

Chapter 7. Naturalism, Christianity, and Science

“(T)here is superficial conflict but deep concord between science and theistic religion, but superficial concord and deep conflict between science and naturalism.”¹

Session overview

- Explore deeply naturalism and Christianity
- Seek coherence between these two worldviews and science

Key passages

- Gospel of Jesus Christ: **1 Corinthians 15:1-5**
- Biblical metanarrative: **John 10:10, John 14:6**
- Greatest question: **John 18:33-38**

Naturalism

- Naturalism is “the philosophical belief that everything arises from natural properties and causes, and supernatural or spiritual explanations are excluded or discounted.”
- Recall naturalism is “physicalist in flavor ... reality is exhausted by the spatiotemporal world of physical objects accessible in some way to the senses and embraced by our best scientific theories.” That is, “Nothing exists outside the material, mechanical (that is, nonpurposeful), natural order.”²
- Naturalism implies atheism but atheism does not imply naturalism
- Plantinga notes, “Naturalism is stronger than atheism: you can be an atheist without rising to the full heights (sinking to the lowest depths?) of naturalism; but you can’t be a naturalist without being an atheist.”³
- In 1911, Dubray states, “Naturalism is not so much a special system as a point of view or tendency common to a number of philosophical and religious systems; not so much a well-defined set of positive and negative doctrines as an attitude or spirit pervading and influencing many doctrines.
- As the name implies, this tendency consists essentially in looking upon nature as the one original and fundamental source of all that exists, and in attempting to explain everything in terms of nature.
- Either the limits of nature are also the limits of existing reality, or at least the first cause, if its existence is found necessary, has nothing to do with the working of natural agencies.
- All events, therefore, find their adequate explanation within nature itself.
- But, as the terms nature and natural are themselves used in more than one sense, the term naturalism is also far from having one fixed meaning.”⁴
- “According to Steven Schafersman, naturalism is a philosophy that maintains that;
 1. ‘Nature encompasses all that exists throughout space and time;
 2. Nature (the universe or cosmos) consists only of natural elements, that is, of spatiotemporal physical substance—mass—energy. Non-physical or quasi-physical substance, such as information, ideas, values, logic, mathematics, intellect, and other emergent phenomena, either supervene upon the physical or can be reduced to a physical account;

¹Alvin Plantinga, *Where the Conflict Really Lies: Science, Religion, & Naturalism*, 2011, ix.

²J.P. Moreland and William Lane Craig, *Philosophical Foundations for a Christian Worldview*, IVP Academic, Downers Grove, IL, 2003, p. 184.

³Alvin Plantinga, *Where the Conflict Really Lies: Science, Religion, & Naturalism*, 2011, ix.

⁴See [https://en.wikipedia.org/wiki/Naturalism_\(philosophy\)](https://en.wikipedia.org/wiki/Naturalism_(philosophy)) quoting Dubray 1911.

3. Nature operates by the laws of physics and in principle, can be explained and understood by science and philosophy;
 4. The supernatural does not exist, i.e., only nature is real. Naturalism is therefore a metaphysical philosophy opposed primarily by supernaturalism.’
- Carl Sagan, “The Cosmos is all that is or ever was or ever will be.”

Naturalism and personal finance

- If naturalism is true, then we would not expect human choice to cause artificial intelligence or data analytics any significant problems
- Humans should be as predictable as cattle on the farm
- We should simply be able to study historical financial data and infer deep insights into future financial prices
- There has been enormous effort in this pursuit for the simple reason that the ability to forecast future prices leads to vast acquisition of wealth
- An abundance of empirical evidence has accumulated to suggest that active trading results in lower average returns and higher risk, neither is attractive to investors
- The future does appear to cast its shadow in financial markets, but it remains deeply elusive as human choice and future uncertainties clash
- Recall the 3 tests, 4 questions, and 5 subjects assessment and naturalism’s inability to provide a rational response.
- Figure 7.1 illustrates having our feet planted in mid-air.

