

Article

What Would Amos, Isaiah, and Micah Say to the Modern-Day United States? A Framework for Understanding the Economic Environment of Business in the Modern-Day United States and for Reflecting on the Events of September 11, 2001

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*Lemler presents a biblical integration project in which his students:
1) study the ethical economic framework God set in the Pentateuch,
2) observe in the Prophets the way Israel neglected God's standard, and
3) note how the behavior of the modern-day United States compares to
that of Old Testament Israel.*

The Context

The continuing discussion of how to integrate Christianity and business education is testimony to the difficulty of such an undertaking. I have found integration of Christianity and business education especially difficult in technique-driven courses like the introductory finance course that is part of a standard business curriculum. The paper that follows sketches a research paper project that I believe satisfactorily addresses this integration problem. This project proved useful and relevant in the environment that existed

prior to the events of September 11, 2001. That being said, this project continued to prove useful and relevant as I tried to make sense of the events of September 11, 2001 as the 2001 fall semester unfolded. My hope and prayer is that some of you may find an adaptation of this project useful as you strive to integrate Christianity and business education. It is in that spirit that I offer the following sketch.

The Problem

The standard content of an introductory finance course can

be reduced to a series of techniques that are useful for making a wide range of business decisions. Given the analytical and quantitative skills that many students begin the course with, as well as the related fears, it is easy to end up devoting the entire course to mastering these techniques. Additionally, student capacity to appropriately use and understand these techniques is a desirable outcome for the course.

This presents a problem for those that seek to integrate Christianity and business education in an introductory finance course. The techniques themselves are essentially benign. For example, properly computing the net present value of a project is neither inherently pagan nor inherently Christian. While the specific items identified as costs and benefits for a given project and the discount rate assigned to them can be informed by a Christian worldview, in an introductory course one often does not get beyond the basic computational fundamentals of a given technique, as these fundamentals must be mastered before more-advanced issues are examined.

One solution to the problem is to have, at the beginning of each class, a series of devotionals built

around Bible passages that deal with finance issues. Since these devotionals are not directly related to the class content that follows, many students quickly see the devotionals as something to be gotten out of the way so that the real business of the class can begin. Thus, this is not a satisfying solution to the problem.

Frustration with this unsatisfying solution ultimately led to the solution offered for consideration in this paper. At both the undergraduate and MBA levels, students write a significant research paper on what the prophets Amos, Isaiah, and Micah would say to the modern-day United States. This is an assignment that has proved valuable for integrating Christianity and business education at several levels, and it has provided a useful framework for reflecting on the events surrounding September 11, 2001.

The Solution in Outline

Outside of the introduction and conclusion, the research paper project consists of four main sections as follows:

First, what is the ethical framework that God sketches for the Israelites in the Pentateuch?

Second, to what extent did the behavior of the Israelites depart from God's ethical expectations, and how does this departure motivate the message of Amos, Isaiah, and Micah?

Third, to what extent does the behavior of Americans correspond with the behavior of the Israelites?

Fourth, given that God's ethical expectations do not change, to what extent is God pleased or displeased with the modern-day United States?

As they complete this paper, students develop an understanding of the context within which modern-day finance takes place. This understanding is informed by the Christian worldview, and it provides for integration of Christianity and business education on several levels.

Each of the four main sections leads naturally into the next, providing a template that assists students in writing a coherent paper. The four main sections also provide an outline for semester-long discussion, with a portion of class time each week being devoted to issues relevant to the paper. Given that the paper represents a significant portion of each student's final grade, students see the paper and related

class discussion as integral to the course. The fact that the paper sketches the economic environment within which modern-day finance takes place in the United States also allows students to see the paper and related class discussion as integral to the course.

The Solution in Detail, The Four Main Sections First, The Ethical Framework God Sketches in the Pentateuch

Given that the introductory finance course is typically offered at the junior level, most students will have already completed an Old Testament survey course. Thus, they should have some degree of familiarity with the Pentateuch. However, given the objectives of the Bible faculty that teach the Old Testament survey course, students may not yet realize that God sketches an ethical economic framework in the Pentateuch.

