



THE BIBLE AND BUSINESS



By J. PAUL RENO

THE BIBLE AND BUSINESS

Some practical thoughts from the Scriptures on working, business principles, having your own business, and other areas from a Christian perspective.

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All Scripture quotations in this book are taken from the *King James Version* of the Bible.

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Lesson One

Christians are controlled by the world in our work, income, opportunities, and freedoms to take a day off to serve Jesus.

I Thess. 4:11 "STUDY ... to do your OWN BUSINESS."

1. Each should see work as a personal responsibility – **"Work with your OWN hands"**.
2. Laboring is right
3. This is an area we are commanded to study.
4. Not having a "position" or "job", but actually working.

II Thess. 3:10-12

1. Work to eat
 - ~ Trades taught to sons – Joseph to Jesus
Abraham – Isaac – Jacob – 12 sons – Israel 400
years later.
 - ~ Biblical pattern – to each some land. By N.T.
some rich, some poor.
 - ~ Consider history until the Industrial Revolution.
 - ~ Anti-Biblical practice of: rich and peasants;
royalty and serfs; big business and employees;
labor unions and dues payers; Socialism and
Government-run industry: Communism and no
freedom.

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- ~ How long will we look to the World for jobs?
(Government; lost employers; big business;
international economy, etc.)
- ~ Opportunity to develop “your **OWN** business”
while working a 40 hr. week – 4 or 5 days!

Exodus 20:9

1. Six full days of work – no more, no less.
2. Time to start something on the side.
3. Prepare for a collapsed economy and/or
persecution with the loss of jobs.
4. Some are already self-employed ... press on!
5. Not for wealth but survival and the Kingdom.

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Lesson 2

Consider Solomon's advice in **Ecclesiastes**:

Eccl. 1:9, 10 Nothing is new – It has happened before and will happen again. Will we ever learn?

1:2-8 Vanity for men. Life goes on.

1:13-14 Solomon searches out life from man's viewpoint.

2:4-11 Best that man can produce is still empty.

2:20, 21 We eventually leave the business to someone who didn't produce it.

4:6 Better a little with quiet than much with great pressures.

5:10, 11 Loving silver and increase is vanity.

5:12 Laboring man sleeps well.

11:1 Obey God's rules and reap God's blessing. Understanding of God's ways is not needed.

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Eccl. 11:4 Don't worry about up and down trends.
There will always be negative signs to bind
you up and hinder you.

9:10, 11 Work hard and long.

11:6 Perhaps God will bless, but at least you
sleep well, you know you tried, and you
stand honest before God and man.

12:12-14 Fear God and keep **HIS** commandments.

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Lesson 3

We need to work as **God** taught, not the world's way.

I Thess. 4:11 *"Study to do your OWN business".*

- ~ Work is needed, even if there is no need for the money.
- ~ Six days of work, not 40-hour weeks.
- ~ Not for health, greed, covetousness, **but** survival, family, foundations, and the Kingdom.

Consider the Proverbs of Solomon:

Proverbs 1:10-15

1. Don't let sinners entice you into business schemes.
2. Don't destroy others by business.
3. Don't use "get rich" schemes.
4. Don't go into partnerships with the lost (**II Cor. 6:14-18**).

Proverbs 1:16-19

1. Avoid doing business with greedy people.
2. Avoid the obviously wicked.

Proverbs 3:1-4

1. Keep **God's** law in your business
2. Be truthful and show mercy. Be alert for these.

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3. Key to favor and understanding:
 - a. with God
 - b. with man

Proverbs 3:6

1. Acknowledge God in **all** your ways.
2. Let God direct your business paths. (**HE** is senior partner and director.)

Proverbs 3:7

1. Realize your inabilities and weaknesses.
2. Go with **God's** wisdom
3. If others think you are wise, (see #1).
4. The best men are, at best, only men.

Proverbs 3:13-15

1. Seek wisdom above wealth.

Proverbs 4:23

1. Heart is the source of motives.
2. Keep motives right.
3. Watch your heart and keep it right (diligently).

Proverbs 4:26

1. Watch and ponder direction you are going.

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2. Consider stability, goals, path, and evaluation (5:21).

Proverbs 6:6-11

1. Contrast the ant and sluggard.
2. Prepare ahead.
3. Live below income while well and able.
4. Poverty is the result of a little extra sleep, slumber, and ease beyond absolute necessity.
5. \$1000 saved @ 10.4% @ age 20 = \$2000 @ 27 = \$4000 @ 34 = \$8000 @ 41 = \$16,000 @ 48 = \$32,000 @ 55 = \$64,000 @ 62 = \$128,000 @ 69.
6. A little is what makes the difference. \$1000 saved @ 10.4% at birth = \$512,000 @ 63 or \$1,024,000 @ 70!

