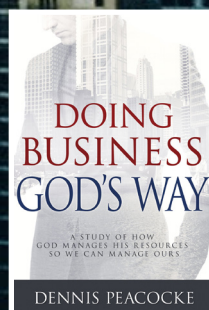


A large image of two hands shaking in a firm grip, symbolizing a business deal or agreement. The hands are wearing dark blue suit sleeves with white cuffs. In the background, a dense city skyline with various skyscrapers is visible under a blue sky with scattered white clouds. The Empire State Building is prominent on the left, and the Transamerica Pyramid is on the right. A semi-transparent blue rectangle is overlaid on the upper part of the image, containing the title and author's name.

Doing Business God's Way

DEVOTIONAL PLAN

*Dennis
Peacocke*



Doing Business God's Way

7-DAY DEVOTIONAL PLAN

Did you know that God the Father wants to bring you into the “family business?” In this short devotional series, discover how God manages His resources so we can better manage ours. See what His Word says about money and private property, riches versus wealth, leadership versus management, and the stewardship principles we can apply to every area of life. From family and relationships to the business world, uncover enormous possibilities for bringing blessing and increase to the people and situations around you. Together with the Lord, you can truly do business God's way!

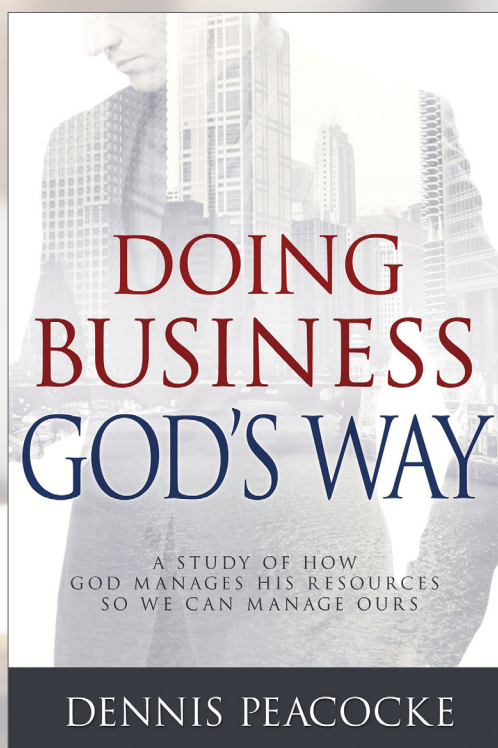
This devotional plan features content excerpted from Dennis Peacocke's book, *Doing Business God's Way*.

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1

Day One: God is Building a Family Business

What is God doing on the earth today? What has He been doing from the beginning? All too often, the answer is that He's frantically working to save a bunch of people before the end of the world, or before they die, so that He can populate heaven. But if that were so, God could have dispensed with the majority of Scripture, which addresses our responsibilities here on earth, and cut straight to the retirement plan waiting for us in the future.

The prevailing lifestyle in much of the evangelical world reveals an attitude of, "We have our salvation, and since God controls history, let's just take care of our own personal affairs, avoid major sin, witness when possible, build 'successful churches,' and then get out of here."

That isn't what God wants. I like to say that God is a businessman, and He's building a business. Novel as this language may seem, it is biblical. In Genesis 1:26-28, God states that we are created in His image and likeness to have dominion over the earth and everything in it. That means we are created to have the same intrinsic goals, desires, and ambitions as God, and that they are to be realized first of all on earth before we graduate into the future. God intends to bring life on earth under His order, and He intends to use believers to do it. This is why we are to "seek first His kingdom" (Matthew 6:33) and to pray, "Your kingdom come. Your will be done, on earth as it is in heaven" (Matthew 6:10). Our mission is not in heaven; the work to be done is here on earth.

When you were born again, you were born into the family. You became a joint heir with Christ in the enterprise. (See Romans 8:17 NKJV). From that moment, Father began grooming you to take your place in the family business alongside all the other family members. Why do we refer to God's work in the world as the family business? Because that is how Christ speaks in the parable of the minas. (See Luke 19:11-27.) The parable depicts how Christ rules over His kingdom and apportions work—the sort of work associated with running a business—to His servant children.

