

## Chapter Three

# EARNING MONEY

**M**y grandfather started to work for General Motors in 1918 when it was still called “Durant Motor Company,” and he had a long and successful career in the auto industry. When I was a senior in High School, he gave me one of his many lectures on life. One thing he said was, “I used to think I’d be pleased if my grandchildren were able to get good careers where they could earn \$10,000 a year. Now I think it’s more like \$15,000.” My how times have changed!

When I first heard a radio commentator refer to Bill Gates as a multi-billionaire, I thought she was joking. In the decade or so since then, I’ve grown pretty used to it. I recently heard that Tiger Woods may be the first professional golfer to accumulate one billion dollars in lifetime earnings. Now when the news refers to our national yearly budget and our national debt in trillions it hardly fazes me—until I stop to figure out how much a trillion is: one-thousand billion. I can’t get my mind around that idea. My how times have changed!

I feel old when I realize I can remember seeing gasoline for 19.9 cents a gallon; or when I remember the days when you could get a Big Mac, fries, and a coke for under a dollar; or when I consider that my entire college education cost less than any new car on the market today; or when I think that I bought my first home for \$29,000. My only consolation is that when my children make fun of me, I can chuckle inside because I know that in twenty years they’ll be saying to *their* children, “I remember when gasoline was only \$1.50 a gallon!” Their children will probably laugh at them too.

Except for those few people in the world who are born into extremely wealthy families, all of us have to acquire money in some way in order to live. Let’s consider the ways in which we can acquire money, and what God says our purpose, priorities, and principles should be when it comes to earning money.

## ILLEGITIMATE WAYS OF ACQUIRING MONEY

Before thinking about how we can acquire money, we need to acknowledge briefly that there are many illegitimate ways of making money. There are some obvious ways that are forbidden in the Bible, such as stealing, using our body immorally, or cheating a person (Ephesians 4.28; 1 Corinthians 6.18–20; Deuteronomy 25.13–16).

The Bible tells us clearly that there are other, not so obvious ways of acquiring money that are also wrong. Lending money at excessive interest (called “usury”) is forbidden to believers (Psalm 15.5; Proverbs 28.8). Engaging in schemes designed to gain massive amounts of money with little or no effort is wrong (Proverbs 28.20).<sup>1</sup> Knowingly selling a bad product or selling something of no essential value is also not permitted to believers (Amos 8.5–6). Every Christian should carefully evaluate whether his or her work involves these illegitimate practices.

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## GOD-HONORING WAYS OF ACQUIRING MONEY

Basically, there are only three ways that God commends of acquiring money in this world: You can inherit it, you can save and invest it, or you can work for it.

### *Inheritance*

One legitimate way of acquiring money is to inherit it or receive it as a gift from someone else. One of Solomon’s proverbs says,

**A good man leaves an inheritance for his children's children,  
but a sinner's wealth is stored up for the righteous.  
(Proverbs 13.22)**

The book of Proverbs contains general principles about what one can usually expect if he or she walks with God obediently. This verse is contrasting an obedient believer with a person who gains his wealth in wicked ways. It doesn’t say that if a believer can’t leave an inheritance to his children, he isn’t a good man. And it doesn’t speak of those things which all believers, regardless of their financial condition, can pass on to

their children—character, a good name, a positive example, and loving involvement.

Nevertheless, this verse teaches us that leaving some money or property to our descendants is a worthy thing to do. Our motive should not be to see how much we can accumulate for them, but to provide them with the resources that will help them move more rapidly toward a stable and secure adult life in which they can be productive members of society.

The system of inheritance taxes in the United States is very antiquated. The amount of money that can be passed tax-free to one's heirs has been the same for nearly fifty years. Obviously, during that time inflation has made it such that many people will easily exceed that limit and then have to pay exorbitant taxes to the government. There is some hope that these laws will be modified in the future, but for now most people will have to reckon with them. There are legal and ethical ways of lessening the impact of inheritance tax which Christians should feel free to pursue.<sup>2</sup> The Bible says that one legitimate way to gain money is to inherit it.

