

Principles of Success in Business
Studies for Those Who Wish to Prosper

From the Contents:

The Success of Biblical Principles of Economics
Generating Income
Missions, Visions and Maps
Marketing Your Business
The Road to Riches and Honor



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Gebende Hände (Giving Hands) in Germany is a nonprofit organization helping poor and needy people in 30 countries of the world. Our intention is to help people to help themselves. The Christian community plays a major role here, and so this book is aimed at stirring Christians to help themselves and to help their nations.

God wants YOU to learn, labour and love!

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ISBN 3-928936-63-8

RVB Hamburg Germany

PRINCIPLES OF SUCCESS IN BUSINESS

Studies for Those
Who Wish to Prosper



Monte E. Wilson

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MONTE E. WILSON
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The Christian Community plays a major
role here, and so this book is aimed at
stirring Christians to help themselves
and to help their nations.
God wants YOU to learn, labour and love!

Rev. Horst-Jürgen Kreie, manager
Dr. Thomas Schirmmacher, president

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Dr. Monte Wilson

Principles of Success in Business

Studies for Those Who Wish to Prosper

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Hamburg, Germany

Die Deutsche Bibliothek - CIP - Einheitsaufnahme

Wilson, Monte:

Principles of Success in Business: Studies for Those Who Wish
to Prosper / Monte Wilson. - Hamburg: Reformatorischer Verl.
Beese, 2002

(RVB international; Bd. 8)

ISBN 3-928936-63-8

First published 2002

ISBN 3-928936-63-8

© 2002 by

Reformatorischer Verlag Beese

produced by

BoD Service

Friedensallee 76, 22765 Hamburg, Germany

Contents

Foreword	7
The Success of Biblical Principles of Economics	9
God is the Creator.....	12
The Fall of Humanity.....	12
Labor.....	13
Private Property	14
Blessings and Curses	15
Generating Income	17
The Necessity of Private Property.....	18
The Advantage and Usefulness of Competition.....	22
There is No Such Thing as a Free Lunch	24
Missions, Visions and Maps	29
Establishing Your Mission.....	31
Clarifying Your Vision.....	34
The Necessity of a Map	36
Marketing Your Business	41
The Road to Riches and Honor	45
Wisdom.....	46

Foreword

Dr. Monte Wilson is a successful pastor, experienced in the world of business, organizer of Christian business enterprises in the Third World, and involved in many leading development agencies all over the world. As president of African American Selp-Helf Foundation he loves people all over the world, black and white, poor and rich, people who teach him and people who seek his council.

Besides he is a very good friend of mine! This is why I can tell you from the inside: You are in good hands following his advice in this book!

Even though we both are involved in First Aid in the Third World feeding the hungry and helping those torn by civil war, we both believe, that in the long-run we only can help church and society in the poor countries of Africa, Latin America and Asia (and everywhere else of course), if as many people as possible and especially as many Christians as possible learn to stand on their own feet according to Biblical principles. Thus they will get free to become leaders in their churches and to speak out to their society.

This is why we publish books which help people to help themselves following the Creator's advice in the Bible.

Besides Dr. Monte Wilson's 'Principles of Success in Business' we offer you his book on the Ten Commandments as guideline for a successful life 'The Most Important Rule of Living', as well as my book 'God Wants You to Learn, Labour, and Love' and my wife's book on Islam 'The Islamic View of Major Christian Teachings' for free distribution among coworkers.

May the Lord bless and anoint You while reading this book and HIS book, the Bible.

Thomas Schirmacher

This book is dedicated to the thousands of men
and women I have worked with in Developing
Nations around the world.

The Success of Biblical Principles of Economics

In the early 1900s, Max Weber published a book, “The Protestant Ethic and the Spirit of Capitalism.” The essential argument of his book was that *Protestantism was the motivating force behind modern industrial capitalism*. Further, Protestantism did this, not so much by encouraging people to go out and seek riches, but by promoting a certain ethic. This ethic, then, required a certain behavior which, in turn, created economic prosperity.

The Protestantism to which Weber was referring was Calvinism. Weber’s thesis was that Calvinists believed only the elect or the chosen would go to heaven. One would think that a belief, which stated that only those predestined to heaven would make it, would inevitably lead to a fatalistic attitude of “who cares what we do?” However, being that this belief was accompanied by the belief that the only way one could know he or she was among the elect was by their good works, this doctrine created a large group of people who spent a good deal of time working on their character and behavior.

When this doctrine swept across Europe from the 1600s to the 1800s, it promoted a certain sort of life-style that was conducive to economic progress. Again, however, these people were not after wealth but a way of living that, in turn, produced wealth.

Now I know that for the last 100 years Weber's thesis has been ridiculed over and over again. However, the fact remains that Protestant businessmen were the primary leaders in the market place and it was through their leadership that the market place exploded with prosperity. Don't forget that it was Protestant Europe that stressed the necessity for learning to read, as well as the importance of being good stewards (good managers) of God's creation. It doesn't take a degree in history to trace the effects of these beliefs and discover that wherever the Protestant ethic was established, economic success followed.

Of course, the character qualities and behaviors of these people in the sixteenth, seventeenth and eighteenth centuries can also now be found in people who are not Christians. Weber's point was *not* that *only* Christians have such values but that, historically, it was Christians who first promoted such values and lifestyles that led to the incredible explosion of wealth and the birth of modern capitalism.

Today people in Developing Nations look to the leading Industrialized Nations for information as to how to be successful in business. While I do think that such a study should be conducted with great care as to how specific practices may or may not work in a different culture, overall it is wise to study successful peoples and corporations if one wishes to be successful. However, there is another more important caution I always mention to those I teach in Developing Nations and that is to please note that these capitalistic nations are "cut flower civilizations." By this is meant that, while the bloom appears beautiful, the flower is no longer connected to its roots and so, eventually, will die.

The forefathers of the Industrial Revolution experienced great wealth as a by-product of their beliefs and subsequent behaviors. Today, the US and other capitalistic nations have not only pretty much discarded the beliefs, motivations and behaviors of their founding fathers and mothers but generally they no longer see wealth as a result or by-product but as an end in itself. Consequently, they may be producing lots of things and lots of money but they are spiritually empty. And,

more to the point, because these nations have begun to divorce the idea of producing wealth over the long term from the sort of ethics and behavior that produces healthy people.

Healthy people are not all about making money but all about becoming a certain kind of person. Healthy people understand that true success is cross-contextual or it is not success. By “cross-contextual” I mean that every area of the individual’s life is increasingly successful. It’s not merely that his or her business is prospering but every aspect of their life is increasingly healthy: this includes the spiritual, the emotional, the mental, the relational, etc.

The behaviors and ethical standards to which these people adhered were founded upon specific beliefs. As regards the subject of economics and business, there were specific teachings that guided these Christian laborers, merchants, bankers and state officials. What follows here is an overview of those beliefs that birthed such amazing prosperity.

Most people think of the Bible solely as a guide to spiritual salvation. Its single purpose is assumed to be to answer the question, “What must a person do or believe in order to be saved and go to heaven?” However, the Bible reveals a God who is concerned with all of life. There is wisdom for relationships in the book of *Proverbs*, moral guidelines in the *Ten Commandments* and instructions on how to handle property in *Deuteronomy*. Dip into the Bible anywhere and you discover that the concept of “God’s will” does not begin and end with heaven but includes how we are to live on our way there.

Economics is the study of human action--how people get what they want with what they have. Such a study obviously involves questions of ethics. Are we allowed to get what we want by any means whatsoever? Are their obligations that come with owning property? Is ownership even ethical? What place or authority does the civil government have in the market place? Answers to these questions are the result of one’s moral code and such codes are based on a particular religious faith.

