

## **INTRODUCTION**

1. In our last time together, we considered our second question regarding money.
2. We asked, “How are we to earn money?”
3. We focused our time looking at the negative, that is, we looked at how we are NOT to earn money.
4. We said that we are not to steal it, defraud others for it, and we are not to gamble for it.
5. Tonight, I want to look now at the positive side to this question and answer *how we are to earn money*.

**I. How We Are to Feel About Money**  
**II. How We Are to Earn Money**

- A. The Negatives
- B. The Positive

“Work”

What do we mean by work? What are we referring to?

Physical or mental activity directed toward the accomplishment of a task; the labor by which people earn their livelihoods.<sup>1</sup>

- 1. Work is ordained by God
  - a) Before the Fall, man was placed in the Garden of Eden to work (Gen.2:5-8)

“Cultivate” or as some translations have “till” translates the Hebrew verb meaning “to work, labor, serve.”

And with the “ground” as the object, it means “to work the soil, dig in the ground,

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<sup>1</sup>Ronald F. Youngblood, F. F. Bruce, R. K. Harrison and Thomas Nelson Publishers, *Nelson's New Illustrated Bible Dictionary* (Nashville: T. Nelson, 1995).

cultivate,” as similar verbs do in many other languages.

This is used in the same way in 3:23; 4:2, 12.

Not all societies cultivate the soil in the same way.

The term used here should be general and probably involve more than simply “hoeing the ground.”

It probably referred to “farming,” “working and caring for the ground and plants,” or “planting and growing things.”<sup>2</sup>

Work is not a result of the fall; manual labor is prefall. Adam is put into the garden to work it and to take care of it (2:15–17).<sup>3</sup>

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<sup>2</sup>William David Reayburn and Euan McG. Fry, *A Handbook on Genesis*, UBS handbook series (New York: United Bible Societies, 1997). 62.

<sup>3</sup>Walter A. Elwell, *Evangelical Commentary on the Bible*, Baker reference library (Grand Rapids, Mich.: Baker Book House, 1996, c1989). Ge 2:8.

- b) After the Fall, man was sent out of the Garden of Eden to Work (Gen.3:23)

Eviction for the man also meant he must work the “ground” (v. 23) in order to sustain life.

Whereas before he was the cultivator of a specially prepared habitat, now he must develop his own garden by working the ground, which is under divine curse (v. 17).<sup>4</sup>

- c) The Bible gives many names of people who were known for their work
- 1) Abel was a keeper of the flocks (Gen.4:2)
  - 2) Cain was a tiller of the ground (Gen.4:2)
  - 3) Jubal invented both stringed and wind instruments

Genesis 4:21 says, “Jubal...was the father of all those who play the lyre and pipe.”

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<sup>4</sup>K. A. Mathews, *Genesis 1-11:26*, electronic ed., Logos Library System; The New American Commentary (Nashville: Broadman & Holman Publishers, 2001, c1995). 257.

- 4) Tubal-Cain invented metallurgy (the science and technology of metals)

Genesis 4:22 says “Tubal-cain, [was] the forger of all implements of bronze and iron.”

- 5) Noah was a builder (Gen.6)

- 6) Nimrod was a hunter

Genesis 10:8-9 says, “Now Cush became the father of Nimrod; he became a mighty one on the earth. <sup>9</sup>He was a mighty hunter before the Lord; therefore it is said, ‘Like Nimrod a mighty hunter before the Lord.’”

- 7) Ishmael was an archer

Genesis 21:20 says, “God was with the lad, and he grew; and he lived in the wilderness and became an archer.”

- 8) Shiphrah and Puah were midwives (Ex.1:15)

- d) The Bible also mentions many other types of work

***Our View of Money (Pt.3)***  
***Selected Scriptures***  
***Dr. Steve Hereford, Pastor-Teacher***  
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- 1) Armor-bearer (Judg.9:54)
- 2) Baker (Gen.40:1)
- 3) Blacksmith (1 Sam.13:19)
- 4) Carpenter (Mark 6:3)
- 5) Cook (1 Sam.8:13)
- 6) Counselor (2 Sam.15:12)
- 7) Cupbearer (Gen.40:1)
- 8) Designer (Ex.35:35)
- 9) Embroiderer (Ex.35:35)
- 10) Engraver (Ex.28:11)
- 11) Executioner (Mark 6:27)
- 12) Innkeeper (Lk.10:35)
- 13) Jailer (Acts 16:23)
- 14) Judge (Ex.2:14)
- 15) King (Gen.14:1)
- 16) Landowner (Mat.20:1)
- 17) Lawyer (Acts 24:1)
- 18) Maidservant (Deut.15:17)
- 19) Mason (2 Kings 12:12)
- 20) Merchant (Mat.13:45)
- 21) Moneylender (Ex.22:25)
- 22) Musician (Ps.68:25)
- 23) Physician (Jer.8:22)
- 24) Plowman (Amos 9:13)
- 25) Poet (Acts 17:28)
- 26) Priest (Gen.14:18)
- 27) Prophet (Gen.20:7)
- 28) Rabbi (Mat.23:7)
- 29) Scribe (1 Chron.24:6)