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Not everyone will inherit money. In fact, most people in our country do not inherit much of consequence, and many find themselves strapped at the end of their loved one's life to simply settle their estate. As the story of the prodigal son demonstrates, the Bible doesn't recommend counting on your inheritance in advance or spending against it (Luke 15.11–32).

### *Investment*

Another legitimate way to gain money is to save and invest it. Again, one of the proverbs says,

**Dishonest money dwindles away, but he who gathers money little by little makes it grow. (Proverbs 13.11)**

It's hard for us to comprehend that those who first read these words lived in a non-inflationary economy. The cost of a pair of sandals or a bushel of wheat didn't change (except in times of famine or drought) for hundreds of years. Now we have to build into our budgets the reality that the price of nearly everything rises each year, so that our dollar buys less and less as time goes on.

Jesus told a parable to illustrate how he will measure the faithfulness of his followers. He described a wealthy man who gave his workers a sum of money to put to work for him in his absence. When he returned, the first two had gained money by trading with it but the third one had hidden it away, because he was afraid his master would be angry if he lost it. The master said to him, “Why then didn't you put my money on deposit, so that when I came back, I could have collected it with interest?” (Luke 19.11–27; see also Matthew 25.14–30). Jesus says that money can be put to work, but at least collecting interest is better than nothing.

Most people put some money in a bank to earn interest. Today many also invest money in stocks, mutual funds, and similar things. This is a legitimate way to make money, though Christians should be careful not to purposely and knowingly invest in businesses that engage in immoral or unethical practices.

### ***Work***

The way most people gain money, however, is by working. The Bible tells us that when God finished creating the world, he “rested from all the work of creating that he had done” (Genesis 2.4). As soon as he had made Adam, he “put him in the Garden of Eden to work it and take care of it” (Genesis 2.15). Jesus tells us that he and the Father both work to carry out the plan of redemption (John 5.17). God works and he gave us work to engage in before the fall so it is a good and right thing to do. The Bible contains a lot of information about work that we need to ponder for our benefit.

## **BIBLICAL PRINCIPLES ABOUT WORK**

God put Adam to work in the garden of Eden, and after the fall he again commanded him to work. From that point on, the whole Bible is filled with examples, stories, instructions, and lessons about work. There are many we could consider, but let's just pick out five basic principles.

### ***We Should Work***

There are many reasons why God created us to work.

First, by working *we provide for ourselves and our families*, which God commands us to do to the best of our ability. Hard work produces self-

respect, and keeps us from idleness which might cause us to engage in improper ways of gaining a livelihood, like stealing (2 Thessalonians 2.10–12; Ephesians 4.28).

By working, *we also enhance people's respect for the gospel* of Christ. If we work hard, we can be independent of other's support and we can be helpful contributors to society. If we are known as unproductive, lazy, and foolish people, others can assume that our belief system must be flawed in some way, and they are less open to hearing the message of Christ from us (1 Thessalonians 4.11).

Finally, and this surprises people, *we are to work in order to provide for the poor* (Exodus 23.10–11; Leviticus 19.9–10; Ephesians 4.28). Christians are to clearly recognize that, because of the fall, not everyone is able to work. In addition, there are those who are physically or mentally disabled or aged and are no longer able to work. In a welfare state, it is easy to abdicate this responsibility to the government. Yet the Bible places this responsibility on the church not the state. Today our government is changing many of the welfare practices in ways that encourage contribution from the private sector.

### ***We Should Work Hard***

The fact that God gave us work to do before the fall, shows it is something to be gratefully accepted, not avoided. The most basic principle about work is stated by Solomon:

**Whatever your hand finds to do, do it with all your might. (Ecclesiastes 9.10)**

Hard work is spoken highly of throughout the Bible. Laziness, the opposite of hard work, is consistently presented as foolish and destructive. One of the constant themes of the proverbs is the contrast between laziness and diligence. It is most strongly stated in an illustration about the industrious nature of ants:

**Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest—and poverty will come on you like a bandit and scarcity like an armed man. (Proverbs 6.6–11. See also Proverbs 10.5; 12.24; 13.14; 19.15; 21.25; 24.30–34)**

