

DOING BUSINESS GOD'S WAY

DENNIS PEACOCKE



WHITAKER
HOUSE

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DOING BUSINESS GOD'S WAY:
A Study of How God Manages His Resources So We Can Manage Ours

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THREE

GENERATIONAL WEALTH AND THE FAMILY

“For a child will be born to us, a son will be given to us; and the government will rest on His shoulders; and His name will be called Wonderful Counselor, Mighty God, Eternal Father, Prince of Peace.”

—Isaiah 9:6

MASTER PRINCIPLE #3
ALL LASTING WEALTH COMES THROUGH THE FAMILY UNIT
AND IS BUILT GENERATIONALLY.

Almighty & Family is a family business, because God is a “Family Man.” He works through the family and is connected to the structure of the family. We are born again into a 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. When properly growing, we are increasing in love, which means growing in commitment to our Father, His Creation, and what He is doing. I love

God for what Christ saved me *from*, but I love Him even more for what He saved me *into*. He saved me into His family (relationships) and business (opportunity to use all my God-ordained gifts and motivation to their fullest). That is my goal. To be in love with my Father without a focused goal would result in a peculiar kind of emptiness.

USE IT OR LOSE IT

Jesus announced a major spiritual law, which we will deal with in more detail in chapter 9, on how increase and prosperity work in His kingdom: *“For whoever has, to him more shall be given, and he will have an abundance; but whoever does not have, even what he has shall be taken away from him.”*³⁹ Those who care for what they have been given get more, and those who misuse what they have, lose it. That is roughly what we mean when we say, “Use it or lose it.” What are we to use? 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.

A QUICK LOOK AT WEALTH AND RICHES

While wealth and riches will be discussed in greater detail in the next chapter, I have to introduce them now since they are inseparably linked to the family unit and generational strategic planning. In order to make an important distinction, I am defining “riches” as *perishable assets*, which Christ warned us not to improperly focus on as the primary goal of our labors.⁴⁰ Riches can be initially 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 ways of approaching resource management. Riches are something we have; wealth is something we are. Our job is to put our hearts into whatever God views as *treasure*, which is the wealth He has for us in Christ. Then we properly let the riches that God chooses to give us take their appointed course in our lives according to our calling. Wealth will pass through death, but riches will not.⁴¹

39. Matthew 13:12.

40. See Matthew 6:20.

41. See 1 Corinthians 3:9–15.

There are five major areas of biblically definable wealth: (1) relational peace with God; (2) relationships God has given you; (3) revelational wealth; (4) time; and (5) material contentment. All these attributes of wealth are to be carefully studied and taught by parents to their children, from generation to generation. All good parents seek to do so. Almighty & Family is an eternally expanding enterprise, because God is multiplying His vision and “work project” across the generations of man, and throughout time.⁴²

THE BASIC WEALTH-GENERATING UNIT IN SCRIPTURE IS THE FAMILY

And I will bless those who bless you, and the one who curses you I will curse. And in you all the families of the earth will be blessed.

(Genesis 12:3)

It is you who are the sons of the prophets and of the covenant which God made with your fathers, saying to Abraham, “And in your seed all the families of the earth shall be blessed.”

(Acts 3:25)

God’s blessing pipeline is the family unit; that is why the spiritual warfare around our families is often so severe. If you weaken or destroy the family, you cut the pipeline of wealth, and usually the next generation starts in a financial hole instead of “even.” The poverty of America’s inner cities is a living example of this tragedy.

Our spiritual family line, humanly speaking, begins with father Abraham.⁴³ Israel rightly understood the centrality of being in Abraham’s line in relation to salvation.⁴⁴ God told Abraham that stewarding his family and its wealth, by governing righteously, was central to his being able to walk through life in God’s covenant promises:

*...since Abraham will surely become a great and mighty nation, and in him all the nations of the earth will be blessed? For I have chosen him, **so that** he may command his children and his household after him to keep the way of the LORD by doing righteousness and justice, **so that***

42. See Isaiah 9:7.

43. See Romans 4:16.

44. See Matthew 3:9.

the LORD may bring upon Abraham what He has spoken about him.
(Genesis 18:18–19)

Please note the little phrase, “*so that.*” In other words, if Abraham blew it at home, the pipeline of wealth to the nations would be shut off. Talk about family pressure!

