

# 99 Truths about Work, Economics and Human Flourishing<sup>1</sup>

## In connection with the nature, character and role of GOD

1. **God is the first and finest worker.** [*Gen. 1:1 In the beginning, God created the heavens and the earth; Gen. 1:31 Then God saw everything that He had made, and indeed it was very good.*]
2. **God has continued to work even after His initial creation of all things.** [*John 5:17 Jesus answered them, "My Father has been working until now, and I have been working."*]
3. **God's work includes gardening, teaching, designing, building, ruling, judging, surgery, shepherding, farming, writing, public speaking, and more.** [*See Gen. 2:8, 21; Jer. 18:6; Ps. 143:10; Matt. 8:16; Ps. 23; Mal. 3:2-3; Ezek. 22:20, Ex. 31:3.*]
4. **God can do anything He chooses, and no work is too difficult for Him.** [*Ps. 115:3 But our God is in heaven; He does whatever He pleases; Gen. 18:13-14 And the Lord said to Abraham... 'Is anything too hard for the Lord?'*]
5. **God created all things out of His own thought and voice, and without Him, nothing that humans work with could exist.** [*Gen. 1 And God said, "Let there be...and there was..."; John 1:3 All things were made through Him, and without Him nothing was made that was made.*]
6. **God continuously sustains all things in the material world.** [*Col. 1:16-17 All things were created through Him and for Him. And He is before all things, and in Him all things consist (hold together); Heb. 1:2-3 ...through whom also He made the worlds...and upholding all things by the word of His power...]*
7. **God is sovereign over all things.** [*Acts 10:36 ...He is Lord of all; Ps. 115:3 But our God is in heaven; He does whatever He pleases. Job 12:23 He makes nations great, and destroys them; He enlarges nations, and guides them. See also Daniel 4:25, 34-35]*

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<sup>1</sup> The term *human flourishing* here does not refer to some kind of "prosperity gospel." It refers to an *abundant life* (as Jesus put it) with meaning, purpose and hope, accompanied by a deep sense of satisfaction and completeness that can only come from living life as God intended. It refers to overall well-being and wholeness, whether it's relational, economic or otherwise, that comes from being in unity with God and His purposes, living in alignment with the Kingdom of Light, when things are "as they should be," not only for individuals, but for nations. The biblical word for this is *shalom*. For more, see Dr. Jonathan T. Pennington's essay, *A Biblical Theology of Human Flourishing*, available through the Institute for Faith, Work & Economics at [www.tifwe.org](http://www.tifwe.org).

8. **God owns all things—the material world is His “stuff.”** [*Psalm 24:1 The earth is the Lord’s, and all it contains.*]
9. **God determined before the creation of Adam and Eve that humans would govern over (steward) all things on earth.** [*Gen. 1:26-28 Then God said, “Let Us make man in Our image, according to Our likeness; let them have dominion... over all the earth.*]
10. **God is the ultimate and final authority above all earthly authorities, including every authority connected with human employment and governance.** [*Proverbs 8:15-16 By Me kings reign, and rulers decree justice. By Me princes rule, and nobles, all the judges of the earth; Romans 13:1 For there is no authority except from God, and the authorities that exist are appointed by God. See also Acts 5:28-29 (“...we must obey God rather than men...”), and Eph. 6:5-9 And you, masters...giving up threatening, knowing your own Master also is in heaven, and there is no partiality with Him.*]
11. **God values all workers.** [*Matt. 10:29-31 Are not two sparrows sold for a copper coin? And not one of them falls to the ground apart from your Father’s will. But the very hairs of your head are all numbered. Do not fear therefore; you are of more value than many sparrows.*]
12. **God is present everywhere at once, and there is no workplace He does not inhabit.** [*Ps. 139:8 Where can I go from Your Spirit? Or where can I flee from Your presence? If I ascend into heaven, You are there; if I make my bed in hell, behold, You are there.*]
13. **God knows every worker’s thoughts, and the motive of every worker’s heart.** [*Luke 8:17 For nothing is secret that will not be revealed, nor anything hidden that will not be known and come to light. Heb. 4:12-13 For the word of God...is a discerner of the thoughts and intents of the heart. And there is no creature hidden from his sight, but all things are naked and open to the eyes of Him to whom we must give account.*]
14. **God communicates with human beings, and will guide them in the way they should work, and the work they should do.** [*Gen. 1:9-10 Then the Lord God called to Adam and said to him, “Where are you?” So he said, “I heard Your voice in the garden...”; Prov. 3:6 In all your ways acknowledge Him, and He shall direct your paths; John 10:27 “My sheep hear My voice, and I know them, and they follow Me.” Eph. 2:10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.*]
15. **God’s Word provides guidance for all sorts of work, and equips people to do it in the right way.** [*II Tim 3:16-17 All Scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness, that the man of God may be complete, thoroughly equipped for every good work. ]*
16. **God despises false measures of value, and gains made from deception are an abomination to Him, but He delights in honest valuations.** [*Lev. 19:36 You shall have honest scales, honest weights, an honest ephah, and an honest hin: I am the LORD your God, who brought you out of the land of Egypt. Prov. 11:1 Dishonest scales are an abomination to the LORD, but a just weight is His delight. Prov. 16:11 Honest weights and scales are the LORD’s; All the weights in the bag are His*

work. *Prov. 20:10 Diverse weights and diverse measures, they are both alike, an abomination to the Lord.*]

- 17. God holds all people accountable for how they work and how they spend their time at work.** [*Gal. 6:4-5 But let each one examine his own work, and then he will have rejoicing in himself alone, and not in another. For each one shall bear his own load. I Peter 4:3-5 For we have spent enough of our past lifetime in doing the will of the Gentiles—when we walked in lewdness, lusts, drunkenness, revelries, drinking parties, and abominable idolatries. In regard to these, they think it strange that you do not run with them in the same flood of dissipation, speaking evil of you. They will give an account to Him who is ready to judge the living and the dead.*]
- 18. God forgives any worker who sins.** [*I John 1:9 If we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness.*]
- 19. God is merciful to workers.** [*Ps. 25:6 Remember, O Lord, Your tender mercies and Your loving kindnesses, for they are from of old. Ps. 33:5 He loves righteousness and justice; The earth is full of the goodness of the Lord.*]
- 20. God is the perfect Judge of our work, with all of His judgments being true and just.** [*Deut. 32:3-5 For I proclaim the name of the Lord: Ascribe greatness to our God. He is the Rock, His work is perfect; For all His ways are justice, a God of truth and without injustice; righteous and upright is He.*]
- 21. God is the giver of every good and perfect gift at work and elsewhere.** [*James 1:17 Every good gift and every perfect gift is from above, and comes down from the Father...*]
- 22. God loves a cheerful giver, at work and elsewhere.** [*2 Cor. 9:7 So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.*]
- 23. God works through human beings.** [*Eph. 2:10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them; Matt. 5:16 Let your light so shine before men, that they may see your good works and glorify your Father in heaven. John 15:16 I chose you and appointed you that you should go and bear fruit, and that your fruit should remain...*]
- 24. God gives people the ability to produce wealth, but with wealth comes a tendency to forget Him.** [*Deut. 8:11-20 “Beware that you do not forget the LORD your God by not keeping His commandments, His judgments, and His statutes which I command you today, lest—when you have eaten and are full, and have built beautiful houses and dwell in them; and when your herds and your flocks multiply, and your silver and your gold are multiplied, and all that you have is multiplied; when your heart is lifted up, and you forget the LORD your God who brought you out of the land of Egypt, from the house of bondage; who led you through that great and terrible wilderness, in which were fiery serpents and scorpions and thirsty land where there was no water; who brought water for you out of the flinty rock; who fed you in the wilderness with manna, which your fathers did not know, that He might humble you and that He might test you, to do you good in the end— then you say in your heart, ‘My power and the might of my hand have gained me this wealth.’ And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day. Then*

