

Faith at Work for Finance and Accounting Professionals: Building on the 4 E's of David Miller

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Abstract

In his book “Faith at Work”, David Miller proposes a “4 E” framework for Christians operating in the work environment: Ethics, evangelism, experience, and enrichment (Miller 126). This paper highlights two additional “E”s embedded within the other four that are worth highlighting for Christian financial and accounting professionals: Excellence and enquiry (British spelling). These professionals are keen to focus on both processes and results. Focusing on process rather than results of living out Christianity at work may be more productive, as it reduces the temptation to focus on short-term measurable results.

Starting with the challenges of the first “E,” ethical situations are frequently complex, and what seems like the right answer at one time, may be judged unethical in the long term as results are uncertain and the values of society evolve. Professional bodies recognize this limitation and prescribe mechanisms for making the most ethical decisions.

In regards to the next “E,” evangelism, the pluralistic and litigious culture in which Christian professionals operate may tempt them into giving up this part of their religious expression. Evangelistic practices at work may range from ineffective or inappropriate to illegal. Finance and accounting professionals, by their nature, may be tempted to count the number of people that have confessed Christ based on their testimony as a measure of their faithfulness. It is in this area that these professionals must trust God. They must patiently plant seeds and wait for results that may take decades to flourish. Faithfulness above results is the key concept.

Experience, on the other hand, focuses on work as a vocation, which as Miller alludes, can pose problems to professionals whose roles are in constant change. Sometimes Christians get in trouble when they think that God made them for one role in life. Also, there is a risk of over-emphasizing the meaning one should find at work. This paper explores the nuances on how the

elements of “calling, vocation, and meaning” (Miller 135) apply to financial professionals and accountants.

Christian workers feeling defeated in external expressions of their faith may choose to focus exclusively on the enrichment (fourth “E”) aspects of Christianity as a way of coping with work pressures through “healing, prayer, meditation, consciousness, transformation, and self-actualization” (Miller 137). As this approach risks diluting the gospel into just another self-actualization framework, a Christian worker needs to remain focused on the uniqueness of the gospel and guard for the temptation of confusing these elements of Christianity with similarly positive elements of other religions.

The fifth “E,” proposed in this paper is excellence. Christian professionals often perceive excellence as a prerequisite to the external expression of their faith at work. It probably falls in between the already proposed areas of ethics and experience, yet it is of particular importance for performance-driven finance and accounting professionals. Some may think, “How can I glorify God at work when I am not the most talented accountant?”, or “Would I bring shame to my faith if I am a financial professional who has made losing calls despite my best efforts?” These are paralyzing questions in a complex business environment where even the most diligent professionals can fail due to innovation, change, and risk-taking.

A Christian finance and accounting professional may feel discouraged by all of these challenges and be tempted to compartmentalize their faith from their work, but doing so would rob the diversity in gifts and thoughts that the Christian faith brings to the workplace. It would also impair the work of the Holy Spirit in and through the life of a Christian. This leads to a 6th “E”, enquiry. Scripture is consistent in guiding its readers to enquire of God in every situation. Seeking the guidance of the Holy Spirit can guide a Christian through all of the “E”s

aforementioned and give comfort to a Christian even as they live the other “E”s systematically and in utter dependence on God. Thus, enquiry of God is an overarching quality of faith at work.

Christian finance and accounting professionals may manage the challenges of the “E”s framework (ethics, evangelism, experience, enrichment) including excellence, by focusing on process rather than results and enquiring of God at every step. As they are faithful in their Christian walk at work, they can trust that God will produce the results in His time and mode.

Keywords: Christian, Faith, Work, Accounting, Finance, Professional, Integration, Ethics, Excellence, Evangelism, Expression, Enrichment, Enquiry, Inquiry, Service, Holy Spirit, Biblically Based, Holistic

Faith at Work for Finance and Accounting Professionals: Building on the 4 E's of David Miller

In his book "Faith at Work", David Miller proposes a "4 E" framework for Christians operating in the work environment: ethics, evangelism, experience, and enrichment (Miller 126). This paper highlights two additional "E"s embedded within the other four that are worth highlighting for Christian financial and accounting professionals: excellence and enquiry (British spelling). These professionals are keen to focus on both processes and results. Focusing on process rather than results of living out Christianity at work may be more productive, as it reduces the temptation to focus on short-term measurable results.

Ethics

Merriam-Webster (1995) provides a simple definition for the first "E", or ethics as the "discipline dealing with good and evil and with moral duty" (p. 177). Ethical behavior is a clear corollary to the golden rule: "Do to others as you would have them do to you" (Luke 6:31 NIV). The Bible unequivocally directs Christians to avoid "evil" and do "good." A Christian should pursue the highest level of ethical standards. The standard for a Christian is a holy operation that is above reproach, above human standards. In fact, superior foundational factors of ethical behavior can be deduced from the exhortation of Christ to His followers to go above the standards of non-believers ". . . what are you doing more than others? Do not even pagans do that? Be perfect, therefore, as your heavenly Father is perfect." (Matthew 5:47, 48 NIV).