Proverbs 10:2, 3

1. How you earn money is important.
2. God cares for the righteous.
3. God deals with the wicked.

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Lesson 4

Proverbs 10:4, 5

1. Slack vs. diligent.
2. Make above your needs while you can for when you can't even make your needs.
3. Profits above immediate needs are expected of God.

Proverbs 10:16

1. Spiritual condition of laborer shows in work product – long range.

Proverbs 10:19

1. Too much talk in business leads into a trap of sin.
2. Talk only what is needed and proper.

Proverbs 10:22

1. **God's** blessing should be sought.
2. God can prosper – without sorrow.

Proverbs 10:26

1. Nature of employees affects boss.
2. Lazy, slow, non-producers are a disgrace.

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Proverbs 11:1

1. Keep weights and measurements right.
2. Give honest: quantities, hours, work, and effort.

Proverbs 11:14

1. Take advice.
2. Find good and many counselors.
3. Someday you can give counsel, but don't be hurt if it is not followed.

Proverbs 11:16

1. It takes strength to maintain wealth after it is gotten.

Proverbs 11:24

1. Proper giving brings God's blessings.
2. Improper giving brings poverty.

Proverbs 11:26

1. Don't create shortages of necessities.
2. Distribute, – don't withhold.

Proverbs 11:28

1. Never trust your riches (possessions).
2. Righteous trust in Jesus.

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Proverbs 11:29

1. Fools need someone to employ them.
2. Fools can't make it as a boss.

Proverbs 11:30 – Winning Souls

1. Doesn't make wise
2. IS wise
3. Who is wiser than God?
4. Our wisdom is to submit to His wisdom.
5. We are to be tools in seeing the lost saved.
6. See how God works thru saints to win souls to His Kingdom!

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Lesson 5

Proverbs 12:3

1. Issue of a business being established.
2. Wickedness leaves no foundation of trust – no certainty of continuing.
3. Righteous dealings establish roots.

Proverbs 12:10

1. The righteous will care for their livestock; also equipment and employees.
2. The wicked “at best” are still cruel.

Proverbs 12:11

1. Diligence in work will provide basics.
2. Running with “the crowd” shows ignorance.
3. Choice of friends and associates is essential.

Proverbs 12:22

1. Lord’s abomination/delight – our choice.
2. Lies = abomination; truth = delight.

Proverbs 12:24

1. Diligent vs. slothful (prosperity or under taxes)

Proverbs 12:27

1. Diligent vs. slothful (value of what is in hand)

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Proverbs 13:4

1. Diligent vs. slothful (end results)

Proverbs 13:7

1. Self-made yet with nothing.
2. Self-abased ends up with results
\$1 saved = \$2 earned (Soc. Sec.; state and federal income taxes, costs to earn it, etc.)
\$1 saved @ 12% = \$16 in 24 years (\$32 earned).
3. God's promise and blessing.

Proverbs 13:8, 18

1. Help for poor is rebuke and instruction.
2. Rejection of rebuke and/or instruction = poverty

Proverbs 13:11

1. Means of gaining affects the end result.
2. Contrast vanity and labor.

Proverbs 13:20

1. Watch your associations.

Proverbs 14:1

1. Women can build or destroy their businesses.
2. Wives can affect their husband's business.

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Proverbs 14:4

1. Progress always creates problems.
2. Learn to turn problems into opportunities (manure into fertilizer).
3. Many kill the ox to solve the problem.

Proverbs 14:11, 12

1. Issue is: not what others say
not what we think
rather what God said.
2. God guarantees the end results.

Proverbs 14:17

1. Watch your emotions.
2. Watch your methods.
3. Even the world hates a “rip-off”.

Proverbs 14:23

1. Contrast Labor vs. Talk.
2. Labor brings profit. Talk brings poverty.
 - ~ A Church that runs on talk is spiritually poor.
 - ~ A church that runs on labors of prayer, missions, ministry of the Word, evangelism, will profit personally – its people, its fellowship, its friends, its contracts, and the Kingdom.

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- ~ Souls that talk of concern will stay poor.
- ~ Souls that labor to enter in shall profit.

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Lesson 6

Proverbs 15:27

1. Greedy of gain = family troubles.
2. Work instead of seeking gifts and "freebies".
3. Learn the value of an object and what it takes to earn it.
4. Danger of: gambling, lotteries, sweepstakes, and free prizes. (Hoping for a miracle gift instead of working).

Proverbs 16:8

1. Better right than rich.

Proverbs 16:19

1. Better humble than proud and rich.
2. God knows when success would go to our heads.

Proverbs 16:26

1. Work for yourself, even when hired.
2. When you think you work for others, you do less.
(Production, motive, attitude).

