

DOING  
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**GOD'S**  
WAY

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DOING  
**BUSINESS**  
**GOD'S**  
WAY

Dennis Peacocke

# **Doing Business God's Way**

DENNIS PEACOCKE

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**To my father,  
Fred Peacocke,  
whose love of history  
and profound interest  
in man's running  
of the world  
helped make of  
him an ethical businessman  
and a lover of God's Earth**

Many people have helped me  
with the writing of this book.  
The First Edition,  
some eight years and countless  
teaching sessions back,  
was only possible because of numerous  
people's generous assistance.  
With this third major printing,  
it is also true that nothing of significance  
is done alone or without many helping hands.  
Thank you, my friends;  
it appears that our common labor  
is making some measure of difference.

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# Foreword

**D**eep within the information age, we are seeing more books published than ever before. Publishers, in fact, are churning out so many business books today that even the editor of a business magazine cannot keep track of them all. And despite many of these books' self-professed claims to spiritual authority and market expertise, most of them are, sadly, useless beyond serving as paperweights or leveraging chronically unsteady furniture.

Occasionally, however, one stumbles across a few pages here and there that are worth the time to read. Less frequently, one finds a book filled with pages of ideas so revolutionary and profound that even the time spent becomes more valuable for the effort. You hold in your hands just such a book.

I cannot overstate what remarkable benefit the principles within this book will have for you and your business. The breadth of information in this book has already transformed the way many people approach their daily lives, not only in how they relate to business or work, but also the whole of life as well. *Doing Business God's Way* challenges any number of conventional worldviews and examines them carefully under the light of God's Word. This book will not only change the way you will do business; it will change the way you live.

Early in the 20th Century, a German scholar by the name of Max Weber became interested in why the United States had come to possess the most successful economy in the world. His intense curiosity eventually led him to years of research, the fruits of which were published as the now-classic book, *The Protestant Ethic and the Spirit of Capitalism*. The comprehensive research of this atheist scholar concluded that America had become the world economic leader because of the early American settlers' and forefathers' view of God and work. According to Weber, this biblical worldview, in combination with their deep faith and commitment to God, is what brought such immense success to such a young nation.

Sadly, by the beginning of the 20th century, this great nation had clearly lost its *roots* of economic success, even as it simultaneously continued to enjoy the *fruits* being produced by its original values. After nearly a century of decline, however, our nation is beginning to see God exposing the fallacy of the world's empty and fruitless philosophies.

The Christian community, having also adopted the world's bankrupt principles of business and economics, is now beginning to awaken and return to God's way of doing business. A new reformation is upon us—what leaders are now calling the marketplace movement. This movement, at its essence, is defined by masses of business people turning back to God and His Word as the basis for all business. Dennis Peacocke's book, *Doing Business God's Way*, has served as an important foundational treatise for this marketplace phenomenon. The book carries with it the possibility of being to the business world of the future what Adam Smith's *Wealth of Nations* has been to free-market economics.

*Doing Business God's Way* is not just about business ethics; it is about business leadership, management, marketing, sales, financing, investing, economics, and more. Dennis Peacocke takes you right to the heart of how God designed business to operate. Once you begin to understand these essential business and economic principles, you will then be able to apply them across the board in ways that I have neither the space nor, perhaps, the imagination to elucidate here. Truly engaging, this book is a first step in building your business on the foundation God established for His children.

If you are involved in business, I cannot think of any greater investment you could make—whether in regard to time, finances, or both—than reading this book. I have all new employees and business associates read this book before they begin working for our organization. I have also ordered thousands of copies and given them to Christian business people all over the world. *Doing Business God's Way* is a must-read for any business student, business owner, executive, manager, or employee.

I urge you to carefully absorb this book so that you may learn how God wants you to run your business, and I pray that through this book you will gain unprecedented prosperity and glorify God in your business like never before!

**Joe Johnson**  
**Founder and Editor-in-Chief of *Business Reform* magazine**

# Preface

**T**his book was the result of years of study, conversations, and seminars which I taught on the general content in the 1980s. What has always seemed clear to me is that “spiritual truth” that does not result in measurable change in the here-and-now is either not yet clearly understood or irrelevant. For sure, economics and business are about here-and-now reality, and the issue therefore is to connect these endeavors and ground them to their spiritual foundations in the God who created them.

