

## Lesson 4      23 November, 2014

### Scriptural Business Practices

**Lesson Scope:** Proverbs 3, 6, 10, 11, 14, 15, 20-24, 27, 28

#### Lesson Focus

Business is an important part of a Christian's life. Working with his hands contributes to the satisfying of man's physical and emotional needs. "The sleep of a labouring man is sweet" (Ecclesiastes 5:12).

Working also provides the means to meet the physical needs of our family and of those around us. "Let him labour, working with his hands the thing which is good, that he may have to give to him that needeth" (Ephesians 4:28).

Our business dealings provide many opportunities to point men to God. We do this by following Biblical principles of diligence, honesty, and simplicity in our business pursuits.

God desires that people labor and make a profitable contribution to society. Those who apply Biblical principles to their occupational interests enjoy God's blessings.

In this lesson the emphasizes is on keeping the work of the kingdom foremost. Our lives should revolve around Christ and His kingdom rather than around ourselves and our work.

We are in the world, but not of the world. We must view our business pursuits as a means to serve God and to reach others for Christ. As ambassadors for Christ, we dare not forget our heavenly country and become attached to earthly pursuits.

**Lesson Aim:** To identify principles that govern sound business practices.

**Theme Verses:** 1 Thessalonians 4:11-12. And that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you; that ye may walk honestly toward them that are without, and that ye may have lack of nothing.

## Lesson Text

### Diligence

**Proverbs 6:6-11** <sup>6</sup> Go to the ant, thou sluggard; consider her ways, and be wise: <sup>7</sup> Which having no guide, overseer, or ruler, <sup>8</sup> Provideth her meat in the summer, *and* gathereth her food in the harvest. <sup>9</sup> How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? <sup>10</sup> *Yet* a little sleep, a little slumber, a little folding of the hands to sleep: <sup>11</sup> So shall thy poverty come as one that travelleth, and thy want as an armed man.

**Proverbs 14:4** Where no oxen *are*, the crib *is* clean: but much increase *is* by the strength of the ox.

**Proverbs 14:23** In all labour there is profit: but the talk of the lips *tendeth* only to penury.

**Proverbs 15:19** The way of the slothful *man is* as an hedge of thorns: but the way of the righteous *is* made plain.

**Proverbs 21:25-26** <sup>25</sup> The desire of the slothful killeth him; for his hands refuse to labour. <sup>26</sup> He coveteth greedily all the day long: but the righteous giveth and spareth not.

**Proverbs 27:18** Whoso keepeth the fig tree shall eat the fruit thereof: so he that waiteth on his master shall be honoured.

**Proverbs 27:23** Be thou diligent to know the state of thy flocks, *and* look well to thy herds.

**Proverbs 28:19** He that tilleth his land shall have plenty of bread: but he that followeth after vain *persons* shall have poverty enough.

### Integrity

**Proverbs 3:27-32** <sup>27</sup> Withhold not good from them to whom it is due, when it is in the power of thine hand to do *it*. <sup>28</sup> Say not unto thy neighbour, Go, and come again, and tomorrow I will give; when thou hast it by thee. <sup>29</sup> Devise not evil against thy neighbour, seeing he dwelleth securely by thee. <sup>30</sup> Strive not with a man without cause, if he have done thee no harm. <sup>31</sup> Envy thou not the oppressor, and choose none of his ways. <sup>32</sup> For the froward *is* abomination to the LORD: but his secret *is* with the righteous.

**Proverbs 11:1** A false balance *is* abomination to the LORD: but a just weight *is* his delight.

**Proverbs 20:10** Divers weights, *and* divers measures, both of them *are*

alike abomination to the LORD.

**Proverbs 20:14** *It is naught, it is naught, saith the buyer: but when he is gone his way, then he boasteth.*

**Proverbs 22:7** The rich ruleth over the poor, and the borrower *is* servant to the lender.

**Proverbs 22:16** He that oppresseth the poor to increase his *riches*, and he that giveth to the rich, *shall* surely *come* to want.

**Proverbs 23:10-11** <sup>10</sup> Remove not the old landmark; and enter not into the fields of the fatherless: <sup>11</sup> For their redeemer *is* mighty; he shall plead their cause with thee.

## **Prudence**

**Proverbs 10:5** He that gathereth in summer *is* a wise son: *but* he that sleepeth in harvest *is* a son that causeth shame.

**Proverbs 11:15** He that is surety for a stranger shall smart *for it*: and he that hateth suretiship is sure.

**Proverbs 24:27** Prepare thy work without, and make it fit for thyself in the field; and afterwards build thine house.

## **Questions for Study**

### **Diligence**

1. What lessons can we learn from the ant?
2. Describe a good work ethic. How can we instill this in our children?
3. List some directives for Christian giving. What are some rewards?
4. Enumerate some rewards of diligent manual labor.

