

# **WHAT DOES THE BIBLE SAY ABOUT MULTI-LEVEL OR NETWORK MARKETING?**

Over the years we've been asked good questions about Amway, Zija, Team National, etc. (all with at least 4 out of 5 characteristics of an MLM: <http://www.mlm-thetruth.com/evaluating-mlms/list-mlms-evaluated/>). Here is what the Bible says about MLMs (multi-level marketing) or network marketing. Oftentimes these companies offer ways to supplement income from home and offer enticing stories of people who have made significant amounts of money through their business model. God directs pastors to "teach these things" (1 Timothy 6:3-10) about the dangers of pursuing wealth and desiring to be rich: (Timothy 6:10) "For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs."

Some people's motives are genuinely focused on providing income for their family (which is a good thing). Many people in regular, wage/salary-earning jobs can encounter the same temptations as those in MLMs. We must be careful, because the ends (earning an income) do not justify every means (how one goes about working/earning a living). Count the cost of your time and methods and its effect on your relationships.

Dr. Jon Taylor shares some helpful resources at [www.mlm-thetruth.com](http://www.mlm-thetruth.com) evidencing his research of over 500 MLMs (including Amway, Team National, and Zija) that supports his claim that "approximately 99.9% of ALL recruits (including dropouts) lost money, after subtracting ALL expenses, including minimum operating expenses and "incentivized purchases" (needed to qualify for commissions or bonuses) of goods and services from the company. ...the odds of profiting from gaming tables in Las Vegas are far better."

## **What is multilevel or network marketing?**

The U.S. Federal Trade Commission explains: "In multilevel or network marketing, individuals sell products to the public — often by word of mouth and direct sales. Typically, distributors earn commissions, not only for their own sales, but also for sales made by the people they recruit. Not all multilevel marketing plans are legitimate. If the money you make is based on your sales to the public, it may be a legitimate multilevel marketing plan. If the money you make is based on the number of people you recruit and your sales to them, it's not. It's a pyramid scheme. Pyramid schemes are illegal, and the vast majority of participants lose money. If you're considering buying into a multilevel marketing plan, get the details." (<https://www.ftc.gov/tips-advice/business-center/guidance/multilevel-marketing>)

## **How do I know if \_\_\_\_\_ is multilevel or network marketing?**

Do your research before you spend any money or make any sort of commitment. Here is a good resource for comparing characteristics of the company and business model you are considering with established patterns of MLMs and network marketing. [www.mlm-thetruth.com/evaluating-mlms/](http://www.mlm-thetruth.com/evaluating-mlms/)

## **What does the Bible say about the ethics of our workplace?**

We must not seek to covet the possessions of others (10th commandment), steal or defraud others (8th commandment), or lie and deceive others through misinformation or disinformation (9th commandment). Jesus summarizes the law, sharing that the second greatest commandment is to love your neighbor as yourself (Mark 12:30-31, Exodus 20:1-17). We must consider if our workplace

motives are self-focused or others-focused, that "whatever you wish that others would do to you, do also to them, for this is the Law and the Prophets" (Matthew 7:12).

**What do I do if I am already involved with an MLM and am convicted about its business model?** Prayerfully consider: 1) Quitting your MLM and distancing yourself from its name and reputation 2) Apologizing to anyone you may have wronged 3) Seeking godly council and accountability when making future business/investment decisions 4) Cautioning others who may be considering MLM involvement.

