying rules shows that this is, in fact, true.

Some of Maxwell’s fundamental assumptions are also questionable, such as his belief that ethical behavior pays (at least in the long-term). There is no convincing evidence that this is the case.[39] In fact, as Scott Rae and Kenman Wong point out, if this *were* always (or even mostly) true:

...there would be no need for books or courses on business ethics, as nearly everyone would practice solid moral behavior because of the prospect of financial reward. [40]

There is another limitation to Maxwell's approach. It assumes that there are only two players involved in the decision (the person making the choice and the person being affected by it). As long as it works to the advantage of these two people, according to the Golden Rule it is the best thing. Wayne realizes that in his particular current situation that's largely true. However, his mind turns to many other decisions he has to make, where other people are impacted indirectly, and/or the environment is also affected.

For example, not so long ago Wayne sold a large four-wheel drive vehicle. He felt he did apply the Golden Rule to the customer (treating her with respect, giving her the best deal he possibly could, disclosing all relevant information, etc.). However, in that sale one thing he didn't take into consideration was the broader issue of how much impact this vehicle, with its high fuel consumption, would have on the environment.

Three Balancing Principles

Wayne is fast running out of books! But as he gazes up to his bookshelf again, he notices Alexander Hill's *Just Business*. [41] Hill, a professor of business and economics, has attempted in this book to find a middle way between the simplistic single-rule approach and other more complicated approaches with multiple rules.

His central point is that Christian ethics in business should be built not on rules, but rather on the changeless character of God. As we study and observe God's character, we can learn to imitate God. "Behavior consistent with God's character is ethical — that which is not, is unethical." [42]

We are called, therefore, to act according to principles that help us emulate God's character. Few of us would argue with that, but the big question is...so what is God like? Hill's answer is that the three characteristics of God most often emphasized in the Bible are:

- Holiness
- Justice
- Love

More specifically, he defines these traits as follows:

Holiness

Pursuing holiness involves single-mindedness, making God our highest priority. Which means considering all other concerns of lesser importance — concerns such as material goods, career goals and even personal relationships. Pursuing holiness includes zeal, purity, accountability and humility.

Justice

“Justice provides order to human relationships by laying out reciprocal sets of rights and duties for those living in the context of community.” [43] Two fundamental personal rights are the right to be treated with dignity and the right to exercise free will. The duties or responsibilities (which are really the flip side of the justice coin) require that we treat others in ways that offer them these rights. The rights and duties exist in tension, providing a necessary counterbalance to each other. For example, a worker’s right to a livable wage means the employer has a duty to pay the employee fairly. And it also requires the worker to work faithfully for his or her pay. Justice cuts both ways.

Love

Hill acknowledges that love is generally viewed as the pre-eminent virtue. [44] However, it needs to be moderated by the other two characteristics. Its primary contribution to the holiness-justice-love mix is its emphasis on relationships, through empathy, mercy and self-sacrifice. Love creates bonds between people, and conversely, the breaching of these bonds causes pain.

A THREE-LEGGED STOOL

Hill’s view then is that “a business act is ethical if it reflects God’s holy-just-loving character.” [45] (There’s no particular significance to the ordering of these three characteristics. In fact, they are completely intertwined with each other.) The image Hill uses to express this is that of a three-legged stool. If we are to operate biblically in business, all three aspects (legs) need to be taken into account consistently; otherwise, we will have a badly imbalanced stool.

For example, if **holiness** is overemphasized to the exclusion of love and justice, then the result will be legalism, self-righteous judgmentalism and withdrawal from society.

If **justice** dominates, then harsh results, emotional coldness and condemnation are the likely outcome.

When **love** is the only major measure, things can easily lapse into permissiveness and favoritism, because there are no other moral compass points to direct us to the limits that love requires.

Alexander Hill condemns any attempt to reduce Scripture to a book of rules that can be applied to specific situations. [46] He’s also acutely aware of the complexities of the business world. (This is something that Wayne appreciates!)

While Hill's approach is built on three principles (broad commands implied by the characteristics of God), he frequently also takes into account the consequences — especially to determine whether justice has been produced.

HOW IS WAYNE HELPED BY THIS APPROACH?

Wayne struggles to get his head around exactly what holiness looks like in his situation, but he finds the balancing principles of justice and love quite useful. What particular rights and duties exist in his seller-customer relationship? And what response to the customer's request might be just for both parties? Wayne resolves that he may have a duty to contribute to the repair — though he thinks that the customer also has a responsibility to contribute. Justice cuts both ways — being fair to both customer and seller.

Given that Wayne gave the customer a very cheap price on the car in the first place — with little profit margin — he feels it would be unfair to be expected to pay for the entire repair. But the principle of love causes him to also reflect carefully on the question, "What might it mean for me to love this person?" Again, while no definitive answer results, it does prompt Wayne to consider the customer's own financial situation. What impact will a sizeable repair bill have on this particular customer?

