

Boastful Buyer

Purchasing ... procurement ... acquisition ... supply ... buying ... contracting ... all describe the business function of buying the products and services that a business needs to produce and deliver their products and services to the market.

In some industries, this is a strategic function because (1) the company might operate on razor thin margins and a small increase or decrease in the cost of goods sold can spell the difference between profit and loss, (2) the company might be so large that even the smallest change in COS (cost of sales) or overhead means millions of dollars, and (3) the company might create barriers to entry by their access to key suppliers.

Purchasing is an important function for all companies, even the sole proprietorship. Everything from office supplies to building leases is a purchasing function.

And its not just about cost is it? Every purchasing decision involves three variables – cost, quality and delivery – and few suppliers can be the best at all three simultaneously. Beware of their claims, and don't make such claims yourself! The low cost provider may have inferior quality. The highest quality provider may have long lead times. The most responsive supplier may charge a premium for small or urgent orders.

Since purchasing is a fundamental activity of all businesses, and commerce in the marketplace is a God-ordained activity, we can be sure God's Word provides instruction on how to do it.

Proverbs 20:14

14 "It's no good, it's no good!" says the buyer; then off he goes and boasts about his purchase. NIV

OBSERVE / DISCUSS

*Leader: Read Proverbs 20:14 and mark and say aloud **buyer** and **boasts**.*

Let's dig in and look closely at three key words in this Proverb.

The Hebrew word translated "**It's no good**" in the NIV and "bad" in the NASB and "utterly worthless" in the Living Bible and "It is naught" in the KJV means in this context **of inferior quality**.

One meaning of the Hebrew word translated **buyer** is the **commercial financial acquisition of movable goods** according the Zodhiates Dictionary of Old Testament Words. This confirms that the verse, and its application, is not limited to the Saturday morning flea market and yard sale scene.

The full meaning of the word translated **boasts** means **being sincerely thankful for and/or satisfied in lauding a superior quality**. In other words, I am rather pleased with myself and how savvy a buyer I am.

Leviticus 19:11

11 You shall not steal, nor deal falsely, nor lie to one another.

Proverbs 20:17

17 Bread obtained by falsehood is sweet to a man, But afterward his mouth will be filled with gravel.

Ephesians 4:21-25

20 But you did not learn Christ in this way,

21 if indeed you have heard Him and have been taught in Him, just as truth is in Jesus,

22 that, in reference to your former manner of life, you lay aside the old self, which is being corrupted in accordance with the lusts of deceit,

23 and that you be renewed in the spirit of your mind,

24 and put on the new self, which in [the likeness of] God has been created in righteousness and holiness of the truth.

25 Therefore, laying aside falsehood, speak truth, each one [of you,] with his neighbor, for we are members of one another.

What is the buyer so pleased about?

How did he accomplish this?

Do you think this Proverb endorses this approach, disapproves of it, or is just observing the nature of things? Defend your response with biblically-based reasoning. (*Refer to verses on left panel and also ask members for additional verses that might shed light on this question.*)

Let's drill down deeper into this area of **deception, falsehoods** and **shrewdness** in the function of corporate buying. Evaluate the following methods in light of God's Word.

You promise to meet the seller's criteria for a discount without intending to keep that promise.

You agree to the seller's terms without the authority or intention to meet them.

You demand that the seller meet their competitor's lower price without full knowledge of the competitor's price schedule or terms and conditions.

2 Corinthians 10:17

17 But he who boasts, let him boast in the Lord.

18 For not he who commends himself is approved, but whom the Lord commends.

James 4:6

"God is opposed to the proud, but gives grace to the humble."

Proverbs 16:11

11 A just balance and scales belong to the Lord; All the weights of the bag are His concern.

Proverbs 20:10

10 Differing weights and differing measures, Both of them are abominable to the Lord.

You employ high pressure tactics ... this is my best offer ... this is my final offer ... I'm taking my business elsewhere ... when you fully intend to continue negotiating.