*it shall be, if you by any means forget the LORD your God, and follow other gods, and serve them and worship them, I testify against you this day that you shall surely perish. As the nations which the LORD destroys before you, so you shall perish, because you would not be obedient to the voice of the LORD your God.” II Chron. 1:11-12 Then God said to Solomon: “Because this was in your heart, and you have not asked riches or wealth or honor or the life of your enemies, nor have you asked long life—but have asked wisdom and knowledge for yourself, that you may judge My people over whom I have made you king—wisdom and knowledge are granted to you; and I will give you riches and wealth and honor, such as none of the kings have had who were before you, nor shall any after you have the like.” Prov. 30:7-9 Two things I request of You (deprive me not before I die): Remove falsehood and lies far from me, give me neither poverty nor riches—feed me with the food allotted to me, lest I be full and deny You, and say, “Who is the LORD?” Or lest I be poor and steal, and profane the name of my God. Matt 13:22 Now he who received seed among the thorns is he who hears the word, and the cares of this world and the deceitfulness of riches choke the word, and he becomes unfruitful.]*

***In connection with all that is made and sustained by God through  
CREATION***

- 25. The entire material world we work in was spoken into existence by the Designer’s willing choice.** [*Gen. 1 And God said, “Let there be...and there was...”; John 1:3 All things were made through Him, and without Him nothing was made that was made.*]
- 26. All of God’s creation is a demonstration of work that is not only good but great.** [*Gen.1 In the beginning God created the heavens and the earth...and God saw that it was very good. Rom. 1:20 For since the creation of the world His invisible attributes are clearly seen, being understood by the things that are made, even His eternal power and Godhead...*]
- 27. All the material things humans work with are continually held together by God.** [*Col. 1:16-17 All things were created through Him and for Him. And He is before all things, and in Him all things consist (hold together); Heb. 1:2-3 ...through whom also He made the worlds...and upholding all things by the word of His power...*]
- 28. The created realm we work in includes both physical and spiritual realities made by God.** [*Col. 1:16 For by Him all things were created that are in heaven and that are on earth, visible and invisible, whether thrones or dominions or principalities or powers...*]
- 29. The created realm includes both temporal and eternal realities made by God.** [*Col. 1:16 For by Him all things were created that are in heaven and that are on earth, visible and invisible...II Cor. 4:18 For the things which are seen are temporary, but the things which are not seen are eternal.*]

- 30. All of the material creation speaks of God's power and authority.** [*Rom 1:18-20 For the wrath of God is revealed from heaven against all ungodliness and unrighteousness of men, who suppress the truth in unrighteousness, because what may be known of God is manifest in them, for God has shown it to them. For since the creation of the world His invisible attributes are clearly seen, being understood by the things that are made, even His eternal power and Godhead, so that they are without excuse...*]
- 31. The earth has been plagued by corruption and decay since humanity's first sin, and no human work is impervious to its effects.** [*Gen. 3:17 Then to Adam He said, "Because you have heeded the voice of your wife, and have eaten from the tree of which I commanded you, saying, 'You shall not eat of it': cursed is the ground for your sake..."; Rom. 5:12 Therefore, just as through one man sin entered the world, and death through sin, and thus death spread to all men, because all sinned.*]
- 32. The material world has not been forsaken by God, in spite of the entrance of the Fall and the fact that His world is broken and in need of restoration.** [*Gen. 3:21 (after the Fall) ...for Adam and his wife the Lord God made tunics of skin, and clothed them...; John 3:17 For God did not send His Son into the world to condemn the world, but that the world through Him might be saved. Col. 1:19-20 For it pleased the Father that in Him all the fullness should dwell, and by Him to reconcile all things to Himself, by Him, whether things on earth or things in heaven, having made peace through the blood of His cross.*]
- 33. Pain and suffering are realities in a fallen world, but work itself is not a curse.** [*Rom. 5:12 Therefore, just as through one man sin entered the world, and death through sin, and thus death spread to all men, because all sinned. Eph. 2:10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.*]
- 34. The material world, though in a fallen state, remains God's own possession, and therefore has great significance for both God and humanity.** [*Ps. 24:1 The earth is the Lord's and all it contains...; Ps. 103:19 The Lord has established His throne in heaven, and His kingdom rules over all; Acts 17:24-28 God, who made the world and everything in it, since He is Lord of heaven and earth, does not dwell in temples made with hands. Nor is He worshiped with men's hands, as though He needed anything, since He gives to all life, breath, and all things... for in Him we live and move and have our being...*]
- 35. The material world, though in a fallen state, is a realm God intends for humans to manage and govern.** [*Gen. 1:26-28 Then God said, "Let Us make man in Our image, according to Our likeness; let them have dominion over the fish of the sea, over the birds of the air, and over the cattle, over all the earth and over every creeping thing that creeps on the earth." So God created man in His own image; in the image of God He created him; male and female He created them. Then God blessed them, and God said to them, "Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth." Ps. 8:4-8 What is man that You are mindful of him, and the son of man that You visit him? For You have made him a little lower than the angels, and You have crowned him with glory and honor. You have made him to have dominion over the works of Your hands; You have put all things under his feet, all sheep and*

*oxen – even the beasts of the field, the birds of the air, and the fish of the sea that pass through the paths of the seas. Eph. 2:10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.]*

