

THE DeVoeREPORT

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FALL / WINTER 2018

Passing the Baton

TWO STORIES OF LEADERSHIP SUCCESSION



A Myrtle Beach Miracle
Creating Economic, Social, and Spiritual Capital through HR
Work · Life Balance

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he DeVoe School of Business has the honor of serving students at various points in their career journeys, some who are just beginning to engage the marketplace and others who have been making an impact for a number of years. In any given classroom (onsite or online) we have young leaders and seasoned leaders sitting side-by-side learning, working and growing together. It is what makes our educational environment so dynamic, having a diversity of generations represented in one place sharpening one another in skills and abilities.

In this edition of *The DeVoe Report*, we have a wonderful opportunity to take a look into two companies which are walking through leadership succession processes in which not only is one generation of leadership passing the baton to a new generation, but in addition, the more seasoned leader is walking alongside the emerging leader in that journey.

Whether it be in a classroom or a boardroom, it takes faith, prayer, humility and intentionality to come alongside one another and work collaboratively across our differences. As you read through the conversations with the leaders of Sasnak Management and Capital III, you will be given opportunities to peer into the experience of two families who have built companies and are now partnering to transition leadership. As always, it is my sincere hope that these featured interviews as well as the many wonderful articles included within this edition are both insightful and encouraging to your professional journey and daily work.

DR. DAVID WRIGHT

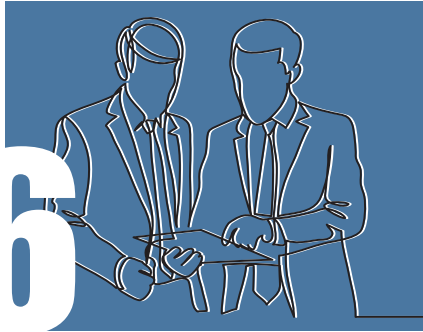
**President
Indiana Wesleyan University**

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Dr. Jerry Pattengale is author of more than twenty books, has co-developed a top-ten-visited website, and has generated significant funding for several causes. Indiana Wesleyan University named him its first University Professor in 2014. He holds various distinguished appointments and awards—including USC's National Student Advocate Award, AP's Hoosier State Press Association (2015 and 2016), and the National Endowment of Humanities. Dr. Pattengale serves on several boards and was the founding director of the Scholars Initiative and the Education Department at Museum of the Bible.

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Lauren Young is the project manager for DeVoe School of Business. In addition to her work on *The DeVoe Report*, she enjoys her role in helping DeVoe School of Business create world changers through a business education. Lauren earned her Bachelor of Science from Indiana State University and her Master of Business Administration from Indiana Wesleyan University. Lauren's passion is helping people realize the potential that is within themselves so they can change the world. Together, Lauren and her husband, Eric, have three children.

EXECUTIVE PARABLES, R.S. LYTLE

Within this edition, you will find executive parables that are intended to help you with your work/life balance struggle. Each story, person, and context is different. However, the common theme is how they have attempted to deal with work/life balance while holding down positions of extreme responsibility. Finally, each story reflects the major findings from this area of research: (1) priority, (2) planning, and (3) discipline. My hope is you will find great strength and encouragement for building and maintaining a healthy work/life balance within your context of life directly from the stories of these Christian executives.

contributors



Kneeland C. Brown, Ed.D.
EDITOR-IN-CHIEF

Serving as Editor-in-Chief of *The DeVoe Report*, I have the opportunity to work with a wonderful collection of writers, thinkers, and leaders. As we move through the process of compiling each edition, we are blessed to meet new people, engage new ideas, and tackle new questions. What I am attempting to express is the truth that any work of this quality and magnitude is not completed in a vacuum; rather, it is done in a community. Therefore, I want to express my heartfelt thanks to all of those who have given their time, talent, wisdom, and treasure to make this edition possible. I hope that readers are inspired and encouraged as they engage the marketplace for an eternal impact.

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ENGAGE YEAR-ROUND BY
connecting
TO THE
DEVUE SCHOOL OF BUSINESS BLOG

The screenshot shows the DeVoe Report Digest website interface. At the top, there is a navigation menu with links for HOME, ABOUT, and THE DEVUE REPORT, along with social media icons for Twitter, LinkedIn, and Facebook. Below the navigation is the 'DeVoe REPORT DIGEST' logo. A main banner features a colorful chameleon with the text 'ADAPT BUT REMAIN VIRTUOUS' and a 'READ MORE' button. Below the banner are several article thumbnails, each with a title, author, date, and comment count. The articles include: 'ADAPT BUT REMAIN VIRTUOUS' by Gary Wilkinson (August 3, 2018), 'WHAT DOES AN EFFECTIVE EXECUTIVE DO?' by Keith Starcher (July 20, 2018), 'IT'S NOT JUST WHAT YOU SAY' by Sandra White (July 27, 2018), 'COMPANY BUDGETS AND STRATEGIC PLANS: GUIDELINES OR A STRAITJACKET?' by Tom Vogel (July 6, 2018), 'TOXIC BOSSES' by Chuck Roome (June 29, 2018), 'FEEDBACK AND HUMILITY' by Keith Starcher (July 13, 2018), 'LEADING UP' by Lauren Young (June 15, 2018), and 'THE UNINTENDED CONSEQUENCES OF REGULATORY CHANGE' by Tom Vogel (June 22, 2018). Each article has a 'Continue reading' link.

Passing the Baton

A STORY OF LEADERSHIP SUCCESSION



A CONVERSATION WITH
DAVID ROLPH, CHAIRMAN AND JON ROLPH, CEO
INTERVIEW WITH KNEELAND BROWN

Sasnak Management is a private corporation which exists to facilitate the administrative operations and backend support of its portfolio of more than 35 restaurants. Founded by two hardworking brothers Darrel and David Rolph, the roots of the company can be traced to the early 1970's when both of the brothers were involved in opening restaurants for the newly emerging pizza franchise, Pizza Hut. It was during these years that the brothers cut their teeth in the restaurant business. These real-time lessons in entrepreneurship, creativity, and faith would serve them well as they embarked upon a business journey of their own by dreaming, designing, creating, and building their restaurant brand Carlos O'Kelly's, a regional player in Tex-Mex style cuisine, still popular to this day.

Much has changed since Darrel and David ventured out into business encouraging and inspiring one another along the way. In 2011, Darrel Rolph departed this life unexpectedly, leaving countless wonderful memories and a beautiful legacy of faithful service. This is evidenced as David reflects upon the years spent with his late big brother and a smile breaks across his face. However, in the midst of difficult endings, there have also been new beginnings. In 2002, David's son, Jon, returned to Wichita and joined the Sasnak Management team, and several years ago a transition of leadership initiated with Jon

taking on the role of President and CEO of Sasnak Management. I was able to sit with David and Jon in Jon's office at Sasnak Headquarters in Wichita, Kansas and discuss what the transition journey has looked like for them; it was a lively and informative conversation.

KNEELAND // David, being brothers, did you and Darrel work well together in business?

DAVID // Darrel and I worked very well together, and our relationship as brothers strengthened our ability to partner. First, our relationship had a unique strength because I had always seen Darrel as a father figure. He was 11 years older than me and in my childhood years, he was there for me in a very special way. For that reason, I had a strong trust in him; he had always been a support for me in many ways before ever going into business, therefore, I could always trust his leadership. Second, we were gifted very differently yet we complemented one another as we worked together. I often say that Darrel was "raised by wolves" and I was "raised by poets." Our strengths were in completely different areas, but we both recognized how we complemented one another.

KNEELAND // David, did you always see entrepreneurship as being a part of your life's journey?

DAVID // I'm not certain that Darrel and I would have defined our path specifically as entrepreneurship when we were younger. In fact, when I left for college I wanted to be a history teacher. I got into managing and opening Pizza Hut franchises as a temporary job to save money on my way to graduate school.

While we did not see ourselves as entrepreneurs, I do believe that our growing up years afforded us the opportunity to develop many skills critical for entrepreneurs. For example, hard work is a big part of building your own business and, having been raised on a farm, we both grew up working hard from a very early age to help make the farm run, so we were prepared for the effort it took to build restaurants. The desire to create is another distinctive of entrepreneurs both Darrel and I were passionate about creating, bringing ideas to life, and building our own business gave us the opportunity to do this.

Finally, we both had a desire to serve people. Entrepreneurship gave us the opportunity to partner with and serve people in our business ventures.

We were able to help folks establish their restaurants, which have provided for their family's needs for years. We did our best to never measure our success by the amount of revenue generated but rather in the number of lives we had touched. So, although we would not have defined ourselves as desiring to be entrepreneurs we had a lot of the skills and desires which fit well into a life of entrepreneurship.

KNEELAND // Jon, did you always desire to join the business?

JON // I did not. I thought that my life was going to take a completely different path. In my high school years, I became enamored with film. When I left home for college, I attended Baylor University and studied film and religion. Film was my passion, and it was my focus. Growing up, I had spent many years around the business and hearing my father and Uncle Darrel share the stories of the work that went into building the company; however, my focus was completely on impacting the world through film. Following my college graduation, I took an internship in Washington D.C. for a year. After the internship was completed, I came home to Wichita with the



expressed intent of working alongside my father for six months before heading to Hollywood. I was, in no way permanently committing to the business. My motivation for this return home was a feeling that I may not have another window in life to work alongside my Dad and there were many lessons I could glean from working with him which would serve me well as I moved west to pursue film.

I began working in the organization from the restaurant level, and the six-month plan grew into multiple years. Over this time, I continued to take on growing responsibilities, so eight years into this experience, while serving as Executive Vice President, responsible for managing the company brand, I began looking at what leading forward would look like. The business had many big decisions to make and I felt that I needed to decide, for the clarity of all, what my role in those big decisions would look like. It was at this point that I began a conversation with my father about my future with the company and we began a discussion of succession. Over the years I had worked in the business, it was the leadership component that attracted me. Through my leadership, I could positively affect people, and this was a wonderful experience.

KNEELAND // What has the succession journey looked like for you?

JON // When I came home to work for six months, I started as a backline prep cook in one of the restaurants, so I spent time working alongside employees and learning first-hand the restaurant business and the backend administrative work as well. Having worked in the organization for eight years and promoted to the role of Executive Vice President, it was becoming increasingly confusing to the rest of the company. Everyone knew that I had not made a long-term commitment to the business and could leave anytime, but I was simultaneously taking on more responsibility and had been with the organization for several years. Once I was ready to commit myself to the long haul, the transition to the CEO happened quickly, but, it was manageable because the organization was ready for the change.

When I expressed my desire to stay in the business, it gave us the clarity so Dad could begin thinking through the transition, while I worked to keep the day-to-day operating smoothly. Part of what has made this a successful transition has been Dad's willingness to allow me to bring my flavor into the company. He has never attempted to hinder my leadership by making it look just like his own.

DAVID // It has been a good journey, not a perfect journey, but a good journey. Part of what has made this journey good is that Jon and I had a strong working relationship from the very beginning. When Jon returned to Wichita after college, he did not simply attempt to parachute into the company and take leadership, but he worked within it for several years from the ground up. People knew him, knew his heart, and were able to trust him more readily. Jon brought a care for people, energy, excitement, and values to the organization – all are critical when you are making a big change.

Though the succession of a company is difficult terrain, I have learned that difficulty is a part of life's journey that we should not avoid. Everything worth having in life is on the other side of fear. We have to be willing to face our fears if we want to experience great results. There have been some big challenges but also many big successes. The biggest challenge in this journey was the unexpected loss of my brother Darrel; this was a big shift in our journey. We have been able to strengthen not only the company but, far more importantly, our family through this difficult experience.

KNEELAND // What have been the joys of this leadership transition?

DAVID // The greatest joy has been being able to work with my son, the two of us being open with one another and working side-by-side to continue building this company. I see Jon as my gift to those we are impacting (employees, customers, the community, etc.). I have learned a lot through this process of transition, and I have learned a lot through watching Jon's style of leadership.

JON // The biggest joy is the relationships, first with my father and then with the teammates I get to work alongside daily. We often say that we'd rather lose the business than lose the relationship. The good news is that we have not had to lose either, that as the relationships have grown, the business has grown. Another joy has been the opportunity to discover what kind of leader I am. This has come with some mistakes along the way, but I have been gaining more and more clarity through it all.

KNEELAND // David, any words of advice for seasoned leaders handing leadership to an emerging leader?

DAVID // As a business person, you are making investments. Keep in mind that you are investing in the future of the organization by investing in its next leader. I was investing in Jon and had the expectation of a return, but I allowed that return to come in its own way.

KNEELAND // Jon, any words of advice for emerging leaders who are taking on a new leadership role?

JON // Learn to live in the tension of honoring the generation before you and their role while also honoring yourself, your ideas and the future, which at times means pushing against established norms. Also, try to understand before being understood. It is a skill that is developed over time.

KNEELAND // How has your faith in Christ influenced this journey?

DAVID // I grew up with a mother who was strong in her faith. I have always attempted to extrapolate the stories and lessons of the Bible and apply their principles to the way I engage others and make business decisions, leading me to utilize some passage of scripture to encourage or motivate those I am working with daily.

JON // Going through transition is not for the faint of heart, the Lord has used this experience to increase my faith in Him. We are focused on the infinite rather than the finite – it's the reason why Dad looks to scripture so often for wisdom in decision-making because the decisions we have impact well beyond the moment in the lives of many.▼



Passing the Baton

A STORY OF LEADERSHIP SUCCESSION



A CONVERSATION WITH
PETE OCHS, CHAIRMAN AND AUSTIN OCHS, CEO
INTERVIEW WITH KNEELAND BROWN

Capital III is an impact investing enterprise focused on creating economic, social and spiritual capital in private companies. It presently holds four companies within its portfolio, representing investments in manufacturing, energy, real estate and education and employing more than 500 professionals across these businesses.

High-impact entrepreneur Pete Ochs, who left his family's farm in Hoisington, Kansas in 1974 to take a job in commercial banking, founded the company. During his time in banking, Pete identified the personal goal of owning his own business by age 30. This goal would be realized when he established a small business which specialized in valuation work and start-up consulting. This small business was the foundation of Capital III. For 18 years, Pete's company would focus its attention upon aiding others in the process of mergers and acquisitions, eventually taking a turn into purchasing the growing businesses.

On January 1, 2017 Founder and CEO, Pete Ochs, would transition to the role of Chairman and his son Austin would move into the role of CEO.

The transition was strategically planned for several months before its formalization within the organization. I was able to sit with Pete and Austin in Pete's Valley Center, Kansas office and discuss what this process of succession has looked like thus far. It was an intriguing and invigorating conversation.

KNEELAND // Pete, did you always see entrepreneurship as being a part of your life's journey?

PETE // I believe I was always an entrepreneur. I think entrepreneurs are born. You are born with the abilities but they must be fine-tuned, and it takes time and experience to fine-tune these abilities. One of these abilities is the ability to adjust to changes in the marketplace and your approach to business. In 2001 our business model really changed as a result of the tragic events of 9/11. We got totally out of the investment banking business and focused on the privately held companies in the portfolio. Another change which took place in my entrepreneurship journey was internal. Around age 40, God began to guide me from a pursuit of success to a desire for significance and from a desire for significance to a posture of surrender.

KNEELAND // Austin, did you always desire to join the business?

AUSTIN // I always thought that entrepreneurship would be a part of my journey. My father did a great job of including me at an early age in on the work of the business he was in. I can remember being 10 or 12 years old on a day off from school, I would spend those days going to work with my dad. The seeds of being in the business were planted, and the joy of working alongside my dad grew into a long-term vision. I saw my life in business as being connected to our family business. I felt ownership early on because my dad shared that ownership with me. Even when I was away in college he would call and ask me my thoughts on decisions being made in the business.

I did not immediately come home after college. I spent five years working in a ministry focused on young people, but even during that period of my life, I always felt that I was eventually coming home to family business.

KNEELAND // What has the succession journey looked like for you?

PETE // It was always hoped that Austin would work in the business and take over. It was not a significant change for him to take the lead because he had been back working the business for several years. It was only a matter of timing, and I felt that two years ago was the right timing for two reasons. First, in getting older, I had a sense that things needed to change for me. I was entering a period of life in which I felt that I could be a better support to the business by being in a different role. As Chairman, I can engage in a way that is more supportive and now serving as CEO, Austin is given authority and position to move the company into the future. Second, as previously mentioned, Austin was working in the company for several years prior to our formal leadership transition, during this time much of the leadership team went through a transition and a team made up of many younger leaders, who work closely with Austin, was brought together. They were positioned to continue moving the company forward, and they were all closely connected. What they needed was freedom to take the lead. Our transition of leadership has provided that freedom.



AUSTIN // From my perspective, the most significant shift in this succession journey has been folks viewing me as the leader. My dad, Pete, has been the leader for many years so this was a significant change for many. We have always looked to him to chart the way forward. For years, I aided him from the side, but when you are in the chair formally, it takes some time to become comfortable with the shift. In many ways, my leadership has been shaped by how I watched my father wear his leadership; however, I am also a different leader in many ways. A big part of this journey has been me growing more comfortable with those differences.

KNEELAND // What have been the joys of this leadership transition?

PETE // I find great joy in knowing that the business will go to the next level with Austin that it likely wouldn't have gone to with me. The company will grow because he can make the strategic connections to allow the company to grow. Being a pretty hardcore entrepreneur and growing up on a farm where we did everything ourselves, I have a tough time handing over authority for getting things done. I believe that this would have been a hindrance to the growth of the company. Austin does not struggle as much with this. He is great at identifying the right team members and strategically sharing responsibility. I am overjoyed to see him apply these talents for the growth and betterment of the business.

AUSTIN // I've been given the rare opportunity to work alongside my father daily. The greatest joy is working hard, winning and celebrating victories together.

KNEELAND // What have been the challenges of this leadership transition?

PETE // One way of viewing succession is the leader simply walking away at a certain age to play golf. Another way is for the leader to remain engaged while turning over authority to the new leader. We have chosen the latter, and while this approach has many benefits, it creates a few more issues because I am still within the organization serving as Chairman, causing greater need to have clearly defined roles.

