An Honest Day's Work Part 7 – Biblical Financial Stewardship Sid Litke

If I were a Rich Man

Our daughter Charlotte was involved in the local middle school production of <u>Fiddler on the Roof</u>. The musical has that familiar song sung by Tevya. *If I were a rich man, Ya ha deedle deedle, bubba bubba deedle deedle dum. All day long I'd biddy biddy bum. If I were a wealthy man. I wouldn't have to work hard...*

Tevya dreams about not having to work hard. We've all been there. What might it be like to be independently wealthy and just do what we wanted? If we feel overworked we dream of having truly free time to pursue hobbies or vacationing. So Is Tevya right that we would be happier if we didn't have to work hard? Is work the villain who steals our time?

Then there's the bumper sticker that parodies the eager seven dwarfs heading off to work in the diamond mines. *I owe, I owe, So off to work I go.* Is that all there is to work – paying off principle and interest? Is work just a necessary evil to pay off our loans?

What is the purpose of work in the mind of God? Is it just money production? Many Christians have perhaps never considered whether their work had value beyond the money they earn – or maybe witnessing to someone at work. Obviously God does want to provide for us through our jobs and He wants to use us spiritually where we work, but what about the work itself? Doe it have value intrinsically? It would seem a terrible waste of 40 - 60 hours a week if there was no real value to our work itself.

Employed by God

The first step toward meaningful work is to realize that God was the first worker. He "worked" for six days creating the world until He chose to cease – thus establishing the Sabbath in which He appreciated what He had accomplished. If work is something God does, it must have some intrinsic value. He wouldn't model a mundane drudgery and certainly not a necessary evil. God example honors work.

Adam was the next worker. God finished His work and assigned the upkeep of his handiwork to Adam. Genesis 2:15 states, "*The LORD God took the man and put him in the Garden of Eden to work it and take care of it.*" So work itself is actually a "spiritual" stewardship, not a "secular" necessity.

So there was human work to do even before there was sin. God put Adam and Eve in the Garden of Eden and told them to work it and care for it. We might wonder what there was to do in a garden that had no weeds or thorns, but there was evidently some kind of picking and preparing food. Maybe there was some creating rearranging of plants like my wife Priscilla does in her flower bed all summer. The curse of thorns and thistles came later with sin, but work really came before that.

The term "work" (or *keep* or *cultivate*) is actually the Hebrew word for serving. In fact the priest's service in the tabernacle and temple was called "work" with the same term as used of Adam's work. The worship-work of priests and the garden-work of Adam are not distinguished in the Bible the way we tend to distinguish between secular and spiritual work in our modern Christian mindset.

Whom did Adam and Eve serve by work and tending the garden? Was their work just a matter of meeting their own needs? No, they were serving God. After all, it was God's garden. And since we have learned that God owns everything, Adam's work in the garden and our work today all takes place in God's world. God owns the trees, the land, and the buildings we work in that are place on God's land and constructed out of His trees. He owns and provided the copper wires carrying electricity through our walls and machine where we work. He created the materials forming the cement parking lot outside our office building or plant. It's all God's stuff.

Partners with God

Work we do serves His purposes and fits into His plans for the universe. If all forms of work in Bible times shared in common that they were really designed to serve God, there is no reason to view work differently today. Work is the process of us partnering with God to do what God wants done.

God wants to put food on the tables of the world, so if you are in the food industry, you are God's partner. God wants to supply all the stuff at Walmart that you need to live, so if you manufacture or pack or truck or ship or repair or stock or sell or manage money or whatever you do, it's serving God. God wants to clean people's teeth and have kids learn math. He even wants us to have computers to create and communicate information. So God equipped you to help Him. Work is a divine assignment – regardless of the often selfish and sometimes evil intentions of those who perform work on earth.

The point is that work is not only valuable as a way to earn money. Our work is partnering with God – unless we work intentionally at something designed to hurt mankind. The "sin industries" such as the production of pornography or other vices come to mind. It is legitimate to consider if what we do for work is primarily devoted to sin or goodness, but we can't control the effect or perversions of what sinful people do with what we create. For example, if we build computers, it is well known that computers have both harmful as well as helpful effects. A recent study of internet websites ironically revealed that pornography claims the top number of websites, while religious websites numbered the second most. (James Twitchell, <u>Shopping for God</u>, Simon & Schuster, 2007, p. 13).

