

**WISDOM-
BASED
BUSINESS**

**APPLYING BIBLICAL PRINCIPLES
AND EVIDENCE-BASED
RESEARCH FOR A PURPOSEFUL
AND PROFITABLE BUSINESS**

HANNAH J. STOLZE

Foreword by C. William Pollard

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Wisdom-Based Business

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CHAPTER 1

WHY WISDOM? WHY BUSINESS?

Wisdom and Lady Wisdom	The Noble Woman
<i>Proverbs 1:7; Psalm 111:10</i>	<i>Proverbs 31:30</i>
• Proverbs 1:7 The fear of the LORD is the beginning of knowledge; fools despise wisdom and instruction. • Psalm 111:10 The fear of the LORD is the beginning of wisdom.	Charm is deceitful, and beauty is vain, but a woman who fears the LORD is to be praised.
<i>Proverbs 3:13–15; 8:10–11 NIV</i>	<i>Proverbs 31:10, 29 NIV</i>
• Proverbs 3:13–15 Blessed are those who find wisdom, those who gain understanding, for she is far more profitable than silver and yields better returns than gold. She is more precious than rubies; nothing you desire can compare with her. • Proverbs 8:10–11 Choose my instruction instead of silver, knowledge rather than choice gold, for wisdom is more precious than rubies, and nothing you desire can compare to her.	A capable wife who can find? She is far more precious than jewels. Many women do noble things, but you surpass them all.
<i>Proverbs 9:1–3; Psalm 111:5</i>	<i>Proverbs 31:14–15</i>
• Proverbs 9:1–3 Wisdom has built her house, she has hewn her seven pillars. She has slaughtered her animals, she has mixed her wine, she has also set her table. She has sent out her servant girls, she calls from the highest places in the town. • Psalm 111:5 He provides food for those who fear him; he is ever mindful of his covenant.	She is like the ships of the merchant; she brings her food from far away. She rises while it is still night and provides food for her household and tasks for her servant girls.

Proverbs 3:16–17, 19:17 NIV; Psalm 112:9 NIV • Proverbs 3:16–17 Long life is in her right hand; in her left hand are riches and honor. Her ways are pleasant ways, and all her paths are peace. • Proverbs 19:17 Whoever is kind to the poor lends to the LORD, and he will reward them for what they have done. • Psalm 112:9 They have freely scattered their gifts to the poor, their righteousness endures forever: their horn will be lifted high in honor.	Proverbs 31:18–20 NIV She sees that her trading is profitable, and her lamp does not go out at night. In her hand she holds the distaff and grasps the spindle with her fingers. She opens her arms to the poor and extends her hands to the needy.
Psalm 112:6–7 NIV • Psalm 112:6–7 Surely the righteous will never be shaken; they will be remembered forever. They will have no fear of bad news; their hearts are steadfast, trusting in the LORD.	Proverbs 31:21 She is not afraid for her household when it snows, for all her household are clothed in crimson.

**TABLE 1.1—Wisdom and Lady Wisdom
Compared to the Noble Woman**



FIGURE 1.1: Proverbs 31:10–31 Means-End Hierarchy

Reflection Questions

1. What do you think the purpose of Wisdom Literature was? What is the purpose of Wisdom Literature for today?
2. Why is it important to think about biblical ways to do business? What is the impact of not just acting like a Christian but also conducting business as a Christian?
3. Read Proverbs 1–9 and then 31:10–31 for yourself. How would you describe the business activities conducted in these passages?
4. Why do you think many Christian business leaders have viewed business as a means to an end (to provide money *for* kingdom work) but not an end in and of itself (business *as* kingdom work)?

CHAPTER 2

THE VIRTUE OF PROFIT AS THE MEANS TO AN ETERNAL END

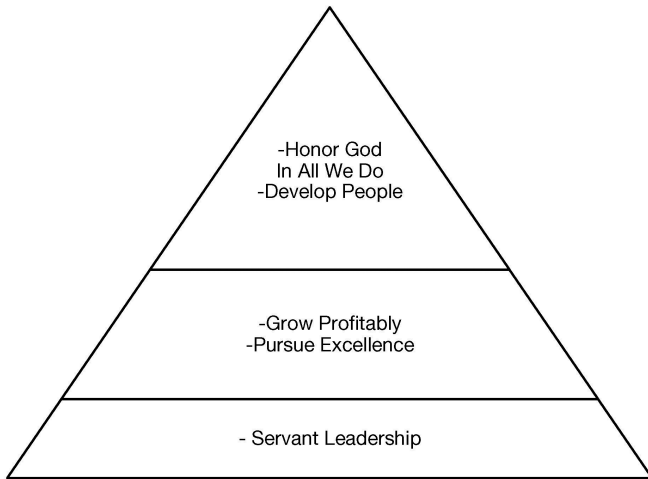


FIGURE 2.1: ServiceMaster Means-End Hierarchy

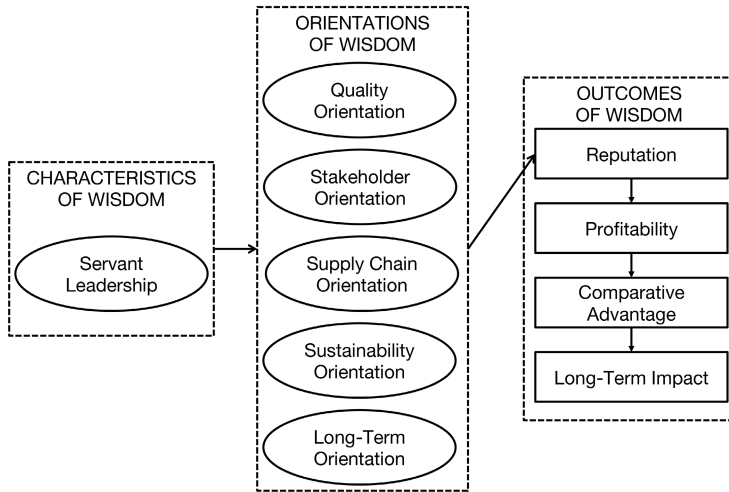


FIGURE 2.2: Wisdom-Based Business Model

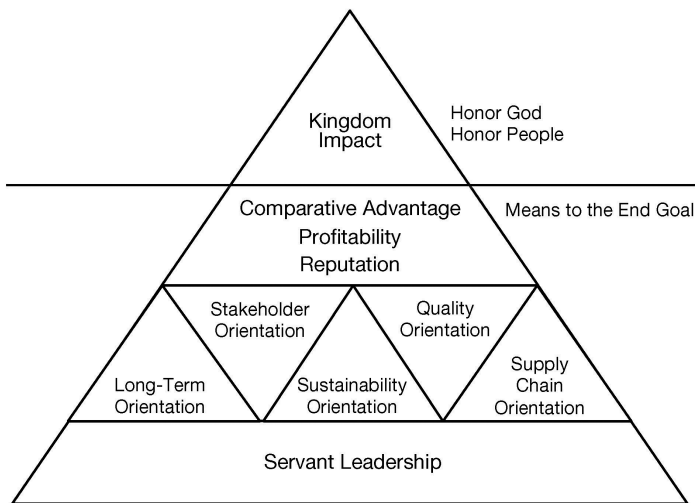


FIGURE 2.3: Proverbs 31:10–31 Means-End Hierarchy

Reflection Questions

1. How would you draw your personal means-end hierarchy for business? What are your end goals?
2. Do you believe there is biblical support for the value of profitability? If so, provide Scripture references. If not, why not?
3. Can you think of examples of companies other than ServiceMaster that have a goal or purpose beyond profit? How do they achieve their goals? What are the means they focus on?

