

**I MUST
BE
ABOUT MY
FATHER'S BUSINESS**

Biblical success in business

By
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I Must Be About My Father's Business

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PARABLE OF THE UNJUST STEWARD

Luk 16:1 And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods.

Luk 16:2 And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward.

Luk 16:3 Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed.

Luk 16:4 I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses.

Luk 16:5 So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord?

Luk 16:6 And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty.

Luk 16:7 Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore.

Luk 16:8 And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light.

Luk 16:9 And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

Luk 16:10 He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.

Luk 16:11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

Luk 16:12 And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

Luk 16:13 No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

INTRODUCTION

This book is a testament to the awesome power of the Word of God and the knowledge that it contains for those who care to look. Within the pages of the Bible we find all we need for life:

2Pe 1:3 According as his divine power hath given unto us all things that pertain unto life and godliness, through the knowledge of him that hath called us to glory and virtue:

Take any situation or need you might have, whether it has to do with family, business, leadership or life in general you will find the answers you are looking for within those wonderful pages.

The seed of the idea for this book was planted when I heard a businessperson say that it was impossible to do business and maintain biblical principles. His standpoint was that it was necessary to remove your “Christian jacket” if you wanted to succeed in the business world. His words reminded me of the parable of the unjust steward in Luke 16 and his illegal and sly dealings to ensure survival.

Using this parable as a starting point, I wanted to examine what the Bible had to say about business and the result is this book. There is very little in the business environment that is not addressed, in one way or another, in the Bible if you care to look deep enough.

PART ONE

The parable of the unjust steward as foundation

CHAPTER ONE

A Kingdom Overview of Luke 16:1-13

“There goes Mr. Smith. I wonder how he made all his money”

“God alone knows!”

“Ah, that must be why he always looks so worried.”

Jesus was born into a nation which was largely illiterate and mostly concerned with day to day survival. In order to get His message of a new covenant and access to the Kingdom of Heaven across, He often used stories or parables. A parable is an everyday life situation that is used to explain something else, things that the ordinary people would understand. In Luke 16 Jesus told the story of an unjust steward who ‘wasted’ that which was entrusted to him and how this rogue used far-sightedness to get out of a tight situation. ‘Wasted’ in this sense means to squander, or to separate from ownership, in other words, the steward was not diligent and was lax in doing his job and he lost money in his business dealings. Then Jesus added these words as an explanation of the parable:

He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.

If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches*? And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

(Luke 16:10-12)

The parable is a warning to all of us to be fruitful and productive with what we have been given, for we are all stewards or managers of the things given to us.

**The earth is the LORD'S, and the fullness thereof; the world,
and they that dwell therein. (Psalm 24:1)**

All belongs to God, the earth, its minerals, its forests and seas, even the inhabitants, each and every single one of us.

**The heaven, even the heavens, are the LORD'S:
but the earth hath He given to the children of men.
(Psalm 115:16)**

God has placed His creation in our care, it is for us to use it not abuse it, to look after it and keep it safe for those to come, to be good stewards and managers of it.

And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth. (Gen. 1:28)

And God saw every thing that he had made, and, behold, it was very good. (Gen. 1:31)

God has given us the earth to be fruitful and to multiply in it. With these words, God is saying that He trusts us with His creation and He has given it to us in good condition, much like an office or warehouse for hire. Before handing it over to its new occupants, the owner ensures that all is well, that it is in good condition and he expects, at the termination of the lease, to receive it back in the same condition with increased value and having profited in the interim from it.

With the parable of the unjust steward in Luke 16, Jesus is telling us that there will come a time of reckoning, a time to lay out all that you have done, a time when you will be asked to bring your books so that they may be checked. A time to

answer the question - have you been productive or have you wasted that which God has given you?

**No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.
(Luke 16:13)**

There is also the danger that the thing created becomes the most important at the expense of the Creator. When it comes to Kingdom values we have to keep our priorities right. In another parable, using the jewellery business as a metaphor, Jesus emphasised the value of the Kingdom compared to the riches of the earth.

**Again, the kingdom of heaven is like unto a merchant man, seeking goodly pearls:
Who, when he had found one pearl of great price,
went and sold all that he had, and bought it.
(Matt.13:45-46)**

In God's plan for the human race, we are to prosper within His kingdom, but we have to keep the important things foremost in our dealings. How we conduct our business here on earth, (which is a little thing compared to that awaiting us), will determine whether we can be trusted with the greater things He has in store.

CHAPTER TWO

A Business Overview of Luke 16:1-13

“Get my broker on the phone, Miss Smith!”

“Yes sir, stock- or pawn- ?”

The rich man referred to in the parable, is the one to whom everything belongs. He is the financier – the one who supplied the money and the opportunity for his servant, referred to as the steward, to handle his business affairs – heard a rumor that his steward was wasting what had been entrusted to him and the rich man called for a review of the books.

Remember, in the time of Jesus, a large proportion of business was done by bartering, for example, fish could be traded for wheat, or olive oil for grapes, and so on.

The task of doing business and seeing to the financial wellbeing of the rich man’s household fell to the steward and he, knowing what he had done or not done, knew his job hang in the balance. He also realised that there was no way he would be able to do menial or hard labour such as digging ditches, and on top of that, living the good life had made him too proud to beg, so his future looked bleak. All he knew was business and administration and with the word ‘discharged for dishonesty or laziness’ on his testimonial, he had no chance of other employment in those fields. What was he to do about his situation? First and foremost, he needed friends, and these needed to be in the right places. Therefore, he needed to strengthen and expand his contacts in the business world, and the best way to do that in the business environment is to make deals that benefit his would-be friends, deals that would be financially beneficial to those whose help he might need.

Money talks in the secular world and people listen especially if there is a quick profit to be made. I can imagine how happy those debtors must have been when the steward told them to re-write their accounts. These accounts were usually promissory notes describing the nature of the transaction and the amount to be paid on or before a given date. Written in the debtors own handwriting, with his seal or mark confirming the transaction, these notes would serve as an account of outstanding debt, and were binding in a court of law. Failure to honour the debt could cost one all he had and even land him in prison, which two thousand years ago was not a pleasant experience and if that were not enough, there was a good chance that the debtor, his wife and children could be sold into slavery. (Matt. 18:23-35)

The steward, in his shrewdness, had the debtors rewrite their notes for a lesser amount, and then by destroying the original account, the new note became valid. Yes, the rich man lost money but the steward gained new and probably powerful contacts at no expense to himself; dishonest, yes, but highly advantageous. In this way the steward literally bought new friends, and opened doors for the day when he would be without work.

The financier was rich and he would be able to cover the loss, but he, obviously an astute businessman himself, did appreciate the shrewdness of the steward.

It is unfortunate, but a large portion of society sees success as described in a Spanish proverb: 'A rich man is either a scoundrel or the heir of a scoundrel.' But this need not apply to the Christian businessperson.

In this parable, Luke 16:1-13, Jesus acknowledges that the world, in its dealings, is shrewder than the average believer. Our faith and moral ethics tend to silence our lips in the face of ruthless competition. We are afraid we will compromise our beliefs or portray ourselves as hypocrites.

All, however, is not lost. Our faith and beliefs need not be concealed in our efforts to gain a foothold in the business world.

Jesus' advice is not to do as the world does, but to make friends with unrighteous mammon that we may always have a place to do business. Jesus did not say, 'accept the ways of the unrighteous'. There are other biblical guidelines for making your way through this world without resorting to dishonesty and underhanded tactics.

For though I be free from all men, yet have I made myself servant unto all, that I might gain the more. And unto the Jews I became as a Jew, that I might gain the Jews; to them that are under the law, as under the law, that I might gain them that are under the law; To them that are without law, as without law, (being not without law to God, but under the law to Christ,) that I might gain them that are without law. To the weak became I as weak, that I might gain the weak: I am made all things to all men, that I might by all means save some. And this I do for the gospel's sake, that I might be partaker thereof with you.
(1Cor. 9:19-23)

Paul says, that in whatever he did, he stayed within the boundaries as laid out in the Bible even though he had to deal with the world in all its diversity. His advice was:

See then that ye walk circumspectly, not as fools, but as wise,
(Eph. 5:15)

Paul is telling us, that as Christians we can deal with the world without becoming part of the world, and without succumbing to the vices of the world. Through wisdom we

can gain an advantage without losing our identity. There is no reason for you to be ashamed of who you are or what you believe in the face of opposition, remember you carry the name of the King.

CHAPTER THREE

The Rich Man

The parable begins with the words 'There was a certain rich man who had a steward...' and the first question that needs to be answered for any business person or aspiring businessperson is – 'Is it wrong to be rich?' Is being rich, biblically incorrect? Does wealth exclude us from the kingdom of God and His eternal blessings, knowing that the essence of any business is the accumulation of wealth?

Those who consider poverty a virtue often quote the story of the rich young ruler in Matthew 19.

And, behold, one came and said unto him, Good Master, what good thing shall I do, that I may have eternal life? And he said unto him, Why callest thou me good? there is none good but one, that is, God: but if thou wilt enter into life, keep the commandments.

He saith unto him, Which? Jesus said, Thou shalt do no murder, Thou shalt not commit adultery, Thou shalt not steal, Thou shalt not bear false witness, Honour thy father and thy mother: and, Thou shalt love thy neighbour as thyself.

The young man saith unto him, All these things have I kept from my youth up: what lack I yet?

Jesus said unto him, If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me.

But when the young man heard that saying, he went away sorrowful: for he had great possessions.

Then said Jesus unto his disciples, Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven.

And again I say unto you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God.(Matt.19:16-24)

Reading that last verse will send shivers down the spine of any believing rich man, which is not necessary. Looking back at verse 22 we see that the young man was 'sorrowful' when he heard that he must dispose of all he had. So sorrowful, in fact, that he was willing to disobey the Word of God, willing to ignore heavenly advice. It is obvious that his possessions were his problem. They had become his all and he had allowed his possessions to become his reason for living, he believed life was not worth living without them, even life eternal.

Looking back through the Bible at other great men of faith, we see a number of them were men of wealth, too. Abraham for one,

**And Abram was very rich in cattle, in silver, and in gold.
(Gen.13:2)**

But Abraham's great attribute was that he never allowed his wealth to get between him and God.

**And he believed in the LORD; and He counted it to him
for righteousness. (Gen.15:6)**

Not a word about the wrongs of being wealthy is mentioned, in fact, in the book of Chronicles Abraham is called God's friend, something God would not allow if wealth was a sin or ungodly. Abraham was not judged because of his great wealth, but rather the state of his heart. He was more than willing to give it all away if it seemed that his relationship with God would at all be compromised by it.

**And the king of Sodom said unto Abram, Give me the
persons, and take the goods to thyself.
And Abram said to the king of Sodom, I have lift up mine
hand unto the LORD, the most high God, the
possessor of heaven and earth,**

**That I will not *take* from a thread even to a shoelatchet,
and that I will not take any thing that *is* thine, lest
thou shouldest say, I have made Abram
rich:(Gen:14:21-23)**

After Abraham came Isaac, Jacob, both immensely wealthy men, and Joseph, Prime Minister of Egypt.
David, as King of Israel had everything, power, status and wealth, but not once, even when he sinned or abused his power, did David allow it to get in the way of his personal relationship with God.

Peter, a poor fisherman:

**Now when he had left speaking, he said unto Simon,
Launch out into the deep, and let down your nets for
a draught.**

**And Simon answering said unto him, Master, we have
toiled all the night, and have taken nothing:
nevertheless at thy word I will let down the net.**

**And when they had this done, they inclosed a great
multitude of fishes: and their net brake.**

**And they beckoned unto their partners, which were in
the other ship, that they should come and help them.**

**And they came, and filled both the ships, so that they
began to sink.**

**When Simon Peter saw it, he fell down at Jesus' knees,
saying, Depart from me; for I am a sinful man, O
Lord.**

**For he was astonished, and all that were with him, at the
draught of the fishes which they had taken:**

**And so was also James, and John, the sons of Zebedee,
which were partners with Simon. And Jesus said
unto Simon, Fear not; from henceforth thou shalt
catch men.**

**And when they had brought their ships to land, they
forsook all, and followed him.(Luke 5:4-11)**

Fish represented wealth to Peter, and two boatloads full must have been very tempting for someone who had struggled all his life to make ends meet, but, even at that early stage of his discipleship, Peter realized that there was more to life than earthly treasures which moth and rust can destroy.

What of Matthew, the tax collector called by Jesus to be a disciple, he too had wealth as seen by the great feast he laid on for Jesus, but not once was he condemned for it. He was quite prepared to leave it all behind.

And after these things he went forth, and saw a publican, named Levi, sitting at the receipt of custom: and he said unto him, Follow me.

And he left all, rose up, and followed him.

And Levi made him a great feast in his own house: and there was a great company of publicans and of others that sat down with them. (Luke 5:27-29)

Faith, in God, was the criteria for Abraham, Isaac and Jacob, for David and Matthew too. On the other end of the scale we have Elijah and John the Baptist, roaming the countryside in camel hair coats and leather belts, poor and penniless, eating wild honey and locusts.

How much less to him that accepteth not the persons of princes, nor regardeth the rich more than the poor? for they all are the work of his hands.(Job.34:19)

And again,

The rich and poor meet together: the LORD is the maker of them all.(Prov.22:2)

The Lord regards all equally, neither exalting one above the other. It is not the condition of your purse that matters, but rather the condition of your heart. Ask yourself this, 'how

would I feel if God told me to give away all my wealth, and everything I had?’

**There is that maketh himself rich, yet hath nothing:
there is that maketh himself poor, yet hath great
riches.(Prov.13:7)**

Wealth in itself is neither good nor evil.

**For the love of money is the root of all evil: which while
some coveted after, they have erred from the faith, and
pierced themselves through with many
sorrows.(1Tim.6:10)**

The love of money tends to cloud our vision, compromise our faith and betray God and His precepts. Money must always be subordinate to the will of God.

On two occasions James seems to strike out against wealth:

**Let the brother of low degree rejoice in that he is
exalted:
But the rich, in that he is made low: because as the
flower of the grass he shall pass away.
For the sun is no sooner risen with a burning heat, but it
withereth the grass, and the flower thereof falleth, and
the grace of the fashion of it perisheth: so also shall the
rich man fade away in his ways. (Jam.1:9-11)**

James is exhorting the rich to humility, not poverty, warning that he ‘will fade away’ if he follows the way of the world. We must not be caught up in the things of this world. Money has a way of taking our focus off God, but we must pursue Him in all that we do.

**Go to now, ye rich men, weep and howl for your
miseries that shall come upon you.**

**Your riches are corrupted, and your garments are
motheaten.**

**Your gold and silver is cankered; and the rust of them
shall be a witness against you, and shall eat your flesh
as it were fire. Ye have heaped treasure together for the
last days.**

**Behold, the hire of the labourers who have reaped down
your fields, which is of you kept back by fraud, crieth:
and the cries of them which have reaped are entered
into the ears of the Lord of sabaoth.**

**Ye have lived in pleasure on the earth, and been
wanton; ye have nourished your hearts, as in a day of
slaughter.**

**Ye have condemned and killed the just; and he doth not
resist you.(Jam.5:1-6)**

It is not wealth that James is condemning, but the manner in which some have acquired their riches. These are terrible words of warning to those who enriched themselves at the expense of others. 'Fraud, condemned, murdered', words attributed to ill-gotten gains, injustices perpetrated by unscrupulous profiteers. We serve a righteous God, and we expect to be judged fairly. Therefore we must deal with others in fairness. Paul, in his letter to Timothy, describes a good attitude towards wealth:

**Charge them that are rich in this world, that they be not
highminded, nor trust in uncertain riches, but in the
living God, who giveth us richly all things to enjoy;
That they do good, that they be rich in good works,
ready to distribute, willing to communicate;
(1Tim.6:17-18)**

Your approach to money, how you attain it, how you manage it, how you regard it, even how you spend it, reveals the condition of your heart. Being wealthy does not mean you are a sinner, being proud, arrogant, miserly, dishonest does.

**The crown of the wise is their riches:
(Prov. 14:24a)**

Solomon, David's successor, was asked by God what he desired most. He could have asked for wealth, fame, power, influence, but no, he chose wisdom so that he could rule God's people wisely. This so impressed God, that the Lord gave him riches and honor as well.

In Gibeon the LORD appeared to Solomon in a dream by night: and God said, Ask what I shall give thee.

And Solomon said, Thou hast shewed unto thy servant David my father great mercy, according as he walked before thee in truth, and in righteousness, and in uprightness of heart with thee; and thou hast kept for him this great kindness, that thou hast given him a son to sit on his throne, as it is this day.

And now, O LORD my God, thou hast made thy servant king instead of David my father: and I am but a little child: I know not how to go out or come in.

And thy servant is in the midst of thy people which thou hast chosen, a great people, that cannot be numbered nor counted for multitude.

Give therefore thy servant an understanding heart to judge thy people, that I may discern between good and bad: for who is able to judge this thy so great a people?

And the speech pleased the Lord, that Solomon had asked this thing.

And God said unto him, Because thou hast asked this thing, and hast not asked for thyself long life; neither hast asked riches for thyself, nor hast asked the life of thine enemies; but hast asked for thyself understanding to discern judgment;

Behold, I have done according to thy words: lo, I have given thee a wise and an understanding heart; so that there was none like thee before thee, neither after thee shall any arise like unto thee.

And I have also given thee that which thou hast not asked, both riches, and honour: so that there shall not be any among the kings like unto thee all thy days. And if thou wilt walk in my ways, to keep my statutes and my commandments, as thy father David did walk, then I will lengthen thy days. And Solomon awoke; and, behold, it was a dream. And he came to Jerusalem, and stood before the ark of the covenant of the LORD, and offered up burnt offerings, and offered peace offerings, and made a feast to all his servants.(1Ki.3:5-15)

Later in life Solomon would forget his promise and travel another path, a road that would lead to the destruction of his nation. Godly wisdom was replaced by worldly intelligence, heavenly glory would succumb to the trappings of the flesh, and, as a result, his kingdom was divided in two shortly after his death, but the fact remains, God is not averse to one having or attaining great wealth.

The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.(Prov.10:22)

In fact, the Lord has pleasure in those of His people who prosper.

Let them shout for joy, and be glad, that favour my righteous cause: yea, let them say continually, Let the LORD be magnified, which hath pleasure in the prosperity of his servant. (Psalm 35:27)

Let's take a closer look at the lifestyle of Jesus, God's chosen Servant. A number of commentators equate the Christian lifestyle as a life to be lived in poverty according to the example set by Jesus, and they all quote the same verse:

For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich. (2Cor.8:9)

Then to this verse they add the fact that He was born in a stable and laid in a crib, and when He died, He was buried in a tomb that did not belong to Him. What these commentators fail to explain is the last part of 2Cor.8:9. If they want to apply financial economics to Jesus' poverty, then the same must be applied to our being rich as a result of His poverty, and we are all certainly not rich.

At one time Jesus is quoted as saying:

And Jesus said unto him, Foxes have holes, and birds of the air have nests; but the Son of man hath not where to lay his head. (Luke 9:58)

This suggests that He had no place to sleep, but we must keep in mind that Jesus was an itinerant preacher, in other words, He moved around from town to town to spread His message and there would be times when He had nowhere to sleep. Paul gives a much more accurate description of what he meant when he spoke of Jesus' poverty in his letter to the Phillipians:

Who, being in the form of God, thought it not robbery to be equal with God:

But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of men:

And being found in fashion as a man, he humbled himself, and became obedient unto death, even the death of the cross.

(Phil.2:6-8)

Paul tells us that Jesus made Himself poor for our sakes. Poor is relative as rich is relative. If you have nothing, a little will be a lot. If you have everything, a lot will be little. In heaven, Jesus had everything, including 'the earth and all that is in it'. This He gave up for us, to help us and save us – but does this mean He lived in poverty here on earth?

In John 6, Jesus is faced with a multitude of people who were hungry.

When Jesus then lifted up his eyes, and saw a great company come unto him, he saith unto Philip, Whence shall we buy bread, that these may eat? And this he said to prove him: for he himself knew what he would do.

Philip answered him, Two hundred pennyworth of bread is not sufficient for them, that every one of them may take a little. (John 6:5-7)

They had 200 pennies or denarii at their disposal to buy bread for the crowd. Let's do the math and consider the fact that one penny or denarius was one day's wages, 6 pennies or denarii a weeks, therefore 200 pennies or denarii amounts to more than 33 weeks' worth of wages, or eight months' salary. Consider your position if you had eight months' salary in your purse or wallet, what we today would call 'disposable income'. They certainly had enough, so much so, that according to John 12 and 13 they were able to use some of their money to help others.

At His crucifixion Jesus was stripped of all His clothes.

Then the soldiers, when they had crucified Jesus, took his garments, and made four parts, to every soldier a part; and also his coat: now the coat was without seam, woven from the top throughout.(Joh.19:23)

Not wanting to destroy the tunic, a woven, seamless garment, they cast lots to see who would get this most expensive item of clothing, what we would consider today, top of the range, designer wear. It is certain that if these were the clothes of a pauper the soldiers would not bicker over them.

Jewish law stated that as the eldest son of His earthly father, Joseph the carpenter, Jesus would have inherited two-thirds of Joseph's possessions, with the rest going to His brothers. Amongst his inheritance would have been the house, any animals, workshop tools and valuables.

But he shall acknowledge the son of the hated for the firstborn, by giving him a double portion of all that he hath: for he is the beginning of his strength; the right of the firstborn is his. (Deut.21:17)

By heaven's standard Jesus was poor, yes, but He lacked nothing, and of that which He had, He was not ashamed. He was, when the time came, prepared to part with it all, to do the will of His Father.

