

Working, Saving, Investing / COB / 02.07.16

- † **[Slide 1: Jews carding cotton]** Last week after church, about fifteen of you talked about what advice you would give someone about work. Did you come up with any great wisdom?
- † We had a snow day and a guest preacher, but before that we were talking about not pursuing wealth or material things, and I wondered if you might get the idea that you should give up working altogether. If you should not strive to be rich, perhaps you should not strive at all? These days, it is easy enough to live off the state, that is to live off the rest of us; it might not be the good life, but it is the easy life. Even if you are pure at heart, you might wonder whether you should live off your friends so you can pursue pure spiritual things all day and not get sullied by the nitty gritty of the secular workplace. But Paul has an answer for you.
- **[Slide 2: 2 Thessalonians 3.6-10]** He wrote in **2 Thessalonians 3.6-10 NIV: In the name of the Lord Jesus Christ, we command you, brothers and sisters, to keep away from every believer who is idle and disruptive and does not live according to the teaching you received from us. For you yourselves know how you ought to follow our example. We were not idle when we were with you, nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you. We did this, not because we do not have the right to such help, but in order to offer ourselves as a model for you to imitate. For even when we were with you, we gave you this rule: "The one who is unwilling to work shall not eat."**
 - Where the NIV says "idle and disruptive" it is translating Greek that means "behaving irresponsibly." The topic of being idle, of freeloading on others, is given by the context. As church planters, Paul and his team could have lived off gifts from those they were helping, but instead they worked other jobs while planting the church, as an example to the Thessalonians. So the Thessalonians who would not work, who were living off of those who did work, were behaving irresponsibly, they were idle and disruptive.
 - **[Slide 3: not eat]** And Paul's command for them was, **"The one who is unwilling to work shall not eat."** Now of course, this did not refer to those who were elderly and incapable, but it is a good verse for everyone to remember: you are expected to do what you can do to take care of yourself. Care coming from your family, the church, and the state is a protective net for when you cannot make ends meet, not to cover your negligence to make ends meet. Even if you are called to be a monk, pursuing the pure spiritual things all day, keep in mind that monks traditionally worked very hard.
- † **[Slide 4: Genesis 2.15]** So we might be tempted to call work a necessary evil. How many of you have thought of work that way? I know I have thought of it that way sometimes. Not since coming here as pastor, of course! But there were days in my varied former careers when I valued work about as much as I valued biting insects.
- So let's take a look at the first verse about our work: **Genesis 2.15 NIV: The LORD God took the man and put him in the Garden of Eden to work it and take care of it.**
 - The garden was not magic, it did not look after itself. God placed Adam in the garden to "work it" and "take care of it." There was work in paradise; there was work before the curse. And why not? God described creation as *his* work, and he made people in *his* image, so of course people would work.

- Eden as paradise was not a place of unending leisure – we need to get that image out of our minds, because it distorts our perspective on work – Eden was a place for people to [1] reflect God’s character, [2] represent God, [3] reproduce God’s image, and [4] rule over creation in God’s name – to work it and take care of it – which was their work.
 - Let me say here that God placed Eve in the garden to help Adam with his work. So work is for all of us. In biblical history, sometimes the woman is seen caring for the household, the children, the social calendar, and sometimes she is seen buying and selling fields, pursuing commerce, running a farm. So this is not strictly about going to a job, it is about playing your part in the family to get it all done and to provide.
 - I saw Sarah Amey outside in the twenty degree weather one Tuesday evening, tending the goats and taking the battery out of a snowmobile or something for her father. That day, in addition to her schooling, that was her work.
- † **[Slide 5: potter]** God intended work to be a part of our lives, and he intended for it to be fulfilling, a labor of love! How many of you have truly loved your jobs or found them fulfilling? Those of you who have, why did you love your job or why was it fulfilling?
- My advice to our teenagers and young adults is this: pursue a career doing what you love, because if you love what you do then you will become good at it, and if you are good at it then you will make enough to live off it.
 - Parents often confuse themselves on this issue. They get worried about giving their children a better chance at life, so they push them into what *they* think are good careers. I knew a young lady who grew up with all kinds of animals and loved animals more than anything in life. She already knew a great deal about animals and caring for them, and she longed to become a veterinarian. But her parents pushed her to go to a regular college to go “make something of herself,” because in their minds taking care of animals was not a real career. She lasted only one year at that school, and ended up quite confused about her future. Sometimes you have to work a day job while you pursue the dream, but I encourage you to keep pursuing the dream.
 - Would you rather hate your job and dread going to work [A] or [B] love your job and look forward to going to work? Would you rather dread every day in the workplace but make a lot of money [A] or [B] love what you do and make less but enough? I say you can have it all if you choose well: you can love your job and thus become good enough at it to make decent money.
 - Even mid-career, you can change: it took me ten years to become a pastor, but here I am. Chances are when you make such a shift, you are going to give up some income potential, because you are starting over in your new career. But for me it was worthwhile, I would rather make enough being a pastor than make a lot being a banker.
- † **[Slide 6: Colossians 3.22-25]** Some of us are not so fortunate in our choices. We end up in a job that bores us or in an office that depresses us or with bosses who oppress us. Sometimes God lets us escape, but how should we handle that situation for as long as we are in it? It will be instructive to look at a passage where Paul addressed the work ethic of Roman slaves.
- **Colossians 3.22-25 NET: Slaves, obey your earthly masters in every respect, not only when they are watching– like those who are strictly people-pleasers– but with a sincere heart, fearing the Lord. Whatever you are doing, work at it with enthusiasm, as to the Lord and not for people, because you know that you will receive your inheritance from the Lord as the**

