

SESSION 3

# EARN MONEY PRODUCTIVELY



*What do you wish people  
knew about your work?*

**QUESTION #1**

#BSFLre-finance

## THE POINT

*Work isn't always easy,  
but it's necessary.*



## THE BIBLE MEETS LIFE

Ever known anyone guilty of job title inflation? We now call the cafeteria lady an “Education Center Nourishment Consultant,” a lifeguard is a “Wet Leisure Attendant,” and a painter is a “Color Distribution Technician.”

American businesses especially like to use fancy job titles. Some people call themselves CEOs—Chief Executive Officers—even though the businesses they run may have only two employees. Even large corporations can have multiple layers of vice-presidents and more managers than workers.

In fact, one large banking firm has 32,000 employees, with 12,000 of them carrying the title “vice president.”<sup>1</sup> Talk about a competitive work environment!

The Book of Proverbs says nothing about job titles, but it does tell us a lot about how we are to do our work. Our work is not always easy, but it is a noble, and Christ-honoring, thing to work and earn the money we need for daily living.

# WHAT DOES THE BIBLE SAY?

## ***Proverbs 6:6-11***

**6** Go to the ant, you slacker! Observe its ways and become wise.

**7** Without leader, administrator, or ruler,

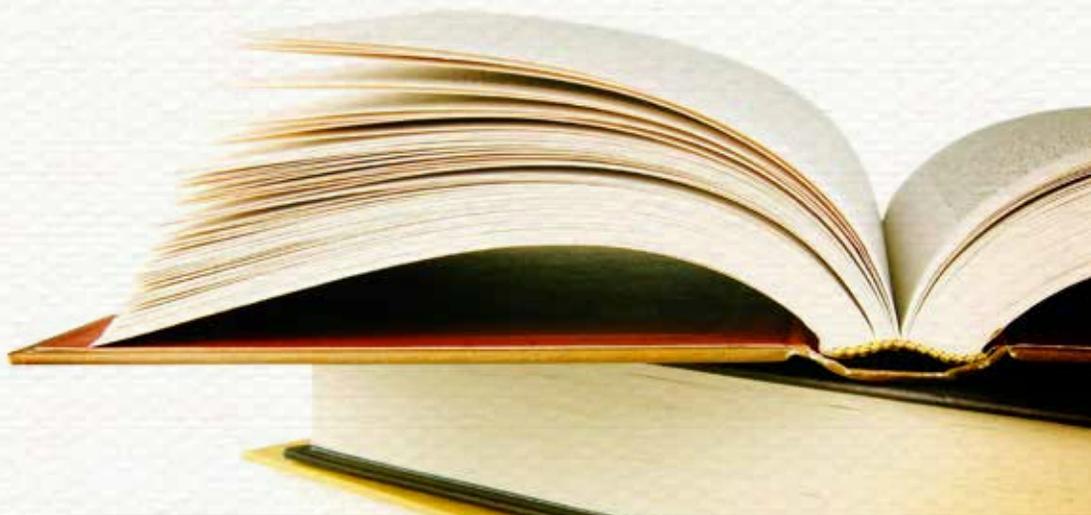
**8** it prepares its provisions in summer; it gathers its food during harvest.

**9** How long will you stay in bed, you slacker? When will you get up from your sleep?

**10** A little sleep, a little slumber, a little folding of the arms to rest,

**11** and your poverty will come like a robber, your need, like a bandit.

**Slacker** (v. 6)—A person who seeks to live life without having to work for food, clothing, shelter, and other essentials.



## **Proverbs 6:6-8**

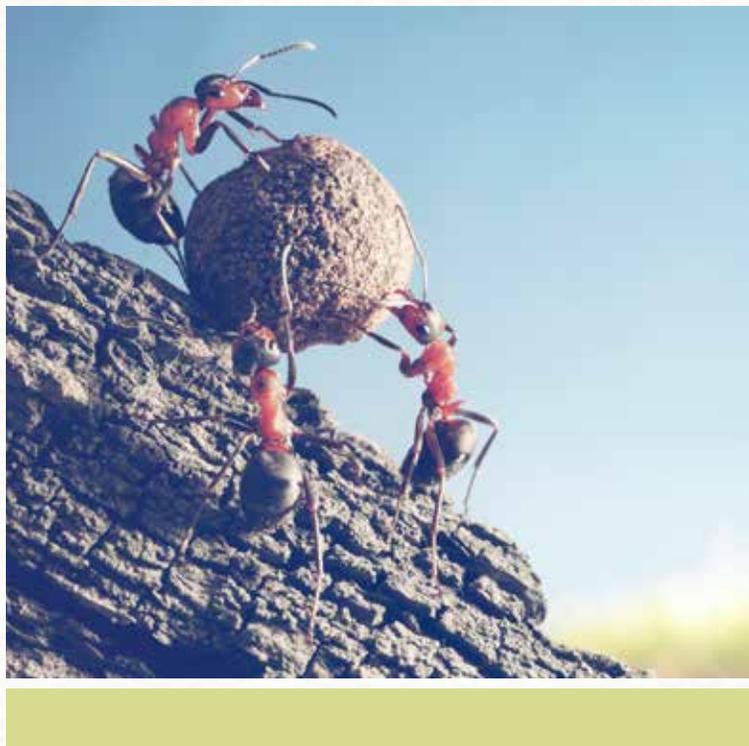
Most people are familiar with the fable called “The Ant and The Grasshopper,” which is credited to Aesop. The moral of the story is that it’s best to prepare in advance for the days of necessity.

