

Sermon outline and notes prepared by:  
Dr. Stephen Felker, Pastor  
Swift Creek Baptist Church.com, 18510 Branders Bridge Rd., Colonial Heights, VA 23834  
8/2/09

## Ephesians 4:17, 22-24, 28 “Wrong Ways to Get Money”

Intro. A 2008 nationwide LifeWay Research survey of 1,077 American adults with children under 18 living at home asked what level of income would be needed to make them “financially comfortable” (not wealthy). 14 percent say they would need \$10,000 more a year, and 47 percent say they need at least another \$20,000. If you are like most Americans, you feel there is a significant gap between what you now make, and what you would need to make to become financially comfortable. How are you going to bridge the gap between your current income, and you what you feel that you need or want?

Well this morning the title of the message is, “Wrong Ways to Get Money.” The Bible gives some guidance concerning the right ways and the wrong ways we should earn a living, or get the money we need. As we have already discussed, the primary way we should earn a living is by working for it, as we observed from v.28. The Bible teaches that we should adopt a good work ethic. Shortly after I committed by life to the Lord at the age of 17, I adopted a strong work ethic, and the Lord has blessed that. My grades in school significantly improved, and I have worked ever since. We can also receive money as a gift. Acts 2:45 says they “sold their possessions and goods, and divided them among all, as anyone had need.” If someone in the Christian community faces a hardship & has a need, other believers should help out. Then at some time in our life we may be blessed with an inheritance. Proverbs 13:22 says, “A good man leaves an inheritance to his children’s children.” We may also be blessed with gifts when we have a need. I hope you will give to the benevolence offering today so that we can help more people in need.

We may be tempted to bridge the gap between our current income, and the income we want or need, by gaining money in ways forbidden by the Word of God. This morning we are going to examine some of the wrong ways to acquire money. These wrong ways may bring short-term gain, but they are morally wrong, and they will bring long term heartache & trouble. And since we are observing the Lord’s Supper this morning, if you are convicted about getting money the wrong way, I hope you will confess that to God & repent before the bread touches your mouth.

So what are some of the wrong way we can try to get the money we need?<sup>1</sup> First of all:

### I. DON’T STEAL

The 8<sup>th</sup> Commandment is found in Exodus 20:15, “You shall not steal.” Likewise, Paul said in Eph. 4:28, “Let him who stole steal no longer, but rather let him labor, working with his hands what is good....” There Paul is talking about the new life we have in Christ. If you stole before you became a Christian, don’t steal any longer. You should get your money the right way, by working for it. Likewise, Proverbs 13:11 says, “Wealth gained by dishonesty will be

---

<sup>1</sup> This message will not deal with usury, or charging interest for a loan to another Christian. Leviticus 25:37 says, “You shall not lend him your money for usury, nor lend him your food at a profit.” Proverbs 28:8 says, “One who increases his possessions by usury and extortion gathers it for him who will pity the poor.”

diminished, but he who gathers by labor will increase.” Many times the Bible warns against any form of “dishonest gain” (1 Samuel 8:3; Ezekiel 22:27; Titus 1:11; 1 Peter 5:2).

I want to give you some examples of stealing that we should avoid. Shoplifting is stealing. Not returning a borrowed item or borrowed money is stealing. As we have seen, Psa. 37:21 says, “The wicked borrows and does not repay....” Not honoring agreements involving money can be a form of stealing. For example, when someone pays you for goods or services, and you do not deliver those goods or services, that is stealing. When you knowingly write a bad check, or do not make it good, you are stealing. There is a pretty significant problem with employee theft today. About 30% of “inventory shrinkage” is due to shoplifting, but a whopping 43% is due to stealing by employees. The cost of everything we buy is inflated by 15% to compensate for losses due to theft.<sup>2</sup> This was also a problem in Paul’s day. In Titus 2:10 Paul said that bondservants were not to engage in “pilfering.” That word literally means “to set apart” for oneself.<sup>3</sup> They would take what they wanted, set it aside and hide it somewhere, then pick it up as they were leaving work, or later that evening. To embezzle funds from your employer is stealing as well.

Another form of stealing is to take by fraud. Hosea 7:1 says, “When I would have healed Israel, then the iniquity of Ephraim was uncovered, and the wickedness of Samaria. For they have committed fraud; a thief comes in; a band of robbers takes spoil outside.” A business can cheat a customer & commit fraud. Those who were selling sacrificial animals and exchanging currency in the temple were doing this. Jesus said in Matthew 21:13, “It is written, ‘My house shall be called a house of prayer,’ but you have made it a ‘den of thieves.’” The dishonest merchants were hiding under the cover of religion, and who would question their dishonesty right there are the temple? The religious leaders were no doubt getting a cut of the profits in return for allowing the temple to be used in this way. Employers can defraud their employees. James 5:4 says, “Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out....” Leviticus 19:13 says, “You shall not cheat your neighbor, nor rob him.” Then God gave an application of that principle: “The wages of him who is hired shall not remain with you all night until morning.” (See also Deut. 24:14-15). Employers are to pay their employees on time. Most of us are not employers, but there is an application here. At time we will hire people to provide a service from time to time. We must be sure we pay them what we promised, and pay them on time.