I suggest that the Bible gives us a working model for a sound system of economics: of how people, individually and collectively, should go about getting what they want with what they have.

God is the Creator

The Bible says that God is the creator of the universe. “In the beginning, God created the heavens and the earth.” (Genesis 1.1) The Psalmist declares that the earth is the Lord’s. As creator and owner, the world does not belong to us humans or to the devil or to the state: it belongs to God. (Ps. 24:1)

Not only did God create the world but He sustains it, as well. St. Paul writes in his letter to the Colossians that God created all things and that, in Him, all things subsist.

(Colossians 1:17) For Christians, this means that creation is not something we can handle in anyway we wish. If God is the owner and is still intimately involved with His creation, then we must honor His will regarding His creation.

The Fall of Humanity

G. K. Chesterton says that the one verifiable tenet of Christianity is the sinfulness of mankind. The Bible says that all people are sinners. (Genesis 3; Romans 3:23) This “verifiable tenet” has many implications.

To begin with, it says that there will not be any utopia. Throughout history, every time someone promised heaven on earth they ended with creating a hell on earth. No economic system can save humans. Here the Bible is quite clear: the grace of God saves people, not laws.

Another implication is that, as sinful beings, men and women are prone to using force and fraud in obtaining what they want. The Bible is full of commands forbidding such actions. For example there are laws against watering down the wine you sell in the market place and laws against unjust measures and weights. There are also laws against all forms of stealing, whether by individuals or civil governments.

Labor

In the Ten Commandments, when God prohibited stealing He also said, “Six days shall you labor...” (Exodus 20) The idea of working did not come with Adam and Eve’s sin but was required even before their fall, for they had been commanded to “take dominion” over the earth. (Genesis 1:26-28) In the very first chapters of the Bible we see the beginning of agriculture (1:28; 2:15), zoology (1:26-28), horticulture (1:29,30; 2:15), geology (2:11,12), fisheries (1:28), cattle ranching (1:26), tent making (4:19-20) and music. (4:21) All of this requires the exercise of logic, mathematics and other sciences.

In laboring in these various fields, God commanded that, when a person employed others they had to pay them just wages. Not to do so was theft and fraud. (Deuteronomy 24:14,15) St. Paul echoed this law to the Romans when he said that honest treatment of others was an obligation owed not a favor bestowed. (Romans 4:4)

One of the distinguishing characteristics of capitalism is its belief in the division of labor. In the Bible we see the division of resources into various parts of the earth (Genesis 1, 2) There is also the division of languages at the tower of Babel and the division of gifts in I Corinthians 12. By such distributions, we see that people must cooperate in order to have access to different resources, skills and gifts.

If I am to trade with another person for the use or enjoyment of something that they possess, I must have something of equal or greater value with which to trade. Being others will also be seeking to make such trades, I will need to constantly be working on my skills, increasing in a particular area of expertise or in some way making myself more valuable. This means I will be competing with others.

Competition is a good thing. As David Chilton notes in his book, Productive Christians in an Age of Guilt Manipulators, producers compete by trying to please consumers better; sellers compete by offering better and/or cheaper goods and services; buyers compete by offering higher prices. All of this

inspires production and increases the goods and services available.¹

As an entrepreneur, I want to foresee a need or desire that is going to arise in the market place. With my particular gift, skill or specialized knowledge I begin to take risks with my time and money, betting on the fact that my service, skill or product will be wanted by a large number of people at a price that will reward me for my labor, sacrifice and risk. If I am successful, others see the financial rewards and begin duplicating what I have done: they do this at a cheaper price because they can utilize my years of research and experience. The more copycats that follow in my footsteps, the more quality will increase and prices fall.

What if the civil government tells me I am not allowed to make so much money? What if they put a cap on the potential profits? First, I am not allowed to be faithful to God's requirement that I take my gifts and increase their value. (Read Jesus' Parable of the Talents in Matthew chapter 25 and how he blessed those who increased but judged the one who buried his talent.) Second, there is now no incentive for new products and services and, consequently, the consumer suffers.

Private Property

God's commandment against thievery presupposes a right to private property. Why tell His people, "Thou shalt not steal," if all property was to be held in common by the community? And for those who wish to point to the book of *Acts* where Christians sold their possessions and gave to those who were without, the context makes it clear that such behavior was voluntary. When Annanias and Sapphira sold their possessions, held back part of their profits and, yet, told St. Pe-

¹ David Chilton, *Productive Christians in an Age of Guilt Manipulators*, (Tyler, TX: Institute for Christian Economics, 1985), p. 379.

ter that they were giving all to the poor, Peter's reply was, "While it (their property) remained, was it not your own? And after it was sold, was it not in your own control?" (Acts 5:4)

Private property is quite sacred in the scriptures. Jezebel and her husband, King Ahab, had defied God time and again. However, when they murdered Naboth in order to acquire his property, God's judgement fell on them. (I Kings 21) I am not aware of all the intricacies of the states' notion of Imminent Domain, but it appears here that the owner of private property cannot be forced out of what is rightfully his: not even by the state.

I suggest that private property is important because, under God, every individual is a steward or manager who is accountable to the Owner, who is God. We see this both in the mandate to subdue and cultivate the earth (Genesis 1: 26-28), as well as in the Parable of Talents (Matthew 25) where individuals are blessed or cursed according to how they managed their gifts. Gifts, talents, abilities, capacities and opportunities are given each individual with a responsibility to cultivate all of them for God's glory.

All of us are responsible to God for every gift that passes through our hands. Such accountability cannot be rightfully handled if I am not free to do as I deem best with what has been given me. Only in a free market can I fully exercise my stewardship before God and be rewarded or judged according to my own faith and labor.

Some will ask about the problem of greed or selfishness? Given the reality of the division of labor and resources there is a strong incentive to use one's resources in ways that are beneficial to others. Of course another restraint to greed is the commandment to be generous with the poor and to care for one's extended family along with the promise of God's blessing for doing so and curse for refusing to do so.

Blessings and Curses

In Deuteronomy 8, Moses tells the people that if they are faithful to God, obeying His commands, that they will be

blessed. He also warns that if they are not faithful, they will be judged. (8:6-20) Two things can be seen here. First, our concepts of rewarding excellence or rejecting incompetence in the market place can be traced back to the very nature of God. Second, *how* and *what* we seek to gain matters to God.

The Bible is filled with passages pointing people toward a healthy work ethic. Consider, for example, these two verses from *Proverbs*. “The hand of the diligent will rule, but the lazy man will be put to forced labor.” (12:24) “Wealth gained by dishonesty will be diminished but he who gathers by labor will increase.” (13:11) And then there is 2 Thessalonians 3:10, “If anyone will not work, neither shall he eat.” Clearly, God expects people to be honest and to work hard. He also repeatedly says He will reward such labor.

In the passage in *Deuteronomy* where God promises to bless obedient and faith-filled labor, He also warns that such blessing should not be allowed to cause people to forget where the blessing came from. The path warned against began with *faithfulness*, led to *blessing* which followed with *forgetfulness* and ended with *destruction*. Israel, in fact, took this path over and over again and suffered the promised judgement.

Faithfulness to God and the wisdom of the scriptures was the foundation of material blessing. One preceded the other. Forget the sacredness of private property or seek to gain riches by fraud and, while you may experience temporary gain, in the long run God’s blessings will be removed and His judgments will commence.