Christianity

- “Human beings and the universe in which they reside are the creation of the God who has revealed himself in Scripture”
- “(R)ough intersection of the great Christian creeds ... the result would be something like the ‘Mere Christianity’ of which C. S. Lewis spoke.”⁵
- At the core of Christianity is the gospel of Jesus Christ.
- Paul provides a concise summary in **1 Corinthians 15:1-5**.
- Human beings and the universe in which they reside are the creation of the God who has revealed Himself in Scripture.
- The Christian symbol is often a fish
- Ἰησοῦς Χριστοῦ Θεοῦ υἱοῦ σῶτηρ
- Jesus Christ God’s son savior
- The first letter of each Greek word, ἰχθυος, spells fish in the Greek.
- Figure 7.2 illustrates this commonly observed symbol.

Three tests and four questions answered

Three tests for truth	Christian worldview	Naturalist
Logically consistent	Yes, deep coherence	Vacuous by definition
Empirically adequate	Yes, human nature explained well	Discord with observations
Experientially relevant	Yes, peace and joy even in suffering	Hopelessness reigns

⁵Plantinga, p. 8.

Four questions	Christian worldview	Naturalist
Where did I come from?	Created by God	Don't know
Is life meaningful?	Yes, we are to glorify God	Don't know
Immutable moral laws?	Yes, clearly provided	Let me think about it
Where am I going?	Heaven	Don't know

What to say to a person about to commit suicide?

- It is unclear to me what a naturalist would say other than go ahead if you feel like it. It really will not matter in a thousand years.
- The Christian plea, being in opposition to the naturalist, would be to seek and rescue this person found in such a hopeless state. The answer is never to end your temporal existence and start one's eternal life sooner. There is always hope.
- According to Biblical Christianity, there does exist an entity seeking to destroy but there also exists a rescuer who is the Truth (**John 10:10, John 14:6**).
- Pilate asked the perfect question to the perfect person but did not wait around for the answer (**John 18:33-38**).

Christianity and personal finance

- Key objective: Conform ourselves to the reality around us
- The cosmos in which we reside is living and abundant—teeming with abundance created as well as sustained by God.
- Humans are deeply flawed
- We were created within a moral universe with an ingrained sense of right and wrong
- Never ending pull towards what is wrong
- Absent God's grace and mercy, we are destined to sin and destruction
- Deep within our being is the desire to align what we observe empirically with what we infer ought to be seeking the normative reason why
- For example, once while working with a particular financial institution, we were requesting a significant allocation—say \$50 million—from an entity managing over \$100 billion. It was interesting to me that the analysts minimized the importance of our historical performance and sought to understand the normative reason why our portfolio management strategy had been historically successful.
- Figure 7.3 illustrates the ultimate outcome from following Jesus Christ—contentment. We should restructure our worldview so as to make personal financial decisions that lead to deep contentment regardless of extremely negative future financial events. History is filled with Christians who have suffered both physically as well as financially, but they have remained deeply contented due to their personal relationship with God.

Science

- Science is an international enterprise, involving numerous people with a wide array of worldviews and presuppositions. Scientific activities usually focus on that which is repeatable, but the repeatability standard is not applicable in many areas, such as cosmology or biogenesis.
- Interestingly, in most social science fields such as finance, it is often impossible to conduct repeatable events. Every day is unique and humans are constantly learning and changing. For example, the 2019-2020 pandemic has change numerous financial models. It has clearly changed the way people view the safety of their retirement accounts.