The bottom line is that although the company for which we work might not realize it, they are just stewards too. They may be ungodly or selfish or even dishonest, but nonetheless they are being used by God to take care of His world. So what we call "secular" work is really a sacred responsibility.

As followers of Christ, it is our job to fulfill God's intention for work so that He is glorified. We are the chosen few who really can do our work with inner motivation because we know that we are really serving Him (Colossians 3:23-24). To please God at our job means that first we must realize it's a stewardship – whether we are stocking shelves, designing building, making widgets, volunteering to help someone in need, caring for babies at home or working as a full-time pastor or missionary.

Paul urged the Corinthians that "Whatever you do, do it all for the glory of God." (1 Corinthians 10:31). If we thought that glorifying God was something that happened only within the walls of a church or in the confines of a ministry job, that idea is dispelled. God is just as interested in being glorified on a weekday afternoon as we try to

be productive in the sleepy slump after lunch as He is during the crescendo of a worship anthem on Sunday morning. Everything task we "work" at is a stewardship from God whether we are paid for it or not. As we consciously and deliberately serve God in our regular responsibilities, we glorify Him.

As we work we are maintaining God's world. What a wasted opportunity if we write off all those hours a week to just pay bills or debts. We dare not degrade our work when God commands and honors it. In fact we are responsible to thank Him for our work.

Thank God it's Monday

You probably sit at an abundantly full table at Thanksgiving Dinner. Did you only thank God for the food you ate and the people around you or did you thank God for the work that He gave you to do before you got time off for the Thanksgiving weekend? God is the One who enables us to succeed at work and we must thank God even for the ability to work and earn.

Listen to these words from Moses: (Deuteronomy 8:17-18) You may say to yourself, "My power and the strength of my hands have produced this wealth for me." {18} But remember the LORD your God, for it is he who gives you the ability to produce wealth." The better we are at what we do and the more successful and wealthy we become, the more we might tend to take personal credit for it. But if we are learning to live as stewards, then success will actually bring more glory to God, not to me.

Gratitude for our work means we understand with humility that we are "receivers" even when we work. And if we are actually receivers, then we are accountable for both the money we earn and the way we work.

Putting Food on the Table

So our work is a stewardship from God. And if we have learned anything from our study of financial stewardship it's that God is a rewarder. But how does God reward us for approaching our work as a faithful steward?

Notice an obscure but noteworthy verse in Proverbs that illustrates an obvious reward of working hard. "Where there are no oxen, the manger is empty [clean], but from the strength of an ox comes an abundant harvest." (Proverbs 14:4)

The proverb explains that a person who enjoys eating the yield of a farmer's harvest needs to remember that such bounty requires messy, difficult work to produce. A farmer could enjoy looking at a clean manger, but if his manger is clean, that means he doesn't have any animals. Without messy animals there will be no harvest. Food on the table is a basic reward of hard work.

In addition to producing grain on the Kansas farm where I was raised, my dad also custom raised chickens for many years. Twice a year, 15,000 newly hatched baby chicks arrived at our farm. When the chickens were mature, the hatchery who owned them would come and take them away to become laying hens elsewhere. So guess what had to happen every 6 months? We had to shovel several inches of manure from 5 barns into manure spreaders to be spread out on our fields. Then in a couple weeks, 15,000 more chicks would arrive and began to mess it all up and start the cycle of work all over again. Empty barns are nice, but that's not going to pay the bills – let alone feed eggs to the world. Your work is hard too. But God is taking care of you and the world through your work! And there's even more to work than just supplying the world's needs.

A Job Worth Doing

Solomon, the wisest man ever, said, "Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him--for this is his lot." (Ecclesiastes 5:18) He wasn't being pessimistic; he saw a true redeeming value to work. We should pursuit finding personal satisfaction in our job.

When Solomon said that it was our "lot" to work, it might sound like a bad thing, as if it's something we are stuck with. But that's not the tone of Solomon's thought at all. The term, "lot" can be translated "portion." Our work is our piece of God's pie in a good sense. Our work is actually our chosen for us by God as His blessing or reward.