Some general comments

One of the great strengths of Hill's approach is the clarity it provides when considering more complex ethical dilemmas, without being too simplistic. The holiness-justice-love stool is more carefully balanced than the single principle of the Golden Rule, and infinitely less cumbersome than the multi-rule approaches we looked at previously.

The main limitation of the three-legged stool is that we're still left with the challenge of determining exactly what is holy, just and loving for the affected parties. And what do you do when justice, say, conflicts with love? Which gets priority?

But nevertheless Wayne is beginning to feel he's making progress. It was always obvious that reaching a decision would not be easy, but Hill's three-legged stool in particular has given him something to work with. Clearly, whatever approach to ethics we adopt, discerning and balancing the relevant rules and principles is an important part. But in addition, we must also try to calculate the consequences of different courses of action to see which decisions produce the most loving and just and holy results.

The Consequences Approach

Until now, Wayne has been asking, "What are the *rules* I should follow?" — and looking for rules or

principles from the Bible.

But another way for Wayne to approach this is to evaluate which option would produce the best *result*. In other words, if Wayne examined the potential consequences of each response and compared the likely results, he might be able to decide based on the ideal outcome. In this approach, Wayne would stop looking for rules to tell him what to do at every step, but would instead simply do whatever it takes to achieve the proper outcome.

This approach of calculating consequences and comparing the results is often known as “consequentialism” or “teleological ethics” — from the Greek word *telos*, meaning “end.” Unlike the command approach (where the best option is determined by whether the action conforms to the applicable rules) the consequences approach is decided by the *outcome*. It is the *end result* that determines what is the most moral course of action.

The Bible and Consequences

Because so many people think of the Bible as a rule book, and of ethics in terms of the Ten Commandments, it is perhaps surprising to discover how often the Scriptures themselves encourage readers to consider the consequences of their actions and let this influence their decision making.

The book of Proverbs does this repeatedly. It is full of warnings and promises, in pithy little sayings that spell out the likely outcomes of certain actions. For example, Proverbs 14:14: “The perverse get what their ways deserve, and the good what their deeds deserve.” [47]

Jesus too warns his listeners to weigh carefully the consequences of their decisions. In fact, in one sense the whole life and ministry of Jesus can be viewed as a living example of making decisions for the “greater good.” His Beatitudes display an implicit consequential aspect — if you want to be “filled” *then* hunger and thirst after righteousness, etc. The same applies to much of the rest of the Sermon on the Mount, such as:

Let your light shine before others, *so that they* may see your good works and give glory to your Father in heaven. (Matthew 5:16)

Come to terms quickly with your accuser while you are on the way to court with him, *or* your accuser may hand you over to the judge, and the judge to the guard, and you will be thrown into prison. (5:25)

But when you give alms, do not let your left hand know what your right hand is doing, *so that* your alms may be done in secret; and your Father who sees in secret will reward you.

(6:3-4)

If you do not forgive others, *neither* will your Father forgive your trespasses. (6:15)

Measuring the Good

Considering the consequences should play an important role in our decision-making. However, as Wayne will discover, consequentialism raises four curly questions. They are:

1. What is good? (How do we define good? For example, presumably it is more than simply making the customer — or Wayne — financially better off.)
 2. Good for whom? (*Who* really benefits from this decision?)
 3. Can the good be calculated? (Can we fully foresee what will result and is good in any given situation?)
 4. Good in what context? (Can things that are good in one context be bad in another?)
-

What is good?

Our definition of what is good is critical. The best-known form of consequentialist thinking defines happiness or pleasure as the highest good. This particular version of consequentialist ethics is called "Utilitarianism." Whatever produces the greatest amount of happiness for the greatest number of people is good. Happiness is viewed as the primary goal of life (and with it goes the implication that pain should in all circumstances be minimized or avoided).

However, in the Bible happiness is not considered the ultimate good. Even when happiness is the subject of attention in the Bible, it tends to be redefined in ways that are significantly different from our culture's understanding. For example, Jesus turns our thinking upside down in his Beatitudes. He claims that the situations we might feel aggrieved or sad about can be the very ones to make us blessed or happy!