If you are in Christ, you are called to extend His kingdom franchise on earth as a junior partner. You are called to discover His management principles of life, relationships, and stewardship in the Scriptures; practice them personally and with others; and let the Holy Spirit train you as to their proper use and appropriate applications. Like Jesus, you are to seek every possible opportunity to extend Father's life and blessings to all men and all situations. You, friend, are in God's MBA program, and the only issue is what kind of student/employee you are going to be.

Under the disciplines of earthly life, God will someday call us fully to Himself, not as slaves but as heirs. (See Galatians 4:7.) Having been trained during our earthly visit

to deal with life, reality, relational challenges, and material management problems, we will be ready for more training and responsibility. Power is guarded by problems. What do I mean by this? Since growth is almost always accompanied by resistance, God often uses problems to empower us. Through effective problem-solving, we grow and mature. All of us as “franchise trainees” will get ample opportunity to learn how to apply God’s Word toward solving problems here on earth.

Earth is our workshop assigned by God, and we are not here simply to keep ourselves from sin. We are also here to drive sin away and nullify its effect in the created order. We must build according to God’s pattern. God changes the world from the inside out, starts small and grows big, transforms every aspect of life, and uses people with servants’ hearts. This is the work to which we must give ourselves: learning to apply God’s Word practically to our sphere of influence and using our problems as the building blocks for our growth.

(Excerpted from *Doing Business God’s Way*, Chapter 1)

SCRIPTURES:

Genesis 1:26-28, Luke 19:11-27, Galatians 4:7



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THOUGHT OF THE DAY:

Earth is our workshop, and it is filled with trials, challenges, and opposition, all of which are intended by God for our growth.



2 Day Two: Godly Stewardship Produces Growth

God has called us to be kings (rulers) and priests (intercessors), and anything that destroys or blunts either possibility is not from God. Without the responsible stewardship of private property, the ability for self-rule and productivity is lost. This is the practical effect of socialism—it destroys man’s rulership capacities and personal initiative. God helps us grow up by giving us responsibility which begins with exercising authority over someone, some talent, or task. Without this, we would put very little truth into practice. The measure of my maturity is directly related to how I care for what God has entrusted to me.

God has placed us in His earthly workshop to help us grow and to extend His Kingdom. The obstacles within us and outside us form the “barbells” we must pump to grow our spiritual muscles. Responsibility is the training routine of the Lord Jesus and all the franchise’s junior partners who follow Him.

God has given each of us at least five assets for which we will have to answer to Christ:

1. Our physical bodies
2. Our conscience
3. Our relationships with others
4. Our talents
5. Our possessions

These items are on loan from God, and we are to follow God’s Word in their stewardship and bring them back to Him with increase. Growth is directly related to responsibility, so if you have nothing under your care, it is difficult to grow up! Let’s examine two assets He’s given us to steward.

First, within your work environment, how are you relating to your customers, employees, and colleagues? Are you drawing out and developing their skills and wisdom? A “Christian business” isn’t simply an honest business or one that properly pays its taxes, rather it is one committed to developing human beings because that is the Father’s heart. Good leaders help others discover the plans and visions God has for them (see Proverbs 20:5).

If you want the Father’s blessing on what you do, you will make it a priority to discover the gifts of others, saved or unsaved, and draw them into what God created them to be—not mere employees or coworkers but members of the divine partnership of Almighty & Family. You are about Father’s business. As you begin help others discern their gifts and fulfill their calling by the power of the Holy Spirit, the unsaved will get saved and the saved will grow in maturity. That is what economic evangelism and discipleship is all about.

Second, maturation in stewardship of possessions is a major part of training in our spiritual lives. Good leaders help their people become better stewards. Jesus revealed three principles when He said these words:

He who is faithful in very little is faithful also in much. He who is dishonest in very little is also dishonest in much. If therefore you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? If you have not been faithful in that which is another's, who will give you that which is your own? —Luke 16:10-12

We grow: 1) from small to large, 2) from natural to spiritual, and 3) from managing someone else's things to managing your own.