Family government at home produces wealth, and that wealth of skills, talent, and stewardship flows from the front doors of homes like small trickles of little streams that eventually become huge rivers for the nations to bathe in. Put another way, if wealth is not coming from the family units, then cities like New York, Tokyo, or Bonn will never be able to produce it.

Our children are a stewardship, a heritage, and an inheritance from the Lord.⁴⁵ God requires us to pass on our wealth to them and to raise them in the faith as we teach them the truths and moral wealth-creating principles of Scripture.⁴⁶

If you want to know why I’m excited about the concepts of this book, it’s because I love my children and the idea of restoring godly stewardship, not only in my own family but in families across each nation and around the world. It is an essential part of the inheritance we hope to leave them. That’s the deepest motivation we have to spread these concepts. We’re looking ahead to the children’s good.

ONE WAY TO TELL IF YOU LOVE YOUR CHILDREN: WHAT IS THEIR INHERITANCE?

In His high priestly prayer in John 17, Jesus exemplified the attitude of relational stewardship, which 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. As we’ve seen already, He acknowledged that everything He had come from, and ultimately belonged to, the Father.

Now they have come to know that everything You have given Me is from You; for the words which You gave Me I have given to them; and they received them and truly understood that I came forth from You, and they believed that You sent Me. I ask on their behalf; I do not ask on behalf of the world, but of those whom You have given Me; for

45. See Psalm 127.

46. Deuteronomy 6:6.

they are Yours; and all things that are Mine are Yours, and Yours are Mine; and I have been glorified in them. (John 17:7–10)

Jesus confirmed that He had carefully preserved and built up that inheritance.

While I was with them, I was keeping them in Your name which You have given Me; and I guarded them and not one of them perished but the son of perdition, so that the Scripture would be fulfilled. But now I come to You; and these things I speak in the world so that they may have My joy made full in themselves. I have given them Your word; and the world has hated them, because they are not of the world, even as I am not of the world. (verses 12–14)

Then He prayed that upon His departure from them, the Father would continue to preserve them, to sanctify and build them up, and to multiply them.

I do not ask You to take them out of the world, but to keep them from the evil one. They are not of the world, even as I am not of the world. Sanctify them in the truth; Your word is truth. As You sent Me into the world, I also have sent them into the world. For their sakes I sanctify Myself, that they themselves also may be sanctified in truth. I do not ask on behalf of these alone, but for those also who believe in Me through their word; that they may all be one; even as You, Father, are in Me and I in You, that they also may be in Us, so that the world may believe that You sent Me. (verses 15–21)

These three elements—receiving an inheritance, preserving and building that inheritance, and passing on that inheritance 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.⁴⁷ It rises to the challenge of multiplying what we receive, not for our own consumption but for the glory of God and the service of others.⁴⁸ It climaxes in our passing on to coming generations the

47. See 1 Corinthians 4:7.

48. See Psalm 90:16–17.

fruit of our labors, in accordance with Proverbs 13:22: “A *good man leaves an inheritance to his children’s children.*”

John Maynard Keynes, considered to be the father of our government’s economic systems, was no family man. Providing for children wasn’t his top, or even his second or tenth, priority. Keynes’ immorality shaped his fiscal and monetary theories. Once, when he was asked what would be the long-term effect of his tax-and-spend and inflationary policies, he replied lightheartedly, “In the long run, we’re all dead.”

Everybody tittered and said, “Heavy existential thinker here!”

Now, fifty years later, people are beginning to say, “Hey, the long run is here, and now what are we going to do? Why should we be the ones who are dead because Keynes and his single-generational thinking promoted the consummation of tomorrow’s assets today?”