- 36. While high supply and low demand may pull prices down, and low supply and high demand may push prices up, care must be taken to not abuse this principle (as may be done through artificial manipulation) to the detriment of others, both producers and consumers.** [*Prov. 11:24-28 There is one who scatters, yet increases more, and there is one who withholds more than is right, but it leads to poverty. The generous soul will be made rich, and he who waters will also be watered himself. The people will curse him who withholds grain, but blessing will be on the head of him who sells it. He who diligently seeks good finds favor, but trouble will come to him who seeks evil. He who trusts in his riches will fall, but the righteous will flourish like foliage; Prov. 15:27 He who is greedy for gain troubles his own house...; Phil. 2:3-4 Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves, not looking to your own interests but each of you to the interests of the others; Phil. 4:19 But my God shall supply all your need according to His riches in glory by Christ Jesus.]*
- 37. One day, a New Earth shall replace this current fallen world, and all things shall be made new, and fully reconciled to Christ.** [*Col. 1:16-20 For by Him all things were created that are in heaven and that are on earth, visible and invisible, whether thrones or dominions or principalities or powers. All things were created through Him and for Him. And He is before all things, and in Him all things consist. And He is the head of the body, the church, who is the beginning, the firstborn from the dead, that in all things He may have the preeminence. For it pleased the Father that in Him all the fullness should dwell, and by Him to reconcile all things to Himself, by Him, whether things on earth or things in heaven, having made peace through the blood of His cross; Rev. 21:1-5 Now I saw a new heaven and a new earth, for the first heaven and the first earth had passed away. Also there was no more sea. Then I, John, saw the holy city, New Jerusalem, coming down out of heaven from God, prepared as a bride adorned for her husband. And I heard a loud voice from heaven saying, "Behold, the tabernacle of God is with men, and He will dwell with them, and they shall be His people. God Himself will be with them and be their God. And God will wipe away every tear from their eyes; there shall be no more death, nor sorrow, nor crying. There shall be no more pain, for the former things have passed away." Then He who sat on the throne said, "Behold, I make all things new."*

*In connection with the biblical view of*  
**HUMANITY**

- 38. Humans were created by God to work.** [*Gen. 1:26 Then God said, "Let Us make man in Our image, according to Our likeness...and let them rule...over all the earth;" Gen. 2:15 Then the Lord God took the man and put him in the garden of Eden to tend and keep it.]*
- 39. Man and woman were specially created in the likeness and image of God so that they could engage in the First Commission to rule over all the earth.** [*Gen. 1:26-28*

Then God said, "Let Us make man in Our image, according to Our likeness; let them have dominion over the fish of the sea, over the birds of the air, and over the cattle, over all the earth and over every creeping thing that creeps on the earth." So God created man in His own image; in the image of God He created him; male and female He created them. Then God blessed them, and God said to them, "Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth."]

**40. People who use their God-given gifts and abilities in their work will excel, and receive recognition from others for their work.** [*Prov. 22:29 Do you see a man who excels in his work? He will stand before kings; He will not stand before unknown men. Matt. 25:14-29 "For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. Then he who had received the five talents went and traded with them, and made another five talents. And likewise he who had received two gained two more also. But he who had received one went and dug in the ground, and hid his lord's money. After a long time the lord of those servants came and settled accounts with them. So he who had received five talents came and brought five other talents, saying, 'Lord, you delivered to me five talents; look, I have gained five more talents besides them.' His lord said to him, 'Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.' He also who had received two talents came and said, 'Lord, you delivered to me two talents; look, I have gained two more talents besides them.' His lord said to him, 'Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.' Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.' But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. Therefore take the talent from him, and give it to him who has ten talents. For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.'*]

**41. Through good work and good works, humans glorify God.** [*Matt. 5:16 Let your light so shine before men, that they may see your good works and glorify your Father in heaven. I Cor. 10:31 ...whatever you do, do all to the glory of God; Eph. 2:10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them. Col. 1:9-12 ...we...do not cease to pray for you...that you may walk worthy of the Lord, fully pleasing Him, being fruitful in every good work...*]

**42. Work done for self-centered reasons does not satisfy.** [*Ecc. 2:4-23 I made my works great, I built myself houses, and planted myself vineyards. I made myself gardens and orchards... Then I looked on all the works that my hands had done. And on the labor in which I had toiled; And indeed all was vanity and grasping for the wind... Then I hated all my labor in which I had toiled under the sun, because I must leave it to the man who will come after me... Therefore I turned my heart and despaired of all the labor in which I had toiled under the sun... For what has man for all his labor, and for the striving of his heart with which he has toiled under the*

sun? For all his days are sorrowful, and his work burdensome; even in the night his heart takes no rest. This also is vanity.]

- 43. Humans filled with the Spirit of God to do excellent work reveal what truly good work is, to the glory of God.** [Ex. 35:30-32 “See, the LORD has called by name Bezalel the son of Uri...and He has filled him with the Spirit of God, in wisdom and understanding, in knowledge and all manner of workmanship, to design artistic works, to work in gold and silver and bronze... Acts 6:2-3 Then the twelve summoned the multitude of the disciples and said, “It is not desirable that we should leave the word of God and serve tables. Therefore, brethren, seek out from among you seven men of good reputation, full of the Holy Spirit and wisdom, whom we may appoint over this business...]
- 44. Since the entrance of sin into the world, all workers naturally tend to go their own way rather than God’s way.** [Isa. 53:6 All we like sheep have gone astray; We have turned, every one, to his own way...; Rom. 5:14 Nevertheless death reigned from Adam to Moses, even over them that had not sinned after the similitude of Adam's transgression...; Rom. 7:18-19 For I know that in me (that is, in my flesh) nothing good dwells; for to will is present with me, but how to perform what is good I do not find. For the good that I will to do, I do not do; but the evil I will not to do, that I practice.]
- 45. Pain, suffering and sorrow are the result of the Fall [the first sin of Adam and Eve], and this has had serious on-going consequences for all human work.** [I Cor. 15:21-22 by man came death...For as in Adam all die...; Gen. 3:16-19 To the woman He said: “I will greatly multiply your sorrow and your conception; In pain you shall bring forth children...’ Cursed is the ground for your sake; in toil you shall eat of it all the days of your life. Both thorns and thistles it shall bring forth for you, and you shall eat the herb of the field. In the sweat of your face you shall eat bread till you return to the ground...; Rom. 5:12 ...by one man sin entered into the world, and death by sin; and so death passed upon all...]
- 46. People in debt are enslaved to the lenders, and should fulfill their obligation as soon as possible.** [Prov. 22:7, 26-27 The rich rules over the poor, and the borrower is servant to the lender... Do not be one of those who shakes hands in a pledge, one of those who is surety for debts. If you have nothing with which to pay, why should he take away your bed from under you? Rom. 13:8 Owe no one anything except to love one another, for he who loves another has fulfilled the law.]
- 47. People who practice self-control (including the control of one’s spending) are more secure and free.** [Prov. 25:28 Whoever has no rule over his own spirit [lacks self-control] is like a city broken down, without walls. Gal. 5:22-23 But the fruit of the Spirit is love, joy, peace, longsuffering, kindness, goodness, faithfulness, gentleness, self-control. Against such there is no law.]
- 48. Remember the poor, and those in need.** [Deut. 15:7-11 If there is among you a poor man of your brethren, within any of the gates in your land which the Lord your God is giving you, you shall not harden your heart nor shut your hand from your poor brother, but you shall open your hand wide to him and willingly lend him sufficient for his need, whatever he needs. Beware lest there be a wicked thought in your heart, saying, ‘The seventh year, the year of release, is at hand,’ and your eye be evil against your poor brother and you give him nothing, and he cry out