So how might we define good biblically? In the Bible, what is considered good? The state of the world prior to the Fall in Genesis 3 is declared "good" and "very good" by God (Genesis 1:4, 9, 12, 18, 21, 25, 32 and 2:18-24). This state is restored and extended when Christ returns again and ushers in the new heaven/new earth of Revelation 21-22. The history of Israel; the life, death and resurrection of Jesus; and God's provision for the Christian community all have as their primary purpose the restoration of this state. And elements of this state are described in many biblical passages, including these:

People live in joyful relationships with God and with other people. (Genesis 2:19-25)

People do work that is enjoyable and provides the necessities of life for everyone. (Genesis 2:7-9)

People have equal standing in society without discrimination by race, economic disparity or sex. (Galatians 3:23)

There is no sickness or disease. (Revelation 21:4; 22:2)

Societies live in peace and prosperity. (Micah 4:3-4)

Although happiness seems much more possible in such a world than it is in the broken world we see around us, God's primary intention is not to make us happy. It is to make us whole, as we were originally created to be. The New Testament is clear that embracing suffering and pain is often the road to wholeness — whether for us, or for those whom our suffering helps. [\[48\]](#)

The choice Jesus made to submit to the way of the Cross is our model. He denied himself in order to bring liberation and life for others: *"The Son of Man came not to be served but to serve, and to give his life a ransom for many"* (Matthew 20:28). [\[49\]](#)

Good for Whom?

An issue for consequentialist ethics is defining *whose* consequences are to be optimized.

Self Interest

There are those who use self-interest as the measuring stick. They take the approach that if the decision brings about good for *them*, then it is the best choice to make. This school of thought is known as ethical egoism.

You're not impressed with this line of thinking? Well, before you rubbish it as completely wrong, reflect further on Wayne's dilemma. Self-interest does not always mean operating from a totally selfish perspective. Wayne could choose to repair the problem in his customer's car as a result of self-interest. He might decide that long-term his reputation and capacity to gain new business are dependent on satisfying the customer's expectations.

So what might seem from the outside as a selfless response can often be driven by self-interest. And this is not always bad or wrong. It often has positive outcomes. We might say, "What's good for me will often be good for everyone." The economist and philosopher Adam Smith (often known as the father of modern capitalism) argued something like this when he said about those in business:

By pursuing his own interest, he frequently promotes that of society more effectively than when he really intends to promote it. I have never known much good done by those who affected to trade for the public good.^[50]

Today this may be judged rather optimistic and naïve. (Even the most capitalist of nations have added countless laws to protect customers and consumers.)

The greater good

A second and more substantial group of people advocates that consequences should determine our ethical decisions by using the greater good as the measuring stick. This group takes the approach that the best decision is the one that will bring about the greatest good for the greatest number of people. As we have seen, Utilitarianism seeks to maximize the good (happiness, in the case of Utilitarianism) *for the greatest number*. A course of action is not good if it makes a few people very happy but does nothing — or makes things worse — for a large number of people. Conversely, an act can be good if it makes many people happy at the expense of a few.

But we must be wary of making decisions based on the good of the majority when they have potentially negative or disastrous consequences for the minority — particularly if that minority is a marginalized and largely powerless group. Under such end-justifies-the-means terms, all manner of evils have been condoned.^[51]

The Bible consistently calls God's people to stand up for and protect the poor and the marginalized. In fact, the Prophets regularly challenge the people of God to care for the most vulnerable, even declaring that the health of a society is measured by how they treat the "orphan, widow and alien" (three significant marginalized groups).

However, let's not suggest that the end *never* justifies the means. There are hard choices to be made, where no alternative is thoroughly good or right. In such cases, the decision-makers are left with a choice between relative degrees of evil. The theory of war called "just war theory" is an example of how ethicists have tried to offer guidance in such situations.^[52] Sometimes a choice brings pain for others. However unavoidable that suffering may be, the choice must be made with genuine compassion and humility.

What does this mean for Wayne?

Attempting to consider the consequences of his decision is actually a lot simpler for Wayne in this particular situation than in many cases. This is because, as Wayne sees it, there are really only two parties who might be affected by his decision — he and the customer. Unlike many of the other decisions he faces as a car dealer which involve indefinable consequences relating to their impact on

environmental, social and community issues, this choice is rather more simple. What good will result from a decision to pay for, or at least contribute to the repair? The answer is that he will have a satisfied customer and one who may be saved from unnecessary financial hardship. This may well serve the greater good better than not paying and benefiting personally as a result.

Can the good be calculated?

Consequences can be hard to measure and quantify; sometimes impossibly so. In some cases we know the consequences, but lack a way to measure them. Will you be happier if you get a job you enjoy or a job that makes you a lot of money? In other cases, we may not even recognize all the consequences of our decisions. There are often people and environments affected that we have not taken into account. Sometimes there is no way even to know about them in advance.

At a number of points, the Bible helps us recognize our own finiteness and severely limited perspective. In contrast, God is all-knowing and all-wise. While humans are responsible for their actions and expected to consider carefully the consequences, humility is required, and with it a dependence on the only One who knows all things.