If you don’t love your children, your economics will tend to be debt-based and consumption-based. Like any good Keynesian economist, you will pile up debt and shove it down the road. If you love your children, you won’t do that, because the Bible says parents ought to leave equity, not debt, for their children to inherit.⁴⁹ The person or society that piles up debt is acting with hatred toward their children.

There is, in fact, a causal connection between abortion and debt financing. They spring from the same spirit. Were the United States to end abortion-on-demand, then corporate debt/equity structures would begin to change as well, because they’re causally linked. When we can easily escape the particular responsibility of bearing and raising children through means of abortion, it causes a similar shirking of responsibility toward the future generation in general, leading to, among other things, debt-leveraged financing.

You cannot separate ethical issues from economic issues, “*For where your treasure is, there your heart will be also.*”⁵⁰ Our economic choices reflect our hearts’ values. If we value ourselves above future generations, it will show up in our finances.

49. See 2 Corinthians 12:14.

50. Matthew 6:21.

WE MUST LEARN TO BUILD MULTI-GENERATIONALLY

Lasting wealth is multigenerational, and it's oriented toward the long run, not the short run. Remember, God is the God of Abraham, Isaac, and Jacob. As a general rule, whatever God builds endures at least three generations. And as a rule, it takes at least three generations for a major character trait to be implanted, or replaced, in a family.

My great-grandfather once cut a winter's worth of wood, stacked it up next to the barn, and deserted his family for twenty-five years. When he came back, he gave a British gold sovereign to my grandmother, who passed it on to my dad, who finally gave it to me. I had the coin made into a ring because it means so much to me. It reminds me that the curse I saw operating through my great-grandfather also had its effect on my grandfather and my father. The curse of desertion that brought such great harm to their families ends in *my* generation. I am determined to leave a lasting inheritance to my children's children, and the ring on my finger is my reminder. My prayer now is that God will permit me to build, through my children and grandchildren, three generations of family stewardship that will contribute mightily to the growth of the kingdom of the God of Abraham, Isaac, and Jacob.

Single-generational wealth results in the curse of poverty. It is selfishness versus heritage. It is consumption versus savings. Inheritance tax and anti-family practices produce poverty. Some years ago I was told that Japanese corporate executives had bought large blocks of land in the Amazon rainforest. Why? Not primarily for profit, but to save the environment for their children! Whatever the actual long-range realities of this situation turn out to be, the intent of these executives was right, and when we learned of this it sent us into mourning. Why are the Japanese acting as stewards of God's creation instead of Christian businesspeople? The Japanese look at us as a "Christian nation" and say, "Thanks, but no thanks. We're not interested in that; we've got more going than you do."

We must change the perspective of our families, businesses, communities, and nations to more long-range thinking. 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. They don't emphasize things or money.

Anyone who wants his or her successful business to remain successful for generations to come, and to stay in the hands of the family, must train up his or her children to take over that business. They must understand the spirit that brings success: a long-run vision, care for people and relationship building, and an overall understanding that as stewards, they are accountable to God for how they handle everything He gives them.

We have no idea how much we're going to leave to our children. We hope that, if Christ tarries, God will allow us to leave them something. But do you want to know what we really care about? We don't care much about leaving them things. We care about leaving them character skills, because someone with character skills can acquire all the things he or she needs. But someone who has "things" without character skills can't even hold on to those things, much less acquire more. More important, all the things we pass on, and all the things our children acquire because of their character skills, will be burned up in the fire. Only the character skills will pass through to eternity.

Many think that you have to inherit riches to be wealthy. Wrong! According to the highly influential thinker and economist George Gilder, "The vast majority of American's fortunes are dissipated within two generations." Why? "When the money is actually passed on, [much of it] often ends among large numbers of prodigal sons and daughters.... The receipt of a legacy, it turns out, often erodes the qualities of entrepreneurship that are needed to perpetuate it."⁵¹

The mistake many rich people make is neglecting to teach their children to be wealthy. So, when their children finally inherit the money, they waste it, spending it foolishly or investing in ill-advised projects.