Wealth, its acquisition and possession, is not a sin, nor is it wrong, but care must be taken in the way it is acquired and the way it is possessed. God must always come first. Be prepared to set aside all you have at a moment's notice.

**For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?
For the Son of man shall come in the glory of his Father with his angels; and then he shall reward every man according to his works. (Mat: 16:26-27)**

CHAPTER FOUR

The Steward

In biblical times, the steward was more than a slave. He was a confidant of the boss. He was a trusted servant of the householder, or the rich man, who left all his goods and property in the hands of the steward so that he could run the household, manage the finances, the staff, control the accounts and generally keep everything in order. The steward controlled everything from garden to kitchen to office.

The rich man, or financier, or owner, would make decisions and leave the rest to the steward, giving him the power and finances to do his bidding and bring his plans to fruition. In any household or business, stewards were powerful people, capable of hiring and firing. He was the vice-president, the senior manager and supervisor of the rich man's life.

The steward was considered part of the family. In Genesis 15 we read how Abraham, who at that time was childless, worried that his possessions would be inherited by his steward, the most senior member of his household. Being a steward afforded one status, position, power, wealth and rewards, but it demanded loyalty to death.

The most prominent steward in the Bible is Joseph. His first appointment as steward was to Potifar, the captain of Pharaoh's guard, in whose household Joseph excelled and flourished. Unfortunately, Potifar's wife considered a steward's work consisted of more than Joseph was prepared to do, and his loyalty in refusing to accede to her advances cost Joseph his freedom. Joseph's refusal to compromise his loyalty to Potifar would, however, lead to a higher appointment as the leading steward in the land.(Genesis39).

Loyalty, trustworthiness, discretion, honesty are all attributes of a good steward. He had to be disciplined and of good character.

**For a bishop must be blameless, as the steward of God;
not self-willed, not soon angry, not given to wine, no
striker, not given to filthy lucre;
But a lover of hospitality, a lover of good men, sober,
just, holy, temperate;
Holding fast the faithful word as he hath been taught,
that he may be able by sound doctrine both to exhort
and to convince the gainsayers.(Tit.1:7-9)**

Remember that all things belong to God (Ps 115:16; Ps. 24:1) and He has given us stewardship thereof.

**So God created man in his own image, in the image of
God created he him; male and female created he them.
And God blessed them, and God said unto them, Be
fruitful, and multiply, and replenish the earth, and
subdue it: and have dominion over the fish of the sea,
and over the fowl of the air, and over every living thing
that moveth upon the earth. (Gen.1:27-28)**

Paul confirmed this:

**Therefore let no man glory in men. For all things are
yours;
Whether Paul, or Apollos, or Cephas, or the world, or
life, or death, or things present, or things to come; all
are yours;
And ye are Christ's; and Christ is God's. (1Cor.3:21-23)**

God has given us all things, placed it in our care and we are responsible for it. Matt. 25:14-30 relates the parable of the talents. To each was given that which he could manage and from which he could make a profit, but when the lord of the

servants returned, he demanded that which he had given as well as the profits.

At all times God has a right to that which He has entrusted to us, and He expects us to be fruitful, to make a profit, and the more we make, the more we must be willing to give, and the more we give, the more He will reward us.

**Honour the LORD with thy substance, and with the firstfruits of all thine increase:
So shall thy barns be filled with plenty, and thy presses shall burst out with new wine. (Prov.3:9-10)**

As stewards we have to give account of that which we do, how we handle and care for that which has been entrusted to us.

**And that servant, which knew his lord's will, and prepared not himself, neither did according to his will, shall be beaten with many stripes.
But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more. (Luk.12:47-48)**

There are also times when a steward's loyalty will be put to the test. It is in those times that we, as stewards will have to decide who our master is. In 1 Kings 18, we read of Obadiah who was in charge of Ahab, the king's house. He was a trusted servant and Ahab left all in his hands. Unbeknown to Ahab, however, Obadiah had a greater vision than even the king's household. He saw past the present danger to a greater reward that awaited him, and at great risk to himself, he hid one hundred prophets of the Lord God of Israel from the murderous queen Jezebel, whose allegiance was to the idol Baal. When it comes to allegiances, we must never forget who comes first. The things of this earth are transient

and ultimately we will have to give account to the King of kings.

**We ought to obey God rather than men.
(Acts 5:29b)**

As stewards we are responsible to God for all that He has given us, and that includes life, talents, wealth and family.

**As every man hath received the gift, even so minister
the same one to another, as good stewards of the
manifold grace of God.(1Pet.4:10)**

God is the master of our house, in all we are subject to Him. He has a right to our loyalty and our lives.

CHAPTER FIVE

A Strange Instruction

This verse is the start of Jesus' explanation of the parable of the unjust steward and He makes a startling announcement to His disciples:

And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations. (Luk.16:9)

The word "mammon" refers to money or wealth, and Jesus calls it "unrighteous" because so many cases the wealth is acquired and held in an unrighteous manner. For the Son of God to tell His listeners to be friends with that which He would a couple of verses later speak so disparaging of is strange to say the least. The original Greek could mean either "make friends with unrighteous mammon or make friends using unrighteous mammon." Either way the bottom line is to use money properly so that it is of benefit to you, that when you are dismissed from being a steward of God's possessions here on earth i.e. when you die, you will have friends in heaven who will receive you gladly.

The steward had used money to make friends for the time when he would need them thus ensuring his future comfort and security. Jesus is not commending the steward's unrighteousness but rather the results thereof. In business we cannot avoid the world and its order, but we can avoid being unethical.

.....but to the sinner he giveth travail, to gather and to heap up, that he may give to him that is good before God.(Eccl.2:26b)

There may come a time when we need to approach other sources for help, sources not as pure and righteous as we

would like. Jesus is reminding us that we can still do business with the sinner, even if it goes against the grain, because it is He who gave the sinner the instruction to gather for the believer. The sinner's wealth is ours to collect.

We must, however, keep in mind who we are and make use of all opportunities to spread the Word. We have to keep in mind that there is a greater prize than the sinner's wealth, the prize of his soul, and what greater victory than bringing others to heaven with us.

This instruction allows us to 'enter the enemies camp and to take back what he stole from us', and while we are there, to use the opportunity to win over others to the kingdom of God, using the instruments that the enemy willingly gives us.

Everything we do whether it be business or sport, at home or in church, must be done with the furtherance of the kingdom in mind. Even failure can be an opportunity, a door that could lead to a more fruitful, a longer lasting, and much more satisfying victory. That is why vision is so important, to set your goals, spiritually and physically, and then to do all you can to achieve them. With this approach, you can never fail.

Prayer-

Heavenly Father, help me please, as I stretch toward the fulfillment of my vision, towards the crown of victory which You have for me. Help me keep focused on what needs to be done to please You, to maintain my integrity, even in times of failure and at all times to grow in righteousness, in Jesus Name. Amen.

God's plan for your life is success. The enemy wants you to fail. What on the surface may look like a victory for the enemy may ultimately be the key to your success.

Always keep in mind the words of Paul in his first letter the Timothy:

**For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.
(1Tim.6:10)**

The enemy will try to use money to deceive and delude you, to turn your goals and your vision to his purpose. With success in business will come the temptations of pride, greed and lust all designed to draw you into his net. That is why it is so important to keep focused and to maintain your faith in God who will protect you.

...but the just shall live by his faith. (Hab.2:4b)

Knowing without a doubt that God is in your camp, that He will guide you and shower you with the blessings of wisdom and knowledge, is half the battle won. The other half is putting into practice and using that which He has given you.

CHAPTER SIX

A Matter of Trust

He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. (Luk.16:10)

Better is little with the fear of the LORD than great treasure and trouble therewith. (Prov.15:16)

Better is a little with righteousness than great revenues without right. (Prov.16:10)

Jesus, although commending the steward's foresight and shrewdness, condemned his dishonesty. Most new businessmen have some grand scheme to become rich overnight, to start at the top, to begin where everybody else left off, they are too impatient to grow with experience, unwilling to wait for the foundations to dry before building on them, not satisfied with small increments in profits, seeking that quick, big deal that will set them up for life. There is only one problem with starting at the top and that is there is no place to go except down. Such a highflying enterprise is usually built on a foundation of bank loans, borrowed money, borrowed expertise, borrowed experience, a ball of wax that will melt at the first touch of heat in a red hot business world.

We all want to exude success from day one, to be the envy of friends and relatives, to emulate amazing stories of success, and in the process we turn a blind eye to the numerous failures that have already occurred with the words 'it will not happen to me'. It is good to remember that the people who failed are people just like us, with the same ideas, same dreams and the same ambitions.

Starting at the top means that we do not have the experience needed to face the problems presented by large

energy sapping repayments, nor do we have the strength or resources to maintain and grow the image, never mind any threats of civil or labor action we might face. A business built on borrowing and favors has, at some time or another, to 'pay the piper' and your great path to freedom becomes a snare which traps you into working for others, doing their bidding, and at the end of the day your business just becomes an extension of theirs.

Most of us are not going to come up with some mind-blowing new invention or new procedure, or new program that will change the world. Most of us are going to do what others have done before us, and some of those others have been successful, some have been failures, we must study the successes, get to know what made them successful; however, it is just as important to study the failures, to know why they failed, so that their mistakes may be avoided.

Jacob, when he arrived at his uncle Laban's house, had nothing except a bad reputation, a reputation he gained by cheating Esau out of his blessing. And because of it, Jacob could expect that he would not be trusted and that Laban would take advantage of his guilt. However, through diligence and hard work, he managed, over the next twenty years to build his fortune and raise a family, eventually owning almost all of his uncle's possessions. Jacob managed to change the bad to good; he had turned failure into success. (Genesis 29-31)

Trust is earned, not borrowed or bought, and earning it takes time, and it always starts with the little things.

**A good name is rather to be chosen than great riches,
and loving favour rather than silver and gold. (Prov.22:1)**

Do not, as Jacob did, wait for the day when your world comes crashing down on your head to start working on your good name because that day may be just around the corner

and you do not want to start at the very bottom again. If the business does fail for whatever reason, your good name, as a trustworthy, hard worker, will stand you in good stead, even with former competitors, as Jacob could witness to Laban twenty years later:

This twenty years have I been with thee; thy ewes and thy she goats have not cast their young, and the rams of thy flock have I not eaten.

That which was torn of beasts I brought not unto thee; I bare the loss of it; of my hand didst thou require it, whether stolen by day, or stolen by night.

Thus I was; in the day the drought consumed me, and the frost by night; and my sleep departed from mine eyes.

Thus have I been twenty years in thy house; I served thee fourteen years for thy two daughters, and six years for thy cattle: and thou hast changed my wages ten times.

Except the God of my father, the God of Abraham, and the fear of Isaac, had been with me; surely thou hadst sent me away now empty. God hath seen mine affliction and the labour of my hands, and rebuked thee yesternight.(Gen.31:38-42)

I have always wondered what Jesus would have said if He continued with the parable in Luke 16. How much would the steward's new masters have been able to trust him knowing how he had cheated his former boss? Trust is a small word but it carries much weight in the business world.

In another parable, Jesus tells of a nobleman who goes on a long journey and leaves his goods to his servants with the expectation that they do business, trusting that they would be fruitful or to put it more plainly, they would make a profit. On his return, those who had made a profit were handsomely rewarded and trusted with much more, but those who did nothing were cast out.

His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. (Mat 25:21)

Trust begins with the little things.

CHAPTER SEVEN

Righteousness Begins Now

**If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?
(Luk.16:11)**

**His own iniquities shall take the wicked himself, and he shall be holden with the cords of his sins.
He shall die without instruction; and in the greatness of his folly he shall go astray. (Prov.5:22-23)**

These verses say it all, dishonesty, faithlessness, a lack of integrity in your business dealings will flow over into your family life and your social life. Every single aspect of your life will be affected, the result being an inherited lack of honesty in your spiritual life. Everything about such a person, attests to a warped vision, a person whose goals are confused or even non-existent, one who has no sense of direction and no love for others, a person who will sooner or later implode.

Many people start out in the business world with good intentions, determined to do what is right, but circumstances change, economics, politics, a wrong decision or an incorrect calculation can change everything and businesspeople find themselves in a desperate life and death struggle. All too often a bad situation leads to a bad decision and before long improper conduct becomes the norm, the way of doing things. When times are tough, and the economy, whether micro or macro, is in recession, often businesspeople resort to illegal, dishonest and sometimes heartless methods in an effort to keep afloat. The sad part about this is that once the door has been opened it is extremely hard to close. If you do, however, find yourself in this position, remember, all is not lost. One decision can change the direction of your life and your business.

During biblical times, tax collecting was a lucrative business. The tax collectors themselves were Jews hired by the tax “franchise” owner who had paid for the right to collect taxes in a given area. They were given targets to collect by the Romans which were then inflated and passed on to the Jewish tax collectors who, in their turn, added more for their own account. Little control was exercised over the tax collectors, as long as they met the demands of their masters. How they achieved these targets did not matter and each was left to work out his own methods. It is obvious that rough arm tactics, bribery and extortion were rife. Travelers were overcharged and they had no choice but to pay, otherwise they could not continue on their journey. Farmers on their way to market with their produce would have been particularly vulnerable as their very livelihood depended on their ability to sell their wares in town. Any amount, and this could change on a whim, the tax collectors manage to collect up and above the prescribed target was theirs to keep. It is easy to imagine them sitting in booths alongside the busiest roads, protected by a big, strong ruffian, wringing their hands with joy each time someone came along. It was institutionalized injustice and the Jews hated it. As a result the tax collectors were considered no better than traitors, social outcasts, misfits, shunned by both the clergy and the secular world for their lack of scruples and dishonest dealings. They had an attitude of take what you can while you can – and the more the merrier. Their only friends were those who knew them for money or favors. Unwanted, unloved, they bled the country dry, their only thought being the accumulation of wealth.

With their eyes focused so much on mammon, they had no time for spiritual things. Despised by the clergy, they took no care of their spiritual well-being, enjoying rather the ‘good life’ money afforded.

So many businesspeople find themselves in the same situation today. Mammon has not done what it promised and

there exists in their hearts an emptiness that money, possessions and success cannot fill. No matter how much you have it never seems to be enough, there is always something missing. A rich man was asked, "How much is enough?" His reply was, "One more dollar!" The wonder of it is however, that no matter where you find yourself, God will meet you there. Is your business corrupt, God will meet you there? Is your heart filled with greed, God will meet you there? Has love gone out of your life, God will meet you there?

And the publican, standing afar off, would not lift up so much as his eyes unto heaven, but smote upon his breast, saying, God be merciful to me a sinner.(Luk.18:3)

And God heard his prayer.

A bad business can be turned around. When I say 'bad' I do not mean a business doing badly, but rather one that is sick at heart, one that is run without a care for people, run without any reason except the accumulation of wealth. In Luke 19, we read the account of Zacchaeus, a chief tax collector who, during his meeting with Jesus, came to realize his precarious position both spiritually and in the community and made the decision to change.

And Zacchaeus stood, and said unto the Lord; Behold, Lord, the half of my goods I give to the poor; and if I have taken any thing from any man by false accusation, I restore him fourfold. (Luk.19:8)

He had come to understand that true wealth is not found in a bank account.

And Jesus said unto him, This day is salvation come to this house, forsomuch as he also is a son of Abraham.(Luk.19:9)

It is never too late, your business and your life can be turned around but the decision rests with you.

Prayer:

Heavenly Father, I come to you in the Name of Your Son, Jesus Christ. Please forgive my practices of the past, as I place myself and my business at your disposal. Teach me how to profit without doing evil or causing pain. Fill me with Your wisdom that I may do no harm to others. Amen.

CHAPTER EIGHT

Mine, Mine, it's all Mine

**And if ye have not been faithful in that which is another man's, who shall give you that which is your own?
(Luk16:12)**

Most of us who go into business have dreams of magnificent riches, of being able to say, yes that is my business, that is my name on the shingle, check out the name on my car plates, or, that is my other car and have you seen what my wife is driving? Look at these designer suites I'm wearing, and have you seen my great house? Those heads turning to look, oh, they're looking at me; see the wonder in those eyes or is it envy because of my success? It is good to remember the words of a wise man:

Pride goes before destruction, and a haughty spirit before a fall. (Prov.16:18)

Proverbs goes further and tells us what the Lord thinks of pride and the proud:

These six things doth the LORD hate: yea, seven are an abomination unto him:(Prov.6:16)

And top of the list is:

A proud look,...(Prov.6:17a)

The bible tells us of a man who fell into the trap of looking at the work of his hands and saying 'mine, mine, it's all mine, I did all this, I am great.'

All this came upon the king Nebuchadnezzar.

**At the end of twelve months he walked in the palace of
the kingdom of Babylon.
The king spake, and said, Is not this great Babylon, that
I have built for the house of the kingdom by the
might of my power, and for the honour of my
majesty?
(Dan.4:28-30)**

Nebuchadnezzar had not taken heed of Daniel's advice to remain humble before God. Time dulled his humanity and success made him arrogant. The result was a high price that he had to pay for his pride.

**The same hour was the thing fulfilled upon
Nebuchadnezzar: and he was driven from men, and
did eat grass as oxen, and his body was wet with the
dew of heaven, till his hairs were grown like eagles'
feathers, and his nails like birds' claws.(Dan.4:33)**

It was only when he remembered Who had given it all to him, Who had given him the victories and made him great amongst the nations, Who had clothed him in splendor, Who had given him the fine palace and beautiful city that his circumstances changed:

**And at the end of the days I Nebuchadnezzar lifted up
mine eyes unto heaven, and mine understanding
returned unto me, and I blessed the most High, and I
praised and honoured him that liveth for ever, whose
dominion is an everlasting dominion, and his
kingdom is from generation to generation(Dan:4:34)**

As a believing businessperson it is good to remember

**The earth is the LORD'S, and the fullness thereof; the
world, and they that dwell therein. (Psalm 24:1)**

All those beautiful things that you have or desire are the Lords, but more than that, so are you. Your success, your wealth all belong to the Lord.

**The heaven, even the heavens, are the LORD'S: but the earth hath he given to the children of men.
(Psalm.115:16)**

He has given it to us, placed it in our care, for our use, not abuse. Yes, you might ask, but what about the unbeliever, he has success; he becomes wealthy without any restrictions being placed on his conscience?

Asaph in Psalm 73 had the same questions and wondered the advisability of doing things the biblical way, whether in the circumstances it would not be better to follow the way of the world:

**But as for me, my feet were almost gone; my steps had well nigh slipped.
For I was envious at the foolish, when I saw the prosperity of the wicked.
So foolish was I, and ignorant: I was as a beast before thee. (Ps.73:2-3, 22)**

Asaph looked at the unrighteous and was jealous that they seemed to do whatever they wished and get away with it. This caused him to almost give up on God, but prayer and meditation brought him the answer that the picture seen is not the full canvas:

**Until I went into the sanctuary of God; then understood I their end.
Surely thou didst set them in slippery places: thou castedst them down into destruction.
How are they brought into desolation, as in a moment! they are utterly consumed with terrors.
As a dream when one awaketh; so, O Lord, when thou awakest, thou shalt despise their image.**

(Ps.73:17-20)

But the problems of the proud and haughty do not end there. In fact God has a special plan for them:

but to the sinner he giveth travail, to gather and to heap up, that he may give to him that is good before God. This also is vanity and vexation of spirit. (Eccl. 2:26b)

Yes, the sinner has restrictions. He is being directed, the only difference being that he does not know it. Even the successful unbeliever is such because God has need of him. He too, is a steward, but his reward, or rather his legacy, is not what he would like it to be:

This is the portion of a wicked man with God, and the heritage of oppressors, which they shall receive of the Almighty.

If his children be multiplied, it is for the sword: and his offspring shall not be satisfied with bread.

Those that remain of him shall be buried in death: and his widows shall not weep.

Though he heap up silver as the dust, and prepare raiment as the clay;

He may prepare it, but the just shall put it on, and the innocent shall divide the silver. (Job.27:13-17)

It is wonderful to be seen as a success in the eyes of men, but a far greater triumph to be seen as a success by God.

Even every one that is called by my name: for I have created him for my glory, I have formed him; yea, I have made him. (Is.43:7)

Your success is God's glory; He made you, gave you your talents and all the things you possess. He placed it in your care, taught you to profit from it, so that you could glorify Him therewith. Your success is His success. He trusted you

with His earth and His creation, so that one day He can give you an exalted position within His kingdom.

But ye are a chosen generation, a royal priesthood, an holy nation, a peculiar people; that ye should shew forth the praises of him who hath called you out of darkness into his marvelous light:(1Pet.2:9)

**Unto him that loved us, and washed us from our sins in his own blood,
And hath made us kings and priests unto God and his Father; to him be glory and dominion for ever and ever.
Amen. (Rev.1:5b-6)**

There is an old joke that goes –
A secretary asked her boss: “A man just called and would like to know the secret of your success.”
The boss replied: “Well, is he a journalist or a detective?”

What would your reply be, curiosity or fear, a willingness to answer or shame, pride in your accomplishments, or humility as a result of God’s faith in you?

In our business dealings, God wants us to rise above the norm, above the dark, dirty dealings of a world lost in depravity. Earthly success is only temporary. God wants our success to be eternal, our reign to be everlasting. For this He has called us to be kings and it is for us to behave as such.

CHAPTER NINE

Make a Choice

No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon. (Luk.16:13)

As businesspeople, we have to make moral decisions almost every day. Each day we have to decide where to draw the line in the sand. It is obvious we cannot call ourselves Christian and worship mammon at the same time. The one you use, you will despise. The one you serve, you will love. It is a decision all business people have to make at one stage or another. All for money or all for God and that decision becomes an allegiance which will determine your business philosophy, your approach to others, your vision, even your approach to life and your family. It is unfortunate, but some businesspeople are prepared to sacrifice their lives for money, to become servants to mammon.