The purpose of this book is threefold. Firstly, it is to acknowledge God as the author and upholder of all concepts and practices related to stewardship, creation of resources, social justice, and successful organization-building. Secondly, it is to help reposition the way many Christians think about God’s purposes for humanity and the manner in which God’s own revealed actions model for us where He wants to take us. Thirdly, it is to help undergird and facilitate the rapidly emerging interest in marketplace ministry, and its validity to God, for countless millions of believers.

Over time, I have also observed that numbers of business people have struggled deeply with the role of the local church in their lives and marketplace ministries. While many pastors have become preoccupied with their own ecclesiastic roles and vision, tending to ignore other valid ministries not directly related to running a church, growing numbers of church leaders have given very specific value and recognition to marketplace ministries and other essential outward Kingdom ministry into the community. The New Testament is clear by emphasis that the local church is non-negotiably important to the grounding and development of believers. I am very grateful for the pastors and business ministries that believe this and are partnering to make a difference, both within the church and as it reaches out into the world around it to bring transformation.

Today we face many crises. None of them is more basic than the answer to this question: How should mankind justly care for the Earth’s

resources and distribute its wealth? If Christianity really is God's message to the world, and the Bible is His "manufacturer's handbook," then scripture must address this most fundamental question of human concern. Has our Maker established laws governing our labor, our currencies, our productive justice, and other general laws related to what we commonly call "economics"? If so, how do they work? Does the Bible address those laws? What are the penalties for individuals, businesses, and nations breaking those laws? This became the basis of my original search and my subsequent teaching. The answers to these questions are in this book.

As might be expected, Jesus said it most clearly: "...for where your treasure is, there will your heart be also."<sup>1</sup> If you find my treasure, you find my heart. This is the most basic of all truths and the foundation of all studies of human nature. The study of hearts and treasures is all about economics and all about business. Christianity is, indeed, about the study of man at his most basic level and the God who made him so.

Whoever produces both capital and human justice will lead the 21st century. This book establishes a biblical foundation which I believe can both help in that cause and undergird a compassionate, free-enterprise system that is truly based upon Christ's Kingdom. The whole of mankind desperately needs you and me to give ourselves to this cause. The church stands at the threshold of an enormous possibility for both relevance and global leadership. May we respond to that challenge as men and women who are living lives that are centered beyond our own self-serving interests.

Finally, upon reflection, this book is designed to be "evangelistic." By that I mean it introduces an eminently practical and empowering Being to those who may have been looking for Him in the clouds instead of having feet squarely planted in the practices of men's lives. Welcome to the "franchise of all time" and those who serve its genius Inventor!

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<sup>1</sup> Matt. 6:21

## INTRODUCTION

# Economic Evangelism: Catching the Fish with Their Own Food

*“And He said to them, ‘Follow Me, and I will make you fishers of men.’”* Matt.4:19

**T**his book is built upon twelve foundational concepts of economic, social, and organizational laws. I have been teaching these twelve concepts and refining them for over twenty years. They address core issues within God’s heart and the human heart as well. They are systematically presented for the sake of a progressive and logical presentation, but not necessarily in order of importance. What I will say about them is this: These concepts are grounded in scriptural truth and, therefore, correctly applied, they work. Indeed, truth never fails.

God’s plan to change the world is Himself. He has created the world, and He will change it primarily through His people, who are commonly called “the Church.” The word *Church* comes from the Greek word “ekklesia,” which literally means those elected and called out to rule. Those of you familiar with Greek history know about the role of ekklesia in ancient Greek politics within the city-states. They were the rulers and the business managers of their culture. The Church is supposed to be an army of rulers, hence the Holy Spirit chose the word “ekklesia” to describe her. This is no small truth. Rulership has always been connected with managerial responsibilities. How can a man rule in the ekklesia (church) of God if he isn’t a good ruler in his own home over his family?<sup>1</sup> Before you establish the rules and a plan for how things are designed to operate most effectively and efficiently, you need rulership. Is God a ruler? Obviously! Does He have a plan by which mankind and nations operate most effectively and efficiently? Yes, yes, and yes!