Generating Income

Economic progress, whether for an individual or a nation, requires certain beliefs be in place. Imagine someone who believes that money is evil. How will they approach work, generating income and saving money for future needs? Now, imagine someone who believes that money is an incredibly useful tool for caring for their family, for preparing for future needs or for fulfilling legitimate desires. Which person will be the most successful in generating income?

Let's look at another example. Think about an individual who believes that creating wealth is difficult if not down right impossible. How will this person go about their work—how highly motivated are they—compared to someone who believes that wealth is easy to generate? Which person will go to bed at night thinking about how they cannot wait to get up and get to work?

Genuinely held beliefs have consequences. One belief generates a certain set of behaviors, while another belief results in other forms of behavior. Another example would be to compare individuals who believe that they are responsible for their own welfare to those who believe that others should care for them. Each belief will lead to an entirely different behavior.

In studying successful people and nations and comparing them to those who are less successful, certain behaviors are discovered in one group that are not found in the other. If both groups have access to roughly the same resources, the group that is successful will most always be found to have

beliefs that generated certain actions that resulted in their success: beliefs that will not be found in the other group. The differences between the peoples are not based on luck but upon beliefs that were consistently acted upon.

The Necessity of Private Property

People will work harder and use their resources more wisely if they own their property. By “ownership,” I mean that my property is exclusively *my property*. This will require that the civil government grant my ownership legal protection from invaders, thieves and looters and that I am allowed to maintain or transfer (sell) my property as I think best. If I have such ownership, then I will work harder than those who are not permitted to hold private property.

Let’s say that I own an automobile that I never care for. I refuse to check the oil, to see that it is properly maintained or to ever clean it. What is going to happen to the car? It will quickly lose value! Now, if this is my automobile—my private property—then I am going to suffer the consequences of my neglectful behavior, as I should.

But what if the car was not actually mine? What if someone else owned it? Further, what if each time I destroyed a car, the owner merely repaired it or gave me a new one? What incentive would I have to take care of the car? None. If the car is mine, then I will be highly motivated to care for it. If I do not and the car loses value, I will learn a valuable lesson about managing my property more wisely!

What if the government owns my car? Most often what happens is that the car will not be cared for and will fall into disrepair quite quickly. If you doubt me, look at the differences in the USA between housing projects owned by the government and then compare them to housing developments owned by private owners.

People who own their property and are free to sell it on the open market are more likely to do whatever they can to increase the value of their property. By referring to property, I include such things as my skills, my knowledge, my product,

my services, my house or my car. All of these are “property.” So, if the increase in value of my property is up to me, then I am going to be highly motivated to see to it that I do whatever it takes to make my property more valuable. If, on the other hand, I am not permitted to own such things, what will motivate me to care these resources?

Another consequence of holding the belief that private ownership is good and necessary is that people will be motivated to take great care to wisely utilize their nation’s resources. If, for example, I cut down all the trees in order to build houses to sell to private owners and do not plant trees for harvesting in the future, then there will no wood with which to build future homes. I will then go out of business.

Still another blessing of private ownership is that, if my property is to increase in value, I must decide how best to use my property so as to serve the needs and desires of others. Let’s say I own my own home. What happens if I do not take consider how to make the house more useful and more beautiful to others? What will happen is that it won’t increase in value as much as it could have.

Consider another example. Imagine that you have a particular skill for painting buildings, as does your neighbor. Imagine further that while your neighbor is always on time, performs excellently and takes great care to satisfy the customer, you do just the opposite. You show up late, you skip areas that need painting and you could care less whether or not your customer is satisfied with your work. Whose business is going to be more valuable?

In the previous chapter I asserted that our right to private property is based on God’s commandment to refrain from stealing. I also noted that as managers of God’s gifts, individuals would stand before God for how they performed their duties. Accordingly, if I am to stand before God, then I must be free to dispose of my talents, my skills, my resources and my knowledge—my property—as *I believe best*. To do this, my property must be truly mine, or I cannot be held accountable.

I am responsible for taking care of myself and of my family. No one else has this responsibility. Being I must sustain my life by my own efforts, I must have free access to what I produce. Without this freedom I have no way to sustain my family or myself. If what I produce is taken from me so that others benefit from my work while I do not, then I am not free, I am a slave.

I want to be clear. When I say that we humans are given the right to own property by and under God, I am not implying that we have a right to demand anyone else's property be given to us. That is called stealing. My right is the right to work and to act, as I believe best. The "right" I am asserting is that I be given the freedom to earn property and to dispose of it as I believe best. So, when I am engaged in selling or seeking to sell my property, I must be free to do so (after all it is mine) and the one with whom I am seeking to sell my property must be free to say no. Both of us have the right to do what we believe is in our own self-interest: neither has the right to force their decisions on another.

Given this understanding of rights and responsibilities, it is clear that we have the right to free trade but not the right to demand a job. We have the right to build a house or to buy one but we have no right to demand that someone else give us one. We have the right to choose to trade our property for the property of others, but we have no right to force any one to trade with us.

One last point on this subject: *Take away property rights and you take away human rights.* If you do not have a right to keep what is yours then you are a slave. Do not allow anyone to tell you otherwise. They are lying. If the civil government denies me the right to keep what I produce and declares that it can distribute what I have produced as it sees fit, then I am nothing more than the property of the state--chattel to do with as it pleases. *Property rights and human rights are inexorably linked.*

And herein is a particular problem in Developing Nations: the lack of private ownership, leading to the denial of fundamental human rights. As I have traveled across Africa, Latin

America and the Philippines, I have constantly witnessed young entrepreneurs who work with incredible diligence to provide for their families. These men or women build a house to live in, a business to generate income with and more often than we in the West realize, amass a good amount of wealth. But there is a very real problem with their wealth: it is not *legally* theirs.

I remember the first time I ran across this circumstance. I was walking down a street in Manila with a Filipino who was giving me a guided tour of his neighborhood. This would have been around 1985. I do not remember how we came upon the subject, but he told me that the houses I was looking at were all built by the hands of their owners but were not actually privately owned. As I continued to ask questions, I discovered that these people were basically all operating on the black market!

Do you understand what peculiar problems this presents for a people who wish to prosper and be free and to see their nation no longer in some subservient role to either their own government or that of other nations? How can these people truly prosper when the value that is within their homes is not actually theirs? Can they attain a loan from a bank, using this capital as collateral? No, they cannot. Can they transfer the title of this house, selling it to someone else? No, they cannot. Can they go to bed at night with the certainty that some government official will not come to their home and either kick them out or raze the entire neighborhood to the ground so that some multinational company can build their headquarters? No, they cannot.

These people display awesome powers of ingenuity, creativity, industriousness and sacrifice yet all that they have produced is not *legally* theirs to have and to hold, as they think best. To operate within the legal structures and parameters is pretty much made impossible by enormous amounts of red tape and confusion and competing bureaucracies and such. I do not know what it would take today, but in 1985 my Filipino friend told me that if he wanted to go down to the bank and to

the proper government authorities to secure a clear title it would take him somewhere around 10 or more years.

My point here is to say that these people, and the powers that be, must begin challenging their governments to begin crafting a system that will allow these entrepreneurs to legally own and transfer their capital. Without a legal and judicial system to protect both seller and buyer from fraud an economy will never be free to explode with long term prosperity.

Furthermore, these systems must be the “law of the land” not the law of this province or county but not that one over there. It must be the law for me and for my neighbor, the law for the rich and for the poor. Justice demands equal rights and protections under the law. This, of course, frees us all to compete with one another on an even playing field.