Cheating on your taxes is a form of stealing. Even Jesus paid taxes. He said in Mt. 22:21, “Render therefore to Caesar the things that are Caesar’s....”

Have you ever copied a CD or DVD to avoid paying for a legal copy? If so, you have stolen from the author & publisher. Yet in a 2004 Barna survey, 86% of teens believe that music piracy either is morally acceptable or is not even a moral issue.

Finally, Malachi 3:8 says, “Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings.” If you take for yourself what belongs to God, you have robbed God.

What is wrong with stealing? It is dishonest, while God is true & honest in all He does. Quite often, when people steal, they try to hide or conceal what they are doing. Stealing is also contrary to the Biblical principle of property rights (Acts 5:4). Laws against stealing are necessary for the peace and stability of society.

---

<sup>2</sup> Turning Point Daily Devotional, 1-13-06.

<sup>3</sup> The same word is found in Acts 5:2-3 of Ananias & Sapphira setting aside part of the proceeds from a land sale for themselves, while they alleged that all of it was being given to the Lord.

What should you do if you have stolen something? Don't try to justify or excuse what you have done. An employee may think that they are underpaid, and stealing is just a way to get what they "deserve." You may be a modern day Robin Hood who steals from the rich, & gives to the poor, meaning yourself. But no matter how you slice it and dice it, when you take what belongs to someone else without their permission, you are committing the sin of stealing.

Furthermore, you had better examine if you are really saved. Paul warned in 1 Corinthians 6:10 that thieves and extortioners will not inherit the kingdom of God. As we saw in Eph. 4:28, there is no place for stealing in the Christian life.

Furthermore, you should restore what was stolen. Leviticus 6:4 says, "then it shall be, because he has sinned and is guilty, that he shall restore what he has stolen...." Of course, if you are taken to court & found guilty of stealing, you will most likely have to make restitution as part of your sentence.

Now the Bible says that we are not to steal, but work for the money we need. However, we should give heed to another command regarding acquiring the money we need:

## II. DON'T WORK TOO MUCH

Most people are not doing this, but Prov. 23:4 says, "Do not overwork to be rich." The word translated "overwork" means to work to the point of weariness. There are quite a few people who have an ambition to become wealthy. So they work all the time, trying to achieve that goal. For example, a person violates this principle when they work 7 days/week, and make no time for God. God said in Exodus 23:12, "Six days you shall do your work, and on the seventh day you shall rest." They were to take time to worship the Lord. If you work much over 50 hours/week, you can damage your health in the long run. You also run the risk of hurting your family relationships. Overcommitment and physical exhaustion will mean that a couple only see one another when they are worn out.

What we need to do is keep our priorities in perspective. Sometimes you have to work more than you want to pay your debts, and provide for the necessities of life. But if you are overworking to have more than you really need, then that is not wise. Your children would rather have your time than the material things you try to substitute for your time. Your relationship to God and your family is more important than acquiring wealth.

Furthermore:

## III. DON'T FALL FOR GET RICH QUICK SCHEMES

Proverbs 28:20 warns, "...he who hastens to be rich will not go unpunished." Likewise, Solomon also says in v.22, "A man with an evil eye hastens after riches, and does not consider that poverty will come upon him." There are many people out there who are seeking to get rich quick at *your* expense, and they will offer a deal that sounds too good to be true. They promise to double or triple your money in just a few months. Watch out! Many people have fallen for get rich quick schemes, and have lost money, not gained it. And will all the publicity about Ponzi schemes, you should not fall for those.

Of course one kind of get rich quick scheme that we are to avoid is gambling. Many are lured into gambling with the hopes of winning big. Yet the chance of winning the 30-state powerball jackpot are roughly 1 in 146 million. Let's put that in perspective. If you are an average golfer, you are more than twice as likely to get 2 holes in one in the same round of golf!

(1 in 67 million).<sup>4</sup> While there is a very small chance that you can get a lot of money by gambling, most of the time you will lose big.

Yet even if you win, you are in essence taking money from a lot of people who can hardly afford to lose. Let me give you this illustration: Two men meet in an alley. One man has a deck of cards. He comes out with all of the money that the other man has. Now two other men meet in an alley. One man has a gun. He comes out with all of the money that the other man has. Now what is the difference in the two situations? Both men took something that belonged to the other man without giving anything in return. One took it by gambling, the other took it with a gun, but they both were thieves. Gambling can simply be legalized thievery.

Oh, and by the way. What's the difference between a large cheese pizza and a poker player? A large cheese pizza can feed a family of four.

Another way to get rich quick is by selling illegal drugs. Drugs lead to addiction, and all kinds of misery. No Christian in particular has any business selling illegal drugs. Obviously, another wrong way to get money is prostitution.