Ethics is further defined as "moral principles or practice" (p. 177), which complicates ethical behavior for a Christian finance and accounting professional operating in a culture whose rules are in flux. The interplay of a standard of holiness and changing societal rules adds to the complexity experienced by a Christian professional making and recommending decisions in uncertain, gray situations. Cost-benefit constraints, unintended consequences, inability to know

all the facts, and the inability to control all inputs can make it difficult to know what the best ethical course of action is. Even after knowing what the *better* decision is (the word “right” not used intentionally, as it is simplistic and does not frequently reflect realistic choices in many business situations), a Christian professional may feel overwhelmed by the potential consequences. Christian and secular professionals frequently face ethical situations that defy precedent, or require them to set new boundaries for ethical behavior. In March of 2013, Helen Sharkey addressed the Houston CPA society. She recounted how she was the lowest-ranking person in a structured deal that Dynegy (a rival to Enron) was carrying out. Despite reassurance from her superiors and the culture of the industry, she started to have doubts about the ethics of the deal. Ultimately, she became the target of an SEC investigation, even as her superiors ran for cover. She pled guilty, and spent 28 days in a maximum-security prison (Sharkey, n.d.). It is easy to empathize with (then 28 year-old) Helen, who was simply happy to have landed her dream job with exciting new challenges. Unwittingly, a federal court ultimately judged her decisions, and those of her superiors as felonious.

Examples such as these, have led many to espouse public scrutiny as the ultimate standard for ethical behavior. Using this standard, a goal of a professional might be to not be ashamed of reading about his or her own actions in the Wall Street Journal the next day. As mentioned, the problem with this approach is that the views of society change. Values that American culture espoused decades ago it now views with scorn. Many national heroes and world-changing industry tycoons of the previous centuries society now denounces as avaricious imperialists. Accountants and finance professionals, who in good faith seek to maximize shareholder value today, may find themselves judged as instruments of social oppression or environmental misconduct tomorrow. Science, technology, and even medical advancements are

changing societal ethical views. How can then a Christian professional be confident that his or her ethical decisions are humanly responsible at a minimum, even before we talk about reflecting God and Christianity as a value addition to the workplace?

In “Our Souls at Work,” Mark Russell (2010) highlights the fickle nature of public opinion. He states when people are not involved in the situation, they tend to judge a situation as “black and white.” Yet, when they are involved in it, they see it as gray and open to alternatives. Russell sees that professionals should ground ethical considerations on considering the multiple options, identifying who defines the correctness of the situation, following ethical guidelines and a well-defined ethical framework (p. 206). Jeff Metzner (2010), who contributes to the same work, advises that different schools of thought put an emphasis on the necessity of ethical decisions to be principle-based, “concerned about both means as well as ends”, and be “malleable to the situational dynamics, addressing the right, the good and the appropriate” (p. 212). Metzner (2010) resolves the dilemma of changing societal views by exerting an effort to stay “ethically fresh.” In his view, professionals accomplish this by spending time in Scripture and with like-minded individuals who accept the integration between faith and work. Ultimately, Russell (2010) sees the necessity to “think these issues through” in order to know “what is right, holy, and just” (p. 206). A Christian professional can rely on standards, judgment, God, and the opinion of select others to reduce the risk of making unethical decisions with good intentions.

Interestingly enough, both the finance and accounting professions have spent significant time on these considerations. For example, the accounting profession has developed standards for ethical behavior, and provides specific guidance on an accountant’s behavior when the accountant encounters “obstacles to following an appropriate course of action due to internal or external pressures” and “conflicts in applying relevant professional standards or legal standards”

(AICPA, p. 29). The code of conduct also acknowledges that ethical behavior is not always clear-cut, and in these circumstances a practitioner should “justify any departures that the member [accountant] believes were appropriate in applying the relevant rules and law”, as well as “consulting with appropriate persons within the organization that employs the member [accountant]” (AICPA, p. 137). The Code also provides guidance on integrity, objectivity, independence and discreditable acts. All Christian accountants should abide by these ethical standards along with their secular colleagues.

As the profession emphasizes ethical standards in the decision process, Principles of Accounting textbooks place a high priority on them, providing thought process frameworks early on for accounting students. Weygandt, Kimmel and Kieso (2015), for example, recommend a practical three-step approach with dealing with ethical situations in the first chapter. First, a practitioner must “recognize the situation, and the ethical issues involved.” Their textbook prescribes a combination of applying both “personal ethics” and guidelines set by professional organizations. It is in the “personal ethics” language that a Christian has an opportunity to use their faith in going above the already high standards set by professional organizations in evaluating gray situations. The second step outlined involves analysis of the situation through the identification the principal elements in the situation, including the involved stakeholders, their expectations, rights, and responsibilities. Christian love as a motivation enters here in the application of the golden rule. The third and final step involves evaluating the impact of the different alternatives and selecting “the most ethical alternative.” When more than one alternative is acceptable, a professional should choose the option which provides the best possible outcome with the stakeholders in mind. While the procedure prescribed by the textbook

ends here, it implies action, which involves having the courage to do what is “most ethical” (a gray right), while accepting negative consequences accompanying the decision (pp. 7-8).

The CFA (Chartered Financial Analyst) Institute has a similar a “Code of Ethics and Standards of Professional Conduct.” (CFA Institute, 2018). The code gives guidance on professionalism, integrity of capital markets, duties to clients and employers, investment analysis, recommendation and actions, conflicts of interest and responsibilities around the designation. Therefore, finance and accounting professionals are not entirely on their own. They have peers and professional organizations where they can seek counsel as they process ethical considerations. This is consistent with Proverbs 11:14 (NIV) “. . . victory is won through many advisers.” Thus, a Christian practitioner is not on their own when facing the potential minefields of ethical conduct. One additional source of wisdom will be addressed later in the “Enquiry” section.