We should eagerly pursue enjoyment in our job. We should seek satisfaction in doing it well. We can probably do some part of it better than anyone else. Christians who understand work as a stewardship from God will pursue excellence. Whether we are making cabinets or hamburgers or sermons we should do our best and then enjoy the satisfaction of doing it to God's glory.

Promotion is bonus blessing for doing a job well. God has ordained advancement. Solomon wrote, "Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men." (Proverbs 22:29) Advancement requires our unique skills blended with hard work so that we can do something significantly better than others. Many people quit jobs too soon and too often and then wonder why they don't advance in their careers. Maybe one of the reasons is that they don't stay in one place long enough to develop the skills that would make them truly valuable to their employer.

Many people complain that they don't get the credit they deserve or the promotion or pay they think they deserve. Somehow in God's world, however, it usually pays off to do a job well and faithfully for a long time.

Avoiding Laziness

If my work is a stewardship from God, then diligence is essential. God's word tells us that if we don't work, we shouldn't eat (2 Thessalonians 2:10-11). The Proverbs are filled with warnings to the sluggard (the lazy). Laziness is a major headache of workplace mangers in every culture, and more importantly, it displeases God, our real employer.

1. <u>Laziness is irritating to others</u> (Proverbs 10:26) "As vinegar to the teeth and smoke to the eyes, so is a sluggard to those who send him."

Hardly anything is more irritating to those who care about quality and productivity than the laziness of those who don't. Almost every workplace has employees who try to get out of work. Laziness takes the form of long breaks, leaving things for the next shift or frittering away productive time with chit-chat, internet browsing, personal calls or just lack of initiative.

2. <u>Lazy people are usually frustrated</u> (Proverbs 13:4) "*The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied.*"

Laziness doesn't change cravings. Lazy people usually try to live the same economic lifestyle or higher than those who are industrious and faithful. It ends in frustration however because they can't afford it. Because of lack of effort or diligence they don't have the ability to finance their desires. The prevailing culture of credit card debt allows a lazy person to dig their financial hole even deeper.

3. <u>Laziness leads to poverty.</u> (Proverbs 6:10-11) "A little sleep, a little slumber, a little folding of the hands to rest-- {11} and poverty will come on you like a bandit and scarcity like an armed man." (Proverbs 20:13) "Do not love sleep or you will grow poor; stay awake and you will have food to spare."

It's a simple observation. If a farmer stays in bed instead of working his fields, it will show at harvest time. If we show up to work late, try to leave early, punch in late because we turned off the alarm, eventually it will affect our paycheck.

4. <u>Laziness is a form of theft</u>. Proverbs 18:9 warns that, "*One who is slack in his work is brother to one who destroys*." When we are not being productive for the hours we are paid, we're really stealing. For example, if you are a carpenter and you should have built another hour's worth of wall by working faithfully, then it's the same result as if you torn down the wall that some another carpenter built for an hour. Of course most workers would be fired for destroying someone else's work, but it's really the same thing when we are negligently unproductive.

A steward understands that he or she is accountable to God for effort and diligence. Time is a stewardship just as much as money. We owe our employers and the Lord an honest day's work.

Avoiding "Workaholism"

While working hard and developing our skills are biblical values, there is an opposite problem. It's possible to be so focused on perfecting or accomplishing our work that our health and our families suffer. We call it workaholism because the rewards of work have an addictive element. When we perform our job well and praise and promotion come, we are drawn to work even harder. We crave the pleasure it brings us in the short term, but ignore damaging consequences in the longer view. Many families have struggled because at least one parent made work, promotion and money an almost exclusive priority.

The solution to the work addiction is not just cutting down on hours. That simply creates a more frustrated workaholic. What needs to change is our thinking about work. That only comes as we adopt a stewardship mindset about work. God is the owner of all who has appointed us to work for Him. If we begin to live to please God in our work, instead of trying to meet all the demands of others or endlessly trying to prove ourselves, we will find balance. God expects us to work hard and even put in extra effort. As we seek to please God, most human bosses will be pleased as well. But working for God means that we also address our need for rest, health and time invested in relationships.

Psalms 127:2 declares, "*In vain you rise early and stay up late, toiling for food to eat-- for he grants sleep to those he loves.*" (New International Version) This seems to teach us how dependent on God we are to bless our work efforts. If we trust God, we can be at rest about success and sleep.