CHAPTER 3

THE FOUNDATION OF SERVANT LEADERSHIP

Characteristics of Servant Leadership	Spears' Description ²⁶	Wisdom Literature Description (NIV)
Listening	Identify the will of a group and help clarify that will.	Prov. 11:14: For lack of guidance a nation falls, but victory is won through many advisers.
Empathy	Understand and empathize with others, accept others and recognize them for their own special and unique spirits.	Prov. 21:13: Whoever shuts their ears to the cry of the poor will also cry out and not be answered.
Healing	The potential for healing one's self and one's relationship to others, wholeness.	Prov. 12:18: The words of the reckless pierce like swords, but the tongue of the wise brings healing.
Awareness	General and self-awareness strengthen the servant leader.	Prov. 21:2: A person may think their own ways are right, but the LORD weighs the heart.
Persuasion	The leader's ability to convince rather than coerce compliance in others.	Prov. 20:5: The purposes of a person's heart are deep waters, but one who has insight draws them out.
Conceptualization	Broad based conceptual thinking beyond day-to-day tasks to dream dreams.	Ps. 119:130: The unfolding of your words gives light; it gives understanding to the simple.

Foresight	Ability to foresee the likely outcome of a situation.	Prov. 12:26: The righteous choose their friends carefully, but the way of the wicked leads them astray.
Stewardship	Holding something in trust for another.	Prov. 16:3: Commit to the Lord whatever you do, and he will establish your plans.
Commitment to the growth of people	Belief that people have intrinsic value beyond their tangible contributions as workers.	Prov. 22:6: Start children off on the way they should go, and even when they are old they will not turn from it.
Building Community	Ability to identify some means for building community among those who work within an institution.	Prov. 27:17: As iron sharpens iron, so one person sharpens another.

TABLE 3.1: 10 Characteristics of Servant Leadership

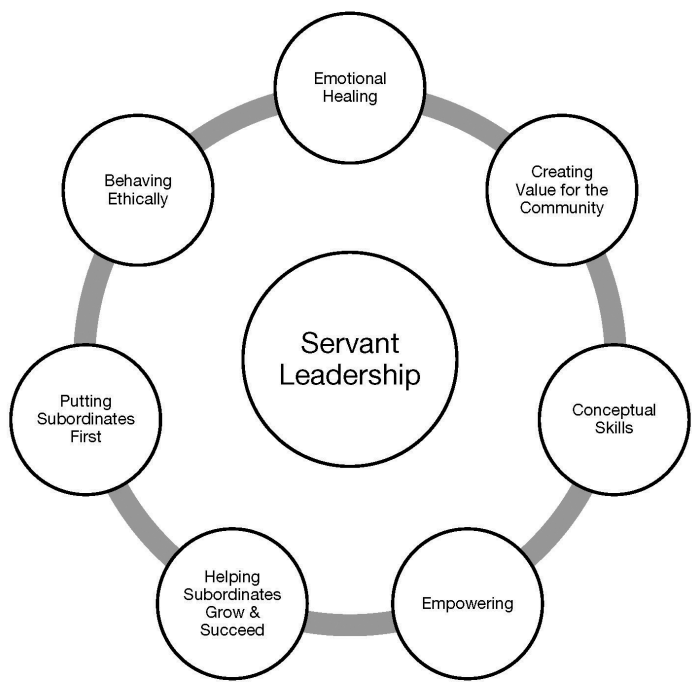


FIGURE 3.1: 7 Dimensions of Servant Leadership

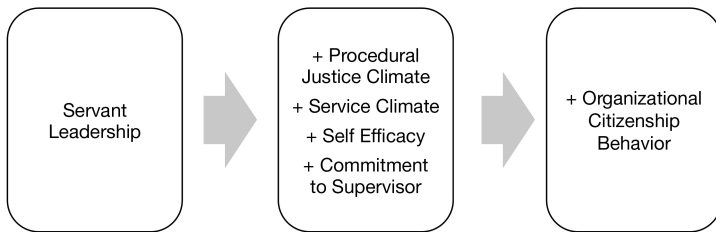


FIGURE 3.2: Servant Leadership and Follower Behavior Research



FIGURE 3.3: Servant Leadership & Follower Attitude Research

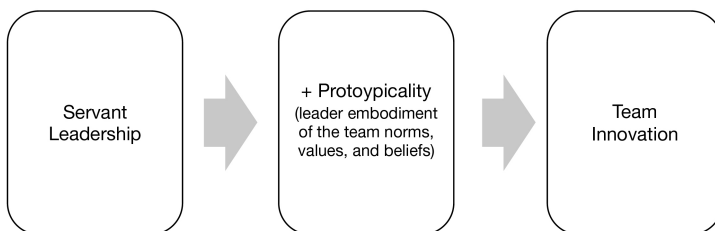


FIGURE 3.4: Organizational Performance Outcomes

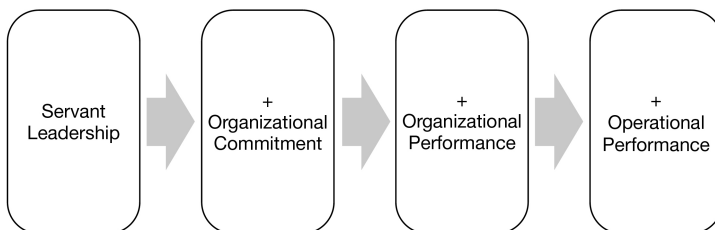


FIGURE 3.5: Company Performance

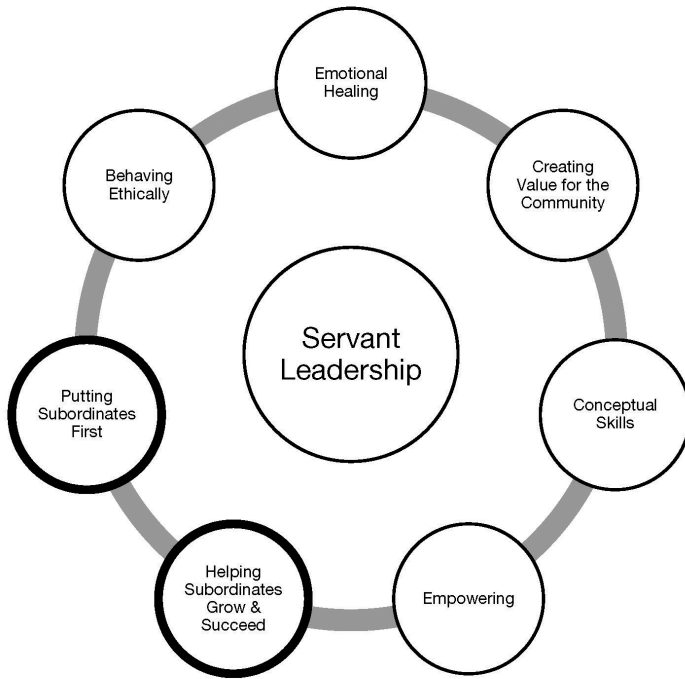


FIGURE 3.6: 7 Dimensions of Servant Leadership—Subordinates

Reflection Questions

1. How would you define servant leadership? How do you impact the people who follow you?
2. What biblical support do you perceive for servant leadership (provide Scripture references)?
3. Can you think of examples of companies other than The Container Store that have leaders who put their employees first?
 - a. What is the culture of their company like? What are their employees like?