Two inexpensive assigned texts help students explore and discern the basic parameters of this framework. Sider's "A Biblical Perspective on the Poor and Possessions," in *Rich Christians in an Age of Hunger* (1997, pp. 41-124), highlights and comments on many relevant passages. Additionally, Wright's

Walking in the Ways of the Lord: The Ethical Authority of the Old Testament (1995) examines key economic themes from the Pentateuch. Regardless of a student's background, these two texts provide a basis for class discussion and a starting point for library research.

Ideally, students will conclude that, distilled to its essence, God's desire was for His people to use His resources in accordance with His desires and purposes. Specifically, the Israelites were to look to God, not to material possessions, as the ultimate source of security, protection, fulfillment, and contentment. It is this perspective that allows God's people to use His resources in accordance with His desires and purposes. These resources are merely means or instruments that God uses in providing security, protection, fulfillment, and contentment. They are not the ultimate source of security, protection, fulfillment, or contentment. As the Israelites manage His resources, God wants them to always remember that they were once poor, destitute, downtrodden slaves in Egypt, with this memory helping ensure that they show continued compassion to the poor, the fatherless, and the widow.

Examples of specific topics covered include the Jubilee and Sabbatical years, land tenancy laws, provisions for gleaning, and the role of the kinsman redeemer.

Second, Israelite Behavior, God's Economic Framework, and the Prophets

The Pentateuch provided an ethical ideal for the Israelites to aspire to in conducting their economic affairs. Unfortunately, the Israelites conducted their economic affairs in a manner that fell far short of God's ethical ideal. In response to these ethical shortcomings, God sent the prophets to call Israel to repentance. Building on the first main section, this section examines the calling and ministry of three prophets from an economic perspective.

Amos, Isaiah, and Micah were contemporaries of one another, as they all ministered during the last half of the eighth century B.C. Amos ministered to Israel, the northern kingdom, while Isaiah and Micah ministered to Judah, the southern kingdom. The time leading up to the ministries of the three prophets was a time of great military success and territorial expansion for both kingdoms, with the combined territory of

both kingdoms stretching to include almost all the land held during the reigns of David and Solomon. The military success and territorial expansion brought great wealth and favorable trading positions to both kingdoms.

Unfortunately, this time of great material prosperity was also a time of great economic exploitation, with the rich exploiting the poor, denying them justice, and cavalierly disregarding their rights. The middle class was virtually

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nonexistent, with a relatively small upper class controlling virtually all of the wealth and a relatively large lower class holding virtually no wealth. It was as if the Israelites took God's economic framework from the Pentateuch and stood it on its head. Material possessions were sought as the ultimate source of security, protection, contentment, and fulfillment. Completely forgetting the Egyptian captivity of their ancestors, the rich and powerful showed utter disregard for the poor, the fatherless, and the widow.

As with the economic framework in the Pentateuch,

familiarity with Israel's economic sins does not necessarily follow from a student completing an Old Testament survey course. Thus, the following resources are useful for providing a basis for class discussion and a starting point for library research: First, Old Testament surveys by Archer (1994), Dillard and Longman (1994), and LaSor, Hubbard, and Bush (1996);

Old Testament histories by Bright (1981) and Kaiser (1998);

and relevant articles from *The International Standard Bible Encyclopedia* and *The Anchor Bible Dictionary* are listed in the syllabus as being on reserve in the library. Second, students are required to purchase inexpensive commentaries by Alexander, Baker, and Waltke (1988); Hubbard (1989); and Motyer (1974, 1999). Third, the previously mentioned section from Sider (1997) comments on and highlights relevant sections from these three prophets.

The prophets can be some of the most difficult Old Testament books to understand and interpret. Fortunately, the current

assignment does not require that students deal with these difficult issues. In their writings, Amos, Micah, and Isaiah all clearly detail Israel's economic sins as an important basis for God calling them to preach messages of repentance. Preliminary to discussing the prophets, students are asked to list the reasons for God's displeasure with Israel and His calling of the prophets. Economic sins infrequently make the list. Thus, as the prophets are examined, students are surprised at the importance that God places on economic sin.