- According to Michael Ruse, science “deals only with the natural, the repeatable, that which is governed by law.” Thus, this definition is too limiting as it rules out cosmology and many other disciplines including finance.
- According to John C. Lennox, science is a “method of inference to the best explanation.”
- There are three formal reasoning methods that can be applied.
 - “Deductive reasoning, or deduction, is making an inference based on widely accepted facts or premises. If a beverage is defined as “drinkable through a straw,” one could use deduction to determine soup to be a beverage.
 - Inductive reasoning, or induction, is making an inference based on an observation, often of a sample. You can induce that the soup is tasty if you observe all of your friends consuming it.
 - Abductive reasoning, or abduction, is making a probable conclusion from what you know. If you see an abandoned bowl of hot soup on the table, you can use abduction to conclude the owner of the soup is likely returning soon.”⁶
 - Scientific activity best falls within abductive reasoning; especially within the social science fields such as finance.
- There are two broad categories of science, observation-and-prediction-based or problem-and-explanation-based.
- As an aside, naturalists are trying to determine apparent design whereas theists are trying to determine the Creator’s actual design. Interestingly, you end up with the same conclusion.
- “Vast tracts of science remain unaffected by ... philosophical commitments. But not quite all” (Lennox)
- Lennox has several deep insights related to science. We provide a few quotes here.⁷
 - “(S)cience done on atheistic presuppositions will lead to the same results as science done on theistic presuppositions.” (p. 36-7)
 - “(E)ssence of true science—that is, a willingness to follow empirical evidence, wherever it leads.” (p. 38)
 - Two extremes:
 - Relationship between science and religion can only be viewed in terms of conflict
 - All science is philosophically or theologically neutral. (p. 39)
 - The statement that only science can deliver knowledge is self-refuting. (p. 40)
 - “Science is powerless to answer questions such as ‘Why did the universe come into being?’ ‘What is the meaning of human existence?’ ‘What happens after we die?’”
 - “(W)e should not confuse the mechanism by which the universe works either with its cause or its upholder.” (p. 45)
 - “(T)here is no logical conflict between reason-giving explanations which concern mechanisms, and reason-giving explanations which concern the plans and purposes of the agent, human or divine.” Michael Poole (p. 45)

Science and personal finance

- Personal financial management is an interesting combination of observation-and-prediction-based (OaP) or problem-and-explanation-based (PaE) analysis.
- Many people enjoy the hobby of predicting financial instrument prices based on historical financial data but very few people have a documented record of success

⁶See <https://www.merriam-webster.com/words-at-play/deduction-vs-induction-vs-abduction>.

⁷John C. Lennox, *Has Science Buried God?*

- For example, if 1,024 people entered a coin flipping contest to see who the best at landing on heads is each time without exception, then it is expected that only one would flip 10 heads in a row. Thus, this person would appear particularly skilled.⁸
- Although vast amounts of time and effort is place on OaP, the significant gains in personal finance will be found in PaE. Having a correct understanding of what it means to be human aids in creating flourishing cultures and effective strategies. For example, understanding the reality of peoples' total depravity, including our own, aids in developing appropriate financial guardrails.
- OaP struggles with financial data because it involves human feedback
- Performativity is the concept that beliefs about financial prices actually change financial prices
- Note that beliefs about physical systems, such as gravity, does not change the behavior of gravity. There is ample evidence that beliefs about financial prices deeply impact observed financial prices.
- If one is encouraged early in their Christian life to engage in a deep dive into what the Bible says about personal finance, then one will likely have in a different perspective on debt as well as perhaps financial risk taking as there are no encouraging passages on debt and many warning passages will enhance one's aversion to borrowing
- Some Christians may actually increase financial risk taking for several reasons
- Given the vast number of Christians who have been martyred for their faith, taking a bit of financial risk seems rather benign
- For example, a Christian that followed biblical financial principles may well be 80 percent equity at 80 years old—a very contrary position to modern financial orthodoxy. Why? The Christian is seeking to leave an inheritance to her children's children.⁹ Generation skipping justifies a more long-term view, especially since her present financial needs have been adequately planned and supplied.