CHAPTER 4

THE ORIENTATIONS OF WISDOM

YEAR	Orientation	Definition
	Organizational Orientation —Peterson, 1989, Fred J. Borch, 1957, President of GE	• A firm’s philosophy that defines the scope of the business domain. • An internal set of operating “beliefs and norms,” management’s philosophy of business
	Strategic Orientation —Narver and Slater, 1990	Strategic directions implemented by a firm to create behaviors for continuous superior performance
1850s	Production Orientation —Peterson, 1989	A firm focus on producing standardized, high-value products, with minimum promotion
1930s	Product Orientation —Voss and Voss, 2000	A firm commitment to integrate innovative product development and the marketing process
1950s	Sales Orientation —Zikmund and D’Amico, 1986	An external focus on increasing sales volume and selling products, not serving customer needs
1950s–Today	Market Orientation —Payne, 1988, Kohli and Jaworski, 1990	• The organization-wide information generation, dissemination, and response related to current and future customer needs and preferences. • Customer orientation, competitor orientation, inter-functional coordination

1950s– Today (cont.)	Customer Orientation— Levitt, 1964; Kotler and Levy, 1969; Deshpande, Farley, and Webster, 1993, p. 27	• A knowledge of customer's needs and wants. • The firm's sufficient understanding of its target buyers to create superior value. • Putting the customer first
	Competitive Orientation— Narver and Slater, 1990	The ability and will to identify, analyze, and respond to competitors' actions
	Quality Orientation— Miles et al., 1995	Organizational commitment to developing a competitive advantage based on a quality focus
1970s– Today	Stakeholder Orientation— Yau et al. 2006	A multidimensional construct with four orientations: customer, competitive, shareholder, and employee orientations
	Entrepreneurial Orientation— Miles and Arnold, 1991; Lumpkin and Dess, 1996	The organizational processes, methods, and styles that firms use to act entrepreneurially
1990s– Today	Resource Orientation— Barney, 1991	An internal orientation focused on the development and deployment of unique bundles of firm resources that are immobile and heterogeneous
	R&D/ Innovation Orientation— Manu 1992, Siguaw, Simpson, and Enz 2006	The learning philosophy, strategic direction, and transfunctional beliefs within an organization that define and direct the organizational strategies and actions toward specific innovation-competencies and processes
	Environmental Orientation— Miles and Munilla, 1993	The ecologically-oriented business philosophies of environmentally sensitive organizations
	Technological Orientation— Gatignon and Xuereb, 1997	The ability and will to acquire a substantial technological background and use it in the development of new products
	Supply Chain Orientation— Mentzer, 2001, p. 4	The recognition by a company of the systemic, strategic implications of the activities and processes involved in managing the various flows in a supply chain

2000s– Today	Sustainability Orientation —Crittenden et al., 2010	A firm’s sustainability orientation is a function of its DNA—deeply rooted values and beliefs that provide behavioral norms that trigger or shape its sustainability activities
	Long-Term Orientation —Bearden et al., 2006	The cultural value of viewing time holistically, valuing both the past and the future rather than deeming actions important only for their effects in the here and now or the short term

TABLE 4.1: Timeline of Firm Orientations in Business Literature (with Academic Definitions)

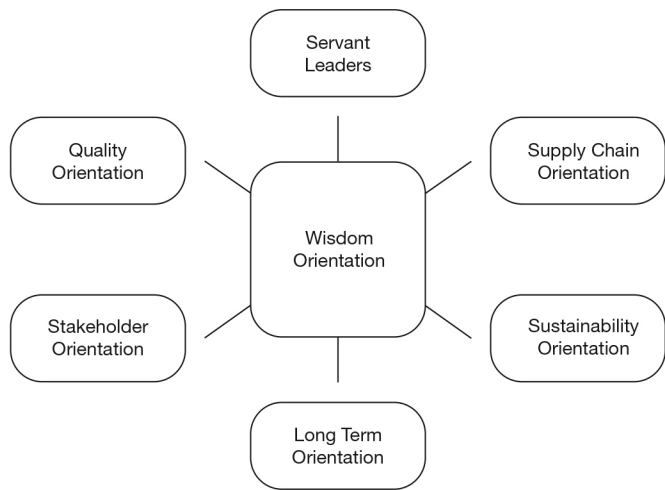


FIGURE 4.1: Wisdom Orientation Conceptualized

Reflection Questions

- 1. Read and reflect on Proverbs 31:10–31.
What are the activities highlighted in the passage?
What are the outcomes of the activities?
- 2. Describe the orientation of the Noble Woman in your own words.
- 3. Can you think of other examples of companies that have shifted their orientations and strategies over the years? What do you believe drove their change in focus?

CHAPTER 5

STAKEHOLDER ORIENTATION

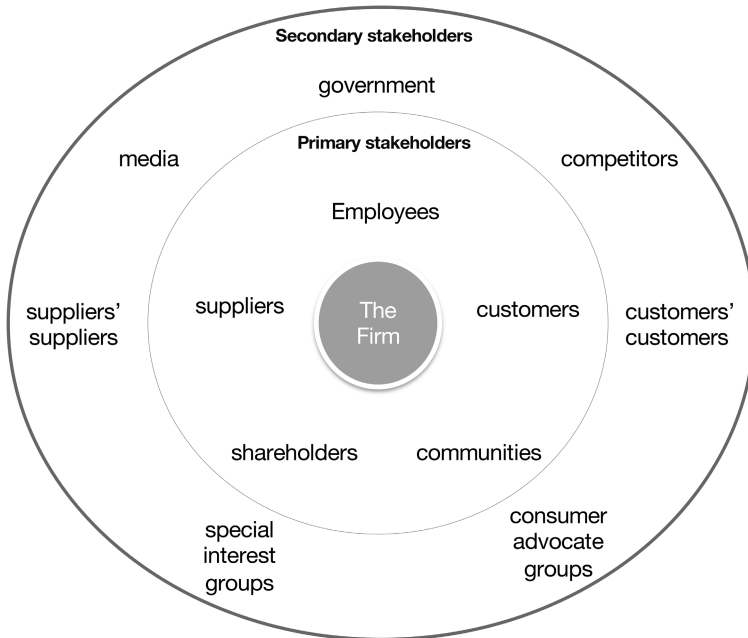
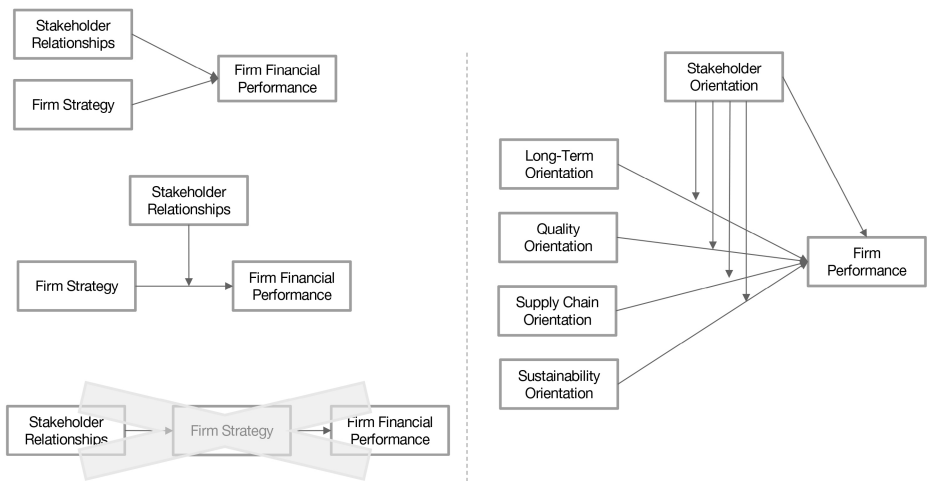


FIGURE 5.1: Stakeholder Model of the Firm¹⁰

10. Adapted from Freeman et al., *Stakeholder Theory*.



Berman et al. 1999 Models of Stakeholder → Performance Wisdom-Based Model of Stakeholder → Performance