One way to avoid get rich quick schemes is to put to death the sin of covetousness (Colossians 3:5). Deal with the root problem. Jesus said in Luke 12:15, "Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses." Hebrews 13:5 says, "Let your conduct be without covetousness; be content with such things as you have."

Doing this will help you avoid sinning against the next command:

#### IV. DON'T ACCEPT A BRIBE

Exodus 23:8 says, "And you shall take no bribe, for a bribe blinds the discerning and perverts the words of the righteous." Prov. 15:27 says, "He who is greedy for gain troubles his own house, but he who hates bribes will live." A bribe is a payment or gift that is given to influence someone to break the rules, or grant a special favor. If a government official accepts a so-called "gift" with the result that they approve a permit, or award a contract, they have just accepted a bribe. If you slip a repairman a \$50 bill, and he makes a repair, but charges you \$100 less than he should, you have just committed bribery, & helped him defraud his employer.

This was a problem during the day of Isaiah the prophet. God said to Israel in Isaiah 1:23, "Your princes are rebellious, and companions of thieves; everyone loves bribes, and follows after rewards." In other words, their political leaders were companions of thieves, and they were always looking for money in exchange for political favors. That sounds too much like America today! How many times in recent years have we seen political leaders or government officials who have been trapped by the matter of bribery and dishonesty?

We are to look to God as our example in this regard. Deuteronomy 10:17 says, "For the LORD your God ... shows no partiality nor takes a bribe." (Cf. 2 Chronicles 19:7). Don't think that you can bribe God by giving money to church or by doing good works.

So don't accept a bribe in any form. Finally:

#### V. DON'T ENGAGE IN EXTORTION

Of course, this is a form of theft, so we are back where we began. In Ezekiel 22:12 God condemns those who "have made profit from your neighbors by extortion, and have forgotten

---

<sup>4</sup> Mark Gimein, "Lotteries by the Numbers" in *Readers Digest*, Feb. 2009, p.154.

Me.” In Matthew 23:25 Jesus condemns many of the leaders of His day for they were “full of extortion and self-indulgence.” Extortion is the gaining of property or money by almost any kind of force, or threat, or intimidation.

We live in a lawsuit crazy society. Today, many people get money simply by threatening to sue. While at times a lawsuit can be a way to recover just damages or losses, at times a lawsuit is hardly more than greedy extortion approved by the court or a jury. Many view a lawsuit as an opportunity to get rich quick. James asked in chapter 2, v.6 of his epistle, “Do not the rich men oppress you and draw you before the judgment seats?” At times wealthy people use the courts to oppress people.

So don’t ever try to get money by any form of extortion. It is wrong. It is a form of stealing.

Conclusion: So as you set out to get the money you need in life, don’t steal, don’t work too much, don’t fall for get rich quick schemes, don’t accept a bribe, and don’t commit extortion.

There are several reasons why I have preached this message. First, to lead some to see their need for a Savior. The Bible says that all have sinned against God, and these are some of the ways people sin. The Bible says, “The wages of sin is death” (Rom. 6:23). If you have sinned in one or more of the ways I have talked about today, you have not only sinned against someone, but you have sinned against God. And if you have continued to steal or taken dishonest gain, then you probably are not saved. So I call upon you to turn to Christ today, and be saved. He died for your sins, and He will forgive you.

Furthermore, Christians need to learn to turn away from old sinful patterns of living, and put on new patterns of living. We are to live differently from the world. Just because I have been preaching to a mostly Christian audience does not mean that no one here has committed any of these sins. If God has convicted you of doing wrong, be sure to confess that to Him and make things right before you partake of the Lord’s Supper.

Sources: Stephen Felker (excerpts from sermons on Ex. 20:15; Mark 11:12-19; Eph. 4:28; James 5:1-6; topical sermons, “What’s Wrong with Gambling?” & “Wisdom Concerning Money”); Larry Pierce, *Online Bible* [CD-ROM] (Ontario: Timnathserah Inc., 1996). Other sources listed in the footnotes. Unless otherwise indicated, all Scripture quotations are from *The New King James Version* (Nashville: Thomas Nelson Publishers, 1982).

#### ABOUT THESE SERMON NOTES

© Dr. Stephen Felker. These notes may be used and even shared for personal study or ministry, but not for commercial purposes. The author credits the sources listed above and footnotes for much of the content. Since Dr. Felker’s sermons are generally preached without notes, the “live” recording of this sermon will be more completely in the author’s own words. To obtain an audio recording of this message, you may send \$2 for each CD ordered, plus \$2 shipping & handling for each order mailed in. Up to 2 messages come on each CD. Make checks payable to Swift Creek Baptist Church, P.O. Box 235, Colonial Heights, VA 23834. His email address is [S+Felker+2@aol.com](mailto:S+Felker+2@aol.com) (remove + signs).

A PowerPoint presentation that goes with this sermon is available by email request.