reward. Serve the Lord Christ. For the one who does wrong will be repaid for his wrong, and there are no exceptions.

- Most of us would admit that however much we dislike work or at least would rather be doing something else, we have it better than Roman slaves. Yet even they were to obey their bosses in every respect, even when they were not being watched and could get away with slacking off.
 - Why? because they were to work as if they were working for Christ, not just to please their bosses; they were to reflect God's character and honor God with their work ethic. Whatever they did, they were to do it with enthusiasm, trusting in eternal rewards.
 - This is good advice for us today. I give Linda only a little human accountability at her job: she sets her own hours, comes and goes as she pleases, and has nobody watching over her to see how hard she is working. It is true that there are days I am convinced she spends every minute on the phone with her sisters or her daughters... but really my impression is that she works hard every week and works more hours than we pay her to work most weeks. Why does she do that? Because she is working for Christ, not just for me; she is working to please Christ, not me.
 - These principles are somewhat obvious when you work in the church office, but they are just as important and true for Lloyd when he was working as a day laborer, Matt when working in the shop while Kevin is elsewhere, or you whatever you are doing.
 - Work hard at whatever you do, as if you were working for Christ; because how you work, how you handle yourself when nobody is watching, reflects your true character, and you are supposed to have the character of Christ, you are supposed to reflect the character of God.
- † When tax collectors asked John the Baptist how they should repent, he instructed them to be honest in their work.
- The number one cause of loss in American business is employee theft. People feel they have a right to take from their employer. So out the door go office supplies, computer peripherals, all sorts of things. People use the company copier, take their company car on vacation.
 - When I was in college, I worked one year at a gas station. I was making \$4.75, which would be like \$8.75 today. It was hard work, actually, because we were a full serve station, we had to figure cash discounts in our heads, we fixed tires, cleaned the garage every night, and even waxed the bathroom floors every week. I had worked there many months and I was tight with all the other fellow who worked there, when suddenly they hired some fellow off the street and paid him fifty cents more per hour than they were paying me! So I told them I was going to drink one soda out of the cooler every hour to make up the difference. And I did, and eventually they stopped scheduling me. At least I was up front about it.
 - Be honest in your work. Don't cheat the customer, as the tax collectors would do; don't rob your boss as Americans tend to do. When LeeAnn was in college, her company was raided by the Secret Service, because one of the employees was photocopying dollar bills and trying to pass them at bars on a lark. If you are going to counterfeit, don't do it at work!
- † We should apply all we know about the Christian character and Christian lifestyle to our work, even if the Bible does not specifically mention work in those contexts. Interact with people at work as Christ would: with kindness, patience, gentleness; get along with others as much as it is up to you. Be distinctively Christian – not just in kindness, but in ethics – even in the most fleshly secular workplaces.

- LeeAnn was asked once to commit a felony by her supervisors. She gave up that job and went back to temping, rather than be associated with a company that was pursuing illegalities. The way she handled it also provided an opportunity to stand for her Christian ethics.
- Hopefully you will not encounter that situation, but even so, you can be the one who does not cheat on the time card, who admits to your errors, who pays for the copies you make at the office, and who is always honest with customers and coworkers alike.
- When I quit my last two banking jobs, I gave them a month's notice and agreed to train my successor without sharing my numerous critical comments about the bank. People later told me that made a statement to the other employees about my faith and character.

† **[Slide 7: Proverbs 6.6-11]** Let's come full circle and talk again about providing for ourselves.

