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## **FEATURE**

# **THE INTEGRATION OF VALUES AND LEARNING: AN APPLICATION TO ACCOUNTING**

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## **ABSTRACT**

The integration of values and learning has not been dealt with extensively for courses that are quantitatively oriented like accounting. The discussion of the integration of values and learning and the working model illustrated are presented in such a way to be beneficial for teachers in all disciplines. A major foundation subsumed is that there is essentially no such thing as value-free teaching. What a teacher believes, aside from the subject matter of the course, will be communicated in one way or another. The inclusion of ethics while commendable is not enough. What is called for is the integration of values and learning (IVL)—a concept that deals with the inclusion of the spiritual element so that education is truly holistic. The IVL model presented focuses on relationships involved in the learning process. The application of IVL in the appendix illustrates suggested lesson plans for integrating certain spiritual concepts for the first two days of a school term in a Managerial Accounting class. A hidden curriculum checklist is also provided in the appendix to help accounting teachers determine if they are sending a hidden message to their students that differs from the prescribed formal curriculum.

## **INTRODUCTION**

Accounting has often been referred to as the “language of business.” It “provides information about the economic activities of a business that is useful in making decisions” (Schroeder & Zlatkovich, 1991, p. 3). It is a process that identifies, measures, records, and communicates information about an organization.

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Evidence of a crude accounting system using clay tokens dates back as far as 3250 B.C. (Pincus, 1996). The practitioners, no doubt, were also the ones who taught this form of bookkeeping to others. Not only did these first accounting teachers impart the clay token method to their students, but at the same time also communicated their own set of values and beliefs. While the data represented by the markings on the clay tokens were value-free, the language used to communicate that information was not. Language is value-laden. It is almost impossible for humans to communicate with one another and not convey values.

The integration of values and learning, therefore, is not a new phenomenon for accounting instruction, or any instruction for that matter. The moment a teacher begins to speak, or an author writes, content and values are inextricably joined.

Even though the authors of modern accounting textbooks, influenced by Post-Modernism, made a concerted effort to present value-neutral information, this was not possible. A case in point is ethics. Until relatively recently, ethics was not included as an integral part of most business courses or business textbooks. This omission in itself may have inadvertently given tacit approval for business practices that not only skirted but overlapped the edges of propriety. Lying and deceit are so pervasive on Wall Street (“Wall Street Lies,” as cited in Petry & Tietz, 1992) that the term “business ethics” is thought by some to be an oxymoron. A “win-at-any-cost” value system was somehow communicated either by business teachers, textbooks, the corporate culture, or a combination of all three.

To help stem the tide, ethics and value-based reasoning were given priority in the business curriculum. Today, more than 90% of all US business schools offer courses in ethics (McGrath, 1993). Business ethics covers a wide-range of topics that includes honesty and fairness, environmental concerns, bribery, kickbacks, product liability, and safety.

#### Ethics: Is That all There is?

Ethics has a legitimate place in the study of accounting. But its inclusion in the curricula of church-affiliated colleges and universities is only the beginning. Let no accounting teacher employed in a church-sponsored institution of higher learning think that the mere incorporation of ethics in their courses is the sum and substance of the integration of values and learning (IVL). Even though ethics, the principles of moral duty, has its underpinning in the Scriptures, accounting textbook authors, as a rule, ignore its contribution. Ethics is generally presented from a philosophical perspective that focuses on an imperative principle (rule-driven), a utilitarian principle (driven by the consequences) or a combination of the two.

In church-sponsored colleges and universities, accounting students (as well as business students in general) should come to the realization that the principles found in the Scriptures are guides for true success. Where can one find a better preparation for conducting business transactions than the book of Proverbs? A course of study that includes only the theory and

practice of sound business tactics and strategies without exposure to the spiritual dimension is deficient.

It is assumed that a number of accounting teachers in church-sponsored schools of higher learning are interested in IVL. The theoretical construct proposed in this paper is intended to give a boost to those who have not yet started and encouragement and new ideas to those who already have.

## **HISTORICAL PERSPECTIVE**

### **Beware of Greeks Bearing Myths**

It is not clear how much influence religion had on the teaching of business courses in the ancient world. It has been noted "A certain amount of tension between business and Christianity seems always to have existed. St. Jerome said 'A merchant can seldom if ever please God.' St. Augustine, a fifth-century Christian bishop wrote, 'Business is in itself evil'"(Chewning, Eby, & Roels, 1990, p. 4).

The Greeks thought that profits were derived as a result of misrepresentation, therefore, merchants were considered ungentlemanly and vulgar (Barclay, 1959). If this was the way people thought about business, then it logically follows that a similar vein of thinking would also be applied to the system of education that produces such individuals.