The Advantage and Usefulness of Competition

Competition is a process that engages producers, sellers and buyers in their pursuit to improve their situation. Producers compete by seeking to please the consumer better than other producers. The sellers compete by offering better products or cheaper products (goods and services). Buyers also compete. They do so by offering higher prices to get what they want. Of course, as I have already noted, all of this motivates producers and increases the goods and services available.

Competition is wonderful. Competition motivates producers to efficiently and to effectively give the customer what he wants. If my competitors give consumers the same product that I am offering for a cheaper price, I must either cut my margin of profit or my cost of doing business. In other words, my competitor forces me to better serve the market place.

If I am seeking to sell houses and my competitor is selling the same quality house that I am selling but for less money, then I must act immediately or go out of business. I can cut my profit margin, say, deciding to make 5% profit rather than 10%. Or I can find ways to cut my costs while maintaining the quality of my work. Or I can do both. If I choose not to do any

of these things, then I will be forced to seek other means of producing wealth.

Consistent competition motivates businesses to constantly consider how to become more efficient and more cost effective, and to think about future products to offer their customers. Those businesses that are the most innovative and creative in maintaining costs and quality in serving their market will prosper. Those who do not will fail, as they should. The best servant *should* win.

When an entrepreneur creates a new or improved product—one that, until now, has not been offered—that satisfies the needs or desires of the market place he will prosper. Of course, he has taken great risks because one cannot know for certain how people will respond to a new and improved product. The entrepreneur has also usually incurred great costs in getting this new or improved product to the market place. The profits, therefore, will reimburse his cost of research and development. The financial increases he experiences will also reward him for the risk he took in seeking to best serve the consumer.

Now, when some people complain about an entrepreneur making huge profits, they usually have not considered the costs or the right to be rewarded for his risk and his efforts. These same people, then, begin screaming about how *shameful* it is for a business to make so much money. But no one was forced to buy this person's product. Furthermore, the profits are good for the consumer! How so? Well, as I have repeatedly asked, what happens when other entrepreneurs see these profits? They rush in to compete by offering the same product, only at lower prices. Within a short while we will have other businesses offering the same product only with more quality or for less money or both.

What happens if the entrepreneur is not permitted to earn higher profits? What if the civil government steps in and says, "You are not allowed to make so much money"? Well then, people see that it does not pay to be creative and to take risks and so they are no longer inspired to create new and

needed products. This, in turn, causes the consumer and the nation's economy to suffer.

Wise business people do not compete in order to *beat* other people. They compete in order to *achieve*. There is something so negative about seeking to beat others that it gradually weakens the person who is motivated in such a manner. Someone whose goal is to beat out the competition will so focus on his competitors that he ceases thinking in terms of creating for the future and serving his customers and so, in the end, will be defeated by those who are not absorbed with winning but with producing.

There is No Such Thing as a Free Lunch

The world's governments often speak of free education, free medical care, free housing and food. Yet these things are not free: someone had to pay for them. Since no government generates cash through providing products or services, in order to have the money with which to offer all this free stuff, they must "earn" it through confiscating it from people who have money. If they take too much, these people will leave the country or stop producing. After all, why stick around or work, if my money is going to be taken away from me?

There are a number of problems with accepting too many free lunches. One such problem is that I begin to expect such lunches as my right. Think about it. What happens if day after day for a month, I buy my neighbor the groceries he needs? On the first day he is quite grateful. But after a while it is expected. But what happens if on the 30th day I do not buy him his groceries? He will be angry! That's human nature.

Another problem with accepting charity as a life-style is that I lose my self-respect. When I live off of charity, I am not paying my own way but am being cared for. I am not a self-supporting adult but more like a baby or a slave who cannot be expected to support his or herself.

Still another problem is that whatever political party is providing me with all of these so-called free lunches can pull my strings whenever they want to. For example, if you come to

me and say, “Hey, listen up. I need you to vote for this bill I have introduced in congress or parliament.” It won’t matter if the bill will hurt the country’s overall economy. It won’t matter that it will damage your children’s future. What matters is the continued free lunch.

Believe me. Ninety-nine percent of all people can take better care of themselves than any politician can. So, you ask: “How do I make more money?” Glad you asked.

1.) *Add Value to Your Business.*

If you want your customers to pay you more, then you must be worth more. A wise laborer is always seeking ways to add value to his work. “What will motivate my customers and potential customers to believe that I am worth even more than what I charge for my labor?” For example, a lawn service will constantly seek ways to better or more creatively sculpture shrubbery. An auto mechanic will constantly seek to become more of an expert on repairing absolutely anything that can go wrong with a car’s engine.

To add value to yourself you must invest in yourself. If you wish to be worth more, then develop your talents and abilities: educate yourself.

Another way to add value to your business and generate more income is to *improve the quality of your service*. As a house painter, you can become more careful about not spilling paint on the customer’s carpet. If you own a restaurant, you can train your wait-staff to be more attentive to your customer’s needs. If you own a Dry Cleaning business you can possibly offer home delivery service.

If your business involves information, you can generate more income through *improving the quality or quantity of the information you possess*. If you are a math teacher, broaden or deepen your knowledge of your subject matter. If you write computer software, go to classes and learn more about your subject and skill, as well as about where the market is headed.

You can also *improve the quality of your product*. Use materials that do not wear out as quickly. Think of ways to make your product easier and more enjoyable for your customers to use. If you are a cook, how can you use better quality food and become more artistic in how you present the food to your customers?

2.) *Improve Your Resources/Capital.*

Laborers can be more productive if they have better tools and machines to work with. For example, what will be the difference in production between a logging business that uses hand held saws and one that uses chain saws? And who would you rather hire to transport your logs to the market place: a man with a horse and carriage or one with a truck?

3.) *Serve People.*

All things being equal, those people who serve the customer's interests with the most efficiency and effectiveness will be the one's who are most successful. Sadly, the art of serving other people is becoming a scarce commodity.

Some people think that if they act like a servant, others will look down on them. First of all, so what? What do I care what others think of me: especially if my service brings great financial success? Anyway, when Jesus washed the feet of His disciples do you think He feared His disciples would look down on Him, that they would wonder if He were truly God's Son? No, Jesus was quite secure in who He was and didn't give any thought to the opinion of others.

Effective servants *check their egos at the door*. In other words, when an effective servant goes to work he or she forgets about looking good or being thought well of, except as it relates to serving their customers. A good servant will truly exhibit a servant's demeanor by seeking to please those they serve.

Effective servants *focus on their customer's needs*. Those who have mastered the art of service will spend a great deal of energy focusing on every detail that will effect their cus-

customer's experience. Is the business office too hot or too cold? Should I offer free coffee or candy? Would fresh flowers enhance my customer's shopping experience? Should I change how I package the vegetables I sell to my customer so that they appear more appealing? An effective servant will constantly think about ways in which to increasingly please his customers while at the same time being careful to not spend so much money that he no longer is making a profit!

An effective servant is one who *demonstrates sincerity, passion and genuine pleasure in serving the customer*. If for a moment my customers think that I really do not care for them, that I really do not enjoy serving them, then I will lose them as customers.

A great servant is one that also *anticipates the customer's future needs or desires*. It is not enough that I am taking good care of my customers today, I must constantly think about what they will need or want in the future. This requires that I study my competition to see what they are providing. I must also constantly study my customers—talking to them, questioning them—as to what they would like to have in the future.

Missions, Visions and Maps

One of the most enjoyable things I do is coach businessmen in their quests for godliness and success (the two are not mutually exclusive) within their various professions. This has been an incredible source of wisdom and insight into the particular needs and problems devout people are facing out in the world.