Evangelism

A Christian financial analyst or accountant may feel personally exempt from evangelism, seeing his or her role in the body as supporting the church or the work of other missionaries prayerfully and financially. However, Christian finance and accounting professionals are not exempt from evangelism. Many missionaries are familiar with the concept of “tent-making.” In this approach, a daily job enables a Christian to his or her mission of spreading the gospel, as modeled by Paul during his stay in Corinth (Acts 18:3,4). Evangelism is a joint element in the calling of all Christian professionals. According to Sherman and Henricks (1987), Paul never asks his audience to abandon their jobs to focus on evangelism, but acknowledges that “tent-making” allows the gospel to “penetrate hostile cultures” that would otherwise not be open to the gospel (p. 73). Perhaps, this is where evangelism becomes relevant for a Christian finance and

accounting professionals, since it enables them to reach individuals as they work together who may be hostile, indifferent, or ignorant of the gospel and may never set foot in a church.

Years ago, I attended a Methodist Men's breakfast in Houston, where Rice University professor, John Boles (author of *The Great Revival, 1787–1805: The Origins of the Southern Evangelical Mind*¹), made the point that one of the requirements for spiritual revival was a common belief regarding the supernatural. A Christian professional in the 21st century cannot assume such commonality. In a pluralistic society, individuals do not frequently assume that the Christian life is the standard of a good life, or that he or she needs to be saved from anything at all. Many feel an antagonistic view of evangelicals based on negative personal experiences or even unfavorable media portrayals. At the workplace, evangelism can be illegal if the recipient interprets it as harassment as Title VII of the Civil Rights Act prohibits discrimination on the basis of religion. (NOLO, 2016). Pressure-style evangelism can also get a Christian professional fired or exposed to legal action on top of not being effective. How then should a Christian accountant be “light of the world?” and bring glory to “the Father in Heaven” as commanded by Christ? (Matthew 5:14:16 NIV). Some evangelical writers will go as far as to argue removing verbal evangelistic zeal as a requirement for civic discourse in the arenas where Christians engage. Of course this is in direct contradiction of “the great commission” of making “disciples of all nations” (Matthew 28:19 NIV), regardless of profession. In the words of Peter: “We must obey God rather than human beings!” (Acts 5:29 NIV).

Therefore, a Christian professional must handle with care evangelism efforts in professional settings. Pressuring individuals to attend a revival service, or sales-style and persuasion tactics do not seem appropriate in the 21st Century where a broad Christian culture is not assumed. Neither does the model of standing in the city center and boldly calling out sinners

into repentance seem effective in Western culture today. In “The Gospel at Work,” Sebastian Traeger and Greg Gilbert (2013) provide a refreshing, Biblically-centered alternative. They start by rejecting the often-repeated phrase attributed to Saint Francis: “Preach the gospel always, if necessary use words,” as a comfortable excuse to be passive and not actually share the gospel. Indeed, the words of Christ in Mark 16:15 are unambiguous. He said, “preach,” followed by an active response of the hearer that leads to salvation or condemnation. His own example was verbal. From very early on the gospels record Him as speaking out: “Repent, for the kingdom of heaven is near” (Matthew 4:17 NIV). Traeger and Gilbert (2013) acknowledge the experience of many Christian workers, where colleagues may regard them as ethical, hard-workers, and even enjoyable comrades, but never really ask them about the gospel, as the words attributed to Saint Francis would imply. Like Christ, a Christian professional must take the initiative.

To do this workplace evangelism tactfully and effectively, Traeger and Gilbert (2013) prescribe a multi-pronged approach that starts with repentance of the Christian worker that leads to action. First, one must repent from the idolatry of making his or her job their god. One must put aside the priority of “fame, prestige, money and advancement” (p. 127) that may be stopping them from taking a risk.

Once a Christian worker has repented, then God calls him or her into action. First, one must take the familiar step of preaching with his or her actions by performing with excellence, as well as “purpose, creativity, kindness, and encouragement” (p. 128). Traeger and Gilbert (2013) go further. They encourage a Christian worker to “learn to put God on the table.” They do not mean aggressively pressuring a non-believer but to simply not make a secret of their Christian identity. For example, when asked about the weekend, one can mention church activities that he or she participated in. They also recommend a Christian worker to build relationships outside of

the office with non-believers, making themselves vulnerable and inviting others to share their struggles. As society becomes more comfortable with technology, social media invites Christian professionals to share in their personal lives with colleagues. To be fair, this is not without risk, but it presents an opportunity to bring visibility to their Christian experience to secular colleagues in soft, non-threatening ways. One could check-in at church on Sunday morning, share pictures about a recent mission-trip, or even videos about their children in the church choir. Of course, one must also be careful on posts that could be offensive, political, or diminish the professional image of the Christian professional. Liking the posts of others can also make a secular friend feel that he or she is cared for.

There is a sense of reciprocity, which according to Robert Cialdini (1984) is one of the six principles of exerting influence (p. 17). In the language of accountants, you have to put some credits in the lives of your colleagues, before taking the debit of assuming that you can influence them. Team travel and off-site relationships also provide opportunities to share faith as a natural process of the “getting to know each other,” that are not constrained by time pressures or the feeling of distraction at work. Shared dining experiences, exercising together, or sharing a flight, provide less guarded environments where true personal sharing occurs in respectful and reciprocal ways that also nurture the work of the Holy Spirit. Knowing that he or she is genuinely cared for makes a person more open to the gospel. According to Traeger and Gilbert (2013) this approach allows Christians to be “wise and winsome, but not worried and wimpy” (p. 132). This approach to workplace evangelism is also based on care for the co-worker, and not a personal need to share the gospel as a self-religiosity requirement. The style is actually reminiscent of the evangelism Christ modeled on earth: making genuine relationships and delivering others through loving action and words.