*to the Lord against you, and it become sin among you. You shall surely give to him, and your heart should not be grieved when you give to him, because for this thing the Lord your God will bless you in all your works and in all to which you put your hand. For the poor will never cease from the land; therefore I command you, saying, 'You shall open your hand wide to your brother, to your poor and your needy, in your land.'* Lev. 23:22 *When you reap the harvest of your land, you shall not wholly reap the corners of your field when you reap, nor shall you gather any gleanings from your harvest. You shall leave them for the poor and for the stranger: I am the LORD your God.'"* Psalm 41:1 *Blessed is he who considers the poor. The Lord will deliver him in time of trouble. Prov. 19:17 He who has pity on the poor lends to the LORD, and He will pay back what he has given. Prov. 21:13 Whoever shuts his ears to the cry of the poor will also cry himself and not be heard. , Prov. 28:27 He who gives to the poor will not lack, but he who hides his eyes will have many curses. Matthew 25:44-45 "Then they also will answer Him, saying, 'Lord, when did we see You hungry or thirsty or a stranger or naked or sick or in prison, and did not minister to You?' Then He will answer them, saying, 'Assuredly, I say to you, inasmuch as you did not do it to one of the least of these, you did not do it to Me.'"* Acts 20:35 *I have shown you in every way, by laboring like this, that you must support the weak. And remember the words of the Lord Jesus, that He said, "It is more blessed to give than to receive."* I John 3:17 *But whoever has this world's goods, and sees his brother in need, and shuts up his heart from him, how does the love of God abide in him? ]*

**49. Possessing little money yet having respect for the Lord is better than having great riches with disregard for the Lord.** [*Prov. 15:16 Better is a little with the fear of the LORD, than great treasure with trouble. Psalm 37:16 A little that a righteous man has Is better than the riches of many wicked.*]

**50. Those that squander resources are unwise, and such actions will lead to want.** [*Prov. 21:20 There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it. Luke 15:13-16 And not many days after, the younger son gathered all together, journeyed to a far country, and there wasted his possessions with prodigal living. But when he had spent all, there arose a severe famine in that land, and he began to be in want. Then he went and joined himself to a citizen of that country, and he sent him into his fields to feed swine. And he would gladly have filled his stomach with the pods that the swine ate, and no one gave him anything.*]

**51. Laziness leads to poverty, but diligence and discipline keep it at bay.** [*Prov. 6:6-11 Go to the ant, you sluggard! Consider her ways and be wise, which, having no captain, overseer or ruler, provides her supplies in the summer, and gathers her food in the harvest. How long will you slumber, O sluggard? When will you rise from your sleep? A little sleep, a little slumber, a little folding of the hands to sleep—so shall your poverty come on you like a prowler, and your need like an armed man. Prov. 10:4 He who has a slack hand becomes poor, but the hand of the diligent makes rich. Prov. 12:11 He who tills his land will be satisfied with bread, but he who follows frivolity is devoid of understanding. Prov. 13:4 The soul of a lazy man desires, and has nothing, but the soul of the diligent shall be made rich. Prov. 24:30-34 I went by the field of the lazy man, and by the vineyard of the man devoid of understanding, and there it was, all overgrown with thorns, its surface was covered with nettles; its stone wall was broken down. When I saw it, I considered it well. I looked on it and received instruction: A little sleep, a little slumber, a little folding of the hands to rest; so shall your poverty come like a prowler, and your need like an armed man.*]

- 52. People who give generously will experience greater joy than those who receive.** [*Prov. 22:9 He who has a generous eye will be blessed, for he gives of his bread to the poor. Acts 20:35 "I have shown you in every way, by laboring like this, that you must support the weak. And remember the words of the Lord Jesus, that He said, 'It is more blessed to give than to receive.'"*]
- 53. People who have legal rights or responsibilities for property will have greater incentive to take care of those things, and be more concerned about its loss or abuse.** [*John 10:12-13 But a hireling, he who is not the shepherd, one who does not own the sheep, sees the wolf coming and leaves the sheep and flees; and the wolf catches the sheep and scatters them. The hireling flees because he is a hireling and does not care about the sheep.*]
- 54. People who are envious of other people's income are unwise, and do themselves harm.** [*Prov. 14:30 A sound heart is life to the body, but envy is rottenness to the bones. Matt. 20:1-16 "For the kingdom of heaven is like a landowner who went out early in the morning to hire laborers for his vineyard. Now when he had agreed with the laborers for a denarius a day, he sent them into his vineyard. And he went out about the third hour and saw others standing idle in the marketplace, and said to them, 'You also go into the vineyard, and whatever is right I will give you.' So they went. Again he went out about the sixth and the ninth hour, and did likewise. And about the eleventh hour he went out and found others standing idle, and said to them, 'Why have you been standing here idle all day?' They said to him, 'Because no one hired us.' He said to them, 'You also go into the vineyard, and whatever is right you will receive.' So when evening had come, the owner of the vineyard said to his steward, 'Call the laborers and give them their wages, beginning with the last to the first.' And when those came who were hired about the eleventh hour, they each received a denarius. But when the first came, they supposed that they would receive more; and they likewise received each a denarius. And when they had received it, they complained against the landowner, saying, 'These last men have worked only one hour, and you made them equal to us who have borne the burden and the heat of the day.' But he answered one of them and said, 'Friend, I am doing you no wrong. Did you not agree with me for a denarius? Take what is yours and go your way. I wish to give to this last man the same as to you. Is it not lawful for me to do what I wish with my own things? Or is your eye evil because I am good?' So the last will be first, and the first last. For many are called, but few chosen." Phil. 4:11-13 Not that I speak in regard to need, for I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me. I Tim. 6:6-8 Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. Heb. 13:5 Let your conduct be without covetousness; be content with such things as you have.*]
- 55. All workers have been given gifts by God for the purpose of building the Body of Christ.** [*I Cor. 12:4-7, 16-18 There are diversities of gifts, but the same Spirit. There are differences of ministries, but the same Lord. And there are diversities of activities, but it is the same God who works all in all. But the manifestation of the Spirit is given to each one for the profit of all...And if the ear should say, "Because I am not an eye, I am not of the body," is it therefore not of the body? If the whole body were an eye, where would be the hearing? If the whole were hearing, where would be the smelling? But now God has set the members, each one of them, in the body just as He pleased.*]

**56. All believers in Christ have the Holy Spirit dwelling within them, empowering them to live a godly life and to do truly good work.** [*I Cor. 12:13 For by one Spirit we were all baptized into one body—whether Jews or Greeks, whether slaves or free—and have all been made to drink into one Spirit. I John 4:4 ...He who is in you is greater than he who is in the world. Acts 1: 8 But you shall receive power when the Holy Spirit has come upon you; and you shall be witnesses to Me in Jerusalem, and in all Judea and Samaria, and to the end of the earth. Eph. 2:10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.*]