Once roles are defined, the challenge becomes the older leader not yielding to the temptation to lean back into their former role and begin taking over the process. I have had to be intentional in allowing Austin to lead. I am trying to transfer stewardship to the next generation.

I never plan to retire; I want to die with my boots on. While succession is about moving control from one person to the next, for us it has never been about me walking away and no longer actively engaging. I am here to give counsel, advice, and encouragement, which is a difficult shift to manage.

AUSTIN // From my vantage point, communication is the challenge, and it is the key to a succession process that works. Since Dad is still working alongside me, communication must be both transparent and genuine. The transition has tested our relationship both at a personal and professional level, but it has placed the business and us in a much stronger position.

KNEELAND // Pete, any words of advice for seasoned leaders handing leadership to an emerging leader?

PETE // Two words of advice for seasoned leaders. First, you must be prepared to move from being a doer to a teacher. True succession means you must become a mentor/teacher to ensure that the process is effective. You have to pay attention to this piece. You do everyone a disservice when you simply walk away and leave the new leadership to fend for themselves. Second, it is good to get professional help (a consultant) who is good at walking persons through this experience. Having an outside perspective on your process and the way you are moving through is invaluable and can help you to identify gaps you may not be recognizing yourself.

KNEELAND // Austin, any words of advice for emerging leaders who are taking on a new leadership role?

AUSTIN // Find other leaders who have been down the road and learn from their journey. It's good to hear the stories of others to learn effective approaches to the process but also, it's just good to

know in the difficult times that you're not the only one who has been through it. Also, accept that you need to be yourself. The company needs you to be you; it does not need you to be the previous leader. I believe there are different types of entrepreneurs; my father is wired by God to build from the ground up, I believe that I have been wired to innovatively carry forward and advance what has already been built. If God has created us to play different roles, then I should be careful not to attempt to play his.

KNEELAND // How has your faith in Christ influenced this journey?

PETE // Faith is everything. It starts with the ownership/stewardship mentality. Succession is difficult if I see myself as the ultimate owner, but as I understand that God owns it all, I am simply a

steward. I am responsible for passing forward what has been built. My faith allows me to try to live for something greater than myself. Succession is a necessity because I have a limited life span. There is no option outside of succession when you are living for something greater than yourself. If faith is not what you are working for at the end of the road, it is just not worth it.

AUSTIN // Business is tough, and family business may be tougher. I find myself casting my cares on the Lord because I need someone stronger than myself. Also, faith guides me to try to be a humble servant as a leader and not work for self rather than the benefits of others. Faith makes that possible. Sometimes I may fail, but when I do fall short, I seek God for forgiveness and restoration and then I get back to work.▼



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UNMISTAKABLE

provisions:

A DeVoe student's passage through difficulty and grief

Lauren Young

A

t Indiana Wesleyan University (IWU), the National & Global campus uses a cohort system when enrolling students into courses. Most of the time, students will continue through their courses with the same group of students. For many students, there is an undeniable benefit to having the same group throughout the duration of a program. Depending on the program, students can spend nearly two years together, navigating their education journey as other aspects of their lives continue forward.

For those who have trouble during their journey, the support given within the classroom (whether a classroom setting or online) is vital to the student's success. Dawn May is one student that relied on the support of her classmates to help her through a difficult journey in her life. I recently spent time with her to learn more about her journey. I promise it is one that will encourage you, whatever you may be going through.

Dawn originally enrolled at IWU as an associate student with a group of five friends. Though Dawn was never one to like school, she had a friend, Heather, that encouraged Dawn to join her in the quest to get a degree. Because of life circumstances, Heather was unable to complete her degree; however, Dawn made a choice to continue pushing forward. In 2007, Dawn completed her Associate of Science in Business degree.

"I remember graduation day so fondly," said Dawn. "My son yelled, 'That's my mom!' as I walked across the stage. The weekend was an exciting experience that I was able to enjoy with my family."

Dawn never anticipated going any further in her college education – she was happy to have one degree and did not feel a reason to go back to school. Almost ten years after her first graduation, she learned about upcoming changes within her company that led her to reconsider another degree.



“My position within my company was threatened, so I knew that I had to do something to help improve my resume.” She started her bachelor’s degree program in 2016.

Six months after returning to IWU, she faced life situations that she never imagined. Dawn’s husband, Scott, had been experiencing many physical difficulties. He struggled to eat, often getting sick after trying to consume food. He would complain about significant back pain, although he continued to refuse to go to the doctor. Finally, Dawn was able to get her husband to go to the emergency room, although the outcome was not what either expected. Scott was diagnosed with lung cancer. The couple decided that they did not want to know Scott’s life expectancy, rather, they wanted to live every day to the best that they could. At that point, there was little that could be done. Twenty days after his diagnosis, Scott passed away.

Though Dawn did end up withdrawing from one course after her husband passed, she has been able to continue moving forward with her degree. She will graduate this year with her Bachelor in Science in Management. The unity of the cohort has helped her throughout the process. Additionally, the devotions in the classroom proved to be exactly what she needed to help her grow in her relationship with Jesus.

“When I was younger, there was a neighbor that offered to take me to church. Luckily, my mother allowed me to go to church on the church van,” Dawn said. “Because of this man, I gave my life to Christ when I was nine-years-old. Though I do not remember much about him, I know that my life is forever changed because of him.”

Though she became a Christian as a young girl, Dawn had done as many do; she lost focus of her relationship with God.

“Though I was not attending church as I should have, I know that God was always with me throughout my journey. He has provided for me in ways that are unmistakable.”



Dawn shared of the many times that she has seen God’s hand in her life – from providing financially throughout her life to helping her endure painful situations. As I spoke with Dawn, I was in awe of her attitude in spite of her many unfortunate situations. Dawn experienced multiple types of abuse while growing up. She dealt with a father that was mostly absent from her life. However, throughout it all, she remains thankful to God for all he has given her.

“I have the phrase ‘God’s got it’ posted in my house. I remind myself every day that God has everything under control. I choose to trust that God will take care of all of my needs,” she said.

As Dawn and I spoke about the next steps in her life, she was excited to talk about what the future held. “My job is scheduled to end later this year. I am not sure what I will do after my job ends. I feel that God is bringing me to a new stage in my life – with the end of my job and my upcoming graduation.”

Dawn spoke of the many possibilities that she has ahead. Of all the opportunities that she mentioned, each one centered around helping other people. Dawn has learned that she can take the painful events of her life and help others along their journey.

“If I could talk with others who are struggling,” she said, “I would tell them to not allow the negative voices to dictate the future. Many of us have had people tell us all the reasons why we can’t achieve our dreams but we should focus on the goals before us and keep moving towards those goals.” ▼

IN LOVING
memory





STILL RELEVANT TODAY:

BY KEVIN CABE

ADAM SMITH'S TIMELESS VIRTUES
FROM 1776

The idea of *virtuous business* sounds like a good concept to most everyone; however, to understand at a practical level what separates one from another, we need some identifiers, some specific characteristics which are peculiar to the *virtuous business*. Only then can we separate out those organizations that truly function *virtuously*. Of course, the actions of a business are the accumulation of many individual acts by ownership, management, and employees. So these identifiers, or virtues, should be manifested at the individual as well as corporate level.

Adam Smith is most widely known for his *An Inquiry into the Causes of the Wealth of Nations* (1776/1952). However, Smith (1790/1976) also wrote another important, lesser-known work, titled *The Theory of Moral Sentiments* (TMS). In this treatise, Smith (1790/1976) described several virtues which he proposed were essential for society and commerce to function and thrive. The major virtues proposed by Smith (1790/1976) were sympathy, prudence, justice, benevolence, and self-command. While many misunderstand Smith to be completely utilitarian in his approach based on *The Wealth of Nations* (1776/1952), Hanley (2009) argued that the virtues proposed in *TMS* are foundational to Smith's view of capitalism. The virtues promoted by Smith are meant to bring the individual from a simplistic understanding of ethics as mere rules to a more "elegant" (p. 176) understanding which can be applied to all situations.

SYMPATHY, according to Smith (1790/1976), is the ability to transport ourselves mentally into the situation of another. We sympathize when we take on the case of another as if it were our own (Wilson & Dixon, 2006). According to Smith, sympathy is a part of our human nature. As the opening line in *TMS*, Smith stated

How selfish soever man may be supposed, there are evidently some principles in his nature, which interest him in the fortune of others, and render their happiness necessary to him, though he derives nothing from it except the pleasure of seeing it (Smith, 1790/1976, p. 9).

According to Smith, sympathy is more than simple compassion. Being able to move outside of one's self to be able to sense the feelings and viewpoint of another is essential to moral judgment.

Without the ability to move beyond our perspective and self-interest, one cannot make proper moral judgment. Smith considered sympathy a natural response as part of our design as human beings and a foundation for all moral judgment.

PRUDENCE is the ultimate embodiment of virtue, according to Smith (1790/1976). He wrote that prudence "necessarily supposes the utmost perfection of all the intellectual and of all the moral virtues. It is the best head joined to the best heart" (p. 216). The prudent person is studious and earnest in understanding his profession. Though the prudent person may not always have the most talent, he has a genuineness and earnestly pursues the knowledge of his task. The prudent person relies on the "solidity of his knowledge and abilities" (Smith, 1790/1976, p. 213).

Regarding the ethical approach of the prudent person, Smith (1790/1976) noted that he "feels horror at the very thought of exposing himself to the disgrace which attends upon the detection of falsehood" (p. 214). One who is prudent tends toward caution rather than rashness, is reserved in speech and refrains from unnecessarily giving an opinion without sufficient knowledge (Smith, 1790/1976). Today, we might use the terms competence, diligence, or due care.

In support of the notions of sympathy and prudence, one of the cornerstones of Smith's (1790/1976) moral philosophy was the idea of the impartial spectator. Smith posited the impartial spectator as the guide to making moral judgment. The impartial spectator is a supposed person who is impartial and is aware of all the facts necessary to judge the situation appropriately. According to Smith, when faced with an ethical dilemma, people should seek to do that which the impartial spectator would approve.

This imagined objective observer, who is removed from the emotion of the situation, can become the rational benchmark for our moral decisions. By reflecting on an impartial spectator, one can examine motivations and possible actions to imagine whether the imaginary observer would approve. The impartial spectator acts as a sort of “mirror” through which a person can examine whether actions and motivations are proper or improper (Smith, 1790/1976).

Justice and benevolence are virtues that not only uphold society but also allow it to prosper (Smith, 1790/1976). **JUSTICE** is the virtue that restrains people from consciously harming another. Conversely, an injustice occurs when conscious harm is done. According to Smith (1790/1976), justice is the very foundation for society. Without justice, society is without order (Smith, 1790/1976).

BENEVOLENCE, or beneficence, is the virtue which moves beyond restraining from harm, toward doing good. Society can exist with only justice, but benevolence enhances the happiness of the people. Benevolent acts are those which are worthy of gratitude and come from altruistic motives. “Beneficence is always free, it cannot be extorted by force, the mere want [lack] of it exposes it no punishment; because the mere want of beneficence tends to do no real positive evil” (Smith, 1790/1976, p. 78).

Finally, **SELF-COMMAND**, or self-control, is essential for the carrying out of moral judgment. Self-command is the ability to control one’s feelings and emotions. This virtue allows one to do the right thing even in a difficult situation (Smith, 1790/1976). Smith taught that people are often led by their passions—some of which are grief, joy, desire for approval, fear, envy, generosity, and esteem. These passions can

impair a person’s ability to act according to what we know to be right. The virtue of self-command allows one to withstand the emotion of the situation and act according to what one knows is right. To have self-command is to have the courage. Smith asserted that “self-command is not only itself a great virtue, but from it all the other virtues seem to derive their principal luster” (Smith, 1790/1976 p.241). In other words, we can have all the good intentions, but without the self-control, we may never act on those intentions. Additionally, we may have intentions we think are good, but in fact they may be driven by emotion instead of reasoned principle, which demands self-control.

To this writer’s knowledge, Adam Smith never claimed to follow scripture. However, as we think about these virtues, we hear echoes of the scriptures. In fact, we can even see some of the characteristics of God—sympathy, justice, benevolence, and wisdom (prudence). This only makes sense as all true virtue comes not from the human heart but from God himself. So while Smith may not have provided an exhaustive list of virtues, he did provide us with some characteristics with which to identify the virtuous business. “So, whether you eat or drink, or whatever you do, do all to the glory of God.” (1 Corinthians 10:31, ESV) ▼

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WHAT'S WRONG WITH FINANCIAL EDUCATION?





Since the financial crisis of 2008-2009, financial education has been a top priority. Unfortunately, there are still articles addressing the same issue a decade later. Titles include:

- ***“Why is Australian 15-year-olds’ financial literacy declining?”*** (Sawatzki, n.d.)
- ***“The latest scores are in: States are still failing in financial education”*** (Lusardi, 2018)
- ***“Our grandparents learned personal finance in school. Why can’t our children?”*** (Beck, 2017)

Over the past decade, the efforts to impact the financial literacy crisis have been dramatic. In 2003, the Financial Literacy and Education Commission was created (FLEC) that consisted of over 20 different governmental agencies in an effort to improve financial literacy, financial capability, and financial well-being in the US. In 2011, the FLEC established a national strategy titled “Promoting Financial Success in the United States: National Strategy for Financial Literacy” (FLEC, 2013) with four main goals:

1. *Increase awareness of and access to effective financial education.*
2. *Determine and integrate core financial competencies.*
3. *Improve financial education infrastructure.*
4. *Identify, enhance, and share effective practices.*

A year after the national strategy was released, FLEC established a focus on “Starting Early for Financial Success,” a focus on young people being receptive and capable of learning the fundamentals of financial capability (FLEC, 2016). Moffitt and associates (2011) report that young people who develop the fundamentals of financial capability are more likely to become secure financially as adults. Drever, Odders-White, Kalish, Else-Quest, Hoagland, and Nelms (2015) suggested that during childhood and young adolescence, there are varying opportunities when youth are susceptible to learning financial behaviors and skills which can lead to greater confidence, skills and money management. If children in both childhood and adolescence are ripe for financial education, then it would seem parents can and should play a critical role. Research suggested that parents provide a foundation for their children’s financial knowledge and socialization (Clarke, Heaton, Israelsen, & Eggett, 2005; John, 1999). Clarke, Heaton, Israelsen, and Eggett (2005) suggested that parents can greatly influence their children’s financial literacy by directly teaching them and by demonstrating financial concepts to them.

The research above provides sufficient motivation to start early in educating children related to money and money management skills. Unfortunately, the most important component of financial education was missed entirely. So, what then is the most important component of financial education?

It’s worldview. It is important to have a good understanding of worldview and why it is so important in financial education. Although we probably “know” this intuitively, rarely would we consciously think about what makes up our worldview. Worldview can have a variety of meanings, but for the most part, worldview might be defined as:

1. *The foundation and basis from which individuals make all of their decisions*
2. *One’s ultimate core beliefs that make up one’s convictions and about oneself and the world in which one lives, or*
3. *The way someone thinks about the world.*

So what makes up one’s worldview? Our worldview is made up of our past experiences, our beliefs/faith, the way we were raised, our education, our peer influences, and our culture. All of these components shape the way we “view the world.”

Why does this really matter? For some, it may not have any impact; however, for those that have acknowledged God’s sovereign control in their life and have committed their lives to the service of God’s kingdom, this means everything. When we think about worldview, the answers to these two questions will impact every financial decision we make:

- *Who owns everything that I have?*
- *What am I to do with the resources I have been entrusted with?*

To those believing Christians, the answer to the first question is, of course, God. God owns everything (Psalm 24:1; I Cor. 10:26; Exodus 19:5). Our belief in God’s ownership will shape how we view money as that of a steward rather than that of an owner. When we use/manage someone else’s property/ money, we tend to be more cautious when handling these resources as opposed to when we believe they are our own. How we answer this first question will ultimately determine who we glorify. Do we glorify ourselves or do we glorify God?

The next fundamental question leads us then to the implications of our answer to the first question. If God owns everything and we are stewards, how should we use God’s resources? This question should lead us down a road of discovery to an even greater question: what does God want since He is the owner?

This question is one that should be answered before moving to any money management applications because how we answer this question will determine how the resources God entrusts to us will be used.

When we seek the answer to the question, we quickly realize that our answer determines then how we budget, what we save for, how we give, how we use insurance, and how we pass God's possessions to the next generation. If we then choose not to answer this question, we act in a completely self-seeking and self-serving manner. Unfortunately, this way usually doesn't end well.

If worldview is so important, then who is responsible to ensure a healthy, biblical worldview is established? That responsibility has been rightly given to parents and is robustly supported in scripture. Reflect on the following verses and seek God's wisdom as you think about beginning to shape not only your child's thoughts of money, but of God Himself.

- **PROVERBS 22:6** (English Standard Version) – *Train up a child in the way he should go; even when he is old he will not depart from it.*
- **EPHESIANS 6:4** – *Fathers, do not provoke your children to anger, but bring them up in the discipline and instruction of the Lord.*
- **DEUTERONOMY 6:6-7** – *And these words that I command you today shall be on your heart. You shall teach them diligently to your children, and shall talk of them when you sit in your house, and when you walk by the way, and when you lie down, and when you rise.*
- **3 JOHN 1:4** – *I have no greater joy than to hear that my children are walking in the truth.*
- **PROVERBS 6:20-21** – *My son, keep your father's commandment, and forsake not your mother's teaching. Bind them on your heart always; tie them around your neck.*
- **PROVERBS 3:1** – *My son, do not forget my teaching, but let your heart keep my commandments.*
- **ROMANS 12:1-2** – *I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship. Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may*

discern what is the will of God, what is good and acceptable and perfect.