A further exploration of the Work of Cialdini (1984) on influence yields significant insights into how a Christian professional can genuinely, winsomely and positively influence the workplace. In his 1984 book "Influence," which is widely quoted in business settings, Cialdini describes the six "weapons" of influence he observed on a diverse group of professionals of all types including police officers, compliance professionals (frequently accountants hold this role), advertisers and other. One of the principles of influence, reciprocation, was mentioned above, the other five are "consistency, . . . social proof, authority, liking, and scarcity" (p. xiii). Only the last two also have some potential for effectiveness in an increasingly secular culture that is frequently hostile to cultural Christianity.

"Liking, the concept of an individual having more influence when he or she is liked, may be a good tool for a Christian professional to exert influence, enabling him or her to share the gospel. Cialdini (1984) says that "we most prefer to say yes to the requests of someone we know and like" (p. 167). A Christian professional may seek to be likable when it does not hinder his or her professional obligations of being truthful and objective in non-manipulative ways. In the words of the apostle Paul, "I have become all things to all people so that by all possible means I might save some" (1Cor 9:22 NIV). In the findings of Cialdini (1984), simple acts such as good grooming or a genuine compliment are easy ways to be liked and earn the trust of others. Stereotypically, financial professionals and specifically accountants are not good at being liked, but it is something to which they should aspire when it is within their control.

The last concept Cialdini (1984) mentions is "scarcity," where "opportunities seem more valuable to us when their availability is limited." This is a concept encouraged by Biblical language of the narrow path, the chosen, or the imminence of death and the second coming of Christ. Indeed, a sincere Christian professional realizes the value of the scarce resource that

finding Christ is in the same intensity as the treasures implied in the Christian parables of the lost sheep, lost coin, and the lost son of Luke 15. The rewards of Christianity indeed are scarce to an unredeemed world. Yet, through their aspirational nature they are also a scarce prize to those already in the walk. Just as Paul aspired for the heavenly “prize” of his calling (Philippians 3:12-14 NIV), Christians can aspire to their future person as Christ perfects them toward holiness. Christian accountants possess a scarce resource, a treasure, like salt on a meal or light in the darkness. It should not be kept secret.

The model described by Cialdini (1984) implies that one must be a keen observer and attentive listener in order to influence others with redemption in mind. One has to be able to share attention, friendship, and knowledge, but also to receive them. This interaction is probed in *Church on Sunday, Work on Monday*, where Laura Nash and Scotty McLennan (2001) from Harvard Business School and Religious Life at Stanford respectively, identify four approaches frequently used by Christians to introduce religious language in a work setting that is increasingly pluralistic. They are skeptical of their first strategy, where a Christian may crossover the secular-religious boundaries as they “‘translate’ biblical wisdom into a contemporary business presentation and disguise the source of their content” (p. 203). Using religious language in humor at the workplace is also part of the religious crossover approach frequently attempted at the workplace. However, the reward of good humor may be balanced by an inappropriate element that makes the remark humorous. The second strategy they describe involves opening all boundaries of thought to influence work. Indeed, the openness of postmodernism allows for sharing of personal beliefs in acceptable in soft, non-commanding ways, albeit in an equivalent status as other faiths. Christians who chose this approach may “emphasize religiously distinctive notions but invite all of them into the conversation, in a

syncretistic orgy of multiple religious traditions and holistic scientific paradigms, centering on coping with modern life” (p. 204). The authors are also unsure about the efficacy of this approach in the effort of “institutionalizing functions of religious community.” A lack of conclusiveness or inability to weigh concepts such as the gospel critically may be counterproductive.

In the third approach called “The Invention Strategy”, updated symbols are created to cope with modern life to make Christian theology relevant to the modern world. An example is speaking of Jesus as our CEO or coach. The authors warn that this approach risks “losing the original force of the vocabulary. Simplistic crossover or manufactured trendy terms run the risk of being hokey or artificial rather than offering authentic religious expression” (p. 207). The authors are enthusiastic about the fourth approach, “the evolutionist strategy”, which develops naturally out of “ongoing interaction of the religious and business communities engaging in the same issues.” In this win-win scenario, Christian practitioners are able to articulate their religious and business voices and build them both with insights from one another. “Dialogue and meditation” are necessary, and “the notion picks up both the critical idealism of the ecclesiastic view and the pragmatic optimism of the business view” (p. 209). Of course, mutual respect and willing participants who operate in both worlds are essential. While, the authors of these approaches view with uncertainty the different approaches of religious language at the workplace, a Christian finance and accounting professional can prayerfully consider each situation, and rely on God to discern how to engage with words in the workplace in gospel-redemptive ways. As the fourth approach suggests, it is not simply about sharing. Equally important is listening.

Despite their approach, Christian professionals must listen, understand the people they seek to serve, and see themselves as planting seeds, watching the Holy Spirit irrigate, and nurture the plant of good news in the lives of individuals in their path. The plant analogy is very appropriate as it involves the action of planting, irrigating, and collaborating with God with patience in the knowledge that the Holy Spirit is the One who touches hearts. And yes, there is still risk associated with sharing the gospel. However, this approach seems an adequate mitigation to the risks of being ineffective in the pluralistic environment of the 21st century.

Experience

Experience, on the other hand, focuses on work as a vocation, which as Miller alludes, can pose problems to professionals whose roles are in constant change. Sometimes Christians get in trouble when they think that God made them for one role in life. Also, there is a risk of over-emphasizing the meaning one should find at work. How the elements of “calling, vocation, and meaning” (Miller, p. 135) apply to financial professionals and accountants?