Naturalism, Christianity, and Science

- Christianity and science are often portrayed as being in deep discord whereas naturalism and science as being in complete concord
 - “Humanity should accept that science has eliminated the justification for believing in cosmic purpose, and that any survival of purpose is inspired only by sentiment. ... There is no reason to suppose that science cannot deal with every aspect of existence.” (Atkins)
 - Science has nothing to say regarding cosmic purpose? Cosmic purpose is simply is not within the science domain!
 - Atkins is conflating naturalism with science
- “There is superficial conflict but deep concord [agreement] between science and theistic religion, but superficial concord and deep conflict between science and naturalism.”¹⁰
- Figure 7.4 illustrates the deep concord between Christianity and science whereas there is deep discord between naturalism and science
- Naturalist thinkers tell us that science has eliminated God whereas scientists who are theists tell us that science confirms their faith in God (Plantinga, p.20)
- Science is based on the conviction that the universe is orderly based on the conviction that the universe is governed by a single God and not by the whims of many gods (p. 20)

⁸The probability of flipping 10 heads in a row is 1 in 1,024 (= 2¹⁰).

⁹Proverbs 13:22 A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.

¹⁰Alvin Plantinga, *Where the Conflict Really Lies: Science, Religion, & Naturalism*, 2011, ix.

- The medieval thinkers insisted on the rationality of God
- Many of the fathers of modern science were theists (for example, G. Galilei, Pasteur, Newton, Copernicus, Maxwell, Faraday, Heisenberg, Planck, A. Eddington, Leeuwenhoek, Kepler, and Mendel)
- They expected laws of nature because they believed in a lawgiver
- Science freed from Aristotelian method of deducing from fixed principles of how the universe ought to be (that is, a priori philosophical principles), Galilei and Kepler went and looked to see what was there
- Real conflict is not between science and religion but between naturalism and theism
- Naturalism says the cosmos is all there is or ever shall be and is a closed system of cause and effect

Two potential foundations for personal finance

- The Christian worldview related to personal finance is principle driven and not data driven
- There are investments that would fail to bring glory to God and there are investments that seek to bring glory to God and leads to human flourishing
- Figure 7.5 illustrates a house build on a rock—it simply endures the battering through time
- Figure 7.6 illustrates a house build on sand—one disruption such as a global pandemic will send it crashing down

Summary

- We addressed two dominant worldviews, naturalism and Christianity. We identified that the Christian worldview is the most compatible with science.

Key Bible Passages

1 Corinthians 15:1-5 ¹Now I would remind you, brothers, of the gospel I preached to you, which you received, in which you stand, ²and by which you are being saved, if you hold fast to the word I preached to you—unless you believed in vain. ³For I delivered to you as of first importance what I also received: that Christ died for our sins in accordance with the Scriptures, ⁴that he was buried, that he was raised on the third day in accordance with the Scriptures, ⁵and that he appeared to Cephas, then to the twelve.

John 10:10 The thief comes only to steal and kill and destroy. I came that they may have life and have it abundantly.

John 14:6 Jesus said to him, “I am the way, and the truth, and the life. No one comes to the Father except through me.”

John 18:33-38 ³³So Pilate entered his headquarters again and called Jesus and said to him, “Are you the King of the Jews?” ³⁴Jesus answered, “Do you say this of your own accord, or did others say it to you about me?” ³⁵Pilate answered, “Am I a Jew? Your own nation and the chief priests have delivered you over to me. What have you done?” ³⁶Jesus answered, “My kingdom is not of this world. If my kingdom were of this world, my servants would have been fighting, that I might not be delivered over to the Jews. But my kingdom is not from the world.” ³⁷Then Pilate said to him, “So you are a king?” Jesus answered, “You say that I am a king. For this purpose I was born and for this purpose I have come into the world—to bear witness to the truth. Everyone who is of the truth listens to my voice.” ³⁸Pilate said to him, “What is truth?” After he had said this, he went back outside to the Jews and told them, “I find no guilt in him.”