God, as a wise Employer/Father, brings His servants into mature fellowship with Himself by making them His work partners. Unity comes from sharing goals, responsibilities, and time together. God's original intent has always been to build with us. To think that He designed the created order to respond to man's care is awe-inspiring indeed.

(Excerpted from *Doing Business God's Way*, Chapter 2)

SCRIPTURES:

Luke 19: 12-27, Proverbs 20:5, Luke 16:10-12



THOUGHT OF THE DAY:

We grow by caring for people and things. Growth is directly related to responsibility.



3

Day Three: Wealth and the Family Unit

God is a “Family Man.” He works through the family and is connected to the structure of the family. We are born again into relationship with Him as our Father and with fellow Christians as brothers and sisters who are being apprenticed into co-running the family business. This apprenticeship is about responsibility, stewardship, and “buying in” to God’s work and people.

In Matthew 13:12, Jesus discloses a major spiritual law on how increase and prosperity work in His Kingdom, which essentially says, “Those who care for what they have will get more, and those who misuse it lose it.” We use our “wealth,” which all of us have, and our “riches,” which all of us have in varying measures. So, what is the difference between wealth and riches? I assert that all lasting wealth comes through the family unit and is built generationally.

“Riches” are *perishable assets* which Christ warned us not to improperly focus on as the primary goal of our labors; they can initially be gained with or without ethics and morals. “Wealth,” on the other hand, is primarily achieved through the skills, spiritual knowledge, and character developed in obeying God’s approach to resource management. Riches are something we have while wealth is something we are. Wealth will pass through death, but riches will not.

Five major areas of biblically definable wealth:

1. Relational peace with God
2. Relationships God has given you
3. Revelational wealth
4. Time
5. Material contentment

God’s blessing and wealth pipeline is the family unit; that is why spiritual warfare around families is often so severe. If you weaken or destroy the family, you cut the pipeline of wealth, usually starting the next generation off in a financial hole. Our children are a stewardship and inheritance from the Lord. God requires us to pass on our wealth to them and raise them in the faith as we teach them the truths and moral wealth-creating principles of Scripture.

In John 17, Jesus exemplified the attitude of relational stewardship God wants to instill in each of His children. Christ reported back to God on how He had managed the people and affairs the Father had sent Him to oversee. He acknowledged that everything He had ultimately belonged to the Father. Three elements—receiving an inheritance, preserving and building that inheritance, and passing it to future

generations—form the backbone of a biblical understanding of faithful stewardship of wealth and responsibilities, be they physical or spiritual. It begins with the humble acknowledgment that whatever we start with, we owe to others and, ultimately, to God. It calls us to rise to the challenge of multiplying what we receive, not for our own consumption, but for the glory of God and the service of others.

Single-generational wealth results in the curse of poverty. It is selfishness versus heritage. It is consumption versus savings. We must adopt a long-range perspective of our families, businesses, communities, and nations. Saving and investment, not consumption and debt, must drive our economy. Godly families pass on the skills of stewardship and character as the primary guarantee of success. The emphasis is not on things or money. The mistake many rich people make is neglecting to teach their children to be wealthy. When their children inherit money, they waste it with foolish spending or investments.

Investing in relationships is the key to wealth because it promotes covenantal responses (self-government) rather than short-run consumption. Christ's last act before His death was to arrange for the care of His family. What a wonderful example for us to follow!

(Excerpted from *Doing Business God's Way*, Chapter 3)

SCRIPTURES:

Matthew 13:12, Matthew 6:20, I Corinthians 3:9-10, Genesis 12:3, Psalm 127, John 17:7-21, John 19:26-27



THOUGHT OF THE DAY:

All lasting wealth comes through the family unit and is built generationally.



4 Day Four: Our God Loves to Work

Work is not part of the curse. It preceded sin and the fall of man, and Jesus taught that work is eternal. Heaven is no retirement village in the sky; it is where God's work will be done more efficiently because sin is gone. Like removing sand from the gears of a transmission, everything runs more smoothly.