**57. Humans are God’s workmanship, created for doing the good work He conceived of ahead of time for them to do, even before Adam and Eve were made.** [*Gen. 1:26-28 Then God said, “Let Us make man in Our image, according to Our likeness; let them have dominion over the fish of the sea, over the birds of the air, and over the cattle, over all the earth and over every creeping thing that creeps on the earth.” So God created man in His own image; in the image of God He created him; male and female He created them. Then God blessed them, and God said to them, “Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth.” Psalm 8:3-8 When I consider Your heavens, the work of Your fingers, the moon and the stars, which You have ordained, what is man that You are mindful of him, and the son of man that You visit him? For You have made him a little lower than the angels, and You have crowned him with glory and honor. You have made him to have dominion over the works of Your hands, You have put all things under his feet, all sheep and oxen—even the beasts of the field, the birds of the air, and the fish of the sea that pass through the paths of the seas. Eph. 2:10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.*]

***In connection with behavior, responsibility and***  
**MORAL ORDER**

**58. The two foremost responsibilities workers have are to love the Lord with all their heart, mind and strength, and to love their neighbors as themselves.** [*Matt. 22:36-40 ‘Teacher, which is the great commandment in the law?’ Jesus said to him, ‘You shall love the Lord your God with all your heart, with all your soul, and with all your mind. This is the first and great commandment. And the second is like it: You shall love your neighbor as yourself. On these two commandments hang all the Law and the Prophets...’]*

**59. God’s work is truly good work, and truly good work is God’s work (that is, things He wants done).** [*Gen. 1:31 Then God saw everything that He had made, and indeed it was very good. Eph. 2:10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.*]

**60. Moral order in every workplace is ultimately determined by God.** [*Ex. 20:1-3 And God spoke all these words, saying: “I am the Lord your God, who brought you out of the land of Egypt, out of*

*the house of bondage. You shall have no other gods before Me.” Isa. 55:8 ‘For My thoughts are not your thoughts, nor are your ways My ways,’ says the Lord. Deut. 10:12 ...what does the Lord your God require of you, but to fear the Lord your God, to walk in all His ways; Acts 5:28-29 “...we must obey God rather than men...”]*

- 61. God’s moral order is designed for the good of all workers.** [*Matt. 19:17 [Jesus said] ‘...if you want to enter into life, keep the commandments.’ Rom. 7:12 Therefore the law is holy, and the commandment holy and just and good. Rom. 13:3 Do you want to be unafraid of the authority? Do what is good, and you will have praise from the same. Titus 3:8 ...those who have believed in God should be careful to maintain good works. These things are good and profitable to men.]*
- 62. Rest is part of God’s order for work.** [*Gen. 2:3 Then God blessed the seventh day and sanctified it, because in it He rested from all His work which God had created and made. Ex. 20:9-10 Six days you shall labor and do all your work, but the seventh day is the Sabbath of the Lord your God. In it you shall do no work: you, nor your son, nor your daughter, nor your male servant, nor your female servant, nor your cattle, nor your stranger who is within your gates.]*
- 63. The moral order of God is universal, non-optional and non-negotiable, being applicable to every human endeavor.** [*Ex. 20:1-3 And God spoke all these words, saying: “I am the Lord your God, who brought you out of the land of Egypt, out of the house of bondage. You shall have no other gods before Me.” Deut. 10:12 ...what does the Lord your God require of you, but to fear the Lord your God, to walk in all His ways and to love Him, to serve the Lord your God with all your heart and with all your soul, and with all your strength. Ps. 119:96-98, 151-152 I have seen the consummation of all perfection, but Your commandment is exceedingly broad. Oh, how I love Your law! It is my meditation all the day. You, through Your commandments, make me wiser than my enemies; for they are ever with me. You are near, O Lord, and all Your commandments are truth. Concerning Your testimonies, I have known of old that You have founded them forever.]*
- 64. Although workers have the God-given ability to break God’s moral order, they do not have the right to break it.** [*Matt. 4:10 You shall worship the Lord your God, and Him only you shall serve. Gen. 2:16-17 Of every tree of the garden you may freely eat; but of the tree of the knowledge of good and evil you shall not eat, for in the day that you eat of it you shall surely die.]*
- 65. Humans are responsible and accountable to God for all their work.** [*Prov. 15:3 The eyes of the Lord are in every place, keeping watch on the evil and the good. Matt. 5:20-21 “So he who had received five talents came and brought five other talents, saying, ‘Lord, you delivered to me five talents; look, I have gained five more talents besides them.’ His lord said to him, ‘Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’” Heb. 9:27 ...it is appointed for men to die once, but after this the judgment...]*
- 66. Since the Fall, workers have experienced an internal problem with sin – a natural “bent” to go their own way rather than God’s way, and to be a law unto themselves.** [*Rom. 7:18-19 For I know that in me (that is, in my flesh) nothing good dwells; for to will is present with me, but how to perform what is good I do not find. For the good that I will to do, I do not do; but the evil I will not to do, that I practice. Isa. 53:6 All we like sheep have gone astray; we have turned, every one, to his own way; and the Lord has laid on Him the iniquity of us all.]*

**67. God's moral order applies to all workers, in all circumstances and all endeavors.** [*Rom. 1:18-20; 28-32 For the wrath of God is revealed from heaven against all ungodliness and unrighteousness of men, who suppress the truth in unrighteousness, because what may be known of God is manifest in them, for God has shown it to them. For since the creation of the world His invisible attributes are clearly seen, being understood by the things that are made, even His eternal power and Godhead, so that they are without excuse...And even as they did not like to retain God in their knowledge, God gave them over to a debased mind, to do those things which are not fitting; being filled with all unrighteousness, sexual immorality, wickedness, covetousness, maliciousness; full of envy, murder, strife, deceit, evil-mindedness; they are whisperers, backbiters, haters of God, violent, proud, boasters, inventors of evil things, disobedient to parents, undiscerning, untrustworthy, unloving, unforgiving, unmerciful; who, knowing the righteous judgment of God, that those who practice such things are deserving of death, not only do the same but also approve of those who practice them.*]

**68. The work of doing justice is good work.** [*Ps. 82:3-4 Defend the poor and fatherless, do justice to the afflicted and needy. Deliver the poor and needy; free them from the hand of the wicked.*]