- 30) Sheepshearer (2 Sam.13:23)
- 31) Shepherd (1 Sam.21:7)
- 32) Silversmith (Judg.17:4)
- 33) Soldier (Jn.19:23)
- 34) Stonecutter (2 Kings 12:12)
- 35) Tax collector (Mat.10:3)
- 36) Teacher (1 Chron.25:8)
- 37) Tentmaker (Acts 18:3)
- 38) Treasurer (Ezra 1:8)
- 39) Weaver (Ex.35:35)
- 40) Writer (Ps.45:1)
- 41) Farmer (2 Tim.2:6)
- 42) Fisherman (Isa.19:8)
- 43) Gardener (Jn.20:15)
- 44) Gem cutter (Ex.28:11)
- 45) Goldsmith (Isa.40:19)
- 46) Governor (2 Kings 23:8)

- 2. God ordained that six days be spent in work with one day of rest

The day that He ordained for rest was the Sabbath.

The word “Sabbath” comes from a Hebrew word which means “cease” or “desist” and was a day

(from Friday evening until Saturday evening in Jesus' time) when all ordinary work stopped.<sup>5</sup>

Genesis 2:2-3 says that God "ceased" His work in creation after six days and then "blessed" the seventh day and "declared it holy."

In the fourth commandment (Ex 20:8–11) God's "blessing" and "setting aside" of the seventh day after creation form the basis of His demand that man should observe the seventh day as "a day of Sabbath rest before the Lord your God."<sup>6</sup>

Since the Sabbath was a day of worship, after the resurrection of Jesus Christ, the Apostles observed it on Sunday.

Luke says in Acts 20:7 says, "On the first day of the week, when we were gathered together to break bread, Paul *began* talking to them, intending

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<sup>5</sup>Walter A. Elwell and Barry J. Beitzel, *Baker Encyclopedia of the Bible* (Grand Rapids, Mich.: Baker Book House, 1988). 1874.

<sup>6</sup>Walter A. Elwell and Barry J. Beitzel, *Baker Encyclopedia of the Bible* (Grand Rapids, Mich.: Baker Book House, 1988). 1874.



to leave the next day, and he prolonged his message until midnight.”

It is clear from the Old Testament that the Sabbath was a day of rest but notice also that each text mentions the duration of “work.”

- a) Exodus 16:26 says in reference to the children of Israel gathering manna, “Six days you shall gather it, but on the seventh day, *the sabbath*, there will be none.”
- b) Exodus 20:9 says, “Six days you shall labor and do all your work.”
- c) Exodus 23:12 says, “Six days you are to do your work, but on the seventh day you shall cease *from* labor so that your ox and your donkey may rest, and the son of your female slave, as well as your stranger, may refresh themselves.”
- d) Exodus 31:15 says, “For six days work may be done, but on the seventh day there is a sabbath of complete rest, holy to the Lord; whoever does any work on the sabbath day shall surely be put to death.”

- e) Exodus 34:21 says, “You shall work six days, but on the seventh day you shall rest; *even* during plowing time and harvest you shall rest.”
- f) Exodus 35:2 says, “For six days work may be done, but on the seventh day you shall have a holy *day*, a sabbath of complete rest to the Lord; whoever does any work on it shall be put to death.”
- g) Leviticus 23:3 says, “For six days work may be done, but on the seventh day there is a sabbath of complete rest, a holy convocation. You shall not do any work; it is a sabbath to the Lord in all your dwellings.”
- h) Deuteronomy 5:13 says, “Six days you shall labor and do all your work.”
- i) Deuteronomy 16:8 says, “Six days you shall eat unleavened bread, and on the seventh day there shall be a solemn assembly to the Lord your God; you shall do no work on it.”

The Israelites were not to participate in their normal, week-long occupations on the Sabbath day. But rabbinic tradition went far beyond that,

listing thirty-nine forbidden categories of work—including carrying goods.<sup>7</sup>

Many teachers also forbade minor cures—physicians' cures not necessary to save a life—on the Sabbath.<sup>8</sup>

But aside from this, work was mandated and was always a way of life before and after the Fall of man.

Notice also that...

3. Much of the wisdom literature praises hard work while it condemns and ridicules laziness
  - a) Proverbs 6:6 says, "Go to the ant, O sluggard, Observe her ways and be wise."
  - b) Proverbs 10:5 says, "He who gathers in summer is a son who acts wisely, *But* he who sleeps in harvest is a son who acts shamefully."

