

MONDAY MANNA

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MORE PARADOXES IN BUSINESS

By Rick Boxx

In September I wrote about paradoxes in business, how commonly held and widely accepted views about how to conduct business often run counter to a biblical worldview of the same practices. Here are two others we should consider, both involving money management:

Financial Stewardship. When I was a commercial lender, a young man excitedly began telling me that Steinway Piano, a well-known company with a storied history, was for sale and he wanted our bank to loan him the money to purchase the company.

I admired this individual's ambition, but was stunned when I asked how much money he needed to borrow. Without hesitation, he replied, "I think they will probably want \$200 million, and I will need to borrow all of it. I'm only 25 and I don't have any money." Apparently he expected me to walk out to the bank's "money tree" and get him the amount he needed without any questions, not to mention collateral.

As you might guess, we did not loan this big-idea young man the money, but this experience has always stuck with me as a reminder of how casually people consider the use of debt in business. This illustrates a paradox we find in the business world about the use of money: The world often says use all the debt you can borrow, whether it is for a business, buying a house or even going to college, but God says we are to trust in Him, not the bank.

Proverbs 3:5 teaches, *"Trust in the Lord with all your heart and do not lean on your own understanding."* We are tempted to wonder whether God truly has our best interests at heart, especially when a seemingly good opportunity presents itself and we think we must act quickly to capitalize on it. However, the Bible teaches we are stewards or managers of financial resources God has entrusted to us, not the owners.

We see this declared in 1 Chronicles 29:11, *"Yours, O LORD, is the greatness, the power, the glory, the victory, and the majesty. Everything in the heavens and on earth is yours, O LORD, and this is your kingdom. We adore you as the one who is over all things."* God entrusts much to our care, but expects us to use it with wisdom – and by seeking His guidance – rather than acting by impulse.

Generosity. Here is another area where we see a great paradox between common practice and a biblical worldview. When I was in banking, one of my largest accounts was a construction-oriented business led by Sean. He squeezed his vendors for all he could get out of them, rarely providing anything in return.

Sean's business was profitable because he drove his people hard and pressured his suppliers to minimize the expense side of the ledger. But few people enjoyed doing business with him. He was operating according to a philosophy we often hear in the business world, that we should hoard our wealth. God, however, says we are to be generous, willing to freely give as He directs.

Then Sean had a dramatic spiritual conversion. He went from being a "taker" to becoming an extremely generous "giver." In fact, over the years since he has given away millions of dollars to many worthy charitable causes. A changed man, he is doing what the apostle Paul said in 1 Timothy 6:18 when he admonished, *"Instruct them to do good, to be rich in good works, to be generous and ready to share."*

Postal Address:

PO Box 8168,
Woolloongabba, QLD, 4102

ABN: 42 005 622 515

Office Address:

Suite CBMC,
Sung Do Lawyers,
12 Annerley Road,
Woolloongabba, QLD 4102

Email:

admin@cbmcaustralia.com.au

Phone:

07 3172 9365

Reflection/Discussion Questions

1. What are your perspectives on how widely accepted principles of fiscal management might differ from teachings from the Bible about how we should handle money, both in business and in our personal lives?
2. Explain your experience with the use of debt, whether to establish, grow or expand a business, or to attain desired goals for yourself?
3. When acquiring a loan seems like a quick, easy way of acquiring needed funds for a project, how difficult is it to stop and remember to "Trust in the Lord with all your heart and do not lean on your own understanding"? Especially when it might mean not proceeding with what you want to do – at least not as soon as you would like?
4. What role – if any – do you think charitable giving should have in the way we conduct business, especially if it means affecting the company's bottom line? Should profits always take first priority? Explain your answer.

NOTE:

If you have a Bible and would like to read more about this subject, consider the following passages:

- Psalm 37:3-7;
- Proverbs 15:16, 22:7,26-27;
- Matthew 6:19-21,33-34;
- 2 Corinthians 9:6-11

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