### **Integrity**

5. In our business dealings, how can we develop and maintain trust?
6. What are some business tactics that would mar our testimony?

### **Prudence**

7. Why is it unwise to become surety for another?
8. List some characteristics of a wise steward.

## **Analyzing the Passage**

Note the numerous contrasts between the righteous and the slothful. We can rightly conclude that the righteous man is not a slothful person.

"Withhold not good from them to whom it is due" (Proverbs 3:27). This principle sets the Christian apart from the man of the world, whose pri-

mary concern is for himself.

"His secret is with the righteous" (Proverbs 3:32). Knowing God and following His ways produce an inner strength and beauty that others long for.

"As one that travelleth" (Proverbs 6:11) portrays slow but surely approaching steps. "As an armed man" suggests irresistible power. Slothfulness most certainly ends in poverty.

Suretiship (Proverbs 11.15) comes from a Hebrew word meaning "to clap with hands, as in a promissory handshake." It is risky to promise to make good for another's debt.

The main thought of 14:4 is not how to keep a clean barn. Rather, this verse shows the ability of cattle to provide a living for their owners.

## **Principles and Applications**

### **Diligence**

1. Through the ant, God provides us an example of diligence, foresight, organization, and preparation (Proverbs 6:6-11). Some ants build their house with a maze of tunnels and passages. Others work with undaunted courage, gathering food for the colony. Sometimes they even move food particles larger than themselves! When their colony is disturbed or uprooted, the ants work together quickly to carry their contents to safety.

What a contrast the ants are to the sluggard! And they do it all without being told. Take a few minutes to observe an ant colony at work. We learn from the ants to get up (timeliness), set up (efficiency), lay up (frugality), and not give up (perseverance).

2. A good work ethic is essential to sound business practices (Proverbs 14:4, 23; 21:25, 26; 27:18, 23). In our day, many employers lament the difficulty of finding reliable help. Outright stealing is commonplace. Dawdling and the personal use of cell phones while on the job subtly but just as surely cheat the employer through lost productivity. How large would your paycheck be if it reflected only your diligence and carefulness? Employers want productive workers. A diligent, conscientious person usually finds plenty of work opportunities.

3. The slothful struggle with difficulty, but the righteous have a source for answers to difficulties (15:19). A slothful man wastes his time and his resources. He is pricked and entangled by the hardship that he en-

counters, both self-inflicted and circumstantial. His failure to follow God's commands for diligent labor may indicate a spiritual darkness that is settling upon him.

The righteous man, who trusts God and works diligently, has his physical and spiritual needs met. This man's way is made plain "as a raised highway." A man's outlook on life changes when he has a source for answers to life's questions.

4. God blesses the generous sharing of our material wealth (Proverbs 21:25-26). The righteous man realizes that all his resources belong to God. He sees them as a means to meet the needs of his family and others. Therefore, he gives liberally to the needs around him. The paradox of giving is that a man who gives receives more than he gave away. He receives the joy of sharing with others, and he lays up treasure in heaven. God often chooses to bless men financially also when they possess a proper view of material possessions and the sharing of them.

5. Following Biblical business practices brings reward (Proverbs 27:18). We face the constant challenge of keeping the multiple interests of life properly balanced. By honoring God and keeping Him first in our lives, we bring honor to God rather than to man. God blesses the labor of the diligent with increase. We in turn thank God and use this increase for His glory.

### **Integrity**

6. God calls us to render what is due to our fellow men (Proverbs 3:27-28; 22:7). When another performs a service for us, we should pay him promptly and cheerfully. We enjoy having others pay us promptly; we should apply the Golden Rule in relating to our creditors.

It should make no difference whether our lender is a bank or a brother in the church. We are responsible to keep our financial commitments. If we are unable to do so, we must promptly inform our lender and seek financial counsel. Otherwise, we are breaking our promise.

7. In all our business dealings, we must develop and maintain trust (Proverbs 3:29-32). Trust is built by a consistent, honest walk of life. Our neighbors know what to expect of us; they dwell securely by us. Trust is a two-way street. We want others to trust us. We must trust others who apparently are making sincere efforts to be trustworthy.

8. Our just God delights in the just dealings of men (Proverbs 11:1; 20:10, 14; 22:16; 23:10-11). We dare not knowingly give men a false

measure or hide a defect underneath quality products. We rather give with "good measure, pressed down, and shaken together, and running over" (Luke 6:38).