FIGURE 5.2: Comparison of Stakeholder Model to Wisdom-Based Model

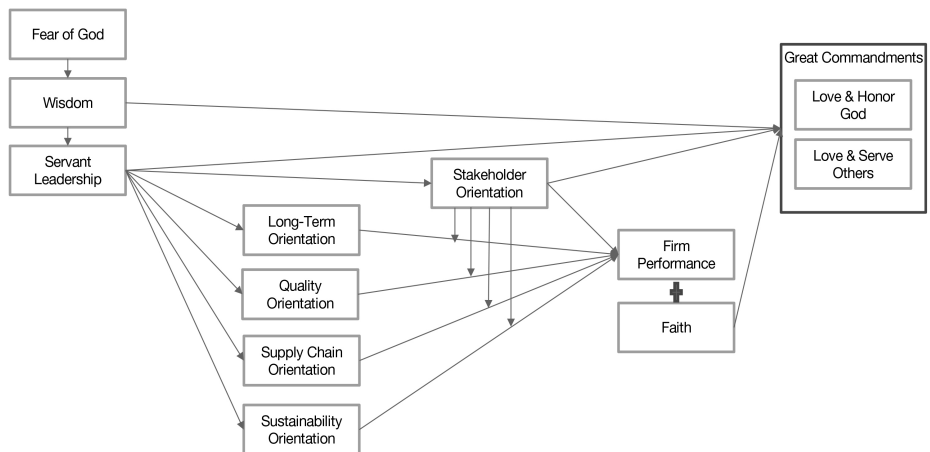
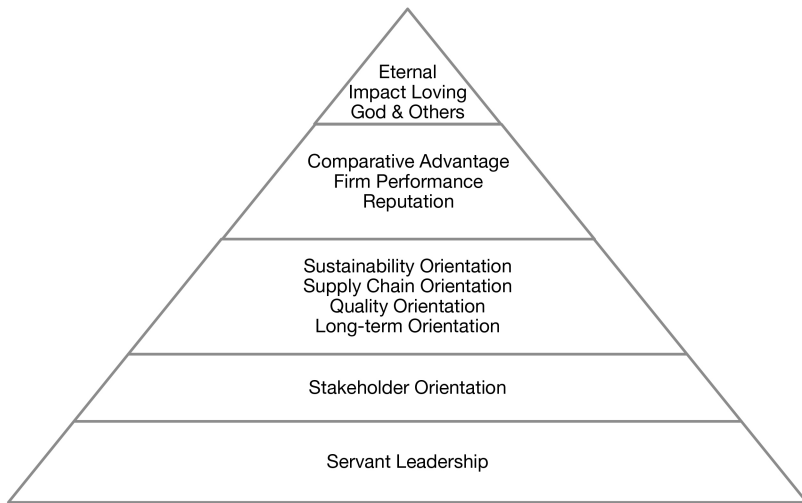


FIGURE 5.3: The Moderating Effect of Stakeholder Orientation on Other Wisdom Orientations



**FIGURE 5.4: Stakeholder Orientation as
a Means to Wisdom Orientations**

Reflection Questions

1. What do you see as the biggest difference between Friedman and Freeman's models of firm responsibility?
2. Why is it important to think beyond self-interest in order to achieve good? Can good be achieved through self-interest?
3. What other examples does the Bible provide of someone acting in the interest of others at the expense of self-interest?

CHAPTER 6

LONG-TERM ORIENTATION



FIGURE 6.1: Image of a nun preaching from a
12th Century manuscript produced at Admont¹⁰

10. Alison I. Beach, *Women as Scribes: Book Production and Monastic Reform in Twelfth Century Bavaria* (Cambridge: Cambridge University Press, 2004), 74.

Proverb (NIV)	WISDOM	OUTCOME
3:5–6 Trust in the Lord with all your heart, and do not rely on your own insight. In all your ways acknowledge him, and he will make your paths straight	<i>Trust in the Lord</i>	<i>Straight paths</i>
10:4 Lazy hands make for poverty,	<i>Slack hand</i>	<i>Poverty</i>
10:4 but diligent hands bring wealth.	<i>Diligence</i>	<i>Riches</i>
11:24a One gives freely, yet grows all the richer;	<i>Generosity</i>	<i>Increasing riches</i>
11:28a Whoever trusts in his riches will fall,	<i>Trust in riches</i>	<i>Failure</i>
11:28b the righteous will flourish like a green leaf.	<i>Righteousness</i>	<i>Flourishing</i>
13:11a Dishonest money dwindles away, ³⁹	<i>Dishonesty</i>	<i>Dwindling money</i>
14:23a All hard work brings a profit,	<i>Toil</i>	<i>Profit</i>
14:23b but mere talk leads only to poverty.	<i>Mere talk</i>	<i>Poverty</i>
14:24a The wealth of the wise is their crown,	<i>Wisdom</i>	<i>Wealth</i>
14:24b but the folly of fools yields folly.	<i>Folly of fools</i>	<i>Folly</i>
15:27b but the one who hates bribes will live.	<i>Hate bribes</i>	<i>Life</i>

TABLE 6.1: Outcomes of Wisdom in Proverbs

39. NIV, NRSV reads, “wealth hastily gotten will dwindle.”

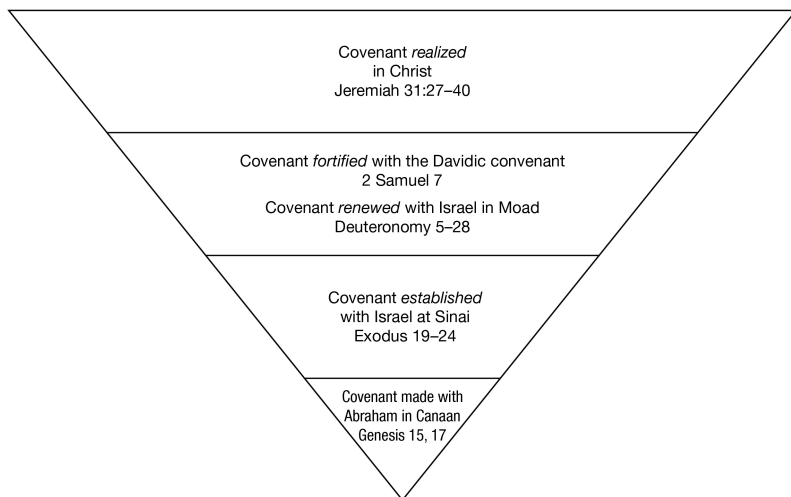


FIGURE 6.2: Covenants in the Bible⁴¹

41. Adapted from Daniel I. Block, *Deuteronomy*, NIV Application Commentary (Grand Rapids: Zondervan, 2012), 1–314, 416–47, 598–620, 721–82, 805–18.

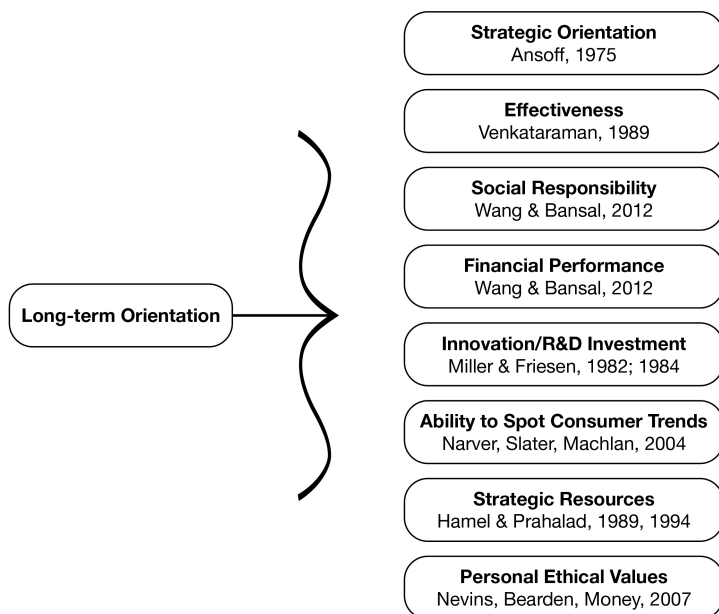


FIGURE 6.3: Outcomes of Long-term Orientation in Business Research

Reflection Questions

1. What do you think the difference in long-term orientation would be if you viewed the world with practical wisdom versus divine wisdom?
2. How might a recognition that the kingdom is already, but not yet, shape your personal long-term orientation?
3. Are there any disadvantages to a short-term orientation? List potential disadvantages of a short-term orientation and long-term orientation.