Moses was brought up in the palace of Pharaoh, as Pharaoh's grandson. As an adult he had a choice to make, either to continue living the grand life, enjoying his status as prince of the royal household and the pleasures it offered or devote himself and his life to God. He chose, admittedly, the harder route because he saw the greater rewards that awaited him:

**By faith Moses, when he was come to years, refused to be called the son of Pharaoh's daughter;
Choosing rather to suffer affliction with the people of God, than to enjoy the pleasures of sin for a season;
Esteeming the reproach of Christ greater riches than the treasures in Egypt: for he had respect unto the recompence of the reward. (Heb 11:24-26)**

He looked for something far greater than the passing joys of the flesh, he wanted an everlasting reward. We too have that decision to make, my soul or money, or as the old movie cliché would have it: your money or your life.

**Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy;
(1Tim.6:17)**

Business is cyclical with its ups and downs. During the recent economic downturn we saw how easily money seemed to slip away, how difficult it became to acquire and to keep, how suddenly fortunes can disappear and prospects dry up. In one day a healthy portfolio can become a nightmare of worthless paper. Airplanes fall, cars crash and boats sink, companies collapse and property burns. Ask Job, he can tell you all about it; he experienced one calamity after another eventually losing everything even his children and yet he still believed:

**Then Job arose, and rent his mantle, and shaved his head, and fell down upon the ground, and worshipped,
And said, Naked came I out of my mother's womb, and naked shall I return thither: the LORD gave, and the LORD hath taken away; blessed be the name of the LORD.
In all this Job sinned not, nor charged God foolishly.
(Job.1:21-22)**

Job never allowed his business or his wealth to get between him and God. He kept his faith in an Almighty God who could and would bring a change to his circumstances.

I know that thou canst do every thing, and that no thought can be withholden from thee. (Job.42:2)

Job acknowledgement of the power of God brought a change in his life, his family and his health and wealth were restored. He understood how transient gold and silver are.

Jesus told us:

**Lay not up for yourselves treasures upon earth, where
moth and rust doth corrupt, and where thieves break
through and steal:
But lay up for yourselves treasures in heaven, where
neither moth nor rust doth corrupt, and where
thieves do not break through nor steal:
For where your treasure is, there will your heart be also.
(Mat. 6:19-21)**

What greater treasure is there than the things that He has for us through His Holy Spirit:

**love, joy, peace, longsuffering, gentleness, goodness,
faith,
Meekness, temperance: (Gal.5:22b-23a)**

Achieve these and you have achieved true success. Our success is dependent on Him and the greater the success, the greater the responsibility to maintain our commitment to God. It is so easy to lose sight of the true wealth. Job's whole life could be summed up in the words:

**For what is a man profited, if he shall gain the whole
world, and lose his own soul? or what shall a man give
in exchange for his soul?(Mat.16:26)**

This verse should be inscribed on all boardroom walls, for it encapsulates all the answers to all the questions we ask. What is your life worth? Are you prepared to put a price on it? Money promises so much, but it is a promise without

substance, it comes and goes as life and the markets determine but God says:

**Let your conversation be without covetousness; and be content with such things as ye have: for He hath said, I will never leave thee, nor forsake thee.
(Heb 13:5)**

He is always there.

PART TWO
Aspects of business

CHAPTER TEN

Business and the Christian

When it comes to Christians doing business there arises, inevitably, a conflict of interests, things that plague the Christian with indecision before a transaction or guilt after the fact. The conscience interrogates itself, tearing the Christian apart with inner turmoil. There is always the lingering thought, did I do it God's way? Am I being true to my faith? How will I be judged as a result of my actions? Will others see me as a hypocrite?

In today's cut-throat world of business where the line between right and wrong is so feint as to be almost indiscernible, one wonders if it is at all possible for a Christian to be a good businessperson. The tactics employed by the world make almost anything legal, but for the Christian this has only made decision making more difficult. What was dishonest and dirty a few years ago has become acceptable to society. Just take a look at the language being used today and the movies being shown, what was distasteful and improper has now become the norm and it is in this world that we have to make a living without compromising our values.

A young man just entering the business world once said to me that he could not do business without taking off his Christian jacket. The implication in these words was that he could not do business without cheating, lying or stealing. If, during the course of your life, you have seen a mentor or someone you respect doing business (and I use the word with reservation here) by cheating, or lying, or stealing, then naturally you will tend to think it is quite alright for you to use the same methods. I used the word 'business' with reservation in the previous sentence because I do not believe cheating, lying and stealing is business. It is sin whereas making a profit is not, for it is written:

Thus saith the LORD, thy Redeemer, the Holy One of Israel; I am the LORD thy God which teacheth thee to profit, which leadeth thee by the way that thou shouldest go. (Isa 48:17)

The Lord will not teach us to sin. The bible is full of people, holy and righteous people of God who earned their keep doing business and making a profit. Abraham was a successful farmer, soldier and businessman. So too was Job. Solomon sent ships to trade and barter in foreign lands even importing chariots from Egypt, Israel's traditional enemy. Business should not be left in the hands of the ungodly few, but all can, and should, participate.

In the New Testament we read of Matthew and Zacchaeus both successful tax collectors and Paul a maker and seller of tents. Then there is also Lydia:

And a certain woman named Lydia, a seller of purple, of the city of Thyatira, which worshipped God, heard us: whose heart the Lord opened, that she attended unto the things which were spoken of Paul. (Acts 16:14)

Tax collectors were viewed as dishonest 'cheats' by the public at large, but this had more to do with the way in which the business of tax collecting was conducted rather than the business itself. Jesus who spoke to and visited with tax collectors had no condemnation for their business, instead, He commended Zacchaeus for his decision to be honest in his dealings. Tax collecting was a necessary occupation, much as soldiering and politicking was. In fact if we read Proverbs 31, one of the things that make a wife virtuous is her ability to do business.

She considereth a field, and buyeth it: with the fruit of her hands she planteth a vineyard. (Pro.31:16)

And again:

She maketh fine linen, and selleth it; and delivereth girdles unto the merchant. (Pro.31:24)

When it comes to business and profit, it is not 'what' but the 'how' that causes concern. Living in the grey area between right and wrong is not good enough, we need to be firm in our choice to be a Christian irrespective of the implications it may have for business. God, in His wisdom and knowing human nature, has given us guidelines in His Word, on how we are to do business, what businesses need to be avoided and what the consequences will be if we transgress His law.

Now the works of the flesh are manifest, which are these; Adultery, fornication, uncleanness, lasciviousness, Idolatry, witchcraft, hatred, variance, emulations, wrath, strife, seditions, heresies, Envyings, murders, drunkenness, revellings, and such like: of the which I tell you before, as I have also told you in time past, that they which do such things shall not inherit the kingdom of God. (Gal.5:19-21)

Anything that encourages any of the above must be avoided at all costs. In his prayer for a successful life, Jabez prayed:

And Jabez called on the God of Israel, saying, Oh that You would bless me indeed, and make my border larger, and that Your hand might be with me, and that You would keep me from evil, so that it may not grieve me! And God granted him that which he asked. (1Chron.4:10)

Jabez asked that God keep him from evil so that he would not cause grief to others, and God did what he asked.

And whoso shall receive one such little child in my name receiveth me.

But whoso shall offend one of these little ones which believe in me, it were better for him that a millstone were hanged about his neck, and that he were drowned in the depth of the sea.

Woe unto the world because of offences! for it must needs be that offences come; but woe to that man by whom the offence cometh! (Mat.18:5-7)

In your business dealings let no harm come to any child or any person for that matter, for you will be held accountable.

In Habakkuk we read a list of pitfalls, things that could get in the way of a godly business, things that need to be avoided, even if it means passing up a good deal.

Yea also, because he transgresseth by wine, he is a proud man, neither keepeth at home, who enlargeth his desire as hell, and is as death, and cannot be satisfied, but gathereth unto him all nations, and heapeth unto him all people.(Hab.2:5)

No greater trap exists for a businessman than pride. Pride led to the downfall of the prince of angels. It led to the downfall of King Saul and Nebuchadnezzar, it clouds judgment and eats away at wisdom, leaving you vulnerable and at the mercy of the enemy.

Shall not all these take up a parable against him, and a taunting proverb against him, and say, Woe to him that increaseth that which is not his! how long? and to him that ladeth himself with thick clay!(Hab.2:6)

Alongside pride, we can place unpaid debts as another reason for the downfall of businesspeople. 'Clay' refers to pledges or promises to pay debts and i.o.u.'s which in those

days were written on clay, and 'thick clay' refers to an abundance of debts that pile up and are not paid.

Woe to him that coveteth an evil covetousness to his house, that he may set his nest on high, that he may be delivered from the power of evil! (Hab.2:9)

Next to unpaid debts comes greed, a drive to gain as much as possible so that one may, through wealth, gain a position of power. Wealth becomes the source of security, as Proverbs 18:11 says: Wealth becomes his city behind the walls of which he will feel safe. As Christian businesspeople, our security is in the Lord.

The name of the LORD is a strong tower: the righteous runneth into it, and is safe. (Prov.18:10)

Woe to him that buildeth a town with blood, and stablisheth a city by iniquity! (Hab.2:12)

After greed comes disregard for others. Building a business on the blood of others will have consequences. Your methods will determine your outcome. Jesus warned:

Then said Jesus unto him, Put up again thy sword into his place: for all they that take the sword shall perish with the sword. (Matt.26:52)

There is always somebody stronger or more ruthless than you. Your approach to business will determine their approach to you.

Woe unto him that giveth his neighbour drink, that putteth thy bottle to him, and makest him drunken also, that thou mayest look on their nakedness! (Hab.2:15)

To mislead and to cheat speaks of thievery not business. To force people into situations, whether by alcohol or coercion

or blackmail, speaks of one who is unable to do what is right, unable to be a businessperson. 'Help one another' we are told by Paul the apostle, and He will help you.

Opportunities abound, we must just be on the lookout for them. Do your business within God's parameters, and He will send people to you, those needing your help and those who can help you. Certainly within most congregations are people who can and will help you. Just keep your focus on God. He is the one who 'teaches us to profit', who blesses and rewards.

Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap. (Gal. 6:7)

The rewards you reap will depend on you.

Doing business is not the problem. As Christians we must remember that we are subject to a law higher than that of the world. We carry a name higher than our own. That said, we must not to be naïve in our dealings. The world will quite easily and without a second thought take advantage of any unwary, unprepared 'do-gooder'. Business is business and that means making a profit. Take heed of Jesus' words:

Behold, I send you forth as sheep in the midst of wolves: be ye therefore wise as serpents, and harmless as doves. (Mat.10:16)

CHAPTER ELEVEN

Wisdom

**Wisdom is the principal thing; therefore get wisdom:
and with all thy getting get understanding.
(Prov. 4:7)**

These words were written by Solomon, son of David, King of Israel, the wisest man who ever lived:

**And Solomon's wisdom excelled the wisdom of all the
children of the east country, and all the wisdom of
Egypt.
For he was wiser than all men;
(1Kings 4:30-31a)**

As king, he had a country to look after, a country peopled by what God called a 'stiff-necked' race (Ex.33.3). Running a country is very much like running your business, with the same problems, the same principles, the same profit and loss strategies. Money is needed to build schools, maintain an army, and sustain a national welfare program, so the acquisition of money to do these things is of the utmost importance. The norm in Solomon's day was to conquer and claim the wealth of the conquered, but as history has shown, sooner or later you come up against someone who is stronger. Upon Solomon's accession to the throne, God gave him a choice:

**In Gibeon the LORD appeared to Solomon in a dream by
night: and God said, Ask what I shall give thee.
(1Kings 3:5)**

And Solomon chose a different course, he chose a direction some in his day would have considered foolhardy because it was alien to their culture. The convention was to seek

wealth, power and might, but Solomon decided upon a new approach:

**Give therefore thy servant an understanding heart to judge thy people, that I may discern between good and bad: for who is able to judge this thy so great a people?
(1Kings 3:9)**

And because he displayed humility, acknowledged his weakness and chose wisdom above the conventional tools of wealth and power God added:

**And I have also given thee that which thou hast not asked, both riches, and honour: so that there shall not be any among the kings like unto thee all thy days.
(1Kings 3:13)**

Solomon, even at this early stage of his career, realized that money in itself was not enough. Money might blind for a time, might hold back and delay problems for a while, but sooner or later its brightness wanes, sooner or later it is not enough, and sooner or later you come up against someone who has more. Solomon understood that money remained a tool to be used, but with wisdom at his disposal he had a far more powerful and valuable tool, a weapon that not only affected men's bodies but also their minds. The same could be said of a mighty army. If Solomon had the most powerful army on earth and did not use it wisely, it would achieve nothing. We have seen enough evidence of that over the centuries.

But we are ordinary people; Solomon was king of God's chosen people, elected by birth to rule, something not likely to happen to the vast majority us. So how are we to get this wonderful gift called wisdom? Is it not just for the cleverest and brightest amongst us, for the chosen few? Can we not

find it in books and schools of learning? These are questions that have been asked since biblical times:

**But where shall wisdom be found? and where is the
place of understanding?
Man knoweth not the price thereof; neither is it found in
the land of the living.
The depth saith, It is not in me: and the sea saith, It is
not with me.
It cannot be gotten for gold, neither shall silver be
weighed for the price thereof.
It cannot be valued with the gold of Ophir, with the
precious onyx, or the sapphire.
The gold and the crystal cannot equal it: and the
exchange of it shall not be for jewels of fine gold.
No mention shall be made of coral, or of pearls: for the
price of wisdom is above rubies.
The topaz of Ethiopia shall not equal it, neither shall it
be valued with pure gold.
Whence then cometh wisdom? and where is the place of
understanding?
Seeing it is hid from the eyes of all living, and kept close
from the fowls of the air.
Destruction and death say, We have heard the fame
thereof with our ears.
God understandeth the way thereof, and he knoweth the
place thereof.
For he looketh to the ends of the earth, and seeth under
the whole heaven;
To make the weight for the winds; and he weigheth the
waters by measure.
When he made a decree for the rain, and a way for the
lightning of the thunder:
Then did he see it, and declare it; he prepared it, yea,
and searched it out.
And unto man he said, Behold, the fear of the Lord, that
is wisdom; and to depart from evil is understanding.
(Job 28:12-29)**

Solomon summed this all up:

**The fear of the LORD is the beginning of wisdom: and
the knowledge of the holy is understanding.
(Prov. 9:10)**

And the preacher had this to say to those who seek wisdom:

**For God giveth to a man that is good in his sight
wisdom, and knowledge, and joy:
(Eccl. 2:26a)**

Wisdom comes from God. It is He who gives it to those who acknowledge and fear Him, who walk in His way and obey Him. Through wisdom Solomon acquired great wealth. His fame and status spread throughout the earth and the elite of the world sought his counsel. As a result of the wisdom given to Solomon, Israel became exceedingly rich and powerful, was respected and achieved the pinnacle of success. These are all things we desire for our businesses and with 'wisdom as the principal thing' we can expect it. But the advantages of wisdom do not end there. For those who seek wisdom:

**Happy is the man that findeth wisdom, and the man that
getteth understanding.
For the merchandise of it is better than the merchandise
of silver, and the gain thereof than fine gold.
She is more precious than rubies: and all the things
thou canst desire are not to be compared unto her.
Length of days is in her right hand; and in her left hand
riches and honour.
Her ways are ways of pleasantness, and all her paths
are peace.
She is a tree of life to them that lay hold upon her: and
happy is every one that retaineth her.
(Prov. 3:13-18)**

add to that:

**She shall give to thine head an ornament of grace: a crown of glory shall she deliver to thee.
(Prov. 4:9)**

Long life, riches, honor, pleasantness, peace, happiness, glory, what are we waiting for?

Business success is counted in assets versus liabilities. There is no getting away from that fact. Nobody does business to give money away, business is about profit. Wisdom makes the acquisition of such profit that much easier but it also gives us so much more. Godly wisdom makes all of this a foregone conclusion, success is guaranteed and the best part of it is that it is just a short prayer away:

If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him. (Jam.1:5)

Prayer:

Heavenly Father, I come to you in the Name of Your Son, Jesus Christ, with the faith that You hear my prayers, and because I know that You hear, I believe and I receive. You have offered us wisdom and promised to give it to us freely. I ask now that You please give me that wisdom, that I may walk according to Your will in all my dealings, that my business will be an asset to your Kingdom. Amen.

CHAPTER TWELVE

Guidance

The Lord's promises do not end with the gift of wisdom:

Thus saith the LORD, thy Redeemer, the Holy One of Israel; I am the LORD thy God which teacheth thee to profit, which leadeth thee by the way that thou shouldest go. (Isa.48:17)

Through His word, as well as godly men, and books inspired by his Holy Spirit, through the prophetic and knowledgeable, He teaches and leads. As a businessman you must always be on the lookout for His guidance, sensitive to His prodding, ready to move.

For the LORD giveth wisdom: out of his mouth cometh knowledge and understanding.

He layeth up sound wisdom for the righteous: he is a buckler to them that walk uprightly.

He keepeth the paths of judgment, and preserveth the way of his saints.

Then shalt thou understand righteousness, and judgment, and equity; yea, every good path.(Prov.2:6-9)

The sixty-six books of the Bible are more than a moral code and legal system, they are more than a history of Israel, and worth so much more than a short perusal on a Sunday morning. Within their pages we find wisdom and knowledge, insight and guidelines for every facet of life, including business. We read in it the lessons God gave to people so they could meet the challenges of life and not only to survive but also to be victorious. Even before Abraham was taught to have faith in an Almighty God, there was Noah being taught how to build a boat. Moses from an early age was taught in Pharaoh's court how to lead and in the wilderness he was taught how

to trust. Joshua and David were taught to be soldiers and Samuel a judge and prophet.

From the Lord we get wisdom, knowledge and understanding. He protects and guides and preserves us in our dealings, and because of this we will know what is right, and just and fair and the correct path to take. The condition required from us for this to happen, is that we walk uprightly. We place our all in His hands; we follow His word, even if it goes against the grain of worldly demands, even if it goes against the expected.

So often our nature dictates our actions that we lose sight of what is just and fair. What is supposed to be action is rather reaction to what someone else has done. We allow other people to dictate our course instead of following the examples laid out for us in the Bible. One such example of a man who grasped the need for God's help and guidance was Jabez.

And Jabez was more honourable than his brethren: and his mother called his name Jabez, saying, Because I bare him with sorrow.

And Jabez called on the God of Israel, saying, Oh that thou wouldest bless me indeed, and enlarge my coast, and that thine hand might be with me, and that thou wouldest keep me from evil, that it may not grieve me!

And God granted him that which he requested.

(1Ch.4:9-10)

His name, Jabez, means 'he will cause pain', which in itself is enough to drive any prospective clients away. Any lucrative deals would be lost just at the mention of his name. In those days your name was your reputation; you stood or fell by it. Imagine the sign above his business, 'come collect a bit of pain - there is a discount on it this week'. Anyone seeking to do business with him would turn away in fear, so,

Jabez turned to the only source available to him. He called on God and God granted him what he requested.

His call – ‘lift the curse, bless me, make me successful and let me grow, guide me, let Your wisdom be my wisdom, keep me from evil, let all my dealings be honest, and through honest dealings will I gain a good reputation, even though my own mother was against me prospering in this world. The curse spoken over me will have no effect.’

Jabez made his walk with God his lifestyle, not a quick fix but an ongoing way of doing business and he was continually blessed. He could rely on constant assistance, constant growth, constant help, constant protection and constant guidance in everything he did.

In contrast, we have Samson, a womanizer, some would say a thug, who did things his way. Born to greatness, he wasted his life on trivialities. Only at the end of his life, when captured by the Philistines, his head shaven, blinded and chained between two posts did it dawn on him to raise his voice to heaven and call on God. God heard his call and returned to him his strength and he broke those wooden pillars and brought the palace of the Philistines down on their heads. In one instant he achieved more than he had throughout his lifetime, but at what cost? He died, and I cannot help but wonder what he would have been able to accomplish if he had done the right thing from the beginning.

So much of our time is spent chasing after that which is transient, quick pleasures, problems that never materialize, one dollar more, better houses, better cars, better clothes things that keep us so busy they become our lifestyle. Our faith becomes a hobby to be practiced on weekends, we fail to make a walk with God our lifestyle.

We should, like Abraham, Moses, Jabez, David and Paul, first consult with God before doing anything on our own.

And the LORD shall guide thee continually, and satisfy thy soul in drought, and make fat thy bones: and thou shalt be like a watered garden, and like a spring of water, whose waters fail not.

(Isa. 58:11)

The promise is continuous guidance, ongoing help from the One who knows best.

For I know the thoughts that I think toward you, saith the LORD, thoughts of peace, and not of evil, to give you an expected end.

(Jer.29:11)

God has so much for us, more than we could ever imagine;

But as it is written, Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things which God hath prepared for them that love him.

(1Cor.2:9)

Let us pray for guidance and help as David did:

In thee, O LORD, do I put my trust; let me never be ashamed: deliver me in thy righteousness.

Bow down thine ear to me; deliver me speedily: be thou my strong rock, for an house of defence to save me.

For thou art my rock and my fortress; therefore for thy name's sake lead me, and guide me.

....I trust in the LORD.

I will be glad and rejoice in thy mercy: for thou hast considered my trouble; thou hast known my soul in adversities;

Have mercy upon me, O LORD, for I am in trouble: mine eye is consumed with grief, yea, my soul and my belly.