**69. Private property rights are to be protected without bias or favoritism.** [*Exodus 20:15 You shall not steal. Exodus 22:1-15 If a man steals an ox or a sheep, and slaughters it or sells it, he shall restore five oxen for an ox and four sheep for a sheep... If the thief is found breaking in...[H]e should make full restitution. If a man causes a field or vineyard to be grazed, and lets loose his animal, and it feeds in another man's field, he shall make restitution from the best of his own field and the best of his own vineyard...If fire breaks out and catches in thorns, so that stacked grain, standing grain, or the field is consumed, he who kindled the fire shall surely make restitution...If a man delivers to his neighbor a donkey, an ox, a sheep, or any animal to keep, and it dies, is hurt, or driven away, no one seeing it, then an oath of the LORD shall be between them both, that he has not put his hand into his neighbor's goods; and the owner of it shall accept that, and he shall not make it good. But if, in fact, it is stolen from him, he shall make restitution to the owner of it. If it is torn to pieces by a beast, then he shall bring it as evidence, and he shall not make good what was torn. And if a man borrows anything from his neighbor, and it becomes injured or dies, the owner of it not being with it, he shall surely make it good. If its owner was with it, he shall not make it good; if it was hired, it came for its hire. Deut. 19:14 You shall not remove your neighbor's landmark, which the men of old have set, in your inheritance which you will inherit in the land that the LORD your God is giving you to possess. Prov. 22:28 Do not remove the ancient landmark which your fathers have set. Prov. 31:16-24 [The virtuous woman] considers a field and buys it; From her profits she plants a vineyard... I Kings 4:25 And Judah and Israel dwelt safely, each man under his vine and his fig tree, from Dan as far as Beersheba, all the days of Solomon. Ezekiel 46:18 Moreover the prince shall not take any of the people's inheritance by evicting them from their property; he shall provide an inheritance for his sons from his own property, so that none of My people may be scattered from his property. Micah 4:4 But everyone shall sit under his vine and under his fig tree, and no one shall make them afraid; For the mouth of the LORD of hosts has spoken. Matt. 20:15 Is it not lawful for me to do what I wish with my own things? Or is your eye evil because I am good?]*

**70. Contracts are to be fulfilled, and evenhandedly enforced, regardless of the financial state of either party.** [*Ex. 22:9 For any kind of trespass, whether it concerns an ox, a donkey, a sheep, or clothing, or for any kind of lost thing which another claims to be his, the cause of both parties shall come before the judges; and whomever the judges condemn shall pay double to his neighbor. Lev. 19:15 You shall do no injustice in judgment. You shall not be partial to the poor,*

*nor honor the person of the mighty. In righteousness you shall judge your neighbor. Prov. 29:14 The king who judges the poor with truth, His throne will be established forever. Gal. 3:15 Brethren, I speak in the manner of men: Though it is only a man's covenant, yet if it is confirmed, no one annuls or adds to it. James 2:8-9 If you really fulfill the royal law according to the Scripture, "You shall love your neighbor as yourself," you do well; but if you show partiality, you commit sin, and are convicted by the law as transgressors.]*

**71. Do not co-sign for another person's debt.** [*Prov. 6:1-5 My son, if you become surety for your friend, if you have shaken hands in pledge for a stranger, you are snared by the words of your mouth, you are taken by the words of your mouth. So do this, my son, and deliver yourself, for you have come into the hand of your friend: Go and humble yourself, plead with your friend. Give no sleep to your eyes, nor slumber to your eyelids. Deliver yourself like a gazelle from the hand of the hunter, and like a bird from the hand of the fowler. Prov. 11:15 He who is surety for a stranger will suffer, but one who hates being surety is secure. Prov. 17:18 A man devoid of understanding shakes hands in a pledge, and becomes surety for his friend. Prov. 22:26-27 Do not be one of those who shakes hands in a pledge, one of those who is surety for debts; if you have nothing with which to pay, why should he take away your bed from under you?]*

**72. Those who do the work should partake of the reward.** [*Prov. 27:18 Whoever keeps the fig tree will eat its fruit. Prov. 31:31 Give [the virtuous wife] of the fruit of her hands...; I Tim. 5:18 For the Scripture says, "You shall not muzzle an ox while it treads out the grain," and, "The laborer is worthy of his wages;" II Tim. 2:6 The hardworking farmer must be first to partake of the crops.]*

**73. Creating added value that generates gain above cost (i.e., producing profit) can benefit both producers as well as consumers, and allow each to bless the other.** [*Prov. 13:11 ...he who gathers by labor will increase. Prov. 14:23 In all labor there is profit. But idle chatter leads only to poverty. Prov. 31:10-31 Who can find a virtuous wife? For her worth is far above rubies. The heart of her husband safely trusts her; So he will have no lack of gain. She does him good and not evil all the days of her life. She seeks wool and flax, and willingly works with her hands. She is like the merchant ships, she brings her food from afar. She also rises while it is yet night, and provides food for her household, and a portion for her maidservants. She considers a field and buys it; from her profits she plants a vineyard. She girds herself with strength, and strengthens her arms. She perceives that her merchandise is good, and her lamp does not go out by night...Her children rise up and call her blessed, her husband also, and he praises her...]*

**74. Hoarding ["heaping up"] wealth for one's own selfish indulgence is foolish, and will not provide enduring security, or lasting satisfaction.** [*Ecc. 5:10 He who loves silver will not be satisfied with silver, nor he who loves abundance, with increase. This also is vanity. Matt 6:19-26 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also...No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon." James 5:1-5 Come now, you rich, weep and howl for your miseries that are coming upon you! Your riches are corrupted, and your garments are moth-eaten. Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days. Indeed the wages of the laborers who mowed*

*your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth. You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter.]*

- 75. Money can be a blessing, but loving it and trusting in it leads to all sorts of trouble, and counts for nothing.** [*II Chronicles 1:11-12 Then God said to Solomon: “Because this was in your heart, and you have not asked riches or wealth or honor or the life of your enemies, nor have you asked long life—but have asked wisdom and knowledge for yourself, that you may judge My people over whom I have made you king— wisdom and knowledge are granted to you; and I will give you riches and wealth and honor, such as none of the kings have had who were before you, nor shall any after you have the like.” Prov. 11:4 Riches do not profit in the day of wrath, but righteousness delivers from death. Prov. 11:28 He who trusts in his riches will fall, but the righteous will flourish like foliage. Prov. 13:7 There is one who makes himself rich, yet has nothing, and one who makes himself poor, yet has great riches. Prov. 15:16 Better is a little with the fear of the Lord, than great treasure with trouble. Prov. 28:22 A man with an evil eye hastens after riches, and does not consider that poverty will come upon him. I Tim 6:10 For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.]*
- 76. Pay all workers a fair and impartial wage.** [*Prov. 22:16, 22-23 He who oppresses the poor to increase his riches, and he who gives to the rich, will surely come to poverty...Do not rob the poor because he is poor, nor oppress the afflicted at the gate. For the Lord will plead their cause, and plunder the soul of those who plunder them. Deut. 24:14 You shall not oppress a hired servant who is poor and needy, whether one of your brethren or one of the aliens who is in your land within your gates. I Tim 5:18 For the Scripture says, “You shall not muzzle an ox while it treads out the grain,” and, “The laborer is worthy of his wages.”]*
- 77. The discipline of living within a budget curbs spending, sets priorities and helps people to recognize their financial state.** [*Prov. 27:1, 23-24 Do not boast about tomorrow, for you do not know what a day may bring forth...Be diligent to know the state of your flocks, and attend to your herds, for riches are not forever, nor does a crown endure to all generations. Luke 14:28-30 For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, ‘This man began to build and was not able to finish’? Luke 16:10-12 He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Therefore if you have not been faithful in the unrighteous mammon [money], who will commit to your trust the true riches?]*
- 78. Frugality is wise, and pleasing to the Lord.** [*Prov. 21:20 There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it. John 6:12 So when they were filled, He said to His disciples, “Gather up the fragments that remain, so that nothing is lost.”]*
- 79. Genuine human freedom is the internal self-control that comes from moral self-government under God – through the enablement of the Holy Spirit – regardless of any circumstances at work.** [*Gal. 5:1, 4, 13, 16, 22, 23 Stand fast therefore in the liberty by which Christ has made us free, and do not be entangled again with a yoke of bondage... You have become estranged from Christ, you who attempt to be justified by law; you have fallen from grace... For you, brethren, have been called to liberty; only do not use liberty as an opportunity for the flesh, but through love serve one another... I say then: Walk in the Spirit,*