CHAPTER 7

QUALITY ORIENTATION

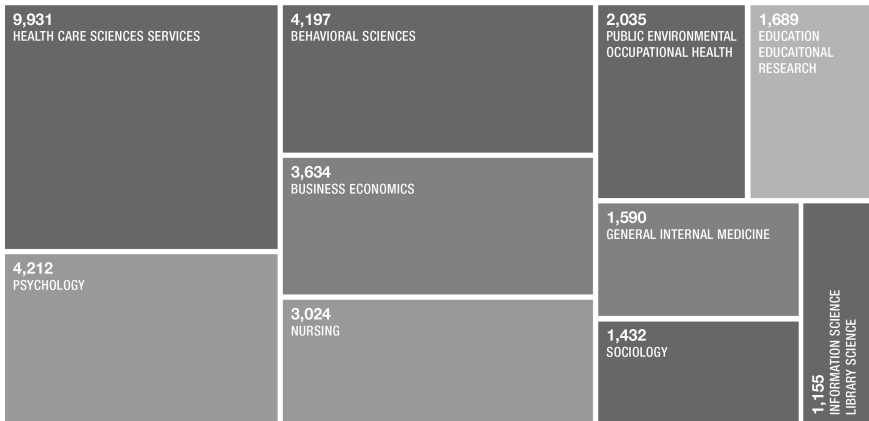


FIGURE 7.1: Sources of Total Quality Management Research from 1950–2020

Reflection Questions

1. Read and reflect on Proverbs 20 and Luke 10. How do the two passages compliment and explain each other?
2. Read Genesis 4:1–16 and describe how this passage could relate to our understanding of quality.
3. Describe an example of a company that gained a market advantage because of a higher-quality product.

CHAPTER 8

SUPPLY CHAIN ORIENTATION

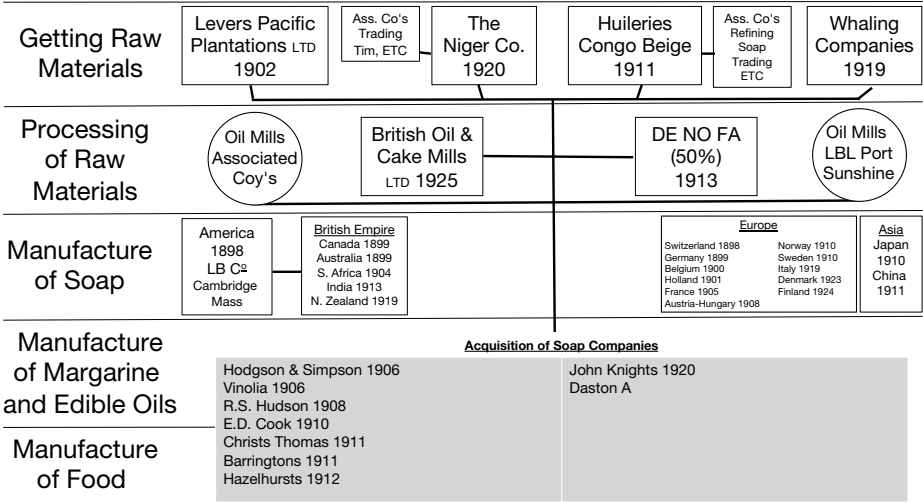


FIGURE 8.1: The Lever Organization 1927

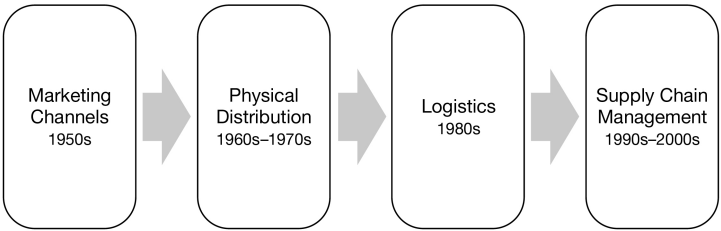


FIGURE 8.2: The Emergence of the Supply Chain Management Concept⁹

9. Wroe Alderson, "Factors Governing the Development of Marketing Channels," *Marketing Channels for Manufactured Products*, ed. Richard M. Clewett (Homewood, IL: Irwin, 1954): 5-34; Donald J. Bowersox, "Physical Distribution Development, Current Status, and Potential," *Journal of Marketing* 33, no. 1 (1969): 63-70.

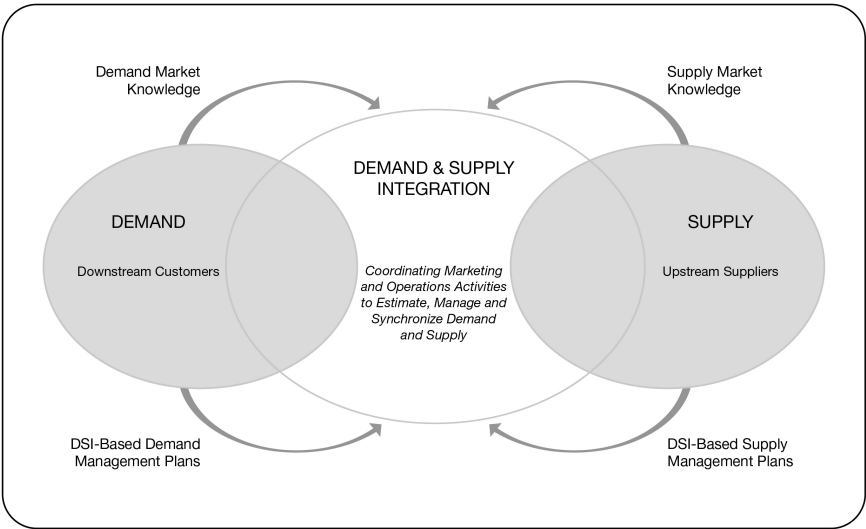
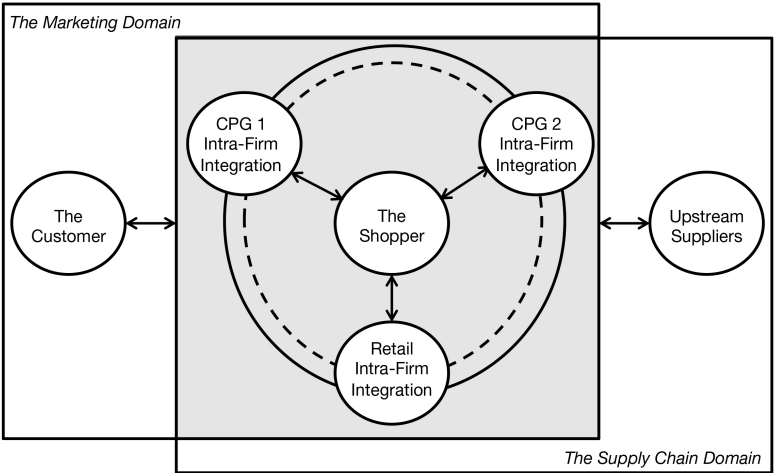


FIGURE 8.3: Demand and Supply Integration
 Adopted from Stank et al.¹⁴

14. Theodore P. Stank, Terry L. Esper, T. Russell Crook, and Chad W. Autry, “Creating



The shaded area represents the shopper marketing event, in which the CPG firm(s) and the Retailer experience both intra-firm as well as inter-firm integration for event execution.

