WHEN NO ONE IS LOOKING  
(Integrity in Money Matters)  
Selected Scriptures

By

Steven J. Cole

November 21, 1993

Copyright, 1993
A story is told about a not-too-honest judge who was trying a case involving two railroads. When he received the briefs from the two lawyers, they both contained bribes. The first lawyer had sent a check for $10,000. The second lawyer’s check was for $15,000. The judge looked at the two checks, thought a moment, then called his secretary. “Make out a check for $5,000 and send it to the second lawyer,” he said. “We’re going to decide this case on its own merits.”

Integrity in money matters is a rare thing. But God wants His people marked by financial integrity. The English have a saying, “A gentleman is one who uses the butter knife when he is alone.” In other words, what someone does when no one is looking indicates their true character. Integrity in money matters has to do with being honest and upright when no one is looking. It means acting according to biblical principles, even if you think you’ll never get caught, because you know that God is watching and you want to please Him.

Webster’s Ninth New Collegiate Dictionary ([Merriam-Webster], p. 589) states, “Integrity implies trustworthiness and incorruptibility to a degree that one is incapable of being false to a trust, responsibility, or pledge.” If you take that definition strictly, no one has integrity, because no one is incapable of being corrupted. We’re all susceptible to temptation. But we don’t need to yield. God’s Word is clear:

**A Christian must act with integrity in financial dealings.**

We live in a dishonest, corrupt world. In 1980, the IRS estimated that it lost up to $26 billion a year in unreported taxes. When I worked as a room service waiter, the other waiters told me not to report all my tips or it would tip off the IRS that all the other waiters were cheating! On more than one occasion I’ve been urged to falsify loan information on real estate deals, being assured,
“Everyone does it.” Since we live in that kind of world, our financial integrity as Christians will stand out and give us opportunities to testify to the transforming power of the gospel.

I would like to share four aspects of financial integrity:

1. **Integrity means having a clear conscience in all financial dealings.**

   This is foundational to all of life, including finances. Note Paul’s testimony (Acts 24:16): “In view of this, I also do my best to maintain always a blameless conscience both before God and before men.” In view of what? Verse 15: In view of having a hope in God and in view of the fact of the resurrection of both the righteous and the wicked! Because Paul kept in view the certainty of standing before God, he maintained a clear conscience.

   The conscience is our inner warning system (“faults” alarm) that goes off when we violate our standards. A mother helping her son with his spelling words asked if he knew the difference between “conscious” and “conscience.” He said, “Sure, Mom, ‘conscious’ is when you’re aware of something; ‘conscience’ is when you wish you weren’t.”

   The popular saying, “Let your conscience be your guide,” is not completely sound advice, because the conscience must be shaped by knowledge of and obedience to Scripture. If you violate your conscience and don’t repent, your conscience becomes hardened or calloused. If this continues unchecked, you reach a point where your conscience is seared--insensitive to right and wrong (1 Tim. 4:2). I read of a mafia hit man who said that he didn’t have the slightest twinge of conscience when he shot a man in the face at point blank range. And, although it is rare in our day, some people are on the other end of the spectrum with an over-sensitive conscience.

   My associate pastor in California was standing in line at the 7-11 convenience store behind a man who had recently started attending our church. This guy was buying a six-pack of beer and $5 worth of lottery tickets. The cashier only charged him $1 for the lottery tickets. He told her that she had undercharged him and then turned and said to my associate, “After Steve’s sermon, what else could I do? I have to be honest!” His conscience wasn’t totally
shaped by Scripture yet (with regard to drinking and gambling), but at least he's was growing!

You can see Paul's conscience in money matters in 2 Corinthians 8:19-21. He was appealing to the churches in Greece and Macedonia to raise money for the Christians in Judea who were hard hit by a famine. There were a lot of religious hucksters in Paul’s day (as in ours). It would have been much easier then than it is now to get away with unscrupulous practices. There were no laws governing contributions for charitable causes nor agencies to track down fraudulent operators. Paul easily could have skimmed from the collection for personal expenses.

But he was scrupulous to avoid any charge of profiteering from the gospel. He had the church appoint several respected men to travel with him and help administer the funds so that no one could accuse him of impropriety. He was concerned not only about what is honorable “in the sight of the Lord, but also in the sight of men” (v. 21).

It is important not only what God thinks about your financial dealings, but also what people think, because it affects your testimony of the gospel. It saddens me, but I often hear comments like, “If a guy claims to be a Christian businessman, I take my business elsewhere!” Or, I'll hear about Christians who don’t pay their bills. Integrity involves having a clear conscience before God and man in financial dealings. If you’ve done something wrong, you need to get it cleared up first with God, then by making it right with the ones you’ve wronged.

2. **Integrity means total honesty in financial dealings.**

   Note Ephesians 4:25: “Therefore [because you are a new person in Christ, created in righteousness and holiness of the truth], laying aside falsehood, speak truth, each one of you, with his neighbor, for we are members of one another.” Technically you could argue that this verse only applies to relationships between Christians. But in our relationships with the world, we represent the Lord Jesus who is the Truth (John 14:6); therefore we must be honest in all our financial dealings. Those in the world may never read the Gospel of John, but they read the gospel according to you!