The pattern of Jesus' high priestly prayer is the key to avoiding that waste: first cultivate wise stewardship in yourself, then—through example, precept, and practice—cultivate it in your children. No one can achieve godly, mature character without being responsible for the wise and faithful stewardship of private property.

We believe God wants to raise up Christian dynasties, families who teach their children from one generation to the next and build a snowball of wealth to be used for God's kingdom. But that will only happen as God's

51. George Gilder, *Wealth and Poverty* (New York: Bantam Books, 1981), 88, 86.

people learn, by the disciplined practice of managing private property, to be good stewards.

Riches gained quickly are soon lost.⁵² Why? Because if you gain too many riches too quickly, you won't have the skills to manage it. That's why those who get rich quickly rarely stay rich for long. Accumulating riches is not based on how fast you get it. It's based on the ability to responsibly manage what you get. That's why gambling and get-rich-quick schemes never do anybody any good in the long-term. It's why all the quick money-raising ideas church leaders come up with to finance their ministries, and the lotteries that more and more states are using to shore up their finances, will never work in the long run. Almighty & Family doesn't work that way.

Remember when the Israelites came to their Promised Land? Moses said, "*The LORD your God will clear away these nations before you little by little; you will not be able to put an end to them quickly, for the wild beasts would grow too numerous for you.*"⁵³ The principle is simple: Don't take more than you can manage.

Investing in relationships is the key to wealth since 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.⁵⁴ What a wonderful example for all of us to follow!

ECONOMIC PROSPERITY IS BASED ON THE FAMILY UNIT

A nation's economic prosperity is based upon its view of, and care for, the family unit. Good family law is good economic policy for a nation for a legion of reasons. We can only touch on a few of them in an introductory study like this. Suffice it to say, since the wealth-generating skills within the family unit determine a nation's collective wealth and riches, laws or policies that are anti-family are also economically suicidal. Cripple the family and you destroy the national economy.

Divorce, illegitimacy policies, abortion, pornography, and materialism show up directly in a nation's savings rate, debt-equity structures, civic and corporate debt, and nonreplenishable resource consumption. The

52. See Proverbs 20:21.

53. Deuteronomy 7:22.

54. See John 19:26–27.

best barometer of the United States' economic health is not the Dow Jones Industrial Average or the unemployment rate. It is the rate of improvement or regression of the state of the family, and that is a spiritual and moral affair. Economics *is* about family. Its root word *oikos* is an ancient Greek word that literally means "dwelling...a family—home, house(hold)."⁵⁵

AS THE FAMILY GOES, SO GOES THE NATION

If the culture within a nation is single-generational in its view of life, that attitude will clearly show up economically in a "let's spend it now" attitude, rather than in a disciplined plan to lay up wealth for our Isaacs and Jacobs of the second and third generation. The same is true for business. Selfishness produces low savings rates, both personal and corporate. Dividends will also tend to be high, and profits earmarked for research and development and future market share will be inadequate. All of these anti-family attitudes have shown up in the United States' economy.

As a nation, our savings rates in relation to gross domestic product are at historic lows compared to many other industrialized countries,⁵⁶ and are at this point about one third of Japan's. The over-emphasis on corporate dividends has made future market-share policies a joke. Add to this tax policies that refuse to adequately encourage investment capital through appropriate investment tax credits, and you have a national policy reflecting selfish lawmakers that can only severely penalize future generations. When fathers and mothers no longer consider long-term wealth accumulation and think only of short-term consumption, the curse begins to flow economically—as it is already flowing in this nation.

Ultimately, when people are motivated by selfishness, they destroy cooperation and create poverty. Broken families and the resulting unstable work force are inevitable in a society that believes it has a right to "no-fault" divorce. They lose their lives, spending their resources only on themselves.⁵⁷ Absenteeism, ascending health care costs, and a general lack of product quality is the result.