—— Shopper Behavior Knowledge
 ----- Supply Chain System Knowledge

FIGURE 8.4: The Shopper Service Supply Chain Ecosystem¹⁸

18. Adopted from Stolze, Mollenkopf, and Flint, “What Is the Right Supply Chain for Your Shopper?”

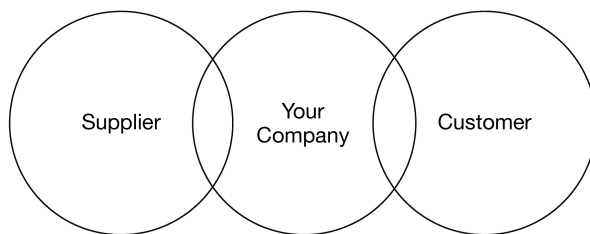


FIGURE 8.5: The Simple Supply Chain

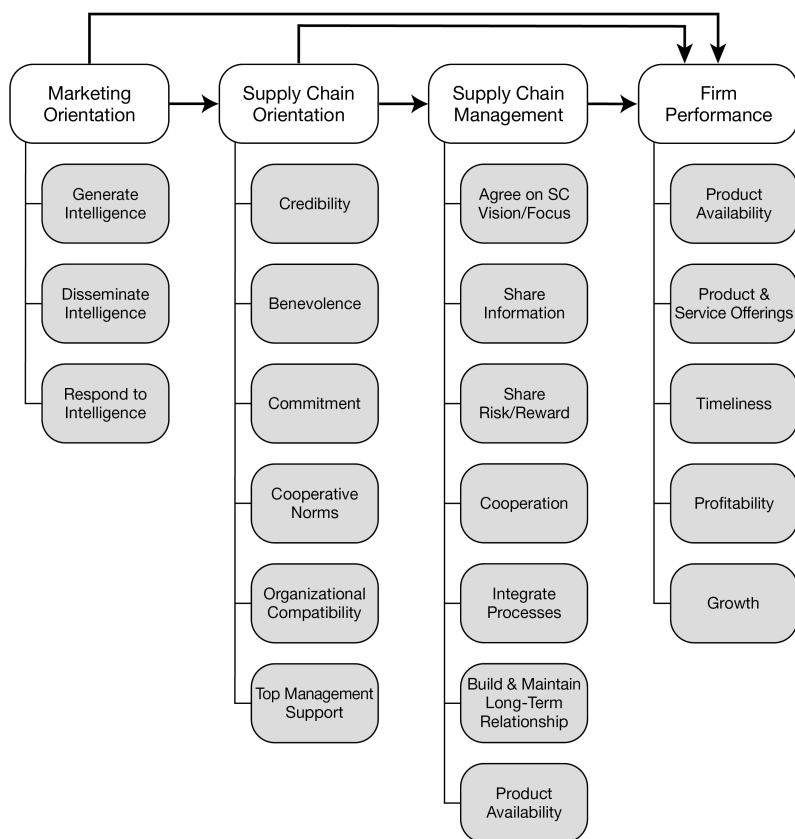


FIGURE 8.6: Proposed Impact of SC Orientation and SCM on Firm Performance²³

23. Adapted from Min, Mentzer, and Ladd, "Market Orientation in Supply Chain Management."

Reflection Questions

1. Read and reflect on Proverbs 31:10–31.
 - a. Draw the garment supply chain described in the text. Who were the suppliers? Who were the customers?
 - b. What are the outcomes of the supply chain orientation of wisdom in this text?
2. Describe how a supply chain orientation can help a company love others well.
3. List other examples in Scripture that demonstrate the need to balance supply and demand.
4. Can you think of companies that have shifted their orientation and strategy to a supply chain orientation over the years? What do you think has driven the adoption of supply chain orientation recently?

CHAPTER 9

SUSTAINABILITY
ORIENTATION

1 no poverty	2 zero hunger	3 good health & well-being	4 quality education	5 gender equality	6 clean water & sanitation
7 affordable & clean energy	8 decent work & economic growth	9 industry, innovation, & infrastructure	10 reduced inequalities	11 sustainable cities & communities	12 responsible consumption & production
13 climate action	14 life below water	15 life on land	16 peace, justice, & strong institutions	17 partnerships for the goals	

FIGURE 9.1: 2015 UN Sustainable Development Goals for 2030

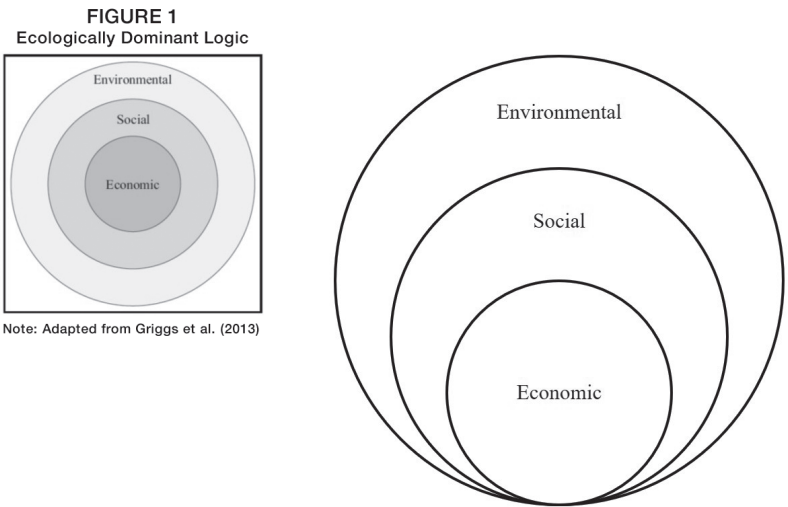


FIGURE 9.2: Ecologically Dominant Logic
(Adapted from Griggs et al.)