To the ancient Greeks, "Business Education" was a contradiction in terms. Greek culture despised merchants and believed "anything which was aimed at making money, anything which was designed to enable a man to follow a trade or a profession for the Greek was not education at all" (Barclay, 1959, p. 79). Many in ancient times thought about the word "business" in a pejorative sense and vestiges of the past still remain with us today. Business, however, is not the forbidden fruit, it only represents the nutrients added to the soil to ensure a good crop.

### Early Accounting Education in the US

In colonial America, merchants and bookkeepers learned their trades as apprentices in "counting houses" which were the merchants' centralized record-keeping facility. In the absence of both a stable monetary unit and a banking system, records in counting houses were based on a barter scheme (Previts & Merino, 1979). When the economy expanded in the 19th century and stable "paper" money became the medium of exchange, the larger volumes of transactions in the counting houses made them "less well suited as a learning place and source of apprenticeship" (Previts & Merino, 1979, p. 26). As a result, proprietary schools of commerce and business soon became the primary source of training for business people. These schools were vocational in nature, that is, their object was to *train* students in

the art of commerce and bookkeeping rather than expose them to the theoretical framework of the subject matter (Foster, 1995).

Accounting practitioners envisioned that higher education provided the means for obtaining respectability and professional recognition. In 1881 the University of Pennsylvania's Wharton School of Finance and Economy became the first school of business founded in the United States (Bossard & Dewhurst, 1931). Collegiate business schools were established all across the United States to train individuals in commerce and to meet the needs of industry. Prior to the twentieth century, principles taught in business schools were based upon the Bible. Burkett (1990) notes, "It would be erroneous to label them 'business schools' in reality, they were biblical schools training future business leaders" (p. 11).

As colonial life gave way to the Industrial Revolution and urbanization, the influence of religion in education was weakened. This was due in part to the wall of separation that was eventually erected between church and state which was interpreted as a "separation of all religion from the state" (Marsden, 1997, p. 41). Education, therefore, was compartmentalized into the sacred and the secular. The Scriptures were effectively forced out of the classroom and one's religion was increasingly confined to private life (Ng, p. 21).

### **THE INTEGRATION OF VALUES AND LEARNING: THE IDEA**

Before beginning a discussion on IVL, the terms "values" and "integration" require definition. Values deal with standards and principles of what is considered right. From a Christian perspective, values are those ideals that are "in harmony with, and central to the expressed will of God" (Gillespie, 1993). The word integration comes from *integrare*, the Latin word which means a renewal or restoration to wholeness. Integration is often thought of in terms of one of its specific meanings—desegregation—which is an end to segregation. A more comprehensive picture of what IVL is obtained when the meanings of integration and desegregation are brought together. It is an end to a segregated education that has disenfranchised the spiritual. It is a return to wholeness that gives legs and feet to the mission statement found in the bulletins of most church-affiliated schools. IVL is not a substitute for academic excellence but complements it and strives continually for those ideals that are "higher than the highest human thoughts can reach."

More often than not, there is little difference in the education one receives in public or private colleges and universities. This is particularly true of quantitatively oriented courses like accounting. Holmes (1987) notes, "We live in a secular society that compartmentalizes religion and treats it as peripheral or even irrelevant to large areas of life and thought. Public education and large segments of private education are consequently thoroughly secular" (p. 9). Marsden (1997) adds, "Even at church-related schools, however, the pervasive reach of the dominant academic culture is evident among the many professors who insist that it is inappropriate to relate their Christianity to their scholarship" (p. 7).

If there is virtually no difference in the way a course is taught in a church-sponsored school or in a state school, what then, is the Christian college's *raison d'être*? Prayer or a Bible reading tacked on like a *Post It Note* at the beginning of class does not define IVL. But IVL is also not a thin layer of course content sandwiched between two thick slices of Bible teachings and religious dogma. IVL shapes an academic course of study by presenting information in the context of a world-view shaped by the Scriptures. This does not in any way detract from Christian scholarship but helps to make our students thoroughly responsible human beings.

IVL is most effective when it is planned and systematically included in the course content. There is room however, for impromptu illustrations or comments using an appropriate Scriptural or spiritual reference as the occasion presents itself. IVL, is not so much about following a prescribed set of policies and procedures as it is a way of thinking.

When the Bible is given its rightful place in the curriculum, our students have an opportunity to experience true education. "The Word of God must then be the basis of all Christian education, the science of salvation the central theme" (Sutherland, 1900, p. 387). While the Bible is the basis of our educational pursuit and our final rule of faith and practice, not all truth about everything is fully revealed in its pages. Otherwise, there would be no need for natural or social sciences, humanities or theology—just biblical exegesis (Holmes, 1987). But when the Scriptures are given their place in the curriculum, our students have the opportunity of experiencing education in its truest sense.