Frequently we have no real way of knowing what consequences will result from our actions, or indeed how to rate or measure the good. On these counts alone, while a consideration of the consequences is often a valuable component of our decision-making, it is not sufficient as the only ethical approach. At the very least, both commands and consequences need to be taken into account. Commands often serve to guide us towards actions that can reasonably be expected to lead to good outcomes, in addition to being inherently good in themselves. For example, the command “Do not lie” is very likely to lead to better consequences than its opposite, especially in complex situations in which it would be hard to predict the consequences of telling a lie, even a well-intentioned “white” lie. At the same time, paying attention to the consequences often helps us determine which rules apply in which circumstances. “Do not murder” applies in all circumstances because the consequence is death, which cannot be undone by human power. But “Honor the Sabbath day” does not apply in the sense of preventing you from healing a person who is sick on the Sabbath, because the consequence of pain and suffering is antithetical to God’s restoration of the world to the state he intends for it (Luke 13:10-16, John 5:1-9).

Good in what context?

Context is ethically important. Sometimes this is because actions mean different things among people of different cultures. Sometimes it is because people’s circumstances are different.

One of the best-known examples of this from the Bible is found in Paul’s first letter to the Corinthians,

chapter 8, where he examines ethical decisions that arise from eating food offered to idols. The key issue, he points out, is how our behavior will affect “weak believers.” In this case, Paul puts love and consideration for others ahead of his own liberty to do as he feels fit. The question is not just, “Is it right?” but rather, “What outcomes will it lead to?” What he feels free to do in one situation, he chooses not to do in another, where it might cause offense or problems. Paul is deciding on the rightness or wisdom of the action according to the consequences in this particular context.

This is **not** the same as moral relativism. Recognizing that Christian values need to be translated contextually, because what is good in one situation may not be good in another, is very different to the full blown relativism that is such a feature of our culture, where there are no absolute standards of truth or morality. For example, the command not to lie is an absolute standard. Yet it applies differently in different contexts: “Did you pay for this already?” requires a different process of application of the principle than, “Does this shirt look good on me?”

Increasingly, the society we live in is becoming more and more multicultural. We can expect to face a number of situations where the context challenges us to change our practices. For example, if you’re an employer, how do you allocate bereavement leave when several of your staff are from ethnic backgrounds where it is culturally essential for them to take several days, a number of times a year, to attend the funerals of relatives and friends?

Or suppose you are a tent manufacturer and you decide to get your tents made in a much poorer part of the world because of much cheaper costs. How do you decide what is appropriate payment for your employees?

The issue of context goes beyond cross-cultural matters. It’s also a factor in working out whether to treat people differently because of their *circumstances*. For example, a doctor might use graduated fees for patients based on their income. A car dealer might take a person’s economic circumstances into account when negotiating a price, as Flow Automotive did when they realized that poor people tend to end up paying more for cars because they tend to be less practiced in negotiations.

How do contextual concerns affect Wayne's decision-making?

When Wayne begins thinking about ways that these particular circumstances are influencing possible courses of action, he finds himself trying to understand and anticipate a number of things.

We’ve already mentioned the question of the customer’s financial situation. If Wayne refuses to pay for the repair, or only contributes partially, what impact financially is that likely have on the customer and his family? Is it likely to create stress? Wayne thinks that this is worth taking into consideration. In fact, for him it is part of the wider question of love and justice.

What if Wayne is aware that the customer is generous and liberal with his own time and money — serving others and genuinely seeking to make a difference in the world? If this is the case, Wayne may feel it is extra fitting to extend generosity towards him.

At the same time, Wayne is aware of also considering what he can afford, and the implications for him and his family if he ends up making little or no profit on this sale.

There's another angle. Should Wayne think carefully about the sort of precedent he is setting? If he takes a soft line, will other customers also come running for assistance? Wayne smiles ruefully at the possibility. But for him personally, this is not a major issue. The other factors he has sifted through are, as far as he is concerned, of much greater importance. He doesn't mind if he acquires a reputation as a "soft touch," so long as he is satisfied with the appropriateness of his choice.

This gets Wayne thinking about how his character is being shaped to make moral choices.

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The Character Approach

The two main approaches to decision-making that Wayne has made use of for analyzing his car-dealing dilemma so far — commands and consequences — concern themselves with the morality of the *action/choice* itself. However, there is another way of considering ethical choices — one that doesn't focus on the *action* but rather on the *person* making the decision. This is often called "virtue" or "character" ethics, because its chief concern is the *character* of the person performing the action.

Rather than asking, "What is right?" or "What will produce the best results?" the virtue approach asks, "What type of person should I become?" The assumption is that if you mold your character more and more on God's character, this will increasingly lead to doing the right/good thing. For this reason, it is more an ethics of *being* than of *doing*.

It also recognizes a flaw in the process that all of us are only too aware of. Knowing what the right thing is doesn't ensure that the right thing is done! This is because it takes character to do the right thing.

Previously we've thought through the ways in which understanding *God's* character might shape how we make our decisions. (We've especially looked at God's love, justice and holiness.) The aim was to see how we might use those characteristics as a grid through which to determine right decisions. That fell

under the command approach because we were trying to follow God's character, not to form it! In the character approach, we ask how our actions will form or shape our characters. To do so, let's subtly change the emphasis. Let's look at how God's character is shaping *our* characters. As Christians, our aim is to become more holy, just and loving people, so that these characteristics becoming ingrained in us as default settings.