God first reveals Himself in Genesis as a Creator, Worker, and Entrepreneur. The Greek word used in John 5, *ergazomai*, means "to toil; be engaged with; minister about." The earth will pass away and be transformed, but the created cosmos which encompasses it will eternally be tended by Almighty & Family. The working nature of God goes into the next age. In Revelation, we see the church coming down to her earthly abode out of the heavens, with Christ in her center, ruling over and from the earth. The promise of a work-free heaven is heresy and reveals a lack of biblical scholarship and knowledge of God.

Work is the incarnation of my intangible soul into God's universe; it allows the inside of me to be revealed to the outside world. Who do you suppose sees the "real you" most clearly—your pastor who sees you a few hours per week on your best behavior or your boss who sees you eight hours per day when you're feeling good, bad, or ugly? Suffice it to say, work reveals your soul.

Our labor reflects our motives, attitudes, and goals. In fact, economics is much more about people's souls than the analysis of currency or stock market trends which measure results more than causes. Ideas have consequences, and spiritual values show up quickly in our labor. Of all the world's major religions, *only Christianity has a theology of labor*. Why? Because work is a holy, everlasting calling, and God loves to work. Christians commonly fall prey to the idea that their work in the world is carnal. We must strike a deathblow to the second-class view of work. God loves and honors tradesmen and business professionals just as much as those who earn their living in ministry!

In Jesus' *Parable of the Laborers*, He illustrates that God hates unemployment. Many of us relate to this passage from the point of view of the laborers and the "injustice" of their equal pay for unequal work. However, this is a socialist attitude that reveals more about our problem with *envy* than justice. The heart of the parable is the landowner's deep agitation over those standing idle in the marketplace. Concern over profit or the fruit of his personal vineyard is never mentioned; rather, his supreme concern is unhired lives—men and women "rotting" in life.

God hates to see people without a job. Our modern solution is to hand out welfare, but paying someone not to work robs their dignity and damages their soul. God the

work-lover sees the tragedy of unused gifts and a system that creates dependency and helplessness instead of aid. Our culture has lost its work ethic—the root of economic productivity of the industrialized world. Many view work as a curse, with getting to the weekend and obtaining material things the goal of their labor. Revival of the biblical work ethic is a key to economic turnaround, and fundamental change will not happen until the church repents and begins to view work as a blessed calling.

Ultimately, Almighty will get His passion for self-fulfilling labor into His sons and daughters as surely as He is God, be it here on earth or in eternity.

(Excerpted from *Doing Business God's Way*, Chapter 4)

SCRIPTURES:

John 5:17-20, Revelation 21:10, Matthew 20:1-15



THOUGHT OF THE DAY:

Work is a Holy, everlasting calling.



5 Day Five: The Business of Service

Servant leaders produce a spirit of proprietorial ownership in others. To be in alignment with the Father, our goal must be to enable others to become proprietors.

This is the heart of the difference between someone who builds a business on Christian principles and someone who does not. The latter provides employment for the purpose of making himself rich; the former is satisfied only if he can produce *new proprietors who become partners in the business and prosper in it themselves*. In other words, Christian leaders are committed to making others wealthy (not rich); multiplying proprietors is the focus while profit is the by-product. This is the pattern God sets for us.

Most Christians are familiar with Christ's saying that whoever wants to be great in the Kingdom must learn to be the servant of all. Few, however, have a biblical understanding of servant leadership. All too common is the notion that we must do everything for everybody, however, real servant leaders follow Christ's example of enabling others to fulfill their own destinies in God's plan.

God gives everyone gifts suitable for particular service, both in the church and in the world, for it is God who put wisdom in the hearts of gifted artisans. He gives people gifts not to serve themselves but to serve others. The single greatest motivator is realizing that God hand-crafted you uniquely, and you have an intended design. Thus, drawing others into their full potential in God is the main goal of a godly servant leader.