**My times are in thy hand: deliver me from the hand of
mine enemies, and from them that persecute me.
Oh how great is thy goodness, which thou hast laid up
for them that fear thee; which thou hast wrought for
them that trust in thee before the sons of men!
Thou shalt hide them in the secret of thy presence from
the pride of man: thou shalt keep them secretly in a
pavilion from the strife of tongues.
Be of good courage, and he shall strengthen your heart,
all ye that hope in the LORD,
in Jesus Name. Amen
(Psalm 31: 1-3, 6b, 7, 9, 15, 19, 20, 24)**

CHAPTER THIRTEEN

Vision

Vision is the ability to visualize the dream in your heart, the knowledge of what you want to be, of what you are trying to achieve and the place in life where you are headed.

There is a story that goes something like this:

Three men were busy cutting stone that would be used in the construction of a cathedral. When asked what they were doing, the first replied, 'my job'. The second replied, 'putting food on the table'. The last replied, 'I am building a magnificent cathedral'. All three were doing the same job, all three were earning the same, but all were achieving something different. Which one do you think stood up in the morning with joy in his heart? Which one knew he was achieving more than the mundane? Which one had vision?

To have a vision of what you are going to achieve is vitally important. It gives your life direction and meaning and is not limited by what you see or do with your eyes or hands. Neither is your vision chained by what you have or what you do not have. Your vision is as big as you allow it to be.

In Abraham God planted a vision of his descendants living and working in the land of Canaan. Even though Abraham was old and his wife infertile he clung to the vision believing with all his being that it would come to pass. He would not see it with his physical eyes but in his mind it was a reality.

Because of this came into being from one, and that of one having died, even as the stars of the sky in multitude, and as innumerable as the sand which is by the seashore.

These all died by way of faith, not having received the promises, but having seen them afar off. And they were persuaded of them and embraced them and

**confessed that they were strangers and pilgrims on
the earth. (Heb.11:12-13)**

In Moses, God had planted the vision of a new land for the Israelites, a land flowing with milk and honey, that they would be a nation, free from the yoke of slavery, living united under one God. But when Moses died the responsibility of leadership fell to Joshua, but for him to be successful and finish what Moses had started he needed to take hold of the vision as well. Ahead stretched years of war and strife, and any individual looking at the fortified cities and the giants that had to be conquered with no vision, would have given up before even starting, just as the Israelites had done forty years before.

As one of the original spies, Joshua had seen the land forty years before and he knew the potential. Time spent with Moses had allowed the vision to form and grow within him and, along with the other Israelites, he had experienced first-hand the power of God. Combine the two, vision and God's power and you have an unbeatable team. No giant, no walled city, no disobedient, 'stiff-necked' Israelite was going to stop them. From the outset, God spoke words of encouragement to him. Words all businesspeople need to hear and engrave on their hearts.

**Be strong and of a good courage: for unto this people
shalt thou divide for an inheritance the land, which I
sware unto their fathers to give them.**

**Only be thou strong and very courageous, that thou
mayest observe to do according to all the law, which
Moses my servant commanded thee: turn not from it to
the right hand or to the left, that thou mayest prosper
whithersoever thou goest.**

**This book of the law shall not depart out of thy mouth;
but thou shalt meditate therein day and night, that thou
mayest observe to do according to all that is written**

**therein: for then thou shalt make thy way prosperous,
and then thou shalt have good success.**

**Have not I commanded thee? Be strong and of a good
courage; be not afraid, neither be thou dismayed: for the
LORD thy God is with thee whithersoever thou
goest.(Josh.1:6-9)**

Three times the Lord told Joshua, 'be strong and of good courage', in other words, do not be afraid when your vision and physical abilities clash, do not look at the obstacles but keep your thoughts on the end result. Our attitude must be the same. There will be opposition and competition, but if we keep our eyes focused on the vision, the big picture, we will handle each problem in our stride.

Some problems may look bigger than we think we can handle, but remember the words of the Lord, 'be strong and courageous'. From God comes wisdom and guidance. At times we will surround them and their walls will fall down, at other times we will go around, and other times again, we will climb over but always remember that the Lord has given us the rules and regulations which we must follow. Study them, get to know them, let them always be in your mouth and in your thoughts, live them, do not turn from them, neither left nor right, but keep to them and you will be successful. Success might not come overnight. For the Israelites it would take years, but the vision was in place and no matter what adversity, enemy or trouble they faced, they strove forward till it the land was theirs.

**I will stand upon my watch, and set me upon the tower,
and will watch to see what he will say unto me, and what
I shall answer when I am reproved.
And the LORD answered me, and said, Write the vision,
and make it plain upon tables, that he may run that
readeth it.**

**For the vision is yet for an appointed time, but at the end it shall speak, and not lie: though it tarry, wait for it; because it will surely come, it will not tarry.
(Hab.2:1-3)**

Like Joshua, there must be no hesitation or doubt in what you want to achieve. Write it down, so that you and everyone around you knows exactly where the business is going. Accept correction if necessary, do not allow a mistake to turn you away from what you are trying to achieve. Setbacks are only temporary, the vision is permanent. Know where you are going, be convinced that you are going to achieve it and you will be successful.

The second city that stood in the path of the Israelites was Ai. It was not larger or better fortified than Jericho but it became a major stumbling block for the Israelites. When the cause of their defeat was investigated it was discovered that certain Israelites had taken their eyes off the greater vision and fixed it on something lesser, gold. The shift in their gaze cost the organization both time and manpower. To Joshua's credit, once the problem had been identified he immediately corrected it and Ai was duly conquered. In business we must be alert to the things that divert our attention, things that could cause us to move backwards in our quest. Backwards for the Israelites meant the wilderness where they had spent forty years learning to have faith, developing their vision and strengthening their fortitude.

Do not accept 'wilderness years' as your lot as so many Christians profess today. Wilderness years are for the under-achievers, people who plod along, going nowhere, happy to earn their keep and nothing more. They are bogged down in a circular trench, going round and round, the dreams that once were are no more. The novelty has worn-off; life has become a job. The vision is gone. This happened to the Israelites and God had to intervene sternly:

And Jehovah spoke to me, saying,

You have gone around this mountain long enough. Turn northward. (Deut.2:2-3)

Unfortunately a large number of businesses find themselves in the same situation, just going about the daily grind. Usually, such a business started off with an idea, it may have been for a green grocer, or butcher, or supermarket, auto repair shop or any other business for that matter. And with the idea came a dream of wealth or the easy life or, perhaps there was some vague hope of early retirement or being 'the big man on the block', but from the outset there was something lacking, something that would have made the business vibrant, alive and a force in the community. That something was vision. We must remember that an idea and a vision are two separate things.

It is all very well to identify a need and to fill a gap in the market, but doing so without a vision will ultimately lead to stagnation.

We must understand that an idea for a business venture is not a vision. The vision is what you wish to accomplish with the business. Where do you want to be in five or ten or twenty years' time? The idea is there to help you accomplish that vision.

The reason why so many businesses fail is because there is no vision, or perhaps visionary goals that have been set to low, not as a result of a lack of ideas. If your vision is just to have a shop on the street corner, then that is where you will end. The vision is what you hope to achieve or where you envisage yourself at some point in the future, the end result of your ideas.

You may have the idea to open a butchery, for instance, but what do you hope to accomplish with it? Where do you want it to take you? If you have no vision you might as well

continue working for someone else, and help them achieve their vision.

As a butcher, your vision may be to set new standards by advocating and supplying free range produce, for example, and your shop would be the starting point, or you may have a vision to supply only local meat, as opposed to the imported kind, a vision which can be expanded to other shops and supermarkets. Your vision may be a chain of shops supplying cheaper produce to overburdened housewives.

Whatever the vision, make it plain, remind yourself of it constantly, 'do not turn to the right or to the left'.

In our example above, the butchery would be the idea to accomplish the vision, but whereas the vision would always remain unchanged, 'set in stone', or 'written in tablets', the idea could change to farming, for example, or wholesale. Ideas can be unlimited but the vision remains constant.

In the book of Nehemiah, there was a need for security.

And they said unto me, The remnant that are left of the captivity there in the province are in great affliction and reproach: the wall of Jerusalem also is broken down, and the gates thereof are burned with fire. (Neh.1:3)

Nehemiah's brethren brought him the news that the people of Israel were in great distress, harassed by enemies, unprotected and vulnerable. They were in constant danger as there was no security wall around Jerusalem. In that moment a vision was born in Nehemiah to see his people living in safety, securely protected from their enemies.

The vision took such a hold of him that he fasted and prayed about it for many days. And in that time an idea was born to rebuild the walls of Jerusalem. The idea could have been

anything from raising an army to provide protection, to leading his people away to the mountains where they would be safe, but God placed the idea of rebuilding the walls in Nehemiah's heart. It was the vision to see his people safe that led him to risk his life by approaching the king to ask for help in fulfilling his idea of rebuilding the walls of Jerusalem.

His vision was not to make the Israelites strong again that they would rebel against the king, or to be independent and free, this would only have angered the king. His vision was their safety, and God is faithful in guiding us to achieve our vision without any harm to ourselves. Rebuilding the walls was the best option available.

Material gain played no part in his vision, rather the improvement of standards and of life expectancy. His own well-being played no part in his plans; his vision was far greater than his own personal safety. But that is the nature of vision; it is greater than the visionary.

Time plays no part in the fulfilling of 'vision'. On the road to Damascus, Paul was converted to Christianity and God instilled in him a vision for the salvation of the Gentiles, but it did not take on any form or have any momentum for a number of years.

Paul first lived in the wilderness of Arabia for three years before he sought out Peter to learn from him. Then he returned to Tarsus where Barnabas found him, and together they journeyed to Antioch, where they were anointed for their work amongst the Gentiles.

What a contrast to Nehemiah, who received his vision and idea and could almost immediately set about achieving it, building and completing the wall in 52 days. It may be quick or it may take time, but without 'vision', there is no going forward.

Paul and Barnabas left familiar shores and set sail into the unknown with only a vision to sustain them. A vision they shared with others who would help them build churches throughout Asia Minor (Turkey) and Greece.

When Paul was told that he would preach the gospel to Gentiles, he could have gone as far as Cyprus, done his work, built the church and returned home, but his vision encompassed the whole Roman World. The idea was one town at a time, one soul at a time. It would take another three hundred years for Paul's vision to come to fruition, but those that came after him knew exactly what it was, they read it and ran with it.

Vision sets a path for others to follow. It is probably the cheapest, and yet it is the most important aspect of any business. Without it there will be little or no progress, and certainly no legacy.

In Genesis 12 God laid out His vision to Abram for a holy nation, which would be a blessing to the world.

**Now the LORD had said unto Abram, Get thee out of thy country, and from thy kindred, and from thy father's house, unto a land that I will shew thee:
And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing:
And I will bless them that bless thee, and curse him that curseth thee:
and in thee shall all families of the earth be blessed.(Gen.12:1-3)**

It was a vision repeated to Isaac (Gen 26:2-5) and to Jacob (Gen 28:13-15) and to Moses (Ex 6:1-8).

God's vision for the descendants of Abraham, was a land of their own, a place where they may dwell under His

protection, where He may dwell amongst them, and they would be a blessing to the entire world. This powerful vision was cemented in a covenant between God and Abraham, and extended to all generations.

Through the Israelites, God would demonstrate His power and glory to the entire world. It would take hundreds of years for the vision to be accomplished, but accomplish it, He did.

The vision of God placed in Abraham, Isaac, Jacob, Moses and Joshua was fulfilled, but once Moses and Joshua had died, the vision stagnated, with the people looking inward, serving only themselves. Each time this happened, God would raise an enemy as punishment for the people, and then in response to their cries for help, a judge or leader would be sent to their rescue. So the vision was maintained, blowing hot and cold until God allowed a human king to ascend the throne of Israel. It would be his responsibility to keep the vision alive.

First came Saul, he failed miserably because he allowed pride to cloud the 'vision'. He became more important than the vision.

He was followed by David, and through David the vision was restored. Israel became a great power, her influence extending beyond her own borders, and through her all the nations of the world saw the greatness of God at work. Israel became an attraction, drawing people from all over the world.

Under David, nothing or nobody was allowed to interfere with the vision. On his deathbed, David charged Solomon with the vision:

Now the days of David drew nigh that he should die; and he charged Solomon his son, saying,

**I go the way of all the earth: be thou strong therefore,
and shew thyself a man;
And keep the charge of the LORD thy God, to walk in his
ways, to keep his statutes, and his commandments,
and his judgments, and his testimonies, as it is
written in the law of Moses, that thou mayest prosper
in all that thou doest, and whithersoever thou turnest
thyself:
That the LORD may continue his word which he spake
concerning me, saying, If thy children take heed to their
way, to walk before me in truth with all their heart and
with all their soul, there shall not fail thee (said he) a
man on the throne of Israel. (1Kings 2:1-4)**

Under Solomon, Israel was to achieve the ultimate in wealth, power and status. Solomon, however, could not maintain the focus of the people on God, allowing foreign gods to be worshipped in Israel. Eventually this loss of direction and loss of vision resulted in the division of the kingdom shortly after Solomon's death and ultimately led to the total disintegration and destruction of Israel.

When it comes to vision, 'the sky is the limit'. Do not limit yourself or the potential of your people. A vision, as in the case of the Israelites, may take more than one lifetime to achieve, but without it the business becomes wayward and distracted. Take your time to establish your vision, know what you want to achieve, keep yourself focused and the vision will become a reality.

CHAPTER FOURTEEN

Where to Begin

Business starts long before your first customers walk through the door. It starts even before you have acquired your vision of success. In fact, it starts while you are still at school.

Looking at Nehemiah, we see a man with a vision and nothing else. A slave to the king with no money, no materials, no workforce, no experience and no prospect of getting anything! What was the secret of his success? How did he succeed when most others would have failed?

Nehemiah's road to success started years before he acquired the vision to secure the people of Jerusalem. The foundation for success was laid the day he started working as the king's cup-bearer. From that moment till the day he needed it, Nehemiah worked on his reputation.

**And it came to pass in the month Nisan, in the twentieth year of Artaxerxes the king, that wine was before him: and I took up the wine, and gave it unto the king. Now I had not been beforetime sad in his presence.
(Neh. 2:1)**

In time the king came to know Nehemiah as a trustworthy and reliable person, someone who was always positive and willing and even though Judah, could be, and had been a troublesome province, the king knew Nehemiah and had faith in him and that was all Nehemiah needed to complete his expensive undertaking.

Wherefore the king said unto me, Why is thy countenance sad, seeing thou art not sick? this is

nothing else but sorrow of heart. Then I was very
sore afraid,
And said unto the king, Let the king live for ever: why
should not my countenance be sad, when the city,
the place of my fathers' sepulchres, lieth waste, and
the gates thereof are consumed with fire?
Then the king said unto me, For what dost thou make
request? So I prayed to the God of heaven.
And I said unto the king, If it please the king, and if thy
servant have found favour in thy sight, that thou
wouldest send me unto Judah, unto the city of my
fathers' sepulchres, that I may build it.
And the king said unto me, (the queen also sitting by
him,) For how long shall thy journey be? and when
wilt thou return? So it pleased the king to send me;
and I set him a time.
(Neh. 2:2-6)

We never know whose help we may need. Even if he is on the opposite side to us, he may still turn out to be of help someday.

And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations. (Luk.16:9)

Start working on your reputation as soon as possible. Make friends, build up a list of reliable contacts, people who can help you in the future. One of them may just be the person to help you get your business off the ground.

There are some obvious places to begin, bank managers, wholesalers, tradesmen, salesmen. Loans, discounts, advice, free or discounted building and maintenance work are easier to come by from somebody you know, or more importantly, somebody who knows you, trusts you, respects you and has confidence in you.

Nehemiah not only received permission to build the walls, he also received free building materials and a security escort back to Jerusalem.

Moreover I said unto the king, If it please the king, let letters be given me to the governors beyond the river, that they may convey me over till I come into Judah;

And a letter unto Asaph the keeper of the king's forest, that he may give me timber to make beams for the gates of the palace which appertained to the house, and for the wall of the city, and for the house that I shall enter into. And the king granted me, according to the good hand of my God upon me.

(Neh. 2: 7-8)

Nehemiah's strength was his reputation. He could use it to barter and trade, to get safe passage and acquire all that he needed. His good reputation was his key to success.

A bad reputation, on the other hand, can be expensive and time consuming as Paul discovered upon his conversion.

Known by everyone as a Christian baiter and persecutor, believers avoided him. They wanted nothing to do with him. After his Damascus road transformation, he continued his journey to Damascus, where the Lord instructed Ananias to go and lay hands on the blind Paul, but Ananias was hesitant and reluctant to help this man who had led so many of his fellow believers into captivity.

Again when Saul (Paul) returned to Jerusalem, nobody believed he had changed and it took time for Paul to gain their trust.

And when Saul was come to Jerusalem, he assayed to join himself to the disciples: but they were all afraid of him, and believed not that he was a disciple. (Acts 9:26)

A bad reputation can set you back and be costly. We see that in the life of Jacob, when he returned home after his exile, an exile forced on him when he cheated his brother, Esau, out of his blessing. He was so afraid of his brother that he was prepared to give away a large portion of his wealth just to protect his own life, and restore his brother's confidence in him.

So many today follow the 'television' recipe for business, kill or be killed, be ruthless and stomp on your opponent before he stomps on you.

Bismarck, the nineteenth century German politician had it right. When his country went to war with Austria in the nineteenth century, Germany easily defeated the Austrians, but instead of bleeding them dry as was the norm, he treated them well, so well in fact, that Austria willingly helped Germany in the war which was to follow against her real enemy, France.

A bad reputation instills doubt and fear, and these in turn lead to avoidance. We need to attract business, not chase it away.

A good name is rather to be chosen than great riches, and loving favour rather than silver and gold. (Prov.22:1)

The memory of the just is blessed: but the name of the wicked shall rot. (Prov.10:7)

A good name is better than precious ointment; and the day of death than the day of one's birth. (Eccl.7:1)

Above all we must remember whose reputation is really on the line. As a Christian businessperson, you carry the Name of Christ with you wherever you go. As a believer it is good to remember the words of God in the Book of Isaiah:

Even every one that is called by my name: for I have created him for my glory, I have formed him; yea, I have made him. (Isa.43:7)

We are created for God's glory. Our business is for God's glory. Our reputation is for God's glory.

CHAPTER FIFTEEN

Jacob – What's in a Name?

Selecting the right name for your business is important because it serves as a guide to you everyday, always there to remind you of who you are, what you do and where you are going.

Great stress was placed on names during Bible times. A name reflected your heritage, your future and your character.

Abram (a high father) was changed by God to Abraham (father of a great multitude, or nation), describing the man and his vision. Ninety nine years old and childless, yet proclaiming before the whole world his vision of a nation of successors. Undoubtedly it also motivated Abraham to hold fast the dream of a great future. There is no discounting the value of a relevant name for your business and the need to proclaim it every day.

Now faith is the substance of things hoped for, the evidence of things not seen. (Heb.11:1)

Your name reflects the faith you have in your business, in yourself and your ability to achieve what you set out to do. In Biblical times a number of names were changed to reflect the believer's new direction, new hopes and new faith in the future.

Simon - (hearing with acceptance or hears and obeys) was changed to Peter (a rock) unmovable, firm in his determination.

Saul - (asked for, demanded) was changed to Paul (little) a name describing his humility.

For I am the least of the apostles, that am not meet to be called an apostle, because I persecuted the church of God.(1Cor.15:9)

Unto me, who am less than the least of all saints, is this grace given, that I should preach among the Gentiles the unsearchable riches of Christ;(Eph.3:8)

It fitted with his ministry of spreading the gospel to all – heathen and Jew.

While carrying the twins, Rebekah felt them kicking and struggling within her, and she went to inquire of the Lord, seeking assurance that all was well,

And the LORD said unto her, Two nations are in thy womb, and two manner of people shall be separated from thy bowels; and the one people shall be stronger than the other people; and the elder shall serve the younger.(Gen.25:23)

Esau (the hairy one) was first to emerge, with Jacob hanging onto his heel. From birth he was called Jacob, a constant reminder of who he was and what was expected of him.

Jacob's name means 'supplanter', one who replaces, who supersedes, who steps into the shoes of another. His name became his vision, his purpose and every time it was mentioned, he was reminded of his destiny. With this vision permanently engraved in his every move and thought, he set out to achieve his goals.

First, in a straight business deal, he bartered for Esau's birthright, the right to inherit the larger portion of their father's estate. Esau, only to happy to have his hungry flesh satisfied with a bowl of soup, agreed to the deal. No scheming or deception was necessary, but to seal the transaction and

make it binding, Jacob needed his father's blessing, but Isaac favored Esau, while Rebekah favored Jacob.

And it came to pass, that when Isaac was old, and his eyes were dim, so that he could not see, he called Esau his eldest son, and said unto him, My son: and he said unto him, Behold, here am I.

And he said, Behold now, I am old, I know not the day of my death:

Now therefore take, I pray thee, thy weapons, thy quiver and thy bow, and go out to the field, and take me some venison;

And make me savoury meat, such as I love, and bring it to me, that I may eat; that my soul may bless thee before I die.

And Rebekah heard when Isaac spake to Esau his son. And Esau went to the field to hunt for venison, and to bring it.

And Rebekah spake unto Jacob her son, saying, Behold, I heard thy father speak unto Esau thy brother, saying,

Bring me venison, and make me savoury meat, that I may eat, and bless thee before the LORD before my death.

Now therefore, my son, obey my voice according to that which I command thee.

Go now to the flock, and fetch me from thence two good kids of the goats; and I will make them savoury meat for thy father, such as he loveth:

And thou shalt bring it to thy father, that he may eat, and that he may bless thee before his death.