Proverbs 18:9

1. Slothful = loafing
2. Wasteful = throwing away wealth
3. Stewardship of time, energy, and material.

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Proverbs 19:14

1. Produce house and riches for son(s) to have a start in life.
2. Help keep children and grandchildren from slavery (to banks, etc.)
3. Start breaking the cycle of poverty.
4. Provide a place to live and finances for business.

Proverbs 20:4

1. Sluggard and excuses.
2. Living by signs and conditions vs. faith.
3. Facts of cycles of business.

Proverbs 20:13

1. Love of sleep = poverty.
2. Sleep is a necessity not an enjoyment.

Proverbs 20:14

1. Not all business people are honest.
2. Some "act" as if they are being taken advantage of and then boast of their profit.

Proverbs 21:5

1. Diligent contrasted with the hasty.
2. Hard work and patience = ending up right.

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Proverbs 21:6

1. Deception for money = vanity.
2. Something dies each time one deceives.

Proverbs 21:17

1. Guard against a “love” of pleasures, wine; fine foods.
2. These three destroy what you have worked for.

Proverbs 21:20

1. Learn to save.
2. Don't invest everything into expenses.
3. Keep a cash flow and some liquid assets.

Proverbs 21:25, 26

1. Slothful is self-destructive.
2. Slothful covets, yet is lazy.
3. Righteous labors and gives.

Proverbs 21:31

1. Prepare for troubles.
2. Don't wait until trouble comes.
3. Realize that even after you prepare, only **God** produces safety. (Neither pacifist or warmonger).

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4. Only God can keep, yet **HE** expects our efforts (sovereignty and responsibility).
5. Prepare for the worst and trust God to take us through.

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Lesson 7

Proverbs 21:1

1. A GOOD NAME represents our reputation (what people think about us) and character (what we are).
2. It is of far greater value than wealth.
3. We should value our character and reputation far above making money.

Proverbs 22:3

1. Realize that there will be problems, hard times, and evil days.
2. Watch for such and look ahead.
3. Prepare for these times.
4. Be ready to adjust, – things always change.

Proverbs 22:7

1. The rich rule over the poor.
2. Borrowers serve lenders.
3. Choice of working for yourself or serving a lender.
4. Loaning to others is a way of bringing them under your power, benefitting from their labors, and making them your servants.

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5. Banks own people, stores, businesses, corporations, etc.
6. Slavery never dies, – it is only adjusted.

Proverbs 22:13

1. The slothful always have excuses.
2. Every job has problems and dangers.
3. The slothful dwell on the negatives of a job.

Proverbs 22:16

1. Don't take advantage of poor people.
2. Don't think you can impress the rich.

Proverbs 23:4, 5

1. The goal of work should not be wealth.
2. Man's wisdom (wealth as a goal) needs to stop, and be replaced by God's wisdom.
3. When wealth is a goal, money has a way of sprouting wings and flying away.

Proverbs 23:7

1. Your thought life determines what you are and what you will become.

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2. Think:

failure ... disaster ...
lazy ... difficulties ...
excuses ... selfish ...
energy ... others ...
servant ... problem solving ...
holiness ... pride ...
humility ... God can do thru me ...

3. This is not “the power of positive thinking”, but rather, “out of the heart are the issues of life”.
4. This never violates God’s other principles or actions.

Proverbs 24:30-34

1. Two views towards possessions:
 - a) Slothful
 - b) Proper care of possessions
2. The difference is “a little” extra sleep, slumber, and/or folding of hands.
3. The results are great.
4. Learn from others by intelligent observation, – not critical for gossip but for personal instruction.

Proverbs 26:6

1. Don’t employ fools.

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2. Savings from cheap wages are more than lost in the damage they do.

Proverbs 26:13-16

1. The slothful make poor employees.
2. Sluggards will argue and never understand.
3. Such employees will be lazy, excuse giving, late workers, negative talking, proud, arguing, always right, and never satisfied.

Proverbs 27:2

1. Don't promote yourself.
2. If you are that good, others will tell it; if not, you will be glad you were silent.

Proverbs 27:18

1. Be faithful, consistent, and dependable.
2. In time, you will reap your reward and be satisfied.

Proverbs 27:20

1. Realize that true satisfaction does not come from what can be seen.
2. Satisfaction starts from the heart.

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Proverbs 27:21

1. We need to learn how to melt down praise, – expose it to the fire.
2. This will help us skim off the impurities of flattery, flesh, falsehoods, and extras, leaving only pure facts.

Proverbs 27:23

1. We need to be diligent to know the condition of our business.
2. We need to act diligently to care for our business.

Proverbs 27:25-27

1. Know your business in each aspect – hay, herbs, tender grass, lambs, goats.
2. Know the function and purpose of each aspect.
3. Diversify yet stay related – unified.
4. Know what expenses you will face and how you plan to meet them.
5. Be diligent in examining each area to justify its operation.