55. "*oikos*," Strong's G3624.

56. See Milton Marquis, "What's Behind the Low U.S. Personal Savings Rate?" FRBSF Economic Letter Series 2002-09, Federal Reserve Bank of San Francisco, <http://www.frbsf.org/economic-research/publications/economic-letter/2002/march/what-is-behind-the-low-us-personal-saving-rate/> (accessed March 3, 2017).

57. See Matthew 10:39.

More than anything else, economics is about people's motivations and generational choices. Sadly, prioritizing long-lasting fruit in a day of maximized, short-run dividends, is almost unthinkable in contemporary America. Americans, having forsaken their Christian base, no longer think about wealth in the long run. We always attempt to maximize short-run returns, even when the long-run consequences are disastrous. But Jesus says, "*My Father is glorified by this, that you bear much fruit*"—fruit that remains.⁵⁸

THE CHRISTIAN MESSAGE OF FREE ENTERPRISE IS ESSENTIAL

Our failures are in both the public and the private sectors. In the public sector, burgeoning government debt bespeaks the short-run mentality, ignoring the mounting interest costs that rob the government of the funds it needs to perform vital services. The short-run mentality also drives government giveaway programs, whether to the poor (welfare, food stamps, subsidized housing, etc.) or to the rich and middle class (corporate bailouts, "free" public education, pork-barrel spending, commodity price subsidies, trade protectionism, etc.). All such measures are shortsighted, designed to relieve short-term distress with a price tag of long-term slavery.

That's why we have to multiply this message. Community organizations don't have the moral fuel to promote private property and family-based economic policies. They don't have the understanding. The Rotary Club doesn't. The Chamber of Commerce doesn't. They all say private property and free enterprise are good. Why? They don't know. Maybe because they make people rich. But if the last twenty or thirty years have taught us anything, it's that being rich doesn't necessarily equate to being either happy or virtuous.

So why are private property and free enterprise good? Because giving people things to steward helps them become mature. It sets them free from the prisons of poverty and tyranny and single-generational thinking. It forces people to steward things and grow up, and to think of the consequences of their choices on posterity. It's that simple.

Nehemiah, in a time of great crisis, reached down into the souls of the men to find their ultimate motivation and resolve. He knew where to find it. Do we?

58. John 15:8.

When I saw their fear, I rose and spoke to the nobles, the officials and the rest of the people: "Do not be afraid of them; remember the Lord who is great and awesome, and fight for your brothers, your sons, your daughters, your wives and your houses." (Nehemiah 4:14)

I cannot leave this section without making a related comment relative to family economics and private property. God has given land to only two institutions: nations (see Acts 17:26) and families (see Leviticus 25; 27:24). When Israel entered the Promised Land, God didn't give the civil government one inch of land. He distributed all of it to families. He ensured that it would stay with families by enacting the Year of Jubilee, which limited the duration of land sales to fifty years, after which land had to revert to the original family owners.

In contrast, the federal government is the largest single landowner in the United States, but no verse of Scripture authorizes civil government to own land. Eminent domain is not a right or a pillar of society, but an exception to the rule. The rule is that private property owners may use their land and all their property as they please, as long as they don't harm other people.⁵⁹

Unfortunately, the modern state seems determined to undermine the very lessons of stewardship necessary to produce mature people. Whether by unjustly taxing hard-earned wealth and inheritance, or by giving people wealth to consume without accountability, it is eroding both the right and the responsibility of private property, and thereby undermining the important connection between private property and stewardship.

If we want our children and grandchildren to learn good stewardship, we must meet and overcome that challenge.

GENERATIONAL THINKING REQUIRES US TO THINK STRATEGICALLY

God is a strategic thinker. His revelation of this fact came to me in the summer of 1987 and changed my life and ministry. Let me share with you how that change began.