You pick a "premium" seller's brain regarding product information and then buy from the "lowest-price" seller?

You write an RFP (Request for Proposal) with one provider in mind, but solicit bids from others to meet contracting requirements.

Do you look for the slightest product defect (scratch on an appliance for instance) and demand a discount, and then boast to everyone what a good deal you got because the defect made absolutely no difference in utility or even appearance? Would it make a difference if the seller had a standard policy about such things?

You browbeat your suppliers into lower prices and better terms because you know they need your business more than you need them.

You back out of a commitment that you made to buy something from a vendor, rationalizing that there was no signed contract.

The seller made a big mistake in their quote to you, but you hold them to it and savor the good deal.

OBSERVE / DISCUSS

In our series on sales and marketing, we studied God's instructions regarding how to price our products and services.

Leader: Read aloud Proverbs 16:11 and 20:10.



In biblical times, merchants used scales in the marketplace to conduct their business. Since there was no common currency, they would weigh out the silver and gold to determine what had been paid, and in some

cases weigh out what had been purchased. On one side of the scale they would place the standard measurement weights, and on the other side they would place the silver or gold being used for payment or the product being purchased if sold by weight.

Apparently, it was a common business practice for merchants to have multiple sets of weights. One set would be the true weights, another would be heavier, and yet another would be lighter. The heavier weights were used to make the customer weigh out more silver or gold, to pay more for the same product. The lighter weights were used to weigh out less product, to give the customer less for the same price.

Based on these two Proverbs, how does God feel about this practice of having unequal weights and measures?

What does this practice of equal (or unequal) weights and measures look like in the 21st century marketplace?

Savvy buyers also carried their own sets of weights. They had their own set of true weights to keep the merchants honest. Some had heavier and lighter sets as well in order to pay less or get more than other "less sophisticated" customers and/or cheat the "less savvy" merchants.

Do you think God is also concerned about the buyer's behavior?

Since God's Word teaches plainly that merchants should have a fair and consistent pricing policy for all buyers, do you think it is right for a buyer to demand a deal that is outside that policy? Do you think it is right to encourage or pressure someone to violate a biblical principle for your gain? Do you think it is right to even accept a gain that is based on the violation of a biblical principle?

Proverbs 24:23

23 These also are sayings of the wise. To show partiality in judgment is not good.

Proverbs 28:21

21 To show partiality is not good, Because for a piece of bread a man will transgress.

Proverbs 17:8

8 A bribe is a charm in the sight of its owner; Wherever he turns, he prospers.

Proverbs 17:23

23 A wicked man receives a bribe from the bosom To pervert the ways of justice.

If your heart response is something like “But everyone else does it ...” or “No one else seems to be concerned about it ...,” may I remind you of your response to your kids when they fussed at something you told them they couldn’t do?

But what about stewardship? Isn’t it good stewardship to save money whenever and however we can? If I am buying for a ministry, isn’t it my duty to get the best deal that I can?

Leader: Ask someone to read from their Bible 1 Corinthians 4:1-2, someone to read John 14:15, and someone else to read the parable in Luke 19:12-27.

What do we learn about stewardship from these passages?

Apply these principles to our conduct of business generally, and buying behavior in particular.

*Leader: Read Proverbs 24:23 and 28:21 and have the group mark and say aloud **partiality**.*

What is God’s view of showing partiality?

*Leader: Read Proverbs 17:8 and 17:23 and have the group mark and say aloud **bribe**.*

What do you learn about bribery from just these two verses?

Leviticus 25:13-18

13 'On this year of jubilee each of you shall return to his own property.

14 'If you make a sale, moreover, to your friend, or buy from your friend's hand, you shall not wrong one another.

15 'Corresponding to the number of years after the jubilee, you shall buy from your friend; he is to sell to you according to the number of years of crops.

16 'In proportion to the extent of the years you shall increase its price, and in proportion to the fewness of the years, you shall diminish its price; for [it is] a number of crops he is selling to you.