In speaking with people about their careers, one of the first questions I always ask is this: *What do you really want, and how much energy, effort and sweat are you willing to expend in order to get it?* Amazingly, there are very few people who can articulate, in a precise manner, exactly what it is they really want. “I want to be successful” Okay. What does that mean to you? “I want to serve people.” Why? So that they will...what? “I want to make money.” So that you can do what?

When I began studying at Samford University in 1970, I thought I was a very good musician and that I wanted to build a career in music education. After about one month, I realized that I was pretty good but most everyone else was fantastic. One day Mr. Nelson, my piano instructor, asked me a question that changed my life. “What do you really want to do with your life?” When I responded, “I want to teach music,” he said, “No that is something you sort of want, something you would enjoy a bit. What do you want with every fiber of your being?” I knew the answer was not music. I loved music but I was not willing to “sell my soul” to be the best I could be at it. And I knew that I did not want to spend the next 60 years of my life doing something that did not wake me up early, keep me up late and demand every ounce of my soul.

The reason I was only “pretty good” at piano was because I sensed no destiny, no mission, no ultimate “calling.” It was not a matter of talent but of desire and commitment. How many people are floating through life because their “visions” and “callings” are small, boring and average? How many people are like Steven Spielberg who is so driven by his mission to tell stories that he wakes up too excited to eat breakfast? His craft is part of a higher mission that so motivates him that he never runs low on energy and has become arguably one of the greatest cinematic storytellers of our generation.

By the way, how did Mr. Nelson know that music was only something I “sort of” wanted to do? It was really quite easy. While everyone else had to be dragged out of the practice room, I put in my required four hours a day and went on to other things. There was no sense of urgency, no I-have-to-do-this-or-I-will-die. The thought of being a musician did not make me wake up early or energize me. I loved music. But I was not in love with music.

Our lives will lack meaning, purpose, focus and unity without answering the question of what it is we really want. It is mission that helps define what we wish to accomplish on our earthly journey. It is clarity of mission that gives focus to our lives. We will give our selves to this, but not to that. We will perfect this skill but not that one. We will forgo present pleasure for the future attaining of our mission. It is our mission that unifies our values, our beliefs and our goals, pointing them all in one direction.

My mission consumes me. Whatever role I play – husband, father, friend, customer, minister, consultant, etc. – this mission infuses the roles with energy focus and purpose. My mission makes me want to get up in the morning; it makes my life an adventure. And, as Helen Keller said, “Life is either a daring adventure or it is nothing.”

One of the great things about being clear on your mission is how it colors and flavors and empowers every detail of your life. Nothing is mundane for everything is sacred, as everything you do flows from or toward the mission. This is

especially helpful for people who are ambivalent or negative toward “making money.” Once you have a mission in life you see that, in most every case, you need money to support the quest.

When I write essays, when I stand and speak, when I interact with people – all of these things are sacred because all of them are tied into my mission in life. This is also true about those times where I am working in my yard, or walking in a forest or listening to Beethoven. Whatever adds to my life, increases my understanding of people, God or creation, whatever contributes to my health, all of these things support my mission in life. Subsequently, all of these things are approached as sacred events.

Establishing Your Mission

How do you discover your mission? Let me suggest a few things that you may find helpful. First, take inventory of your talents and gifts, as well as of your weaknesses. What are you “naturally” good at? How has God gifted you? What are your limitations? For example, I am gifted in seeing the Big Picture, the Vision, the Purpose. However, when it comes to details, to tactics, I am not all that gifted or talented. Seeing these things – understanding my strengths and limitations – can help point me in a general direction. For example, if I am an extrovert who loves engaging people, my mission most likely will not involve a life-style where I am constantly doing research in a library by myself.

Second, who are your heroes and heroines? Whom do you admire? What sort of people are you attracted to? What sort of characters are you drawn to in the movies? When you dream – if you still dream – how do you see yourself? What are you doing? What is your favorite biography? What sort of people do you admire? What is it, exactly, that you admire about them?

Third, what are your highest values? Values are things like freedom, security, faithfulness, grace, dedication, health, loyalty, justice, order, honesty and courage. A value is some-

thing that you seek to attain (or maintain) as an end in itself. Money is not a value for money is a means to an end. Why do you want money? If you say security, then security is the value you seek.

If you have a hard time with discovering your values, ask yourself, "What really angers me?" What really disappoints you in people? If the answers are disloyalty, rudeness and laziness, then you can see that you place a high value on faithfulness, kindness and diligence.

Once you ascertain five to ten of your values, begin the process of discovering which one is the most important to you, which would come second, and so forth. Compare each value to the others you have listed. With every one, ask yourself, "Why is this important to me?" in order to insure that there is not a higher value lurking behind a lesser one. This is important because, if your highest value is security or safety, the odds are your mission is not going to involve being a missionary or entrepreneur. Of, if your mission *does* require courage and risk, then you are going to need to change your values!

Fourth, once you have answered the above questions, begin to work on condensing your discoveries into one or two sentences. "I am a leader, who is given to building people, relationships and families filled with integrity, joy and a commitment to serving others." "I am a healer who seeks to work, to speak, to live in such a way that touches people with life, health and vitality." "I am an ambassador of God who seeks to leave a legacy of love for Christ, His Church and His kingdom." "I am a warrior who seeks to defend the helpless, give voice to the disenfranchised and who fights for the establishment of righteousness and justice in the world around me." "I am an artist who seeks to create beauty that instigates joy in others."

While I am writing primarily of your life's over-all mission, you will also find that once this is established, you will need to discover your mission as a professional, a father, a mother, a friend, etc. These roles and their missions will need to be considered and evaluated in light of this larger mission

in life. For example, given your over-all mission, how well does your job support your quest? Can you integrate your mission as a professional with your life's mission?

Once you decide that your mission is, say, to be a storyteller, a healer, an artist, a leader or whatever, then the next question is this: How much energy are you willing to spend to accomplish this mission?

Absolute dedication is the oxygen of success in any endeavor you undertake. (If absolute dedication is not necessary then why are you wasting your time on something of such little value?) Dedication is made up of laser-like concentration, deep devotion and inexorable commitment, and is infused with the belief that you will not be denied. Someone who is committed to a mission is single-minded in focus, being utterly attached to his or her quest. There are no escape routes, no Plan B, no ready-made excuses "just in case" you change your mind.

One of the first things I do when coaching someone is to ascertain the quality of their commitment. Are they fully focused on their mission or double-minded? Are they willing to do whatever-it-takes to get the job accomplished or are they a clock-watcher? Do they take responsibility for the results that they get or are they always blame shifting, making alibis or playing The Victim? Do they finish a project with the same amount of energy and zeal with which they began it?

If you are someone who has begun many projects but finished few or if you are an individual who constantly talks about the Holy Grail but never actually leaves Camelot, then you need to develop dedication (and, possibly, courage!). Allow me to help you. Get off by yourself some place where you will not be disturbed. No phone, no pager, no people – just you and your thoughts. Now, I want you to close your eyes and begin to think of being on your deathbed. Don't just intellectualize; see and feel yourself there. Your life is almost over. Your breathing is labored and shallow. You are hours from death. There will be no more labor, no more opportunities for repentance and restitution, no more times of fellow-

ship with your family and friends, no more earthly life with its infinite possibilities for collecting experiences.

From this position, I want you to look back on your life. Given your decision to avoid discovering and engaging your mission in life, given your lack of dedication, given the fact that you refused to leave the security of Camelot, what sort of relationships do you have here at the end of your life? What have you produced? What crowns do you have to place at Christ's feet? Do you anticipate hearing the Lord say, "Well done, good and faithful servant"? What sort of inheritance have you left your children, church and community? Do not rush through this. Live it out in your mind.