In our business dealings, we must carefully avoid confronting the seller and downgrading his product in order to get a better deal. There is no quicker way to leave distaste for our profession. We should ask ourselves, "Would I be satisfied to be on the other side of this deal?" How we relate to others in business may determine their impression of the Christian life.

### **Prudence**

9. God calls us to be good stewards of what He gives us (Proverbs 10:5; 24:27). Just as the window for harvesting crops passes swiftly for the farmer, so the window of physical strength to work hard and earn a living is fleeting.

A young man should learn to stick at a job and exhibit good workmanship before acquiring a house, marrying, and beginning a family. Without developing proper work skills, he is ill prepared to support a wife and children.

10. We must exercise due caution in lending (Proverbs 11:15) It is important to know the borrower and to have an understanding of his purpose for borrowing. Reasonable terms for the time period and interest amount should be established. Cosigning for another man's debt calls for special caution. If the other party defaults, the cosigner's assets would be used as collateral to pay the debt.

### **Answers to Questions**

1. What lessons can we learn from the ant?

We must get up, set up, lay up, and not give up! Ants teach us how to work together. They teach us to see the work that needs to be done and to do it without being told. They teach us to persevere in spite of setbacks or difficulties.

2. Describe a good work ethic. How can we instill this in our children?

A work ethic is "a belief in the moral benefit and importance of work, and its inherent ability to strengthen character." A diligent, conscientious, hardworking person illustrates a good work ethic.

To instill this virtue in our children, we must first of all be a good example. Also we must teach the joy of a job well done and teach them to

see the work that needs to be done.

3. List some directives for Christian giving. What are some rewards?

We should give liberally and cheerfully, sparing not.

We receive the joy of sharing. We lay up treasure in heaven. Sometimes we receive more than we give away.

4. Enumerate some rewards of diligent manual labor

Diligent manual labor provides food to eat as well as resources to meet the other needs of the family. Hard work is honorable. We have something to give to others. God is pleased when we exercise our talent.

5. In our business dealings, how can we develop and maintain trust? We develop trust by treating others fairly. We live by the Golden Rule, selling only what we ourselves would consider buying, were we the buyer of what we are selling. We maintain trust by giving others the benefit of the doubt, rather than accusing them of dishonesty or wrong motives.

6. What are some business tactics that would mar our testimony?

Some unacceptable tactics include hiding defects, giving a false impression of a vehicle or implement, finding fault with an item we really want to buy so that we get a better deal, and so forth.

7. Why is it unwise to become surety for another?

Becoming surety for another endangers the financial security of our own family. We agree to assume any unpaid debt if the borrower is unable. It may help someone acquire a loan that is unwise.

8. List some characteristics of a wise steward.

A wise steward makes use of opportunities he has when he has them.

He gathers in summer. He lays up in preparation for times of adversity.

He is willing to give back to God because all he possesses is God's. He makes his things last, rather than throwing them away readily.

## **Important Teachings**

1. Through the ant, God provides us an example of diligence, foresight, organization, and preparation (Proverbs 6:6-11).

2. A good work ethic is essential to sound business practices (Proverbs 14:4, 23; 21:25, 26; 27:18, 23).

3. The slothful struggle with difficulty, but the righteous have a source for answers to difficulties (Proverbs 15:19).

4. God blesses the generous sharing of our material wealth (Proverbs 21:25-26).

5. Following Biblical business practices brings reward (Proverbs 27:18).
6. God calls us to render what is due to our fellow men (Proverbs 3:27-28; 22:7).
7. In all our business dealings, we must develop and maintain trust (3:29-32).
8. Our just God delights in the just dealings of men (Proverbs 11:1; 20:10, 14; 22:16; 23:10-11).
9. God calls us to be good stewards of what He gives us (Proverbs 10:5; 24:27).
10. We must exercise due caution in lending (Proverbs 11:15).

### **Summarizing the Lesson**

The way we conduct our business speaks volumes to others. It shows them which is more important to us, our earthly pursuits or our kingdom work. We must carefully guard our hearts and motives as we occupy ourselves in these earthly pursuits. "For here have we no continuing city, but we seek one to come" (Hebrews 13:14). This principle should temper each of our business pursuits, satisfaction in providing for his family, and it meets the physical needs of his fellow men. Those who run after get-rich-quick schemes are usually disappointed; often they end with a net loss.

### **Research Guide**

1. Use the Amplified Bible to gain new insight to these verses in Proverbs.
2. Read the passages listed under "Honesty," "Idleness," "Industry," "Liberality," and "Slothfulness" in Nave's Topical Bible.