17 'So you shall not wrong one another, but you shall fear your God; for I am the Lord your God.

18 'You shall thus observe My statutes, and keep My judgments, so as to carry them out, that you may live securely on the land

Is it right, in God's eyes, as a corporate buyer to show partiality to a particular vendor?

Define bribery in your marketplace based on God's Word?

Can you give examples that you have observed in your marketplace?

Why do you think corporations and the government have strict rules about accepting gifts from vendors? Is this a good idea for your business too?

Do you give gifts to your customers? In light of what we have studied, should you make any changes to this practice?

OBSERVE/DISCUSS

Leader: Read Leviticus 25:13-18 and mark and say aloud the phrase "you shall not wrong one another."

The context is instruction to the nation of Israel that every 50 years they are to observe the "year of jubilee." One of the things that was supposed to happen was the return of all land back to the families and tribes that were the original deed holders when the Lord gave Israel their possession in the land. This is the land that the Lord promised them through Abraham. Apparently, in many cases the land had been sold, and this passage tells them how to handle this situation.

In this context, how could a buyer wrong another?

What instruction is given so that no wrong is done?

1 Timothy 5:17-18

17 Let the elders who rule well be considered worthy of double honor, especially those who work hard at preaching and teaching.

18 For the Scripture says, "You shall not muzzle the ox while he is threshing," and "The laborer is worthy of his wages."

What is the principle regarding buying business property?

OBSERVE/DISCUSS

Leader: Read 1 Timothy 5:17-18 and ask the group to say aloud and mark for emphasis the two statements in verse 18.

First, what is the context for this passage? Paul wrote this letter to Timothy regarding his work of overseeing the churches Paul started in Ephesus, which included selecting and training elders.

Have your group turn in their Bibles and read 1 Timothy 3.

List the qualifications for overseers (elders) and deacons:

Is the emphasis of this list skills or character?

What is the overall purpose of his letter stated in verse 14-16?

Read 1 Timothy 5:17-25. Having set down qualifications for elders in chapter 3, Paul now turns to the congregations' responsibility to their elders in return. List them below.

Okay, now that we have the context for our passage (5:17-18), let's look more closely at the two commands. Paul quotes Deuteronomy 25:4 and Jesus' words recorded in Luke 10:7.

Turn to Deuteronomy 25:4 in your Bible and read a few verses before and after to understand its meaning. Look up Proverbs 12:10, 14:4. What does this verse mean in Deuteronomy?

Paul also quoted this verse in 1 Corinthians. Someone read aloud 1 Corinthians 9:1-19. Discuss Paul's application of this verse in both 1 Timothy and 1 Corinthians.

First, did Paul come up with this interpretation of Deuteronomy 25:4 on his own? Read 2 Peter 1:20-21 and answer the question.

Is it proper for us to take a verse that clearly means one thing based on its context and give it a different meaning for application purposes on our own authority? What is the principle of bible interpretation to keep in mind here?

Let's look at the second quote. Turn in your Bibles and read Luke 10:1-24.

Why do you think Jesus sent them out without financial resources?

Is this the way all missionaries should be sent out? Explain from Scripture why or why not.

Leviticus 19:13

13 "You shall not oppress your neighbor, nor rob [him]. The wages of a hired man are not to remain with you all night until morning.

Deuteronomy 24:14-15

14 "You shall not oppress a hired servant [who is] poor and needy, whether [he is] one of your countrymen or one of your aliens who is in your land in your towns.

15 "You shall give him his wages on his day before the sun sets, for he is poor and sets his heart on it; so that he may not cry against you to the Lord and it become sin in you.

James 5:1-4

1 Come now, you rich, weep and howl for your miseries which are coming upon you.

2 Your riches have rotted and your garments have become moth-eaten.

3 Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure!

4 Behold, the pay of the laborers who mowed your fields, [and] which

Now, based on our closer look at the two commands, what is the intent of Paul's command in 1 Timothy 5:17-18? What do you think is meant by double honor?