To repeat, this is not just about the character of God anymore. Now the emphasis is on *our* characters.

There are several reasons why this is so important. Firstly, the way we have been talking about ethical dilemmas so far suggests a rather idealized decision making process, where we have both the time and the ability to reason our way through complex issues towards our decision. And sometimes we do. But most of our decisions are made in a split second while we are on the run. How we respond to a complaint from our boss, or sort out a misunderstanding with a customer, or advise an inexperienced shopper, or motivate an underperforming team — these steps are often taken without much thinking at all. It would be much more effective if we could depend on ingrained character traits or virtues to lead us instinctively to right decisions and actions.

Secondly, could it be that many of our ethical choices are already substantially decided *before* we make the decision? In other words, our characters automatically shape much of what we decide to do. Even when we do have time to think through a decision carefully, our decisions tend to be strongly influenced by our habits and characters, for better or worse. Because of this, our ethical decisions are largely determined by **who we are** (the type of character and values we've embodied), rather than what decision-making process we employ. Iris Murdoch has said, "At crucial moments of choice, most of the business of choosing is already over." [53]

Thirdly, the character-based approach makes it easier to take into account the role of the community in ethical formation and decisions. Although we often perceive ourselves as individuals freely making personal decisions, our decisions can be shaped significantly by our communities. As we shall see, the character-based approach is often more effective at making use of the ethical resources our communities can offer.

For these reasons, some people believe that rather than focusing on good decision-making, we would do better to concentrate on developing good character. They claim that when virtue and goodness are grown in our lives, good decisions will automatically follow.

Determining What is Virtuous

If developing character and virtue are so important, then there are several key questions we have to

grapple with. They are:

- How do we define a virtue?
- Who actually determines *what* is virtuous?
- How do virtues actually develop?

The first of these questions is probably the easiest to answer. The Oxford Dictionary defines “virtue” as “a quality considered morally good or desirable.” Every culture values certain qualities highly. In their context they are considered virtuous.^[54]

But the second question regarding *who* exactly determines what particular qualities are good is a little more complex. Over the years, many philosophers, theologians and thinkers have attempted to list and define virtues. For example, Aristotle emphasized the classical Greek virtues of justice, fortitude, prudence and temperance. Ambrose (339-397), an early Christian leader, said that these were implicit in the Bible, but also added another three specifically biblical (or “theological”) virtues — faith, hope and love (1 Corinthians 13:13). As far back as the sixth century, Pope Gregory the Great contrasted these seven virtues with corresponding vices — the ones we now know as the “seven deadly sins.”^[55] It is only recently that Protestant theologians have begun to seriously explore virtues. Glen Stassen and David Gushee suggest that “virtues are character traits that enable us to contribute (positively) to community.”

So what does this mean for those of us who follow Jesus? Who or what should determine for us what is virtuous? Clearly the Bible is the answer to this, and within the Scriptures, we suggest that the focal point for determining Christian virtues should be the life and teachings of Jesus. Jesus is our most visible expression of God’s character. So if we want to know what virtues to develop, observing the qualities Jesus modeled and talked about is our best starting point. We agree with Stassen and Gushee who note that:

The Bible is not flat; Christ is its peak and its center. No moral issue should be addressed apart from consideration of the meaning of Jesus Christ for reflection on that issue.

The largest body of Jesus’ ethical teaching is contained in the Sermon on the Mount. This is a good place to start if we are seeking to consider what specific virtues followers of Jesus should aspire to. To be even more focused, it’s in the Beatitudes that Jesus shines the spotlight on key virtues — the qualities and behaviors he especially values. Poverty of spirit, mercy, a thirst and hunger for justice, meekness/humility, peacemaking, compassion (Matthew 5:1-12) — these, it seems, should be our prime goals.

Repeatedly in the Sermon on the Mount, Jesus links our actions directly to our character — to our core

attitudes and motives. Other comments by Jesus throughout the Gospels reinforce this connection. For example, “It is from within, from the human heart, that evil intentions come: fornication, theft, murder, adultery, avarice...” (Mark 7:21-22).

The early church was quick to pick up on the importance of imitating Jesus. Take the writings of Paul, where we find a significant emphasis on character development. For example, he exhorts the Galatians not to gratify the desires of “the flesh” but rather to allow the Spirit to grow “fruit” such as love, joy, peace, patience, kindness, gentleness and self-control (Galatians 5:16-25). To the Philippians, Paul writes, “Do nothing from selfish ambition or conceit, but in humility regard others as better than yourselves ... Let the same mind be in you that was in Christ Jesus” (Philippians 2:3-5).

Christ then is our example and model. It is his character that we are called to develop. These references reflect the overwhelming emphasis the New Testament places on growing the character of Jesus.