- **PROVERBS 20:11** – *Even a child makes himself known by his acts, by whether his conduct is pure and upright.*
- **GENESIS 18:19** – *For I have chosen him, 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 the Lord may bring Abraham what he has promised him."*

Financial literacy is often described as having financial knowledge and being able to use that financial knowledge to engage in positive financial behaviors. Unfortunately, financial literacy cannot start without a proper worldview and understanding the ultimate purpose of money. If a biblical worldview is left out, then money becomes a mechanism by which we wholeheartedly seek after one of the foundational lies told to Eve by Satan (Genesis 3:5 ESV), "...you will be like God, knowing good and evil." The late Reverend Billy Graham probably said it best when he said, "If a person gets his attitude toward money straight, it will straighten out almost every other area in his life." Consider then, how to get your attitude straight.▼

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NOT WITHHOLDING GOOD



Adele L. Harrison



**"Do not withhold good from those to whom it is due,
when it is in your power to do it."**

Proverbs 3:27
(New American Standard Bible)



Imagine sitting around the conference table at Scrub Daddy in 2012 discussing the pitch for Shark Tank. Everyone is excited about the possibility of rocketing the company to the next level. The day comes, the pitch is successful, and two years later Scrub Daddy is named the most successful product in Shark Tank's history.

Now consider the big question of 2013 – how to manage this meteoric growth? They had landed distribution contracts with big companies such as Bed, Bath & Beyond, Wal-Mart, and Target. Production needs to increase rapidly. A new facility is required. Raw material quantities must increase. If working with standard purchase order terms, the larger companies have 30 to 45 days to pay for their purchases. Cash flow is squeezed. A typical start-up story.

Managing rapid growth requires extensive physical and financial resources. In my corporate finance class, we focus on the basic principles and concepts that support wise financial decision-making. The goal of the financial manager – building long-term shareholder wealth – is the foundation of those principles. To build shareholder wealth, we must earn profits. To increase profits, we must increase revenues while decreasing expenses. Simple enough, but blind adherence to that end goal can lead to many short-sighted decisions. In fact, it can lead business leaders to take actions specifically denounced in Amos 8:5; skimping on the amount of goods delivered while increasing the price, using dishonest scales, and allowing the waste of the product to be sold with the proper product. While each of these activities increases profit, those actions are at the expense of another group, primarily customers.

As noted above, cash is the scarcest of all financial resources. One way to deal with that is to follow another basic principle of finance - speed up the cash inflows and slow down the cash outflows. In practice, this could be seen by taking every day possible before paying for the inventory item. In that way, the item could sell before it is even paid for. Cash flow position improved! This works very well for the paying company. It might not be the best result for the receiving company. If the purchasing company has the financial wherewithal to pay in a shorter period of time, why not help the receiving company by paying faster?

Business owners and managers are in the midst of a tug-of-war. On one side is the desire and fiduciary mandate for the best possible return on the owner's investment and on the other side is the opportunity to do good to others: employees, suppliers, and communities. The recent movement in social responsibility is a reflection of society pressing businesses to make decisions considering a broader population. However, for the Christian business leader, there is a greater motivation for making noble decisions than just societal pressure.

Proverbs 3:27 exhorts business owners to take every opportunity to do good, especially when in the position to make that call. According to the Matthew Henry (1706) commentary (paraphrased), if an individual, business owner or not, can see an avenue through which to assist, encourage, or provide for another, he/she is obliged to act. Tomorrow is not guaranteed so act today. Do not delay.

A few examples of companies choosing to forego short-term profits for longer-term benefits are:

1. Chick-fil-A – One franchise owner, Mark Meadows, authorized his employees to provide free sandwiches to stranded travelers on Highway 280 during a rare snowstorm in Birmingham, Alabama.
2. Walgreens – Former Senior VP, Randy Lewis, championed employing people with disabilities. He has raised the employment of these individuals to 10% of the entire workforce.
3. Unilever launched Pureit, a low-cost water purifying system, sold primarily in India, which was, as of 2013, barely breaking even.

Having the power to do good is not restricted to being a CEO. Unilever's CEO, Paul Polman, has created a corporate culture that emphasizes corporate social responsibility. However no matter your position in the organizational chart, you can do good. It is a matter of keeping your eyes and ears open to the possibility because you are open to whom it is due.

Proverbs 3:27 demands doing good to whom it is due. To whom are business leaders obligated to do good? The answer, according to Amos 8, is anyone less powerful. Amos 8:6 spells out two groups specifically – the poor and the needy. Polman focused on the poor in India, Asia, Africa, and Latin America to improve their access to clean water. Even though the product was barely breaking even in 2013, Polman was not deterred. He stated in an interview with Fortune, "I don't look at it as a P&L. I look at it as creating societies that function. As long as my total business works, I'm not accountable for every SKU" (Gunther, 2013, p. 124).

Randy Lewis and Mark Meadows saw needy people and decided to mobilize resources to meet the need. Lewis realized the role employment plays in the enrichment of life. It was a gutsy call to encourage more and more employment of individuals with disabilities. Lewis reported the result was equal performance with better safety records, increased employee retention, and less absenteeism (Lewis, 2014). Meadows and his staff realized the weather was so bad that many travelers were stranded for over seven hours without food or water. News reporter, Todd Starnes (2018), wrote that Chick-fil-A was living out Matthew 25:35 by not taking a penny for the provisions.

All these leaders, whether local franchise owner, senior VP, or CEO, were in a position of power to make the decision to either focus on profits for the shareholders or do good to a broader community. It is this broader perspective that spurred the change in modern business vocabulary from shareholder to stakeholder. In current business writing, stakeholder has been defined as "anyone who has an interest in what you are doing" (Clayton, 2014, p. 6). However, Christian business leaders should emphasize those in weaker positions rather than just anyone that has a stake in the business results.

Proverbs was written to help a young man make wise decisions that would give him peace and potential prosperity. Leadership at the big box retailers had the chance to offer Scrub Daddy peace and an easier road to prosperity by deviating from the finance textbook theory of delaying payment as long as possible. In return, the big box leadership could also have been at peace with their business decision as the success of Scrub Daddy only added to their business prosperity. All Christian business leaders, who take the advice of Proverbs and admonition of Amos, have the opportunity to expand on social responsibility by examining all their business practices and looking for ways to do good to others.▼

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A MYRTLE BEACH MIRACLE:

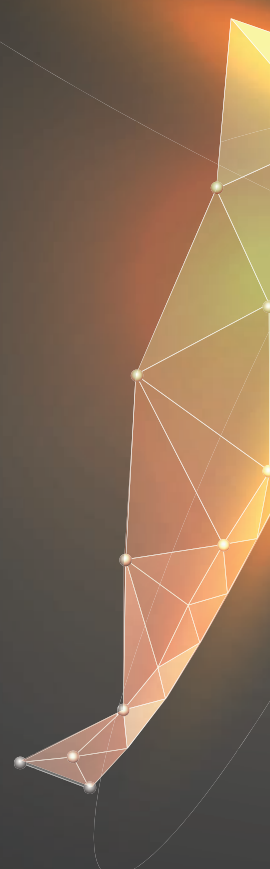
SCOTT PYLE AND REAL LONG-TERM INVESTMENTS

When Scott Pyle gets excited, he's like a young John Maxwell on a Luwak caffeine drip. Like Maxwell, he has that same Niagara Falls whisper. Given that his email begins with "Christdriven..." it's no secret what gets him the most excited. In 1995, Scott and Pamela built a real estate development and acquisition group and in 2012 partnered with the Wadsten Group to form Carolina Holdings Group Partners. In addition to seeding various companies, they built Pyle Financial Services. Scott's greatest fulfillment comes from servicing a select group of families in 24 states, orchestrating a predictable and inviting mosaic of their financial futures. Pamela is a respected hospital physician and hospital manager with a youthful gait, and he is an entrepreneur.

We first met in a Tel Aviv café talking about investments of another sort—eternal.

The Pyles were part of a visiting group of major Christian donors—about the most unassuming group of elites you'd find. The Pyles had survived the real estate and .com bubbles, flirted with bankruptcy, then made bold decisions and new partnerships that launched their financial profiles. They had learned a hard lesson of being unequally-yoked with non-believing partners.

Though high-capacity givers who recently helped lead the building of the \$10 million health clinic in Rwanda¹, they still are amazed whenever asked for dinner or an event with noted leaders. My hunch is they'll never lose that "Who, us?" surprise when someone notices them. Like the Green family of Hobby Lobby, unless someone informed people of their wealth, you sure wouldn't know it from their Dillard's shirts and blue jeans-- though Scott's Bluetooth earbud gives him away.



BIBLE + BUSINESS



JERRY A. PATTENGALE

About ten minutes into a conversation, people usually realize volcanic energy behind those sparkling eyes and Johnny Bravo chin. Within an hour, his rapid-fire questions and intensity eclipse whatever preconceived notion one affiliates with a southern drawl. He passed when I asked about his successes, but his business associate, Justin Cramer, said he's the epitome of "though none go with me, still I will follow." Cramer added that he gives generously, often, and freely because "he has been given much. People don't know what to think of that kind of reckless giving."



Scott and Pamela Pyle were part of the team that helped produce the film, I Can Only Imagine

He indeed has a lot to be thankful for, especially growing up on food stamps with a single mother. He held multiple jobs as a child, often simultaneously, including picking up trash in junior high school while classmates threw more from their bus windows. God was helping him to establish "thresholds of pain," though at the time he was far from God. "At 14, I was headed to hell wearing gasoline shorts." In eighth grade, he restored a Pinto from the local Texas junkyard so he could drive himself to better jobs and eventually passed on playing baseball at community colleges to attend Sam Houston State. God used Sigma Chi fraternity to help cement him to the college journey, and in an unpredictable way, its ceremonies helped renew his spiritual yearnings. He became a Christian in 1993.

Scott felt more comfortable talking about his failures, where he learned his biggest lessons.

When they faced near financial ruin, Scott showed Pamela their budget and the shortfall forecast was identical to their planned tithing—and she refused to compromise her giving convictions. Scott took note, especially in the light of their recent struggles.

"My biggest business failure," Scott clearly recalls, "was when I signed a joint and several loan guarantee documents in the late 90's as a minority partner in a real estate deal when things were going well. After the year 2000 market crash and 9/11 in 2001, the real estate deal was in big trouble. Do not flippantly sign any document. You will come to understand the value of your signature, and it can be painful if you are not careful. Your word must be your bond!" Even though he was the minority and much younger partner, the others could not pay, and the bank turned to Scott for the entire amount. As it turns out, that was the moment when God taught the Pyles to let go of their finances, which also helped lay a deep spiritual foundation to keep perspective in better times.

"Some of my key business and life lessons stemmed from this major failure. A central life lesson from this near disaster is—Do not be unequally yoked in business partnerships. I overlooked the importance of 2 Corinthians 6:14. I did not look beyond people praying for their food as proof of belief. I did not look at the fruit of their lives.

"Another failure was belief in my ability to get myself out of the pain. I prayed God would help me in what I wanted versus turning it all over to him." He understood pruning for the first time; sometimes the pain is the point.

They called after our Israel trip, hoping to meet and then to fly me to Rwanda to talk with some of the national leaders about the Museum of the Bible curriculum I had helped develop, and I happened to be headed to their city that week. We soon met at the Dunes Resort, and the next three hours flew. Leaving a lasting impression was the inclusion of their good friend, the amazing Larkin Spivey, a successful local businessman, decorated Vietnam veteran, and prolific author of books like *God in the Trenches*.

I walked to my rental car realizing I didn't know much more about their business lives but sure knew their hearts for ministry. It was refreshing. I don't remember what we ate, but learned a new recipe for such occasions—add a good friend to the menu if you want people to get a taste of who you are. I've spent time with Larkin since then, through his books and emails. We never talked about his resort businesses, only his top priorities, which like the Pyles, are God-centered. A few days later, Scott and I met again in Indianapolis before the NFL combine—he was there for yet another business that provides wealth and life advising for professional athletes.



Meeting at the Sagamore Institute after NFL Combine, 2018 - Jerry Pattengale, Jay Hein, Michael Pattengale, Scott Pyle, and Eric Turner

The Pyles and Larkin are deeply invested in various ministries, especially the revitalization of Rwanda, which is where their friendship began as well. Larkin's late wife invited Pamela, and Scott went along to appease her. His biggest fear was that Pamela's love for kids and heart for the poor would result in planeloads of children flying back for adoption—into the Pyle household. "There's a law in Rwanda, likely due to the genocide, which prohibits foreign adoption of these kids. So many were lost that they need them."

Scott admitted that at first it was "my wife's ministry interest." However, his first trip he "just wanted to get out of the way" turned out to be one that showed him the way. One he thought would allow his physician wife "to get it out of her system" ended up reordering much of his life. Of all places, God met him at an outhouse on a hill, alone and dying. It was the day after he had his eyes opened about the need and humanity of Rwandians. They did not want handouts but assistance. He realized he didn't deserve to be born into American citizenship with all his freedoms, he just was. Others didn't deserve their origins either.

One evening, Scott slipped away from the medical clinic, suddenly sick, and headed to the remote outhouse about 400 yards up a hill, out of sight. By the time he reached it, he was delirious. He had lost control of his body and kept slipping into delirium. He couldn't yell. He had no phone and soon found himself in a fetal position outside the toilet, saying his last rites. He realized he had come into this world with nothing, and now, after all the money, cars, homes, companies, trips, and a blessed lifestyle, he felt God was taking him home from a putrid outhouse. In the 100-degree heat, the smell was rancid, and he realized it was him.

He, indeed, was dying – alone and in his sickness stench. "I thought, perhaps my death here will prompt friends to fund buildings here for these people. Maybe Pyle Memorial Dormitory will be built right there." He heard music in the distance, but they couldn't hear him. At the least worship music would be his backdrop as he slipped into heaven.

Then God moved through an elderly Rwandan woman. She arrested his death resignation, and tried to communicate but didn't speak a word of English. "Somehow she began to understand everything I was saying as if I was speaking her language. The next thing I remember is being hooked to an IV, and then in another bathroom—in a plane headed back to America." He adds, "I later learned there was no worship service, and the medical staff had finished, and they had been searching for me."

Scott's telling of this story has that mesmerizing quality of engagement when you realize he had a "special place" and "special face" moment. A special face is when God's presence becomes manifest in

another, as it did on that elderly woman. A special place is when an extraordinary event happens in an ordinary setting: when the supernatural touches the natural. “I stood in that tiny airplane restroom, and suddenly felt alive. I turned that water on and began splashing it in my face, playing in it. It was at that moment the very best thing in the world! I was indeed alive!”

Standing in front of me, with the joy of a kid with his first bike or one catching her first fish, Scott Pyle was as electric and intensely emotional as Chaplain Black at the National Prayer Breakfast. As believable as Roma Downey. As loud as, well, yes, John Maxwell. Scott might pen multimillion-dollar deals, have meals with the NFL’s greats, attend storied investors’ meetings, or hike the mountains of New Zealand, but whatever he does, he realizes God has him alive for a purpose.

Speaking of Maxwell, Scott had shared that early in his business career John’s books were of tremendous help, partly just knowing there was a Christian businessman on the Fortune 500 stage. He met him only once briefly years earlier, as many do after functions. He could detail every word of the exchange. Even though Scott now is the type of person that would appear in John’s books, he doubted he would ever get to chat with him. Without Scott’s knowledge, I called John. He owed me a favor. He gladly surprised Scott, and I imagine that was one loud phone exchange. Afterward, Scott shared a real takeaway from the call, “Be intentional about relationships.”

If you spend much time in Myrtle Beach, you’ll likely brush shoulders with some of these special relationships in ministries they’ve helped found and sustain - Market Life Ministries, Christian Academy of Myrtle Beach, and the Ground Zero youth ministry.



As I continue with preparation for my book, *Borrowed Intelligence: Lessons from the Shadows of Geniuses*, here are some lessons gleaned from time with Scott Pyle:

- In unequally yoked business partnerships, the Christian is usually the one asked to compromise.
- In unequally yoked business partnerships, there are radically different perspectives on who owns our stuff.
- Bring “the whole enchilada” into the storehouse and prepare for a multi-faceted feast of God’s blessings (Malachi 3:10)
- Pain and suffering are actually God’s preparation for your investment into others
- Live life with a small group of authentic friends— Be authentic
- We cannot lose anything God wants us to keep and cannot keep anything he wants us to lose
- Give foolishly unto the Lord
- Be the last one to quit, hard work still matters
- Learn to continue even when you’re the only one left in the room
- Don’t expect a check; be thankful for the opportunity to be paid
- Help colleagues achieve their dreams and goals, and you won’t need to worry about yours
- Work from the heart and love your clients; your best work is when your heart helps
- As a leader, serve, and as a servant, lead!
- Don’t fear big dreams but fear not dreaming big
- Be intentional about relationships (from John Maxwell to Scott Pyle, 5.28.18)
- Everything cycles in value—anything can become overvalued or undervalued
- The price you pay for something really matters— you set up your opportunity to make money when you buy ▼

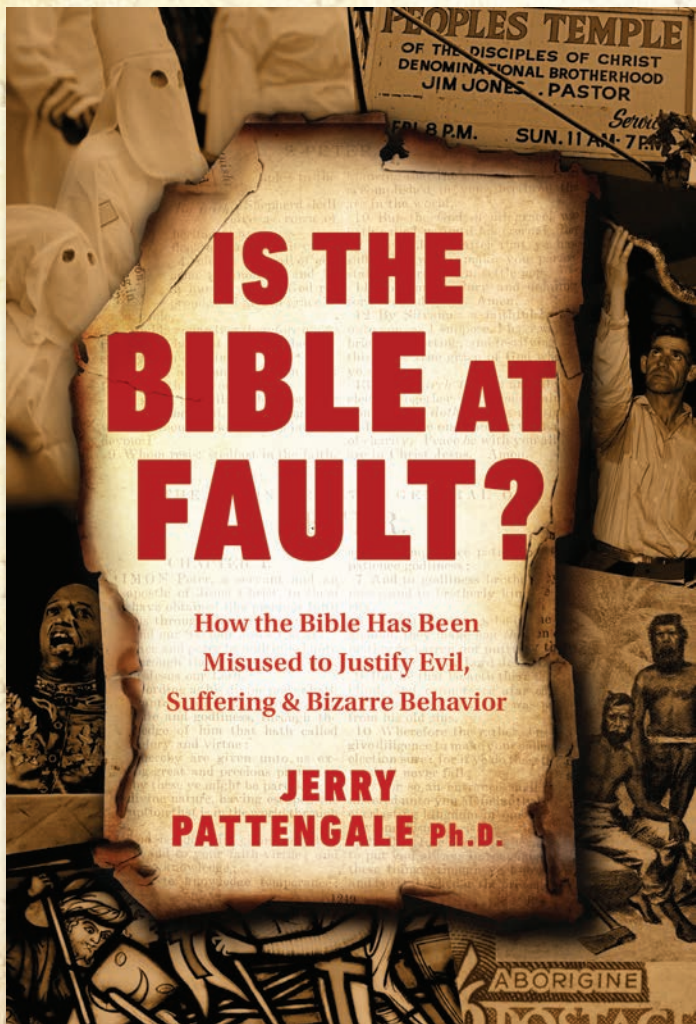
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“Jerry Pattengale is one of those rare writers who deftly weaves erudite scholarship, wisdom, and homespun humor into compelling and enjoyable reading experiences. He is always a worthwhile intellectual and spiritual companion.”

