

INTRODUCTION

1. We are returning tonight to our series on “God’s Plan for Giving.”
2. We have already looked at several things regarding giving.
3. In our last time together we looked at the first of three areas regarding money—*how we feel about it*.
4. And we said that *we are not to love it, we are not to trust it, we are not to seek to be rich, and we are not to regard it as our own*.
5. Tonight, I want to address the second area—*how we earn it*.
6. We will look at this from both a negative and positive perspective but for tonight I want to address *the negative*.
7. Let’s begin with *how we are to earn money*.

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

Before we answer “How are we to earn money,” let’s first address the question, “How we are NOT to earn money.”

Let’s look first at...

A. The Negatives

There are 3 negatives in Scripture that instructs us concerning how we are not to earn money.

The first is...

1. Do not steal it
 - a) In looking at the walk of the new man, 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.”

The Greek word that Paul uses for “steals” is klepto, from which we get the word kleptomaniac.

Stealing in any form is a sin and has no part in the life of a Christian.¹

Warren Wiersbe says, “Just as Satan is a liar and a murderer, he is also a thief. “The thief cometh not, but for to steal, and to kill, and to destroy” (John 10:10). He turned Judas into a thief (John 12:6) and he would do the same to us if he could. When he tempted Eve, he led her to become a thief, for she took the fruit that was forbidden. And she, in turn, made Adam a thief. The first Adam was a thief and was cast out of Paradise, but the Last Adam, Christ, turned to a thief and said, “Today shalt thou be with Me in paradise” (Luke 23:43).²

Stealing may take many forms—all the way from grand larceny to nonpayment of debts, to witnessing for Christ on the employer’s time, to plagiarism, to the use of false measurements, and to falsifying expense

¹John Jr MacArthur, *The MacArthur Study Bible*, electronic ed. (Nashville: Word Pub., 1997, c1997). Eph 4:28.

²Warren W. Wiersbe, *The Bible Exposition Commentary* (Wheaton, Ill.: Victor Books, 1996, c1989). Eph 4:25.

accounts. Of course, this prohibition against stealing is not new.³

It is mentioned in...

- b) Exodus 20:15 says, "You shall not steal."
- c) Leviticus 19:11 says, "You shall not steal, nor deal falsely, nor lie to one another."
- d) Deuteronomy 5:19 says, "You shall not steal."
- e) Proverbs 30:7-9 says, "Two things I asked of You, Do not refuse me before I die: ⁸ Keep deception and lies far from me, Give me neither poverty nor riches; Feed me with the food that is my portion, ⁹ That I not be full and deny *You* and say, "Who is the Lord?" Or that I not be in want and steal, And profane the name of my God."

This is not God's will for earning money. We also are not...

³William MacDonald and Arthur Farstad, *Believer's Bible Commentary : Old and New Testaments* (Nashville: Thomas Nelson, 1997, c1995). Eph 4:28.

2. Do not defraud others for it

To defraud someone is to hold back what belongs to someone else.

- a) James 5:4 says, “Behold, the pay of the laborers who mowed your fields, *and* which has been withheld by you, cries out *against you*; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth.”

The wicked rich were not only guilty of sinfully hoarding their wealth; they had also sinfully acquired it.

Far from being generous to the poor as Scripture commands (Deut. 15:9–11; Matt. 6:2–4; Gal. 2:10), they exploited them.

Specifically, they had withheld the pay of the laborers who mowed their fields—a practice so shocking that James introduced the statement with the arresting word behold.

The perfect tense of the verb translated withheld suggests that the wicked rich completely withheld at least part of their

laborers' pay; they did not merely delay payment.⁴

The "laborers" pictured here were the day laborers (Mat.20:1-16).

They are described as those who "mowed your fields."

"Mowed," a verbal form not used elsewhere in the New Testament."

It "seems to have the primary meaning of 'cutting,' with a secondary meaning of 'gathering in.'

The reference is to the wheat and barley harvests that were cut and shocked by hand.

The aorist tense denotes that the work has been completed and 'the hire,' the stipulated pay for their labor, has been justly earned.

⁴John MacArthur, *James* (Chicago, Ill.: Moody Press, 1998). 246.