How Does Character Shape Wayne’s Decision?

All this talk about virtues has got Wayne a little confused. It’s hard to evaluate how your own character is developing. In fact, true character is probably more accurately measured by the observation of others than from our own analysis.

However, Wayne *has* been aware all through his decision-making process of a significant reaction. Rather than finding it easy to resist the customer’s complaint about the car and the request to fix it, his heart has gone out to the customer. Wayne genuinely wants to respond in a way that expresses care and concern. In fact, looking back over the slow but real development of Christian character through his lifetime, he especially recognizes (and values) a growth in compassion, kindness and generosity.

The result is he finds himself wanting to respond positively to the customer’s request in a way that many others might not. So, when Wayne begins to calculate the consequences, it is more about how far he can afford to go in providing assistance rather than how he can resist the customer’s request. It seems that his default setting has already been defined by values that are shaping his character.

How Does Character Develop and Grow in Our Lives?

We all know people whose lives exude character. The way they work in the marketplace seems to have integrity or consistency with the rest of their lives. But just exactly how have they become people of such character?

In our highly individualistic culture, it’s easy to presume that this has largely occurred as a result of the

person's strong commitment to Christ, a rigorous discipline and piety, and a desire to grow the character of Jesus in his or her life.

However, while these elements are clearly important, and the Holy Spirit certainly does transform us in deeply personal ways, such change rarely occurs outside of a wider context. Both MacIntyre and Hauerwas (two recent advocates of virtue ethics) emphasize the huge role that community plays in shaping and embodying the virtuous life. In fact, they suggest that the telling of stories (narratives) of a particular community is a primary shaper of a group's character. Stories engage our imaginations and get us involved in ways that are often self-revealing. They have power to help develop both character and community.

For example, the dominant story in American culture for many years has been the self-directed individual who breaks free from the oppression of social conformity. From Frank Sinatra singing, "My Way" to the movie "Pirates of the Caribbean" (to name just one — since most Hollywood movies are variations on this story) to the popularity of Babe Ruth, the dominant story is the triumph of the individual's inner personality over the crushing burden of social expectations. It can be interesting to read the newspaper and trace how the event and the paper's reporting of it are related to this dominant story, whether for worse or for better.

Clearly, for Christians the Bible provides our primary narrative. It is also a story of the triumph of an individual — Jesus — over the oppression of society. But Jesus repeatedly denies being self-directed. Instead he says his direction comes from outside, namely from God (e.g., John 12:49-50). And we are to become like Jesus (1 John 3:2). The story of Scripture reminds us of the people we are created by God to become and how God's perspectives and values should shape our life in the world. It's a story that we can find ourselves within, and one that invites responses from us with profound moral implications.

For Hauerwas, Stassen and Gushee, the specific story most critical to Christians is the story of Jesus, whose character and virtues are what we are called to emulate.

But the gospel narrative does not reach us in sharp focus. Despite ourselves, we absorb it through a filter — the filter of our culture and of our faith community. The way we retell this story — what virtues we emphasize, what failures we highlight, and how we encourage one another to nurture the habits and practices it describes — all of these have a significant impact on how we grow in virtue.

In fact, we need to be acutely aware of the tendency of all faith communities to reframe Jesus in ways that are less challenging to their own lifestyle and worldview. Making Jesus into our own image is a temptation we all face. Western churches of today live in a society where wealth and affluence are widespread, and where the story of self-directed triumph is accepted to a degree unknown ever before in history. The danger we face is to unconsciously filter out the enormous social, economic, political and environmental implications of Jesus' life and teachings. When that happens, as it sadly often does,

all we are left with in our faith-community narratives is a Jesus who limits himself to addressing a small range of personal moral issues.

This is not the Jesus of the Gospels. For Jesus models and teaches a consistent ethic of life, not one severely truncated and restricted to issues of sexual conduct and personal honesty — however important those might be. The ethics of Jesus encompass so much more.

So godly character does not just occur as a result of individual transformation. It is in the context of community that such character is primarily nurtured and developed. And that community must find ways to expose the inevitable blind spots of its take on Jesus. As Benjamin Farley writes:

The New Testament, in concert with the Hebrew Bible, emphasizes the indispensable context of the believing community, which, in this instance, is the church, the *ekklesia*. It is within this nurturing context of faith, hope and love that the Christian life, as a process, unfolds. It is never a matter of the individual alone, pitted against an alien and hostile culture, that constitutes the epicenter of Christian moral action. [56]

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Developing the Character of Jesus in the World of Work

Virtue ethics has important lessons to teach us:

- Making ethical decisions in the marketplace is much more than developing a good decision-making process. It's even more than agreeing to a "Code of Ethics." Who we are becoming will substantially shape our ethical choices.
- We cannot develop God's character alone. We need others. When we are committed to a community seeking to retell, understand, embrace and live out the gospel story, we are much more likely to become people of virtue. And the world of business certainly needs people of character.

