

Have you ever heard somebody say something like this? “I really like going to Chick-fil-A...the food and service are amazing!” Or how about this: “Our family doctor is just awesome—we’ve been going to her since our oldest was a toddler!” And then there’s this: “We completely trust our car mechanic shop...we’ve never had a problem that they couldn’t fix right, and at reasonable prices, too!”

The truth is, those kinds of reports of heartfelt gratitude are evidence of just how so much of valid Christian witness starts, ripens, and then proliferates! And that’s also the same reason why atheistic socialists hate so much of the fabric of a workplace-life well-lived: routinely serving others in neighborly interactions clearly reveals the very real love that’s exhibited in so many daily financial transactions!

So, you might be saying something like this right now: “What in the world are you talkin’ about? Are you saying that my financial gain in the dailiness of life is an act of love?” Well yeah, that’s *exactly* what I’m saying—if love is your motive and you are executing competently on that motive, day-in and day-out!

Let’s go back and start at a pretty appropriate place. The story is that there was an English nursery rhyme in the late 1700s titled “Rub a Dub Dub” that talked about *the butcher, the baker, and the candlestick maker*. Do you remember that? No matter...it’s been pretty famous for two centuries! That phrase was a sort of an “umbrella catchall” for people in business or in the trades in a local community.

Not so coincidentally, just before that, the Scottish economist Adam Smith coined the phrase *division of labor*. Smith has rightly been honored the last two centuries or so as the “father of economics”—specifically, Smith was essentially the “discoverer and expositor” of the free-market economics that has led to widespread prosperity in every country that actually does facilitate free markets. And Smith’s division-of-labor idea simply means *the specialization of the workforce*—the earliest communities moving from everyone hunting and gathering to the agricultural era where the community farmed to the modern era of specialization where people focus on serving well in a specific trade or profession.

So, just decades after Smith spoke to the *division of labor*, Britain had this nursery rhyme pop up calling out *the butcher, the baker, and the candlestick maker*. ‘Course, that’s a perfect rendering of the division of labor! But just for fun, let’s add three more specializations right now: *the doctor, the preacher, and the middle-school teacher!* In this way, we’ve expanded our community of specializations to six in total—and we can see how free-markets prosperity literally bursts forth...seemingly out of nowhere!

You see, a valuable doctor no longer has to devote time to expending mediocre efforts on butchering her own cattle or baking her own bread or making her own candlesticks. And now, for the first time, the rest of the expanding community enjoys a doctor who keeps them healthier than they had dared hope for...life with greater well-being and less disruption due to illness. The result? They can more fully, more proficiently execute their *own* specializations: teaching...preaching...baking bread...making candlesticks!

Yes, it’s in just *this very way* that the productivity and prosperity and well-being of the entire community goes through the roof! The doctor’s freed-up time can yield great fruit: she invests in staying efficient in the medical field and also uses that extra time to serve more and more people. Productivity increases, localized street-level knowledge increases, and soon true competition regulates prices in every specialization, like baked bread and new candlesticks and medical services and quality teaching!

And unless you’re a dogmatic socialist who denies the economic realities and the experiences of both socialist and free-markets countries over the past century, all that is obviously true! Of course, socialism is by its very nature dogmatic because it’s a theory that has never yielded the promised betterment for the masses—no, it’s really always destined for just the ruling political class and their cronies to benefit. You want context for that? According to United Nations/World Bank data, [the GDP per person—that’s a rough estimation of personal income—was about \\$69,000 for the year 2021 in the U.S. and only about \\$4,000 for the year 2021 in socialist Venezuela](#). The irony here is that Venezuela turned socialist just a few

years ago and then inevitably destroyed its economy. Sad. But true. Now...think of our six specialists all devolved back to trying to scratch out a subsistence living on pitiful, worn-out farms. *That's socialism.*

So, the authentic financial benefits of free-markets division of labor from top to bottom are *experientially* clear—often resulting in phenomenal prosperity! It all gets down to the basics of free-markets and division of labor in the diligent, productive, financially-efficient service to others both inside and outside every organization! It *really is* about the butcher, the baker, and candlestick maker...the doctor, the preacher, and middle-school teacher...yeah, each one delivering true street-level value!