But this verse may be saying even more than that. The New American Standard Version reflects an alternate way of understanding the Hebrew expression at the end of

the verse. It could be translated, "It is vain for you to rise up early, to retire late, to eat the bread of painful labors; <u>For He gives to His beloved even in his sleep</u>." (Psalms 127:2 - NASB)

This would be saying that it is foolish to overwork because God ultimately controls our success. Every farmer knows that plants grow while you sleep based mostly upon conditions like rain and sunshine – factors you can't control! You still have to work hard, but success ultimately depends on God's power over the weather – not only on how hard we work.

It is obviously a complex challenge for every person to learn to balance work and home as well as other responsibilities such as church ministry and taking care of one's one health and well-being. There is no formula, but there are some important questions we should ask ourselves. 1) Am I working so hard or long because I derive most of my significance from what I do? 2) Am I working so hard trying to please or impress some people at the expense of my family? 3) Is my pursuit of money or promotion by excessive hours fueled by a failure to trust in God to supply for me while keeping reasonable priorities? 4) Have I ignored the pleas of my spouse or the warnings of other mature advisors in my life about my work commitments?

How will find that balance? We have to pray and utilize wisdom and advice from God's word, from friends and spouses.

Get Rich Quick – or Not

The goal of work for a Christian is to be a good steward of time, just as we are called to be a good steward of money. Time really is money in that we are accountable to God for both. That's what is wrong with "get rich quick" schemes. They are bad stewardship of our time. God's word reminds us, *"He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty."* (Proverbs 28:19). Easy money is a fantasy. As the saying goes, *If it sounds too good to be true, it probably is.*

People tend to believe what they want to believe when it comes to money – which is why scams work. I get some great offers from Nigeria and other countries very regularly in my email telling me that someone has died and left a fortune. It's amazing how they all want to send it to me!

Hopefully, no thinking person would fall for that kind of scam, but many are susceptible to pyramid schemes or some kind of multi-level marketing business. A pyramid scheme promises huge return for investing money and/or enrolling others in the program to do the same – without ever delivering any goods or services. 90% of those who get involved in pyramid schemes will not recoup their initial investment. (<u>http://en.wikipedia.org/wiki/Pyramid_scheme</u>) A chart in the Wikipedia article shows furthermore that the 11th level a pyramid scheme would require every person in the US to be involved, which of course is unsustainable.

Many multi-level marketing businesses are perhaps legal efforts but exist in a grey area which is similar to a pyramid scheme. It's a business model of selling products directly to consumers through relationships. The promise of significant income however comes from gaining commissions from other dealers whom you recruit to work under you. That's where the so-called easy money comes.

One ethical problem with these businesses is that a person basically needs to exploit friendships to sign people up. I remember when one of my wife's co-workers invited us to dinner when we lived in Dallas. They made it sound like they wanted to get together to talk about spiritual things. That caught our interest. But as I talked to them on the phone about the dinner invitation, I became suspicious and probed until I found out that the real nature of our coming visit was that they actually wanted us to be "dealers" under them in a business.

Gambling with God's money

Gambling is promoted as a harmless game of chance. The problems with gambling however are many. The odds of course make it a terrible investment and the addictive nature of gambling carries with it the consequences of family strife and financial ruin. But in our effort to honor God financially we must conclude that what's really wrong with gambling for a Christian is that it's unfaithful stewardship of God's money in several ways:

First of all, gambling wastes money that God has entrusted to me as a steward. Did God really lead me to buy lottery tickets with the money He gave me? Secondly, gambling is based on the greedy hope that I can take other people's wasted money for myself. Furthermore gambling violates the stewardship of work in that it is based on getting something for nothing. It's based on a wish for many that they would no longer have to work. Therefore it undermines and wastes the abilities God entrusted to me – maybe the rest of my life. Finally, gambling is based on luck of course, which is completely contrary to a sense of trust in God.

So gambling is wrong not based on whether or not it is legal; gambling is wrong because it violates all stewardship issues. I'm trying to bypass God's will. The bottom line is that if we expect to get rich without work, we are violating the basic issue of stewardship. I'm not being a steward of the time, strength or energy God gave me to expect to not have to work for it.