### **THE INTEGRATION OF VALUES AND LEARNING: A MODEL**

The theoretical model (Figure 1) used in this paper was adapted from Palmer (1993) and the Accounting Education Change Commission (AECC) Position Statement No. 2 (1992) which dealt with the first course in accounting. Palmer observes that if real learning is to occur, students should be "brought into relationship with the teacher, with each other, and with the subject" (p. xvi). AECC Position Statement No. 2 which deals with the first course in accounting, encouraged teachers to make it a priority to interact with students and to promote interaction among students. The AECC was an adhoc committee sponsored by the American Accounting Association in 1989. Its mission was to improve the academic preparation of accountants so that those entering the accounting profession would possess the skills, knowledge, and attitudes necessary for success in their career paths ("Annual Report," 1992-93).

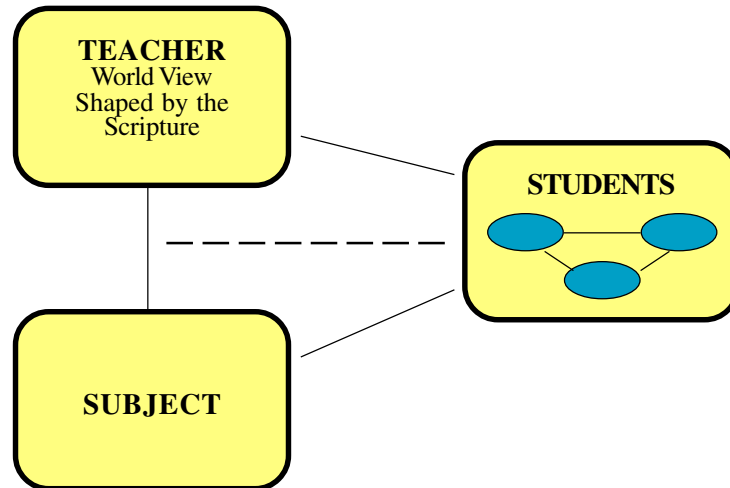


Figure 1. IVL Model. Adapted from Palmer and AECC Position Statement No. 2

While it is important for teachers in church-sponsored schools to possess the technical and intellectual skills needed to teach, that is not nearly enough. If students are to be prepared properly for a life of service, teachers need to integrate God’s word in their lesson plans. Is this appropriate for subjects like accounting? “In *every* line of instruction, teachers are to seek to impart light from the word of God, and to show the importance of obedience to a ‘Thus saith the Lord’ ” (White, p. 1925, p. 516, emphasis added). But if teachers are to be effective, they must “walk what they talk.” This happens when teachers reflect Christ. What exactly, then, was our model like? What characteristics should teachers reflect?

Christ was warm, gentle, affable, patient, caring, fair, balanced, loving, and had a sense of humor. Yes, a sense of humor even though there is no *record* in Scripture of Christ laughing or even smiling. The only occasion where His words kindled laughter was not really a laughing matter (Luke 8:51-53). Delnay (1987) explains it this way “The Bible is not a funny book, and Jesus is not a funny man. On the other hand, creation itself gives us the impression that the Creator does indeed have a sense of humor” (p. 44). Anyone who would create a menagerie of animals like the giraffe, platypus, gooney bird, penguin, and sloth, not to mention the fun-loving otter, knew how to smile and had to have a sense of humor. Even in the hallowed halls

of academia, the classroom ought to be a fun, though not a frivolous, place to be; a place where spiritual maturity, balance and fair play are present.

Christ possessed all the admirable traits of character without even a foible. But the one trait that epitomized His character and His relations with others was *Agape*.

### Agape

*Agape* is an altruistic love that recognizes the worth of others. It is love based on principle, not passion. The word *Agape* “implies reverence for God and respect for one’s fellow men” (Nichols, 1956, p. 340). If a teacher lacks love for his students, how much is his teaching really worth?

Even if an accounting teacher is a silver-tongued orator but has not *agape*, it is only an exercise in talking. If he prepares excellent lesson plans which integrate faith, values, and learning, and knows his subject matter thoroughly, keeps abreast of the latest developments in his field, uses cutting edge technological computer presentations, is a baptized church member and studies his Bible daily and has not *agape*, in the ledger books of heaven, his account is bankrupt. (1Cor. 13: 1-3 paraphrased).

Teaching is an act of love. This is the work of the Holy Spirit.