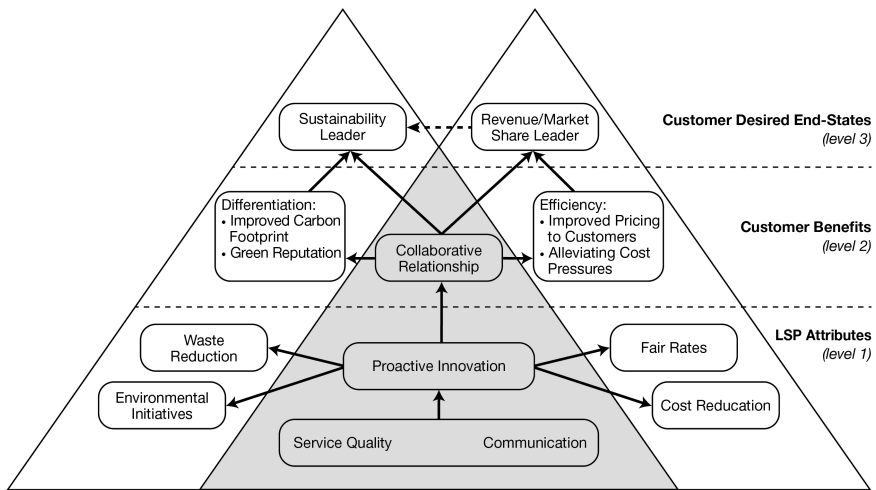


FIGURE 9.3: Railroad Customer Means-End Hierarchy

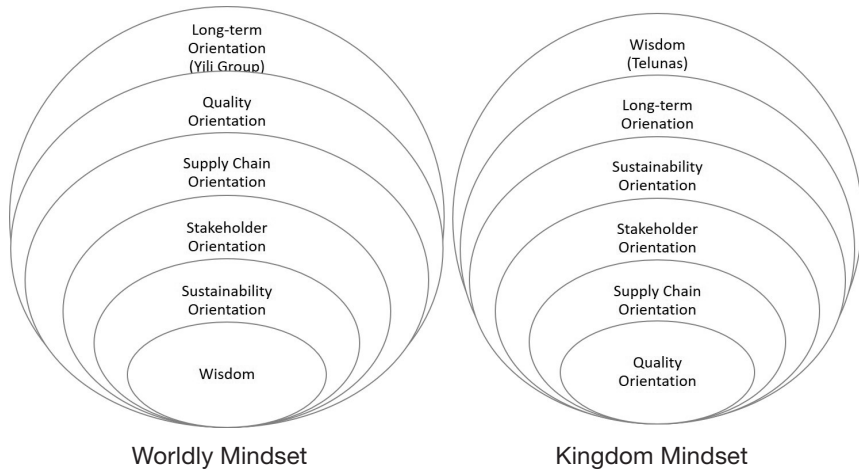


FIGURE 9.4: Worldly Mindset vs. Kingdom Mindset

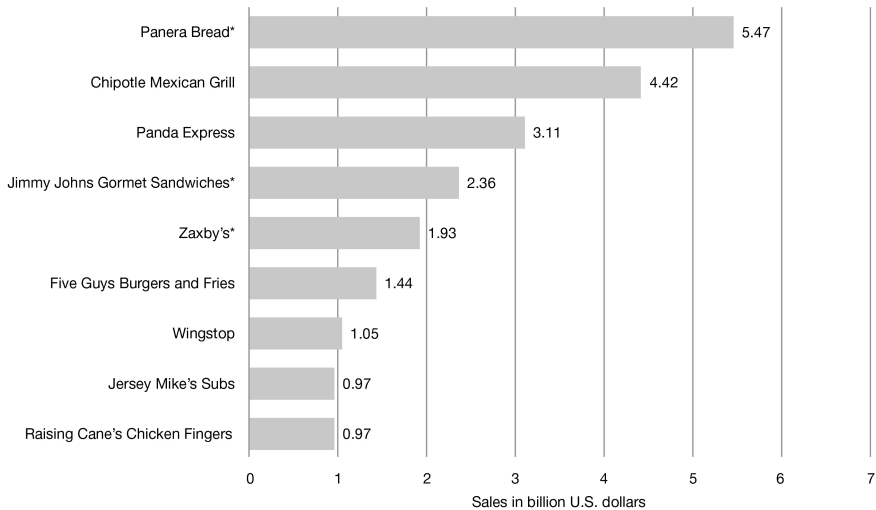
Reflection Questions

1. With the rise of B-corps, can you think of other examples of companies like Telunas that are incorporated for a purpose larger than profit? What does their strategy focus on?
2. Can you find other examples in Scripture where it seems like care for people and creation are interwoven? Why do you think God cares about both?
3. Why do you think it may be important for some companies with a purpose beyond profit to be for-profit and not an NGO or nonprofit organization?

CHAPTER 10

REPUTATION

Sales of the leading fast-casual restaurant chains in the United States in 2017
(in billion U.S. dollars)



Sources
Technomic; Restaurant Business
© Statista 2020

Additional Information
United States; Technomic; 2017

**FIGURE 10.1: Sales of Leading US
Fast-Casual Restaurant Chains⁵**

5. "Sales of the Leading Fast-Casual Restaurant Chains in the United States in 2017 (in Billion U.S. Dollars)" [Graph], Statista, September 20, 2018, <https://www-statista-com.ezproxy.wheaton.edu/statistics/299350/leading-fast-casual-restaurant-segments-by-their-largest-selling-chains-us/>.

Business Reputation	Social Reputation
Investment Value in the Long Run Use of Corporate Assets/Efficiency Innovation Level Corporal Governance & Managerial Quality Product & Service Quality Capability to Attract, Develop, & Retain Talented People	Community and Social Responsibility Financial Strength

TABLE 10.1: Business and Social Reputation

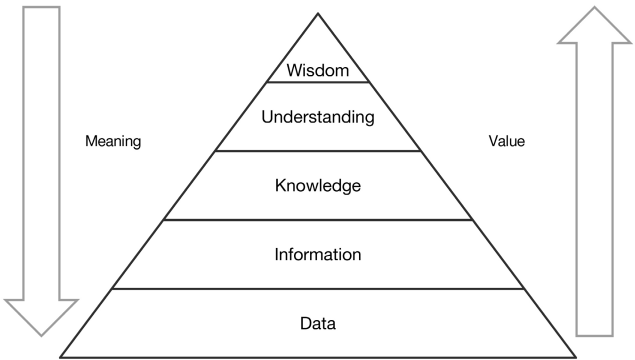


FIGURE 10.2: Transformation of Data to Wisdom

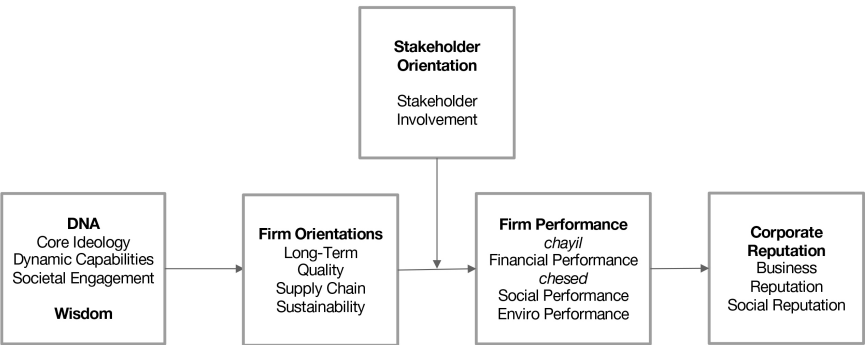


FIGURE 10.3: Orientation, Sustainability, and Business Reputation

Reflection Questions

1. Name a company that you think has a great reputation. What makes this company’s reputation good?
2. What should our reputations as Christian businesspeople be?
3. What are the characteristics of the reputation of an organization led by Christians with purpose beyond profit?

CHAPTER 11

COMPARATIVE
ADVANTAGE

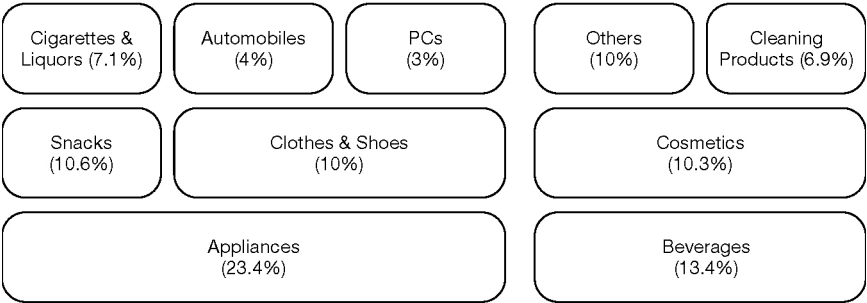


FIGURE 11.1: Trader Joe’s Wisdom-Based Strategic Orientations

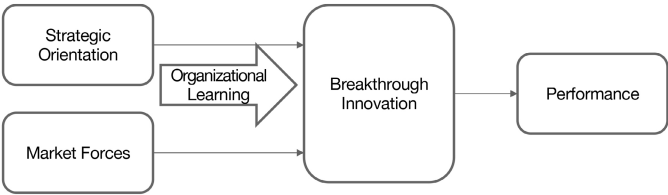


FIGURE 11.2: Neoclassical Theory vs. Resource Advantage Theory¹⁸

18. Hunt and Morgan, “The Comparative Advantage Theory of Competition,” 3; Hunt and Davis, “Grounding Supply Chain Management in Resource-Advantage Theory.”

Resource Advantage Theory	Trader Joe's Example	Wisdom View
Demand Heterogenous <i>Customers are different.</i>	Unique segment (over-educated, underpaid) wanted a different retail experience.	The wise recognize that God has uniquely gifted us (1 Cor. 12:12–27)
Customer Information Imperfect and Costly <i>Some firms invest in big data and have more info.</i>	Spends time/money engaging customers to understand.	It takes wisdom and discernment to understand others (1 Kings 3).
Human Motivation Constrained Self-Interest <i>Allows for morality to be a factor.</i>	Motivated to meet the unmet needs of a market segment both profitably and with positive impact.	The wise are motivated by love of God and others (Matt. 22:36–40).
Firm's Objective Superior Performance	Use TBL, not just financial performance.	The wise are called to achieve fruitfulness (profit) to meet needs of others (Matt. 25).
Firm's Information Imperfect and Costly <i>Firms invest in R&D to have different information.</i>	Trader Joe's keeps supplier information proprietary to gain savings.	The wise know and prophecy in part, as the kingdom has come but isn't fully revealed in the earth (1 Cor. 13:9–12).
Resources Financial, Physical, Legal, Human, Organizational, Informational, and Relational	Trader Joe's has a unique organizational capability to sell a high-quality product at a low price.	All resources are a gift from God. Understanding and knowledge lead to the wisdom necessary to steward resources (Matt. 25).
Resources Characteristics Heterogeneous, Imperfectly Mobile <i>Companies have access to resources others don't—difficult to replicate and transfer.</i>	Wal-Mart and Whole Foods couldn't replicate Trader Joe's lower-cost neighborhood stores.	The wise are uniquely gifted with resources and capabilities that are difficult for others to replicate (1 Pet. 4:10).
Role of Leadership Recognize, Create, Implement, and Modify Orientations/Strategies	Joe's role was to determine market opportunities and strategy.	The role of the wise leader is to serve others (Matt. 20:26).
Role of Environment Influence Conduct and Performance <i>There are industry norms, some firms are outliers.</i>	Trader Joe's was an outlier — small floor plans and highly paid employees.	The role of the wise is to set a standard of excellence that challenges the status quo (Matt 28:19).
Competition Comparative Advantage <i>Differentiation with unique product at low cost/ high value.</i>	Trader Joe's does not have the largest market share, but has a differentiated strategy that allows continued growth.	The wise have an advantage — superior performance is attained through care for those in need (Matt. 25).