And Jacob said to Rebekah his mother, Behold, Esau my brother is a hairy man, and I am a smooth man: My father peradventure will feel me, and I shall seem to him as a deceiver; and I shall bring a curse upon me, and not a blessing.

**And his mother said unto him, Upon me be thy curse,
my son: only obey my voice, and go fetch me them.
(Gen.27:1-13)**

Jacob, free of the curse, could now become that which was his vision. Yes, he lied, to the blind Isaac, but Rebekah freed him of any guilt. Any doubts he may have had were removed and he received Isaac's blessing.

**Therefore God give thee of the dew of heaven, and the
fatness of the earth, and plenty of corn and wine:
Let people serve thee, and nations bow down to thee: be
lord over thy brethren, and let thy mother's sons bow
down to thee: cursed be every one that curseth thee,
and blessed be he that blesseth thee.
(Gen.27:28-29)**

What a blessing! With a blessing like that, one would expect the best of everything to fall into his lap. Good health, wealth, fame, but for Jacob quite the opposite happened.

Esau deceived, not only by Jacob but by his own mother, vented his anger, however, on the recipient of the blessing, threatening to kill Jacob the moment his father, Isaac, died. Faced with the prospect of death at the hands of a brother used to hunting and killing, Jacob fled to his uncle, Laban.

En route, Jacob had a dream, in which the Lord said that He would give the land, where Jacob slept, to him and his descendants, who would be as the dust of the earth, spread far and wide, and through them the families of the earth would be blessed. The Lord promised to be with him wherever he went and that He would bring him back. When he awoke, Jacob made a vow saying that

**And Jacob vowed a vow, saying, If God will be with me,
and will keep me in this way that I go, and will give me
bread to eat, and raiment to put on,**

So that I come again to my father's house in peace; then shall the LORD be my God: (Gen.28:20-21)

And God did indeed fulfill His promise, although it was to take another twenty years. Twenty years in which he met and fell in love with Rachel, but was tricked by Laban into marrying her sister, Leah. Twenty years in which he was cheated, and deceived, years in which he made deals with Laban, which Laban dishonored. But, in the end it was Jacob who came out the victor.

Deceiving his father had cost Jacob dearly in that he was forced to leave his home, he lost his beloved mother and had to start all over again, but in all his dealings thereafter, he was honest, and this brought him sons and great wealth at the expense of a conniving, cheating Laban.

So much so, that when Laban came to take back that which Jacob had earned with hard work and wisdom, Jacob was able to rebuke him from a high moral position and continue on his journey to his homeland, meeting Esau and making peace with his brother. The 'Supplanter' had supplanted both Laban and Esau in wealth and status. This is, however, not the end of the story of Jacob and his name.

And Jacob was left alone; and there wrestled a man with him until the breaking of the day.

And when he saw that he prevailed not against him, he touched the hollow of his thigh; and the hollow of Jacob's thigh was out of joint, as he wrestled with him.

And he said, Let me go, for the day breaketh. And he said, I will not let thee go, except thou bless me.

And he said unto him, What is thy name? And he said, Jacob.

And he said, Thy name shall be called no more Jacob, but Israel: for as a prince hast thou power with God and with men, and hast prevailed. (Gen.32:24-28)

No longer known as the 'Supplanter', but 'Prince with God', or 'Contender with God', or 'Soldier of God', or 'Prevails with God'.

Whether 'Prince, Contender, Soldier, Prevailer,' all the world now knew Jacob as being 'with God'. He carried his new name wherever he went.

The name of your business will describe you and what you do. It will advertise and draw people to you, tell them that you can be trusted and that, above all, you believe in what you do. It will be a flag above your front door, a beacon to those seeking that which you have. Consider your choice carefully; you have to live with it, perhaps for many years.

CHAPTER SIXTEEN

Nehemiah – Planning

And they said to me, The remnant left of the captivity there in the province is in great affliction and shame. And the wall of Jerusalem is broken down, and its gates are burned with fire. (Neh.1:3)

The vision has been established and written, the idea formulated, the name printed, now the work begins. The destination has been decided, it is now time to establish the starting point. It is time to plan, to set out a course, step by step and to do that you need information.

Get to know everything you need to about the business. Find out what will you need, materials, equipment, personal, buildings, and finance. Get to know the competition and their products. Every aspect of the business must be clear in your mind. Lay out a plan of action. Know exactly what you are going to do. For example, if your idea is to open a shop, ask yourself, is it in a suitable location? Are there enough passersby, or potential customers? Is it large enough to accommodate all that you wish to do? Is the rent not too high? What must be done to lure people into the place? What about shelving, flooring, décor? Are the electricity power points sufficient for your purposes? All must be taken into consideration. Opening day is too late.

From the moment he heard about the situation in Jerusalem, Nehemiah started praying and meditating on what needed to be done.

And it happened when I heard these words, I sat down and wept. And I mourned for days, and fasted, and prayed before the God of Heaven. (Neh.1:4)

He waited four months before approaching the king, obviously with God's help and wisdom, formulating a plan of

action. By the time Nehemiah went to the king, he knew exactly what he wanted to do (vision), what he needed (materials) and how much he needed (finance), where he was going to get it, and who would be able to help him (suppliers). He did all this, without ever setting foot in Jerusalem.

Once he arrived in Jerusalem, he took three days to acclimatize, to get to know the situation and then he started to put his plan into operation.

**And I arose in the night, I and some few men with me.
....and looked at the walls of Jerusalem which were
broken down, and its gates which were burned with
fire. (Neh.2:12-13)**

He already knew that enemies abounded, so he took a ride around Jerusalem at night to study firsthand what needed to be done.

Hours in any business are flexible. Do not fool yourself into thinking that business means the easy life. It is hard work, demanding, stressful and requires total commitment.

After familiarizing himself with the problems that he faced, Nehemiah began the work in earnest. The opposition caught unawares, were left stranded out in the cold. Unable to mount an attack they resorted to hurling harmless insults at the builders. Finally, when the enemy was ready to attack, the Israelites were armed and waiting. Nehemiah's preparations had paid off.

Unable to halt the work on the wall, they turned their attention to Nehemiah, but Nehemiah knew that what he was doing was right, nothing could stop him. His vision was firmly set in his mind.

It took just 52 days to complete the walls of Jerusalem, all due to his meticulous preparation and planning.

Plan your business carefully. Know what you are going to do before you do it. Know where you are going, and how you are going to get there.

Even when it came to building the temple, the plans, the materials and the finances had long been secured by David, before his son, Solomon, even started on the project. (1Chro.22:1-19).

It took Solomon 7 years to build the temple (1Kings 6:38) but it was a work well-planned as described by the Chronicler.

Now all the work of Solomon was prepared unto the day of the foundation of the house of the LORD, and until it was finished. So the house of the LORD was perfected. (2Chr.8:16)

Nothing was left to chance, but on occasion it is necessary to change plans, or at least alter them to suit circumstances. For example, when Moses led the Israelites out of Egypt, God's plan was that they should immediately enter the land of Canaan, but due to a lack of faith, the Israelites refused and it was necessary for them to spend forty years in the wilderness to learn about faith and obedience, two necessary items for any vision, to succeed - faith to know that it would be accomplished, and obedience to do and keep on doing till the end. At times the work may be a grind but even so continue till finished. All our planning has to take God and His will into account.

Your business is you but more than that:

And ye are Christ's; and Christ is God's. (1Cor.3:23)

Most banks today have a standardized business plan form which you can complete. It is worth the effort, even if you do not plan to borrow money from them, get hold of a form and fill it in, it will be of great benefit to you. It will give you a good idea of the viability of your venture; show you any shortcomings you might have and allow you to make contingency plans for any problems that may occur.

If there is any aspect of the business which you are unsure of, get advice. Approach the appropriate associations, lawyers and contractors beforehand, compare quotes and prices before making a decision.

**Without counsel purposes are disappointed: but in the multitude of counselors they are established.
(Prov.15:22)**

Every purpose is established by counsel: and with good advice make war. (Prov.20:18)

Somebody once said: Failing to prepare is preparing to fail. Make sure you are ready, do the legwork beforehand, it will save a lot of heartache later. If it becomes obvious that the business is not viable at least you have time to change your plans. Once your doors are open, it is too late.

CHAPTER SEVENTEEN

Financing Your Business

This is always a prickly question, to borrow or not to borrow? Fundamentalist Christians have a particular aversion to borrowing, quoting Paul:

Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law. (Rom.13:8)

In Exodus we read how God ordered the Israelites to borrow from the Egyptians just before they departed for the wilderness:

Speak now in the ears of the people, and let every man borrow of his neighbour, and every woman of her neighbour, jewels of silver, and jewels of gold.(Exod.11:2)

The Lord would later tell them to lend out money:

If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the LORD thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother: But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth. (Deut.15:7-8)

Even Jesus told a parable involving lending and borrowing (Luke.11:5-8) and instructed His listeners on the mount:

Give to him that asketh thee, and from him that would borrow of thee turn not thou away. (Matt.5:42)

I am pretty sure that the Lord would not have encouraged His people to sin, therefore when Paul spoke of not owing any man anything, he must have meant that accounts must be kept up to date and not neglected, that no person can point finger and deride God's people as untrustworthy.

The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth. (Prov.37:21)

He is not wicked because he borrows, he is wicked because he does not repay. Hiding behind a few legal clauses, does not mean you are not accountable to God. The verse prior to the one in which Paul says we must owe no man anything, he says:

**Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour.
(Rom.13:7)**

Tribute being a fixed amount that needed to be paid regularly, or an account and custom being tax.

Worldly logic encourages the establishment of companies, public or private, and then borrowing in the company's name. This leaves you obligation free if anything should go wrong, you are absolved of any responsibility to repay the debt out of your personal assets.

This is all very legal by world standards, but where does that leave you spiritually?

If you need to borrow to facilitate your increase, then do it, there is no scriptural argument against it except the warning

The rich ruleth over the poor, and the borrower is servant to the lender. (Prov.22:7)

Make sure that you can pay it back. Your initial budget calculations must include interest and repayments. There is an incident in the Old Testament where one of the foremost prophets actively encouraged a person to borrow:

Now there cried a certain woman of the wives of the sons of the prophets unto Elisha, saying, Thy servant my husband is dead; and thou knowest that thy servant did fear the LORD: and the creditor is come to take unto him my two sons to be bondmen.

And Elisha said unto her, What shall I do for thee? tell me, what hast thou in the house? And she said, Thine handmaid hath not any thing in the house, save a pot of oil.

Then he said, Go, borrow thee vessels abroad of all thy neighbours, even empty vessels; borrow not a few.

And when thou art come in, thou shalt shut the door upon thee and upon thy sons, and shalt pour out into all those vessels, and thou shalt set aside that which is full.

So she went from him, and shut the door upon her and upon her sons, who brought the vessels to her; and she poured out.

And it came to pass, when the vessels were full, that she said unto her son, Bring me yet a vessel. And he said unto her, There is not a vessel more. And the oil stayed.

Then she came and told the man of God. And he said, Go, sell the oil, and pay thy debt, and live thou and thy children of the rest.

(2Ki.4:1-7)

The widow needed to borrow vessels otherwise she would not have been able to receive the increase God had for her. Without the borrowed vessels she would have lost her sons, who probably were her only source of income and security in her old age. She would have lost her house, her possessions and possibly her life. Special note must be taken of verse 7. Once the increase had come she was

instructed to pay her debts out of the increase, and then enjoy what was left. Do not leave your debt as your last obligation; it must be your first.

These days there are many ways to start a business. Loans, mortgages, leasing or rental, consignment or period payment over a set time scale – usually 30, 60 or 90 days. With a bit of ingenuity and advice you could start up without it costing you anything or very much, those costs will come later, but be assured, they will come.

The market is very flexible and advice plentiful. Seek advice but make sure that the people you approach are reputable.

Only by pride cometh contention: but with the well advised is wisdom. (Prov.13:10)

Get all the help you can, it is not a time for pride. Others have been at it for years, you are starting out. Most people enjoy telling of their experiences, showing off how much they know. Make friends with them, they could be a great help to you. A word of advice now may remove years of waiting for your vision to be realized.

What must always be remembered is that money is a tool to be used; it is not the reason for your living. It is not 'the big, bad wolf' unless you make it so. It is not something to be afraid of. It does not talk, only those who use it, talk. Sometimes they use it as a weapon, sometimes they hide behind it, using it as an excuse for their behavior. But money is illiterate and can do nothing on its own. Use it as you need, do not let others use it against you. You are, and must remain, its master.

CHAPTER EIGHTEEN

The Right Person for the Right Job

A problem encountered constantly in the business world is the quality of personnel employed. So often the wrong person is placed in a position, and even though he or she may be highly qualified, the work is never up to scratch.

In the book Judges, we find the Israelites settled in the land of Canaan, living in the promised land, the land of milk and honey, under the leadership of God, guided by the laws given to them through Moses, bound by covenant, a chosen people, a royal priesthood. God had fulfilled His promises to them, and now as His chosen people, they had to fulfill their obligations to Him.

Chosen they might be, but they were still people, and being people they were apt to forget their promises to God, and time and again they fell into sin and disobedience. They lost sight of their purpose and vision, wandered from the path of priesthood laid out for them, and followed the idolatrous ways of the nations that surrounded them, taking on their habits, customs and gods, and turning away from the one true God.

Each time this happened, God would bring an enemy against them who would enslave them, steal their possessions, their harvests, and use up their resources. The hardships would continue till the Israelites came to their senses and acknowledged their mistake, repented and called on God for help, and each time God would raise up a leader or judge, who would drive the enemy out and lead the people back to Him. Whenever this happened, God would have to seek out a leader who had the right attributes and skills for the job. One such judge was Ehud.

And the children of Israel did evil again in the sight of the LORD: and the LORD strengthened Eglon the king of Moab against Israel, because they had done evil in the sight of the LORD.

And he gathered unto him the children of Ammon and Amalek, and went and smote Israel, and possessed the city of palm trees.

So the children of Israel served Eglon the king of Moab eighteen years.

But when the children of Israel cried unto the LORD, the LORD raised them up a deliverer, Ehud the son of Gera, a Benjamite, a man left-handed: and by him the children of Israel sent a present unto Eglon the king of Moab.(Jdg.3:12-15)

Ehud, of the tribe of Benjamin, became the right person for this particular job. The word Benjamin means 'sons of the right hand' but God needed a left-handed man to do the job and Ehud was left-handed. Ehud approached Eglon supposedly to give him a present but this was a ruse just to get close enough to the Moabite king so that he could be assassinated. When Eglon saw the dagger hanging on what he presumed to be the wrong side of the Benjamite (son of the right hand), he thought himself safe and allowed the assassin to approach and Ehud was able to kill the foreigner and lead Israel back to freedom.

Each judge chosen by God had traits that were needed for the task at hand. Ehud was left-handed, Shenger had strength, Deborah wisdom, Gideon a strong spirit, Jephthah was a mighty man of valor, and Samson was strong in body.

Few of them had great testimonials. Gideon doubted; Jephthah was the son of a harlot; Samson was arrogant and had a weakness for women.

Appearance had little to do with God's choice. What was needed were people who shared the vision, who had a heart

for His purpose, who could see what others could not, who could turn defeat into victory. What was needed was a 'company' person, a person who had the country and God in his heart.

We often hear of companies in trouble, and upon investigation we invariably find that the problem stems from within the organization, leaders who have lost sight of their purpose, leaders whose vision has become blurred, who have lost their reason to continue. When that happens usually bankruptcy, or a takeover, or some other calamity follows.

Once a company is taken over, it becomes a slave. Its produce, its equipment, its know how and its resources are used for the benefit of the new master. A new vision is enforced on the company, new rules, new expectations, new plans and new targets, all because of a loss of vision.

It is vitally important that the right people fill the right positions. Very often, and statistics show, the person who looks good or is acquainted with a person of position is selected, rather than the person who does good. Samuel, the prophet almost fell into the trap of allowing looks to deceive him. Instructed by God, he went to the house of Jesse, David's father to anoint the next king as successor to Saul:

And it came to pass, when they were come, that he looked on Eliab, and said, Surely the LORD'S anointed is before him.

But the LORD said unto Samuel, Look not on his countenance, or on the height of his stature; because I have refused him: for the LORD seeth not as man seeth; for man looketh on the outward appearance, but the LORD looketh on the heart(1Sam.16:6-7)

David, the least significant of the sons of Jesse was anointed king, and he became the ultimate 'company' man, prepared to die for what he believed, willing to accept blame for his faults, always out to improve the standing and status of his company, which were Israel and the kingdom of God. He used any means at his disposal to achieve his purpose, and whenever he stepped out of line, he would be brought back, sometimes violently.

While running from Saul, he had ample opportunity to kill the king, but did not, because the result would have been catastrophic. The country would have been torn in two, civil war would have followed, and the vision of a united people under one God would have been lost. While Saul served the 'company', David was prepared to wait until his time came.

Ultimately, his ascension to the throne was as a result of the death of Saul at the hands of the Philistines, and it left David unchallenged, blameless with the whole nation following him, and him following God.

From then on, the Israelites experienced unprecedented growth in military might, in acquisition of land, wealth and status. The company flourished, even though the man, David, would go through various trials and tribulations. His legacy was a viable, independent, unified country, adherent to God, the center of His kingdom on earth, subject to His guidance, willing, able, and ready to expand beyond its own frontiers.

What is interesting about Samuel, is that his own sons could not fill his shoes, and Samuel, to his credit as a man of God, as prophet and judge did not force them on the nation, but rather sought somebody who was able to do the job.

There is a manner of filling vacancies today called headhunting – seeking out those at other companies who are capable of doing the work and then 'buying' them. It has

become a fashionable way of recruiting people, of bringing people in to do a specific job, which is all very well until you question the loyalties of these new employees. Most of them come as a result of money, and they will go as a result of money. The real danger is that while they are in your employ, under your roof so to speak, where do their loyalties lie? What are they up to?

In Joshua 6 Israel had finally got their act together and set out on the conquest of Canaan. Their first acquisition was to be Jericho but before they set out they received instructions aimed at the good of the whole nation:

**And ye, in any wise keep yourselves from the accursed thing, lest ye make yourselves accursed, when ye take of the accursed thing, and make the camp of Israel a curse, and trouble it.
But all the silver, and gold, and vessels of brass and iron, are consecrated unto the LORD: they shall come into the treasury of the LORD. (Josh.6:18-19)**

The wealth of Jericho was for the Lord, in that way it became everyone's wealth equally. Leaving the wealth to the Israelites to divide amongst themselves would have caused immense dissent and delayed the advance, and invariably, discontent would have set in, jeopardizing the vision. But a certain Achan had his own idea about wealth sharing, the vision of the nation was of no consequence to him and he stole a portion of Jericho's wealth for himself. The result of this disobedience was defeat at the hands of the relatively weak inhabitants of Ai and the death of thirty six Israelites. The dream, the vision, the future was in danger of not being able to go forward. Before Israel could continue with their campaign to acquire the whole of Canaan the traitor had to be discovered and removed.

In 1 Samuel 5 we read how the Philistines defeated the Israelites and captured the Ark of the Covenant which they

placed in 'the house of Dagon'. Dagon was their principal god and had the body, arms and head of a man and the tail of a fish.

And when they of Ashdod arose early on the morrow, behold, Dagon was fallen upon his face to the earth before the ark of the LORD. And they took Dagon, and set him in his place again. (1Sam.5:3)

Lesson not learnt.

And when they arose early on the morrow morning, behold, Dagon was fallen upon his face to the ground before the ark of the LORD; and the head of Dagon and both the palms of his hands were cut off upon the threshold; only the stump of Dagon was left to him. Therefore neither the priests of Dagon, nor any that come into Dagon's house, tread on the threshold of Dagon in Ashdod unto this day.

But the hand of the LORD was heavy upon them of Ashdod, and he destroyed them, and smote them with emerods, even Ashdod and the coasts thereof. (1Sam.5:4-6)

Lesson learnt.

They sent therefore and gathered all the lords of the Philistines unto them, and said, What shall we do with the ark of the God of Israel? And they answered, Let the ark of the God of Israel be carried about unto Gath. And they carried the ark of the God of Israel about thither.(1Sam.5:8)

Unfortunately for the Philistines, the damage had been done and the plague continued amongst them even after the Ark had been removed. The Ark of the Covenant, as a trophy of war, looked good in Philistia, but as a part of their lives and their country, it was disaster. Going further back in the

history of the Israelites, we read that each time the army of Moses and Joshua conquered a nation, they were instructed to destroy it, man, woman and child. The reason was quite simple - the vision of one nation under one God would be diluted with the infiltration of foreign beliefs and idols.

As a business, you can ill afford a disloyal employee, one who is out to get as much from you as possible. While you cater to his needs he will be of service, but the day will come when you are unable to feed the greed, and he will infect others with his dissension. You need people who share the same vision, same goals as you, people bought are people sold. Their purpose and vision is money, not the company.

In the New Testament the disciples of Jesus, were constantly vying for status and positions of power until the unifying flame of the Holy Spirit descended on them at Pentecost and they acquired the vision of world evangelism. Then the business of spreading the gospel throughout the world could go ahead with spectacular success.

Everybody should be heading in the same direction. People can be taught to operate a computer, do the books or fix a vehicle – loyalty, trustworthiness, camaraderie, devotion cannot be taught, but are priceless. Learn to hear the heart of those in your employ.

....for out of the abundance of the heart the mouth speaketh. (Mat. 12:34b)

Listen to those in your employ, sooner or later they will reveal their true loyalties.