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DANIEL L. HARDT, CFP®



BIBLICALLY RESPONSIBLE INVESTING: *An Act of Love*

Many of us invest in stocks, bonds, or mutual funds. We may do this in our 401(k)'s, 403(b)'s, IRAs, college savings plans, or other accounts. Yes, most of us do – or hope to one day – invest to meet our goals for the future. Envisioning and pursuing the desired future can be an exciting part of our walk with Christ.

However, for Christians, this brings up a question: is the act of investing itself a part of our walk with Christ? Christ is certainly in the big, like making plans for our future. Is He also in the small, like how we invest money to pursue that future?

The apostle Paul seems to provide an answer. He tells the Corinthians, "... whether you eat or drink or whatever you do, do it all for glory of God."¹ In more recent times, I've heard Ron Blue, after reminding a group that God owns every dollar, declare, "Every financial decision is a spiritual decision."²

Every one of our financial decisions reflects our walk with Christ. In this light, let us examine one aspect of finances: selecting investments. We will look at the structure in which our investing takes place, applying the love of Christ and others to the process, and reviewing how to bring it all together.

BACKGROUND

As we invest, we are part of the financial mechanism that provides capital to businesses and other entities to start up, to operate, and to grow. We may not feel we are a part of "Wall Street" but, if we invest in a stock or a bond or in a mutual fund, etc., we – and others like us – are the reason that capitalism works. Handling investment money for you and me is the primary purpose of the stock market. You and I feed the engine of capitalism.

There are a growing number of Christians who believe that investing is not only important as a means to pursue our goals for the future, but that it is just as important, and maybe even more important, to ask, "What is happening on the other end of my investment?"

A conviction is growing among believers that our investments should reflect our love of Christ and our love of others. This pursuit is sometimes known as *Biblically Responsible Investing*.

INVESTING TO REFLECT OUR LOVE OF CHRIST

Jesus tells us to “... seek first His kingdom and His righteousness, and all these things will be given to you as well.”³ “All these things” refers to the needs we have here on earth. For example, if we are investing for retirement, these are the kinds of needs for which our investment accounts are to provide in the future. Of course, investment profits are good to have as one of our investment goals but Jesus tells us to “seek first” other things as the priority, specifically “His kingdom” and “His righteousness.”

Also, Peter says, “... be holy in all you do...”⁴ Moreover, Paul tells us “... to offer your bodies as living sacrifices, holy and pleasing to God – this is your spiritual act of worship.”⁵

We are to offer all we are and all we have as an act of worship. In fact, Biblically Responsible Investing (BRI) has been defined as “investing that seeks to please and glorify God as a vital act of *worship*.”⁶

Thinking about priorities, holiness, and worship offers a compelling framework for Christians to examine our investing practices and to adjust as needed. We are prompted to look at the investments we choose to ensure they reflect our love of Christ.

However, there’s more...

INVESTING TO REFLECT OUR LOVE OF OTHERS

Mark Regier, Vice President of Stewardship Investing for Everence Financial, says there is “growing evidence that modern corporations have become the prevailing social structure affecting the health and well-being of our planet and its people.”⁷

The corporate world is the most significant secular influence in our culture. It is an overwhelming force impacting the physical, social, and moral health of all of us. As investors, we are volunteer participants in this influence.

You see, in a real and tangible way, every investment we make is a vote. It is an encouragement for certain activities to continue, to grow, and to be profitable. So, how can we vote in such a way with our investments that they are a positive impact, reflecting our love of others?

TODAY’S INVESTMENT WORLD

The stocks and bonds we buy today, whether we buy them one at a time or buy them in groups like in mutual funds, represent companies that are involved in the following:

- Developing therapies to train the body’s immune system to fight cancer,
- Developing driver safety systems to reduce vehicular injuries and deaths,
- Producing products that make children safer in our homes,
- Producing food products that support human wealth, wellness, vitality, and longevity, and
- Publishing Bibles and other Christ-centered resources.

When capitalism is done well, the positive impact is enormous. Other companies are involved in ...

- Distributing pornography,
- Promoting non-Biblical sexual lifestyles,
- Manufacturing drugs specifically used for abortion,
- Aiding foreign governments as they oppress, or perhaps even kill, their own citizens,
- Manufacturing addictive and harmful products like cigarettes,
- Producing entertainment that glorifies violence and sex, and
- Recklessly polluting God’s creation.

These activities “seek first” profit, and they do so in a way that does not reflect a love of Christ or love of others. Again, the impact is enormous; however, in these cases, that impact is horrific.

Today’s most common investments are filled with examples from both of these lists. This is what is happening on the other end of our investments.

OUR RESPONSE

One challenging aspect of seeking first, of worshiping, and of being holy is the avoidance of evil: Paul tells us to, “Have nothing to do with fruitless deeds of darkness, but rather expose them.”⁸ Wisdom from Proverbs warns us, “Do not set foot on the path of the wicked or walk in the way of evil men.”⁹ And adds that, “Ill-gotten treasures are of no value...”¹⁰

Author Randy Alcorn says simply, “A Christian should avoid investing in any enterprise that makes its profit from immoral practices.”¹¹

The first step many investors have taken toward Biblically Responsible Investing is avoiding investments in the stocks or bonds of companies explicitly involved in activities that are contrary to biblical values or choosing mutual funds that avoid the same companies.

In addition, we can favor the stocks or bonds of companies that are explicitly demonstrating a love of Christ or love of others.

WHAT DO WE DO NEXT?

Let's consider the biblical perspective that every investment is a deployment of God's money, then purposefully cast votes with our investments, using them in ways that reflect our love of Christ and of others. Those who pick their own stocks and bonds can consider adding a level of research to determine a company's involvement in activities that reflect, or oppose, love of God and others.

Investors in mutual funds and exchange-traded funds can choose those that use biblical values to move away from some investment activities. Several mutual fund companies provide this. A few of them also provide funds that move purposefully toward positive activities.

Check out www.moralscreening.com to investigate corporations and mutual funds.¹² Go to www.christianinvestmentforum.org. Their list of members includes mutual fund companies, investment advisors, and a foundation – all of whom pursue Biblically Responsible Investing.¹³

Many investors find assistance from Christ-centered investment advisors. If your advisor does not already choose investments for you with this mindset, share your concern with him or her. Lovingly hold their feet to the fire; this may be new for them just like it is for you. If needed, they can get training about BRI through Kingdom Advisors®.¹⁴ You can search for an advisor at www.nacfc.org.¹⁵

You can find books on the subject by searching for “Biblically Responsible Investing” in your search engine. If you want to find a local investment advisor, add the name of your city to your search.

As you begin this journey – and it will be a journey – you may find it helpful to intentionally and prayerfully

“draw a line” for yourself. Based on personal conviction, many start by avoiding companies that are involved in the worst activities. For some, this may be abortion. For others, addiction-related issues like tobacco, gambling, or alcohol. For others, environmental concerns.

However you begin, know that it is possible to move toward an investment ethic that more fully reflects the essence of our faith.

Who would have thought that the most important motivation for investing is love? As believers know, love is the motivation for everything. Paul told the Galatians, “The only thing that counts is faith expressing itself through love”.¹⁶ Faithful investing accounts for our love of God and also our love of others.

Biblically Responsible Investing is just one way – but an important way – to have our investment dollars reflect that love. ▼

Dan Hardt offers Securities & Investment Advice through G.A. Repple & Company, A Registered Broker/Dealer & Investment Advisor, Member FINRA & SIPC, (407) 339-9090

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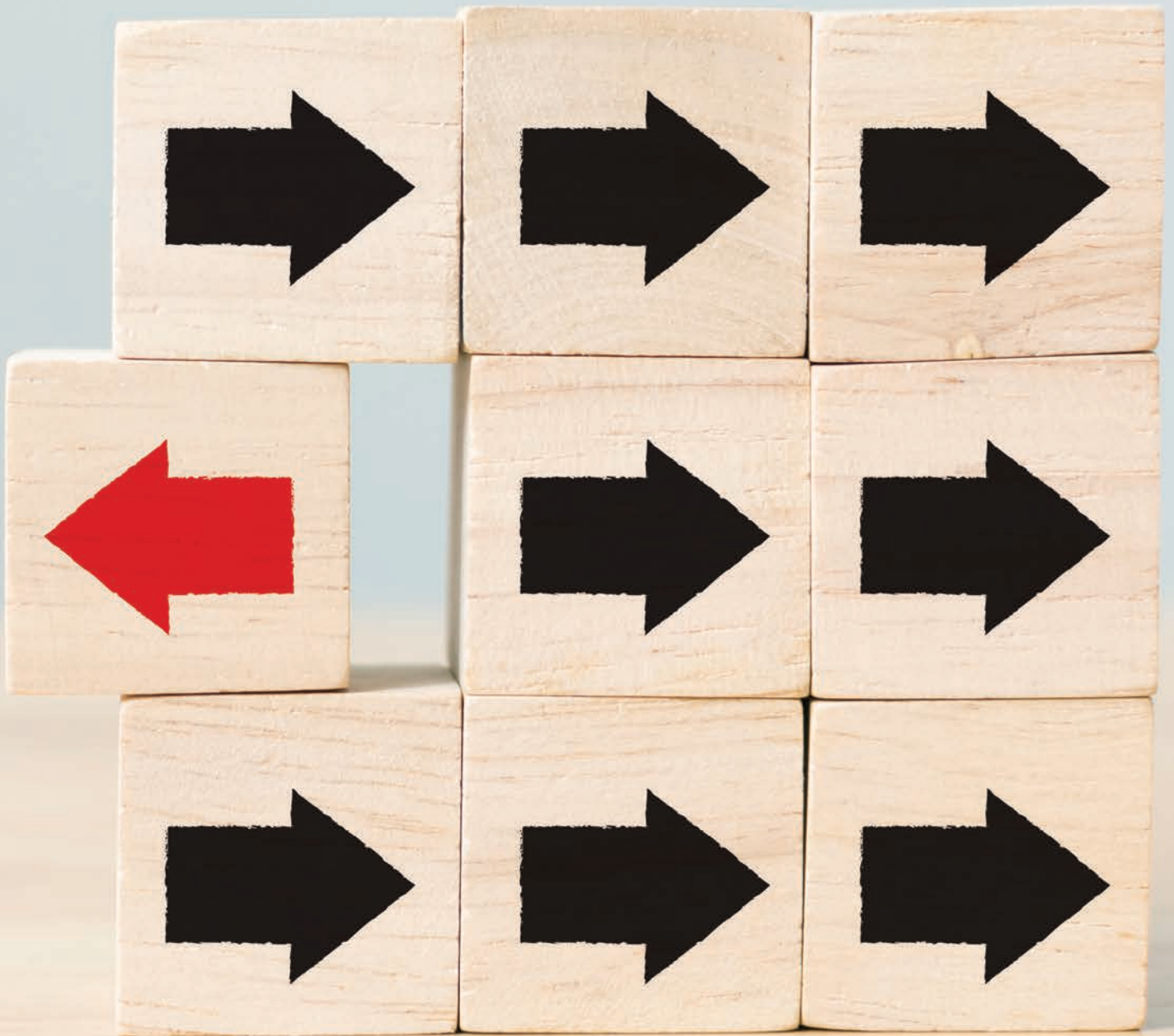
Disruptors

AND THEIR ROLE IN SOCIETY

CPT JAMES BEZJIAN, PH.D.

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 Every semester I start my class by playing a clip from the Teen Choice Awards. As a professor of entrepreneurship at a prestigious military college, this seems a little out of place but the message by Ashton Kutcher in 2013 embodies what I hope to impart on my students. Kutcher describes several life lessons he learned while making a movie about Steve Jobs. He highlights in his speech that opportunity looks a lot like hard work and to build a life, do not live one. How do these two principles embody the ethos of industry disruption?



Disruptions may not always present as opportunities. In fact, Tony Robbins defines disruption as “the disturbance or problem that interrupts an event, activity, or process.”¹ We are all too familiar with high profile companies who have created disruption: Uber and the shared ride industry, AirBnB and the hotel industry, and Amazon and the book industry. Each one of these firms challenged the status quo known as the industry recipe. Prior to the existence of these disruptive firms, the industry recipe for calling a cab, booking a hotel room, and purchasing a book was standard. For calling a cab, you simply had to call a cab company and tell them the time and date you needed a ride, or find a taxi in the street or at a kiosk. Booking a hotel room involved calling the hotel in the city one was staying in and checking to see if there was availability. Additionally, after the proliferation of internet access, one would simply go online and book their hotel. All actions necessary to execute securing a product or service are seen as an industry recipe factor. Those factors can undergo disruption or innovation that evolves the recipe or renders it useless. For example, the smartphone gave way to simpler transactional capability to book a hotel, call a taxi, or order a book off Amazon via iPhone and Android apps. These firms and their founders sought out the necessary resources through creative and critical thinking to disrupt a portion of a standard process which in-turn evolved and shifted the adopted industry recipe.

The classroom provides a ripe environment to teach kids how to think critically, recognize opportunity and execute on an idea that has the potential to disrupt an industry. It would be irresponsible not to recognize that disruption does cause disenfranchisement to stakeholders in the established industry and process. For example, a nearly 100-year-old process of creating animated feature film was virtually unchanged until the 90's. In the mid-1990's, Pixar revolutionized the way in which animated feature films were created. When the movie *Toy Story* debuted, the market no longer demanded two-dimensional hand-drawn art cells of animated characters compiled into a film. The market wanted digital animations that created a completely new universe, which had an endless number of stories and opportunities. This seismic shift in a time-tested industry left the current members at a crossroads. Their art degree and education required relevance in the age of digital animation and storytelling. The market demand shifted, and the members of the industry had to find a new way to evolve, forcing them to find new opportunities through hard work.

While opportunities are represented through hard work, all disrupters seek to build their own lives and not just live one. Entrepreneurs who develop products or services create disruption through a shift in market taste. Creating a shift in the market, regardless of size, will have an effect on consumers and suppliers. All disrupters regardless of shape or market have influence. This influence stems from value creation. Creating value for the consumer or industry allows the creators to build lives that can sustain themselves and others within their corporate ranks. This value generation is born from solving a problem or simplifying a process.

For example, two years ago I was in Middle East meeting with some locals who informed me their greatest fear was not terrorism but the aftermath of terrorism. This aftermath represented a systematic destruction of their culture and history by eradicating their cultural and heritage sites and artifacts. As a newly appointed professor that was overseeing the innovation lab in our business school, I began to research how our lab could innovate in this space by solving this complex problem. The root of this problem did not involve us innovating a solution and telling them what needed to be done, rather it involved a systematic approach that both parties could participate in and benefit from. After numerous discussions with experts throughout a multitude of industries, our lab purchased several high-powered, portable 3D scanners and high-powered laptops. We realized the value generation necessary for both parties meant a protection of physical and intellectual properties of cultural and heritage items through joint collaborations. Our lab set out to test our idea and conducted a pilot study collaborating with the University of St. Andrews classics department.

In December 2017, I flew out to the University of St. Andrews and participated in a weeklong field study where we 3D scanned over 25 antiquities from the Bridges Collection.² This pilot study proved wildly successful and we began implementing this technology and process with other partners and institutions. This technology and the process developed through our pilot study allows our lab to take the scanners and the process to the party in need and conduct the scanning on site. Our local paper wrote about our lab and long-term goals with these scanners.³



While we are still in our testing phase, we plan to evolve the lab's capabilities and find ways to positively disrupt other industries and markets for business, humanitarian, and cultural purposes. When one seeks to build a life in whatever capacity they define, conventional wisdom begins to fade as they are confronted with challenges they may not have imagined. As we push the boundaries of how we can apply our technology, we are constantly seeking answers to what we do not know. Within my classes, I teach my students how to think critically about problems in nonconventional ways. The best way to think outside of a box is to get rid of the box all together. When the box is gone, you are free to start building a structure that will be conducive to you and the market you service.▼

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STEVE MACK'S STORY:

Early Morning Breakfast

**CEO, TEXAS HERITAGE BANK
BOERNE, TEXAS**

Steve Mack, a West Texas farmer/rancher/business guy, made an intentional job choice early in his career that aligned with what he wanted to do for a career and worked well with what he wanted to do with his family. Strategically, over time, he left the big city and became a small-town banker and president of a chain of small-town country banks. Steve was very intentional about family work/life balance. He explains,

We kind of surveyed our daily life at home. We figured out that the time of day we were all in the house together was early in the morning. At 6:30 in the morning, everyone was there so we developed the habit of getting everyone up early. I made breakfast for our family, and when the kids were young, we would rotate who helped me make breakfast. One week it would be Ryan. The next week, it would be Katie or Julianne. I would get up, exercise, study my Bible, then go get up whoever was my helper. We would make breakfast then wake everyone else up. They would come to the table, and we had breakfast at 6:30 every morning. Sandy would have a devotional, typically with a devotional book we used that was oriented toward the kids. We would eat together, pray together, and study the Bible together. It was pretty brief because everyone had to get ready for school and I had to go to work, but it was constant and every weekday. Saturdays everyone got to sleep in. We still always eat breakfast when we're together.

