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My son, if sinners entice thee, consent thou not. If they say, Come with us, let us lay wait for blood, let us lurk privily for the innocent without cause: Let us swallow them up alive as the grave; and whole, as those that go down into the pit: We shall find all precious substance, we shall fill our houses with spoil: Cast in thy lot among us; let us all have one purse: My son, walk not thou in the way with them; refrain thy foot from their path: For their feet run to evil, and make haste to shed blood. Surely in vain the net is spread in the sight of any bird. And they lay wait for their own blood; they lurk privily for their own lives. So are the ways of every one that is greedy of gain; which taketh away the life of the owners thereof. KJV - Proverbs 1:13

INTRODUCTION



Beware "win-lose" propositions in business—where one party must lose if the other party wins.

The promise of easy wealth blinds us to disaster. And our risk is worse when we see others cheerfully using sketchy methods. There's no real community there. Winning with injustice is losing.

Learn more about the lean and keen way to profits, rather than the lean and mean: building real business "community," rather than trusting "honor among thieves."

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COMMENTARY

A young man is invited to join a band of thieves. They plan to ambush travellers, and they want him to join their gang, to "buy-in." They promise to share their take, even while admitting they're murderous crooks. The seduction is enjoying *both* effortless wealth *and* belonging to the gang.

Big Bait for "Rip-Off" Profit



The thieves promise not just some wealth, but precious wealth, because a reasonable gain may not corrupt someone. The offer must be fantastic, baiting a newcomer with yachts, vacations, and fancy homes. Many "business opportunities" use this ploy to attract the unsuspecting.

The Hebrew word, בצע (bĕ·ṣā□, pronounced bĕ-tsa) in Proverbs 1:19, is translated "gains by violence" and "greedy of gain" in the KJV. It's also used at Proverbs 15:27 and 28:16, translated by the NASB as "profits illicitly." It first appears in the Book of Job, where it can be loosely translated, "rip-off"—as in the expression, "What a rip-off!" Duty, honesty, and the rights of others are violated.

A variation of this word is found in Genesis 37:26, when Judah asks his brothers, "What is our 'profit' in killing Joseph?" Financial gain at the expense of others.

Robbery is Not Business



Robbery is a "win-lose" transaction, not "win-win" cooperation. However it's done, ambushing the innocent is stealing, not "an adventure in the nature of trade" (in the Canadian Income Tax Act's words). Robbery is robbery, taking advantage of the unsuspecting. Dishonesty and malice poison the profits, killing the thief himself. And what good

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Example of BRE-X

Most scams are local, but many, global. In the mid-1990s, the BRE-X gold scandal defrauded hundreds of thousands of investors of millions of dollars. For a while, the directors and officers of BRE-X Minerals Limited enjoyed unimaginable wealth. Then it fell apart. The top geologist committed suicide, jumping from a helicopter. Within a year, the president was dead. You can learn more at the website BRE-X, or read Bre-X the Inside Story by Diane Francis, available at your local retailer or Amazon.com.

Honour Among Thieves?

Can crooks trust other crooks? When gangs recruit new members, they admit stealing from others, and yet claim honesty among themselves. Is this possible? Can the Mafia be honourable within, ruling with lies and violence? Yet much of the attraction is the togetherness of exploiting other victims.

Sometimes pyramid schemes and multi-level marketing corporations enlist others like this. "We'll be good buddies while we're nailing the customers." Beware. Liars are experts with half-truths. The con-man seduces the naive with talk of solidarity and fair partnership. Sounds good; ends bad.

Mean or Keen

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The text does not warn against real business partnerships. We're told to avoid crooks, no matter what the profits. There is a lean and mean way of getting ahead, and a lean and keen way. The mean way plunders others. The keen way uses skill and cooperation. Both "get" wealth, but only the keen builds wealth. Honesty and kindness can be leaner and more efficient.

Birds of a Feather Flock Together

The wicked love wicked company. In the text, crooks and murderers invite new members with a "promise" to share their spoils. The new members are part of their spoils, yet the strength that comes from numbers is an illusion.

Yes, "you can tell a lot about a person by the company he keeps." But you can also tell a lot about a company by the people it keeps. The deceptions of dishonesty and theft can be wrapped up even in an alluring mega-corporation. A multitude can be deceived. Enron, the nowdefunct US utility giant, is an example of fraud at a mega-corporate level.

Smart But Blind



The text compares the dishonest to birds. Yet even "bird-brains" are smarter than those thugs. Birds see a trap and avoid it. These thugs think they can despoil others and get away with it. They are blinded by opportunity. Many highly-educated, intelligent executives are blinded by uncontrollable greed. Yet in the business world, blind greed is often seen as a virtue, not the

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Educated and intelligent people will see the trap for what it is, yet think they're smart enough to avoid it. They don't realize, even if they avoid the immediate pitfalls, there are greater costs ahead – God's repossession. So they try to blind themselves to their own actions, to quiet their fear of doom.

OUR CREATOR, REDEEMER, AND FRIEND

Jesus said, "What shall it profit a man if he shall gain the whole world and lose his own soul?" (Mark 8:36). No amount of money can buy back a soul. Modern medicine sometimes revives a body, but a human soul never dies. It can't be healed by modern medicine or high-tech devices.

The true cost of dishonesty is more than mere physical death, since everyone, even the honest, experience death. Jesus warns us of God's judgment after death. God bestows rewards and punishments based upon our words and deeds (Matthew 12:36 and 25:31-46) in this life.

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Is anyone trying to lure you into joining them in a "win-lose" business proposition? Many businesses, including my own as a financial planner, are designed to be "win-win." Both the customer and supplier "win" together. Avoid the "win-lose" enterprises, even if others promise teamwork or partnership. Be very careful whom you partner with.Don't be unequally yoked. Stand alone if you must. All forms of gambling, including lotteries, are "win-lose" enterprises. Gambling does not add to a nation' Gross Domestic Product (GDP). Even if it generates extra tourism, there will be undesirable consequences through increased crime and physical or emotional harm.
- Identify business enterprises with products or services that satisfy the customer, producer, and supplier. A barber provides a service. A butcher or baker provides both products and services. Make up your own list.
- Have you been deceived into thinking that you need more things to enjoy life fully? Think again. Too many things (assets) clutter your life and may even reduce your enjoyment.

Which of these steps, if any, does Jesus want you to take now? Ask Him.

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KEY WORDS

companionship, envy, deceit, investments, lean and mean, lottery, naive, partnerships, suicide, thief, win-win, worse life (quality), bf saving

ILLUSTRATION





Self-Centered Sam looks out for number one. Who's that? It's Sam, of course! Sam doesn't consider himself to be self-centered. One of his favourite books is <u>"The Richest Man in Babylon."</u>

What does Sam do with his income? The cream, the very best goes to his own long-term growth fund. His motto is 'pay yourself first.' Some call him Stingy Sam. But he's not stingy; he's just making careful preparation for his own future, comfort, and well-being. He is part of the "me" generation. He typifies the Maslow's hierarchy of needs with self-actualization as apex of all values. Sam is a dedicated humanist. He doesn't recognize any higher power than himself. He's a tough negotiator.

Sam doesn't ignore charity. But how could he possibly help anyone one else unless there was something in it for him? Therefore any and all charitable donations must have full and public credit given to the donor. The more people are aware of his generosity the better. After all, a little bit of advertising is good for business. When his corporation gives a gift it comes as a percentage of profits, not revenues.

His financial hero is the multi-millionaire, whose assets once exceeded the entire US treasury:



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