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<sup>1</sup> 1 Tim. 3:4; Gen. 18:18

He has a plan called His “gospel”; a detailed blueprint of it called the “Bible”; a work force designed to implement His plan called His “Church”; and a C.E.O. called the Holy Spirit who is everywhere at once. What a potential operation! The major problem is the work force—the believers. They don’t understand the work project because they have focused on their retirement benefits in the future and in Heaven. Clearly they should focus on the work project God has given them to do on Earth.

Alas, God’s employees have been told by many of their leaders that what really counts is the retirement village in Heaven and not the passion and challenge of contributing to His enterprise here on Earth. Let me ask those of you who manage or hire people what you would think about the character and motivation of a prospective employee whose primary focus was on the benefits and retirement plans of your organization. Would you really want to hire such a self-oriented person? Can you now see why so much of Christendom is in such an apathetic mess? We’ve focused on the retirement plan and therefore have attracted self-interested people. The go-getters in the world look down their noses at us. The corporations snatch up the very kind of people Christ says belong to His Kingdom enterprise, namely, the “violent men” who “take it (the Kingdom) by force.”<sup>2</sup>

God not only has a business plan, but He has extended it out into the ages to come and preplanned each step before He created His worlds.<sup>3</sup> His children shall be working with Him forever. He is not in a hurry because His primary product is the quality of life and maturity that His employees and co-workers are experiencing with Him as He is extending the influence of His business (Kingdom). This is a major principle and one that you and I, as apprentices, are expected to understand, practice, and master. God’s business plan is designed to produce proprietorship and maturity in His business partners. Any family, business, church, or nation that builds on this principle will be blessed by God and prosper since He is into blessing people who run their businesses the way He runs His. But we are getting ahead

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<sup>2</sup> Matt. 11:12b

<sup>3</sup> Rev. 13:8

of ourselves, and right now we need to refocus on God's overall business plan.

Jesus was amazed that His earthly family guardians, Mary and Joseph, were full of anxiety concerning His whereabouts. Parenthetically, how would you like to have been responsible for losing God? Talk about poor stewardship! His response to them when they found Him in the temple conversing with the leaders, was a classic: "Wist ye not that I must be about my Father's business?"<sup>4</sup> Frankly, Jesus, no! We didn't know your Father had a business or that you could possibly frame your work in such a down-to-earth and possibly even carnal way so as to talk about God as a business person.

Now, while you may be thinking that it is a "stretch" to apply Christ's quote about Father's "business" here to real-life business, please remember this: Business is about an exchange of values between two or more parties. In this sense, the gospel is "business." Is this "business orientation" talk of Jesus inconsistent with the rest of His message? Hardly. Consider this, please: There are more parables concerning the stewardship of material goods and personal talents in the New Testament than concern Heaven or any other single topic. God is not only materially oriented; He invented all matter and owns it all to boot. He has an earthly business franchise. He intends to return someday in person and then extend His employee/joint owners' influence into the rulership and management of all that He has created.<sup>5</sup> He has an evil unrelenting competitor named Satan whose rival operation has seized much of the Earth. Satan has been largely unchallenged by most believers because they thought the retirement plan was the issue, not the earthly franchise. And to make it all the more practical, both Satan and God are competing for the market share of the people who make up Earth's population. The undecided and the ignorant are evangelism's goal. God created them and, as a loving Steward, wants them functioning as He intended.

So how should we go about "fishing" for them on God's behalf? After all, Jesus said that He would make us "fishers of men."<sup>6</sup> What are

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<sup>4</sup> Luke 2:49 (KJV)

<sup>5</sup> Rom. 8:17; Eph. 1

<sup>6</sup> Matt. 4:19



the fish feeding on? They aren't biting much on retirement plans, I'll tell you that for sure. No, they're feeding on the practical issues of life such as these:

- How can I best provide for myself and my family?
- How can I live in safety and protect myself, my family, and my property from violence, theft, confiscation, and social collapse?
- How can I make and maintain real, meaningful relationships?
- How can the system I live in provide security, justice and economic opportunity?