Such communities must find ways of discovering a clearer picture of the character of Jesus, of asking the hard and uncomfortable questions that help us confront our limited view of the virtuous life. When this happens, we are less likely to duplicate the many sad examples of Christians doing business in a thoroughly sub-Christian manner.

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Putting it All Together

Commands, Consequences and Character – three different approaches to making ethical decisions. And, as we have seen, there are plenty of variations within these streams. The truth is that in real everyday situations most people use a combination of approaches. For example, it's hard to apply specific commands or rules without also considering the consequences of such actions. At the same time, when we weigh and compare different consequences we'll want to identify the rules that lead to those results. And in the end, regardless of whatever we've decided in theory, it is actually character and an openness to the nudging of God's Holy Spirit that often dictate how we act.

So when it comes to making moral decisions, we find ourselves involved in an ethical dance that is an interplay between these different approaches.

Summary of the Three Approaches

Approach to ethics	Deontological	Teleological	Virtue
Key concept	Commands/Rules	Consequences/Results	Character/Virtues
Primary question	What do the rules say?	What will produce the best outcome?	Am I becoming a good person?

Which of these approaches do you favor in your own decision-making? Frequently, it depends on the nature of the situation you find yourself in. For example, are you trying to solve a major moral dilemma ... or is this an everyday moral choice? Let's explain what we mean.

Major Moral Dilemmas

Sometimes major moral dilemmas require and allow for careful consideration over an extended period

of time. In such cases, one way of going about this decision-making process is to:^[57]

1. Gather all the relevant facts.
2. Clarify the key ethical issues.
3. Identify rules and commands that are relevant for the case.
4. Consult the important sources of guidance — especially the Bible, with sensitivity to the best way of reading the Bible to address this situation. But also consult other relevant sources.
5. List all the alternative courses of action.
6. Compare the alternatives with the principles.
7. Calculate the likely results of each course of action, and consider the consequences.
8. Consider your decision prayerfully before God.
9. Make your decision and act on it.

As you can see, setting a course when faced with a major moral decision calls for a lot of blood, sweat and tears! Especially for an organization. However, when it comes to dealing with everyday problems that we meet as individuals, the pace of life is likely to make us more streamlined.

Everyday Moral Choices

We have already suggested that most ethical decisions in our daily lives and work are made instantly, often under pressure and without much room for forethought. They are instinctive, being the product of habits of a lifetime, as well as shaped by the culture of the places we work and by the peer groups and faith communities we belong to.

Such decisions are influenced by the extent to which Christian virtues and character have been molded into the core of our being. This is regular Christian discipleship.

However, the importance of *being* as the foundation for our *doing* does not mean we have no need for moral reasoning. Within the virtuous life there is still a place for understanding rules and calculating consequences — but here the rules and consequences are subordinated to the virtues. They're viewed as servants rather than masters. For example, even a person with the virtue of honesty has to understand and obey the rules of Generally Accepted Accounting Principles (International Financial Reporting Standards, outside the USA) in order to produce accurate financial statements. Terms such as “in our opinion” and “unforeseeable” have particular definitions that must be followed. But an honest person always uses the rules to increase the overall accuracy of the financial statement, never to find a way to obscure the truth without breaking any laws.

This emphasis on virtues does not eliminate moral dilemmas. In fact, competing virtues are also capable of pulling us in different directions. Examples of this are the tensions that sometimes exist between justice and peace, or loyalty and truth, or courage and prudence.

Making good moral decisions in these cases is less about seeing one right answer (because there probably is not just one) and more about striving for a balanced Christian response that recognizes all the competing priorities.

We are not just left striving earnestly all the time to discern and enact the perfect Christian response. In fact, recognizing that we live in a fallen world means realizing that often there is no perfect Christian response — that sometimes all courses of action include negative consequences. It is only by God's grace that we can live forgiven and free as Christians. No longer desperately dependent on trying to do the right thing in order to earn God's approval, but still committed to try to do the right thing as defined by the character of our Lord and Savior, the carpenter of Nazareth, in whose footsteps we follow as we go about our daily work.

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ENDNOTES

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- [22] Joseph Fletcher, *Situation Ethics* (London: SCM, 1966).
- [23] Alexander Hill, *Just Business: Christian Ethics for the Marketplace* (Downers Grove: IVP, 1997).