Sitting in the backyard at lunch, I was tired and discouraged. I had spoken to possibly thirty thousand people already that year, but I realized

59. See Matthew 20:15; Acts 5:4.

that speaking to people and helping to change people are not always the same thing. “God,” I said, “You’ve got to show me another way; I refuse to become simply a Christian entertainer.”

The Lord answered, “Dennis, I want you to begin to relate to Me as an investment banker.”

“What?” I asked.

“I want you to put as much time and planning into the projects you want Me to bless as you would if you took them to a worldly banker. If you took most of your projects to a worldly banker, he’d laugh you out of the office if you didn’t come with PERT charts, if you couldn’t demonstrate that you had the management skill and the ability to return his investment. Don’t bring Me plans for which you haven’t even done the research you would do if you were going to a worldly banker for backing.”

Who but a businessman could relate to that? Say that to pastors, and they’ll think you’ve lost your marbles! How many Christian leaders relate to God as an investment banker? Yet that simple word changed my life. It taught me that God wants us to demonstrate good stewardship by wise, strategic planning. Why? Because strategic planning produces wealth and lasting increase, and those are things God wants to share with us.

God is a long-range planner who thinks from the end to the beginning. His family business was perfectly planned before He created a single molecule of this earth.⁶⁰ The closer we get to God, the more we think the way He does, generationally and strategically.⁶¹

STRATEGIC THINKING: THE ART OF THE TRUE LEADER

Under God’s grace, prosperity and success are fruits of strategic planning and obedience, not the goal. Strategic planning requires that we be oriented to the future generation on these three issues:

1. What is God’s overall work for my generation so my life work can fit into it?

60. See Psalm 139:16; Isaiah 46:10; Ephesians 1:4; 2 Timothy 1:9; Revelation 17:8.

61. Out of this change in my life, I did a seminar tape series called “Strategic Thinking.” We have sold more of those tapes to leaders than any other teaching.

2. What is my calling, and how does it relate to the destiny of my children?
3. What wealth and riches (resource base) has God entrusted to me to multiply and pass on into godly hands?

As you can tell, these are not simple questions, and they require an investment of *time* and *prayer* to be properly handled. True strategic thinkers become problem-solvers relative to the future.

Many investors think foreseeing the future is a deep mystery. In reality, it rests on seeing the present through Christ-oriented eyes. Specifically, it rests on identifying people and businesses with a heart of servanthood. Why? Because God promises to exalt humble, service-oriented people.⁶²

One of the first principles of a successful business is Henry Kaiser's old dictum: "Find a need and fill it." Whoever meets people's needs will prosper. God wants to raise up Christian men and women with servants' hearts and the foresight to know where to invest what God has given them. Where does wealth naturally gravitate? Toward servants. We'll make this point again. Strategic thinkers see where people's true needs are going and execute plans to meet them there with what they need.

God is also looking for Christian business and professional people who can promote self-government, proprietorship, and teamwork.

Part of being self-governing in business is being strongly capitalized, not leveraged. Why? Because "*the rich rules over the poor, and the borrower is servant to the lender.*"⁶³ When hard times come, companies that have financed their growth internally are much healthier than companies that are leveraged up to their eyeballs. A lot of people got rich in the Great Depression because they had never borrowed. Many can get rich despite any downturn if they follow biblical principles and stick to them.

FIVE CATEGORIES OF WEALTH STEWARDSHIP WE SHOULD TEACH OUR CHILDREN

When you look to see what God has put into your hand, and what He intends you to steward for His kingdom, keep in mind five categories of wealth that He might put there.