Now, what do you need to do – what adjustments must be made in your life – to change this scenario for the better?

Clarifying Your Vision

Once your mission is clear, it is then time to work on your vision. A *mission* is broad and general, stating what it is you wish to be or become. A *vision* is specific and detailed, providing a clear view of how you wish life to be for you down the road.

Ask yourself this: How will the attaining of my mission appear five years from now? Ten years from now? Twenty years from now? What will it look like? How will it feel? What sort of emotional states will I experience? What will it smell like? What does it sound like? What will I be doing? Answers to these questions are what will clarify your vision.

Let us, for example, consider the individual whose mission is to be a storyteller: a writer of books that entertain, inspire and provoke. Ten years from now, how many manuscripts will have been produced? How many books will be on the market? Will you be speaking at conventions? What will your readers be saying about your books? What will the media report? What sort of experiences have you had because of your success? Has anyone's life been changed because of your writing? How so? How does that make you feel? When

you read the thank-you letters, how do you look? What are the rewards you have received for your success?

What about a minister whose mission is to “establish a church that is a worshipping community of faith”? Twenty years from now, how does the sanctuary look? What does the building look like? Is there any art in the sanctuary? What does it look like? Are there stain glass windows? How does the church campus appear? Are there gardens and walkways? How does the worship sound? What sorts of songs are being sung? What sort of staff do you have? What is the depth of commitment to Christ of the average member? How many people have come to the Lord as a direct result of this church’s outreach and ministries? What is being taught? What are the relationships within the community like? How do people act? How much money has been given to the poor? to missions? to education? What about the church’s testimony in the neighborhood: what do people say about the church? Are other church leaders seeking you out for advice, having been inspired by the fruit of the community where you pastor? What are they asking? What is it about the community that has captured their attention?

The more content you pack into your vision, the more comprehensive the details, the greater the motivation will be to accomplish the mission. It is not sufficient to say, “My mission is to be a healer.” That is a good start but there are questions that must be answered, a vision that must be clarified. Are you going to be a physician or a counselor? Will you be a curate (pastor) – someone who cares for souls? What does “healing” mean to you? What is involved in being “healed”? What exactly is going to be healed? How will this healing take place? How will you know when people have been healed? What is the specific evidence that will show you that you have succeeded? If you don’t have specific criteria concerning the attaining of your mission then how will you know if you are headed in the right direction? If you have no specific destination, there is no way to know if or when you arrive.

Tragically, the vast majority of people live without a mission and vision for their lives. They float along, living from day to day. Such people are not actually living day to day, they are surviving day to day. Many spiritualize their sleep walking with proof texts and confessions of “just trusting in Jesus.” The reality is, however, that there is absolutely nothing about their lives that demands any real faith or courage. They are going no where and doing nothing of any real consequence of substance. How much faith can this require?

The Necessity of a Map

Goals are the steps you will need to take so that you may arrive at the destination of your vision. It is one thing to know where you wish to go; it is another to know how you are going to get there.

The following steps are the big chunks of the process through which I take those whom I coach. It is not original. I do not have the space to go into great detail but there should be enough information to get you started.

After you have clarified your vision in precise detail and established where it is you wish to arrive in 5, 10 and 20 years, I suggest that you pull together a support team. This team should consist of friends and family members whose gifting and talents are different from your own and who love you enough to be supportive, honest, and to hold you accountable to your commitments.

Once you have this support group together, share your mission and vision with them. Ask them to help you establish detailed goals as to how to arrive at the desired destination. Keep this positive and supportive.

Next, you have to face the facts. Where are you right now? Not where are you “by faith” but where are you in reality? If you want to get to Atlanta from Dallas but insist that you are in Orlando, any map you make will be useless. What are your assets and your liabilities? What are your strengths and limitations? If you want to be a writer and your grammar is weak, this is reality: it is a limitation that will need to be dealt with. If

you wish to build a school but have no money, this is, presently, a problem for which you will need a solution. If you have 12 qualified, dedicated, skilled teachers ready to work for you, this is an asset!

Now, considering your assets and liabilities, what are the steps you need to take to get from Step One to Step Two to Step Three? For example, if you wish to build a school you will need property. To purchase property takes money. If you don't have money and you are not good at raising large sums, then one of the first steps you will need to take is finding a Fundraiser. Of course, this person will need to know what the building looks like, how much it will cost to build, how much is needed before you can open your doors for business and so forth. Parents will want to know how the school will be governed, who will oversee the finances, what is the philosophy of education and what will be the student to teacher ratio? In short, you must have a mission statement, a vision statement, a business plan, corporate structure, by-laws, a philosophy of education that will govern everything from hiring staff to purchasing textbooks, and you need money.

Again, what are the steps you are going to take to see to it that the vision is realized? What is the very first step? What will need to be accomplished next? How will these steps move you closer to your destination?

Once this has been hammered out, you need to assign time frames and, where it is applicable or appropriate, you will need to also assign tasks. Who is responsible for exactly what and when is it supposed to be accomplished, precisely? If the task is assigned, I strongly suggest that you repeatedly ask the person what it is they are supposed to do, and by when. Do not be surprised when their answer is not in sync with what has been agreed upon. People do not listen well and simply assume they understand. Clarify, clarify, clarify. And then clarify again.

Time frames keep us from allowing things to fall through the cracks and they help us avoid procrastination. It is real easy to be lulled into a false sense of security about what is

happening. Simply because you wrote some steps down doesn't mean you are actually walking. Time frames force us to put one step in front of another. Speaking of time, if you would love to keep from wasting a lot of time, do not skip this next step.

What I recommend you do next is deal with as many obstacles as possible. Many of these have already been dealt with through the previous steps. However, I have found that, if we do not have a specific step given to looking for obstacles, then we are doomed to putting out fires, taking time out to go deal with "unforeseen" problems and being distracted by large obstacles that would have been much smaller had we dealt with them sooner.

A spouse who is not in agreement with your mission or vision is a huge obstacle! Most of the time, had you included your spouse in the process, there would have been total support. Usually what happens, however, is that we hand the finished product over to our husband or wife, wanting an immediate rubber-stamp of approval. Won't happen.

Other obstacles can be things like a lack of skill or education, the location of your business or the amount of debt you have incurred. One particular obstacle can be a personal weakness. Let's say that you need to lead people in some fashion but are controlled by a fear of rejection or failure. This will be a major obstacle on your path toward success. Focus your energy on dealing with as many obstacles as possible as soon as possible and you will more quickly realize your vision.

With the above written down, read it out loud to your support group. Make sure they have copies! Now, commit to these people that this is where you are headed, this is what you expect to accomplish by these dates and ask them to hold you accountable. Whew! That's right: you need some people who will call you up and, in a positive, supportive manner, ask how things are going. Are the time frames being kept? Are you progressing toward your goals? This will help keep you on you moving in the right direction.

The steps you lay out and the time frames you establish are not handed down from Mt. Sinai. Sometimes you will notice that a specific step is failing to take you toward your vision. Change it. Sometimes you discover that a time frame is unrealistic. Move it. Don't ever become dogmatic about your plan: the destination is what matters most.

It doesn't matter how old you are, how many failures you have experienced or how much baggage you are carrying. You can change your life right now by committing yourself to making your life a masterpiece that gives glory to God. Why sit around just taking up space and wasting oxygen? Make your life count. Live for something bigger than yourself. Give your energies to leaving a legacy. Live so that when you enter eternity, you hear the Lord say, "Well done, good and faithful servant."