'Fields' (chōras) here, as in the parable of the rich fool (Luke 12:16), implies the extensive fields of these rich landlords.

The scene is placed at the time of the harvest when the ingathering of the new crop vastly increases the owner's wealth" (D. Edmond Hiebert, James, 289).

Their withholding of wages was strictly prohibited by the Old Testament.

- b) Leviticus 19:13 says, "You shall not oppress your neighbor, nor rob *him*. The wages of a hired man are not to remain with you all night until morning."

- c) Deuteronomy 24:14-15 repeated that injunction when it said, "You shall not oppress a hired servant *who is* poor and needy, whether *he is* one of your countrymen or one of your aliens who is in your land in your towns. ¹⁵ "You shall give him his wages on his day before the sun sets, for he is poor and sets his heart on it; so that he will not cry against you to the Lord and it become sin in you."

Such a matter was so serious that Jeremiah pronounced a curse on those who did this.

- d) He said, “Woe to him...who uses his neighbor’s services without pay and does not give him his wages” (Jer.22:13).

Just as James used the rust as a witness and executioner, he uses the withheld “wages” as a witness against them

‘The pay...cries out’

“Cries out” Gr.krazo, is a present active verb, which “pictures the money unjustly withheld as continually crying out for vengeance. It denotes a loud cry or scream” (Hiebert).

It is used in Mark 9:26 to describe the shrieks of a demon being expelled from its victim, in Matthew 21:9 of the joyous cries of the crowd during Jesus’ triumphal entry into Jerusalem, and in Matthew 27:23 of the hate-filled cries of the bloodthirsty mob for Jesus’ execution.⁵

The “outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth.”

Sabaoth is an untranslated Greek word which derives from the Hebrew word *tsaba* meaning “hosts,” or “armies.”

⁵John MacArthur, *James* (Chicago, Ill.: Moody Press, 1998). 246.

The phrase the Lord of Sabaoth describes God as Commander of the armies of heaven (cf. 1 Sam. 17:45).

He is the One who hears the cries of the defrauded poor and will call His angelic armies to act in judgment (cf. Matt. 13:41–42; 16:27; 25:31; Mark 8:38; 2 Thess. 1:7–8).⁶

Scripture forbids stealing and defrauding. Notice the third...

3. Do not gamble for it

Gambling is not an option for the Christian.

An appeal to chance is incompatible with trust in the sovereignty of God.

An appeal to chance is a way to waste the resources God has given you and frankly, gambling for the most part is an exploitation of the poor.

And all it does is draw the money out of the people who have little to start with.

⁶John MacArthur, *James* (Chicago, Ill.: Moody Press, 1998). 247.

It is exploitation, it risks God's provision. It is incompatible with the sovereignty of God.

The word "gamble," "gambling," "gambler," are related to the word "game." They come from an old English word "gammon."

It's the idea of a game. Gambling is a game. It is not a game based on skill. It is not a game based on reason, and it is not a game based on anything controllable. It is a game based on sheer chance.

Gambling is an appeal to sheer chance: random luck without skill or one's personal involvement--that's gambling.

It's not like competing for a prize where you have to produce something, or run faster than somebody else, or do something better than someone else does, because you have control over that. That's a rational, manageable, controllable, activity.

Gambling is not like that. It is not like risking in business for a return--it is an appeal to sheer chance, without any control--purely random.

Gambling is an activity in which a person risks something of value, usually money.

It's an activity in which a person risks something of value to forces of chance completely beyond his control, or any rational expectation in hope of

winning something of greater value, usually more money. But it is an appeal to sheer chance.

Listen to some disturbing statistics about this form of making money:⁷

.The gambling industry has grown tenfold in the US since 1975.

.Thirty-seven states now have lotteries.

.15 million people display some sign of gambling addiction.

.Two-thirds of the adult population placed some kind of bet last year.

.Gambling profits in casinos are more than \$30 billion while lotteries are about 17 billion annually.

.In 1973 state lotteries had \$2 billion in sales. By 1997, the revenues reached \$34 billion. Today there is about 500 billion dollars wagered every year legally in America, and estimates up to one trillion dollars totally, when you add the illegal gambling.