62. Philippians 2:5–11; 1 Peter 5:6.

63. Proverbs 22:7 NKJV.

1. **Real wealth begins with a biblical perspective on life.** No matter how much money you have, if you don't see reality according to God's Word, you are poor. Relational peace with God brings freedom from debilitating sin and envy. How many rich people do you know who are debilitated by alcoholism, drugs, lust, or greed? They're not wealthy. They may be rich, but they're not wealthy. Wealth begins in personal peace with God.
2. **Real wealth includes relationship.** What resources do you have in your natural family? What resources do you have in your spiritual yoke partners, those with whom you have fellowship in God? What resources do you have in your friends and your community? Nothing is more tragic than the man whose only friend is his wallet: He is a man who will go to his grave lonely, isolated, or perhaps feared, but neither loved nor respected. Building, nurturing, and cherishing relationships with other people is part of real wealth, and it is an essential part of building up Almighty & Family.
3. **Real wealth includes understanding your destiny and place in God's work and functioning accordingly.** Your skills, gifts, ministry, and spiritual growth are real wealth. This also includes the wisdom to avoid presumption and stay within your sphere.

We could do a six-hour conference on business expansion based on the law of discovering your sphere and staying inside it. Thousands of businessmen have done well in one sphere, gone into something else because it looked good, and lost their shirts. Why? Because they didn't understand their boundaries. Only Christ has unlimited boundaries. The rest of us are circumscribed. Paul wrote, *"But we will not boast beyond our measure, but within the measure of the sphere which God apportioned to us."*⁶⁴ He refused to go outside his appointed sphere.

Do you believe that God has a purpose for everything He ordains? Of course. Did God ordain your business? If He didn't, you'd better find something else to do. But if He did, then He has a purpose for it. Have you ever spent time on your knees before

64. 2 Corinthians 10:13.

God, asking Him, “Why did You ordain my company?” If your business has a design, your job is to discover its design, find its sphere, and make sure that you do not expand outside it. Never mind all the conventional wisdom about vertical and horizontal integration. You need to find God’s design for your business and stay within it. God wants your business to do more than just create riches for you. He wants it to be a testimony in the kingdom. You will need to learn the skills of strategic thinking to accomplish this. Find a mentor if you don’t already have one. Pray them into your life.

4. **Real wealth includes good health, which means time to fulfill your destiny.** It doesn’t matter how good your ideas are, or how much treasure you have. If you don’t have *time* to put them to work, you are bankrupt. The older we get, the more we understand the psalmist when he prays, “*So teach us to number our days, that we may present to You a heart of wisdom.*”⁶⁵
5. **Real wealth includes material contentment.** In 1 Timothy 6:6–10, Paul acknowledged that we need sufficient possessions to carry out our calling. In some cases this means mere food and covering. (See verse 8.) In other cases, it may mean millions of dollars. In any case, if we have enough to carry out our calling, we should be content.

YOUR CALLING DETERMINES YOUR NEED FOR MONEY

Why do some people need more money than others? Because their calling requires it. The tragedy in Christianity is that Christians, to whom God has given money, usually fail to use it for the sake of their calling. They seldom discern their calling, so they seldom apply the wealth God gives them, including riches, to that calling. We need to understand what our calling is, and our calling is intimately tied up with our resource base.

If you seem to be smitten with a huge bank account, don’t count it as God’s personal blessing for you to lavish on yourself. It’s a clue regarding your calling. Ask the Lord, “Why do I have these resources? What am I

65. Psalm 90:12.

supposed to do with them?” Capital that is not directed to the call of God is one of the greatest snares anyone can ever touch. That’s why Paul said,

Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed. (1 Timothy 6:17–19)

The Old Testament concludes with both a promise and the warning of a curse:

Remember the law of Moses My servant, even the statutes and ordinances which I commanded him in Horeb for all Israel . Behold, I am going to send you Elijah the prophet before the coming of the great and terrible day of the LORD. He will restore the hearts of the fathers to their children and the hearts of the children to their fathers, so that I will not come and smite the land with a curse. (Malachi 4:4–6)

How much clearer can it be said? Ministries that bridge and bind the generations of fathers’ hearts to their children bring forth blessing. Single-generational thinking produces a curse. We’re now under that curse, and it must be broken. May God grant us the wisdom, and the riches wisely spent, to blow that curse into hell.