Marketing Your Business

You know where you are headed. You know what product or service you wish to take to the market place. Or at least you have a fairly good idea. You have a general idea of where you wish to go and how you wish to get there. However, before you take off on building your business, let's make certain that you have asked some very important question regarding the market in which you plan on developing your career and how well you are prepared to engage in this new enterprise. These questions are not original but are the collected wisdom of entrepreneurs, consultants, and from people who work with various businesses who help people like you map out a strategy for asking the needed questions.

- 1.) What is the market for your product, knowledge or service? Have you looked into this? Do you know who is interested in what you have to offer?
- 2.) What are the trends regarding your field of business? In other words, have you watched and studied what is happening in that part of the market where you wish to offer your services?
- 3.) Imagine your future customer. What are his or her characteristics? For example, how old are your customers? How much do they spend on products (annually, monthly, weekly) such as what you will be offering? Will your customers be mainly men or women or both? What is your potential customer seeking when he or she purchases your product? In other words, when your customer looks at what you have to offer, what is it specifically they are looking for?

If you cannot identify your target market, describing the characteristics of your average customer, it will be very difficult to devise a tailor-made marketing strategy for reaching them. Furthermore, in discovering the benefits they are looking for you will be in a better place to show them how your product will best meet their specific needs and desires.

Do not assume that you *know* all of the specific benefits being sought after. Let's imagine that you own a dry cleaning business. Your assumption is that the customer is looking for well-pressed clothes at a minimal cost. Well, what if the customer is also looking for convenient location? What if they are looking for a place to go that has very friendly people and who guarantees their satisfaction? How will you know this? (Ask them!)

- 4) Is anyone offering the same product as you? How is your product better? What advantages do you offer that your competitors are not offering? Are there any disadvantages that your customers will see when they compare what you are offering to what your competitors are offering?
- 5) Where will you find your customers? Are they in the suburbs? Are they in the city? Are they out in the country? Are they all over the world?
- 6) How do you intend to sell your product? Where will you sell your product? (Door to door? Store? Internet? Mail order?)
- 7) How do you intend to advertise? (Avenues for advertising include trade journals, word of mouth, television, Internet, newspaper, television, radio, etc.)
- 8) How did you decide to price your product? Was there a formula? Where did you find this formula? How does the price compare to the same product being sold by your competitors?
- 9) How will you know if you are being successful at marketing and selling your product? How much profit must you make for this business to be a success? What will

you see? What will you hear? What will you feel? Be specific.

A few questions about money and expenses:

- 1) What are your projected profits? What will be your projected cash flow from month to month for the first year of operation? What is your projection for profits three years from when you begin operating? What are your monthly expenses?
- 2) What will be your personal living expenses for the first year of doing business? Do you have enough money to operate the business and pay your own personal living expenses while you are getting the business up and running?
- 3) Will you need to hire employees in order to operate your business and get your product to the market? If so, exactly how will you make certain you have hired the correct sort of person to do the job? Where will find the kind of people you need to work for you? Have you considered “outsourcing”?

In some countries, there are agencies that will provide you with temporary help (secretarial, labor, bookkeepers, etc.) and can save you a lot of money. If you do hire people, be certain to speak to a lawyer as to how to draw up employee contracts, job descriptions, promised benefits (insurance, sick days, vacation, etc.).

Answer every question I have written here. If you do not know the answer, whom do you know that can help you? This is why, in the previous chapter, I recommended putting together a team you can look to for answers and wisdom you do not as yet possess. It is not unusual for people who are just going into business for the first time to know the questions that must be asked, much less the answers!

The more prepared you are for doing business, the greater the opportunities for success. Many, many people have great ideas and even some money saved to get them on their way but they still fail. Why? Because they had not thought about

all the details that go into building, marketing and maintaining a business.

The Road to Riches and Honor

One of the wealthiest Kings who ever lived didn't get there by asking God to get rich. When God showed up and told the King he could have anything he wanted, without hesitation the King said, "Wisdom." One of the blessings of this wisdom was unimaginable wealth. What was the King's name? He was the son of King David: Solomon. (I Kings 3)

What would you have asked for? Long life? Health? Riches? Freedom? Solomon asked for wisdom because he knew that no matter what else he had, without wisdom he really could not have a fully successful life. Without wisdom he would waste his health. Without wisdom he would lose his wealth, if he ever earned it. Or, without wisdom he would spend his wealth in ways that ruined his life and that of others. Without wisdom, he may have money but what about the wealth of family and friends?

Gratefully, Solomon (and other authors) left us much of the wisdom God gave him in his book, *Proverbs*. These sayings are not magic: one cannot just do exactly what is said and expect the outcome to be exactly as Solomon declared, as if putting a coin in a soda machine and instantly getting the soda. No, these sayings are all about how life *usually* works, how things *usually* happen.

What I am going to introduce you to here is just some of the Wisdom of Solomon as it relates to business. The idea is not only to help you plan for your success but to show you that Christianity is not simply about how to get to heaven but also about how to live life to the fullest this side of heaven.

Wisdom

There is a difference between knowledge and wisdom. We all know intellectuals who get lost looking for their cars. Knowledge is important but knowing how to apply that knowledge is entirely different, isn't it? Wise people know how to use their knowledge.

- The study of wisdom is the study of how-things-work best, how life works best.
- The study of wisdom is the study of how to act in your own self-interest.
- The study of wisdom is the study of how to get through life with as few unnecessary trials and difficulties as possible.
- The study of wisdom is the study of how to live a full life.
- The study of wisdom is the study of how to please God and, thus, gain His favor.

Regarding business practices and the pursuit of economic success, Solomon has much to say to us that is as relevant today as it was thousands of years ago. Wisdom is that way: it is timeless.

Riches and honor are with me (wisdom), enduring riches and righteousness. (8. 18)

There is nothing wrong with ambition: the question is “ambitious for what?” Moreover, there is nothing wrong with wanting riches and honor. The question is how will you go about getting them? Solomon tells us that the only way to have durable, long lasting riches is through following after God's wisdom.

Honor the Lord with your possessions, and with the first fruits of all your increase; so your barns be filled with plenty, and your vats will overflow with new wine. (3.9,10)

The wisdom of the foolish is to stockpile their money, refusing to be a blessing to others. Solomon tells us that gene-

rous people—people who bless others with what wealth they have—will increase their wealth. “The more you give, the more you get” is the way of wisdom.

Some people delude themselves by thinking that *after* they get rich they will begin being generous. In most cases it is precisely this attitude that will keep the individual who has this belief from prosperity. If you won't help the poor with the five-dollars you do have, you wouldn't help them later when you have five hundred dollars.

Generosity is an attitude that should be cultivated by those who wish to prosper in life. Generous people are a blessing to others. Generous people wish to give increasing value to their customers. Generous people wish to serve others. This is the kind of mindset that attracts people, attracts customers and attracts prosperity.

He who keeps instructions is in the way of life: but he who refuses correction goes astray. (10. 17) Whoever loves instruction loves knowledge: but he that hates correction is stupid. (12. 1)

Wise people love to be corrected, they know the value of a well-placed rebuke. I do not know what I do not know. It is critical that I listen for those who will point out my personal weaknesses, the shortcomings of my product or service, the problems with how I do business. If I hate such corrections, I am an idiot who is working against my own success!

The blessing of the Lord makes one rich, and he adds no sorrow with it. (10: 22)

God's blessings come with following after God's ways: the wisdom of the scriptures. Certainly, we will meet people who have gotten their wealth through unethical means. But these people's wealth is accompanied by sorrow. They live in constant fear of being caught, or they have lost their family because they didn't care for them properly, or they live with a constant sense of guilt. God's blessing comes with no such

sorrow because the wealth of the wise was not gotten at the expense of anyone else.