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<sup>7</sup>John MacArthur, *The MacArthur New Testament Commentary : John 1-11* (Chicago: Moody Press, 2006). 176.

<sup>8</sup>Craig S. Keener and InterVarsity Press, *The IVP Bible Background Commentary : New Testament* (Downers Grove, Ill.: InterVarsity Press, 1993). Jn 5:11.

- c) Proverbs 12:11 says, “He who tills his land will have plenty of bread, But he who pursues worthless *things* lacks sense.”
- d) Proverbs 13:11 says, “Wealth *obtained* by fraud dwindles, But the one who gathers by labor increases *it*.”
- e) Proverbs 14:23 says, “In all labor there is profit, But mere talk *leads* only to poverty.”
- f) Proverbs 20:13 says, “Do not love sleep, or you will become poor; Open your eyes, *and* you will be satisfied with food.”
- g) Proverbs 31:13 says, “She looks for wool and flax and works with her hands in delight.”

In all of these passages, we continue to hear the word “labor”...

- 4. The Bible defines work as “labor”
  - a) Ephesians 4:28 says, “He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he will have *something* to share with one who has need.”

- b) 1 Thessalonians 4:11 says, “And to make it your ambition to lead a quiet life and attend to your own business and work with your hands, just as we commanded you.”
- c) 2 Thessalonians 3:10 says, “For even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either.”

All three of these passages seem to focus on some form of heavy labor.

A question that could be asked at this point, “Is manual labor the only kind of work that Bible speaks of?”

Even though these verses refer to hard work or heavy labor, but physical labor is not the only type of hard work that exists.

#### 5. Preaching is a form labor

In I Timothy 5:17, Paul states that elders are worthy of support: “The elders who rule well are to be considered worthy of double honor, especially those who work hard at preaching and teaching.<sup>18</sup> For the Scripture says, “You shall not

muzzle the ox while he is threshing," and "The laborer is worthy of his wages."

The word translated "work hard" is the same one that is used in Ephesians 4:28 translated "labor."

It literally means to "work to the point of fatigue or exhaustion." The Gr. word stresses the effort behind the work more than the amount of work.<sup>9</sup>

Good preaching and teaching is hard work (II Timothy 4:5).

Paul invested a lot of effort preaching in various congregations (I Corinthians 15:10-11) and he did not want to find out that his hard work was in vain (Galatians 4:11; Philippians 2:16).

As a result, even though preaching is not physical labor, a preacher is worthy of monetary support (I Corinthians 9:1-14).

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Gr. Greek

<sup>9</sup>John Jr MacArthur, *The MacArthur Study Bible*, electronic ed. (Nashville: Word Pub., 1997, c1997). 1 Ti 5:17.

1 Corinthians 9:14 says, “So also the Lord directed those who proclaim the gospel to get their living from the gospel.”

Those who labor at preaching and teaching are worthy of “double honor.”

The word “honor” (time) generally refers to “respect” or “regard” but it can also refer to financial support (it is translated “price” in Mat.27:6-7; Acts 4:34; 1 Cor.6:20).

6. The role of an elder is considered work

1 Timothy 3:1 says, “It is a trustworthy statement: if any man aspires to the office of overseer, it is a fine work he desires *to do*.”

Paul told the Thessalonians in 1 Thessalonians 5:12, “But we request of you, brethren, that you appreciate those who diligently labor among you, and have charge over you in the Lord and give you instruction.”

Again, this is why an elder is worthy of monetary support (1 Timothy 5:17-18).

7. Even investing is a form of work (Mat.25:14-27)

The word “traded” in verse 16 is the same word used in Ephesians 4:28, I Thessalonians 4:11, and II Thessalonians 3:10 and translated as “work.” It appears that investing is a form of work.

So, how are we to earn money? By work or labor.

Let’s look at a final area concerning money...

### **III. How We Are to Spend Money**

There are three ways we are to spend money:

#### **A. By Providing for Our Families**

1. 1 Timothy 5:8 says, “But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.”

The context here is speaking of those who are “widows.”

There are two types of “widows” mentioned in this passage: widows “no less than sixty years old” (v.9) and “younger widows” who are still marriageable and able to raise children (v.11).

Widows who were “no less than sixty years old” (v.9) were to be cared for FIRST by their families.



The younger widows were encouraged to remarry (v.14).

Both who were dependent on others were to be cared for by their families.

Paul says in verse 16, “If any woman who is a believer has *dependent* widows, she must assist them and the church must not be burdened, so that it may assist those who are widows indeed.”

If there was no family to assist those who are truly widows (v.3), then the church was to take care of them.

But notice two times Paul stresses the importance of family provision in verse 8 and 16.