CHAPTER NINETEEN

Legals and Records

Keeping records or 'doing the books' is heartbreaking for most businesspeople. We want to do business not books. But doing the books can be very revealing, not only on a business level but also on a moral and spiritual level too. Apart from telling us what is happening in the business, bookkeeping can teach us something about ourselves, show us attitudes that need to be worked on and changed. As Christians we should always be looking to grow spiritually, therefore we need to examine our attitudes towards the things we dislike and ask ourselves, why do we not like doing them? For some people it can be a source of heart-ache and recrimination discovering that they are not as good or as clever as they thought they were, a truth which most people want to avoid. For others it may seem to be a form of self-betrayal that they are forced to share their success with others, and for a lot of others, sitting down with 'the books' reeks of time wasted, time that could be better spent doing something else.

He that hath an ear, let him hear what the Spirit saith unto the churches. (Rev.3:6)

Doing the books, to put it bluntly, determines whether we are a success or not, and the answer might scare a few. It is exactly those things that we detest that we need to work on so that another book can add up. It is a Book being kept that has far more value than the columns of numbers shown in our annual reports, it is a Book that, as far as we are concerned, needs to be kept up to date, because in the final analysis, it is the only Book that matters:

He that overcometh, the same shall be clothed in white raiment; and I will not blot out his name out of the book

of life, but I will confess his name before my Father, and before his angels. (Rev.3:5)

Bad attitudes can keep our name out of His book of life and we need to work hard to ensure a successful spiritual life.

And I saw the dead, small and great, stand before God; and the books were opened: and another book was opened, which is the book of life: and the dead were judged out of those things which were written in the books, according to their works. (Rev.20:12)

We sit down knowing that the bottom line will show up our works and, worse still, determine how much tax we will have to pay and our shoulders slump and a heavy heart turns us miserable. We take the attitude that taxes are a penalty for doing well, payment for the privilege of working, while others sit at home and get paid to do nothing. If we all thought like that, there would be nothing for anybody, no work, no pay, no roads, no water, etc.

Many Christians feel the state is unfair and use religion as an excuse to avoid paying their dues, with statements such as 'the government supports abortion and gay marriages, therefore I will not pay taxes or, at least, not all of them', but as always it is better to hear what Jesus said on the subject before we make any rash decisions that could get us into trouble.

Then went the Pharisees, and took counsel how they might entangle him in his talk.

And they sent out unto him their disciples with the Herodians, saying, Master, we know that thou art true, and teachest the way of God in truth, neither carest thou for any man: for thou regardest not the person of men. Tell us therefore, What thinkest thou? Is it lawful to give tribute unto Caesar, or not?

**But Jesus perceived their wickedness, and said, Why tempt ye me, ye hypocrites?
Shew me the tribute money. And they brought unto him a penny.
And he saith unto them, Whose is this image and superscription?
They say unto him, Caesar's. Then saith he unto them, Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's.
(Matt.22:15-21)**

Jesus had no time for the legalism of the Pharisees or the Jewish Council but He still advocated the paying of taxes. Before the Jewish Council, Peter said:

**Then Peter and the other apostles answered and said,
We ought to obey God rather than men. (Acts.5:29)**

And if God says pay, then you pay. In Matt 17 we read of another incident:

**And when they were come to Capernaum, they that received tribute money came to Peter, and said, Doth not your master pay tribute?
He saith, Yes. And when he was come into the house, Jesus prevented him, saying, What thinkest thou, Simon? of whom do the kings of the earth take custom or tribute? of their own children, or of strangers?
Peter saith unto him, Of strangers. Jesus saith unto him, Then are the children free.
Notwithstanding, lest we should offend them, go thou to the sea, and cast an hook, and take up the fish that first cometh up; and when thou hast opened his mouth, thou shalt find a piece of money: take, and give unto them for me and thee. (Matt.17:24-27)**

One thing that stands out in both these incidents is that we must not unnecessarily offend the authorities, so keep your

affairs up to date, and to do that we need to keep records so that we know what needs to be paid. In this regard, I would like to add, get acquainted with the tax laws. Know what you are entitled to deduct, do not wait until you receive a bill for outstanding taxes. In a number of countries, the government gives accountants and bookkeepers a percentage of all the taxes they collect. Why pay more than you need to? Pay what you must, but only what you must. If your company is large enough, you can hire someone with the necessary qualifications, but most small businesses rely on outside sourcing for their accounting needs. Make sure it is somebody who values you as a client.

Let every soul be subject unto the higher powers. For there is no power but of God: the powers that be are ordained of God.

Whosoever therefore resisteth the power, resisteth the ordinance of God: and they that resist shall receive to themselves damnation.

For rulers are not a terror to good works, but to the evil. Wilt thou then not be afraid of the power? do that which is good, and thou shalt have praise of the same:

For he is the minister of God to thee for good. But if thou do that which is evil, be afraid; for he beareth not the sword in vain: for he is the minister of God, a revenger to execute wrath upon him that doeth evil.

Wherefore ye must needs be subject, not only for wrath, but also for conscience sake.

For for this cause pay ye tribute also: for they are God's ministers, attending continually upon this very thing.

Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour.(Rom.13:1-7)

Paul states it plainly, and if you are still not happy then follow the advice he gave to a young Timothy.

**I exhort therefore, that, first of all, supplications,
prayers, intercessions, and giving of thanks, be made
for all men;
For kings, and for all that are in authority; that we may
lead a quiet and peaceable life in all godliness and
honesty.(1Ti.2:1)**

Pray for the tax collectors and those that are in authority while doing your books or writing the tax check. It does wonders for your state of mind.

Finally, the keeping of records is the only practical way of knowing whether you are succeeding or not. Money in the bank does not mean success. Your stocks may be down, your vehicles depreciated, equipment may need repairing. Your records show you the true value of what you have. Records show where your successes are and where your failures are, and through them you can make adjustments, expand in one direction, reduce in another, or, if need be, to stop a venture altogether if it has become a money drain.

In the Book of Esther, Mordecai, Esther's cousin, discovered a plot to kill the king, Ahasuerus. Mordecai told Esther, who informed the king. The plotters were executed and the incident written up in the book of Chronicles and forgotten. Meanwhile, a certain Haman became the senior of all the princes in the palace, and he hated Mordecai because the 'Jew' refused to bow or pay homage to him. So, Haman plotted to exterminate all the Jews in the land.

One night when he could not sleep, the king had the book of chronicles opened and read to him. (Ester.6). Therein he discovered Mordecai's hand in saving his life, and he honored Mordecai, discovering also in the interim that his beloved Esther was one of those Haman wished to exterminate. Haman was then himself hanged from the same gallows he had erected to execute Mordecai. The

records saved Mordecai's life and brought him honor. Your records could save your business and bring you honor.

Bookkeeping might not be everyone's favorite pastime but it is necessary. A couple of minutes a day can save years of heartache.

CHAPTER TWENTY

Marketing – convincing of a need.

Marketing is the art of convincing people that they have a need and that you have exactly what they want, impressing upon them that, that which you have is better than anything else around. They need to know that it will improve their lifestyle, their health, their wealth and their security. But people tend not to easily give up what they have earned in exchange for something else and they need to be convinced that they cannot do without your product, whether it is a service or goods.

There came a time when the children of Israel needed something. It was a time when they found themselves enslaved by the Egyptians and they cried out for freedom. God heard their call:

And it came to pass in process of time, that the king of Egypt died: and the children of Israel sighed by reason of the bondage, and they cried, and their cry came up unto God by reason of the bondage. And God heard their groaning, and God remembered his covenant with Abraham, with Isaac, and with Jacob. And God looked upon the children of Israel, and God had respect unto them. (Exod.2:23)

This was a time when their relationship with God was not what it should be, in fact, from subsequent events we know the Israelites worshipped the idols of the Egyptians and God was unknown to them. Therefore God needed a representative, someone who would present Him to the people. That someone was Moses, but Moses had a few problems of his own. He was eighty years old, had a speech impediment and a bad self-image, apart from that he had been living in the wilderness of Midian for forty years and we know what desert life can do to your appearance. But what

followed was a marketing exercise 'par excellence'. I do not mean to belittle or demean the work of God in any way, but we are discussing marketing and what better example can we have but from God Himself.

God needed a 'salesman', someone who could 'sell' Himself to the Israelites, and He chose Moses with all his faults. By today's standards Moses would not even get through the front door of the recruitment agency never mind an interview with the 'Boss'. But God needed the weak and inadequate to demonstrate His 'Product' – Himself. He had to demonstrate that He was more powerful than Pharaoh and all the gods of Egypt.

But God hath chosen the foolish things of the world to confound the wise; and God hath chosen the weak things of the world to confound the things which are mighty; (1Cor.1:27)

As a 'salesman', the first thing Moses needed to know was what he was 'selling':

And Moses said unto God, Behold, when I come unto the children of Israel, and shall say unto them, The God of your fathers hath sent me unto you; and they shall say to me, What is his name? what shall I say unto them?

And God said unto Moses, I AM THAT I AM: and he said, Thus shalt thou say unto the children of Israel, I AM hath sent me unto you.

And God said moreover unto Moses, Thus shalt thou say unto the children of Israel, The LORD God of your fathers, the God of Abraham, the God of Isaac, and the God of Jacob, hath sent me unto you: this is my name for ever, and this is my memorial unto all generations.

(Exod.3:13-15)

A Name that would be forever, a Name that would attract the attention of the Israelites, a Name that would create enough curiosity so that Moses would have the opportunity to present his 'Product'. But before Moses could present his 'Product' he needed to believe in it. He needed to know who God was and what God could do. He needed to be convinced.

And Moses answered and said, But, behold, they will not believe me, nor hearken unto my voice: for they will say, The LORD hath not appeared unto thee. And the LORD said unto him, What is that in thine hand? And he said, A rod.

And he said, Cast it on the ground. And he cast it on the ground, and it became a serpent; and Moses fled from before it.

And the LORD said unto Moses, Put forth thine hand, and take it by the tail. And he put forth his hand, and caught it, and it became a rod in his hand:

That they may believe that the LORD God of their fathers, the God of Abraham, the God of Isaac, and the God of Jacob, hath appeared unto thee.

And the LORD said furthermore unto him, Put now thine hand into thy bosom. And he put his hand into his bosom: and when he took it out, behold, his hand was leprous as snow.

And he said, Put thine hand into thy bosom again. And he put his hand into his bosom again; and plucked it out of his bosom, and, behold, it was turned again as his other flesh.

And it shall come to pass, if they will not believe thee, neither hearken to the voice of the first sign, that they will believe the voice of the latter sign. (Exod.4:1-8)

Now that the 'salesman' knew and believed in his 'Product' he could depart on his sales trip satisfied that there would be a demand for his 'Product'. The first person he met on the

road was his brother Aaron and together they proceeded to 'market' God.

**And Moses and Aaron went and gathered together all the elders of the children of Israel:
And Aaron spake all the words which the LORD had spoken unto Moses, and did the signs in the sight of the people.
And the people believed: and when they heard that the LORD had visited the children of Israel, and that he had looked upon their affliction, then they bowed their heads and worshipped.
(Exod.4:29-31)**

What a sales pitch - the Israelites had asked for freedom, but were offered much more. They saw the power of God and knew this was an offer they could not refuse. When marketing your product offer more than the customer wants. Show them what your product can do that others can't. Show them why your product is better than similar products on the market, not only for the once off sale, but the far more lucrative repeat business.

Unfortunately, when the Israelites came to the border of Canaan and sent in the twelve spies, only two of them came back convinced that the risks were worth it. The other ten came back with negative images of what they had seen. They could not see any advantage for themselves, only hardship and death. They had forgotten the power demonstrated to them just a short time before. Marketing is an ongoing exercise, people must not be allowed to forget your product.

Caleb and Joshua were unable to convince the multitude of the benefits of conquering the land. Even the presentation of luscious fruit, grapes and figs and pomegranates, milk and honey could not persuade them, life, it would seem, was more precious than all the good things the world has to offer.

As hard as they tried, Joshua and Caleb could not market Canaan to the Israelites. Marketing is more than the package, more than a list of benefits, the price has to be right. For the Israelites, on this occasion, the price demanded was too high.

Looking at the book of Judges, we see the roles reversed. The Israelites occupy the land of milk and honey, but forget the importance of eternal life. Their bodies satisfied, they are happy to turn their backs on God, and every so often, it becomes necessary for God to send an enemy against them to remind them of their most important need, Him.

The same thing happened years later, and God sent the Babylonian king, Nebuchadnezzar to conquer Judah, and carry the Israelites away into exile. It was while in exile in Babylon that the Israelites finally came to see the light and destroyed their idols forever.

In the New Testament the Apostle Paul had the same problem. Convinced by Jesus on the road to Damascus of man's need for salvation, he set out to 'sell' his beliefs to the world. As a salesman he was not very convincing:

For his letters, say they, are weighty and powerful; but his bodily presence is weak, and his speech contemptible. (2Cor.10:10)

And Paul suffered a lot as a result. But what he lacked in presence and eloquence he made up for in knowledge and persistence, thus we today have his letters as part of our Bibles. These are letters that were sent to remind congregations of their constant need for Jesus.

People need to be continually reminded of how much they need you and your products, more even, than their money.

To market yourself and your product, you need to know yourself and your product both the good and the bad. You need to be convinced before you will be able to convince any potential client or customer.

Death and life are in the power of the tongue: and they that love it shall eat the fruit thereof. (Prov.18:21)

Success is in your mouth, all the packaging, the special offers, will mean nothing if you do not convey a sense of confidence in your product. This is evident in Paul's life as well. He never allowed the beatings and stoning, the hardships and depravation to influence his presentation or his 'customers'. No negative image of the business or product must be conveyed. A negative image cost the Israelites another forty years in the wilderness. Companies today pay out fortunes to keep bad publicity and a negative report out of the public eye.

It is however, important that you believe in what you are marketing. Once you are convinced, once you can sell the product to yourself, you can develop a marketing strategy to convince others. Moses used personal knowledge of the great 'I Am' to convince the Israelites to leave Egypt. Paul used his knowledge of the Scriptures and his own personal testimony of his encounter with Jesus to convince the various nations. God used signs and wonders to demonstrate to Pharaoh that He was the one true God. Joshua's strategy was obedience, Samson's strength, Nehemiah used tears to convince the king and Solomon used wisdom.

The purpose of marketing is to sell, but to do that you as salesperson need to be convinced of the products viability. Get to know your product down to the finest detail and the detail will sell itself.

CHAPTER TWENTY-ONE

Buying and Selling

All business, whether it is a multi-million dollar corporation or a backyard mechanic, is a matter of buying and selling with a view to making a profit. You sell your ideas, your labor, your expertise, your knowledge, your skills, your looks, your talents.

The first time the word 'sell' appears in the Bible is during the incident between the sons of Isaac when Jacob said to Esau:

**And Jacob said, Sell me this day thy birthright.
(Gen.25:31)**

And the word 'buy' first appears, when Jacob's sons were sent to Egypt to buy corn from Joseph.

**And all countries came into Egypt to Joseph for to buy corn; because that the famine was so sore in all lands.
(Gen.41:57)**

Buying and selling is the basis, the foundation of any type of business you care to think about, and being successful at it is important.

The first thing to think about when buying and selling is profit. Ask the question 'can I make a profit?' If you cannot, leave it. What's the point if you make a loss?

Buy low, sell high, a good maxim just as long as you look at other aspects of bartering such as repeat business and reputation. Ask yourself the question, 'will they come back again to buy more, or will they think I cheated them?' Will I be able to approach them in future with other products I might want to sell?

There is nothing wrong with making a profit. God advised Jeremiah to buy a field, even though Jerusalem was devastated, because the city would, at some future date, be repopulated and the value of property would escalate.

**And Jeremiah said, The word of the LORD came unto me, saying,
Behold, Hanameel the son of Shallum thine uncle shall come unto thee, saying, Buy thee my field that is in Anathoth: for the right of redemption is thine to buy it.
.....Then I knew that this was the word of the LORD.
And I bought the field of Hanameel my uncle's son, that was in Anathoth, and weighed him the money, even seventeen shekels of silver.
And I subscribed the evidence, and sealed it, and took witnesses, and weighed him the money in the balances.
For thus saith the LORD of hosts, the God of Israel;
Houses and fields and vineyards shall be possessed again in this land.
(Jer. 32:6, 7, 8b, 9, 10, 15)**

Knowledge has always been the key to successful buying. Knowing the value beforehand and setting a maximum price to be paid, makes the transaction a simple process and guarantees success. There will be no surprises.

In Proverbs 31, the traits of a virtuous wife are espoused, and in verse 16 we read:

She considereth a field, and buyeth it: with the fruit of her hands she planteth a vineyard. (Prov.31:16)

The important word here is 'considers'. It means she sees it, studies it, determines the price she is prepared to pay for it, what to do with it, and then once her plans have been made,

she buys it. All the bases have been covered. For her, there will be no surprises.

After buying judiciously and circumspectly, comes the time to sell. A good salesman knows the value of his product, determines maximum potential, knows the bargain base price, reads his customer and extracts as much as possible out of him, letting him walk away excited about his purchase.

Remember always, that one sale could lead to many. Yes, you may only see him once in your lifetime, but his lips are a free advertisement, and with the cost of advertising today, any free help must be considered invaluable.

If a buyer is convinced he is getting a good product at a good price from a good person, he will be happy, and his tongue will then be of service to you. Get to know with whom you are dealing. Buyers have all kinds of strategies to get what they want.

It is naught, it is naught, saith the buyer: but when he is gone his way, then he boasteth. (Prov.20.14)

In other words, the buyer was saying that the product was worthless in order to get it at a better price, and once he had achieved his goal he walked away bragging about his abilities. However, in Amos 8 there is a word of caution to all unscrupulous salesmen. People will do anything for the 'quick buck'.

**Saying, When will the new moon be gone, that we may sell corn? and the sabbath, that we may set forth wheat, making the ephah small, and the shekel great, and falsifying the balances by deceit?
That we may buy the poor for silver, and the needy for a pair of shoes; yea, and sell the refuse of the wheat?
(Amos.8:5-6)**

In reply the Lord has sworn by the pride of Jacob 'Surely I will never forget any of their works.' If you need to cheat and steal to make a profit, then something is wrong, and your marketing, your attitude, your knowledge, or your ability is at fault and needs to be corrected. Cheating is not business, setting people under obligation through debt and addiction and feeding on their troubles, is not business, it is slavery. A good businessperson has no need of those tactics. He is honest and can walk with his head held high - knowing that all his customers and clients will come back of their own free will.

CHAPTER TWENTY-TWO

Caleb – Don't Let Looks Deceive

As one of the original twelve spies sent out to reconnoiter Canaan, Caleb saw the giants, the fortified cities, the rough terrain, but he also saw the produce, the grapes, the milk, the honey, the houses and cities already built and he along with Joshua reckoned the rewards far exceeded the risks. What had they to lose but desert wasteland and lives of wandering? But as a result of the faint-heartedness of his countrymen, who could not see what he saw, he had to wait forty-five years to settle on his God-given portion of land.

At 85 years of age, Caleb went to Joshua and asked for that which had been promised to him, a mountain upon which rested the city of Hebron. (Numbers.14:23-24). As Joshua's right hand man, and confidant, he could probably have asked for any portion of Canaan, and he would undoubtedly have received it, but instead he insisted,

**Now therefore give me this mountain, whereof the LORD spake in that day; for thou heardest in that day how the Anakims were there, and that the cities were great and fenced: if so be the LORD will be with me, then I shall be able to drive them out, as the LORD said.
And Joshua blessed him, and gave unto Caleb the son of Jephunneh Hebron for an inheritance. (Jos.14:12-13)**

As we know, Caleb overran the Anakim and took possession of his mountain which begs the question, why go to all that trouble for a mountain when there was perfectly good, arable land available elsewhere, land relatively flat, good for raising crops and animals? Land which he would not have to fight for? What did Caleb know that others did not?

He already knew that the land produced a good crop, perhaps not as good as elsewhere, but good enough.

But he also knew that with a mountain comes something else, diversity of climate, soil, and vegetation. The mountain is also a strong natural barrier against the elements and enemies.

With a mountain you always have a windward and leeward side. When one side is being battered, the other side is protected.

Any enemy attacking you would have to be vastly superior in fitness, numbers and tactics. And with a mountain, you have high ground and low ground each with its own vegetation.

In Joshua 15:19 we read how Caleb gave his daughter upper and lower springs. In other words, when one spring dries up, the other will still flow, when it's too hot down below, they can climb to the cooler air at higher altitudes.

Caleb saw, in his mountain, a capacity to diversify, not only did he need to rely on animals but he could grow grapes and figs and wheat. When one failed, the other would sustain them, Caleb had the foresight to see beyond the here and now. He did not allow the sight of a mountain to deter him. Where a mountain is an obstacle to most, it was an opportunity for him, firstly to establish himself, and then to diversify and expand. He made the most of what he had.

In Israel God saw more than the disobedient, recalcitrant group of misfits most of us see when we read the Bible. Under King David, He established the nation, unified it and defeated all their enemies. By the time Solomon ascended the throne, the Israelites were in a position to expand their trade beyond their own borders and to add to their wealth.

**And king Solomon made a navy of ships in Eziongeber,
which is beside Eloth, on the shore of the Red sea, in
the land of Edom.(1Ki.9:26)**

And they came to Ophir, and fetched from thence gold, four hundred and twenty talents, and brought it to king Solomon.(1Ki.9:28)

For the king's ships went to Tarshish with the servants of Hiram: every three years once came the ships of Tarshish bringing gold, and silver, ivory, and apes, and peacocks.

And king Solomon passed all the kings of the earth in riches and wisdom.

And all the kings of the earth sought the presence of Solomon, to hear his wisdom, that God had put in his heart. (2Chr.9:21-23)

A dysfunctional nation of stiff-necks had eventually seized their opportunities, realized their potential and grown into the most powerful nation on earth.