Your primary job in your business is to help others discover their roles and draw out their skills so they can work more effectively. This implies an ethic for business that is servant-driven rather than profit-driven. When everyone in an organization is doing what they are designed to do, they will not only be happy and fulfilled but very productive—and it is precisely this sort of business that will become profitable in the long run. We are not to seek profit as an end in itself; we are to seek to serve those with whom we work because profit is a fruit, not a goal.

In Matthew 10:39, Jesus invites us to lose our life for His sake. Seldom is this message preached in places preoccupied with popularity and growth. But it is in dying to my own agenda that I become fruitful and multiply. Growth is fueled by sacrifice.

Why are we after owners/managers versus employees? There are at least three differences between the two:

1. Employees tend to focus on their rights whereas leaders focus on their responsibilities.

2. Leaders have a “piece of the action” in some proportional way.
3. You don’t make profit on employees; at best, they help you break even. Profit is generated by people with a proprietorial spirit.

People and nations whose economic values are centered on rights rather than a sense of responsibility are destined for mediocrity and stagnation. The pain of growth is in the inner death of the leaders—their point of fellowship with Christ. Life and growth require death and sacrifice, something voluntarily shouldered by servant-hearted leaders. This is a master law of economic increase, and it is every bit as real and operable as the law of supply and demand.

Those who serve most effectively will lead. In any business or trade, in the long run, the servants will succeed. The Almighty’s business will succeed. It won’t be because God is simply more powerful than Satan but because God is a servant, and Satan is an exploiter. Even at the top, the servant always wins.

(Excerpted from *Doing Business God’s Way*, Chapter 5)

SCRIPTURES:

Matthew 20:26, Romans 8:28-30, Proverbs 20:5, Matthew 10:39, John 12:24



THOUGHT OF THE DAY:

Service is the foundation of all lasting growth. Profit is a fruit not a goal.



6

Day Six: What Money Reveals About People

Do you believe that having more money will fulfill your desires and solve most of your personal and business problems? Money is worshipped by people for what they believe it can do for them and because they have the notion it will make them “free.” Whatever you make the primary source of power in your life becomes your god. Small wonder that loving money is the root of all evil; it violates God’s first commandment of having no other gods before Him.

Owning everything, God has no resource needs. Be assured, He will accomplish what He wants because He pays for what He orders.

God gets our attention in many ways. Near the top of the list are money problems. Money not only talks, but it sometimes shouts! God uses money to teach us about Himself, help us recognize Him as our ultimate Source and Problem Solver, and enable us to better our management skills.

I no longer believe in “money problems.” I do believe we can have problems with money, but since I began to realize how God uses money in our lives, it has changed my perspective. When money appears to be the issue, I remember that God literally has all resources available to Him. If He has not released what I think I need, I must ask myself some questions:

- Is God drawing attention to a moral sin in my life?
- Are greed or materialism my motivation?
- Are my projects and goals in His will and timing?
- Is God trying to protect me from something?
- Have I developed the maturity and skills needed to steward expansion?
- Am I in danger of utilizing unbiblical means or partnering with unethical people to accomplish my goals?
- Am I trying to control things rather than place my trust in God?

Money is time in foldable form. In other words, it is a unit of man’s energy expended over time to secure or produce a service or product. To spend money is to spend our time—our most valuable asset. Money is a unique reminder of our limitations here on earth. When we spend money, we are making choices about how we want to use the work units that produced this money. It represents struggles, pressures, time away from family, days closer to death, and so forth. Spending money is spending time and establishing priorities.

Like wise financial managers, mature Christian stewards know that money is not the solution to every problem. They see it as a tool and understand that God’s work,

done God's way, will never lack His funding. Hence, the steward can respect and use money, but he will never love it or see it as an end in itself. He will not willingly sell his future and freedom for it (like the incessant borrower who becomes the lender's slave) nor avoid it altogether out of fear (like the wicked, lazy, unprofitable servants in the parables of the talents and minas). (See Matthew 25:24-30; Luke 19:20-27.) Similar to the wise servants of these parables, Christian stewards invest money wisely to produce a profit for Almighty & Family.