Back to the command. How is your church and those other ministries that minister to you doing regarding this? How are you doing regarding this?

OBSERVE/DISCUSS

*Leader: Read aloud from left panel Leviticus 19:13 and Deuteronomy 24:14-15 and mark the words **oppress** and **wages**.*

It was common practice to pay day laborers at the end of the work day for they needed their wages that day for food and shelter.

Lest we think this is just an applicable for the nation of Israel ...

*Leader: Read aloud James 5:1-4 on the left panel and mark **the pay of the laborers**.*

Summarize what God's Word says about paying those who work for us and about those who do not pay them properly.

You might be thinking to yourself by now – I understand that we need to meet the financial needs of those who minister to us, and of those we employ. But what does this have to do with the buying of business services and products?

What does this have to do with the buying of business services and products? Take a minute to think about this and jot down your thoughts.

has been withheld by you, cries out [against you]; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth.

In addition to your employees, who are the “oxen” in your business?

In God’s eyes, do you think He makes a huge distinction between employees and **independent contractors** just because of some IRS set of criteria regarding who pays payroll taxes? Does this alleviate us of our responsibility to pay them wages worthy of their labor? Does this alleviate us of our responsibility to pay them promptly?

In God’s eyes, do you think he cares how you treat those people who provide products and services to your business? If you have the business leverage to bully your vendors and suppliers and squeeze them for every penny, do you think the Lord will reward your “wise” stewardship?

Is this a good testimony? Read from your Bible Titus 2:6-8. Discuss its application.

In addition to God’s view, is it wise or foolish from a pure business point of view to take care of those people and companies that provide the products and services vital to your business? Do you think maybe God designed it this way on purpose?

Here is a principle to consider:

Since God’s created order for all things is good, including His design for business, we can trust that doing business His way will produce the very best results for us and others.

Here is a crazy thought – have you ever considered paying a valuable vendor more than his asking price, or paying someone for his assistance even if he hasn’t billed you? What circumstances might prompt such unusual actions?

Proverbs 3:27-28

27 Do not withhold good from those to whom it is due, When it is in your power to do [it.]

28 Do not say to your neighbor, "Go, and come back, And tomorrow I will give [it,]" When you have it with you.

Most businesses have "receivables" and "payables" on their balance sheet. Receivables are the money owed to your business for products sold or services rendered. In other words, you extended credit to your customers. Payables are the money that your business owes to companies that have provided products or services to you. They extended credit to you.

A time-honored method of improving cash flow in a business is to collect your receivables faster and **stretch your payables** out longer. Read Proverbs 3:27-28 (left panel) and then Leviticus and Deuteronomy passages again on page 9. How does this practice look under the light of God's Word? When is this practice acceptable and when is it unacceptable?

OBSERVE/DISCUSS

Amos is a book of the Bible that we don't refer to very often. Amos was a prophet to Israel, the northern kingdom. Israel was enjoying prosperous times and along comes this killjoy Amos to lay a load of conviction on everyone. He spoke boldly what the Lord had shown him regarding their false worship, their sin, and their coming judgment. See for yourself in chapters 1-6 what the Lord is concerned about.

And the Lord said to me, "What do you see Amos?" And I said, "A plumb line." Then the Lord said, "Behold I am about to put a plumb line in the midst of My people Israel. I will spare them no longer." (Amos 7:8)

And how do you think this message was received?

"Then Amaziah, the priest of Bethel, sent word to Jeroboam king of Israel, saying, 'Amos has conspired against you in the midst of the house of Israel; the land is unable to endure his words ... Go [Amos], you seer, flee away to the land of Judah and there do your prophesying.' " (Amos 7:10-12)

In less than 50 years Israel would be conquered and taken captive by Assyria because they did not heed God's warning, His pleading for them to repent.