### Dunamis

Whether at the primary or the post-graduate level, the work of education and redemption are the same. “Christian education is a cooperative process, a venture involving both the human and the divine. Human teachers communicate and exemplify truth; the Holy Spirit seeks to provide guidance, power, illumination, and insight to the teachers” (Zuck, 1988, p. 37).

We understand from the promise found in Luke 11:13 that our Heavenly Parent is more willing to give the Holy Spirit than are earthly parents to give good gifts to their children. With power from the Holy Spirit, teachers are transformed into effective witnesses. The word for power promised to us in Acts 1:8, *dunamis*, is the same word from which the word dynamite was derived. This translates into explosive power in the classroom.

It is probably safe to say that most accounting classes do not have much *dunamis*! And that is because most accounting teachers are not accustomed to integrating biblical truths throughout the content of their courses. The inclusion of values other than those related to ethics is an unfamiliar milieu. The Christian accounting teacher who wishes to add a spiritual dimension to his lesson can pray for understanding. Before the layout of any lesson or lecture,

the teacher may request the power of the Holy Spirit, make the lesson preparation believing that he will receive it, and just like that, *dunamis*.

#### Teacher-Student Relations

Teacher-student relations begin in the classroom. The success of this relationship rests on the shoulders of the teacher. If the classroom is to be a place where there is open dialogue and discussion, it is up to the teacher to initiate this spirit of “openness.” Openness is present where the teacher has learned to listen to what students are saying. Stephen Covey (1990), author of the bestseller *The 7 Habits of Highly Effective People* says “Seek first to understand... We typically seek first to be understood. Most people do not listen with the intent to understand; they listen with the intent to reply” (p. 239). Covey uses the term *empathic listening* (derived from empathy) to describe listening with the intent to understand. This means one listens with eyes, ears, and heart. This is the job of the teacher.

Openness also means the classroom is user-friendly—a place where students are welcome to ask questions whether or not those questions challenge the teacher’s position or expose the teacher’s ignorance. Palmer (1993) comments, “An authentic spirituality of education will address the fear that so often permeates and destroys teaching and learning. It will understand that fear, not ignorance, is the enemy of learning, and that fear is what gives ignorance its power” (p. xi). While the teacher is expected to know the subject matter thoroughly, he should be free to admit he does not have all the answers.

Even when the teacher knows the answers it is often prudent not to give answers to all questions or to do all of the talking. King (1994) states “To promote student thinking, professors must stop lecturing all the time like a ‘sage on the stage’ and learn to function as a ‘guide on the side.’” If students are to learn *and* remember truth, it is important that they be actively involved in its discovery.

How the teacher relates with students is not merely limited to what happens in the classroom, but in the office, on the walkway, and in the various gatherings in which they come in contact. A worthwhile activity that fosters positive teacher-student interaction is a class service project. A class ad hoc group could recommend a project that would give students an opportunity to use their accounting skills to benefit a needy organization in the community. Teacher and students working side-by-side in service for others gives new meaning to the term *Christian Education*.

#### Teacher-Subject Matter Relations

Christian scholarship demands that the teacher not be a dilettante but know the subject matter intimately and thoroughly. Furthermore, if a teacher is to give students a proper introduction to the subject, her lesson preparation must be far more than a “once over lightly”



no matter how well she knows the subject. She should continually look for fresh insights and relevant illustrations. If the subject is truly her friend, the teacher ought to keep in contact.

Accounting, like other business courses is constantly evolving as new approaches, strategies, and activities are being applied. Drucker (1992, p. 14) observes “Accounting is being shaken to its very roots by reform movements—aimed at moving it away from being financial and toward becoming operational....Accounting has become the most intellectually challenging field of management, and the most turbulent one.” It is, therefore, essential, that teachers keep current regarding the latest developments in their chosen field.

In this age of information and globalization, it probably is not possible to keep up with all of the changes taking place in one’s field. One would be challenged to keep abreast of just one of the branches into which accounting is divided e.g., taxes, behavioral, financial, management, and information systems. Even the branches are divided into a host of specialty topics and sub-divisions. The dedicated teacher, however, must set aside time to keep as current as possible.

#### Student-to-Student Relations

Collaboration should be the order of the day. Nothing fosters student collaboration like the Social Family Models. These models are based on the idea that learning is a cooperative social process. Research indicates that there is greater mastery of material where students work in groups, tutor each other, and share rewards than when students study or work alone (Joyce, Weil, & Showers, 1992).

One of the more popular Social Family Models is Cooperative Learning (CL). CL is an instruction process that is centered on the learner. Teacher-selected groups of 3-5 students work interdependently on a well-defined learning tasks (Cuseo, 1992).