Steve developed an incredible discipline driven by his desire to lead his family in the ways of God. As Steve assisted his wife, Sandy, in a multi-year battle with breast cancer, he maintained his focus on faith, career, and family. He was intentional in all things, particularly his daily walk with God. Steve kept his priorities straight, his family in focus, and used his close and daily walk with God (self-discipline) to see him through to the end of the battle. Steve sat at her side when Sandy lost the battle in 2012.

Recently, I met with Steve and Sandy's youngest son, Will, a former student in our Master of Accountancy program about the early morning breakfasts. Will smiled and said, "At the time, I thought Dad was just trying to be mean to us: trying to prove a point about something. We would look at him in high school and say, 'Really, you are going to keep making us get up early and do the breakfast thing?'"

His dad simply said, "Yes." Today, Will understands his dad had a purpose and Will gives thanks for all those early morning feasts around the breakfast table with his siblings, his dad, and his mom who is no longer able to be at the table.



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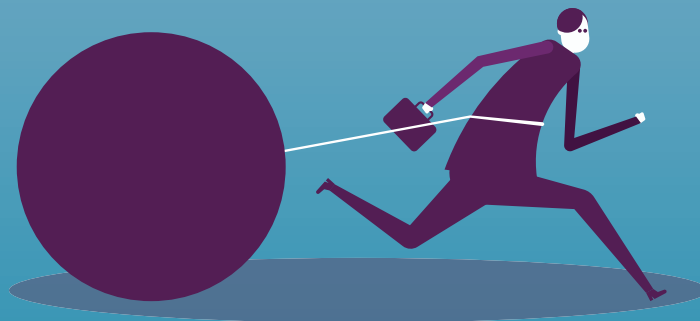
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TO BORROW OR NOT TO BORROW, THAT IS THE QUESTION.



DANEALE WILLIAMS





any companies struggle with the idea of borrowing money. Some companies pursue expanding their trade and must invest in capital assets to extend their productivity. Other businesses may concentrate primarily on retailing products. They procure enormous volumes of inventory before selling to customers. Other enterprises may place emphasis on new technology. It is essential they invest in large amounts of research and development as to create and cultivate innovative products. Some of these firms may be small, while other organizations are large. All of these establishments face unique opportunities and distinctive challenges. Each venture is vitally important to the growth and longevity of the business.

Nevertheless, what does the Bible express in regard to borrowing? The Bible speaks of money specifically over 800 times and references financial topics more than 2,000 times. It speaks of saving and investing along with borrowing and lending. In regard to borrowing, the Bible never specifically identifies it as a sin. Rather it indicates the lending and borrowing relationship is comparable with a servant and his master. Proverbs 22:7 (King James Version) testifies, "The rich ruleth over the poor, and the borrower [is] servant to the lender." It also maintains that should an individual or entity choose to access borrowed money, every penny must be repaid. Psalm 37:21 (New Living Translation) attests, "The wicked borrow and never repay, but the godly are generous givers." Ultimately, I think God desires we be free from bondage and aspires that we pursue his goals at a moment's notice. Romans 13:8 (King James Version) affirms, "Owe no man anything, but to love one another: for he that loveth another hath fulfilled the law."

WHILE IT IS NOT A SIN TO BORROW, IT IS DISCOURAGED.

While it is not a sin to borrow, it is discouraged. God prefers we save and invest our financial resources as to one day be generous with them. While these commands may have been written to individuals, many of these persons were entrepreneurs making these commands just as applicable for commerce policy. Proverbs 13:11 advises, “Dishonest money dwindles away, but whoever gathers money little by little makes it grow.” Saving takes time. If a business can save little by little, it can make that small amount grow, which can be used as a nest egg to help for short-term financial challenges. In addition, Proverbs 6:6-8 (New Living Translation) states, “Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.” The Bible speaks of the ebb and flow of general business cycles. Entities should have the forethought to know there will be excess during some seasons which can then be utilized for future success. It is a grand prospect to invest that wealth, increase it, and prevent depletion of value. When a business thrives financially, it can then be generous, giving back to God and others. First Timothy 6:18 (New International Version) states, “Command them to do good, be rich in good deeds, and to be generous and willing to share.” If companies are faithful with their finances following God’s guidelines, they are available to share generously with God and His people.

While it may seem small-minded and contrary to optimal business growth potential, there are many corporations which have taken this route and internally fund their growth opportunities. General Motors is a prime example of this. Nearly half of their assets are comprised of cash and cash equivalents. Google is yet another example. At one time, they had approximately \$80 billion either residing at the bank or invested in short-term investments. While financial planners will tell you money never sleeps, clearly there must be value to retaining significant amounts of earnings for internal purposes. While these examples given are only a minute segment derived from a plethora of organizations, it is equally statistically probable that there are many other

institutions of varying size who also retain earnings for future use. Some firms cannot as easily raise large amounts of capital because they are not publicly traded corporations, or they may not be incorporated at all. Other firms lack collateral necessary for loans. No matter the type of business, there still may be a very legitimate need to borrow money in some form.

First, the entity should determine the need. Is this need for an investment opportunity? Does the business need to invest in capital assets as a main staple of doing business? Is it to fund inventory? Do their primary clients have long payment terms? Is it because the business is failing? All of these scenarios involve an organization in need of cash flow and unable to proceed forward with normal business functions if they cannot internally fund these needs.

Next, the entity should pray and seek Godly counsel. Proverbs 3:6 (King James Version) says, “In all thy ways acknowledge him, and he shall direct thy paths.” Some methods of borrowing are more advantageous than others. For example, if you need cash to purchase inventory, obtaining a 20-year loan from the bank is not optimal. This is a short-term financial need and should be handled with short-term financing policy. Here the business should seek to negotiate and extend payment terms with the vendor from whom the inventory is purchased, eliminating the need for outside resources to pay for the inventory. By extending the length of time you have to make the payment, you have increased your chances of selling said inventory to customers thereby receiving the cash you need to pay off the purchase of original inventory. However, if extending the terms is not a possibility, or you are unable to extend the terms as long as you prefer, then obtaining a line credit from the bank will help this temporary cash shortfall. Also, long-term loans and issuing long-term bonds are not completely adverse; they have their niche. Long-term financing should be reserved for long-term assets and long-term needs. For example, if your business relies heavily on machinery and the money is being borrowed to fund the equipment, the terms for financing that equipment purchase should

not exceed the life of that asset. These are examples where borrowing money may be necessary and are best practices for these types of transactions.

If someone one wants to start up a business though, borrowing may not be the best route to take. First, they can look into grants. Occasionally the government or wealthy philanthropists establish grants and foundations for start-up businesses. This money is seed money and does not need to be repaid. Also, entrepreneurs can seek out venture capitalists or angel capitalists whose sole purpose is to invest in start-up businesses for 3-5 years. While these investors expect a return on their investment, they do not demand a monthly payment as a bank would. Typically, the repayment of that investment begins once the business has had time to become established and the payment is based on generated profits for a period, not the specific amount invested. A final alternative would be for an owner to seek other partners who can bring capital to the table. If none of these options are available, then considering a loan from the bank may be the only route, which is less than ideal because it puts the owner at maximum risk. If their business fails, they are typically held liable for this debt, and it can be a financial burden on them and their families for prolonged periods of time.

If a company is failing, I would discourage borrowing money to remain in business. To borrow money would be irresponsible. The additional cash flow would be a short-term solution to a long-term problem. The business would need to determine its shortcomings first. Is the demand for the product becoming obsolete? Is labor expense disproportionate to production? Is money being spent frivolously in areas that can be cut? How can the business balance their budget so it is no longer redlining? These are all questions that should be answered before seeking additional cash flow. Once the business has been analyzed, and changes have been made to increase financial stability and entity longevity, only then should borrowing be considered but never before.

Borrowing is very appealing because there are tax benefits to using this financing method. In reality, businesses are financed three ways: by retained earnings, lenders (debt), or by owners (shareholders). The Bible promotes financing internally with retained earnings as much as possible; however, when you borrow money from lenders, you are at least able to write off the interest, which reduces your tax liability. If your business is primarily funded via shareholders, dividend payments are not tax deductible. Regardless of using debt versus equity to fund your cash flows, you will most likely be paying monthly or quarterly payments. If you raise capital with issuing debt or borrowing money from the bank, you will be making interest payments. If you raise money by issuing stock, and your business pays dividends, your shareholders expect quarterly dividend payments that are equal to or greater than previous payments. If the business can retain a percentage of their previous earnings, then that business will have less of a burden to repay investors and owners.

In closing, businesses are regularly in need of cash flow. There are a variety of options for raising that capital. It can be impossible to grow your business without cash flow, and praying about the best method for raising funding is vital. According to 1 Timothy 6:17 (New International Version), the Bible states, "Command those who are rich in this present world not be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment." As you can see, God owns it all, controls it all, and we are commanded to rely on him for all of these financial decisions.▼



Simplifying

Have you ever struggled with financial fears or with the temptation to use money as a mechanism for control? This does not have to be your reality anymore.

As you think about your money, what are your hopes? Ultimately, you want to handle money from a confident place - empowered by biblical financial wisdom.

No small task, right? The roadblocks are many and familiar.

First off, starting a money conversation - even an internal one - can feel like kicking an ant hill: you never know how many scary things will emerge!

KNOW THIS: *money issues are heart issues.*

When money comes up, we instinctively fear conflict, exposure, shame, or loss of control. These fears are real, and they come from the heart. Financial conversations take you to places that require courage and honesty. These places can be uncomfortable, and that's okay!

The beauty of having an honest money conversation is that you open yourself up to profound changes that yield both financial and heart-level freedom.

The Bible provides a simple framework for thinking differently about money. The wonderful thing about biblical financial wisdom is that it is profoundly simple, and it works. It works on Main Street and on Wall Street. Pursuing biblical financial wisdom will lead to firmer footing - for your money and your heart.



*Ron*BLUE

THE MONEY CONVERSATION:

FOUR H_s OF FINANCIAL WISDOM



What if I told that you could understand finances without having to know all about spreadsheets and retirement plans? Would you feel relief?

In this article, we will explore four key elements of financial confidence: Heart, Health, Habits, and Hope. These elements unlock a foundational framework empowering a lifetime of excellent financial decisions.

ELEMENT #1: *Heart*

All money issues are heart issues.

Jesus taught in Matthew 6:21 (English Standard Version) that, “Where your treasure is, there your heart will be also.”

I often tell people that if they show me their checkbooks, I can tell them their priorities. That’s because money decisions are evidence of what’s going on in someone’s heart at any given time.

To illustrate the connection, I teach four heart-level perspectives that lead to peace of mind in a person’s finances, no matter how big the paycheck or financial decision. When your heart rests on these four perspectives, you can more effectively align your financial decisions with your actual priorities.

When stewardship, faith, wisdom, and contentment undergird your attitude toward money, your use of money best reflects your relationship with God.

A stewardship perspective (Psalm 24:1) says, “God owns it all and I am a manager of His resources.” Instead of holding money with a clenched fist, a steward opens their hand to God and recognizes that all money is God’s to give or take away.

Once you adopt a stewardship mentality, you get to go on an unforgettable adventure with God. In my experience, when a person surrenders to God’s ownership of their resources, magnificent and disproportionate Kingdom impact inevitably occurs. God uses money to shape you and move you toward greater faith, wisdom, and contentment.

- Acting as a steward, you exercise faith when you hold your finances with an open hand, allowing God to direct your decisions.

- Because God owns it all, every spending decision is a spiritual decision. The Bible is full of financial wisdom. God gives direction about more than just the tithe; He cares what you do with everything.
- Faithful stewards choose contentment, knowing that they are under the watchful care of their Master. They rest in His provision, even when they face complicated financial decisions or assignments from Him.

By acting as a steward who is choosing contentment, following wisdom, and seeking God by faith, you prepare your heart for any financial reality.

ELEMENT #2: *Health*

The next step is to assess your current finances.

I like to use a pie diagram to help people analyze how they are using their money today. I break down the pie into five categories (or wedges) representing the only ways you can use money: Lifestyle, Giving, Owing Debt, Owing Taxes, and Saving. To make it simple, I call this “Live, Give, Owe, Grow.”

Looking at your money in the Live, Give, Owe, Grow wedges shows you how you are spending your money now and helps you visualize the changes you need to make to bring your wedges into alignment with your heart perspectives.

The circumference of your pie represents income and the wedges represent spending. While you may wish for a bigger pie (as most people do), contentment means accepting and working from the size pie that you already have.

There are a few simple lessons in the pie:

- You have simultaneous competing priorities. While you may want to give 15% and use 20% to aggressively pay down debt and save 10%, the reality of your financial situation dictates that you prioritize so that your most important financial desires take precedence. You will be able to make better decisions about shifting the “edges of the wedges” as you see your current priorities and decide whether you want them to change.
- There are no independent financial decisions. When you choose to spend more in one wedge, you must spend less in one or more of your other wedges. The pie exposes the interconnectedness of money.

- The longer term your perspective, the better your decisions today. With the pie in mind, you can change your habits now to shift the edges of the wedges in the direction of your long-term priorities. Your pie helps you to clarify where you want to go and how to get there.

ELEMENT #3: *Habits*

The next step is to look closely at your current financial habits to see if they will help you reach your goals.

The Bible offers five wise financial habits that are profoundly simple. They work at any income level, in any economic scenario. God has made financial wisdom easy to understand and accessible to all. Applying these habits can involve commitment, vision, and re-training, but they are all you need to do in order to be a faithful steward of your money.

The habits are:

1. Spend less than you earn
2. Give generously
3. Avoid debt
4. Plan for financial margin
5. Set long-term goals

Are you consistently living out these five wise habits? Celebrate your strengths and acknowledge the reality of your weaknesses.

Changing a habit is hard. It's why people pay billions of dollars for accountability in exercise, diet, and weight loss each year. To change any habit, you need a simple plan and at least one person to hold you accountable. What is your plan for changing your financial habits?

ELEMENT #4: *Hope*

Are you getting excited about what your financial future holds? Do you anticipate the good things that God has in store, and are you ready to tackle new things?

In your finances, when you begin to see clearly with a biblical perspective, you also have hope.

Financial hope can wither when the unexpected occurs, which is why it is important to develop a

personal vision about money that sets you up to hold on to your hope, even in challenging seasons. What better time to do this than now?

I have learned that the only consistent way to be prepared for tomorrow's unexpected events is to create financial margin today. The amount of financial margin you have relies on the first habit: Spend less than you earn. There is no getting around the fact that financial margin (more money coming in than going out) is the only mechanism by which financial goals can be attained.

So what's a good savings plan? As an advisor, I've always recommended that the very first place that margin should go is to pay down consumer debt so that your money can begin to work for you (as you earn interest) rather than against you (as you pay interest.) Next, it's wise to save so that you have 3 to 6 months' living expenses set aside for emergencies. Beyond that, you should look to accomplish your long-term goals such as increased giving, education, a down payment, retirement, travel, etc. Your goals will ultimately drive where your margin goes. Having goals regarding where your margin goes prevents you from automatically increasing your lifestyle (the Live wedge), and causes you to instead thoughtfully allocate the extra where it will be most useful to your God-given objectives.

The most important thing is to determine how much margin you have and how much you need to accomplish your God-given goals.

No matter where you are with your financial margin, prayerful consideration of next-steps will help you live a financially confident life.

Is money a tough topic? Yes. Is this discussion important? Yes. Can you do it? Yes. Financial peace and confidence will result when your heart is rooted in truth and your habits are oriented toward changes God is inviting you to make. ▼

For further resources, visit www.ronblueinstitute.com/fourhtool and check out Ron Blue and Karen Guess' new book *Never Enough?*

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MIKE DUKE'S STORY:

Go Home or I'll Fire You!

**CEO AND CHAIRMAN, WALMART
BENTONVILLE, ARKANSAS**

At one time, Brett Biggs served as Executive Vice President and Chief Financial Officer, Walmart International. Today, he serves as Chief Financial Officer, Walmart, Inc. During our interview in his office that day, along executive row at Walmart headquarters, he told me this fascinating story of how Mike Duke, then CEO of Walmart, the world's largest organization, asserted his leadership role and displayed his real concern for all of Brett's life not just his work life. Brett explained,

I worked directly for Mike for two years in international. I have had great bosses at Walmart. Mike taught me how to be a leader. I saw him last Sunday morning at church 'greeting' when I walked in the door, and that's unique. He helped me get my work-life balance where it needed to be when I was in international. I was traveling constantly and we were about to have a second child. I sent him an email one night about 9:30 at night, and he came in the next morning. He asked, "Do you send your team emails at 9:30 at night." I said, "Well maybe, probably." He didn't really care what I did but he didn't want me bothering my team at 9:30 at night because when they see that blinking red light on their phone, it's going to make them lose sleep, and that wasn't good leadership. Leadership, he told me, was all about people, and at that point, I probably had been very heavy task-oriented. He really taught me about the people side of business, and I had really under-appreciated that. I was in my late 30s.

Another time, after we had just closed a deal, I made a commitment to go to Japan the next day after coming back from Germany. I came in and was getting stuff ready in my office, packing up. He asked where I was going, and I told him I was going to Japan tomorrow. He said, "No you're not going to Japan tomorrow," and I told him I had made this commitment and I have these meetings. He said you've been gone for two weeks and you're going home and if I see you in the office next week, I'll fire you." And, he said, "I'm not kidding." You've got to learn work-life balance and you've got to get home to your family. He told me he would make all the phone calls to change my appointments. A couple of times when I was gone, he sent flowers to my wife. I learned so much from him just about people and that balance of Christianity."





LEARNING TO LEAD
Like Jesus With Humility

BOYD BAILEY

*Don't let selfishness and prideful agendas take over.
Embrace true humility,
and lift your heads to extend love to others.*

PHILIPPIANS 2:3 (THE VOICE)

"Pride makes us artificial, humility makes us real."
THOMAS MERTON

Jesus Was Humble

Who, being in very nature God, did not consider equality with God something to be used to his own advantage; rather, he made himself nothing by taking the very nature of a servant, being made in human likeness. And being found in appearance as a man, he humbled himself by becoming obedient to death—even death on a cross!
Philippians 2:6-8 (New International Version)

“He humbled himself.” The Son of God chose humility so he could serve other human beings. Instead of taking advantage of His divinity for Himself, He emptied Himself for the sake of us. Wow! Humility. Service. Obedience. Death. Salvation. The humility of Jesus is the standard to which we aspire as followers of Jesus. J.O.Y.: means serve Jesus first, Others second, Yourself third, all with a humble heart.