After completing discussion for these two sections, students have a better understanding of God's ethical economic expectations, an understanding that few would have gleaned from an Old Testament survey course. This is not a fault of the Bible faculty that teach Old Testament survey courses, as their training does not necessarily prepare them to see and understand from the economic angle. Additionally, time constraints limit the range and depth of topical coverage in an Old Testament survey course. The training of business faculty, however, provides them with an opportunity to see and understand from the economic angle. Using this understanding, business

faculty can build on the foundation provided by an Old Testament survey course.

A second positive outcome is that students have a better appreciation for two parts of the Bible—the Pentateuch and the prophets—that are often ignored in Sunday morning and evening messages; Sunday school, small groups, and other Bible studies; and chapel messages.

Third, The Economic Behavior of the United States and Israel Compared

Writing the first two main sections of the paper requires that students spend time in the library consulting various theological reference works. The works previously cited in this paper are intended to both open the doors for and point the way to additional research. The third main section of the paper requires that students engage in a different type of research.

Again, given the typical junior level designation for the introductory finance course, most students will have already completed an introductory macroeconomics course. Typically, in introductory microeconomics students will receive exposure to income distribution and poverty issues.

Representative chapters in introductory economics texts include Gwartney, Stroup, and Sobel's "Income Inequality, Transfers, and the Role of Government" (2000, pp. 815-826), Mankiw's "Income Inequality and Poverty" (2001, pp. 437-460), and McEachern's "Income Distribution and Poverty" (2003, pp. 381-401). Referring back to this initial coverage, one can sketch an overview of issues related to income and wealth distribution in the United States.

Using this overview sketch and resources gleaned from introductory economics texts, students are ready to use library resources to gather evidence relating to income and wealth distribution in the United States. Students can choose from both a wide array of government statistics and a wide array of secondary research. During this process it is useful to emphasize that exploitation of the poor by the rich does not necessarily follow from inequality in the distribution of income and wealth. Students must gather evidence that documents how differences in economic resources are associated with differences in access to medical care, the political system, the justice system, and other relevant items.

Students must also weigh the extent to which there is a difference between explicit and implicit exploitation. Is simple correlation between differences in economic resources and differences in access sufficient to indict the rich, or must it be demonstrated that the rich intended to exploit the poor by denying access?

Given the often-unquestioned assumption that the United States is a Christian nation, addressing these issues can be both thought-provoking and unsettling for students. Often for the first time, students must consider the extent to which God's ethical standards align with either the conservative or liberal formulations of economic, political, and social policy. This is an opportune time for instructors to reveal their personal struggles while resolving tensions of this sort.

Ultimately, the extent to which the economic environment in the modern-day United States corresponds with the economic environment in eighth century B.C. Israel and Judah is a question answered by the evidence. Thus, students are reminded of the importance of drawing conclusions only to the extent they are supported by the evidence. Students generally

conclude that there is a significant degree of correspondence between the economic environments of the modern-day United States and eighth century B.C. Israel and Judah, setting up the last main section of the paper. Before moving on to this last section, it is useful to note that, unlike the United States, neither Israel nor Judah had capitalist economies or political democracies. Thus, more than evaluating an economic or

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political system, this is an exercise in evaluating the values, preferences, and behaviors of two chronologically distant people groups.

Fourth, God's Evaluation of the Modern-Day United States

Based on the work from the three previous main sections, this section almost writes itself. Given that God's character does not change, that there is a significant degree of correspondence between the economic environments of the modern-day United States and

eighth century B.C. Israel and Judah, and that God sent Amos, Isaiah, and Micah to voice His displeasure with Israel and Judah, it follows that God is also displeased with the modern-day United States. Israel and Judah ignored the warnings offered by Amos, Isaiah, and Micah and eventually suffered God's judgment as a result.

Though God has not sent modern-day equivalents of Amos, Isaiah, and Micah speaking under

Divine inspiration, this is not necessary, because God has provided sufficient warning in the Bible. To the extent that the United States follows

in the steps of Israel and Judah, ignoring God's warning, the specter of Divine judgment remains over its head. Prior to the 2001 fall semester, this was considered merely a potentiality, with the hope being that students would be captivated with a desire to bring about the changes called for by Amos, Isaiah, and Micah. The events of September 11, 2001, however, required that the specter of Divine judgment be considered as an actuality.