Dishonest scales are an abomination to the Lord: but a just weight is His delight. (11. 1)

False balances are wicked. A false balance is when you say the land is larger than it is, the car is newer than it is, or that the gold or silver is without dross, when it is far from pure. God hates this. What does He love? A just weight: one that is correct, accurate and truthful.

Now let us apply this to products and to people. You cannot fake the quality of a product or a person. A business or a nation that allows for no pricing differences between a great product and a lousy one will see no difference between a hero and a bum and no difference between justice and injustice. Only in a free market can people make “just” evaluations. This product is better, that service is superior, that person is more valuable.

The merciful man does good for his own soul: but he who is cruel troubles his own flesh. (11. 17)

When you are kind to others you are being good to your own soul. When you are cruel to others you are inflicting cruelty on yourself. The person who truly acts in his own best interest, will be kind.

To act in your own self-interest is wise. When you sow kindness to others, you reap kindness. When you make decisions in light of the long term consequences for your health, your relationships, your business, whatever, you are acting in your own self interest and are, therefore, being wise. Only a fool is mean or cruel to others. Only a fool makes decisions without any thought to personal repercussions.

He that tills his land shall be satisfied with bread: but he that follows frivolity is devoid of understanding. (12. 11)

The fool follows after frivolous get-rich-quick schemes. The fool takes money he needs for groceries and spends it on a lotto ticket. The fool looks for any way he can to become wealthy except the one way that Solomon advises: diligent work.

The hand of the diligent will rule: but the lazy man will be put to forced labor. (12. 24)

Diligent people are people with good character. Diligent people give their employer every minute they were paid to work and are, consequently, those people who will succeed. People who look for short cuts, those people who work hard today but sleep all day tomorrow, will end up in debt. *Do not love sleep, lest you come to poverty; open your eyes, and you will be satisfied with bread. (20. 13)*

Do you see a man who excels in his work? He will stand before kings; he will not stand before unknown men. (22. 29)

If you want to experience massive, explosive success, master your skill. Become the best at what you do and people will search you out to hire your services. In today's market place, excellence is becoming such a rare commodity that, when people finally find it, they will go to great lengths and pay large amounts of money for it.

A man's gift makes room for him, and brings him before great men. (18. 16)

Gifted people, those who have honed their gift to a fine edge, those who have mastered their skill, never have to worry about carving out a place in the market. Gifted people naturally make their own way. In fact, gifted people often do not have to make their own way for they have others seek them out and make a way for them.

He who walks with wise men will be wise, but the companion of fools will be destroyed. (13. 20)

People who wish to be successful will surround themselves with wise people. Insecure, small-minded people fear allowing people of superior giftedness to be seen with them. They think that it will diminish their reputation. The fact is, however, that the most successful people are those who actively pursue hiring those individuals who have superior knowledge or talent to employ in their business pursuits.

Don't waste your time and energy hanging out with fools—with people who are all talk and no action, all potential but no performance. The fact is that you are going to become like those people you spend most of your time with: who do you wish to become?

A good man leaves an inheritance to his children's children, but the wealth of the sinner is stored up for the righteous. (13. 22)

A wise person thinks of the next generation. What sort of world are we leaving to our children? What sort of personal inheritance will we leave our families with which they can further the family's inheritance after we are gone? What sort of culture, church, and civil government will we leave for those who follow? Those individuals and nations who think in this fashion are those who are or who will be a wealthy people. Those who think only of today will more than likely never escape their poverty. And what little wealth they do amass, Solomon says it will probably end up in the hands of those who have been thinking and planning for the future.

In all labor there is profit, but idle chatter leads only to poverty. (14. 23)

A good maxim for success is, *Work hard and watch your mouth*. It is easier to talk about the goal than it is to go after it. It is easier to talk of success than to work for it. It is easy to be deceived by words: we talk a lot about work about love, about success and think that, by our talking, we are actually accomplishing something. But unless the talk is followed by

concerted, focused action, it is nothing but idle chatter that will lead to poverty.

Without counsel, plans go awry, but in the multitude of counselors they are established. (15. 22)

No matter how good your plan is, it can be better. No matter how clear your vision is, it can be clearer. No matter how many pitfalls you have spotted and made plans to avoid, there may be others that you missed. Wise counselors are worth their weight in gold.

By “wise,” I mean people with a history of success, with years of experience in whatever field you will be seeking their wisdom on. Don’t be tricked by fancy words or fast-talking. Check for long term fruit.

The heart of the wise teaches his mouth, and adds learning to his lips. Pleasant words are like a honeycomb, sweetness to the soul and health to the bones. (16. 23, 24)

One of the keys to success is the ability to communicate effectively. Is it critical that you not only master your skill, knowledge of your product or whatever your business entails, but that you master how to speak in ways that move people toward the results you desire.

Study the great communicators in your world. Watch the great actors, the great speakers, salespeople or teachers: how do they do what they do? Listen to their diction, feel the energy with which they speak, notice how they craft sentences that will help people to see, hear and feel what they are saying.

A perverse man sows strife; and a whisperer separates the best friends. (16. 28)

Do your best not to do business with people who are constantly causing friction, strife or turmoil—especially if they produce this negativity through talking about others behind

their backs. Remember that if they tell you about the faults or errors of others, they will tell others about yours.

The wisdom here is critical when hiring people to work for you. Skill is important but good character can be even more important. You can teach people with good character how to do something but do you have the time and energy to teach a skilled person how to develop good character?

A prudent man foresees evil and hides himself: but the simple pass on and are punished. (22. 3)

One of the differences between the poor and the rich are seen in their orientation to the future. Poor people often only think of today. The rich constantly look to the future. Poor people will slaughter and eat the oxen today that they need to plow the fields with tomorrow. The rich will make whatever sacrifices necessary to reap the harvest of the future. Poor people do not take time to look down the road and avoid future errors and potential difficulties. Rich people consistently consider the possibilities and potentialities of the coming years and plan accordingly.

Train up a child in the way he should go, and when he is old he will not depart from it. (22. 6)

While this is obviously about parenting, it does offer wisdom for the employer. Don't skimp on training your employees. Be certain that you provide whatever skills and knowledge your employees need to be successful. Do not assume they know how to speak appropriately to your customers: train them. Do not assume they know how to use the machinery properly, efficiently or effectively: train them. Do not assume that they understand what you mean when you speak to them: ask them to recite and explain what they have been told and taught.

Prepare your work outside, make it fit for yourself in the field; and afterward build your house. (24. 27)

One of the errors in judgment often made by young people is marrying before they have secured a good job and have some success in the market place. It is difficult to give your career the attention it needs when you first start out if you have a family back home that needs your attention. While I wish to be respectful of my readers' cultures, I believe the wisdom here is something we should consider teaching our young people. Get a job, master a skill and enjoy some success *before* you get married. Believe me, your future spouse will appreciate it!

I close with a prayer of St. John's, found in his third letter, praying it for all who read this book. *Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.* (3 John 2) If you wish to prosper and be in health, take care of your spiritual needs.

One of the great dangers in life is to be so focused on making a living that one ceases really living. Relationships go unattended, families are ignored, health is sacrificed and other such tragic consequences when our life is totally defined by making money. God's best for us comes as we tend to our souls—as we care for our spiritual and psychological health, we will find the blessing of God flowing from within to everything we do.

Remember my opening words: the Protestants of the Industrial Age did not reap their financial success by making money their most important value. Their prosperity came because they were people of good character, people with high ethical standards, people who loved to work hard. In other words, their prosperity was primarily a result of *who they were* and only secondarily of *what they did*.