   There are at least three factors in total honesty:
A. Total honesty means telling the truth, even when it hurts.

I’ll tell you from personal experience, “It hurts!” It will cost you financially to be totally honest. It has cost me many times. Once I had some car repairs done and was charged for the parts but not the labor. I had to argue with the cashier to get her to see how she had undercharged me! But when she saw it, she thanked me profusely, because she would have been fired. Sometimes it will be just a few dollars you’ve been undercharged; sometimes it will be substantial. In each case it not only costs the money, but it’s inconvenient and time-consuming to have to go back and make it right. You’ll be tempted to think, “The Lord has provided this extra money for me!” But total honesty involves telling the truth, even when it costs you.

I try to use such occasions as opportunities to bear witness for Christ. People will often say, “My, you are an honest person!” I could say, “Aw, shucks, it’s nothing” and take the glory for myself. But I come back with, “No, I’m a greedy crook. But Jesus Christ is my Lord and He’s the reason I’m honest!” If I can I leave them with a gospel tract.

It’s easy to make true statements, but to omit part of the truth that would damage your cause. For example, you are selling a used car. The mechanic has informed you that a major transmission overhaul is imminent, and you have decided to unload it. The person who has come to look at it doesn’t know much about cars, and innocently asks, “Does it run well?” You reply, “The engine’s in great shape. It was rebuilt just 10,000 miles ago. And it has new tires!” But you don’t mention the transmission.

I’m not saying that you have to go out of your way to point out every minor flaw on the car. But it seems to me that Christian honesty would mean telling the prospective buyer, “Most likely the transmission is going to need an overhaul soon.”

B. Total honesty means no cheating or stealing, even in small things.

(See Eph. 4:28). It’s easy, even for Christians, to cheat and steal. The opportunity to cheat brings out the “best” in the human ability to rationalize: At tax time we excuse our dishonesty with, “The government is so wasteful. And besides they’re ripping us off
because inflation has pushed me into a higher tax bracket. And no one else reports everything, so why should I?” Or at work we think, “The company is so big, they won’t miss this little item. Besides, I work hard and they don’t pay me what I’m worth.” Or when we shop, if the checker fails to ring up an item, we excuse it by thinking, “I shop here a lot and give them a lot of business. And besides, their prices are too high anyway.”

With regard to taxes, I believe in taking every legitimate deduction. Otherwise you’re giving the Lord’s money to the government. But that does not mean knowingly cheating the government out of taxes we owe. The Bible is clear that we should render unto Caesar what is Caesar’s. And stealing pencils from work or small items from the store is still stealing. If you cheat or steal in little things, chances are you would succumb to bigger temptations if you thought you wouldn’t get caught.

C. Total honesty means resisting all bribery.

It is wrong to take or make bribes. This may not be a problem for many of us because we’re not in a place where this sort of thing goes on. But some of you may be in such a place. In some jobs, bribery is almost standard operating procedure. It’s a problem for missionaries who live in countries where bribes to government officials are expected.

God’s Word acknowledges that bribery often works (Prov. 17:8; 18:16; 21:14), but in the same context condemns it as evil (Prov. 15:27; 17:23; see also, Ex. 23:8; Ps. 15:5; Dan. 6:4). Integrity means maintaining a clear conscience and total honesty in all our financial dealings.

3. Integrity means not taking advantage of anyone in financial dealings.

This point stems from the many biblical injunctions to love our neighbor. “Love does no wrong to a neighbor” (Rom. 13:10). It also flows out of the quality of contentment regarding material things. If we are content with what we have, we will be less likely to take advantage of someone to make a profit than if we are greedy for gain. A godly man even “swears to his own hurt, and does not change” (Ps. 15:4). This principle means that if you can make a killing on a business deal, but you know that someone will be taken
advantage of, you don’t do it. You can’t disregard the command to love others just because you can make a profit.

One way the modern church violates this principle (in my estimation) is by giving special honor or power to those who are large donors (see James 2:1-4). This passage means that if someone offered to give the church $500,000 to purchase a building, it would be wrong to treat him differently than anyone else in the church. That’s why I’m against naming buildings or rooms in honor of a donor. It’s wrong to cater to a big donor’s preferences so that he won’t take his money elsewhere. To do so would be to take advantage of him and to despise a poor donor, who may be just as faithful and generous in the Lord’s sight. I deliberately do not know what anybody gives to the church because I don’t want to play favorites. Each person should give as to the Lord, not to gain prestige or influence in the church.

Thus being a person of integrity in the financial realm means having a clear conscience, being totally honest, and not taking advantage of anyone.