TABLE 11.1: Trader Joe's Comparative Advantages

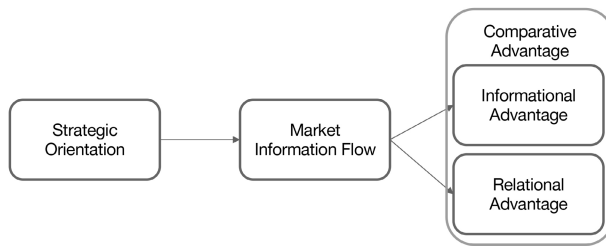


FIGURE 11.3: The Role of Orientations in Driving Information Flow and Comparative Advantage

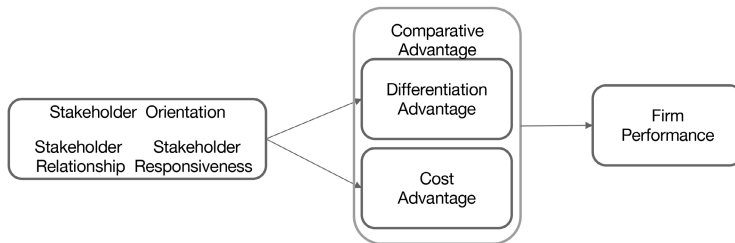


FIGURE 11.4: The Role of Stakeholder Orientation in Driving a Comparative Advantage

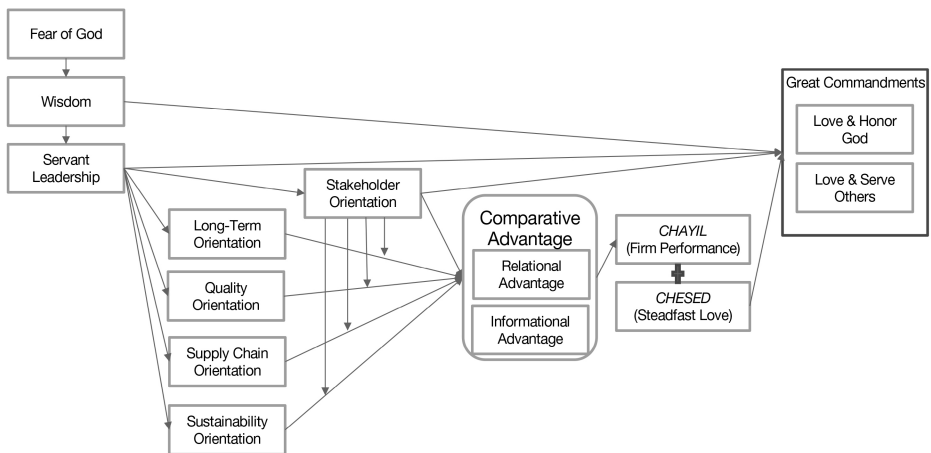


FIGURE 11.5: Wisdom-Based Model of the Firm

Reflection Questions

1. In what ways has God uniquely gifted you compared to others?
 - a. In what ways has God gifted you with tangible resources?
 - b. In what ways has God gifted you with intangible resources?
2. How can your unique individual comparative advantage position you to love God and others?
3. Find examples of short-term losses made by companies that have led to long term advantages and gain in the market.

CHAPTER 12

KINGDOM IMPACT

Wisdom-Based Strategic Orientations
Quality Orientation - Tom's of Maine offered high quality, all-natural products.
Sustainability Orientation - People) Tom's of Maine focused on treating employees and customers well to benefit the community, embracing a full stakeholder perspective. Profit) Tom's of Maine mission is to be profitable AND succesful while acting socially and enviornmentally responsibly. Planet) Tom's of Maine made it a mission to connect their audience with nature.
Stakeholder Orientation - Tom's of Maine actively pursued relationships with co-workers/employees, suppliers, owners, environment, community, government, and customers to build value and give back.
Supply Chain Orientation - Tom's of Maine had a be clear, pay promptly perspective with suppliers and a customer oreintation around innovation and quality.
Long-Term Orientation - Tom's of Maine committed to purusing the common good through "common good capitalism" and creating an organization of co-creation to benefit society and solve common problems.

TABLE 12.1: Tom's of Maine Wisdom-Based
Strategic Orientations



FIGURE 12.1: Proverbs 31:10–31 Means-End Hierarchy

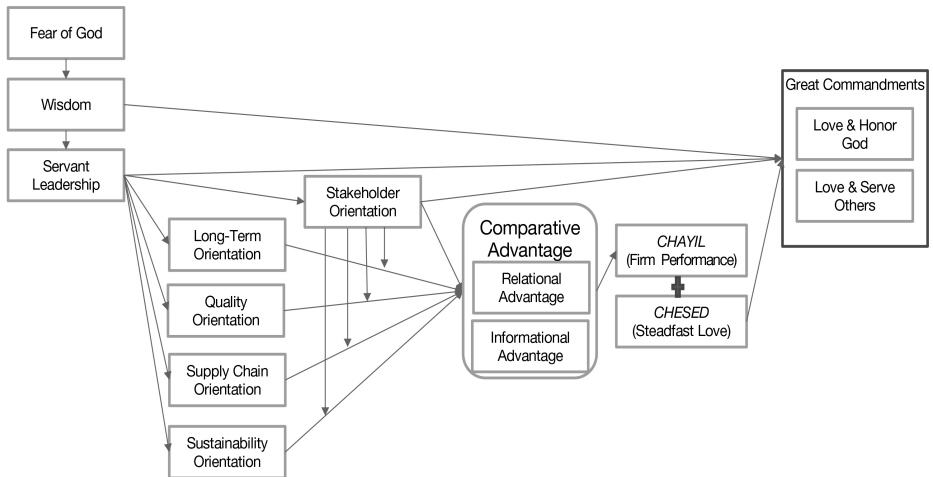


FIGURE 12.2: Wisdom-Based Model of the Firm

Reaction 1: This Doesn't Matter		Reaction 2: The Church Must Put Its Own House in Order
We're going to heaven and we'll leave this old world behind.		The church should be a beacon of light without engaging in the world.
Kingdom NOW		
Reaction 3: Adopt Right-Wing Conservatism		Reaction 4: Adopt Left-Wing Conservatism
The government should support free trade, abolish abortion, the church will take care of the poor and needy, not government—adopts Fox News worldview.		Concern for the poor and the needy is the higher moral ground, and the church should set the moral standard.

TABLE 12.2: Perceptions of the Kingdom of Heaven by N. T. Wright²⁶

26. Wright, *How God Became King*, 246.

Reflection Questions

1. How does your attitude toward money impact your ability to love others well?
2. What are three ways you can bring the kingdom of heaven in your business practically? How do righteousness, peace, and joy come into play in your work?
3. What is the importance of wisdom for achieving the goal of good and faithful servant?

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