These are the kinds of questions people all over the Earth are asking and precisely the kinds of questions we Christians are not answering. We are refusing to look away from the future retirement plan of our gospel to be able to deal with these here-and-now questions. They seem too carnal and earthly. However, if we truly care for people (the fish), why do we insist that they eat what *we* want to feed them, instead of giving them the things for which they hunger? Christians are the only fishermen I know who demand that the fish change their feeding habits, come to the sporting goods store (our church), and voluntarily put the hooks in their own mouths! Here is my point: The nations are looking for people with a plan for how to live successfully here on this Earth. The issue is not on what *should* the unsaved be feeding, but rather, on what *are* they feeding.

The three most important issues in U.S. Presidential elections are consistently these: economics, economics, and economics. Where people's treasure is, there will their hearts be also. This preoccupation with the practical is not all bad since God and His gospel are immensely practical. What's truly unfortunate are Christians who live in the real world, but refuse to deal with the real issues in it. This is tragic because it misrepresents God and because it allows the evil world system to exploit people and take away their ability to fully experience freedom, growth, and productivity from God's point of view. And it is likewise unacceptable because it shrouds the retirement plan in future promises, rather than in God's demonstrated effectiveness in the

here-and-now business of this life. If God's gospel doesn't work now, here on Earth, why should we expect unbelievers to trust in it for a future richness of life in Heaven?

But, God's business plan will unfold as His people begin to see how serious He really is. He's in the business of overcoming the competition, closing the deal on the uncommitted fish, and demonstrating the obvious superiority of His principles of life in the one realm which preoccupies the whole world: the just provision for our lives (economics).

I believe economic evangelism is the next major wave of the future for a number of reasons:

- 1) Economic issues are a universal bait of all people.
- 2) The gospel clearly explains how to follow the manufacturer's (God's) purposes for people and His uses for the created order.
- 3) God's laws of personal and corporate freedom, dignity, growth, and justice operate perfectly in a self-rewarding and competitive environment.
- 4) Business and financial success are both easily measured. Hence, unlike politics, social justice, etc., business people can apply God's Word and then personally see that it works without undue complicating factors.
- 5) Christians have access to God's wisdom to deal with all of the above, and we are operating in a *massive seller's market of desperate human need*.

What a dynamite situation! All we have to do now is better understand Father's business plan and put it into operation in our own lives and places of responsibility.

*Doing Business God's Way* is an introductory study to the master principles of management, growth, and productivity that God has revealed in His Word. May we see and practice these principles. The nations are waiting for us as they flounder in the grip of tyranny, confusion, and systems of economic mismanagement that can only fail and oppress them.

Our Journey Together—We Must Change as Individuals  
before We Change the Culture

This book is divided into two sections. *Section One* deals with the theological issues affecting the individual believer and his or her role in the marketplace, and *Section Two* takes those same issues and principles and shows how they, of necessity, must affect the political world in which we live. We move from the private to the public.

If truth doesn't work at home it isn't truth. If truth doesn't work in the marketplace, it won't work in Congress or the courts either because something is fundamentally wrong with it. Stated positively, if principles work at home and in the marketplace, they will work equally well in governing a nation with order, justice, and productivity.

*Section One* attempts to explain how a clear understanding of God's vision for His children and their work radically changes our personal lives and releases us into a whole new world of creativity and freedom.

*Section Two* assumes two things: (1) we're losing our current freedom because we're rejecting even the historic truths we did have, and (2) you and I want to reverse this slide into chaos and economic bondage by practicing God's truths in the marketplace and electing leaders who will do so in our public institutions. Both issues lie squarely at the feet of Christians. Indeed, believers are to be Almighty's mouth, hands, and feet on this Earth, for they are stationed here to operate His earthly franchise, and to empower people and deliver them from ignorance and bondage.

# CHAPTER ONE

## God Is Building a Family Business

*"...wist ye not that I must be about my Father's business?"*

.....Luke 2:49 (KJV)

MASTER PRINCIPLE #1

**God is the Creator  
of private property.**

What is God doing on the Earth today? What has He been doing from the beginning? What can we expect from Him tomorrow and for the many years that will come and go before He brings history to its end? All too often

the answer is that He's frantically working to save a bunch of people before the end, or before they die, so that He can populate Heaven. But if that were so, God could have dispensed with the majority of scripture, which addresses our responsibilities here on Earth, and cut straight to the retirement plan waiting for us in the future.