*and you shall not fulfill the lust of the flesh... But the fruit of the Spirit is love, joy, peace, longsuffering, kindness, goodness, faithfulness, gentleness, self-control...]*

**80. If people in leadership roles are self-serving, heavy-handed or corrupt, workers may want to give up, or get back at those who are in charge.** [*I Kings 12:1-15, 18-19 And Rehoboam went to Shechem, for all Israel had gone to Shechem to make him king. So it happened, when Jeroboam the son of Nebat heard it (he was still in Egypt, for he had fled from the presence of King Solomon and had been dwelling in Egypt), that they sent and called him. Then Jeroboam and the whole assembly of Israel came and spoke to Rehoboam, saying, "Your father made our yoke heavy; now therefore, lighten the burdensome service of your father, and his heavy yoke which he put on us, and we will serve you." ... Then King Rehoboam consulted the elders who stood before his father Solomon while he still lived, and he said, "How do you advise me to answer these people?" And they spoke to him, saying, "If you will be a servant to these people today, and serve them, and answer them, and speak good words to them, then they will be your servants forever." But he rejected the advice which the elders had given him, and consulted the young men who had grown up with him, who stood before him... Then the young men who had grown up with him spoke to him, saying, "Thus you should speak to this people who have spoken to you, saying, 'Your father made our yoke heavy, but you make it lighter on us'—thus you shall say to them: 'My little finger shall be thicker than my father's waist! And now, whereas my father put a heavy yoke on you, I will add to your yoke; my father chastised you with whips, but I will chastise you with scourges!'" ... Then the king answered the people roughly, and rejected the advice which the elders had given him; and he spoke to them according to the advice of the young men, saying, "My father made your yoke heavy, but I will add to your yoke; my father chastised you with whips, but I will chastise you with scourges!" ... Then King Rehoboam sent Adoram, who was in charge of the revenue; but all Israel stoned him with stones, and he died. Therefore King Rehoboam mounted his chariot in haste to flee to Jerusalem. So Israel has been in rebellion against the house of David to this day; Eph. 6:5-9 And you, masters...giving up threatening, knowing your own Master also is in heaven, and there is no partiality with Him.]*

**81. Pay your taxes.** [*Matt. 22:17-21 Tell us, therefore, what do You think? Is it lawful to pay taxes to Caesar, or not?" But Jesus perceived their wickedness, and said, "Why do you test Me, you hypocrites? Show Me the tax money." So they brought Him a denarius. And He said to them, "Whose image and inscription is this?" They said to Him, "Caesar's." And He said to them, "Render therefore to Caesar the things that are Caesar's, and to God the things that are God's." Rom. 13:1-7 But if you do evil, be afraid; for he does not bear the sword in vain; for he is God's minister, an avenger to execute wrath on him who practices evil. Therefore you must be subject, not only because of wrath but also for conscience' sake. For because of this you also pay taxes, for they are God's ministers attending continually to this very thing. Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor.]*

**82. Pay a fair market wage, and a fair market price, without expecting people to do things for you at a cut rate.** [*Lev. 25:14-17 And if you sell anything to your neighbor or buy from your neighbor's hand, you shall not oppress one another. According to the number of years after the Jubilee you shall buy from your neighbor, and according to the number of years of crops he shall sell to you. According to the multitude of years you shall increase its price, and according*



*to the fewer number of years you shall diminish its price; for he sells to you according to the number of the years of the crops. Therefore you shall not oppress one another, but you shall fear your God; for I am the LORD your God. Prov. 11:24-26 There is one who scatters, yet increases more, and there is one who withholds more than is right, but it leads to poverty. The generous soul will be made rich, and he who waters will also be watered himself. The people will curse him who withholds grain, but blessing will be on the head of him who sells it. James 5:4 Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth. I Tim. 5:18 For the Scripture says, “You shall not muzzle an ox while it treads out the grain,” and, “The laborer is worthy of his wages.”]*

- 83. With wealth comes the responsibility to use it rightly.** [*Prov. 3:9-10 Honor the LORD with your possessions, and with the firstfruits of all your increase, so your barns will be filled with plenty, and your vats will overflow with new wine. I Tim 6:17-19 Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.*]
- 84. Count the costs before you build.** [*Luke 14:28-30 For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, ‘This man began to build and was not able to finish’? ]*
- 85. It is right and good for those with financial resources to pass them on to their children and their grandchildren, or other family members.** [*Numbers 27:8-11 “And you shall speak to the children of Israel, saying: ‘If a man dies and has no son, then you shall cause his inheritance to pass to his daughter. If he has no daughter, then you shall give his inheritance to his brothers. If he has no brothers, then you shall give his inheritance to his father’s brothers. And if his father has no brothers, then you shall give his inheritance to the relative closest to him in his family, and he shall possess it.’” And it shall be to the children of Israel a statute of judgment, just as the Lord commanded Moses. Proverbs 13:22 A good man leaves an inheritance to his children’s children, but the wealth of the sinner is stored up for the righteous.*]
- 86. Those who are generous with others will receive generosity themselves.** [*Luke 6:38 Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.”]*

*In connection with intention, meaning and*  
**PURPOSE**

- 87. The First Commission God gave to humanity was to fill the earth and rule over it.** [*Gen. 1:26-28 Then God said, ‘Let Us make man in Our image, according to Our likeness; let them have dominion over the fish of the sea, over the birds of the air, and over the cattle, over all the earth and*

*over every creeping thing that creeps on the earth.’ So God created man in His own image; in the image of God He created him; male and female He created them. Then God blessed them, and God said to them, ‘Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth.’]*