The Apostle Paul regarded a lazy believer as a scandal to the church. In the church in Thessalonica, there appears to have been a

problem with some of the Christians not working, but rather being unproductive and idle. Apparently, some of the believers had a mistaken belief that Christ was about to return at any moment, and felt it was unnecessary to work. Paul speaks to this problem several times in his two letters to them (1 Thessalonians 4.11–12; 2 Thessalonians 3.10–13). One of the things he said was,

**For even when we were with you, we gave you this rule: “If a man will not work, he shall not eat.” (2 Thessalonians 3.10)**

The Christian fellowship was to provide for the poor believers among them, but they weren’t to provide for those who were able to work and were foolishly choosing not to. Work may be difficult mentally, emotionally, or physically, or it may be combination of all three. But we are told that those who work hard at legitimate employment enjoy great satisfaction and freedom:

**The sleep of a laborer is sweet, whether he eats little or much. (Ecclesiastes 5.12)**

### ***We Should Know When To Stop***

While we are told we should work hard, we should also know when to stop working. This was the basic purpose behind the fourth commandment:

**Remember the Sabbath day by keeping it holy. Six days you shall labor and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work.... (Exodus 20.8–11)**

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This law was given to Israel, not to us. The Sabbath, the seventh day of the week (Saturday) is when the people of Israel were commanded to stop working and rest. Sunday, when Christians gather to worship, is called “the Lord’s Day” in the New Testament because it commemorates the day of Christ’s resurrection (Revelation 1.10). Sunday is not the Sabbath and all of the Old Testament rules do not apply to it. However, the *basic principle* of the Sabbath is always true—we are to limit our work so that we can rest. It is unscriptural to choose to work seven days without stopping. There should be at least one day each week when we purposely separate ourselves from our usual occupation.

While Sunday is not the Sabbath, it *is* the day that was set aside in the New Testament by the custom of the early church to meet for worship

and learning. The command for us to not neglect meeting together tells us that it is not appropriate for a believer to *choose* to work on Sunday and miss the meetings of the church (Hebrews 10.25). Obviously, there are professions involving public safety and welfare (such as police work and hospitals) that may require work on Sunday, but that is different from choosing to work on Sunday when it is an option.

Today we refer to a person who can't seem to control his or her work-life as a "workaholic." This is an apt word. It's a particularly difficult problem because we're commanded to work hard and people often receive approval for doing an extraordinary amount of work. Yet for many people work becomes a compulsive way to avoid other responsibilities and relationships they are uncomfortable with.

Work is important, but all of life isn't work. We should learn how to limit our work so that we can give ourselves to our other responsibilities in life and so we can refresh ourselves to make our work more productive.

### ***We Should Be Completely Honest***

One of the qualities that is to characterize believers is that we are honest, even if it means our honesty will be to our detriment, rather than our benefit. In every sphere of life, our aim should be to be known as a person of integrity and complete honesty. There is a three-fold prohibition in the Bible:

**Do not steal. Do not lie. Do not deceive one another. (Leviticus 19.11.  
See also Zechariah 8.16 and Ephesians 4.25)**

As a worker, we should let our employer or manager know that we will not lie or engage in any unscrupulous business practices. Sometimes this will require changing jobs, but it's better to find another kind of work than stain your character with falsehood.

### ***We Should Do Our Work For God***

Finally, we are told that our attitude in our work should be that we are doing it for the Lord. Paul tells us that,

**Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. (Colossians 3.23–24)**

In reality, it is God who commands us to work. He is the one who gives us “the ability to produce wealth” (Deuteronomy 8.18). He is the one who will ultimately evaluate our work and reward it with “an inheritance from the Lord.” No matter what role we fill in life—teacher, engineer, skilled tradesperson, a mother who cares for the house, salesperson, business owner, or anything else—our attitude every day should be that we are working for God and not simply for another person.

If you do your work this way, you will find that it takes away a lot of pressure. You can perform menial or mundane tasks with faithfulness because you know that God is your real employer. You can even put up with a difficult boss, endure unfair treatment, and perform your job in adverse conditions, if you know that God is the one you need to please.

Once we’ve earned money, we have to choose how we will use it. That’s the topic we’ll consider in the next lesson.

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<sup>1</sup> We will discuss the topic of gambling in the appendix, *Is Gambling Wrong?*

<sup>2</sup> See a tax attorney or accountant for details about inheritance tax law.