We could say that God is building His Kingdom. That would be true. But that answer would also be likely to fall on deaf ears, because too many Christians have heard about "the Kingdom of God" for so long that they no longer pay attention to it. The phrase has lost much of its substance from overuse, misuse, and abuse.

Instead, I like to say that God is a businessman, and He's building a business. Novel as this language may seem, it is biblical. Grasping it can revolutionize how we understand our role in history, as we saw in the introduction.

The prevailing lifestyle in much of the evangelical world reveals an attitude of, "We've got our salvation, and since God controls history, let's just take care of our own personal affairs, avoid major sin, witness when possible, build 'successful churches,' and then get out of here." That isn't what God wants. In Genesis 1:26-28, God states that we are created in His image and likeness to have dominion over the Earth and everything in it.

That means we are created to have the same intrinsic goals, desires, and ambitions as God, and that they are to be realized first of all on Earth before we graduate into the future. God intends to bring life on Earth under His order, and He intends to use believers to do it. This is why we are to “seek first the Kingdom”<sup>1</sup> and to pray, “Thy Kingdom come, Thy will be done, on Earth as it is in heaven.”<sup>2</sup> Heaven has no problems; the work is here on Earth.

### God Wants to Extend “Almighty & Sons” to the Earth through Us

Let's say it simply: God the Father is building a family business. I call it ALMIGHTY & SONS. He wants each of His children to have a franchise in that business. He wants the business to grow through each of us. God wants to bring His own brand of *McDonald's* down to Earth and give every believer a piece of the action. Through each local franchise, He wants His children to reap its blessings, and He wants the needy, hurting people of the world to benefit from the services His business offers. A franchise does that. It supplies the expertise and power, and you supply the local outlet.

When you were born again, you were born into the family. You became a joint heir with Christ in the enterprise.<sup>3</sup> From that moment, Father began grooming you to take your place in the family business alongside all the other family members. Why do we refer to God's work in the world as the family business? Because that is how Christ speaks in the Parable of the Minas.<sup>4</sup> A nobleman, who represents Christ Himself, distributes to each of his servants one mina (about three months' salary) before leaving on a long trip and says to them, “Do business (literally: trade) until I come” (verse 13). When he returns, he calls each of them to him “that he might know how much every man had gained by trading,” (literally: by conducting business)(verse 15). Having accounted for their gains, he gives them

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<sup>1</sup> Matt. 6:33

<sup>2</sup> Matt. 6:10

<sup>3</sup> Rom. 8:17

<sup>4</sup> Luke 19:11-27 (KJV)

new responsibilities proportionate to their proven business acumen. The parable of the minas depicts how Christ rules over His Kingdom and apportions work, the sort of work associated with running a business, to His servant children.

If you are in Christ, you are called to extend His Kingdom franchise on Earth as a junior partner.<sup>5</sup> You are called to discover His management principles of life, relationships, and stewardship in the scriptures; practice them personally and with others; and let the Holy Spirit train you as to their proper use and appropriate applications. You are to become a “company man” or a “company woman.” Like Jesus, you are to seek every possible opportunity to extend Father’s life and blessings to all men and all situations. You are also called to apply godly stewardship and care over the resources entrusted to you and to root out the enemy/competitor (Satan) from your own life and your family. You’re to look for opportunities to attack Hell’s gates<sup>6</sup> and liberate those whose minds, morals, and lifestyles have been imprisoned by Satan’s world system. You didn’t just get saved, you got drafted! You’re in His family business to extend it both within you and externally to the uttermost parts of the Earth. It runs on laws which you are expected to learn and apply in an ever-increasing masterly fashion. You, friend, are in God’s M.B.A. program, and the only issue is what kind of student/ employee you are. Are you looking out for yourself and your retirement program in the sky, or are you looking out for the extension of Father’s business affairs here on Earth like Jesus did?

This book is set up around Twelve Master Principles of biblical economics and management. Each of the Twelve Master Principles have direct corollaries, or spin-off truths, that touch major areas of management and also national and international economic issues as well. The master principle which we will discuss here in chapter one deals with God’s creation of private property. It is “square one” in terms of the whole study, and forms what I believe is the introduction to any biblical study on economics.

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<sup>5</sup> Rom. 8:17

<sup>6</sup> Matt. 16:18