Do nothing from selfish ambition or conceit, but in humility count others more significant than yourselves. 4 Let each of you look not only to his own interests, but also to the interests of others. Philippians 2:3-4

In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.' Acts 20:35

### TOP 5 BIBLICAL PRINCIPLES AND VERSES ON PROSPERITY

1. **Be Content With What You Have** – 1 Timothy 6:6-8 "But godliness with contentment is great gain, 7 for we brought nothing into the world, and we cannot take anything out of the world. 8 But if we have food and clothing, with these we will be content." *Are you pursuing more stuff? Are you content now?*
2. **The Love of Money = Roots Of All Kinds of Evil** – 1 Timothy 6:9-10 "But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs." *Do you love money? Are you tempted for more? What consumes your thoughts & wants?*
3. **Loving & Trusting In Wealth = Impossible to Enter Into God's Kingdom** – Mark 10:17-31 "And Jesus looked around and said to his disciples, 'How difficult it will be for those who have wealth to enter the kingdom of God!'" *Do you see wealth as dangerous or desirable?*
4. **Store Up Treasures in Heaven** – Matthew 6:19-21 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also." *What do you treasure and value? How would you respond if you lost all your possessions?*
5. **Riches Never Satisfy** – Ecclesiastes 5:10-11 "He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity. 11 When goods increase, they increase who eat them, and what advantage has their owner but to see them with his eyes?" *What makes you happy? How do you find satisfaction in life?*

(two close runners up...Don't Associate with Greedy People who Claim to be Christians (1 Corinthians 5:11) & An Entitlement Attitude is a Deadly Attitude - Achan (Joshua 7:10-26))

### TOP 5 QUOTES ON MONEY & PROSPERITY

1. "The most obvious lesson in Christ's teaching is that there is no happiness in having or getting anything, but only in giving." Henry Drummond
2. "Nothing I am sure has such a tendency to quench the fire of religion as the possession of money." J.C. Ryle
3. "God prospers me not to raise my standard of living, but to raise my standard of giving." Randy Alcorn

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4. "It is prosperity that we cannot endure." Martin Luther
5. "Few are made better by prosperity, whom afflictions make worse." William Gurnall

## **TOP 5 BIBLICAL PRINCIPLES AND VERSES ON FINANCES**

**1. It Is His Money: It All Belongs to God.** In the beginning, God created the heavens and the earth. (Genesis 1:1)

**2. Budget & Be Responsible.** For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? 29 Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, 30 saying, 'This man began to build and was not able to finish.' (Luke 14:28-30)

**3. Spend Less than You Earn: Pay Your Bills.** But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever. (1 Timothy 5:8). So whatever you wish that others would do to you, do also to them, for this is the Law and the Prophets. (Matthew 7:12)

**4. Work Hard To Live.** Now we command you, brothers, in the name of our Lord Jesus Christ, that you keep away from any brother who is walking in idleness and not in accord with the tradition that you received from us. ...10For even when we were with you, we would give you this command: If anyone is not willing to work, let him not eat. 11 For we hear that some among you walk in idleness, not busy at work, but busybodies. 12 Now such persons we command and encourage in the Lord Jesus Christ to do their work quietly and to earn their own living. (2 Thessalonians 3:6,10-12)

**5. Work Hard to Give.** In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'" (Acts 20:35)

**The bottom line?** Anyone considering MLMs needs to know the facts about their chances of actually realizing a profit for their time/effort and consider the truthfulness of MLM and Network marketing claims and the ethical concerns with MLM methodology and business practices. *Christians need to consider the reputation of the companies they associate with and consider the implications and effects such participation may have on their Christian witness among the friends they solicit and in their community.*

### **HELPFUL RESOURCES**

[www.mlm-thetruth.com/tools1/consumerguides/typical-mlm-deceptions/](http://www.mlm-thetruth.com/tools1/consumerguides/typical-mlm-deceptions/)

[www.gotquestions.org/multi-level-marketing.html](http://www.gotquestions.org/multi-level-marketing.html)

[www.desiringgod.org/sermons/magnifying-god-with-money](http://www.desiringgod.org/sermons/magnifying-god-with-money)

[www.desiringgod.org/articles/a-booby-trap-in-the-christian-budget](http://www.desiringgod.org/articles/a-booby-trap-in-the-christian-budget)

The heart is deceitful above all things, and desperately sick; who can understand it? (Jeremiah 17:9 ESV)

### ***God's description of idolatry?***

"The people sat down to eat and drink and rose up to play." (Ex32:6, 1Cor10:7)

***Don't waste your life!***