- 88. The will of God is to be lived out on earth as it is in heaven.** [Luke 11:2 So Jesus said to them, “When you pray, say: Our Father in heaven... Your kingdom come. Your will be done on earth as it is in heaven.” Matt. 28:18-20 And Jesus came and spoke to them, saying, “All authority has been given to Me in heaven and on earth. Go therefore and make disciples of all the nations... teaching them to observe all things that I have commanded you...”]
- 89. Believers in the workplace are to be the “salt of the earth” and the “light of the world.”** [Matt. 5:13-16 You are the salt of the earth; but if the salt loses its flavor, how shall it be seasoned? It is then good for nothing but to be thrown out and trampled underfoot by men. You are the light of the world. A city that is set on a hill cannot be hidden. Nor do they light a lamp and put it under a basket, but on a lampstand, and it gives light to all who are in the house..]
- 90. Good work is for the glory of God, and God-glorifying work is truly good.** [Matt. 5:16 Let your light so shine before men, that they may see your good works and glorify your Father in heaven; Eph. 2:10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.]
- 91. Good work recognizes the preeminence of Christ in all things, putting Him first in word, deed and desire.** [Col. 1:16-18 For by him were all things created, that are in heaven, and that are in earth, visible and invisible, whether they be thrones, or dominions, or principalities, or powers: all things were created by him, and for him: and he is before all things, and by him all things consist. And he is the head of the body, the church: who is the beginning, the firstborn from the dead; that in all things he might have the preeminence.]
- 92. Work done out of the love of Christ is work done for Christ.** [Matt. 25:40 ‘... inasmuch as you did it to one of the least of these My brethren, you did it to Me.’ Col. 3:23-24 And whatever you do, do it heartily, as to the Lord and not to men, knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ.]
- 93. Work has purpose when done for Christ’s pleasure.** [Rev. 4:11 ... for thou hast created all things, and for thy pleasure they are and were created.]
- 94. Wealth can be a blessing, but to make attaining it your aspiration and goal is foolish and painful.** [II Chron. 1:11-12 Then God said to Solomon: “Because this was in your heart, and you have not asked riches or wealth or honor or the life of your enemies, nor have you asked long life—but have asked wisdom and knowledge for yourself, that you may judge My people over whom I have made you king—wisdom and knowledge are granted to you; and I will give you riches and wealth and honor, such as none of the kings have had who were before you, nor shall any after you have the like.” Prov. 15:27 He who is greedy for gain troubles his own house... Prov. 23:4-5 Do not overwork to be rich, because of your own understanding, cease! Will you set your eyes on that which is not? For riches certainly make themselves wings. They fly away like an eagle toward heaven. Prov. 28:20 A faithful man will abound with blessings, but he who hastens to be rich will not go unpunished. Ecc. 5:10 He who loves silver will not be

*satisfied with silver, nor he who loves abundance, with increase. This also is vanity. I Timothy 6:9-10 But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows. Matt. 6:19-21 Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also. Mark 4:18-19 Now these are the ones sown among thorns; they are the ones who hear the word, and the cares of this world, the deceitfulness of riches, and the desires for other things entering in choke the word, and it becomes unfruitful.]*

**95. Neither poverty nor wealth are virtues in and of themselves, and neither one is a worthy goal per se.** [*Lev. 25:35 If one of your brethren becomes poor, and falls into poverty among you, then you shall help him, like a stranger or a sojourner, that he may live with you. Deut. 8:18 And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day. Psalm 112:1-5 Praise the LORD! Blessed is the man who fears the LORD, who delights greatly in His commandments. His descendants will be mighty on earth. The generation of the upright will be blessed. Wealth and riches will be in his house, and his righteousness endures forever. Unto the upright there arises light in the darkness; He is gracious, and full of compassion, and righteous. A good man deals graciously and lends. He will guide his affairs with discretion; Prov. 16:8 Better is a little with righteousness, than vast revenues without justice; 23:4 Do not wear yourself out to get rich. See also Luke 12:15-21.]*

**96. The purpose of saving money is to get through lean times, and to provide for the future.** [*Gen. 41:28-57 This is the thing which I have spoken to Pharaoh. God has shown Pharaoh what He is about to do. Indeed seven years of great plenty will come throughout all the land of Egypt; but after them seven years of famine will arise, and all the plenty will be forgotten in the land of Egypt; and the famine will deplete the land. So the plenty will not be known in the land because of the famine following, for it will be very severe. And the dream was repeated to Pharaoh twice because the thing is established by God, and God will shortly bring it to pass. "Now therefore, let Pharaoh select a discerning and wise man, and set him over the land of Egypt. Let Pharaoh do this, and let him appoint officers over the land, to collect one-fifth of the produce of the land of Egypt in the seven plentiful years. And let them gather all the food of those good years that are coming, and store up grain under the authority of Pharaoh, and let them keep food in the cities. Then that food shall be as a reserve for the land for the seven years of famine which shall be in the land of Egypt, that the land may not perish during the famine. "... And Joseph went out from the presence of Pharaoh, and went throughout all the land of Egypt. Now in the seven plentiful years the ground brought forth abundantly. So he gathered up all the food of the seven years which were in the land of Egypt, and laid up the food in the cities; he laid up in every city the food of the fields which surrounded them. Joseph gathered very much grain, as the sand of the sea, until he stopped counting, for it was immeasurable....The famine was in all lands, but in all the land of Egypt there was bread. So when all the land of Egypt was famished, the people cried to Pharaoh for bread. Then Pharaoh said to all the Egyptians, "Go to Joseph; whatever he says to you, do." The famine was over all the face of the earth, and Joseph opened all the storehouses and sold to the Egyptians. And the famine became severe in the land of Egypt. So all countries came to Joseph in Egypt to buy grain, because the famine was severe in all lands. Prov. 6:6-8 Go to the ant, you sluggard!*

*Consider her ways and be wise, which, having no captain, overseer or ruler, provides her supplies in the summer, and gathers her food in the harvest.]*

**97. A good reputation is better than riches.** [*Prov. 22:1 A good name is to be chosen rather than great riches, loving favor rather than silver and gold. Prov. 28:6 Better is the poor who walks in his integrity than one perverse in his ways, though he be rich.*]

**98. Do all your work as working for the Lord, even when not paid for it.** [*Col. 3:22-24 Bondservants, obey in all things your masters according to the flesh, not with eyeservice, as men-pleasers, but in sincerity of heart, fearing God. And whatever you do, do it heartily, as to the Lord and not to men, knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ.*]

**99. God seeks to do His will on earth as it is in heaven, and by His grace, He will work through redeemed people to bring His light to every sphere of life.** [*Luke 11:2 So Jesus said to them, "When you pray, say: Our Father in heaven... Your kingdom come. Your will be done on earth as it is in heaven." Matt. 28:18-20 "...make disciples of all the nations... teaching them to observe all things that I have commanded you." Matt. 5:14-16 You are the light of the world. A city that is set on a hill cannot be hidden. Nor do they light a lamp and put it under a basket, but on a lampstand, and it gives light to all who are in the house. Let your light so shine before men, that they may see your good works and glorify your Father in heaven.*]

This resource was developed to be used with the on-line training course, *Increase Meaning: A Wholistic Approach To Christian Education*, and the e-text, *God's Pleasure At Work & The Difference One Life Can Make*.

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