- **Proverbs 6.6-11 NIV: Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest-- and poverty will come on you like a thief and scarcity like an armed man.**
- Solomon is instructing his son in this passage, and I think we can tell it is a teenage son? I remember having the ability and desire to sleep away half the day and to while away the rest.
- What do we learn from the ant? It works hard to provide for itself and its family. It is not lazy, it is not neglectful of its duty, it is not procrastinating. We have talked before about not becoming what we call a "work-a-holic," not being focused on chasing wealth. But today we find the flip side of the balance: we must provide for ourselves and our families.
- Toby Mac has a song called "Til the Day I Die" on his new album *This Is Not a Test*. Some of the lyrics read "You say you doin' work, but you're asking where the couch at / How you doin' work when you're asking where the couch at / God is not a crutch, you can use him when you wanna / you only look to Heaven when you goin' thru some drama..."
- I am not one for lounging on the couch these days, but I admit I like to read novels, play video games, watch movies, fuss in the garden, talk with friends, and play with my cats way more than I like to work most of the time. None of those activities are bad, but they must not distract me away from my job or from my duty to provide for myself and my family.

† Let's summarize about work: Work was part of God's design for the ideal human life. We should value it and seek work we can love. God expects us to work and provide for ourselves and our families if we can. If we avoid work, we are not on the top line living by God's revelation. And we should work hard and with enthusiasm, whatever we do, whatever our work environment; we are working for Christ, to please Christ, not just our human boss.

† **[Slide 8: Proverbs 21.20]** Now let's suppose you have some amount of money coming in, what then should you do with it? We will save the topic of giving for another day. Let's talk today just about what you should do with whatever you get to keep, after giving, after taxes, after paying the necessary bills. From the ant in Proverbs 6, we might get the idea that we should save up for times when income drops or work is impossible. Let's look again in Proverbs...

- **Proverbs 21.20 NIV: The wise store up choice food and olive oil, but fools gulp theirs down.**

- This is farm imagery: they would take in lots of grain and olives at harvest time, so the decision was how much to save and how much to consume. Keep in mind that in the Bible's wisdom literature, the wise person is living on the top line by God's revelation, while the fool is living by the corrupted ways of the flesh.
- It is not wrong to consume some of your income. You have to consume some to provide yourself with food, shelter, clothing, and anything else you need.
- But it is foolish to consume these things to excess. You don't need to live in a palace, you don't need to eat out in fancy restaurants every week, you don't need to own fourteen pairs of shoes, you don't need to buy cigarettes or lottery tickets, you can make your own coffee and iced tea instead of stopping at Turkey Hill or Wawa every day.
- It also is not wrong to have some things that you bought purely for enjoyment. The Bible allows for and even prescribes rest and recreation, fun and pleasure. But you want to find the right balance, and I would suggest most of us tend to consume too much while the Bible would lean more toward consuming less and less, so we could give and save more.
- If you have been to my house, you know about every room contains books, because reading is one of my ways to relax. It is not wrong to buy a novel now and then; but I probably should not buy fifty novels a year, so I reread what I have, I borrow from others, and I could even learn to use the library. Even when LeeAnn and I were struggling to get by, I would buy a few books, but I also made sure we were saving into our retirement accounts each year.
- The fool consumes all the income – I've been there! but I have learned! – the wise stores up much of it. You might not be an olive farmer, but you probably have some money coming in. The wise stores up much of it. You should save for emergencies, for retirement when you no longer work, for big purchases like a car. And over time, the level of your savings and investments should increase.

† **[Slide 9: Proverbs 13.22]** A happy result of living like that is you can leave an inheritance to help your family.

- **Proverbs 13.22a NIV: A good person leaves an inheritance for their children's children...**
- The biblical model was based on passing on the family farm or business in Israel. But even though this is rare today, what a blessing even a small inheritance can be! When my grandfather died, I received some money that allowed us to pay off our house and to pay for my seminary education.
- We want to avoid going too far, of making a temporal and physical inheritance centered on wealth too big of a goal, because the most important thing is to leave a spiritual inheritance, having modelled Christian life for our family and having led our family in a way of life of pursuing God's kingdom and his righteousness. But assuming you already are doing the spiritual part to full capacity, it is a biblical goal to save and invest such that you can leave some behind for the next generations.
- To some of us, it is foreign to think about living below our means, yet that is exactly what it takes to generate savings, investments, or an inheritance. We have to come up with a budget and willingly choose to consume less than we could, so that we can save. Day by day, we must willingly choose not to buy things we could have, so that we can save.