That brings us to a core goal in finance—making decisions that are *accretive*—taking stewarding paths that create steady increase. That's what *accretive* means: *steady increase!* ...How about some examples? When a company adds a product line, it seeks to increase its value to customers and stockholders alike. When a company strategically buys another company, it seeks to increase its value to customers and stockholders alike. When a company hires a person with true specialization, it seeks to increase its value to customers and stockholders alike. When a company's actions are savvy, they're *accretive...valuable!*

So, we now arrive at the focus of this episode: *the accretive love of neighborly transactions.* Those six words should be the clear goal of all Christians in their workplace. Yeah, you heard that right...so let me repeat those two sentences: so, we now arrive at the focus of this episode: *the accretive love of neighborly transactions.* Those six words should be the clear goal of all Christians in their workplace.

How so? It comes down to Christ's second greatest commandment: "*you shall love your neighbor as yourself.*" You see, when you have specialized competently in your workplace, you will find that people appreciate you, want to connect with you, want to transact with you, look forward to experiencing you helping to meet their needs. And in response to that, they often do this repeatedly, building a bond with you! That's why I started this episode with these reports: "I really like going to Chick-fil-A...the food and service are amazing!" "Our family doctor is just awesome—been going to her since our oldest was a toddler!" "We completely trust our car mechanic shop...never had a problem that they couldn't fix right, and at reasonable prices, too!"

So, do the people you work with and serve at your workplace perceive you as accretively building meaningful, helpful, valuable relationships with them over time? *That's the very process we are to be striving after as Christians!* So, do we provide strong financial value to those we serve? Do we help fill a relational role that may first seem a bit trite but then develops and builds over time into the real deal?

Oh, you might say, you're only talking about the local butcher or a small-town baker—but I only shop at big stores like Walmart. Well, here's something for you to consider. Sam Walton and his team have served me and created financial value for me far better than *most all* my hometown, small-town store owners did for two decades. All those store owners knew me well, but they never cared enough for all their neighbors to drive their prices far lower and build their store inventories far better. But, still, when a free-markets-capitalism company like Walmart comes to town, the complaints are inevitable: "we're going to lose that small town feel!" Here's the point: Sam Walton and his local crews at Walmart—from managers to clerks to greeters—are *far more neighborly and serve better* than most of the business folks I grew up with. Hey, neighborly, helpful transactions are fruits of the culture of the organization and the heart of the person doing the serving, regardless of the company's size!

So, here's the pertinent question. Is your workplace reputation such that your name easily fits into this testimony by others about you? "I so appreciate it when \_\_\_\_\_ serves me...I always get great value and really like the connection. And that's been true since the first time we connected!"

Yeah, *that's* our foundational pursuit in our workplaces. So, how's your track record in *the accretive love of neighborly transactions*...is it *fruitful, Jesus-level, love-my-neighbor-like-myself fruitful?* From butcher, to baker, to candlestick maker, each day, *opportunity abounds to build a loving, fruitful Christian life!*

## *A&A: Application & Action*

1. Do you really believe that a key part of Christian love is legitimately, effectively manifested by providing financially-attractive services in all the various types of workplace activity? Why or why not?
2. Do you believe that someone like Sam Walton exhibited “neighborly love” to many millions of people he never met by helping to provide lower-cost, wider-selection living for each of them for years on end? Why or why not?
3. How did you conclude on the \_\_\_\_\_ \_\_\_\_\_ fill-in quiz in the episode? Be specific about your take on your effectiveness in the area of your workplace-Christianity manifested in your particular specialization—specific in both areas of success and areas for improvement.