⁷ Dr. Jantz's Overcoming Gambling: Gambling Statistics:
<http://www.overcominggambling.com/facts.html>

.The average debt incurred by a male pathological gambler in the US is between \$55,000 and \$90,000 (it is \$15,000 for female gamblers).

.The average rate of divorce for problem gamblers is nearly double that of non-gamblers.

.The suicide rate for pathological gamblers is twenty times higher than for non-gamblers (one in five attempts suicide).

.Sixty-five percent of pathological gamblers commit crimes to support their gambling habit.

.Gambling among young people is on the increase:

42% of 14 year olds gamble

49% of 15 year olds gamble

63% of 16 year olds gamble

76% of 18 year olds gamble

You might be surprised, as I was, to learn the history of gambling in our country.

John MacArthur said in a message he preached called *Gambling: The Seductive Fantasy*, “Lest you think that's something new--it isn't. We like to look back at the foundations of our country and assume that everything was as it ought to have

been in the early Christian beginnings of America, but gambling, in fact, played a very prominent role in early American History. When Columbus came over here and discovered America, his little boats were filled with sailors who gambled away much of their time crossing the Atlantic by playing dice and playing cards. In landing here they, therefore, brought their gambling interest with them and it took root in the new nation.

In 1612 the British government ran a lottery to assist the new settlement at Jamestown, Virginia. The father of our country, George Washington, wisely declared, "Gambling is the child of avarice (or greed), the brother of iniquity, and the father of mischief." We certainly agree with George; however, he himself kept a full diary of his own winnings and losses! In 1776, the First Continental Congress of the United States sold lottery tickets to finance the American Revolution. President Washington himself bought the first lottery ticket to build the new capital called, "Federal City," now known as Washington D. C.. So, our nation was founded on lottery, the revolution was

financed by a lottery, and our capital city was financed by a lottery.”⁸

JC Ryal says, “Yes! There are thousands in this country who are slaves of beer and alcohol, slaves of lust, slaves of ambition, slaves of political party, slaves of money, slaves of gambling, slaves of fashion, or slaves of moods and emotions!

You may not see their chains with the naked eye, and they themselves may boast of their freedom: but for all that they are thoroughly slaves. Whether men like to hear it or not, the gambler and the drunkard, the greedy and the passionate, the glutton and the addict, are not free, but slaves. They are tied hand and foot by the devil. “Everyone who sins is a slave of sin.” (John 8:34) He that boasts of freedom, while he is enslaved by lusts and passions, is going down to hell with a lie in his right hand.”⁹

Since the Bible doesn’t say anything about gambling, the church has been silent on this issue.

Some people have justified gambling as a modern counterpart to “casting lots,” and they say that

⁸ John MacArthur, Sermon: Gambling: The Seductive Fantasy, Part 1, transcribed by Tony Capoccia, Biblebb.com, 1997.

⁹ JC Ryal, Sermon on Freedom.
<http://www.biblebb.com/files/ryle/freedom.htm>

“casting lots” was done biblically, and therefore the Bible affirms the role of gambling.

It is true that "lots" were made of a sheep's knuckle bones and functioned very much like dice, ancient dice and modern dice.

In the ancient world, sometimes these bones were used in gambling, and they were different shapes and sizes, and the role of those bones yielded a certain result with a certain meaning.

In the ancient world those bones were not only used in gambling, but sometimes they were used in non-gambling games like children use dice in games they play today. But the association with gambling was fixed in ancient times.

So, we do understand that people can assume that "casting lots" would be some form of gambling, and since God used it, therefore, gambling is alright.

But any study of gambling in the Bible must then deal with the issue of how we are to understand this matter of lots.

Is "casting lots" an example of Biblical gambling, and did God condone, by that, the use of lots for us to gamble?

Let's look at that in Scripture for just a moment.

The Israelites did use the casting of lots to determine the divine will.

It was used, for example, in the Old Testament to make decisions, according to Exodus 28 and Leviticus 8.