If we understand the issue of the stewardship of work, we understand that the job we have right now is the job God wants us to have right now – with the time it requires and the pay I receive.

God is certainly able to bless us with more money if He desires through promotion or the success of our business of the appreciation of our legitimate investments. God may even bless someone occasionally with a windfall through inheritance or other means. The greed that underlies gambling is not however what brings God glory or teaches us to trust Him.

Working for a New Boss

If I see myself biblically as a steward then God is my real boss. He is the One sitting behind the desk in the corner office. And ultimately it is God whom I must obey by working faithfully, honestly and obediently. We need to adopt the mindset that the person who signs our check or who oversees my work is not my real boss; God is.

(Colossians 3:22-24) "Slaves, obey your earthly masters in everything; and do it, not only when their eye is on you and to win their favor, but with sincerity of heart and reverence for the Lord. [23] Whatever you do, work at it with all your heart, <u>as working</u>

for the Lord, not for men, {24} since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving."

We are accountable to God! It doesn't matter if our human boss knows what we are doing or not. God does! If we just work hard when our supervisor watches, we have essentially become Christian atheists. We believe that God exists, but we are living as if He doesn't.

Many employees essentially spend their days trying to "win the favor" of the boss. They laugh at the boss's jokes, do him or her special favors, feed his or her ego and basically pretend to like them, hoping to get special treatment. But we can escape those games if we adopt the concept of biblical stewardship – working for God. And then we don't have to worry about the good things that boss didn't notice or about the mistakes he did notice.

God is our rewarder when we think like stewards. We can trust God to reward us eventually in due time (verse 24 above). A good test of our stewardship is how much we do things for the boss to notice. If God as our real boss, then we don't need to push ourselves and our accomplishments.

Ephesians 6:5 describes our relationship to our boss in a similar way with the words, saying that we should obey our earthly masters ... "*just as you would obey Christ*." It doesn't get any simpler than this. If our boss tells us to do something, and we don't feel like doing it, we can just take a deep breath and visualize that Jesus Christ is standing there asking us to do it. Unless it's something sinful, it's as important as Christ telling you. 1 Peter 2:18 adds that Christians should submit themselves to their masters/bosses – even if the boss is harsh and unfair – as many slave owners in that day were.

Integrity

If God is our real boss, then it's a natural conclusion that we should be completely honest as an employee. A 2003 study of retail theft by accounting company Ernst and Young estimated that \$46 billion was lost in a single year in retail theft and over 40% of that was due to employee theft. (Only one in 10 thefts is an employee, but they take 7 times as much as the average shoplifter.) And that's just evaluating retail theft. That doesn't include other kinds of corporate or business theft such as padding expense accounts, having someone else clock in or out for us or using the company car or credit card for personal uses.

Do we justify anything that God – our real boss – would call theft? If we work for God, then there is no reason to think that we'll really gain by dishonesty. And there is every reason to be completely honest even if means that we do not take advantage of loopholes that others do. Through His blessing on us God can certainly overcome any disadvantage we may think we have by being honest.

The Boss's Boss

Integrity is just as important for bosses as for employees because God is the boss's boss also. "Masters, provide your slaves with what is right and fair, because you know that you also have a Master in heaven." (Colossians 4:1) Christian employers or owners are not really their own bosses. Just as a Christian employee obeys Christ, the boss must obey Christ in every decision. Here are some examples that God's word specifically addresses:

- 1. <u>Fair Wages</u>. "Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty." (James 5:4) Christian employers will need God's help to figure out what is right and fair. If we are the boss, we have to realize that our natural inclination will be to pay the least we can to make the greatest profit and still keep our good employees. Maybe that's appropriate, but the only question the Christian boss really has to settle is whether that amount is what God wants us to pay. After all, we are accountable to Him alone as true stewards.
- 2. <u>Treating employees with kindness</u> (Ephesians 6:9) "Do not threaten them [employees], since you know that he who is both their Master and yours is in heaven, and there is no favoritism with him." Every Christian boss has a boss who holds them accountable to be kind to their employees. Matthew 18:23-35 tells Jesus' parable about the servant who was forgiven his debts by his master, but then was ruthless in demanding payment of debt by a fellow-servant. It is not hard to imagine that the God who holds all power and authority does not take it lightly when we abuse the authority that we have over others.
- 3. <u>Honest business practices</u> (Proverbs 16:11) "Honest scales and balances are from the LORD; all the weights in the bag are of his making." In ancient near eastern markets, merchants had a scale and a bag of weights. They were of course supposed to be standard weights talents, shekels, bekas. In the absence of modern technology or a state agency to check the honesty of the weights like they check the calibration of gas pumps today, the customer was dependant on the integrity of the merchant. This proverb is saying that a godly businessman gets his scales and weights from God! It's a clear statement of stewardship in business. The Christian businessperson is really a business partner of God. The Christian businessperson can only make deals that he or she is convinced God would make.
- 4. <u>Paying taxes honestly</u> ((Romans 13:2) "Consequently, he who rebels against the authority is rebelling against what God has instituted... (13:6-7) This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing. {7} Give everyone what you owe him: If you owe taxes, pay taxes..."

Taxes can be so irritating and seem so unfair. And we indeed might not agree with how they are spent. I had a Christian friend once who got on a kick that income tax was constitutionally illegal. So he didn't pay them. I don't know how that turned out for him because I moved out of the area, but I no for sure that God was not cheering in heaven, regardless of how constitutionally correct he felt he was. And of course the world that watches a Christian try to get out of taxes everyone else pays is going to be unimpressed by our faith.

God's word is telling us that when we obey tax laws, we are obeying God. As a steward of God's money, when I send my tax return in, I don't have the luxury or resenting government waste or complaining what I think are unfair laws. God allowed this government and this law – just as He allowed evil Nero's taxes in Rome which Paul and even Jesus paid (Mark 12:14-17). God commissions me to pay the exact tax I owe, whether it's assessed by Nero or Republicans or Democrats.

In the final analysis, giving someone a fair deal and paying taxes are just as much obedience to God as giving the tithe – because it's all God's money.

Taking a good deal too far

Integrity is required of consumers as well. Have you ever been tempted to cheat on a sale item or misuse a coupon? It's just as dishonest as shoplifting or switching price tags. Sometimes we get so caught up in the hunt for bargains that we actually lie or cheat. But we don't have to be desperate to save money when we realize our money is God's money and that He will supply what we need.

It might not be illegal or even strictly unethical, but another way that frugal Christians sometimes violate their stewardship before God is by excessive bargaining. Basic haggling is expected at rummage sales or when buying used items from a private party such as a car or appliances, but one of the temptations of the thrifty is to cross the line ethically from being "a deal" to "a steal." The Proverbs addresses that mentality: "*It's no good, it's no good!" says the buyer; then off he goes and boasts about his purchase.*" (Proverbs 20:14). I wonder if sometimes we as Christians lose both our sense of stewardship before God as well as our testimony before people by our proud pursuit of bargains.

God doesn't give us a exact guidelines about where to stop haggling and just pay a fair price, but maybe that's the point. He wants us to think through the issue of stewardship. Is my attitude simply to use God's money wisely by being content with a used item, or am I trying to prove how shrewd I am by taking advantage of someone? To what degree am I willing to pay the owner a fair price for a used item without taking advantage of their need to sell? It's good to feel the tension those questions raise. It tests our heart. Is this an issue of gratitude or greed – or even an issue of arrogance? Or is the real issue even deeper. How much do I trust God?

Stewardship: In God we trust

Larry Burkett used to say, Do we trust God or do we just say that we do? Every stewardship issue really is a matter of trusting God. Every integrity issue amounts to trusting God. Because what is there to gain by cheating the government, the boss, the customer, or the lady running the rummage sale – if we really believe that God ultimately determines what we have? Do we expect Him to reward us or do we think that we can bypass His control by fudging here or there – to kind of "reward ourselves?" Who do we think we are? Who do we think He is? Is God really the boss, the owner, the sovereign caring Provider of all that we have? Our giving says we trust God. Our spending can say that we trust God. Our hard work and our integrity all reveal if we really trust Him.

It's true, if I were a rich man, I wouldn't have to work hard. But then I also wouldn't have the opportunity to grow in my stewardship by trusting and seeking to please my Master in heaven by the way I conduct myself at my work or in the marketplace.