As a minimum, CL requires group interdependence and individual accountability. Group interdependence means the assignments are structured in such a way that group members are dependent on one another in order to complete the task successfully (Peek, Winking, & Peek, 1995). It is an attitude of “We all sink or swim together.” Individual accountability means that while students learn together in a group, each is held responsible for mastering the subject matter i.e., students are tested on the material individually. This helps reduce the tendency for a few group members to do all the work while the others get a free ride.

If CL is to be effective, students ought to receive training which includes interpersonal communications and conflict resolution. The techniques of CL are essential. But it is of paramount importance that students learn to respect the comments and opinions of their classmates which may differ from their own and learn to state their objections in socially acceptable ways. It should not be taken for granted that students possess these kinds of skills—it has to be taught. This gives the teacher another opportunity to integrate Christian values in the course. Mutual respect is the essence of the word *Agape* which Bible writers

used to describe the love relationship we should have for those outside of our family and friends.

The AECC Position Statement No. 1 (1990) specifically encouraged the formation of student group work. Employers in the business sector have increasingly emphasized the importance of teamwork as Total Quality Management grows in popularity (Ravenscroft, Buckless, McCombs, & Zuckerman, 1995). CL is based on the assumption that in the business work place, problem solving is a team effort carried out by heterogenous groups (Peek et al., 1995). Accounting is ideally suited for CL since it is a “building block discipline that depends heavily on problem-solving skills” (Cottell & Millis, 1992, cited in Ravenscroft et al., 1995).

#### Student-to-Subject Matter

The teacher acts as an intermediary between the students and the subject. It is, therefore, the responsibility of the teacher to help students know, understand, and listen to the subject. Mere passive acceptance of facts and figures by students is not what is called for but instead, active probing. This kind of query, known as “critical thinking,” is one of the intellectual skills that accountants are required to have.

#### Critical Thinking

Critical thinking has been defined as “the ability to weigh evidence, examine arguments, and construct rational bases for beliefs” (“Critical thinking,” 1998). It means one maintains a healthy skepticism with respect to what one hears, sees, and reads. Critical thinking at its best, in an academic setting, means the student embraces the subject and the subject embraces the student. This probably will not occur unless the teacher is the catalyst. Critical thinking, no doubt, is what Palmer (1993) had in mind when he said:

The autonomy of the subject voice grows as I move my students beyond looking at the subject into personal dialogue with it. When we simply look at a subject we tend to impose our private perceptions on it we lose the sense that the subject has a reality of its own. But when we interview the subject instead of just viewing it, then we find the subject speaking back to us in ways surprisingly independent of our own preconceptions. (p. 99)

Critical thinking as it applies to the textbook material may be thought of as active reading. While most students learn these kinds of critical thinking skills in high school, they usually do not know how to apply them in terms of accounting (Holcomb & Michaelsen, 1994). The role of the teacher, then, is to assist students in making the transition.

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Active Reading

Even though active reading can mean a number of things, it undoubtedly means reading for a purpose. In the context of this paper, active reading refers to textbook material. It is the duty of the teacher to introduce strategies of active reading. An effective strategy and the one suggested in this paper is known as SQ3R. The steps represented by the acronym SQ3R are Survey, Question, Read, Recite, and Review.

S (step 1): Survey. The Survey step allows the reader to get an overall understanding of the content by reading selected portions of the chapter such as (a) the boldface headings and subheadings; (b) the chapter objectives and introduction; (c) captions to pictures and graphs, tables, exhibits, and diagrams; (d) the last paragraph or conclusions and (e) end of chapter questions. This step is intended to help the reader stay focused by giving her information on how the chapter is organized and a general feel for where it is going.

Q (step 2): Question. Once the reader has an overview of the chapter, she is ready to begin formulating questions one section at a time. The chapter can be divided up into its major sections according to the boldface headings. The boldface heading and sub-headings for each section can then be rearranged to turn them into questions. But beyond this, to properly interview the subject, requires that students know how to ask thought-provoking questions. Research shows that student-generated questions usually require only the recall of factual material (Dillon, 1988; Kerry, 1990, as cited in King, 1994). The level of questions in the college classroom is a reflection of that level of thinking. Students, therefore, must be taught how to develop questions that engage the higher cognitive levels of thinking. To assist them in this process, King (1994) prepared a list of generic thought-provoking question stems, based on Bloom's Taxonomy of thinking (see Appendix A). King observes:

The generic question stems function to guide critical thinking and knowledge construction. Students have to think critically about the material just to be able to formulate relevant thought-provoking questions. Formulating high-level questions based on the presented content forces students to identify the main ideas presented and to think about how those ideas relate to each other and to the students' own prior knowledge and experience. (p. 26)

The questions posed by King, while beneficial, do not go far enough. If we are to create an environment where true education prevails, then the spiritual must blend with the intellectual. Again, it is the teacher who assists students in developing thought-provoking questions that gives them an opportunity to reflect how the subject relates to them as Christians.