Lots were cast in the Old Testament to identify the man Jonah, who caused the storm, in Jonah, chapter one. Remember they were trying to decide who was the blame for the storm and they cast lots and it pointed towards Jonah.

Lots were used to select Saul as King, in 1 Samuel, chapter 10.

Lots were used in the Bible to choose soldiers for battle, in judges 9, to divide the land , and you see that repeatedly in the Book of Numbers, and a couple of times in Joshua.

Lots were used to select animals for sacrifice in Leviticus 16:7-10.

In the New Testament, lots were cast to select Matthias to replace Judas, and that is recorded in Acts 1:21-26.

And the only other place in the New Testament where lots were used is at the foot of the cross, where the soldiers used lots to gamble for, as it were, the roll of the dice for who would get which part of Christ's clothing.

Lots were also used to determine who had committed a sin, in 1 Samuel 14.

They were used to identify the holder of loot in Joshua, chapter 7. Remember when Achan had stolen the loot and buried it in his tent.

Lots were used to distribute the sons of Aaron into the priesthood and also to determine the priestly rotation in office, according to 1Chronicles 24.

And lots were also used to determine who had the privilege of living in Jerusalem, according to Nehemiah, chapter 11.

So we are simply affirming the fact that lots were used to determine certain things.

At no time, mark this down, in the using of those lots was anyone ever putting something to risk.

The use of those lots was not costing anyone anything, so it was not a gambling use of lots.

Furthermore, Proverbs 16:33 is the key verse that defines all of this.

Proverbs 16:33 says, "The lot is cast into the lap, but its every decision is from the Lord."

"The lot is cast into the lap;" they would put it in the garment and shake it around in the garment, but every decision is from the Lord.

Lots were simply a way, by which a sovereign God, providentially revealed His will. Very much like the way He used the Urim and the Thummim, which was on the breastplate of the High Priest, in some fashion to reveal His will; God used lots in order to show people His will.

When a decision needed to be made and there was difficulty in understanding the mind of God about it; God intervened providentially to control how those lots fell, in such a fashion as to reveal His will.

It was the sovereignty of God that determined the lay of the lot.

Cotton Mather, [who was an] American Puritan, said, "Lots being mentioned in the sacred oracles of Scripture are used only in weighty cases and as an acknowledgement of God sitting in judgment, and cannot be made the tools and parts of our common sports without at least such an appearance of evil as is forbidden in the Word of God."

There is no fate, there is no chance, there is no luck anywhere in using Biblical lots.

It was simply a means that God used to reveal His will.

And after Pentecost, the casting of lots was never again used as a means of determining God's will.

There God had sent the Holy Spirit.

He has given us His written Word as a source of His moral will. The practice of casting lots is no longer needed.

One thing, however, is very clear: casting lots was not gambling, nor can the practice of gambling be justified in any way from the Biblical use of lots.

The soldiers, for example, who were casting lots for Christ's robe at the foot of the cross, were not gambling, because none of them had paid to play.

No soldier was taking any risk, nor was he getting an advantage at someone else's loss who was in the game.

No one was going to win at another's expense, they were simply trying to determine who got the robe.

This example of casting of lots would be similar to what we call today "drawing straws."

Even though the word "lottery" comes from the word "lot," casting lots and contemporary lotteries are qualitatively different activities, the former is based on the working of God's sovereign purpose

through His providence, and the latter on an imagined luck.¹⁰

I mentioned earlier that the Bible does not say anything about gambling.

There are no verses that they, “Thou shalt not gamble.”

But there are principles in God’s Word that show why gambling is wrong.

First...

- a) It denies the reality of God as sovereign by affirming the existence of luck or change

We use that word “luck” many times but fail to understand that it is an anti-God idea.

Luck is non-existent. It is an anti-God idea.

Scripture clearly and repeatedly teaches that God is the sovereign of the universe, and that as the sovereign of the universe, he both miraculously, that’s by suspending natural law, and providentially, that by operating through natural law, controls every detail of

¹⁰ John MacArthur, Sermon: Gambling: The Seductive Fantasy, Part 2, transcribed by Tony Capoccia, Biblebb.com, 1997.

the outworking of the events in this universe to achieve His own purposes.