Now, students had to consider whether God used Osama bin Laden and his Al-Qaeda terrorist

network to judge the modern-day United States just as He used the Assyrians to judge eighth century B.C. Israel and Judah. Though there is not a consensus answer to this question within evangelicalism, many have answered the question affirmatively. The lack of a consensus answer, if anything, heightens the value students derive from considering this question.

Mohler offers a persuasively argued affirmative answer to this question in a chapel message delivered at the Southern Baptist Theological Seminary on Thursday, September 13, 2001. Two of Mohler's observations provide a useful framework for considering the events of September 11, 2001. First, Mohler notes that the twin World Trade Center skyscrapers represent the tower of Babel for the modern-day United States. The skyscrapers are monuments to the economic might of the United States. To the extent that the United States looks first to material wealth as the ultimate source of security, protection, contentment, and fulfillment, the skyscrapers are symbols of American idolatry, idolatry that is consistent with the rich exploiting the poor.

Second, Mohler notes that the Pentagon represents the military might of the United States. As with eighth century B.C. Israel and Judah, for the United States economic might goes together with military might. As with economic might, the United States also looks to military might as a God-trumping source of security, protection, contentment, and fulfillment.

Regardless of whether one agrees with Mohler's conclusions, they are of such merit that one cannot simply dismiss them. Indeed, Mohler's conclusions provide a biblically consistent framework for making sense of the events of September 11, 2001, a framework consistent with the paper students are now finishing. Along with the text of Mohler's address, students also consider the account of the tower of Babel in Genesis 11:1-9.

Procedural Details

The paper is weighted as one-fourth of a student's final grade, greatly increasing the likelihood that students will treat the project seriously. Each main section must be between three and five double-spaced pages in length, resulting in a main body between 12 and 20 pages in length. The introduction and

conclusion add approximately two pages to this length.

Over the course of a typical 15-week semester, three weeks are devoted to classroom discussion of each section, with discussion of the fourth main section concluding at the end of the twelfth week. Weekly class time devoted to discussion averages 30 minutes. Since this discussion replaces any existing devotional time, the net weekly loss of time available for examining analytical finance techniques is less than 30 minutes.

Students turn in drafts of each main section when discussion of that main section is concluded. This requires that students systematically write their papers over the course of the semester, instead of postponing this task until the end of the semester. As section drafts are returned to students, they are allowed to make revisions up until the final paper due date.

Overall Observations

This project is now in its sixth year, so there has been opportunity for reflection and revision. The format described here is based on this reflection and revision. It is a format that has been in place and has worked relatively well for the last three

years. It is a format that is consistent with the guidelines of Lynn and Wallace (2001).

Ultimately, wise use of class time requires that the marginal benefit per minute of any given project exceed the marginal benefit of all foregone projects. Applying this criteria and considering the critical thinking and communication skills that students develop as part of this project, I believe that this project represents wise use of class time. Not surprisingly, some students benefit more from this project than others, with benefit derived correlating highly with effort invested in the project. Beyond this effort-based component, in general, given that MBA students are older than undergraduates, work full-time, and have been “roughed up” by the world, MBA students tend to benefit more from this project than undergraduates. MBA students are in a better position to critically evaluate their individual values and preferences.

Some have, at least implicitly, bought into the world’s ideals and found the result unsatisfactory. Thus, they are ready to consider God’s ideals.

I am both a conservative evangelical as well as a conservative with regards to

economic, political, and social policy. Preparing for and guiding this project has revealed several conflicts between these conservative benchmarks, still I remain conservative on both metrics. Regardless of where either instructors or students are on either the theological dimension or the economic, political, and social dimension, I believe that this project is both a useful exercise and a wise use of class time. I have received quality papers from students at all positions on both dimensions.

For all who seek to integrate Christianity and business education, I offer this project for your consideration. Given that we are all united in the quest of advancing God’s Kingdom here on earth, as you consider this project, I would appreciate any feedback that you have to offer.

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