To refuse to provide for your family, Paul says, is “worse than an unbeliever” (v.8) and “he has denied the faith.”

Why is that? Because showing compassion by meeting needs is at the heart of Christianity.

2. 1 John 3:1 says, “But whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?”

3. In Titus 2:5 Paul tells the older women to teach the younger women “*to be* sensible, pure, *workers at home*, kind, being subject to their own husbands, so that the word of God will not be dishonored.”

By stating that they are to be “workers at home” indicates that their provision comes from their husbands.

The phrase “workers at home” is the compound Greek word oikourgos.

It comes “from oikos, ‘house,’ and ergon, ‘work’” (Vine).

It means “working at home” (Rienecker), or “to work at home” (MacArthur), “caring for the house” (Wuest).

The Greek word for “work” (ergon) refers “to work, but the emphasis in the NT is that it involves a job or a task, and in some cases it is translated ‘employment.’

It is not referring to the quality of work, it is referring to an assigned task. A woman is to be

employed in the assigned task of working at home.”<sup>10</sup>

Nancy DeMoss says, “One of the things the feminist movement has done so successfully is to stir up discontent in women with being homemakers and to convince them that other pursuits can increase their sense of self-worth.”

Going back to our passage in 1 Timothy 5:14 of younger widows, Paul says they are to “keep house.”

What did a woman do when keeping house?

Fritz Rienecker says, “In a Jewish household the married women had to grind flour, bake, launder, cook, nurse children, make the beds, spin wool, keep the house, and was also responsible for hospitality and the care of guests.”<sup>11</sup>

With all of those tasks, how would she have time to provide for her household?

I know this is the problem every single mom faces and my heart goes out to you to not have a

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<sup>10</sup> John MacArthur, *The Fulfilled Family* (Panaorama City: Grace to You), 20.

<sup>11</sup> Fritz Rienecker and Cleon Rogers, *The Linguistic Key to the Greek NT* (Grand Rapids: Zondervan, 1976, 1980), 654.

husband who is providing for you and your children.

Before we close let's notice two more ways in which we are to spend money...

B. By Paying Our Debts

Romans 13:8 says, "Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled *the* law."

First let me say this does not mean: "Never contract a debt, never borrow money or anything else!" for Jesus himself commands us to lend (Matt. 5:42) and thereby shows that borrowing is not wrong.

Exodus 22:25 says, "If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest."

When Paul says, "Owe nothing," the tense is present. It could be translated "be owing," and means that as Christians we will not let a debt stand after payment is due.

Until payment is due, the debt is in abeyance and thus not a debt for the moment; but when it is due, it must be met, and that then ends the matter.<sup>12</sup>

Second, some kinds of debt are inevitable in our society: most of us face monthly bills for telephone, gas, light, water, etc.

And it is impossible to manage a business without contracting some debts. The admonition here is not to get into arrears (overdue accounts).<sup>13</sup>

Paul's point is that all our financial obligations must be paid when they are due.<sup>14</sup>

#### C. By Supporting the Church

We have already said a lot concerning this subject but let me suffice it to say that we are to, as 1 Corinthians

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<sup>12</sup>R. C. H. Lenski, *The Interpretation of St. Paul's Epistle to the Romans* (Columbus, Ohio: Lutheran Book Concern, 1936). 797.

<sup>13</sup>William MacDonald and Arthur Farstad, *Believer's Bible Commentary : Old and New Testaments* (Nashville: Thomas Nelson, 1997, c1995). Ro 13:8.

<sup>14</sup>John Jr MacArthur, *The MacArthur Study Bible*, electronic ed. (Nashville: Word Pub., 1997, c1997). Ro 13:8.

16:2 says, “On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come.”

Meeting the needs of those who labor at preaching and teaching is a mandate as we have already seen.

Providing so that we have a place to meet and minister God’s Word to the saints is also a mandate.

Every person is to give. It is to be done regularly and systematically.

Paul says that “on the first day of every week each one of you is to put something aside...so that no collections be made when I come.”

We as the people of God are always be “contributing to the needs of the saints” (Rom.12:13).

So we are to provide for our families, pay our debts, support the church, and last is...

### C. By Saving

1. Proverbs 30:25 says, “The ants are not a strong people, But they *prepare* their food in the summer.”

2. Proverbs 21:20 says, “There is precious treasure and oil in the dwelling of the wise, But a foolish man swallows it up.”

## **CONCLUSION**

1. So how are we to feel about money?
2. We are not to love it, trust it, seek to be rich or regard it as our own.
3. How are we to earn money?
4. Negatively, don't steal it, defraud others for it or gamble for it.
5. Positively, work.
6. How are we to spend money?
7. By providing for our families, paying our debts, supporting the church, and saving.
8. Let's pray.