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Lesson 8

Proverbs 28:6

1. Holiness is more important than wealth.
2. Poverty with doing right is better than wealth when doing wrong.

Proverbs 28:8

1. Usury is exorbitant interest (right interest needs to consider inflation, risk, lost use personally, lost business opportunities for the money).
2. Consider bank rates and why they don't borrow from the bank.
3. Consider that some people want gifts at your expense.
4. Unjust gain implies there is a just gain that is less.
5. Jesus taught (**Luke 19:11-26**) that gain should be above what a bank gives in interest.
6. Gain is what is left over after investment and expense are taken out.
7. Usury and unjust gain are: above normal rates considering all factors; taking advantage of others; trying to get rich quick; gathered for those who pity the poor (they helped cause some of the poverty).

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Proverbs 28:19, 20, 22

1. Faithfulness and diligence will be rewarded.
2. Chasing after a fun-loving crowd is foolish.
3. Wealth sought hastily leads to sin.
4. Better to make progress slowly; think and consider along the way.

Proverbs 29:11

1. Don't talk about all you know.
2. Learn to listen, wait, and hold back.

Proverbs 29:20

1. Be cautious of compulsive talkers.
2. Be careful to weigh what you will say before you say it.
3. Being hasty in words is worse than being foolish.

Proverbs 29:23

1. Honor must be above pride.
2. Sometimes these two are confused.

Proverbs 29:24

1. Be cautious of the character of any partners.
2. Toleration of theft leads to toleration of cursing.

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Proverbs 30:8, 9

1. Our goal should be neither poverty nor wealth.
2. We should aim for sufficient for life now and into the future.

Proverbs 30:10

1. Other people's servants are not accountable to us or our standards.
2. Don't accuse such servants to their masters.
3. If their master is pleased you will only bring yourself grief; if he is displeased he can ask you if he wants your input.

Proverbs 30:14

1. There will always be business people who destroy others.
2. It is best not to deal with such.

Proverbs 31:10, 13, 16, 24

1. The virtuous woman understands business principles.
2. She seeks work (**13**).
3. She works willingly (**13**).
4. She has good business sense (**16**).

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5. She has money to invest (16).
6. She improves a property's productivity (16).
7. She does quality work (24).
8. She supplies above the needs of her household (24).
9. She understands the cottage industry concept ... work at home to earn money, etc.

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Lesson 9

I Thess. 4:11

1. **STUDY** – to do your OWN BUSINESS
– to WORK with your OWN hands.
2. Each should seek to have some business of their own.
3. Each to work with their “own hands”, even if other work is management, etc.
4. This is commanded of God.
5. **STUDY** to obey in these areas. It doesn’t come naturally. Examine the Bible, opportunities, Providence, experience, others, etc.
6. An old Jewish Rabbi said, “He who does not teach his son a trade raises a thief.”
7. Do you want what you have learned to be lost to your family in future generations?

Genesis 4:20-22

1. Trades tend to run in families.

Genesis 46:31-47:6

1. Families developed these trades.

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Genesis 30:27-43

1. Knowledge was hoarded in families.

Genesis 31:1

1. Family training made survival and even prosperity possible even when cheated.
2. This training involves attitudes, availability, adjustability, character, work habits, mental skills, spiritual depth, knowledge, work skills, zeal, industry, etc.

Lam. 3:27

1. Start children out early.
2. As youth, they should bear the load.
3. This makes for ease when they are older.

John 4:4, 5

1. Land was given to Joseph (perhaps **Gen. 33:19**).
2. Joseph was sold into Egypt at the age of 17. Therefore, he owned land by or before that age.

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I Sam. 16:11

1. David watched sheep when the youngest of eight boys in the family (**17:14**).
2. As a youth, he had to face a lion and a bear (**17:33, 42, 55, and 56**).
3. This was good and proper preparation for his future.

I Sam. 2:18, 19; 3:1

1. Samuel ministered as a child.

Amos 7:14

1. Amos was not a prophet's son.
2. The ministry often ran in families by God's design.
Examples: sons of Aaron, Levites, Kings, sons of prophets. .

Mark 6:1-3

1. Jesus followed in Joseph's trade.
2. James and John followed in Zebedee's.
3. Jesus worked with His own hands.
4. So did Saul (Paul), Peter, Andrew, James, John.
5. The Bible is full of working with our hands:
~ Adam in the Garden of Eden and afterward.

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- ~ Noah building an ark.
- ~ Abraham building altars.
- ~ Israelites building brick and treasure cities.
- ~ Solomon and people, – a temple.
- ~ Nehemiah's people, – a wall.
- ~ Kingdom age, – to each a vine and fig tree.

James 5:1-6

1. Warnings to those who don't pay wages, etc. properly.



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