# The Handbook for Business, the Bible

# #35: In all labour there is profit

"In all labour there is profit, but idle chatter leads only to poverty" Proverbs 14:23 - NKJV
In God's economy labour & profit work together; "idle chatter" signifies profit with no labour

\* The deal is: labour builds profit & profit builds wealth; thus, no labour = no wealth!

### As Christian business owners, we need to understand this principle:

- 1: National anthem, "We've golden soil and wealth for toil...our land abounds in nature's gifts
  - ...Soil + natures gifts (sunlight, water, energy) are God's contribution to wealth
  - ...Toil or labour (includes physical, wisdom, ingenuity) is the human contribution
- 2: Clearly, the # 1 wealth creating asset is a business your business...
  - ...All the wealthy people in the OT were business owners
  - ...All the Apostles + Paul were businessmen; Joseph & Jesus were too carpenters
- 3: Many assets today involve no toil, being bits of paper or computer blips...
  - ...Jesus referred to these "the deceitfulness of riches that choke the Word" Matthew 13:22
  - ...Solomon referred to them as "riches that make wings and fly away" Proverbs 23:5

## The bottom line: WEALTH and RICHES are NOT the same, especially for Christians:

- \* You invest in wealth, but speculate in riches
- \* Wealth is always tangible; you can touch it; riches are always intangible
- \* You control wealth but have no control over riches, always relying on others
- \* Wealth always has a value & can't fly away; riches can & often do crash to zero value
- \* It's common today to have a lot of riches but little wealth
- \* Listen to a rich person talk (i.e., boast Psalm 49:6); then listen to a wealthy person
- \* The whole riches industry is rife with deceit, lies, cheating & charlatans.

#### Some investment principles that come out of this comparison:

- \* Riches are merely an IOU or promise to pay someone else's liability
- \* Riches can be seen as a 'claim' to wealth (i.e., an underlying asset)
- \* If your asset is mortgaged, you don't own it, the lender does; as well as the equity
- \* If you don't understand the deal, the risk or paperwork, don't buy-in = a riches trap
- \* If riches can fly away, then there is no long-term security if you buy into them
- \* A big mistake I see people cash in their wealth assets & put proceeds into riches
- \* If you haven't yet been deceived by riches, you will be!

### Counsel: Potentially your greatest wealth asset is the business you labour in:

- \* So, take care of it, nurture it, consult the owner & His handbook constantly, for direction
- \* Use your business to serve others family, customers, employees, suppliers, community,
- \* Profit earned from our labour + His resources can then be shared around Eccles 5:9
- \* If your profit comes per Handbook rules, you as steward/manager, will avoid poverty!