Admittedly, it can be difficult to find meaning or purpose for an accountant who is sitting in a cubicle closing the books on a cold January morning, or for a fund manager making investment decisions in a large and crowded trading room. Perhaps meaning is easier to find for those engaged directly with clients such as a financial planner helping a family plan for the education of their children or an independent CPA helping a small business owner. Yet, a Christian finance or accounting professional may find himself or herself doubting their vocation.

It is at this stage that it is important to emphasize that vocation means calling. For a Christian the calling is always from God above all other voices. The call of Jesus, or His vocation to His disciples, is simple: “Come Follow me” (Matthew 4:19 NIV). Nevertheless, the implications of a positive response are profound, overarching, and consequential for the

individual called, the space in which the individual operates, and eternity. There is a general call from God, and through His grace God gives humans the free-will to accept or reject it. Humans are all called to salvation, communion, obedience, and into a loving relationship with their creator. At the same time, throughout history, and today God calls individuals specially and specifically. It is common for God to call people to different pursuits at different points in their lives. The Bible is showered with individuals such as Abraham, Moses or Esther who were placed and called “for such a time as this.” (Esther 4:14 NIV). This is the call that is more complex, and it involves being attuned with God, and reacting to a specific situation where one is planted to be the agent of God’s will. There is an element of “taking inventory” of the ways in which He has prepared them and obey. Christ in effect selected twelve famous disciples, and billions of less-famous ones. Each one is specially and specifically called to their own “such a time as this.” As Christian financial professionals take stock of their inventory and pay close attention to their circumstances they can find their calling for that moment and circumstance. It may be directly related to their specific work or not. Christian professionals have an opportunity to be ready to respond to that daily vocation by understanding the ways in which they are uniquely positioned to bring the intervention of God through their hands. They must trust that God has placed them at the right time, and at the right place.

Paul writes, “each person should live as a believer in whatever situation the Lord has assigned to them, just as God has called them” (1 Corinthians 7:17 NIV). In other words, a Christian practitioner should focus on the God who has called them and placed them in a situation. Very frequently in Scripture, God calls His followers to do things that are not enjoyable or natural to them. This can frequently be the case for finance and accounting professionals, who are under constant pressure in an area of immense importance to its stakeholders. This also

includes situations when God calls them away from their current profession. A Christian professional should guard against the idolatry of their profession, and always focus on the One who calls. Scripture also models the concept of changing activities to follow God frequently. Peter and Andrew, for example, “at once... left their nets and followed Him.” (Matthew 4:18-22). A Christian professional must always be ready to shift gears depending on the call of God at that moment. However, it is important to note that leaving a current profession is not a universal call. Therefore, a Christian professional needs to stay attentive to God to understand their call for the moment.

To compound matters, the frequently misunderstood truth that the “the love of money is the root of all evil” (1Tim 6:10 KJV) may leave a finance or accounting professional doubting whether they are pursuing evil. Careful reading of Scripture reveals that it is not money, but “the love of money” that is “the root of all evil.” In other words, the idolatry of accumulation of wealth as a primary goal that is very destructive. Yet money, when submitted to the lordship of God should be managed for His glory. The financial resources of a Christian belong to God, and a Christian finance and accounting professional serves God with a job well done. There are clear Biblical examples where God uses wealth to accomplish His will. Could Noah have built the ark without considerable resources? Could Solomon have built the temple without his treasure? Could the new Christians of Europe help the church in Jerusalem without personally accumulated wealth? Bringing this closer to the reality of most practitioners, wealth also provides Christians with access to places and people. This is true whether it is to support local churches, or sending missionaries and relief to the world. It is also true when it places Christians in the presence of people with means who need Christ.

Pope Francis provided visibility to the big-picture-meaning of the work of finance and accounting professionals when addressed the World Congress of Accountants in 2014:

Given your professional vantage point, you are fully aware of the dramatic reality faced by so many people whose employment is precarious, or have lost their job, of so many families who are affected by that, of so many young people in search of their first job and of decent work... So everyone – but especially those in a profession that deals with the proper functioning of the economic life of a country – is required to play a positive, constructive role in the course of their daily work, bearing in mind that behind every document, there is a story, there are faces. ...Those who work in various positions in the economy and finance are called on to make choices in favour of the social and economic wellness of humanity as a whole, giving everybody the opportunity to realise their own development.” (White, 2014)

American philosopher Michael Novak amplifies the idea of the social good that occurs when empowered individuals participate in capitalistic societies. Novak makes the argument that these opportunities provided by capitalism are better for the poor than the opportunities from other economic systems. He points out that capitalism has improved millions of lives by providing incentives for technological innovation and entrepreneurship (Novak, pp. 84-86). Finance and accounting professionals of course facilitate these activities as Pope Francis points out and therefore can feel good about this. Indeed The Economist magazine on its article of the Lutheran reformation points to the millions who have risen out of poverty as a result of economic activity that has risen from conversion to protestant Christianity (2017). In other words, the clean-living (out of a desire for holiness) that many evangelical Christians espouse has spurred economic activity that improved the lives of millions. Of course, capitalism and financial markets have their flaws, which many are quick to point out, but this only makes it more important for Christian finance and accounting professionals to exert influence. Thus, Colossians 3:23-24 takes a new meaning: “Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the

Lord as a reward. It is the Lord Christ you are serving” (Col. 3:23-24 NIV). Regardless of how meaningless everyday activities of a finance and accounting professional may seem, one must keep the big picture in mind. The old hymn “Forth in Thy Name, O Lord” by Charles Wesley helps a Christian professional focus the attention of their experience on God while fulfilling their work with care:

Forth in thy name, O Lord, I go, my daily labor to pursue:
Thee only thee, resolved to know in all I think or speak or do.
The task thy wisdom hath assigned, O let me cheerfully fulfill;
In all my works thy presence find, and prove thy good and perfect will.
(The United Methodist Hymnal, p. 438)

A Christian finance and accounting professional can find meaning in their profession by focusing on doing it well, while sourcing their motivation from the God who called them. They should keep their eyes on the big picture, and rest assured that when He calls them to a new vocation at some point he or she is serving the same master.