When Jesus set out on His ministry, He came across Simon. We would have seen a fisherman - He saw a rock on which to build. When He saw John and James, He saw Sons of Thunder, nothing would keep them quiet. In each one of His disparate disciples, Jesus saw opportunity and potential.

We, too, must be on the lookout for opportunity, do not let looks deceive, beneath the surface might lie a wealth of untapped potential.

Ask questions, such as, what if, can I, will it? Nobody wants a wrecked car, but a mechanic sees parts, which are, otherwise, costly, a broken chest supplies wood and an old discarded piece of clothing, zips and buttons. No farmer wants brackish land, but a little research will show that sweet potato or yams and beet thrive therein. Seek opportunity where none exists, and you will find the richest rewards.

CHAPTER TWENTY THREE

Samson and Delilah – Negotiating With the Enemy

Negotiating is essentially a nice, civilized term for bartering, and it is the process of getting the best deal possible. It can take on many forms, from auctioneering, to vying for discounts, to contracting and bringing about mergers. Negotiating is part and parcel of everyday business, from the smallest to the largest, and all of us need to barter or negotiate at some stage of our lives.

From birth Samson was elected to be a judge of his people, to help them keep the covenant of the Lord, to keep the vision and to grow in His ways.

Blessed with great strength, a hot temper, impatience and an independent spirit, he brought the fear of God on all and sundry, wonderful for a soldier, but absolutely useless in a negotiator. Negotiating requires that the two sides come to an agreement with one another. Impatience, fear and temper tend to chase people away and lose the deal. At the time of Samson's reign as judge in Israel, the Philistines ruled the land and he would react violently to the injustices forced on him and his people.

Unable to physically overpower him, the Philistines sought a way to capture this 'upstart' who thwarted them at every turn. Direct confrontation had brought them nothing. Not strong enough to mount a frontal attack they needed another approach to achieve their aim. They sought out his weak spot or rather that for which he had a weakness – his vice. With Samson, the Philistines discovered it was women, for others it may be alcohol, gambling, adrenalin, gossip, or a myriad of other addictions, but whatever it is, the opposition will try to exploit it.

How many negotiators have failed at the negotiating table because of their vices – things that have absolutely nothing to do with their businesses? It is at the negotiating table that we realize life and business are synonymous – they cannot be separated. That is why it is so essential to lead a godly life.

The Philistine plan took shape in the form of Delilah, a woman from the Valley of Sorek who had caught Samson's eye. They persuaded her to extract Samson's secret from him, and this entailed some very personal negotiation:

And she said unto him, How canst thou say, I love thee, when thine heart is not with me? thou hast mocked me these three times, and hast not told me wherein thy great strength lieth.

And it came to pass, when she pressed him daily with her words, and urged him, so that his soul was vexed unto death;(Jdg.16:15-16)

Here we see Delilah nagging Samson for the secret of his strength, using his love as a bargaining chip. It was not the first time that Samson found himself in this situation. Earlier, his Philistine wife had used the same ploy to get him to reveal the answer to a riddle and he had succumbed, but vice being what it is, tends to spring the same trap time and again. Vice does not leave voluntary, it has to be evicted, sometimes violently.

Study yourself and your business, know your weaknesses, know your products weaknesses, be ready to counter any attempt to exploit them, so that when the opposition tries to manipulate you with what they think is your weak spot, you will be able to turn the tables on them.

Samson, big and strong, had become arrogant. He ignored his weaknesses and did nothing to bring them under control;

he was a mighty man but a weak negotiator. Therefore, Delilah could use all her wiles to entrap him.

**A foolish son is the calamity of his father: and the contentions of a wife are a continual dropping.
(Prov.19:13)**

Nagging – was the weapon of choice for Delilah that drove Samson to destruction.

**And it came to pass, when she pressed him daily with her words, and urged him, so that his soul was vexed unto death;
That he told her all his heart,... (Judges16:16-17a)**

The good negotiator needs a cool temperament, patience, determination and strength of thought, traits that fitted Delilah well.

Trust ye not in a friend, put ye not confidence in a guide: keep the doors of thy mouth from her that lieth in thy bosom. (Mic.7:5)

Be aware with whom you share your innermost secrets. Guard your lips; do not reveal those things that could destroy your business. Why let the opposition know how it is possible to undermine you?

From Delilah's point of view, she had successfully negotiated her way to wealth. She had nothing except her wit and her charms to help her, yet she brought down the mightiest man in Israel. As Christians, we cannot agree with her methods, her emotional manipulation and the use of her body to gain wealth, but that she was successful, there is no doubt.

In negotiating, compare your strengths with your competition's weaknesses - it may be a comparison of

quality or price or location, or even quantity, color or availability. Seek to gain the advantage.

The best negotiators let those they are negotiating with believe that they are doing them a favor, allowing them to think that they have got the better deal:

Behold, I send you forth as sheep in the midst of wolves: be ye therefore wise as serpents, and harmless as doves. (Mat.10:16)

The aim of any negotiation is not to destroy or hurt people, but to acquire that which you want. The best wars are those that are won without a shot being fired.

Esther, in negotiating for the life of her people, saw her enemy hung from a gallows.

Jesus, in negotiating with Paul on the road to Damascus, saw His enemy converted to His Way, and ultimately become the great champion of the church of Jesus Christ.

Each had the same purpose in mind, to save their respective people. Each had a violent competitor to negotiate with, and each was successful. One competitor died, the other lived. Negotiations, at times, need to be ruthless and rough, but more often that not,

By long forbearing is a prince persuaded, and a soft tongue breaketh the bone. (Prov.25:15)

During the best known negotiations of all time, those between Moses and Pharaoh, we see two contrasting positions collide. Pharaoh was powerful and wealthy, the representative of the most powerful nation on earth, a human god. Moses, straight out of the back country of Midian led a ragtag bunch of slaves, penniless, without home or country. But Moses had the advantage, he had grown up in the royal court, therefore he knew how his opponent thought, he had the education and knowledge and

he held the moral and spiritual high ground, and try as he might, Pharaoh could not scale it.

The LORD shall fight for you, and ye shall hold your peace. (Ex.14:14)

Moses came to the negotiating table in the name of God, you can too. God was with the Moses, and the result was that the Israelites left Egypt loaded down with silver and gold, given to them by their former owners. You too can leave the table with your pockets full

**What shall we then say to these things? If God be for us, who can be against us?
(Rom.8:31)**

CHAPTER TWENTY FOUR

Competition and Opposition

The nature of free trade allows for more than one supplier of a product or service. It allows for competition and this is good as it ensures quality of product and service. As businesspeople we do not always welcome competition and would, at times like to use Old Testament solution to deal with opposition – put them to the sword – but alas, in this day and age we cannot, so the reality of competition has to be squarely faced and tackled in other ways.

Be sober, be vigilant; because your adversary the devil, as a roaring lion, walketh about, seeking whom he may devour:

Whom resist steadfast in the faith, knowing that the same afflictions are accomplished in your brethren that are in the world.

(1Pet.5:8-9)

What an apt description of competition or opposition. Sometimes they come at you, roaring and shouting, trying to frighten you away. Other times they come stealthily, trying to catch you off guard. 'Be vigilant', I suppose is the best advice anyone can give, be prepared – if you have done your homework, you would have taken note of the competition before you started, made yourself aware of his products, his prices, his marketing strategy, and if possible, the resources available to him.

Most times in the competitive world of business, the first thing that happens when a new player comes on the market, war is declared and prices are lowered. Be careful of a price war. In your preparations, you should have worked out what the minimum price is you can sell your products for, without making a loss, know that figure and stick to it. If he sells at a loss, he will be lost. For a short while he may be able to

sustain those losses, but no business on earth can survive doing this indefinitely, shareholders will make sure of that.

If the opposition does not succeed with those tactics, the attack will probably shift to your products, the quality and availability thereof. In the book of Nehemiah, we read how the opposition came together to mock the wall Nehemiah was building, unable to physically assault the city, they stood off away and denigrated the work being done.

**Now Tobiah the Ammonite was by him, and he said,
Even that which they build, if a fox go up, he shall even
break down their stone wall.(Neh.4:3)**

These are words designed to undermine morale, to turn people away from their endeavors, either by a cessation of operations, or better still, to have the Israelites break down what has already been built and restart, which would have given the forces of the opposition time to muster. Nehemiah's product (the wall), stood the test of time and the opposition was forced to back off and concede defeat. The Lord tells us:

**The LORD shall fight for you, and ye shall hold your
peace. (Ex. 14:14)**

Be still, I will fight for you.

Theodore Roosevelt in a letter wrote, "Speak softly and carry a big stick; you will go far." There is no greater weapon than the forces of heaven. In dealing with competition it is always better to deal from a position of strength, not necessarily only monetary strength, but moral strength. If, however, you do not have the advantage and are competing from a weak position, do not let the competition know. 'Be still!' what they do not know will not hurt you.

Gideon with only three hundred men outwitted a Midianite army of thousands, deceiving them into thinking that he was much stronger than they. With the help of the Lord he gained an impressive victory without firing a shot. (Judges 7)

Deal with opposition decisively.

In the book Ezra, we read about the Israelites who returned to Jerusalem from captivity in Babylon. Their dream was to settle in the city and rebuild the temple. But they encountered opposition and allowed that opposition to gain a stronghold in their minds and a position of strength in the palace of the king and the work came to a standstill. No attempt was made to counter the opposition and no attempt was made to question the motives and tactics of the forces arrayed against them and it was to take another twenty years before the temple was completed. Be thorough in your preparations, be decisive, and leave nothing to chance when it comes to competition.

Competition there will be, but remember, to them you are also competition, your presence will also be working on their minds, you will also be troubling them, but the difference is your strength is in the Lord, know that He will sustain you.

Thus saith the LORD, thy Redeemer, the Holy One of Israel; I am the LORD thy God which teacheth thee to profit, which leadeth thee by the way that thou shouldest go.(Isa.48:17)

For the LORD giveth wisdom: out of his mouth cometh knowledge and understanding.

He layeth up sound wisdom for the righteous: he is a buckler to them that walk uprightly. (Prov.2:6-7)

Keep yourself blameless - let no finger be pointed at you or your business, because victory is for the upright.

Do not be afraid, He is with you always; He will protect and guide you.

CHAPTER TWENTY FIVE

Moses and Aaron – Partnerships

In business, partnerships are sometimes necessary. One may have an idea and no money, while the other has the money and no idea. One may be weak and needs a strong arm to lean on. One may be a dreamer who needs a doer to bring the business to fruition. For whatever reason people are brought together in business, they should have the same goals.

Moses and Aaron were brought together for one purpose, to free the Israelites from Egyptian slavery and lead them to the Promised Land. Together, they became unstoppable in the pursuit of that goal, a partnership in the full sense of the word.

And Moses told Aaron all the words of the LORD who had sent him, and all the signs which he had commanded him. (Ex.4:28)

Moses had felt that the vision was too great for him to accomplish alone and asked for help. This lack of faith in an Almighty God angered the Lord, because the Lord had promised to give Moses the right words, and to teach and guide him. Nonetheless, the Lord relented and chose Aaron to become Moses' partner and spokesperson in pursuit of the quest. It was a godly choice and the two worked well together.

It was a partnership that succeeded, with Moses taking on the role of senior partner.

When in battle with the Amelekites, it was Aaron who held up Moses' arms so that victory was assured. (Exodus 17)

We too, when it comes to a choice of partner, need to decide, with care, who we want to stand beside us.

**Be ye not unequally yoked together with unbelievers:
for what fellowship hath righteousness with
unrighteousness? and what communion hath light
with darkness?
And what concord hath Christ with Belial? or what part
hath he that believeth with an infidel?
And what agreement hath the temple of God with idols?
for ye are the temple of the
living God; as God hath said, I will dwell in them, and
walk in them; and I will be their God, and they shall
be my people.(2Cor.6:14-16)**

If you want your walk with God to include your business, then you need a godly person to stand by you. One who will hold up your arms in time of need and guard your back in time of strife. One whose arms you are prepared to hold up, with whom you are prepared to share hard times. Partners stand by each other at all times.

When the vision is shared, individual status takes a back seat to the drive of reaching that goal – the vision is the thing that personalities help achieve. Personalities are secondary to the goal.

On one occasion, Aaron and his sister Miriam turned against Moses because of his marriage to an Ethiopian woman. Personal likes and dislikes became more important than the combined vision – the way forward became blocked by individual prejudices, and those personal preferences almost derailed the partnership. Because of their dislike for the Ethiopian woman, they thought to usurp the leadership role for themselves and continue without Moses:

And they said, Hath the LORD indeed spoken only by Moses? hath he not spoken also by us? And the LORD heard it. (Num.12:2)

Partnerships work when the partners remain focused on their combined goals. Each has talents, traits and gifts that can enhance and strengthen the partnership, but once a partner thinks he is better or can do without the other, the partnership is doomed and with it the business. Yes, we do have feelings and needs, and preferences, but they cannot be allowed to interfere with the partnership, because then they interfere with the vision.

In the partnership between Abraham and Lot, we see how each needed water for his flocks, and these individual needs turned into a dispute over who was entitled to the water, in essence they were arguing about who was more important. (Genesis 13)

The same question of importance arose amongst the disciples of Jesus, also causing dissent.

Abraham and Lot dissolved their partnership and each went his own way. The disciples resolved their dispute with the mediation of Jesus. Jesus told his disciples:

**Whosoever therefore shall humble himself as this little child, the same is greatest in the kingdom of heaven.
(Mat.18:4)**

Loyalty requires humility, if each of the partners exalts himself above the other in status and worth, the partnership is doomed.

Jonathan, prince of Israel, the son of King Saul, heir to the throne, humbled himself before David, protecting the shepherd boy, from the anger of Saul, helping him during a time of danger, warning him and being there when David

needed him. Jonathan realized that David held the future of the kingdom in his hands and he did not allow his position as heir apparent to the throne come between them. It was a partnership that ensured the survival of Israel.

Partnerships are born out of a joint need, a joint vision. Trust and understanding are paramount. Partnerships die when the needs and visions change.

Loyalty, humility, focus are of paramount importance. The well-being of the other partner is more important than your own, because the partnership is the business.

CHAPTER TWENTY SIX

Joshua Next in Line - Successful Successors

For many businesspeople, the business represents their life's work and when they want to retire they would like to see it continue. Nearing his death, Moses realized he would have to appoint a worthy successor, someone who could continue where he had left off, someone who would be able to continue with the 'vision'. His own sons did not make the grade, his brother, Aaron was dead, so he needed to look elsewhere for someone to continue the work. That someone was Joshua, the son of Nun.

Like the journey of the Israelites in the wilderness, businesses are an extension of the one who started them, and in most cases, the desire of the originator is that his own children would take over and continue where he left off. The problems arise when those children do not have the same vision or desire, and want to pursue their own interests. Then it is time to ask some serious questions? Is the business worth it? Is there a reason to continue and if so who will be the ideal candidate to takeover?

In Biblical times, it was the norm for the eldest son to succeed the father, but on numerous occasions, God sought out the best man for the job, not the best family member.

Moses knew it was vital that the work God started through him continue, and his own children were not up to the task. Looking outside his own household he found Joshua willing and able.

Joshua began his training from an early age and for 40 years he supported Moses, and led the army. He was one of the original spies to see Canaan for the first time and one of only two who approved immediate occupation of the Promised Land.

Allied to Moses, with the same vision, experienced in the art of war, he was the ideal successor to Moses, to continue where Moses let off. Moses had established the Israelites as a nation; it was for Joshua to establish them in Canaan.

At the death of Joshua, it was not his sons, but Caleb, his onetime espionage partner, who was chosen to lead the people.

Eli, chief priest in the temple, had two sons, also in training and employed in temple duties, but God saw that they were unfit to follow in their father's footsteps, so He chose Samuel.

On the surface, King Saul, had a very able son in Jonathan, but God had Samuel anoint an unknown shepherd boy, David, to follow Saul as king.

So many businesses fail as a result of mistaken employment possibilities, people placed in positions they are not capable of filling, or given promotions when they are incapable of doing the work. Sometimes, they do not even desire the position, but as a result of family expectations and traditions, they take up office, only for the business to collapse or retreat.

Solomon wisely noted:

**There is an evil which I have seen under the sun, as an
error which proceedeth from the ruler:
Folly is set in great dignity, and the rich sit in low place.
I have seen servants upon horses, and princes walking
as servants upon the earth.
(Eccl.10:5-7)**

When it comes to successions, it is vital to appoint someone who at least shares the vision, who has the passion and drive to see the business succeed.

Moses, when God wanted to destroy the Israelites, was more than willing to die in their stead, because his vision was to see them, one nation united under one God, in their own homeland.

Isaac, had two sons, Esau and Jacob, God had placed in Abraham and Isaac a vision of a nation formed out of them that would dwell in the land they occupied. The thought was that son would succeed father till the vision succeeded. The rule of the day was that the eldest son should take over from the father, but God saw more than just the norm and allowed Jacob to deceive Isaac, because Esau had married foreign women and thus become ineligible.

If the business is being run for one purpose only, that being to make money, with no beneficial purpose, no thought to people, no thought to improvement or well-being, it might be best to sell it, rather than allow it to further taint the landscape. What value is there in having a fool at the helm, as happened in Israel when kings not dedicated to the vision of one nation under one God, succeeded to the throne? They lost their purpose, their vision, their unity and God removed the nation driving them into slavery, that they might regain their purpose, their sight.

Succession is not only for family and business, but ideals and vision, and the right people have to be found to further those ideals and they have to be appointed at the right time so that they can learn while the owner is still able to help.

Succession is important to survival, and needs to be handled as soon as possible so that the reins do not become slack. Succession ensures longevity and continuance; it is what keeps our society stable. Even in politics and government,

the most critical and vulnerable moments in a country's history are the moments of transition, from one government to another, one ruler to another. Care has to be taken that one's successor is familiar with the business. Often, the owner of the business tends to hang on too long, creating a vacuum, in which uncertainty takes hold.

This happened with David who delayed the naming of his successor, a position he had promised to Solomon, son of Bathsheba. When it became obvious that David was dying, Adonijah stepped in and proclaimed himself king, destabilizing the monarchy, undermining security and creating an enemy within the palace. (1Kings 1)

Joseph, the youngest son of Jacob, dreamt of power, of having sway over his brothers and father, it almost cost him his life. Who was this fanciful upstart who thought to tell them? Even though he was Jacob's favorite, he had not yet earned their respect. Respect comes not through fancy clothes and dreams, it comes through work, and work is what business is all about.

It would take years for Joseph to prove himself, not only to his father and his brothers, but also to himself.

Succession is an inheritance and should be given to the most deserving. You will not squander your hard earned money on someone you know will waste it. You take care to ensure that the money will be managed well. Do the same with your business. It is your legacy.

CHAPTER TWENTY SEVEN

Joseph – Successful At Being Number Two

Most of us want to be boss, the top dog, the man, but success can be achieved from a lesser position.

Of all the sons of Jacob, Joseph, the youngest was the most favored, and he had no hesitation in showing it off. As a seventeen year old, his father made him a tunic of many colors, which only heightened the tension and fueled the jealousy that already existed between him and his brothers, and then, to top it all, young Joseph had a dream, in which he saw his brothers, represented by sheaves of wheat, bowing down to him – a dream telling him that he would reign over them all.

Again he dreamed, of the sun and moon and eleven stars bowing down to him. With the innocence, or arrogance, of youth, he recounted the dream to his brothers, this time even angering his father, Jacob.

A grand vision, spoiled by unwise words, and an over active tongue.

Death and life are in the power of the tongue: and they that love it shall eat the fruit thereof. (Prov.18:21)

Joseph's tongue almost cost him his life as his brothers wanted to kill him, but because of Reuben's intervention, his life was spared and he was sold into slavery.

For most this would have been the end, but God had planted a vision within Joseph, a vision to be the best despite his circumstances, and his enslavement only proved to be the beginning.

In Egypt, the captain of the guard, Potiphar bought him and in Potiphar's house, Joseph was a success, and found favor

in his master's eyes. Promoted to overseer or steward, Joseph had the run of the house, controlling the finances, the other slaves, the purchases and everything to do with the running of the house.

It would seem that he had learnt his lesson and adjusted to the idea of not being the most important, but this did not stop him from wanting to be the best.

Just when things seemed to be going well for him, Potiphar's wife made a play for the handsome Joseph, and he ran from her advances. Jilted, she laid false charges against him and Joseph ended up in prison.

Down again and once more he had enough reason to give up, but for Joseph it was just another stepping stone to greatness. If he had remained in Potiphar's house, Joseph would undoubtedly have disappeared into obscurity, but Joseph remained faithful to his principles and to his God knowing that

With him is strength and wisdom: the deceived and the deceiver are his. (Job.12:16)

In prison, Joseph so impressed the warder, that he was given charge of the prison, the prisoners and all that happened there. Once again he prospered, only giving account to the prison keeper.

It was while in prison that Joseph had the chance to use his gifts, and he seized the opportunity to interpret the dreams of Pharaoh's cup-bearer and Pharaoh's baker. Their dreams became reality, the cup-bearer being restored to his position, while the baker was executed.

It would take another two years before Pharaoh heard of Joseph's ability as an interpreter of dreams, and summoned him to the palace. Impressed that Joseph could tell him

what he had dreamt; Pharaoh made him Prime Minister over all the land, subject only to Pharaoh himself.

With the turn of events, Joseph's family was forced to seek food in Egypt to survive the famine that gripped the Middle East, and in their travels they met and bowed down to the now powerful Joseph. So his childhood dreams of them bowing down to him were fulfilled.