What is Humility?

Humility is a healthy view of ourselves, others, and God. C.S. Lewis describes humility well.

"Do not imagine that if you meet a really humble man he will be what most people call 'humble' nowadays: he will not be a sort of greasy, smarmy person, who is always telling you that, of course, he is nobody. Probably all you will think about him is that he seems a cheerful, intelligent chap who took a real interest in what you said to him. If you do dislike him it will be because you feel a little envious of anyone who seems to enjoy life so easily. He will not be thinking about humility: he will not be thinking about himself at all." (Lewis, 2001).

A Point to Ponder: Humble people leave behind the residue of God, not themselves.

The Problem

Pride and humility cannot coexist, so the pride of self-conceit and superiority must be confronted by humility. These two pride varieties are like voluminous vines that choke all forms of life-giving leadership. Again C.S. Lewis exposes pride as a major obstacle to knowing God: “As long as you are proud you cannot know God. A proud man is always looking down on things and people: and, of course, as long as you are looking down, you cannot see something that is above you” (2001).

The Remedy

Gratefully, humility is the gateway to grace: for God gives grace to the humble, but He resists the proud (James 4:6). Since we are to live the Christian life in the same way we became a Christian—by grace through faith—it’s imperative we humbly and daily infuse our souls with God’s grace. If we think we are humble we are not, but we can rest knowing humble Jesus lives in us, with us and through us. Humility happily defers in love, “How can I honor you above myself?” Wise leaders walk in humility, preferring others above themselves and deferring to other needy souls!

A Point to Ponder: Humility is the door to walk through and experience God’s grace.

Early in my career, I experienced authentic humility from a new friend who was honest and upfront about his thoughts on humble leadership. Though he didn’t specifically use the word “humility,” I felt that was the tone and tenor of his heartfelt words.

Life Lessons Learned Over Coffee

“Have the humility to learn from those around you.”
John Maxwell

As a young pastor in my late 20’s I drove my modest Nissan 210 into downtown Atlanta for work, leaving early to miss traffic, smartly dressed in a suit with a desire to serve people. One of my first days on the job at a large downtown church, I sheepishly found a hot cup of coffee among the maintenance team who were socializing and planning their day. Eddie, who played Jesus in our annual Passion play and who I came to know and admire for his walk with Christ and excellent work ethic, gave me some very wise counsel at the outset of my service at the church.

“Boyd”, he said, “Most of the ‘shirts’ wait until the last minute to request a room, audio visual equipment, and chairs.” Shirts was a somewhat slang term for the ministers on staff. “No problem with one isolated request, but when several leaders forget to give us lead time, then the quality of our service suffers, and we feel taken for granted. We are expected to respond to every whim of those who are unprepared and seemingly uninterested in me as a person or my success as a co-worker.”

Then Eddie made a statement that stuck in my heart, “Boyd, what makes me feel respected and valued is when the ‘shirts’ plan ahead, communicate, and give me proper notice for their room requests, so I am able to serve them with energy and excellence!” Eddie’s remarks remind me of a military mantra, “Prior planning prevents poor performance!”

Wow, what a valuable lesson for me, a young leader who wanted to serve like Jesus but had observed justifiable frustration from a fellow follower of Christ. This person had experienced a disconnect from what leadership said they believed about “valuing others above themselves” and how it played out in the everyday logistical planning of calendaring church events.

So, for many mornings over the next six years, I arrived early for my wise cup of coffee, an ever learning ‘shirt’ observing how I could better serve those who served with such unselfishness.

Learning to lead like Jesus is a lifetime journey that begins with humility. “Better to say ‘I am learning’, than to say, ‘I have learned,’” wise and humble words indeed from Dr. Charles Stanley spoken to me and several staff members at first Baptist of Atlanta in the late 1980’s. As a young pastor, this seasoned leader helped me understand to first follow the Lord Jesus by continuing to learn and grow. For example, don’t say, “I’ve learned to be a patient leader.” Rather, “I’m learning to be a patient leader.” This reminded me to be a humble, teachable, and ever-growing leader who is moment by moment desperately in need of God’s grace to carry out my responsibilities.

Our new book *Learning to Lead Like Jesus* is for leaders who desperately need the Holy Spirit’s direction, the Father’s wisdom, and the Son’s encouragement. Leaders who are learning to lead must first follow Jesus well. Learning to lead like Jesus is a lifelong education. We never graduate from Christ’s leadership school, but we do advance as we become wiser students through our own struggles, failures, and successes. In the power of the Holy Spirit, we gratefully and joyfully seek to first follow our humble, faithful, and all-wise leader Jesus.

“It is because of him that you are in Christ Jesus, who has become for us wisdom from God—that is, our righteousness, holiness and redemption.” (1 Corinthians 1:30 NIV).▼

This article is from Boyd Bailey’s *Learning to Lead Like Jesus* from Harvest House Publishers.

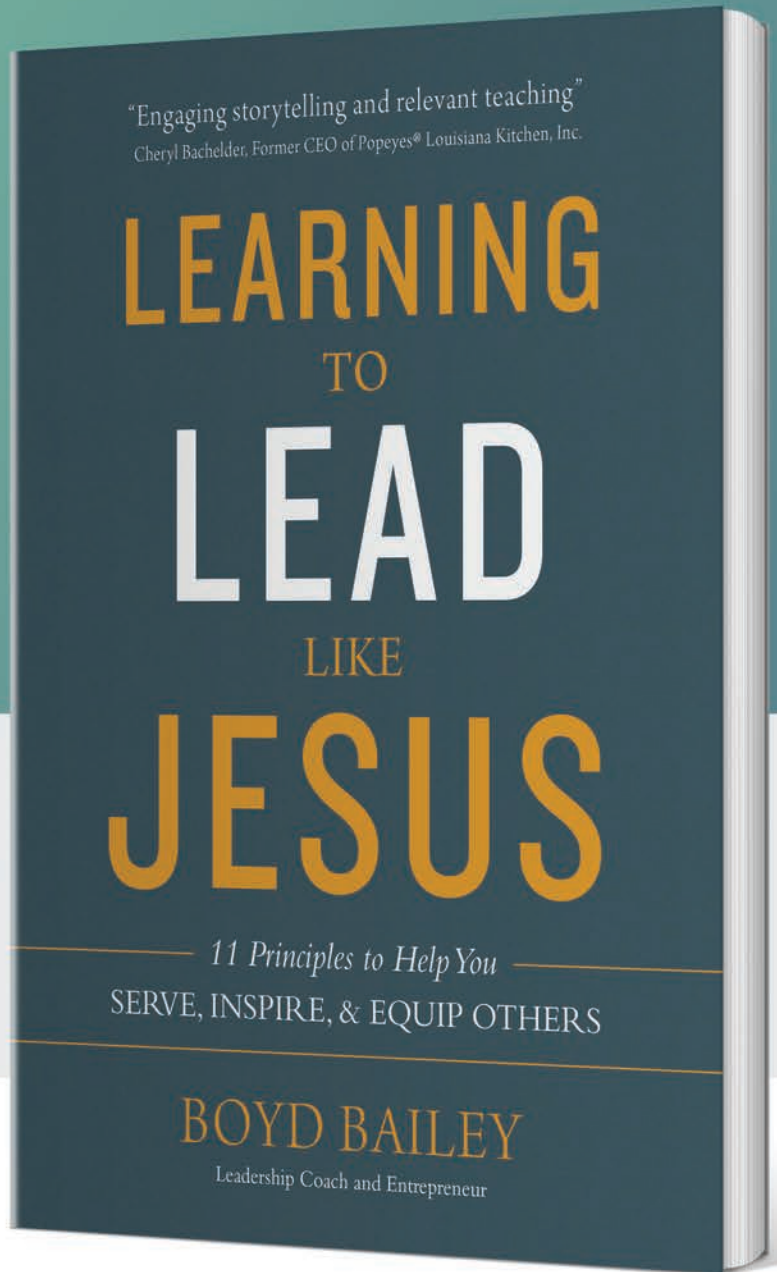
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BOYD BAILEY is the founder of Wisdom Hunters, an Atlanta-based ministry that encourages Christians to live out God's unchanging truth in a changing world. He currently serves as the Georgia president of National Christian Foundation.



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MAX LUCADO'S STORY:

Your Family is Your Best Sermon

**MINISTER/AUTHOR, OAK HILLS CHURCH
SAN ANTONIO, TEXAS**

Max Lucado recently reached a milestone in publishing. He has now sold over one-hundred million books/products, putting him among the best-selling author/leaders ever to live. He has worked hard and done well. Two primary contributing factors to his success are priority and self-discipline. For Max, they rule the day. When Max moved back to the U.S. from Brazil, he quickly learned if you publish books you are often asked to speak. He also learned if you are always gone speaking, your family suffers. In time, he remembered a fundamental principle learned from an esteemed mentor, Jim Woodroof, who said, "Don't sacrifice your family on the altar of ministry." Max said,

It was just a good sentence for me. He [Jim Woodroof] meant guard your time with your wife and kids, and his logic was that your family is your best sermon. That's how I have always remembered it. You can't overcome a family that is not working. Your best sermon can't overcome the whole 1st and 2nd Timothy teachings on [being] an elder. What kind of man can lead his church but not his own household? I took that to heart. I have made some bad decisions, but the decision I am very pleased with is that I have always guarded family time.

When I first came back to the United States in 1988 I had three books published, and until I moved here, I did not realize how that increases your notoriety among churches and people. All of a sudden, I got speaking invitations from everywhere. I assumed I was supposed to go. For the first six or eight months, I did go, and it just about wiped us all out. That is when my wife Denalyn went through a time of depression. We had three small children, two in diapers and one in kindergarten. I was on the go as part of my first job with the church and so it really was rough on us. That is when I remembered what Jim said, and I said okay, I'm not traveling at all. I got really stubborn about it. For about 10 years, I did not accept any speaking invitations unless Denalyn could go or unless it was even something she would say I should do. I tried to love the church and love my family. I also only went out one night a week, which for many ministers is unheard of because you have visitations, meetings, etc. But I just said I will go only once a week and that was Wednesday nights, so I would try to cram as much as I could on Wednesday nights, but every other night from about 5:00 or 6:00 I was home.

Max's ability to prioritize and be intentional about the health of his family manifests itself in his ability to use the word "no" often. I can personally testify about his ability to say no. For twenty years he said "no" to me when I asked him, an ACU alum and friend, to speak at our business school's annual January Leadership Summit in the mountains of Buena Vista, Colorado. For twenty years he has graciously turned me down. Why? He sets aside each January to write. In fact, when I discussed this with him before our interview, he explained he had just finished finalizing his schedule for the next two years. This allows him to stay focused and keep his priorities in order. In a wonderfully profound Max Lucado moment, he told me the best leaders "do most what they do best and let others do the rest." Family was on the list of things he wanted to do best!

UNEXPECTED EXPECTATIONS: Avoiding Financial Ruin

Justin Henegar





What causes us to make certain choices in life? For many, we arrive at decisions by seeking to maximize our pleasure or minimize our pain. Based on this assumption, Victor Vroom in the mid 1960's developed a theory of motivation that seeks to explain why people make the choices they make. Vroom's Expectancy Theory involves three main components: Valence, Expectancy, and Instrumentality. This article will explore each of these constructs and how to transition from a reactive mode to a proactive mode in setting expectations.

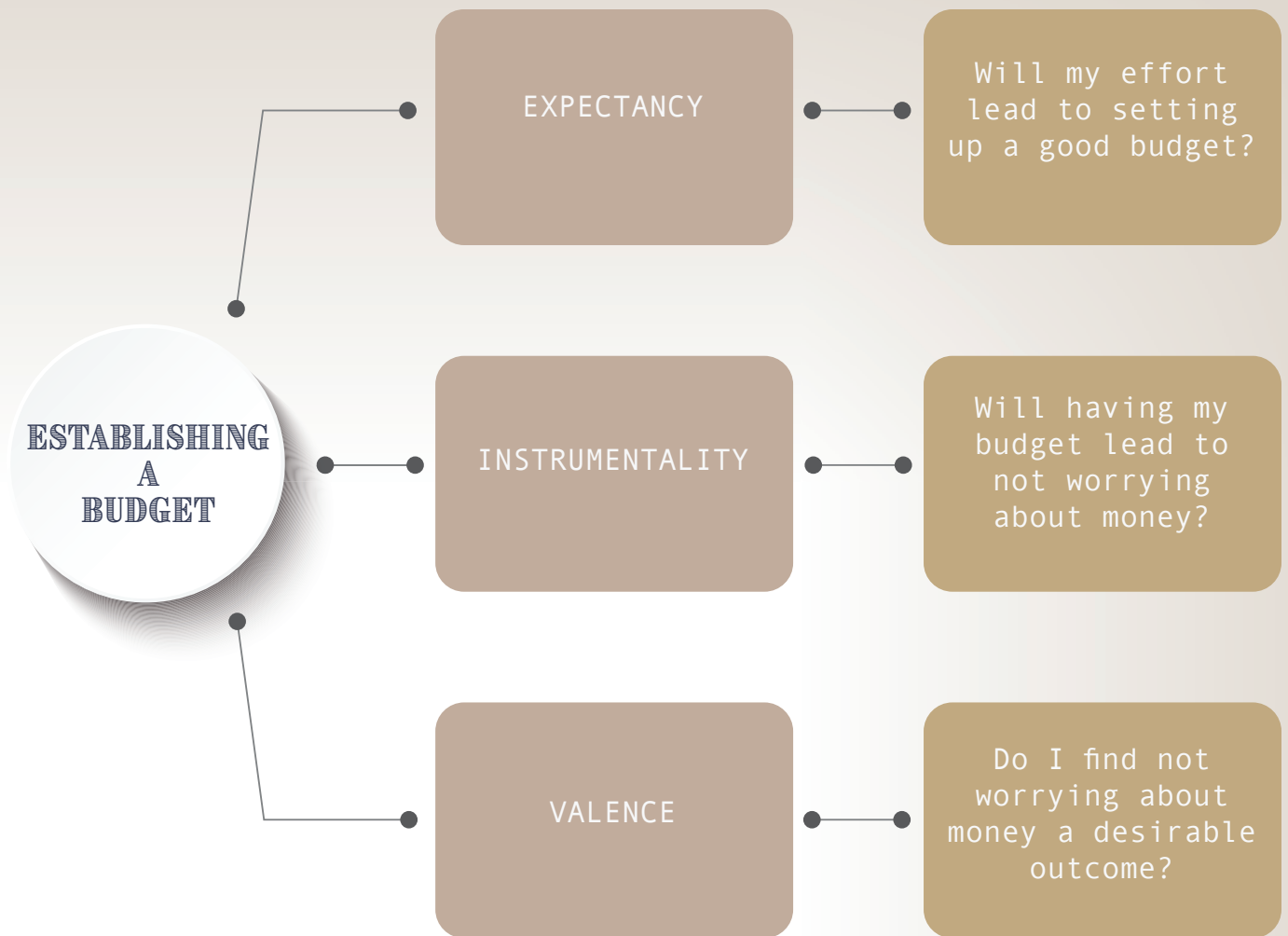
Vroom's theory has been primarily used in research related to organizational behavior and employee motivation, i.e. supervisor to employee. Here we will look at Vroom's Expectancy Theory through the lens of parents and children. As mentioned, this theory has three components: valence, expectancy, and instrumentality.

Valence can be described as the affect toward a particular outcome. In other words, how much we prefer an outcome to how much we prefer the outcome not occur. A positive valence would occur when a person prefers attaining the outcome and a negative valence occurs when a person prefers not obtaining the outcome. Zero valence would be someone who is indifferent to the outcome. The question then is what makes an outcome desirable? Although there may be many answers (i.e. needs, goals, and values), one such explanation is our past experiences. For example, suppose you go on vacation and have a wonderful experience. When it comes to your next vacation you are likely to have a positive valence. Conversely, if you go and have a bad experience, you may have a negative valence toward the vacation, meaning our past experiences can be a significant influencer in our directional valence.

The next component is expectancy, which Vroom describes as one's momentary belief followed by a particular outcome (Van Eerde & Thierry, 1996). In other words, the belief that if I increase effort then there will be an increased probability of a desired outcome. There are three subcomponents of expectancy that make up one's expectancy: 1) one's belief about the ability to perform a particular task, 2) the perceived level of difficulty in performing a task, 3) the level of control one has over the task. Going back to our vacation example, suppose you believe that planning the trip months in advance – having complete itineraries, travel plans, packing lists, etc. – will lead to a good vacation. In this example, you believe you have the ability to plan the vacation, the difficulty level is rather low, and you have control over the task. Your expectancy level may differ if you feel the difficulty of planning a vacation to an area you have never been before is too high.

The final component is that of instrumentality. Instrumentality refers to the belief that effort put into one outcome will lead to a second outcome. There are three subcomponents to instrumentality: 1) trust, 2) outcome control, and 3) knowing the relationship between performance and outcomes. Trust is important in order to believe that the effort will lead to our desired outcome and that there is some control in the outcome. Finally, we need to know the relationship between the effort we exert and its impact on our desired outcome. In our vacation example, a good vacation is possible if I believe and trust that I can control the itinerary and travel plans, and I believe that having a well-defined plan will lead to a great vacation.

Taking this overview of Vroom's Expectancy Theory, these constructs can be applied directly to positive financial behaviors (as outcomes) and see how each influence our actions and ultimately our children's actions. Illustration 1 shows a model of Vroom's Expectancy Theory as it relates financial well-being. Most would agree that spending less than you make, avoiding debt, maintaining savings, setting long-term goals, and being generous are all positive money management behaviors. Let's look specifically at budgeting as an example with the goal of not worrying about money. Let's start with valence. Do you have a positive affect toward establishing a budget? In other words, how much do you prefer to attain an ongoing budget? Your valence will probably be determined by your past experiences in working with a budget. If you have an active budget, are you providing experiences of the budget and budgeting process to your children so that they can establish a positive valence for this financial behavior? Expectancy, as you may recall, is the idea that effort will lead to a desired outcome. Do you feel you have the ability to create and use a budget? How difficult would it be to create a budget? How much control do you feel you have over a budget? Our children will, at some point, ask themselves the same questions. How are you helping them answer them? The final component is instrumentality and the attitude of knowing that a budget will lead to less worry about money. Questions to answer might be: 1) Do I trust that a budget will lead to less worry about money? 2) What control do I have in my budgeting leading to less worry about money? 3) Finally, how much will my budget relate to my worry about money?