Enrichment

Christian workers feeling defeated in external expressions of their faith may chose to focus exclusively on the enrichment aspects of Christianity as a way of coping with work pressures through “healing, prayer, meditation, consciousness, transformation, and self-actualization.” (Miller, p. 137). It is true that a Christian will find solace in times of trouble in his or her faith. A Christian also seeks to understand challenges as opportunities for growth and learning. In the words of Paul: “And we know that in all things God works for the good of those who love him, who have been called according to his purpose” (Rom 8:28). The Psalms also provide respite in the face of challenges. Psalm 140 reads:

I waited patiently for the Lord;
he turned to me and heard my cry.
2 He lifted me out of the slimy pit,

out of the mud and mire;
he set my feet on a rock
and gave me a firm place to stand.
3 He put a new song in my mouth,
a hymn of praise to our God.
Many will see and fear the Lord
and put their trust in him. (NIV)

A Christian can look to God for help in finding solutions for even their most minute business problems. When he or she views his work as a calling he or she understands that these problems are not his or hers, but they belong to God. The solutions also belong to God. Equally, the perceived failures and success also belong to God. Turning over daily finance and accounting challenges to God can be liberating from a stress perspective. This can leave the professional to focus his or her energies on addressing the problems, to see them as an opportunity to commune with God, and to accept divine inspiration.

The book of Proverbs also provides encouragement for the diligent worker. Proverbs 31 for example extols the virtue of a hard-working woman:

¹⁵ She gets up while it is still night;
she provides food for her family
and portions for her female servants.
¹⁶ She considers a field and buys it;
out of her earnings she plants a vineyard.
¹⁷ She sets about her work vigorously;
her arms are strong for her tasks.
¹⁸ She sees that her trading is profitable,
and her lamp does not go out at night.
... ³¹ Honor her for all that her hands have done,
and let her works bring her praise at the city gate.

Scripture is full of encouragement for hard workers, and expresses truisms of prosperity for diligent and thoughtful workers. Nevertheless, prosperity gospel proponents may take these encouragements too far by proclaiming them as promises for earthly success. Of course,

Scripture does not shy away from displaying the suffering and failures of many sincere followers of God.

It is in Scripture, prayer, and communion with God and fellow Christians that a Christian may find strength and inspiration to pursue difficult tasks. Christian spirituality has something to bring to the table, and when humbly expressed can be attractive to non-believers. However, a Christian practitioner should be wary of other ascetic faiths also finding acceptance in the workplace. The Christian faith demands exclusivity. Yet, proponents of Buddhism, Islam and other faiths have claims to similar benefits that may attract and confuse a Christian in the workplace. A narcissistic Christian who is simply looking for the “what is in it for me” out of their faith may be tempted by the competing benefits of other faiths. A Christian professional needs to remain focused on the uniqueness of the gospel and guard for the temptation of confusing these elements of Christianity with similarly positive elements of other religions. At the same time, it is desirable, beneficial and intended for a Christian to practice humble spirituality at work.

Excellence

Due to the nature of their roles, finance and accounting professionals are accustomed to interpreting rules and following procedures. Accountants produce vital information that needs to be delivered effectively, efficiently, and on time. High standards and low tolerances for minor imperfections are part of the daily life of accountants. Finance professionals also face high-pressure roles as stewards of money matters. The American Institute of Certified Public Accountants (AICPA) Code of Professional Conduct contains the normative statement that an accountant working professionally: “possesses the appropriate technical qualifications to perform professional services and, as required, supervises and evaluates the quality of work performed”

and that in addition “has the necessary competence to complete those services according to professional standards and to apply the member’s knowledge and skill with reasonable care and diligence” (AICPA, p. 143). The CFA Code of Ethics and Standards of Professional Conduct also seeks to promote the “highest standards of... professional excellence for the ultimate benefit of society.” (CFA Institute, 2018)

While the personality of Christian professionals is not necessarily different from secular professionals, their motivation is different. A secular professional may be motivated by personal aspiration or a sense of duty to society. In addition to these motivations, Christian professionals in business embody the attitude toward a life of capitalism described by Max Weber (2005), when he wrote *The Protestant Work Ethic and the Spirit of Capitalism*:

The religious valuation of restless, continuous, systematic work in a worldly calling . . . (is) the highest means to asceticism, and at the same time the surest and most evident proof of rebirth and genuine faith (p. 374).

Christian finance and accounting professionals see in their thought-out processes and deliverables an offering to their organization, society, and to God himself. They are answerable to professional societies, state governments, and their consciences. This standard of excellence is consistent with the Biblical expectation to “excel in everything—in faith, in speech, in knowledge, in complete earnestness and in the love . . . (and) giving” (2 Corinthians 8:7 NIV). Therefore, it can be difficult for the finance and accounting professional to accept imperfection outside of minute tolerances for behaviors, processes, outcomes, and communications that are less than excellent in the form of accuracy, precision and timeliness. Being an excellent professional does not differentiate a Christian professional. It is simply a minimum expectation from all finance and accounting professionals, even if the motivation differs.

