

=THE CHRISTIAN LIFE=

Lesson 8

Business

AIM: to teach my pupils that Christians should behave properly in their business relationships.

POINT OF CONTACT: When our names are spoken, do those who hear them think of them as being good names? When a policeman hears our names, does he think, “They are law-abiding citizens; they have never been in trouble with the law”? When our employers or teacher hear our names, do they think, “They are very good workers; they are also polite and obedient”? When God thinks of our names, does He think, “They are not robbing Me”? If a reporter were to report about us, could he say, “Their names represent the finest in clean, respectable people of any community”? What do our names mean whenever they come up for discussion at the Credit Bureau or in the doctor’s office or the dentist’s office? Would people in these places of business say that our names are good names? Read Proverbs 22:1, “A good name is rather to be chosen than great riches, and loving favour rather than silver and gold.” How should a Christian behave toward business?

INTRODUCTION: A good motto for life is “Live by principles!” There is one basic principle involved as we consider how a Christian ought to behave toward business. That principle is honesty. Proverbs 11:3a, “The integrity of the upright shall guide them.”

Every adult and many children and young people often have the experience of receiving services rendered by business. Many adults receive services of others in order that they may render other services in their own businesses. There are certain conduct patterns which Christians should follow as they go about their business transactions

I. CHRISTIANS SHOULD BE HONEST ABOUT TAKING ON FINANCIAL OBLIGATIONS,

Proverbs 10:2, 3.

1. In many different ways Christians can take on financial obligations. (The class could name these ways. For instance: Getting a place to live—agreement to pay rent or make house payments—ordering the installation of gas, electricity, water, or telephones into the home; buying furniture, clothing, or a car; paying for a vacation, etc.)
2. Christians should first of all be honest with themselves. They should “face the facts.”
  - 1) They should remind themselves of the amount of their income.
  - 2) They should determine the difference between their income and the amount to which they are considering obligating themselves.
  - 3) They should honestly answer the question, “Can I really afford the amount of the obligation which I am considering?” See Proverbs 28:20. Don’t assume any obligations which you cannot fulfill!
3. Christians should be honest with others, Proverbs 20:17.
  - 1) In making a new agreement for payment, will they be slighting some other obligation? Another obligation perhaps cannot be met properly if a new debt is to be assumed. In making a new agreement for payment, they are to be careful to remember all other obligations; no other payment is to be disregarded.
  - 2) Are they declaring their debts and income correctly? Declarations of debt and income are to be entered honestly and completely on financial statements.
  - 3) Some Christians will agree to taking on a debt in order to help a friend. They should be aware of the fact that they have obligated themselves to this “deal” and consistently pay on the debt until they have freed themselves, Proverbs 6:1, 2. (Instead of shaking hands as a sign that a financial deal is closed satisfactorily and that payment will be made, men would strike hands with each other.)
  - 4) A Christian should be honest with consideration of the needs of his family when he takes on financial obligations. Proverbs 15:27 teaches us that we should not take a chance and that we should always get things in a correct manner. What if a Christian has been honest in taking on certain debts, but he dies before he can pay them? A widow’s earning power is not usually as great as her husband’s was, and she is left with the debt and perhaps a family to support. II Kings 4:1-7 tells a sweet story of such a predicament. A Christian can call upon the Lord to

help; He will help point out the work that should be done. Note that the widow lady did the work that Elisha told her must be done.

4. Christians should be honest with God above all other considerations.

- 1) The Christian should not let his desires be influenced by the possessions of a non-Christian. When the unsaved person dies, all his gain and goods in this life are the only good things that he will ever have. When the Christian dies, his good is only beginning, Proverbs 11:7. All the good to an unrighteous person comes in this life. Notice Proverbs 11:8. The wicked and the righteous change places at death.
- 2) Is the purchase that is about to be made according to God's desires for you? Or is the purchase, on the other hand, purely to satisfy the lusts of the flesh? Romans 13:13, 14 give the picture of the unrestrained, extravagant person who would not walk honestly as the Lord wants His people to walk. Galatians 5:16 tells us to walk in the Spirit and then we shall not fulfill the lust of the flesh.

II. CHRISTIANS SHOULD BE HONEST ABOUT PAYING.

1. Christians should pay their bills, Romans 13:8; Psalm 37:21. Prompt payments should be made; due dates should be remembered. A certain date for payments is agreed upon at the time that the loan or the purchase is made. The payment should be in the hands of the creditor on that date or before that date. If payment will be late or cannot be made on time because of some reversal, etc., the debtor should go to his creditor and explain the reason why he will not be able to pay in full on time. He should make arrangements to fulfill his obligations in a time and manner which will be satisfactory to his creditor.
2. Christians should not cause anger nor contempt which can result because of their failure to pay their bills, Romans 12:17, 18. Non-Christians watch Christians; therefore, Christians should watch to walk honestly toward them, I Thessalonians 4:11, 12.
3. Christians should never steal in order to fulfill their financial obligations. The dishonest merchant is a thief as well as the man who would take cash which does not belong to him. The dishonest merchant is stealing from his customers when he misrepresents merchandise in order to sell it or when he charges exorbitant prices in order to show a very large profit. See Leviticus 19:35, 36; Proverbs 11:1; 19:1.

III. CHRISTIANS SHOULD BE HONEST ABOUT BUSINESS PROPERTY. Merchandise which is displayed for customers to buy is private property. Until it has been sold, it belongs to the company who is seeking to sell it. Christian customers should not damage goods which are displayed on counters. Christian customers would not trespass on business property after the business has closed for the day without express permission of the business owner. This would include outside displays such as garden centers, automobile lots, and open outside property such as parking lots.

IV. CHRISTIANS SHOULD BE HONEST ABOUT KEEPING OTHER BUSINESS COMMITMENTS.

Whatever appointment times and meeting places have been agreed upon should be honored by the Christian. Whatever we say that we will do or wherever we say that we will be, we should keep our word. There are times that appointments have to be broken because of circumstances which we cannot control. In these times the Christian should notify the person with whom he has the appointment and explain the situation. Colossians 3:9 instructs the Christian concerning all of his speaking: "Lie not."

CONCLUSION: A Christian should be as good as his word. The Christian should be careful not to make commitments that he cannot keep. The Christian should be honest—he should pay his debts and keep his appointments.