God wants to empower people with His goals and skills, and He wants us to use our wealth to promote this. In the world's economic systems, we see that socialism's supreme goal is to eliminate risk by making everyone dependent on the state, while capitalism's supreme goal is to make a profit. In contrast, kingdom economics focuses on empowering people to be what God created them to be. When we use our money, time, or skills to reach into someone's life, we can help them fulfill their destiny.

Do you want God's blessing? Let Him show you that He pays for what He orders, mostly by creatively leveraging resources in you or those around you through hard work and sacrifice.

(Excerpted from *Doing Business God's Way*, Chapter 6)

SCRIPTURES:

Matthew 6:21, Psalm 50:7,9-10; Psalm 90:12, Proverbs 22:7, Matthew 25:24-30, Luke 19:20-27



THOUGHT OF THE DAY:

God pays for what He orders. Spending money is spending time and establishing priorities.



7 Day Seven: Discipleship and the Marketplace

The principles we have discussed in this devotional will have no power in our lives unless we consistently and consciously follow them. Knowledge of truth has potency only when applied properly, consistently, and with explanation to those who are being affected by its application. To multiply truth, we must be able to teach others how to understand and use it. Without this, we cannot expect to change our immediate environment, let alone our business or community.

True Christianity is about information that leads to transformation. Christ's supreme earmark upon those He touched was that after He left, people were different. A disciple is a disciplined learner, one on the journey toward mastering truths that have captured their heart. While Christ plainly called all Christians to be and make disciples, many are not living as such. The name, *Christian*, a term applied to us by mere men, is only used three times in the Scriptures, whereas *disciple* is used over 250 times!

Discipleship as a lifestyle, not a "program," is wonderfully suited to the marketplace because the law of sowing and reaping acts more quickly in business than in any other realm of coordinated human activity. Business ideas and actions tend to have a rapid turnaround time, showing up in tangible, bottom-line results. Thus, seeking to discover, apply, and master God's concepts in the business world presents enormous short-run possibilities for confirming that God's Word really works.

Many Christians function primarily with an "inward" strategy of personal motivation, which predominantly revolves around their own welfare and that of those closest to them. Yet an "outward" Christian is motivated to live life at such a level that they can be used to affect others for Christ. Their quest for mastery is driven by a vision of glorifying God and His kingdom at the expense of their own lives and personal convenience. Christians go to heaven. Outward Christians change the world along the way.

If we don't learn to live as disciples, we can expect our measure of influence to be very modest. In contrast, hearts on fire will take the Almighty & Family franchise throughout the earth and into eternity. Truth that is neither modeled nor incarnated is abstract, and, therefore, relatively useless.

Please hear my heart: We don't simply need Christian marketplace ministries seeking spiritual validation or Christians becoming financially successful by applying God's laws. What we desperately need is Christians with a biblical worldview of the marketplace who will reeducate millions of others, one sphere of influence at a time.

I am sure you are attempting to apply all that you know where you have influence, both in general and where you work in particular—at least when you're "on your

game.” But we all could use God’s help to do so more consistently, self-consciously, and effectively. By consistently, I mean maintaining good habits and clearing our heads of the tyranny of the urgent so we can grow daily in His purposes. By self-consciously, I mean knowing *what* we are doing, *why* we are doing it, and *how* to determine its effectiveness.

Deepen your time with God in reflection. The fast pace of life can “traffic” your soul and not allow you sufficient time to act strategically through spiritual principles rather than simple business pragmatism.

May God help us to respond to His call, and may we declare, “I must rise up and build. I must take truth into my home, the private sector, and wherever else I have influence. I must live out these principles and use them to affect others for Christ. Help me, Lord, to share the life-transforming message of Almighty & Family.”

(Excerpted from *Doing Business God’s Way*, Chapters 11 & 12)

SCRIPTURES:

Acts 17:6, Romans 12:2, Isaiah 61:4



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THOUGHT OF THE DAY:

Christians must live as disciples. A disciple is a disciplined learner.