He is sovereign and He is in control of everything—nothing happens by chance.

There is no such thing as chance, there is no such thing as luck—they are non-existent.

They are the fabric of human imagination that wants to deny there is a God who is sovereign.

- 1) Psalms 103:19 says, “The Lord has established His throne in the heavens, And His sovereignty rules over all.”
- 2) Psalms 47:4 says, “He chooses our inheritance for us, The glory of Jacob whom He loves. Selah.”
- 3) Isaiah 65:11-12 says, “But you who forsake the Lord, Who forget My holy mountain, Who set a table for Fortune, And who fill *cups* with mixed wine for Destiny, ¹² I will destine you for the sword, And all of you will bow down to the slaughter. Because I called, but you did not answer; I spoke, but you did not hear. And you did evil in My sight And chose that in which I did not delight.”

Spreading a table means bringing food to an idol.

Filling bowls of mixed wine means bringing wine to an idol.

And the two gods that the people of Israel were worshiping; one was the god Fortune and the other was the god Destiny. If you want another name for the Destiny it is "Luck or Chance."

God says because you are bowing to Luck and Chance, I'll decapitate you!

A second reason why gambling is wrong is because...

- b) Gambling is not good stewardship of what God has given us

In fact, it is not stewardship at all.

The Bible teaches in Psalms 24:1, "The earth is the Lord's, and all it contains, The world, and those who dwell in it."

Everything in the whole universe belongs to Him, it doesn't belong to us. And it is to be used for His glory.

A third reason why gambling is wrong is because...

- c) Gambling displaces and demeans the God-given place of work

God has designed work as a blessing. Do you understand that?

The old saying, "Idle hands are the devil's playthings," is true.

God didn't just give us work because it was good for Him, He gave us work because it was good for us, because fallen people need to be preoccupied with something other than temptation.

- 1) Genesis 3:19, God laid it out, "By the sweat of your brow you will eat your food."

You are going to have to go to work. It's for your benefit. The battle for bread.

- 2) Proverbs 12:11 says, "He who works his land will have abundant food, but he who chases fantasies lacks judgment."

Now, there is not a better example of chasing fantasies than gambling, which cause people to disdain work and to throw away their money like fools.

- 3) Proverbs 13:22 says, "A good man leaves an inheritance to his grandchildren."

Instead of wasting your money chasing the god of Chance, you ought to be setting it aside so that, as a good man, you have something to leave to your children and your grandchildren.

A fourth reason why gambling is wrong is because...

- d) Gambling is driven by the sin of covetousness

Gambling violates, directly, the tenth command, which is not to covet, Exodus 20:17, Deuteronomy 5:21.

Gambling exists because the sin of greed feeds covetousness, it betrays discontent with God's provision.

Luke 12:15, Jesus said, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions."

And finally...

- e) Gambling seeks gain from the loss of others

Gambling is a violation of the eighth commandment because gambling, in the end, steals.

You might as well break into the house and take what they have. It steals from the losers.

It is fundamentally a violation of the command to love your neighbor.

It takes money from others. It strips families of resources. It increases debt. It leads to poverty.

It leads to suicide: 20% of addictive gamblers have attempted suicide and the suicide rate of the spouses of compulsive gamblers is 150 times the national average.

Gambling is pursuing prosperity at another's expense, exploiting the poor and the undisciplined. It teaches greed, covetousness, and attacks the ethics of hard work, saving, self-denial, capital accumulation, exalts hedonism, and on-demand gratification.

So, gambling is seductive. It lures people in, and Paul says, "Some things are permissible--but not beneficial. Some things are permissible—but I won't be brought under the power of any."

Gambling is so seductive. Forty percent of white-collar crime, in America, is caused by compulsive gamblers.

Gambling is a choice—it's a bad one.

It destroys individuals, it destroys marriages,
it destroys families, it destroys society.

Well, for anyone to support it, including the
United States government, is a travesty on
moral and social responsibility. The
government might as well sell drugs.

CONCLUSION

1. How are we NOT to earn money?
2. By stealing, defrauding, and gambling.
3. In our next time together, we will look at the positives
Scripture gives on earning money.
4. Let's pray.