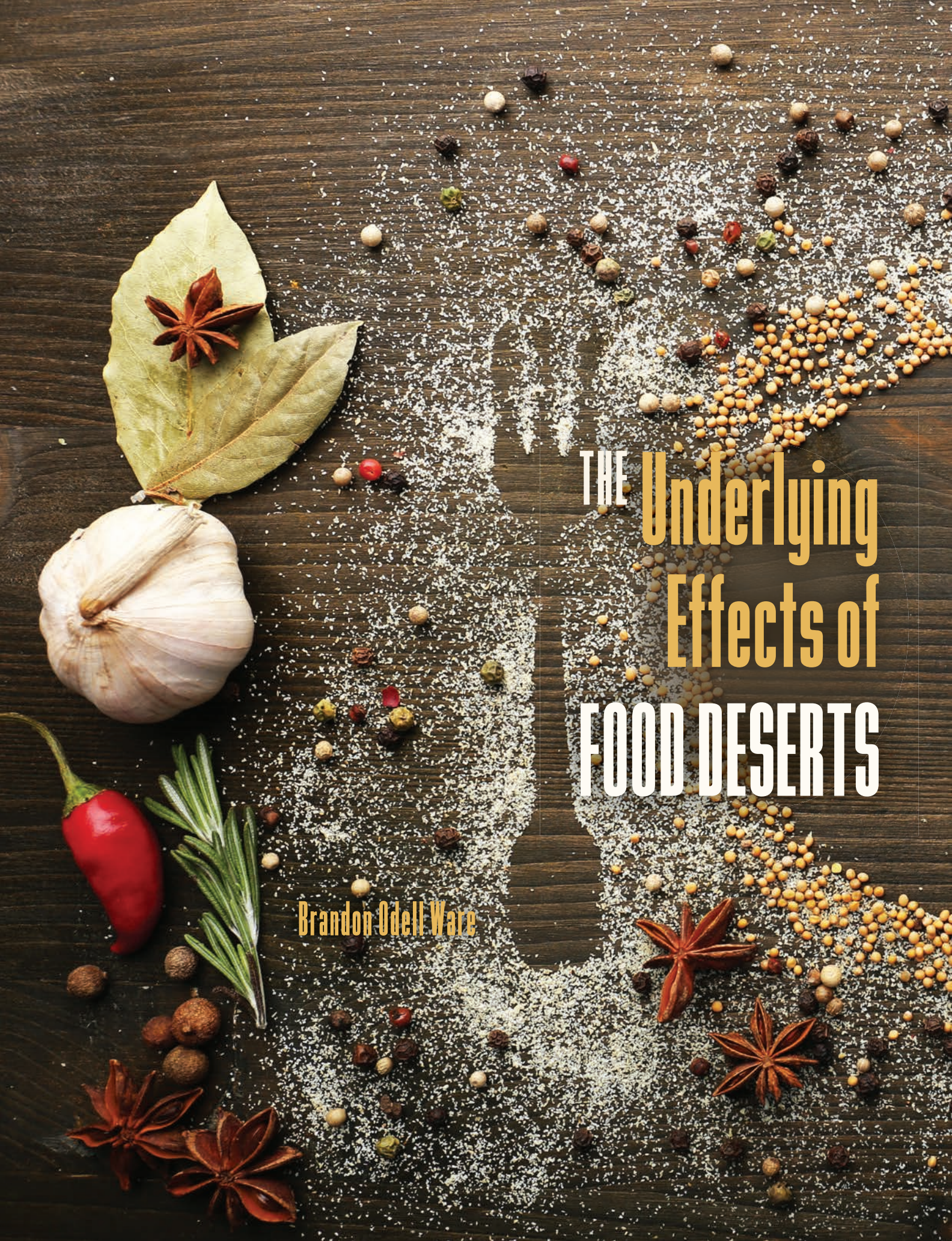


Children see their parents' financial behaviors and these behaviors become the expectation or standard of how money should be managed. Using a budget, saving a portion of your income, minimizing the use of debt, setting long-term goals, and generosity are all positive financial behaviors that need to be demonstrated to our children. Such behaviors then lend themselves to become the foundation of their own money management practices. Relating it back to Vroom's Expectancy Theory, by watching parents engage in these positive financial behaviors, children will be more likely to see that these behaviors will be rewarding (valence), believe that their effort will lead to increased performance behaviors (expectancy), and that their behaviors will lead to their desired financial outcomes (instrumentality).

If we do not demonstrate these behaviors to our children, we are setting them up with expectations that outcomes may come just by chance and have little to no understanding of the impact financial behaviors have on our livelihood. Are you setting known expectations with your children and preparing them for financial success or are you allowing your children to set their own expectations? If the latter, your children might be unaware of the consequences their future financial choices will have on the rest of their lives. Don't rely on unexpected expectations, but be proactive in demonstrating to your children that they should have a positive valence on financial behaviors, that their effort will lead to greater performance, and that performance will lead to positive outcomes in their lives. ▼

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THE Underlying
Effects of
FOOD DESERTS

Brandon Odell Ware



Upon my return to Indiana in 2014, I was amazed at the number of grocery stores closing in the Indianapolis and surrounding areas, but even more shocking was the number of their competitors and other businesses that entered into the bidding process to take over the top-performing locations. However, within low-income areas many locations remained vacant, thereby increasing the number of existing food deserts.

There is unequal access to healthy foods in Indiana, and many avoid the complex issue of socioeconomic inequality that is associated with it. While grocery retailers appear to be easily accessible in many regions of Indiana, there are areas in which accessibility is relatively difficult. Access in urban areas has long been defined as a reasonable walking distance of 1 kilometer (0.62 miles), presumably because the urban resident often does not have access to a vehicle. That definition can be extended to include low access for those in rural areas that have greater than 20 percent of their populations living under the poverty level, according to the 2016 USDA statistics.

Food choices are made based on the consumer's preference (e.g., willingness to pay, taste, cost, convenience, healthiness, and variety). The majority of convenience stores and fast food restaurants offer readily accessible and low-cost foods that are nutritionally poor, which is one of the reasons why we find the highest obesity and diabetes rates among the most economically disadvantaged population. It is important to note that the population with the healthier food/diets are often consumed by people with higher incomes. Diet quality in Indiana is becoming a function of socioeconomic status. Hence, people who are wealthier and have a better education often have better diets than their counterparts. The impact of those socioeconomic variables on quality of diet extends to other health issues, such as high blood pressure and heart disease.

Thus, we can conclude that the food choices we differentiate by cost and quality of the food have some probable effect on our health. Those health disparities are not only seen here in Indiana and the United States, but it has become a worldwide phenomenon. In each instance, there has been a correlation between poverty and health diseases. Unhealthy diets cost significantly less than the recommended healthier diets. When families need to trim their budgets, often it will begin with the food portion of the budget to accommodate the increase in the cost of living. According to Drewnoski (2009), increasing food expenditures does not necessarily guarantee a healthier diet, but it does make it easier to offer one's family healthy and nutritious food choices. In fact, households with less disposable income will find it difficult to maintain a healthy diet. The difficulty arises in cost of the product, change in eating habits, or being forced to depart from cultural eating norms. What is interesting is that there is a growing price gap between those healthy and unhealthy foods and what grocery retailers charge. The unhealthy foods (e.g., products with high levels of fat, salt, and sugar) are maintaining their prices, while more healthy foods (e.g., organic) have more than doubled in prices. According to Drewnoski (2009), this dramatic increase in prices imposes a financial constraint that prohibits low-income families from eating healthier. Hence, those families are unable to purchase the healthier staples, such as fresh fruit, vegetables, and choice meats.

Currently, in Indiana, there are some policies, economic subsidies, and healthy eating education programs that are attempting to address not only food deserts, but also the other socioeconomic inequalities (e.g., diversity, declining neighborhood environment, and living wages). While this is a good start, there needs to be more done. My research in various Indiana counties and zip codes still finds that minorities and the poor are at a disadvantage when it comes to the adoption of healthier eating habits. According to some food nutrition research, we as humans are genetically programmed to like fatty, salty, and overly sweet products and to despise sour and bitter products. Those processed products with the sweet or savory taste are the ones costing less, whereas healthier products cost more.

My research shows that poor, urban neighborhoods attract more fast-food outlets and convenience stores as opposed to full-service supermarkets and grocery stores. In contrast, more affluent suburb neighborhoods generally have access to grocery stores, fresher produce, and fewer fast-food restaurants, highlighting not only the socioeconomic factors, but also the unequal access to healthy foods, which could have an effect on a person's health.

This is a stark contradiction to some public health research which has adopted the view that most Americans could follow a healthy diet but they simply choose not to do so. However, that is just not the case. In order for any attempts to improve a population's dietary habits to be successful, the first thing we should consider is placing a limit on the number of unhealthy food-choices available for individuals. The unspoken assumption that healthful

foods are inexpensive and all-American households, regardless of income, have access to a healthy diet is a myth. In fact, it may be time to point out that obesity, heart disease, and diabetes are an economic issue. Many segments of society have limited resources and are unable to resist powerful economic forces that are largely beyond their control. To make an impact on health disparities, it makes sense to give tax breaks to grocery stores that are located in underserved locations, given the consumers' needs and preferences. Other policies might include limiting the number of fast food outlets in a given area. Our focus should be on improving policies that not only improve access to food options but also allow us to address the demographic and environmental characteristics that affect those food retailers' choices of locations.

Access can be measured in many ways, including the distance to the nearest grocery store or by the number of stores in an area. Access can also be measured by resources or impediments that may affect accessibility, such as disposable income or cultural norms. When we factor in accessibility variables, it offers new ways to address the problem of unhealthy diets. When we change our focus to the grocery retailers' locations, we find the urban transport system is intricately linked to how a facility chooses its location. On average, the sparse grocery retailers are often limited in size and in the scope of food products available, which creates another product of food deserts: food imbalance.

The relationship between grocery retailers, location, the prevalence of food deserts and profitability are important issues that may shed light on diet-related health disparities. The food retailer's location decisions are driven by expected profitability. My research findings support the argument that grocery retailers tend to locate in higher-income areas because these areas are expected to be more profitable for full-service grocery stores. As a result, families in low-income areas often struggle to buy healthy foods.

The optimal location of grocery retailers depends on consumer demand, which is derived from consumer's utility or how economists measure well-being. Hotelling (1929) demonstrated the relationship between location and pricing behavior

of firms through a model of two firms competing with locations and then prices. In practice, firms differentiate themselves by their locations. To find a niche, some retailers are experimenting with neighborhood markets (e.g., more diverse neighborhoods, up-scale stores offering more natural, ethnic, and organic products). The location is bound to a certain geographic area. Again, this is relevant for grocery retailers because input costs are constant (e.g., labor), but income (sales) vary depending on location, neighborhood amenities, and other externalities.

To develop an understanding of the importance of optimal location, we only need to study the locations of fire stations. The objective to optimize the location of fire stations is extremely important for reaction time. Given this premise, it is important to duplicate their methods in an application on the location of grocery retailers in reducing the prevalence of food deserts. The objective is to achieve a maximal total service area given a specified number of consumers. The strategy assumes that the residents in each neighborhood will use the closest grocery retailer located in their community.

The broad question is whether grocery retailers are truly accessible within Indiana and whether we can provide an explanation for a grocery retailer's location. The initial analysis of optimal grocery retailer locations supports the argument that grocery retailers tend to locate in areas of above-average social class. The logical assumption about food deserts is that grocery retailers in low-income areas make lower profits. Thus, families in low-income areas are struggling to obtain access to healthy foods. When a large grocery retailer locates their store based on income, it often makes the food desert problem worse by eliminating existing local grocery retailers and driving down wages, leaving certain Indianapolis communities impoverished. The large grocery retailers are not in convenient locations; nor should we ever think they are addressing the concerns of the community. Rather, they are maximizing profits. ▼

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RAÚL SOTO

ALIGNMENT & DISCIPLINE

Imperatives

Many organizations use the word *alignment* when referring to a strategic course or plan. We hear about the importance of aligning our work, processes, and activities to an organization's mission, vision, and goals. The medical field uses the word in reference to parts of the body, such as hips and teeth. Engineers apply the word alignment to objects like structures, bridges, highways, and tunnels. One of today's engineering marvels that called for precise alignment is the Euro Tunnel that runs under the English Channel, connecting France and England. Workers on both the English and French sides started building the 31.4-mile tunnel from their shores outward, planning to meet in the middle (Smith, 2016). They did. The underlying truth is that things work as intended when their components are aligned.

Historical research cites the word *alinement* [sic] as early as the 1742 translation of *The Philosophical History and Memoirs of the Royal Academy of Sciences at Paris* (Martyn & Chambers, n.d.). Although these may be the earliest recordings of the word in the literature, alignment is a fundamental biblical concept. Proverbs 16:3 (New International Version) says, “Commit to the Lord whatever you do, and he will establish your plans.” In other words, align your actions with God’s wisdom, and he will make sure things work as intended.

What does this mean in our lives, businesses, projects, and endeavors? Are we to commit everything? Are we to submit to something superior, to yield, and be obedient? Steven Covey, suggests that when completing a task, project, or meeting specific objectives, we must begin with the end in mind (2013). Proverbs 16:3 takes that idea farther. We are to align whatever we intend to do to the Lord. This alignment should be the true end in mind.

Jesus Christ offered the utmost example of alignment when He said, “Father, if you are willing, take this cup from me; yet not my will, but yours be done” (Luke 22:42). Even in his darkest and most stressful hour, Jesus obediently aligned his intentions to the Father’s, so His will would be done. “After that, an angel from heaven appeared to Jesus and strengthened him” (Luke 22:43). By yielding to the father, asking for His will to be done, the father, who is faithful to the weak, immediately sent an angel to strengthen him.

Alignment to the Father requires a profound discipline to yield our intentions, despite feelings, emotions, situations, or circumstances that make us want to navigate our course. “Discipline comes from the word *discipulus*, the Latin word for a pupil, which also is the source of the word disciple (albeit by way of a Late Latin sense-shift to “a follower of Jesus Christ in his lifetime)” (Quality Glossary, n.d.).

Many choose to ignore first committing everything to the Lord, aligning everything to Him, and instead, continue doing things their way. Humanity has an inherent tendency to resist any form of submission, yielding, or conformity to a policy, leader, mission, or authority. Many people perceive these things as a sign of weakness, lack of self-worth, powerlessness, and, in some instances, irrational subordination. Frequently, we hear that natural submission and subordination to higher authorities is more typical in Latin American and Asian cultures.

Alignment to the Father requires a profound discipline to yield our intentions, despite feelings, emotions, situations, or circumstances that make us want to navigate our course.

Those who oppose yielding to higher authorities believe that by being free spirits and not conforming to tradition and authority, they achieve change, innovation, and progress. Marcus Buckingham supports this notion suggesting that successful managers break all the rules (Buckingham & Coffman, 1999).

There is a balance. We can use all the wisdom and experience gained from human strategy and management principles. We can still do practical things to bring about innovation and progress; however, we can commit the outcomes to God.

The word *alignment* is frequently interpreted as a linear relationship. However, the most precise machines, such as high-end luxury wristwatches, have a combination of interconnected rods with harmonic attention to detail that sets them apart. Such a timepiece is a combination of design, precision, and ingenuity. Likewise, organizations whose leaders set an example of excellence in design, precise adherence to goals, and ingenuity can influence a culture that leads to luxury watch-style precision and alignment. So how can an organization with a diverse workforce reach this point?

We propose that the strategic management process can facilitate this alignment. Strategy implies being different (Porter, 1996). It requires strong leaders who can communicate the value and importance of a

compelling vision, mission, goals, and objectives. Being strategic requires an external and internal audit of all the influencing factors to formulate a strategy, specific short-term and long-term goals, a marketing plan, and a direction for human resources, financing, production, communication, and technology – all focused on the selected strategy. Planners then implement the strategy and do necessary follow-through to reach outcomes to seek competitive advantage (David & David, 2017).

An aligned organization has a purpose. That purpose calls for it to focus its resources on its selected strategy. Internal and external communication becomes clear, creating synergies that leverage the organization's strengths and lead to a "learning" organization. As the organization continues learning, it discovers innovations that promote operational efficiencies at multiple levels. As customers and competitors learn about its unique products and services, brand image improves and a new reputation develops. The organization has differentiated itself from its competitors. These factors in concert lead to a unique, difficult-to-replicate market position – a competitive advantage in the marketplace (Rothaermel, 2018).

While there is much literature that suggests the need for and importance of organizational alignment to achieve goals and objectives, this alignment requires discipline. All employees at all organizational levels must yield and support the selected strategy. Strategic management is an effective process that, when well implemented, can lead to a competitive market advantage. We just need to start with the true end in mind, which is first committing everything we do to the Lord. ▼

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**CREATING ECONOMIC,
SOCIAL, & SPIRITUAL
CAPITAL THROUGH HR**

JOSH PEARCE



In 2007, I was 25 years old and had just been hired to be the HR Coordinator for a small manufacturer in Hutchinson, Kansas. I'd lived in North Africa teaching English and sharing the Gospel for the previous two years, and it seemed like a long time since I had completed my MBA.

**THE MANUFACTURER HAD PERSONNEL AND
SAFETY ISSUES, AND TURNOVER WAS OVER 50%;
THE CULTURE WAS TOXIC.**

However, the president and owner of our business had a vision to create a triple bottom line through our companies:

ECONOMIC, SOCIAL, AND SPIRITUAL CAPITAL.