Do you think there is a message in this for us? Has wealth, the ease of life, the possession of things, and the pursuit of happiness led to complacency in our worship as Christians? Like Israel, are we worshiping God our way instead of His way? Like Israel, are we going through the motions, ignoring some of God's commands and

Amos 8:4-7

4 Hear this, you who trample the needy, to do away with the humble of the land,
5 saying, "When will the new moon be over, So that we may sell grain, And the sabbath, that we may open the wheat [market], To make the bushel smaller and the shekel bigger, And to cheat with dishonest scales,
6 So as to buy the helpless for money And the needy for a pair of sandals, And [that] we may sell the refuse of the wheat?"
7 The Lord has sworn by the pride of Jacob, "Indeed, I will never forget any of their deeds."

making up others – taking away and adding to the Word of God? Have we become religious people instead of disciples of Christ? Have we become licentious people instead of disciples of Christ? Do we even know the difference?

And what about our nation, have we also turned away from our God? Do our religious leaders tell the prophets (in the sense of those called to speak the Word of God to the people) of our day to go away and tell it to someone else? Do we in the church gringe and wish they wouldn't say such things also? Has tolerance become our culture's theology?

Do we really think our nation can sow the same seeds as Israel and not reap the same consequences?

Discuss these questions and draw your own comparisons between Israel and the United States. Do we have an Amos? Are we, the church, our nation's Amos? If so, how are we doing?

Okay, some of you are wondering how this relates to our comfortable little study about business and principles of buying.

Leader: Read Amos 8:4-7 and ask the group to list the deeds that the Lord will never forget.

Relate this passage to our study on buying. Is there a principle here regarding opportunistic buying? Will God not judge our business community for these practices?

Let's go back to where we started this study and read Proverbs 20:14. A word of caution about boasting in general. Carefully

Proverbs 20:14

14 "It's no good, it's no good!" says the buyer; then off he goes and boasts about his purchase. NIV

evaluate any purchase, business transaction, or accomplishment that causes you to boast in yourself instead of God. Memorize these verses and pray them immediately whenever you feel the urge to boast in your business prowess.

God is opposed to the proud, but gives grace to the humble.

James 4:6

Therefore let him who thinks he stands take heed lest he fall. 1 Corinthians 10:12

BIBLICAL PRINCIPLES DISCOVERED

- **Boasting** in anything but the Lord is the sin of pride, and God is opposed to the proud.
- **Deception** in any form is sin, and whatever is gained by falsehood will not satisfy. One characteristic of our new life in Christ is that we lay aside falsehood and put on truth in all of our dealings with one another.
- The principle of **equal weights and measures** applies to buyers as well as sellers, and the Lord hates cheating, manipulation and unfairness by either party in business deals.
- **Bribery** and other means of showing partiality are effective in gaining favor, but it is wicked to receive a bribe and give favor.
- **God judged the nation of Israel** for their dishonest business practices that included their buying practices.
- We have a clear **stewardship responsibility** to pay those who provide goods and services to us a sufficient wage without undue delay. We are to look out for the interests of others above our own.

BUSINESS APPLICATION

1. Under the interrogation lamp of God's Word, many of the world's business buying practices are questionable:
 - a. Hardball negotiating that forces a seller to violate the biblical principle of equal weights and measures.
 - b. Deception such as questioning the value of something you actually value quite highly, pretending you will walk if you don't get a better price, promising future business that you may not give, etc that gives you an advantage against the seller.
 - c. Accepting bribes or favors in return for giving business on favorable terms.
 - d. Use financial leverage – your buying power – to dictate price and terms to your dependent suppliers.
 - e. Improve your cash flow by stretching out your payables – making your suppliers wait longer for their money.
 - f. Using independent contractors to avoid the cost and responsibility of employees without any regard for what is best for the individual serving as one of your "oxen."
 - g. Outsourcing to cut costs without any regard for the people involved, only looking out for your interests above theirs.
2. Examine your buying behavior in the light of God's Word, and in faith and obedience buy in a manner worthy of the gospel of Christ.

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Prayer Log

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