Long before Aesop penned his fable, however, King Solomon shed light on the small and seemingly insignificant ant. For the slacker, ants become an object lesson. Ants are incredibly hard workers. Depending on their species, they can lift 10-50 times their body weight! Some gather and store up food for the colony during spring and summer for the harsher winter months. Others feed and care for the queen and her offspring, while still others build the nest and carve out chambers and tunnels. Whatever their responsibility, you won’t find a lone ant off by itself lounging in the shade. Ants work 10 to 12 hours a day and never stop until the job is done.

Given such truths, it’s no surprise that Solomon paid attention to these industrious little creatures when he wrote about hard work.

***What lasting lessons  
have you learned  
from working?***

**QUESTION #2**



Solomon taught that by observing the ant, a slacker can become wise. In fact, borrowing the ways of the ant can help anyone follow the ways of God in at least three ways:

- ▶ **Ants teach us about self-discipline.** Ants are self-starters. Ants move about their day with purpose and direction. We can certainly learn from their discipline!
- ▶ **Ants teach us about perspective.** These small insects know the importance of provision. Simply stated, if they don't work, they don't eat. The word *provision* literally means, "to see before." Ants instinctively know winter means colder temperatures and less food, so they use the bounty of spring and summer to prepare in advance.
- ▶ **Ants teach us about hard work.** From dawn to dusk, ants work hard—and how much more so should we? Hard work is of great value.

The apostle Paul also wrote about the value of productivity to the church in Thessalonica: "In fact, when we were with you, this is what we commanded you: 'If anyone isn't willing to work, he should not eat.' For we hear that there are some among you who walk irresponsibly, not working at all, but interfering with the work of others. Now we command and exhort such people by the Lord Jesus Christ that quietly working, they may eat their own food. Brothers, do not grow weary in doing good" (2 Thess. 3:10-13).

Paul wasn't referring to people who could not work, but to people who had the physical ability to work but simply refused to do so. On the positive side, Paul exhorted the believers in Colossae this way: "Whatever you do, do it enthusiastically, as something done for the Lord and not for men, knowing that you will receive the reward of an inheritance from the Lord. You serve the Lord Christ" (Col. 3:23-24).

Work is more than just a means to a paycheck or a way to provide for one's family. Work done as *unto* the Lord results in the reward of an inheritance *from* the Lord.

*Whom do you know  
who embodies  
the principles in  
these verses?*

### QUESTION #3

***Why is laziness a spiritual problem?***

**QUESTION #4**

## **Proverbs 6:9-11**

Earlier, we saw that entanglement in unnecessary debt and unwise financial agreements can result in ruin. Now we see that laziness can destroy us as well. Both lead to the same end: poverty.

Solomon used the same Hebrew word in verse 9 that he used in verse 6, translated “slacker.” This word is rich in meaning, but also fraught with great warning. Interestingly, the slacker is contrasted with the upright in Proverbs 15:19 and with the righteous in 21:25-26. Solomon didn’t just contrast the lazy and the hardworking, or the sluggard and the diligent. Instead, he linked the hardworking and the diligent to the righteous or upright—those who conform to the character of God’s holiness. Solomon warned that those who are lazy and irresponsible are not walking in holiness; they are not in a right standing before God because they do not conform to His standard.

Notice the descriptions of the slacker throughout Proverbs:

- ▶ He loves excessive sleep (6:9-11; 26:14).
- ▶ He irritates those who employ him (10:26).
- ▶ His longings are never satisfied (13:4).
- ▶ He takes no initiative to meet basic needs (19:24; 26:15).
- ▶ He has no vision (20:4).
- ▶ He makes up excuses to avoid work (22:13; 26:13).
- ▶ He does not heed wise counsel (26:16).

***What tips would you suggest for balancing work and leisure?***

**QUESTION #5**

Our culture is against hard work. Just turn on the radio or television and you’ll hear about fast and easy weight loss, five-minute exercise routines, get-rich-quick schemes, and hundreds of other ploys that promise fast, easy, and cheap living with all the success, thrills, and pleasures that only come from hard work and diligence.

It’s a mirage. Arm yourself with God’s Word and get to work.

## SLACKING OFF

*Which of the following images represents what most tempts you to behave like a slacker? Choose one and explain.*



*What routines or principles have helped you avoid these temptations in recent months?*

A large, empty yellow rectangular area provided for writing an answer to the question above.

## LIVE IT OUT

How will you respond to the Bible's teaching about work? Consider the following options in the days to come:

- ▶ **Assess.** Look back at the Bible's description of the slacker and compare that list to your own work habits. Does anything need to change?
- ▶ **Set goals.** Make a specific plan for how you want to approach and engage your work. Set goals that will help you find the right balance between overworking and laziness—goals that will motivate you to be productive for God's kingdom as well as your workplace and community.
- ▶ **Encourage others.** Make a deliberate effort to encourage one or more of your coworkers this week. However you approach this step—write a card, send a text, initiate a conversation—be specific regarding what you appreciate about that person's approach to their work.

As we continue to explore the topic of work, remember that we don't work hard to gain God's favor. Jesus Christ did the work on the cross to restore us into right standing with God. As followers of Christ, then, we work diligently as a response to His grace. Through our necessary work, we honor the One who graciously loves us.



1. <http://www.cbsnews.com/news/are-you-the-chief-me-officer>.