

Living in the Black



In Stephen Albrecht's book, *Fraud: Bringing Light to the Dark Side of Business*, he highlights these statistics:

- 3 in 10 employees will look for ways to steal from their employers.
- Thirty percent of all business failures are caused by white-collar crime, with 80 percent of these crimes being committed against small businesses.
- Another 3 in 10 employees will steal from their employers if given the opportunity.
- Only 4 in 10 employees are likely to remain honest if given the opportunity to commit fraud.
- By 1995, 45 of the nation's 100 largest defense contractors had been investigated for over billing the federal government.

Other studies suggest:

- Eighty percent of workers committing fraud are white.
- Fraudulent employees are:
 - 3 times more likely to be married;
 - 4 times more likely to be men;
 - 16 times more likely to be managers and executives;
 - 5 times more likely to have post graduate degrees.
- The U.S. Chamber of Commerce estimates employee fraud costs businesses in America between \$40 and \$60 billion per year.

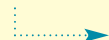
Specialists in employee fraud detection talk about the "Fraud Triangle." This triangle is often described as (1) a real or perceived need that causes employees to look for ways to ease their fiscal pressures; (2) the opportunity to commit fraud to satisfy that need; and (3) the ability to rationalize the behavior.

Do you think these statistics are different for workers who consider themselves religious? Why or why not?

What are some pressures that tend to create the real or perceived needs that make up the first part of the fraud triangle?

Statistics also show employees who arrive early, stay late, and take fewer vacations are more likely to commit fraud. Why do you think this is true?

What are some ways Christian employees rationalize committing fraud against their employer?



Scripture Passages

Genesis 25:27-34

Genesis 27:2-10

Genesis 27:18-24

I Timothy 6:6-12

In Depth

Make a brief list of the ways our Western culture determines if a person is successful.

Now make a list of the ways businesses differentiate between levels in organizations. (For example, corner offices versus cubicles.)

Why do businesses increase the value and attractiveness of perks as a person advances in an organization?

Why is this sometimes useful?

What potential problems can it create?

What temptations can this create for a workplace Christian?

In Lesson One of this series we learned the reason we exist is to be in relationship with God. What effect can the temptation of our ever-increasing perks have on this relationship?

In Lesson Two we learned we must guard ourselves carefully to avoid being distracted from the central mission in each particular season of our life. In what way can the system of rewards in the workplace impact this truth?

Read Genesis 25:27-34; Genesis 27:2-10; and Genesis 27:18-24. Describe some of the things Jacob, Esau and Rebekah were willing to do to get what they wanted.

Describe the collateral damage (damage that occurred to other people) you see in each of their lives resulting from their acts.

Think of your own workplace. Describe some of the subtle things people are willing to do to get what they want.

List some big ways people in the workplace ignore right and wrong in order to get ahead.

What makes some people (including Christians) willing to cheat, fudge, lie, steal, etc., to get what they want?

Read I Timothy 6:6-12. What ideas do these instructions from Paul to Timothy give you for guarding your own heart from the pursuit of more?

Remember as you read this passage that these are some of the final words Paul will ever write, since his death occurs soon after he writes I and II Timothy. While Paul is offering Timothy instructions for how to carry on the work of the church, he is also stressing an even bigger concept; godliness is not enough. We must be godly and content. Why is that an important concept for Christians?

What problems does it present for you as you examine your own relationship with God?

Examine your career and your life this week prayerfully. What things which other people have cause you to be envious or jealous? Ask God to help you see clearly the things you want that you shouldn't be coveting. Take steps now to correct any shortcuts you may be taking to get things you want.

Consider finding a spiritual mentor in the workplace who can help you sort out the career decisions and career temptations that threaten your relationship with God.

Common Sense and Eternal Principles

- When we are discontent with what we have, we begin to sow the seeds of rebellion and ingratitude towards God.
- The competitive nature of the workplace can tempt us to be envious of what others have, or to cause us to focus on obtaining rather than on serving.
- Even rewards we rightfully earn can be damaging to our relationship with God when we view them as our possessions and not as gifts from God or tools for reinvesting in His people and His Kingdom.
- There is no such thing as victimless sin. Not only are there consequences in our lives, but others around us suffer from those consequences, including our coworkers.
- Learning to be content with our position and our possessions is an important ingredient in a healthy work ethic, as well as a healthy relationship with both God and our coworkers.