- [24] David Cook, *The Moral Maze: A Way of Exploring Christian Ethics* (London: SPCK, 1983) 78.
- [25] Glen H. Stassen and David P. Gushee, *Kingdom Ethics: Following Jesus in Contemporary Context* (Downers Grove, IL: InterVarsity Press, 2003) 97.
- [26] These are the conclusions of Robin Gill in his book, *Churchgoing and Christian Ethics* (Cambridge: Cambridge University Press, 1999) and are also supported by comparisons with New Zealand Values Surveys according to Alistair Mackenzie, "Evangelicals and Business Ethics: The Church" in *Stimulus*, Vol. 14, No.1 (February 2006) 2-9.
- [27] Benjamin Farley, *In Praise of Virtue* (Grand Rapids: Eerdmans, 1995) 100.
- [28] This approach borrows from Richard Higginson, *Called to Account* (Guildford: Eagle, 1993) 224-240; David Cook, *Moral Choices: A Way of Exploring Christian Ethics* (London: SPCK, 2000) and Scott B. Rae, *Moral Choices: An Introduction To Ethics* (Grand Rapids, MI: Zondervan, 1995), but is also typical of many others.
- [29] Mike Murdock, *The Businessman's Topical Bible: Wisdom and Inspiration for Today's Businessman* (Tulsa: Honor, 1992). There's also a companion Businesswoman's version.
- [30] Each "chapter" within the sections is headed up, "When..." or "The Businessman and" For example, "When a customer does not pay his bills" or "When you face illegal or unfair competition" or "The Businessman and Negotiation," etc.
- [31] Murdock uses the NIV in each of these verses.
- [32] Larry Burkett, *Business by the Book: The Complete Guide of Biblical Principles For Business Men and Women* (Nashville: Nelson, 1990).
- [33] Burkett, 15.
- [34] Burkett, 16.
- [35] We'll return to this point of Maxwell's in chapter 5
- [36] Maxwell, 21.
- [37] The equivalent in Luke is 6:31 — "Do to others as you would have them do to you."
- [38] Craig Keener suggests that John Wesley may have been the first to call it this, in a sermon he gave

in 1750. See Craig S. Keener, *Matthew*, IVP New Testament Commentary Series (Downers Grove: IVP, 1997) 161.

- [39] Amar Bhide and Howard H. Stevenson argue convincingly that after extensive research they discovered that “There is no compelling economic reason to tell the truth or keep one’s word — punishment for the treacherous in the real world is neither swift nor sure.” See their article, “Why Be Honest If Honesty Doesn’t Pay?”, originally published in *Harvard Business Review* (Sept-Oct, 1990) 121-9. Reprinted with permission by Rae and Wong in *Beyond Integrity*, 70-8.
- [40] Scott Rae and Kenman Wong, *Beyond Integrity: A Judeo-Christian Approach to Business Ethics* (Grand Rapids: Zondervan, 1995) 85.
- [41] Alexander Hill, *Just Business: Christian Ethics for the Marketplace* (Downers Grove: IVP, 1997).
- [42] Hill, 13-4.
- [43] Hill, 34.
- [44] Although Hill *does* note that the two great commandments — love for God and for neighbour (Matthew 22: 37-39) — include holiness (making God our highest priority) and justice (taking others’ interests into account). See page 47.
- [45] Hill, 15.
- [46] Hill, 12.
- [47] All verses NRSV unless otherwise indicated.
- [48] Take, for example, Paul’s attitude to suffering in his letter to the Colossians — “I am now rejoicing in my sufferings for your sake...” Colossians 1:24.
- [49] The call of Jesus to follow him is made clear in such statements as, “If any want to become my followers, let them deny themselves and take up their cross and follow me. For those who want to save their life will lose it, and those who lose their life for my sake will find it.” Matthew 16:24-25.
- [50] Adam Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations* (Chicago: University Of Chicago Press, 1977).
- [51] The classic biblical example is Caiaphas’ decision leading to the execution of Jesus. Speaking to the

Jewish Council he declared, "...it is better for you to have one man die for the people than to have the whole nation destroyed" (John 11:50). The irony of the statement is not lost on the writer of John, nor on his readers!

- [52] It is also the kind of dilemma that Dietrich Bonhoeffer faced in his agony over what to do about the evil Nazi regime.
- [53] Iris Murdoch, *The Sovereignty of Good* (London: Routledge, 1970) 37.
- [54] The history of the word "virtue" demonstrates this cultural leaning. Our English word comes from the Latin *virtus*, which itself comes from the word *vir* meaning "man, male". The Romans during the early, formative years of their nation needed to survive in a world of invading conquerors. The result is that their word *virtus* can be translated either "virtue" or "courage". So virtue to those early Romans was manliness and the willingness to defend their families and homes.
- [55] Lust, gluttony, greed, sloth, wrath, envy and pride.
- [56] Benjamin Farley, *In Praise of Virtue* (Grand Rapids: Eerdmans, 1995), 100.
- [57] This approach borrows from Richard Higginson, *Called to Account* (Guildford: Eagle, 1993) 224-240; David Cook, *Moral Choices: A Way of Exploring Christian Ethics* (London: SPCK, 2000); and Scott B. Rae, *Moral Choices: An Introduction To Ethics* (Grand Rapids: Zondervan, 1995); but is also typical of many others.