What is interesting about the life of Joseph is that he never became the boss. He was always number two, in Potiphar's house, in prison, and in Pharaoh's court, there was always someone more important than him, a trend that continued even when it came to the naming of the tribes of Israel. While each of his brothers was acknowledged as head of one of the tribes, Joseph's name does not appear, that honor went to his two sons, Manasseh and Ephraim, but mention the sons of Jacob, and Joseph stands head and shoulders above them all, the most successful 'reject' of all time.

Joseph diligently applied himself, to being the best that he could. Using his talents to the best of his ability, his efforts were rewarded and he achieved more than all his brothers combined. One trait that stood out in his early years, his arrogance, had all but vanished by the time he had reached Potiphar's house.

Each of us, in our dealings need to learn lessons, some are harder, some easier, but progress comes with each learning and application of that which we have learnt.

Like Joseph, we must be on the lookout for opportunities to improve ourselves and our position, irrespective of circumstances, because as believers, the greater our position, the greater our testimony especially if we have to

start like Joseph, from below the bottom rung, in a pit with nothing.

You may never become boss, you may never have a title, you may never have your own money, but you do have your talents and abilities given to you by God. Moses in the wilderness asked the Lord how it would be possible for him to lead the Israelites to freedom:

And the LORD said unto him, What *is* that in thine hand? And he said, A rod. (Ex.4:2)

And with that rod Moses turned the Nile to blood, opened the Red Sea, drew water from rock, and led his people to freedom. Use what God has given you, to the best of your ability, irrespective of your position and reap the rewards.

CHAPTER TWENTY EIGHT

Completing the Task

Recently I heard from a friend who had work done on his house. The work was of the highest standard, done exactly as my friend wanted it done but when the contractor left, he left behind a driveway full of dried cement and broken bricks. My friend commented that he would not again use that contractor because he felt the rubble represented an unfinished job.

In the book of Judges, we come across the Israelites settled in the Promised Land. The original vision was that they would dwell peacefully and prosperously in the land of milk and honey, but after the death of Joshua, the people lost sight of the original vision, and were content to go about their daily lives basking in past victories, instead of completing the job of removing all potential threats to the rule of God.

It is so easy, once we have reached a comfortable level of success to lose sight of our original goals, and to be diverted, like the Israelites were. They allowed various pagan nations to dwell in their midst, and in time were themselves converted to the pagan gods.

I also will not henceforth drive out any from before them of the nations which Joshua left when he died: That through them I may prove Israel, whether they will keep the way of the LORD to walk therein, as their fathers did keep it, or not. (Jdg.2:21-22)

A task not completed will return to haunt you later. Centuries down the line, Israel still had to contend with this problem, it was the undoing of Solomon and the reason for their eventual captivity in Babylon.

Finish the task at hand, because sooner or later an incomplete task will require your attention, perhaps even while you are busy with something more important. These things tend to pile up quickly and suddenly you will find yourself with two incomplete tasks, two old jobs pulling you back while, perhaps, another new project calls for attention. An incomplete task could turn out to be your 'Achilles heel', a millstone around your neck.

Most of the tasks that are left unfinished are those which are the least pleasant. Those things which we do not want to do, are either the most difficult or, maybe, even the easiest because we feel that they can be done any time. We know that the task must be done, but it is going to take up time that could be better spent doing that which we like.

Why should I sit down to do my taxes, or why should I talk to that person, I do not like him, and besides, it's not very important. His little business only supplies a small part that I could get anywhere, but what happens the day, when his is the only business supplying that part? Unfinished work is a result of the lack of foresight, it speaks of being unprepared for what might come.

In the Bible there is a book that is only four chapters long. A small book in comparison to some of the others:

Now the word of the LORD came unto Jonah the son of Amittai, saying,

Arise, go to Nineveh, that great city, and cry against it; for their wickedness is come up before me.

But Jonah rose up to flee unto Tarshish from the presence of the LORD, and went down to Joppa; and he found a ship going to Tarshish: so he paid the fare thereof, and went down into it, to go with them unto Tarshish from the presence of the LORD.(Jon.1-3)

Jonah ran away from a task that God had given him to do. The Ninevites were his enemies, why should they experience the salvation of God? It would not benefit Israel in any way? He thought it a meaningless task that would only benefit the enemies of Israel, but rather than say no to God (who can say no to God?) he ran away.

He did not realize the importance of what he had been given to do. He did not understand that through him God was sending a message to the whole world. Salvation was not only for the Jews, but for all men, irrespective of tribe, tongue, people or nation.

The Book of Jonah takes up a very small portion of the Bible, but its message is just as important as that of any of the other books. Without it, the Bible would be incomplete, without it we would not know about a big fish that swallowed a man and vomited him up alive on a beach.

A task not done is a business undone. A signature takes up only a moment of your time, but unsigned the task is incomplete.

CHAPTER TWENTY NINE

The Ideal Business Person

Who is the ideal businessperson? What makes him or her stand out from the rest? The answer, as with all the other questions asked in this book is found in the Bible, in the last chapter of the book so full of wisdom Proverbs. I know the original text refers to a 'virtuous wife' but the principles are the same, and these are principles which we must all strive to adhere to.

Proverbs 31:10-31.

v10 Who can find a virtuous woman? for her price is far above rubies.

The word 'virtuous' means more than chastity, it means being worthy, dutiful, praiseworthy, capable and excellent. These are the attributes every businessperson should strive for not only in themselves but also in those they hire. Finding the right person is above value, nobody can place a price on somebody with these traits.

v11 The heart of her husband doth safely trust in her, so that he shall have no need of spoil.

Your customers can trust you and your partners and shareholders know that you will do your best for the business. Their money and time will not be wasted.

v12 She will do him good and not evil all the days of her life.

As a businessperson, who will be honest in all your dealings.

v13 She seeketh wool, and flax, and worketh willingly with her hands.

Everything that such a person does is for the good of the business. You remain busy, seeking new ways to improve the business, not shirking your duties, applying yourself for the benefit of the business.

v14 She is like the merchants' ships; she bringeth her food from afar.

If necessary you will go out of your way for the business, seeking new opportunities, near and far, so that there shall always be growth.

v15 She riseth also while it is yet night, and giveth meat to her household, and a portion to her maidens.

Time is of no consequence, if the business needs you, you are available. You know and understand your responsibilities, and do your work timeously.

v16 She considereth a field, and buyeth it: with the fruit of her hands she planteth a vineyard.

Such a person is always on the lookout for opportunities and when the opportunity presents itself you do not act hurriedly but always with the reputation of the business in mind. Expansion, diligence, profit are the watchwords.

v17 She girdeth her loins with strength, and strengtheneth her arms.

Knowing that mental alertness comes via physical well-being, you look after yourself, not only physically but also mentally and spiritually so that you remain healthy and capable of doing your work. Sickness costs money, is a liability and a setback to any enterprise.

v18 She perceiveth that her merchandise is good: her candle goeth not out by night.

Quality is the watchword, in service and product and you make sure that your merchandise is of a good standard and is acceptable to all. Any complaints are expeditiously dealt with, irrespective of hour, day or night.

v19 She layeth her hands to the spindle, and her hands hold the distaff.

If necessary, you will do the hard, physical work, to ensure success. No good businessperson limits themselves to one job. You must always be available to step in at a moment's notice to help where you are needed.

v20 She stretcheth out her hand to the poor; yea, she reacheth forth her hands to the needy.

The businessperson with vision has the community in mind. Longevity relies on living in harmony with the surrounding community and as businesspeople we must not forget our obligations to them and their needs.

v21 She is not afraid of the snow for her household: for all her household are clothed with scarlet.

The weather is not a factor, seasons come and go, but because of your diligence the business remains stable. Employees have their needs met as befitting their circumstances. What does it help if our employees are stealing the produce because they are dying of hunger?

v22 She maketh herself coverings of tapestry; her clothing is silk and purple.

The ultimate goal of any business is profit and it is for the businessperson to enjoy that profit. For your diligence and loyalty, you should be rewarded.

v23 Her husband is known in the gates, when he sitteth among the elders of the land.

The reputation of the business is foremost on your thoughts and lips, without fear the business can be represented knowing that it is held in high esteem in the community and the business world.

v24 She maketh fine linen, and selleth it; and delivereth girdles unto the merchant.

There is no end to innovation, new products are tested and sold. The business is vibrant and alive, always on the lookout for new opportunities. The business remains on a good footing with other businesses.

v25 Strength and honour are her clothing; and she shall rejoice in time to come.

The businessperson wears the reputation of the business for all to see and for their loyalty, the businessperson will be rewarded.

v26 She openeth her mouth with wisdom; and in her tongue is the law of kindness.

Wisdom and kindness are virtues to be sought by all businesspeople.

v27 She looketh well to the ways of her household, and eateth not the bread of idleness.

Idleness is not in your nature. You keep busy and willing. Laziness is a curse and must be avoided.

v28 Her children arise up, and call her blessed; her husband also, and he praiseth her.

The business praises them, and rewards them.

v29 Many daughters have done virtuously, but thou excellest them all.

You rise above expectations and the norm.

v30 Favour is deceitful, and beauty is vain: but a woman that feareth the LORD, she shall be praised.

You see past appearances and outward display. Your strength is from the Lord.

v31 Give her of the fruit of her hands; and let her own works praise her in the gates.

Your work is your reputation, your life and your reward.

APPENDIX

Additional scripture support:

Boldness

Deu 31:6 Be strong and of a good courage, fear not, nor be afraid of them: for the LORD thy God, he it is that doth go with thee; he will not fail thee, nor forsake thee.

Psa 27:14 Wait on the LORD: be of good courage, and he shall strengthen thine heart: wait, I say, on the LORD.

Psa 31:24 Be of good courage, and he shall strengthen your heart, all ye that hope in the LORD.

1Co 16:13 Watch ye, stand fast in the faith, quit you like men, be strong.

Eph 6:10 Finally, my brethren, be strong in the Lord, and in the power of his might.

Isa 41:10 Fear thou not; for I am with thee: be not dismayed; for I am thy God: I will strengthen thee; yea, I will help thee; yea, I will uphold thee with the right hand of my righteousness.

Php 4:13 I can do all things through Christ which strengtheneth me.

Heb 13:6 So that we may boldly say, The Lord is my helper, and I will not fear what man shall do unto me.

Heb 10:35 Cast not away therefore your confidence, which hath great recompence of reward.

Heb 10:36 For ye have need of patience, that, after ye have done the will of God, ye might receive the promise.

Hab 3:19 The LORD God is my strength, and he will make my feet like hinds' feet, and he will make me to walk upon mine high places.....

Pro 28:1 The wicked flee when no man pursueth: but the righteous are bold as a lion.

Isa 50:7 For the Lord GOD will help me; therefore shall I not be confounded: therefore have I set my face like a flint, and I know that I shall not be ashamed.

Isa 50:8 He is near that justifieth me; who will contend with me? let us stand together: who is mine adversary? let him come near to me.

Eph 3:12 In whom we have boldness and access with confidence by the faith of him.

Rom 8:37 Nay, in all these things we are more than conquerors through him that loved us.

Joh 14:12 Verily, verily, I say unto you, He that believeth on me, the works that I do shall he do also; and greater works than these shall he do; because I go unto my Father.

Zec 4:6 Then he answered and spake unto me, saying, This is the word of the LORD unto Zerubbabel, saying, Not by might, nor by power, but by my spirit, saith the LORD of hosts.

Pro 3:26 For the LORD shall be thy confidence, and shall keep thy foot from being taken.

Business, Finances, Success

Psa 37:25 I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread.

Psa 34:10 The young lions do lack, and suffer hunger: but they that seek the LORD shall not want any good thing.

Deu 28:1 And it shall come to pass, if thou shalt hearken diligently unto the voice of the LORD thy God, to observe and to do all his commandments which I command thee this day, that the LORD thy God will set thee on high above all nations of the earth:

Deu 28:2 And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the LORD thy God.

Deu 28:3 Blessed shalt thou be in the city, and blessed shalt thou be in the field.

Deu 28:4 Blessed shall be the fruit of thy body, and the fruit of thy ground, and the fruit of thy cattle, the increase of thy kine, and the flocks of thy sheep.

Deu 28:5 Blessed shall be thy basket and thy store.

Deu 28:6 Blessed shalt thou be when thou comest in, and blessed shalt thou be when thou goest out.

Deu 28:7 The LORD shall cause thine enemies that rise up against thee to be smitten before thy face: they shall come out against thee one way, and flee before thee seven ways.

Deu 28:8 The LORD shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto; and he shall bless thee in the land which the LORD thy God giveth thee.

Deu 28:11 And the LORD shall make thee plenteous in goods, in the fruit of thy body, and in the fruit of thy cattle, and in the fruit of thy ground, in the land which the LORD sware unto thy fathers to give thee.

Deu 28:12 The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow.

Deu 28:13 And the LORD shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath; if that thou hearken unto the commandments of the LORD thy God, which I command thee this day, to observe and to do them:

Luk 6:38 Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

Jos 1:8 This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success.

Pro 20:13 Love not sleep, lest thou come to poverty; open thine eyes, and thou shalt be satisfied with bread.

Pro 13:22 A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just.

Pro 19:17 He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.

Pro 10:22 The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.

Pro 28:13 He that covereth his sins shall not prosper: but whoso confesseth and forsaketh them shall have mercy.

Psa 35:27 Let them shout for joy, and be glad, that favour my righteous cause: yea, let them say continually, Let the

LORD be magnified, which hath pleasure in the prosperity of his servant.

Psa 37:4 Delight thyself also in the LORD; and he shall give thee the desires of thine heart.

Psa 128:1 Blessed is every one that feareth the LORD; that walketh in his ways.

Psa 128:2 For thou shalt eat the labour of thine hands: happy shalt thou be, and it shall be well with thee.

Psa 128:3 Thy wife shall be as a fruitful vine by the sides of thine house: thy children like olive plants round about thy table.

Psa 128:4 Behold, that thus shall the man be blessed that feareth the LORD.

Psa 128:5 The LORD shall bless thee out of Zion: and thou shalt see the good of Jerusalem all the days of thy life.

Psa 128:6 Yea, thou shalt see thy children's children, and peace upon Israel.

Deu 8:18 But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.

Mat 6:31 Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed?

Mat 6:32 (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things.

Mat 6:33 But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

Php 4:19 But my God shall supply all your need according to his riches in glory by Christ Jesus.

Isa 1:19 If ye be willing and obedient, ye shall eat the good of the land:

1Ch 22:13 Then shalt thou prosper, if thou takest heed to fulfil the statutes and judgments which the LORD charged Moses with concerning Israel: be strong, and of good courage; dread not, nor be dismayed.

Job 36:11 If they obey and serve him, they shall spend their days in prosperity, and their years in pleasures.

Rom 12:11 Not slothful in business; fervent in spirit; serving the Lord;

1Jn 5:14 And this is the confidence that we have in him, that, if we ask any thing according to his will, he heareth us:

1Jn 5:15 And if we know that he hear us, whatsoever we ask, we know that we have the petitions that we desired of him.

Faith

Rom 10:17 So then faith cometh by hearing, and hearing by the word of God.

Heb 11:1 Now faith is the substance of things hoped for, the evidence of things not seen.

Rom 12:3 For I say, through the grace given unto me, to every man that is among you, not to think of himself more highly than he ought to think; but to think soberly, according as God hath dealt to every man the measure of faith.

Mat 17:20 And Jesus said unto them, Because of your unbelief: for verily I say unto you, If ye have faith as a grain of mustard seed, ye shall say unto this mountain,

Remove hence to yonder place; and it shall remove; and nothing shall be impossible unto you.

Heb 11:6 But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him.

Mar 9:23 Jesus said unto him, If thou canst believe, all things are possible to him that believeth.

1Jn 5:4 For whatsoever is born of God overcometh the world: and this is the victory that overcometh the world, even our faith.

1Jn 5:5 Who is he that overcometh the world, but he that believeth that Jesus is the Son of God?

Heb 10:23 Let us hold fast the profession of our faith without wavering; (for he is faithful that promised;)

Rom 1:17 For therein is the righteousness of God revealed from faith to faith: as it is written, The just shall live by faith.

Rom 4:16 Therefore it is of faith, that it might be by grace; to the end the promise might be sure to all the seed; not to that only which is of the law, but to that also which is of the faith of Abraham; who is the father of us all,

Rom 4:17 (As it is written, I have made thee a father of many nations,) before him whom he believed, even God, who quickeneth the dead, and calleth those things which be not as though they were.

Gal 3:26 For ye are all the children of God by faith in Christ Jesus.

1Co 2:5 That your faith should not stand in the wisdom of men, but in the power of God.

Jas 2:17 Even so faith, if it hath not works, is dead, being alone.

Eph 6:16 Above all, taking the shield of faith, wherewith ye shall be able to quench all the fiery darts of the wicked.

1Th 5:8 But let us, who are of the day, be sober, putting on the breastplate of faith and love; and for an helmet, the hope of salvation.

Patience

Psa 37:7 Rest in the LORD, and wait patiently for him: fret not thyself because of him who prospereth in his way, because of the man who bringeth wicked devices to pass.

Psa 37:8 Cease from anger, and forsake wrath: fret not thyself in any wise to do evil.

Psa 37:9 For evildoers shall be cut off: but those that wait upon the LORD, they shall inherit the earth.

Ecc 7:8 Better is the end of a thing than the beginning thereof: and the patient in spirit is better than the proud in spirit.

Isa 40:31 But they that wait upon the LORD shall renew their strength; they shall mount up with wings as eagles; they shall run, and not be weary; and they shall walk, and not faint.

Heb 12:1 Wherefore seeing we also are compassed about with so great a cloud of witnesses, let us lay aside every weight, and the sin which doth so easily beset us, and let us run with patience the race that is set before us,

Jas 1:3 Knowing this, that the trying of your faith worketh patience.

Jas 1:4 But let patience have her perfect work, that ye may be perfect and entire, wanting nothing.

Heb 6:12 That ye be not slothful, but followers of them who through faith and patience inherit the promises.

Rom 8:25 But if we hope for that we see not, then do we with patience wait for it.

Heb 10:35 Cast not away therefore your confidence, which hath great recompence of reward.

Heb 10:36 For ye have need of patience, that, after ye have done the will of God, ye might receive the promise.

Psa 40:1 I waited patiently for the LORD; and he inclined unto me, and heard my cry.

Peace

Num 6:26 The LORD lift up his countenance upon thee, and give thee peace.

Joh 14:27 Peace I leave with you, my peace I give unto you: not as the world giveth, give I unto you. Let not your heart be troubled, neither let it be afraid.

Rom 5:1 Therefore being justified by faith, we have peace with God through our Lord Jesus Christ:

1Co 14:33 For God is not the author of confusion, but of peace, as in all churches of the saints.

Php 4:6 Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God.

Php 4:7 And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus.

Rom 8:6 For to be carnally minded is death; but to be spiritually minded is life and peace.

Rom 14:17 For the kingdom of God is not meat and drink; but righteousness, and peace, and joy in the Holy Spirit.

Rom 14:18 For he that in these things serveth Christ is acceptable to God, and approved of men.

Rom 14:19 Let us therefore follow after the things which make for peace, and things wherewith one may edify another.

Isa 26:3 Thou wilt keep him in perfect peace, whose mind is stayed on thee: because he trusteth in thee.

Psa 119:165 Great peace have they which love thy law: and nothing shall offend them.

Pro 16:7 When a man's ways please the LORD, he maketh even his enemies to be at peace with him.

Mat 5:9 Blessed are the peacemakers: for they shall be called the children of God.

1Pe 3:10 For he that will love life, and see good days, let him refrain his tongue from evil, and his lips that they speak no guile:

1Pe 3:11 Let him eschew evil, and do good; let him seek peace, and ensue it.

Psa 85:8 I will hear what God the LORD will speak: for he will speak peace unto his people, and to his saints: but let them not turn again to folly.

Wisdom

Pro 4:5 Get wisdom, get understanding: forget it not; neither decline from the words of my mouth.

Pro 8:11 For wisdom is better than rubies; and all the things that may be desired are not to be compared to it.

Col 4:5 Walk in wisdom toward them that are without, redeeming the time.

Col 4:6 Let your speech be always with grace, seasoned with salt, that ye may know how ye ought to answer every man.

Jas 1:5 If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him.

Jas 3:17 But the wisdom that is from above is first pure, then peaceable, gentle, and easy to be intreated, full of mercy and good fruits, without partiality, and without hypocrisy.

Pro 16:16 How much better is it to get wisdom than gold! and to get understanding rather to be chosen than silver!

Pro 24:3 Through wisdom is an house builded; and by understanding it is established:

Pro 24:4 And by knowledge shall the chambers be filled with all precious and pleasant riches.

Pro 24:5 A wise man is strong; yea, a man of knowledge increaseth strength.

Pro 24:6 For by wise counsel thou shalt make thy war: and in multitude of counsellors there is safety.

Pro 24:7 Wisdom is too high for a fool: he openeth not his mouth in the gate.

Pro 24:14 So shall the knowledge of wisdom be unto thy soul: when thou hast found it, then there shall be a reward, and thy expectation shall not be cut off.

Job 28:12 But where shall wisdom be found? and where is the place of understanding?

Job 28:23 God understandeth the way thereof, and he knoweth the place thereof.

Job 28:27 Then did he see it, and declare it; he prepared it, yea, and searched it out.

Job 28:28 And unto man he said, Behold, the fear of the Lord, that is wisdom; and to depart from evil is understanding.

Psa 111:10 The fear of the LORD is the beginning of wisdom: a good understanding have all they that do his commandments: his praise endureth for ever.

Ecc 7:19 Wisdom strengtheneth the wise more than ten mighty men which are in the city.