R (steps 3-5): Read, Recite, and Review. Students should proceed with the reading one section at a time. Since questions have already been generated, the student can concentrate

on searching the section to find the answers as well as look for new questions.

Human short-term memory, much like primary storage in a CPU, is nothing more than a scratch pad. If storage is to be transferred into long-term memory, rehearsal is needed. This is why recitation is important. When students recite the answers to the questions, preferably aloud, there is a better chance that such information will be remembered.

After each section, students should see if they can recite the questions and answers from memory. If not, they should not proceed to the next section until the material can be recited.

It is helpful to review the questions and answers after the entire chapter has been read. This review can take place immediately after reading the chapter, after a few hours, or even a day or two later. If the information is to be retained, students must periodically refresh their memory.

Active reading means being alert to the arguments authors present. It is an almost total involvement with the subject where one is able to look beyond the *given* and the *superficial* to deal with the What?, Why?, and How? This kind of reading builds mental sinew and enables students to be life-long independent thinkers. Such a process teaches students *how to think* and not *what to think*.

### **THE INTEGRATION OF VALUES AND LEARNING: THE APPLICATION**

One of the purposes of this paper was to provide a working model to help accounting teachers integrate biblical values within the course content. The course selected was Management Accounting because it is one of the basic courses required in many undergraduate curricula as well as in MBA Programs.

Lesson plans were prepared for the first two class sessions (see Appendix B). It is assumed that each class session meets for two hours. The lesson plan for the first day was introductory in nature while the plan for the second day actually gets into the first chapter of the textbook. Chapter one lesson plan is based on the textbook *Management Accounting* (Atkinson, Banker, Kaplan, & Young, 1997). While not every item in the lesson plan specially deals with IVL, it gives direction like a compass.

The lesson plan is the mechanism used to introduce the intended or formal curriculum. The hidden curriculum often is not dealt with. The hidden curriculum represents the social values of the school. These are not explicitly communicated in writing or spoken but are implied by the actions, policies, and behavior of teachers, administrators, and indoctrinated students.

The hidden curriculum exists as a result of a gap between what is *taught* and what is *caught*. But if the two curricula are brought into alignment, the hidden reinforces the formal. Our example for this alignment was found in the classroom of Christ where the formal and the hidden curricula converged. So perfectly matched were they that the two become one. No place is this better illustrated than the Sermon on the Mount. In His discourse, the Teacher

enumerates “the traits of character that He will always recognize and bless” (White, 1956, p. vii). His clear message pointed not to the outward commotion but the inward condition. What He taught was what He was.

It may not be possible for a single accounting teacher to completely reshape the hidden curriculum for an entire institution. But the teacher should endeavor to ensure that what he says is in agreement with what he does. This will occur when what he says is what he believes. The Hidden Curriculum Checklist For Accounting Educators (see Appendix C) is a rather simple device that was designed for this paper to help accounting teachers find areas where they *may* be sending messages that differ from the formal curriculum or from the recommendations espoused by the AECC.

### SUMMARY

Values will always be communicated whether one plans for it or not. While facts and figures are value-free, the language which communicates that information is value-laden. IVL is not just about any values but about bringing Christ into the classroom. The focus of IVL is the teacher. As professionals, teachers are expected to master the subject material and be the maestro of the class. The teacher, therefore, is not a soloist but directs the class so there is a blending among the students and a blending between teacher and students to bring about a blending with the subject matter. This harmonious relationship is fostered in an atmosphere where *Agape* is present. Such a user-friendly environment gives students room to question, to probe, to think, and to discover for themselves.

The purpose of this paper was to provide a model for the integration of values and learning particularly for accounting academicians employed in church-sponsored institutions of higher learning. Christian teachers employed in Christian schools should not have to apologize for integrating their faith and values within the context of their classes. Business and the Bible are not diametrically opposed. One of the topics that has increasingly been included in accounting programs is ethics and value-based reasoning. The values upon which these ethics are founded have their origin in the Scriptures.

Christian education in accounting should reflect scholarship at its very best. Its pedagogy takes sound accounting theories, principles, practices, conventions, and research and presents it from a world view shaped by the Scriptures. Such an education keeps an ear to the past, a hand to the present, and an eye to the future.

## APPENDIX A

### Guiding Thought-Provoking Questioning

#### *Generic Questions*

What is a new example of . . . ?  
 How could . . . be used to . . . ?  
 What would happen if . . . ?  
 What are the implications of . . . ?  
 What are the strengths and weakness of . . . ?  
 What is . . . analogous to?  
  