4. Integrity means not being involved in gambling.

The Bible does not directly say much about gambling. But gambling violates a number of Scriptural principles and must, therefore, be avoided by Christians. According to a 1989 poll, 63 percent said they had placed at least one bet in the past year; 23 percent reported playing the lottery weekly. More than half of all Protestants and nearly half of those who said religion is very important to them reported having gambled at least once in the last year (Christianity Today [7/14/89], p. 54). Here are five reasons gambling is wrong:

A. Gambling appeals to and feeds greed.

The lure is, “Get something for almost nothing! Strike it rich! Today may be your lucky day!” This is opposed to the contentment which is to mark the Christian and it makes money the focus. But whenever material gain becomes uppermost in our minds, Jesus Christ has been dethroned.

Gambling feeds greed. You see somebody hit the jackpot at the slot machines or you hear about the guy who wins $1,000,000 in the lottery and you think, “That could be me! Think what I
could do with all that money!” Your thoughts are seldom, “Think of all the missionaries I could support.” But 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” (Luke 12:15).

B. Gambling is opposed to the Christian work ethic.

There is a principle in the Scriptures of work and of being rewarded for honest labor (1 Tim. 5:18). Gambling is the idea of getting something for nothing. It treats money lightly (“Easy come, easy go”) instead of attaching the value of labor and the responsibility of stewardship to money.

C. Gambling denies the principle of stewardship.

Our money is not ours. All we have is entrusted to us by God, to be managed for Him. We must give an account to Him someday of how we have used the things He has entrusted to us. If I entrusted my funds to you to manage for me while I was on a lengthy trip, would you be a good steward if you gambled with it? Hopefully, you would take good care of it because it did not belong to you. Gambling is opposed to good stewardship.

D. Gambling glorifies risk and chance and denies God’s sovereignty.

Our God is not a God of chance. Evolutionists believe that we are the product of chance, but we believe that we are the product of divine choice. There is no such thing as luck for the Christian. To gamble is to deify luck and chance above the sovereign God and thus fall into idolatry.

E. Gambling takes advantage of people.

It takes advantage of those who lose. To attempt to make a profit out of somebody else’s loss is the antithesis of loving our neighbor. And gambling takes advantage of those who become enslaved to it. In 1980 there were already over 500 chapters of Gamblers Anonymous in our country. To be involved in a practice which enslaves so many and which potentially could enslave you is dangerous at best.

Thus for these reasons I believe that Christians, as people of financial integrity, should be opposed to all forms of gambling.
Conclusion

God wants us to be people of integrity in our financial dealings. Following God’s way will cost you financially. But it will give you a clear conscience before God and men. Your family will respect you because of your convictions and will follow your leadership in other areas as well because of that respect. Your children will see the reality of your faith and follow your example. And you will have true joy which money cannot buy.

Here are some practical steps of action:

1. Clear your conscience of any wrongs in this area. Confess your sin before God and appropriate His power to obey Him.

2. Discontinue any corrupt practices you are now engaged in. You can’t pray for God’s blessing and continue to do wrong.

3. Seek forgiveness and make restitution to any you have wronged. If you have stolen, you need to pay it back. Use your confession as an opportunity for witness.

4. Make a prior commitment to total honesty. You cannot wait until the situation arises to decide whether or not you’ll be honest. You must weigh in advance the cost of discipleship and commit yourself to it because you believe in the living God and His Word.

5. Make a prior commitment to abstain from gambling. You need to be ready when the office football pool hits you up for your share. If it’s a raffle for a good cause, then buy the ticket and view it as a donation. But I can’t understand why a committed Christian would want to go to a place like Las Vegas to gamble.

6. Develop a testimony to share when opportunities arise. Think it through in advance so that you aren’t tongue-tied when you take a stand for your convictions. Let people know that Jesus Christ is the reason for your behavior. People may be shocked and they may ridicule. They may test you to see whether you are true to your convictions. But if they see you as a person with convictions, they will ultimately respect you and perhaps be open to hearing about the God you serve.

An evangelist preached with great zeal on the text, “Thou shalt not steal.” He pressed upon his audience the necessity of ab-
solute integrity in all things. The next morning he boarded a bus and gave the driver a dollar bill for his fare. Counting his change, he found that he had received an extra dime. He could have said, “No big deal, I’ll just forget it; anyway, it wasn’t my fault.”

But without hesitation he went to the driver and said, “You gave me a dime too much.” “Yes, I know,” was the reply. “I did it on purpose to see what you would do! Last night I was in your audience and heard your sermon. I’ve always been suspicious of Christians. So when I recognized you this morning, I said, ‘If he practices what he preaches, I’ll go hear him again, but if he keeps the dime, I’ll know he’s a fake.’” That man did go back to the meetings and yielded his life to Christ as Savior and Lord. He was won by a ten-cent testimony! (From “Our Daily Bread,” Fall, 1978.)

The world is often looking, even when we aren’t aware of it. And God always is looking. That’s why we must be people of integrity in all our financial dealings.

**Discussion Questions**

1. How can I know if my conscience on money matters is rightly “tuned” to God’s Word?

2. Is dishonesty always a sin? What about covering a friend’s wrong? What about lying for the boss?

3. If it’s okay to smuggle Bibles why isn’t it okay to bribe officials if it leads to the spread of the gospel?

4. What is the difference between gambling and playing the stock market (if any)?

Copyright 1993, Steven J. Cole, All Rights Reserved.