Note however that excellent performance in many of the complex and diverse environments in which finance and accounting professionals operate does not mean guaranteed excellent results by the professional every time. As professional participates in entrepreneurial environments, innovation is frequently obtained by recurring failure. Finance and accounting professionals may at times operate as project managers in the 21st century where project management systems such as Agile encourage management in iterations to perfect a product or service: “as improvisation is key necessity of the process, there is room for imperfection while collaboration brings a higher value solution” (Rigby, 2016). This is also true for finance and accounting professionals in environments that are constantly changing. These professionals are expected to understand the business, and grow within an organization. This expectation of growth is built into the profession. One makes small mistakes as a staff accountant before being promoted to senior, manager, and partner comptroller or chief financial officer. The gradual growth helps hone business instincts and perfect best practices and allows for small failures as the learning progression ensues. In large corporate environments, it is common for these professionals to be expected move to a new role every two to three years as part of his or her development. In the mid and long run, this movement increases the individual contribution to the organization. Creating a culture of continuing learning is at the base of their professional values.

This value is the reason that the accounting profession also requires forty hours of continuous professional education every year for CPAs. Similar requirements exist from other certifying organizations. Learning how to learn prepares an professionals to face change in the evolving technical and global environments in which they operate. Gone are the days when professionals simply learned a process to close the books and executed their routines all of their lives. The 21st century provides an ecosystem where learning is imperative for survival. There is

an element in which a professional must accept some risk of failure. The constant movement in an effort to learn comes with inherent risks to excellent performance. As it can take up to six months to learn a new job, a professional in a new role cannot be infallible in that job, since mastery could take him or her to new areas of expertise or new geographies in a globalized business environment. Given that high standards remain, however, while accepting some margin for personal error, a professional in a new role must mitigate these errors by personal efforts to learn as fast as possible and by a high level of reliance on other members of the organization in the areas of his or her weakness which requires significant humility. While excellence may not be achieved at the personal level all the time, the organization as a whole is improved by better rounded finance and accounting professionals who rise to the next level of leadership. Thus, short-term excellence is being challenged to evolve in the face of complexities introduced by collaboration, innovation, technology, globalization, and professional development.

As an example, an accountant in public practice cannot reasonably anticipate every single possible risk related to his or her performance. The AICPA Code of Professional Conduct states, “however, the member does not assume a responsibility for infallibility of knowledge or judgment” (AICPA, p. 143). Even when an accountant operates within an established area of expertise, excellence is in his or her knowledge and the execution of that knowledge.

Adjusting for previously mentioned constraints then, must a Christian professional live an otherwise spotless life without blemish to be able to identify as a Christian professional in the workplace? Biblical reference does not indicate this. From the patriarchs, to the apostles Scripture is peppered with flawed individuals that God used, yet none of them reflected God impeccably. In fact, Scripture directs us to cling to the righteousness of Christ to find our own salvation and justification: “not having a righteousness of my own that comes from the law, but

that which is through faith in Christ--the righteousness that comes from God on the basis of faith” (Philippians 3:9). It then feels disingenuous to suggest that a Christian professional reflects God in the workplace only through perfect excellence. While “working out . . . (their) salvation” (Philippians 2:12 NIV) as they progress in living out their holiness, Christian professionals are as imperfect as anyone else, and need the grace of God. Upon close inspection, biblical characters and model Christian role models do not do a good job of *reflecting* the holy perfection of God, but they do a good job of *pointing to* the different aspects of Godly holiness. Though Christians may be massively imperfect, God can be seen in their lives when their faith is authentic. Even through their flaws, God is seen in the lives of Christian finance and accounting professionals. Thus, a tension exists where Christians seek holiness and perfection, even while humbly acknowledging their weaknesses.

In “Mere Christianity,” C.S. Lewis (1960) points out that Christians are not perfect people, but their very imperfection is what makes the gospel a necessity in their lives: “Those who put themselves in His hands will become perfect . . . The change will not be completed in this life, for death is an important part of the treatment. How far the change will have gone before death in any particular Christian is uncertain” (p. 175). Lewis continues, “We must, therefore, not be surprised if we find among Christians people who are still nasty . . . There is even, when you come to think it over, a reason why nasty people might be expected to turn to Christ in greater number than nice ones” (Lewis, 1960, p. 180). It is the same for Christian professionals. Even as the flawed humanity of Christian professionals is visible to their colleagues, the ongoing work of Christ can be visible and shine through them. In the words of the apostle Paul “. . . but he (God) said to me, “My grace is sufficient for you, for my power is made perfect in weakness. Therefore, I will boast all the more gladly about my weaknesses, so

that Christ's power may rest on me. That is why, for Christ's sake, I delight in weaknesses, in insults, in hardships, in persecutions, in difficulties. For when I am weak, then I am strong" (2 Corinthians 12:9-11 NIV). The visibility that Paul provides to his weaknesses also makes the strengths of his character to be more believable as he becomes a genuine person to the reader. Non-believers may be more attracted to the God visible in a flawed individual, than that of a hermetic Christian finance and accounting professional that poses with a conspicuous mask of perfect excellence. Excellence does not always mean monolithic perfection.

Enquiry

A Christian professional may be tempted to separate their faith from their work given the challenges afore mentioned. Doing so would rob the diversity in gifts and thoughts that the Christian faith brings to the workplace. It would also impair the work of the Holy Spirit in and through the life of a Christian. This leads to a sixth "E," enquiry. Scripture is consistent in guiding its readers to enquire of God in every situation. Seeking the guidance of the Holy Spirit can guide a Christian through all of the "E"s aforementioned and give comfort to a Christian even as they live the other "E"s systematically and in utter dependence on God. Thus, enquiry of God is an overarching quality of faith at work expression. Enquiry of God permeates all of the "Es" aforementioned, and is a large differentiator for a Christian professional from those of other religions or those who operate as "seculars".