 What do we already know about . . . ?  
 How does . . . affect . . . ?  
  
 How does . . . tie in with what we learned before?  
 Explain why . . .  
 Explain how . . .  
 What is the meaning of . . . ?  
 Why is . . . important?  
 What is the difference between . . . and . . . ?  
 How are . . . and . . . similar?  
 How does . . . apply to everyday life . . . ?  
 What is the counterargument for . . . ?  
 What is the best . . . , and why?  
 What are some possible solutions to  
 the problem of . . . ?  
 Compare . . . and . . . with regard to . . .  
 What do you think causes . . . ?  
  
 Why?  
 Do you agree or disagree with this  
 statement: . . . ?  
 What evidence is there to support your answer?  
 How do you think . . . would see the  
 issue of . . . ?

#### *Specific Thinking Skills Induced*

Application  
 Application  
 Prediction/hypothesizing  
 Analysis/inference  
 Analysis/inference  
 Identification and creation of  
 analogies and metaphors  
 Activation of prior knowledge  
 Analysis of relationship (cause-  
 effect)  
 Activation of prior knowledge  
 Analysis  
 Analysis  
 Analysis  
 Analysis of significance  
 Comparison-contrast  
 Comparison-contrast  
 Application — to the real world  
 Rebuttal argument  
 Evaluation and provision of evidence  
  
 Synthesis of ideas  
 Comparison-contrast  
 Analysis of relationship (cause-  
 effect)  
  
 Evaluation and provision of evidence  
  
 Taking other perspective

Note. From *Inquiry as a Tool in Critical Thinking* by A. King, (p. 24). In D. F. Halpern & associates (Eds.), *Changing College Classrooms: New Teaching and Learning Strategies for an increasingly Complex World*, 1994, San Francisco: Jossey-Bass. Used with permission.

## APPENDIX B

### Lesson Plan

*Course:* Management Accounting and Control

*Introduction:* First day of class

*Objectives:*

1. Students will understand what is expected of them throughout the course.
2. Students will appreciate the value of the Scriptures as it relates to accounting.
3. Student will be able recognize the value of Cooperative Learning in problem solving.
4. Students will appreciate the value of critical thinking and be able to use the SQ3R approach.

*Presentation:*

1. General introduction, review of syllabus, and election of Class Officer and Chaplain. Class members select a service project (community or on-campus) for the term. The Class Officer leads out in designated class activities and discussions during the term. The Chaplain is responsible for coordinating the daily class worship (limited to 5 minutes).
2. IVL: Teacher will use the following Scriptures to introduce the four components of the *Standards of Ethical Conduct for Management Accountants*: Competence—Prov. 22:29, Eccl. 9:10; Confidentiality—Ps. 141:3, Prov. 11:13; Integrity—Gen. 39: 1-10; Objectivity—Prov. 4:18, James 2: 1-9.
3. Introduction to interpersonal communications and Cooperative Learning. Individual responsibility and group interdependence will be emphasized in Cooperative Learning.
4. Cooperative Learning exercise using the jigsaw method. Students are not expected to be experts but merely to share their information with other group members.
5. Introduction to critical thinking and the SQ3R method.
6. An in-class exercise using the SQ3R method to generate thought-provoking questions will be assigned.

*Assessment*

- Teacher will solicit students' impressions regarding each learning activity. Teacher will observe, answer questions, and query students about their in-class assignments.

*Assignment:*

- Use the SQ3R approach to read Chapter 1 and the reading assignment. Prepare two thought-provoking questions from the chapter or the reading assignment.
- *Reading assignment:* "The Balanced Scorecard: Measures that Drive Performance," *Harvard Business Review* (January-February 1992), pp. 71-79. *Readings in Management Accounting*: 1.1 "Be Data Literate—Know What to Know," p. 2; 1.2 "What Production Managers Really Want to Know..." p. 3; .
- *Problems:* 2-30 or 2-32; Problem 2-37.
- Bring a Bible to class.

## LESSON PLAN

*Course:* Management Accounting and Control

*Chapter 1:* Management Accounting: Information that Creates Value

*Objectives:*

1. Students will evaluate the strengths and weaknesses of the thought-provoking questions generated by classmates.
2. Students will appreciate the role that management accounting information plays in both manufacturing and service organizations.
3. Students will understand how management accounting creates values for organizations.
4. Students will understand why management accounting information must include both financial and nonfinancial information.
5. Students will appreciate the significance of scripturally-based values as they relate to the creation of organizational value.