- That’s hard, isn’t it? Especially when you are below the median in income and you can see everyone else are buying things you desire. But the responsible, Christian, response is to be disciplined, to budget your income so that you can give some away and save, instead of spending it all; and then every day to stick to that budget.
 - Being a former banker who loves spreadsheets, my budget is very detailed, so I know if I spend too much buying books, and I know if I do spend too much buying books then I need to spend less on buying new sneakers, so that it does not affect my saving and giving. Just knowing that usually helps me not to overspend buying books.
- † **[Slide 10: Proverbs 22.7]** The opposite of living below our means is to live above our means. In our country, this is common, with the example set by the national government. Individual debt is at record levels. Debt can be a useful tool, but it carries risks and penalties.
- **Proverbs 22.7 NET: The rich rule over the poor, and the borrower is servant to the lender.**
 - If you are an honorable person, you will pay back what you borrow. And you will pay the interest, because that not only represents the risk the lender took by lending to you, and your desire to consume now instead of later, it also represents the opportunity cost of the lender, who could have invested that money and thus made a profit elsewhere.
 - I had a friend who told me she and her husband were going to file bankruptcy even though they didn’t have to, because they were tired of paying and paying their credit card companies, so they wanted to default. That is a sinful attitude, even though it might have been legal at the time. **Psalm 37.21 NIV says “The wicked borrow and do not repay...”**
 - Those banks are owned by people like you and me; if you have ever bought a mutual fund in your IRA or 401k account, you likely owned stock in one or more banks, so when people default, they are taking away money that would have flowed to you. My friends were tired of paying interest, but they agreed to pay that interest, they enjoyed whatever they borrowed to buy, and the bank only agreed to lend to them if they would pay the interest, because the bank could have made that profit by investing the money elsewhere.
 - Paul wrote in **Romans 13.7 NIV: “Give to everyone what you owe them.”** Ethically, you should pay all you owe, even years of interest if you dig that hole for yourself.
 - So until you can repay the lender, you are his/her servant in a sense, because you are obligated to the lender. And this is even more evident if you have put up collateral, such as with a mortgage loan or car loan, because if you fail to repay, you lose your house or car.
- † **[Slide 11: Deuteronomy 23.19-20]** The Bible does not teach that all borrowing or lending is a sin. The Mosaic Law taught that it was ok to lend for interest to someone outside the covenant community and ok to lend without interest to someone within the covenant community.
- We find this in **Deuteronomy 23.19-20 NET: You must not charge interest on a loan to your fellow Israelite, whether on money, food, or anything else that has been loaned with interest. You may lend with interest to a foreigner, but not to your fellow Israelite...**
 - One reason for this distinction was that anyone inside the covenant community was your relative in Israel and only would borrow if in need. This was reinforced by the command not to charge interest or try to profit from those in need, which we find in **Leviticus 25.35-37 NIV: If any of your fellow Israelites become poor and are unable to support themselves among you, help them as you would a foreigner and stranger, so they can continue to live among you. Do**

not take interest or any profit from them, but fear your God, so that they may continue to live among you. You must not lend them money at interest or sell them food at a profit.

- † It is sensible to try to avoid debt and we must not unfairly seek to profit from the misfortune of someone in need. But debt is not always bad, sometimes it can be beneficial. An example is when businesses borrow for capital assets like equipment. By borrowing to purchase the equipment, they make more money even after paying interest than they could without the equipment.
 - **[Slide 12: Debt]** A similar situation is the individual who borrows to buy a house, because the advantages to owning such an asset while paying off the debt exceed the interest costs. The house across the street is for sale for \$128,000. How long would it take to save up \$128,000? A long time, especially if you had to pay monthly rent of \$1000 while you were trying to save! But if you could come up with the minimum down payment, your mortgage payment would be only about \$600, less than rent, and you could live in your own house while you paid it off!
 - This kind of logic might be true for an individual buying a car. For example, if you have no car but you need a car for work, it would be better to borrow to buy a car so you could work than to not have a car and not have a reliable way to work. But even so it usually would be better to pay cash for a used car if you could and then start saving for a new one later, rather than saddle yourself with a big payment for a new car right now.
 - One thing to keep in mind is that your payments, principle and interest, reduce the income you have for other spending, saving, and giving.

- † It is never good to use debt to finance day to day life or to buy things you do not need. That is consuming above your means, the opposite of saving and investing, and thus the opposite of healthy life depicted in the Bible. If you are paying in the future for what you completely consumed in the past, that is not healthy living.
 - You should avoid all revolving credit card debt. I had friends in college who ran up hundreds of dollars a month in credit card debt buying soda and chips at the gas station across the street. That is foolish on many levels: paying over years for what you consumed in an hour, saddling yourself with unnecessary debt and payments, consuming more than your means, and so on.
 - It is ok to use a credit card to get the cash back [I do!], but you should pay the full balance off every month, so there is no interest. If you have credit card balances now, not only have you been living beyond your means, now you are paying much higher interest than usual for what you consumed in the past. Consider a mortgage loan carries an interest rate below 4%, while the average credit card rate is 16% and some carry interest as high as 80%! So if you have credit card debt now, stop using your cards and start paying off that debt as fast as you can.

- † **[Slide 13: budget]** It is best to work hard and live off less than you make, so you can save and invest, and grow in net worth over time. It is helpful to budget or plan. If you are interested, I have some spreadsheet templates that might help you and I am willing to talk with you about budgeting and biblical principles of money management. For now, let's conclude with prayer.