From an Ethical code of conduct and accounting textbook approaches for managing ethical dilemmas are expected from all accountants: secular and Christian. However, A Christian professional also has a timeless weapon in making decisions, including those of ethical nature: seeking the guidance of God. Biblical king David is an interesting case study. From a 21st century point of view, he may be judged as one of the most unethical figures in Scripture, with

counts of murder, adultery, polygamy, nepotism, and even genocide. Yet many Christians believe there is an imprint of the heart of God on him based on the narrative of his selection (1 Samuel 13:14 NIV). One cannot imagine such an unethical person to be described in the same sentence as God's heart in today's world. Yet David consistently "inquired of the Lord" for his decisions (2 Samuel 5:19 NIV) and treasured that relationship. To be clear, most professionals will not have the nature of choices and decisions King David had to make. However, as one struggles in the action to take in difficult ethical situations, the counsel of the Holy Spirit is available. Thus, a Christian accountant working in good faith and diligence, and evaluating stakeholders and consequences, can have peace on his or her decision after consulting with God. This God-seeking approach to ethical decision-making has a stronger focus on the process rather than uncertain results, which is likely to drive an action high in ethical standards regardless of how posterity judges those actions.

The pluralistic society of today makes enquiry essential as the Christian professional seeks to pursue evangelism through actions and words. Jesus advised his disciples facing difficulties due to evangelistic efforts: "do not worry about what to say or how to say it. At that time you will be given what to say, for it will not be you speaking, but the Spirit of your Father speaking through you." (Matthew 10:19-20 NIV) This is true today, where a Christian does not want to fall into a harassment situation. A Christian practitioner must trust God, and be patient knowing that it is the Holy Spirit that "will prove the world to be in the wrong about sin and righteousness and judgment." (John 16:8 NIV)

Enquiry is equally truth in the areas of experience and enrichment. A connection to the Holy Spirit is necessary to discern the situations in which one operates and be able to find the purpose and the meaning for His call, whether it is a call to a profession, or His call to act in

specific situations. Work has meaning for the Christian worker, because God gives it meaning.

Without connecting with God frequently, a Christian professional may lose sight of His calls, and in fact miss them. From an enrichment perspective, communion with the Holy Spirit is the ultimate spirituality for the Christian finance and accounting professional. Enquiry of God provides a source of inspiration, respite and ultimately a connection to the eternal, which if genuine will guard a Christian professional from being tempted by the portrayed benefits of other faiths. It is the peace from God "... which transcends all understanding" that "will guard your hearts and minds in Christ Jesus." (Phil 4.7 NIV)

Enquiry of God is also extremely important when Christian professionals seek to do their work with excellence. It is a secret weapon. At the 2018 Business as a Mission Conference in Philadelphia, Bill Job made a beautiful point of this. He described a situation in which an important national retailer placed a large order at his manufacturing organization. The order was a welcome blessing, but his organization was not set to cover it from an operational perspective. Rather than fretting, he simply turned to God and said something to the effect of "you have a big problem God, how are you going to solve it?" (paraphrased, not exact quotation). Job was able to do this because he sees his business as belonging to God. Once he was able to internalize this, he was able to see the problem as an opportunity to commune with God. He describes miraculous ways in which God answered, many of those in the form of engineering drawings that "He gave me." (Job, 2018) Christian finance and accounting professionals can also enquire of God in the same way. Their work belongs to God, and so do the related problems. They can see the challenges as an opportunity to commune with God, and wait for Him to reply with answers, whatever these are.

Enquiry of God is so important that Jesus sets an example of it, consistently seeking God's face. He sought God as he fasted ahead of temptation, as He prayed for His disciples, as He hung from the cross, and at many other times. A Christian finance and accounting professional has the same access to God in every circumstance.

Conclusion

A Christian finance and accounting professional may feel discouraged by all of the challenges in expressing his or her faith at the workplace. Focusing on the process of expression, rather than the results of that expression provides a productive approach. He or she may be tempted to pick and choose only some of the aspects of Christian expression rather than integrating them holistically and genuinely. Yet, living as a Christian professional involves all of the above. Ethical decision making is possible when it is grounded on a sound process that is focused on stakeholders, imperfect options, professional guidance and prayer is effective if judged in the time and cultural context in which they were taken. Thus, Christian professionals can make ethical decisions with confidence. Evangelism, should not be a frustrating aspiration, when it is genuinely interested in others. It is effective when it is winsome, non-harassing, patient, and trusts the Holy Spirit. The interaction between the business world and that of the faith of a Christian accountant has the potential to contribute to the faith of the practitioner. Furthermore, the faith of a Christian professional gives it meaning, validates their vocation at the time, and provides a source for respite and inspiration. Excellence in the life of a finance and accounting professional can also be redefined in a view that accommodates for learning, innovation, and situational constraints. Yet, even when a Christian accountant inevitably fails, he or she should not be hindered from expressing his or her faith. The redemption of God shines in imperfect individuals. Of course Christians finance and accounting professionals operate in

uncertain environments and through the ability to enquire of Him, God has given them access to a secret weapon. Therefore, it can be said that a Christian finance and accounting professional can be distinguished by his or her ethics, evangelism, experience, enrichment, excellence, and enquiry.

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Footnotes

¹ Boles, John. *The Great Revival, 1787–1805: The Origins of the Southern Evangelical Mind* (Lexington: University Press of Kentucky, 1972; paperback reprint with new preface, 1996).