*Presentation:*

1. A group version of *guided reciprocal peer questioning* will be used. The teacher will form groups composed of two students. Each student will engage in peer questioning—asking and answering each other’s thought provoking questions (homework assignment). The class will then be brought together to share what was learned and to have an open discussion to bring out additional points or clarify any misunderstandings.
2. Teacher will lead out in a discussion of the chapter for those important points that may have been overlooked in the group work and subsequent class discussion.
3. IVL: Group work—Students will analyze the values of the three individuals at the automobile dealership (Textbook section entitled “Diversity of Management Accounting Information”) using the Scriptures and accounting concepts in the textbook. Suggested texts: Prov. 12: 24, 27; 21: 5; 22:29; Eccl. 9:10.

*Assessment*

- Instructor will observe the progress students have made regarding the generation of thought-provoking questions. The instructor will give students an opportunity to discuss what they liked, did not like, and what they learned from the Cooperative Learning activity.

*Assignment:*

- Use the SQ3R approach to read Chapter 2 and the reading assignment. Prepare two thought-provoking questions from the chapter or the reading assignment.
- *Reading assignment: Readings in Management Accounting: 2.1 “Strategic Cost Management and the Value Chain,”* p. 18.
- *Problems: 2-30 or 2-32; Problem 2-37.*



**APPENDIX C**

**Hidden Curriculum Checklist  
For Accounting Educators**

This checklist was designed to help accounting teachers employed in SDA colleges and universities identify those areas related to their professional responsibilities where they may be sending a message that differs from the formal curriculum, their school's mission, or from the recommendations espoused by the AECC. A "no" response indicates an exception that may need further review.

	<u>Yes</u>	<u>No</u>
Do your classes have meaningful daily worship or prayer	_____	_____
Do you set aside time each day for communion with God	_____	_____
Is it your habit to pray for and with your students who are struggling with the class or have other personal problems	_____	_____
Regarding the integration of biblical values: Do you plan for and use IVL in your classes	_____	_____
include IVL when an opportunity presents itself (unplanned)	_____	_____
Does your class start on time	_____	_____
Does your class end early	_____	_____
Is the syllabus handed during the first day of class	_____	_____
Does your syllabus include course:		
goals and objectives	_____	_____
requirements	_____	_____
evaluation	_____	_____
methodology	_____	_____
schedule	_____	_____
Does your syllabus include posted office hours	_____	_____
Are you in your office during the posted hours	_____	_____
Do you adhere to the grading standard recorded in the syllabus	_____	_____
Do you evaluate students based solely on performance (not personality, race, religion, appearance, gender, etc.)	_____	_____
Do your exams include essay questions that require students to express their point-of-view in writing*	_____	_____
Do you diligently read students' exam questions and give sufficient feedback for improvement	_____	_____
Do you grade and return assignments promptly	_____	_____
Do you put a priority on interacting with students*	_____	_____

	<u>Yes</u>	<u>No</u>
Are you adequately prepared for each class	_____	_____
Are you faithful in keeping your promises to students	_____	_____
Do you honestly admit when you do not know the correct answer to a student's question	_____	_____
Are you amenable to a student's point of view even when it differs from your own	_____	_____
Do you use an interdisciplinary approach*	_____	_____
Do you welcome student generated questions	_____	_____
Do you require students to identify ethical issues*	_____	_____
Do you require students to:		
apply a value-based reasoning system to ethical questions*	_____	_____
apply reasoning to ethical questions based upon Scripture	_____	_____
Do you use examples and problems that reflect a(n):		
multi-cultural approach*	_____	_____
international approach*	_____	_____
Do you present the subject from the point-of-view of the user (rather than the preparer) of financial information*	_____	_____
Are problems assigned that have more than one correct answer <sup>1</sup> *	_____	_____
Does the class use group assignments*	_____	_____
Are students required to use the computer to gather, summarize, and evaluate problems*	_____	_____
Are students required to present at least one oral report to the entire class and defend a point of view*	_____	_____
Are students required to present at least one written report and defend a point of view*	_____	_____
Are students required to retrieve information from sources other than the textbook*	_____	_____
Are students encouraged to be creative thinkers*	_____	_____
Have you read a journal or magazine that deals with your subject matter in the last 45 days	_____	_____
Do you attend professional seminars regularly	_____	_____

\*Knowledge or skill suggested or stated in either AECC Position Statement No. One or Two.

*Dr. Henry L. Foster, originally from the U. S., is currently the editor of INFO and chair*

<sup>1</sup>The use of unstructured questions usually requires an integrative approach for problem solving. This method may be inappropriate for a first-year course where students are concentrating on learning jargon and have not had exposure to the other business disciplines.

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