I bought in wholeheartedly, but the gap between our reality and our vision was wide. I knew HR could play a large role in establishing a better culture and creating this triple bottom line, but I had no idea how to get there. The tasks of creating a safer workplace, lowering turnover, and creating a better culture seemed incredibly daunting in and of themselves. To get to the creation of a triple bottom line seemed utterly impossible.

Fast forward to today, we have seen God move in incredible ways in our businesses and the communities we touch. We have around 150 employees that work for us inside of maximum and medium security prisons. Inside the prison, we have seen families restored with men being taught Godly principles in marriage, parenting, and personal finance. We have partnered with our employees to start seminaries, plant churches, enable mental health efforts, and lead men to Christ. Through our businesses in Honduras, we have seen community squares renovated, roads built where there were none, running water and electricity in villages that had none. We have seen churches restored and seminaries started. The depth of capital created has been beyond anything we could have dreamed.

After the past ten years, I am convinced that HR can be a great catalyst in the creation of this triple bottom line. It certainly takes a unified team effort to do this, but HR is a key cog. Here are some reflections I've had from the past ten years and I'm hoping the lessons I've learned are helpful to you:

- **ABIDE IN THE VINE.** John 15:1-11 has much to say about our ability to bear fruit; it is impossible unless we abide in Him. I must personally remain in the vine if I want to be a part of what God's doing. As John 15:4-5 (English Standard Version) says, "Abide in me, and I in you. As the branch cannot bear fruit by itself, unless it abides in the vine, neither can you, unless you abide in me. I am the vine; you are the branches. Whoever abides in me and I in him, he it is that bears much fruit, for apart from me you can do nothing."
- **MEASURE YOUR PLANTING AND WATERING ACTIVITIES, NOT PRIMARILY THE FRUIT.** As 1 Corinthians 3:6 says, "I planted, Apollos watered, but God gave the growth." I have found myself constantly tempted to establish a Key Performance Indicator (KPI) for social and spiritual capital around fruit production. Using that as our KPI is highly problematic: we cannot produce fruit ourselves and we must be cautious about claiming the fruit as our results. What we can measure is our activity around planting and watering. We can and must plan strategically, budget accordingly, and diligently execute the planting and watering activities each fiscal year: this is our KPI. We must expend as much energy and effort around social and spiritual capital activities as we do financial ones. We rejoice when churches are planted, seminaries are started, and men come to Christ but must avoid the temptation of measuring our success by this fruit. Measure your success by KPI performance while rejoicing in the fruit God produces.

CREATING ECONOMIC, SOCIAL, & SPIRITUAL CAPITAL THROUGH HR

- **MANY TIMES YOU HAVE TO CREATE ECONOMIC THEN SOCIAL CAPITAL BEFORE YOU CAN EVER GET TO SPIRITUAL CAPITAL.** I have found this to be particularly true with employees and communities we have business activity within. A new employee can find our company values interesting and engaging but typically is not impacted by them initially. Most employees want to know they will be paid well, treated fairly, and cared for before they ever want to go deeper. When they find this to be the case, they are much more open to personal conversations and jumping into our culture fully.
 - **IF YOUR LEADERS DO NOT TREAT PEOPLE WELL, NOTHING YOU DO AT A TOP LEVEL OF THE ORGANIZATION WILL MATTER.** We can do any number of great initiatives, cast large visions, be generous with our financial capital, but one uncaring leader can invalidate all our efforts. Our company is typically defined by the things we tolerate. We must be quick to address anyone who is not living our company's values with particular emphasis on leaders.
 - **YOU CAN'T DO EVERYTHING AS A BUSINESS; KEY PARTNERSHIPS ARE CRUCIAL TO CREATING IMPACT.** As we became more intentional with investing in and caring for our employees, the amount of needs increased exponentially. As needs came in, my initial instinct was to serve each one. An employee who is about to release from prison needs help getting housing, finding work outside of Hutchinson, and putting deposits down and I would jump in to help. There's a need for English training in Mexico for the children of our employees, so I would start researching curriculum and strategize how we could teach. The problem with this mindset is that our company only has so much capacity and we were working in areas in which we are not experts. Finding like-minded partners who are experts in areas you are not is essential to the long-term success of social and spiritual capital creation.
 - **WHEN YOU PUT THIS VISION OUT AS YOUR COMPANY VISION, YOU WILL BE HELD TO A HIGHER STANDARD.** When you publicly state your company's intent to create a triple bottom line, every future decision you make will be viewed in that light. Every employee discipline, termination, benefits strategy, and giving strategy will be evaluated with a higher bar than similar companies. You will begin to hear phrases like, "I thought you were a Christian company. How can you fire someone?" While increased expectations can be tough, it provides great accountability and forces you to maintain high standards.
 - **IMPACT TAKES LONGER THAN YOU THINK IT WILL BUT GOES DEEPER THAN YOU DREAM IT COULD.** Galatians 6:9 says, "And let us not grow weary of doing good, for in due season we will reap, if we do not give up" (additional reference, Zechariah 4:10). The first four years of focusing on triple bottom line creation did not outwardly look much different than previous years. There were certainly very few glowing reports to give on how we were impacting people and changing our community. We had to constantly renew our vision and find hope in God, the only one who can fulfill it.
- The irony of HR is that with so much time spent on compliance, benefits, hiring/firing, legal issues, performance, and training, we can miss the very people we are called to serve. When HR is done with an eternal perspective, its role in personal and community transformation cannot be overstated. I encourage you to join me on the journey of serving and loving people well in the role God has called us. As A.W. Tozer (1993) says in *The Pursuit of God*, "Let every man stay in the place where he is called and his work will be as sacred as the work of the ministry. It is not what a man does that determines whether his work is sacred or secular, it is why he does it." ▼

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A person in a grey t-shirt is shown from the chest up, holding a light blue mug with both hands. The background is a blurred office or indoor setting.

you're always being interviewed

HOW TO BE
INTENTIONALLY
EXTRAORDINARY

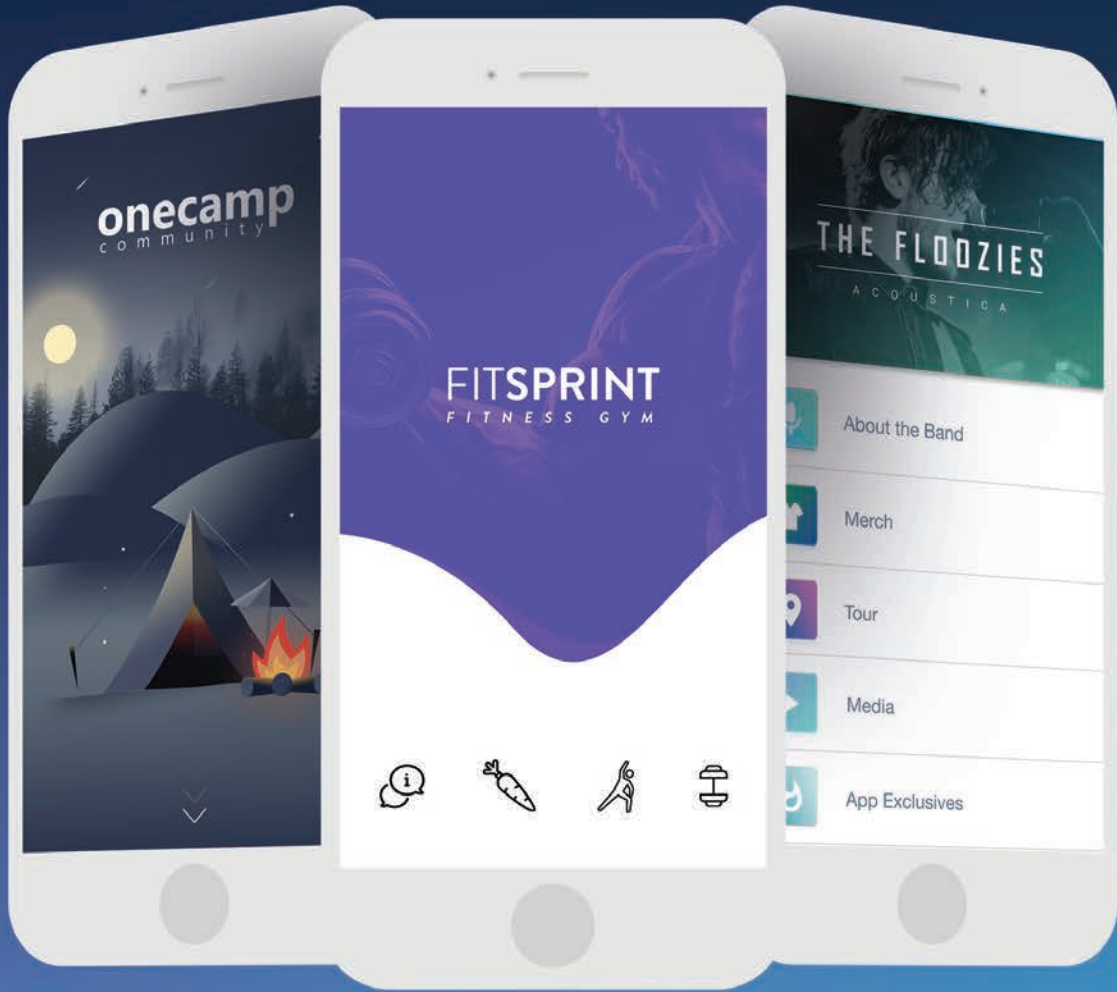
Ron Brumbarger

“

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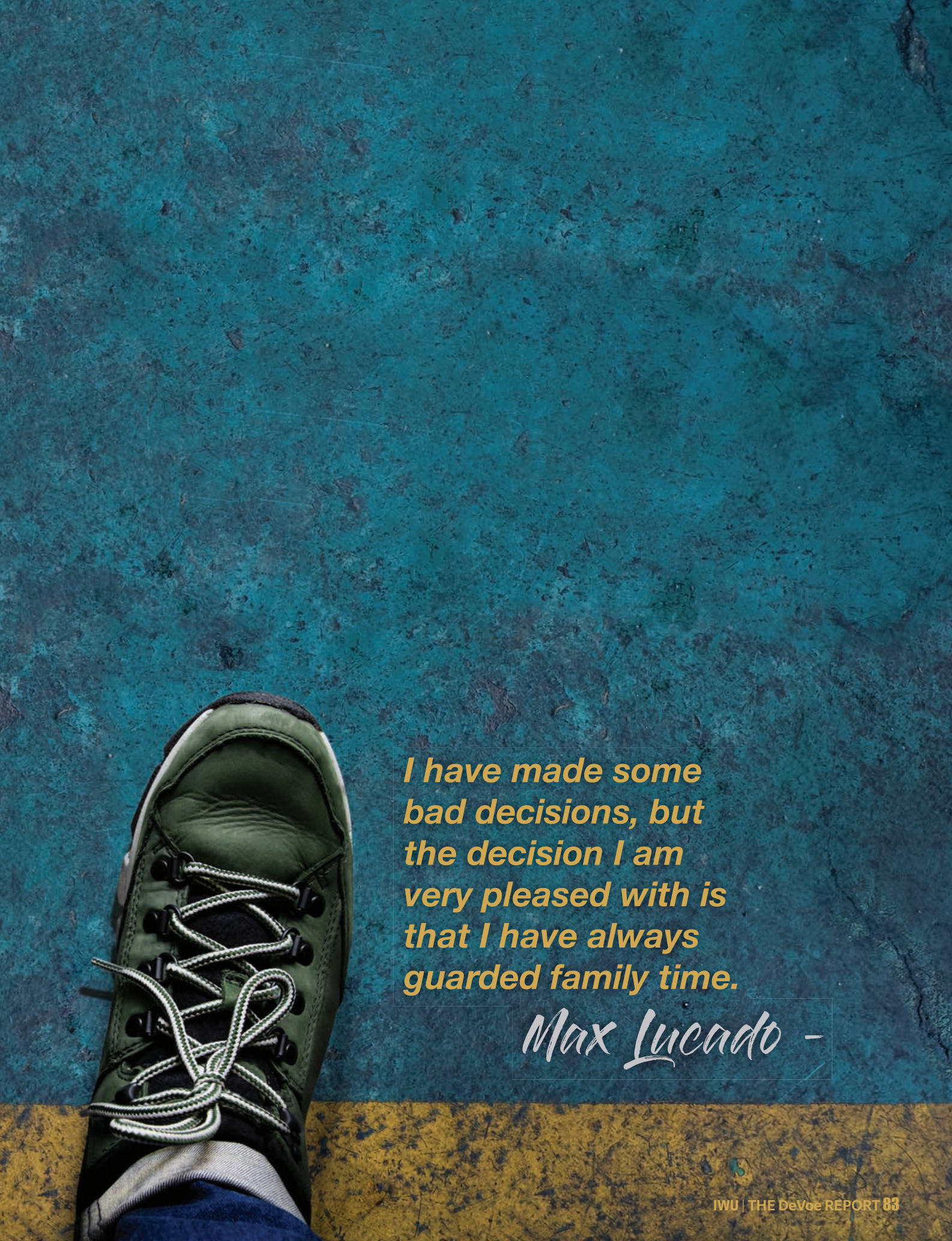
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Work·Life *balance*

RICK LYTTLE





*I have made some
bad decisions, but
the decision I am
very pleased with is
that I have always
guarded family time.*

Max Lucado -

If you want to see a CEO squirm, ask them how they handle work/life balance. They smile, shift in their seats, look down, roll their eyes, and typically say, “That’s a great question!” Often their response is not so great! A recent *Harvard Business Review* article entitled, “Manage Your Work, Manage Your Life,” suggests the same – senior executives report “work/life balance is at best an elusive ideal and at worst a complete myth.”¹

Scott Adams (Dilbert) further scratched the work/life balance scab by saying,

You can be a CEO someday, but you will have two failed marriages and you will barely know your own kids. You will fire dozens or even hundreds of people over your lifetime. Your success will come at the direct expense of others and your pay will have a lot more to do with your weasel skills and manipulating your board of directors than the long-term health of your company. You will move several times to the distress of your family and friends. But on the plus side, you will be rich and respected. (C. Lear, personal communication, April 2, 2013)

His words are sobering and often describe reality for many. In fact, children growing up in affluent families such as those in my research are painfully aware they often rate low on their parents’ priority list. In one study, only 13 percent of pre-adolescents from affluent homes felt close to their parents, rating their relationship as ‘optimal,’ while an additional 27 percent rated their relationship as ‘adequate.’ Thus, 60 percent of these eleven/twelve-year-old children of affluence felt distant from their parents.²

YOU CAN DO IT!

Don’t look the other way on this one. You probably have a problem here to some degree. The data does not lie. However, it doesn’t have to be this way for you. My latest research with nearly 150 Christian CEOs/COOs of Fortune 50-500 companies, presidents of global banks and wealth management firms, university presidents, mayors, U.S. Senators, two retired four-star generals, national consulting firm partners, physicians, and national leaders of

influence across the nation suggests you can be a marketplace leader of significant influence and responsibility and have a great family – but it’s not for the weak! **EXPECT HARD.**

The following sentiments about work/life balance are shared by several national leaders of faith. Truth be told – the battle can be won by those who embrace faith in what God desires for a life well lived on this earth.³ Take note. Make corrections. It’s never too late.

CHOICES AND PRIORITIES.

When I think of leading with balance, my thoughts immediately go to choices and priorities. To be an effective leader, one must establish priorities and stick to them because they will come under attack. You must be prepared to defend them. Once your priorities are established, setting goals becomes easier. For me, I set spiritual goals, goals for my marriage, goals for raising my children, goals for fitness, professional goals, and financial goals. That sounds like a lot (and it is) but this must be done or you’ll be trapped like millions of Americans whose work consumes their lives.

LOVE ONE ANOTHER.

Make sure your family knows how much you love them each time you walk out the door. We say “I love you” a lot more now than we did before last year when our son was diagnosed with a brain tumor. We hug and kiss more too - even my 20-year old son. Make sure you have no regrets on the family and friend side because you never know what is around the bend!

TIME NEVER SCHEDULED.

When my husband and I became engaged, a friend took each of us to lunch and gave us the same advice – that we were busy people and were apt to get busier. He encouraged us to set aside some time each week that would never be scheduled unless we both agreed and then only with something important. For almost 25 years now, my spouse and I have tried to do that with Sacred Smith Sundays. We’ve granted waivers when the Pope came to town; for family, friends and church – but we’ve turned down many business and political events simply saying we don’t do business or politics on Sunday. Everyone seems to understand.

PROVIDING FOR MY FAMILY IS MY MOST IMPORTANT PRIORITY.

Everyone says that family is more important than work, but that statement is a bit paradoxical. As the sole working spouse, providing for my family is my most important responsibility. I must stay true to my work. But, I don't have to put a feast on the table every night or drive a Lamborghini at the expense of quality time with my family.

DON'T TAKE WORK HOME WITH YOU.

At least don't take work home regularly. Maintain other interests that free the mind of the pressures and conflicts that exist in every job. Quail hunting and fly fishing do that for me. I have a friend whose only interest has been his job for years and years. He is facing retirement and honestly does not know what he is going to do. He and his wife were going to travel after his retirement. Unfortunately, she died before the fun was to begin.

CONDUCT YOUR OWN AFFAIRS WITH BALANCE.

Lead by example. A leader who struggles to balance personal life, family life, and corporate life will often create the wrong perception as to what is necessary to succeed. They will lack sensitivity and empathy toward those who demonstrate better balance.

FAMILY AND FAITH.

Family and faith are the base units and the keel of our existence. Your job will change and the role of your employer will change. Your responsibility to family will never change.

TAKE CARE OF YOU.

Remember to take care of you; if you are not healthy physically, mentally, spiritually, and emotionally, you can be of no help to others.

KEEP THE ISSUE AT THE TOP.

As a wife, and a mom of three young and active children, and an owner of a business, balance is always a challenge for me. I think the fact that I always keep this issue at the top of my list and struggle with it on a regular, if not daily basis, is a good thing.

These national leaders feel a major responsibility to get this right. Though busy and affluent, with annual compensations as high as \$25,000,000, they embrace a Christian worldview holding up family as one of God's most important and beloved creations. They have toyed with every possible solution – quit, join the clergy, re-locate, work harder, get up earlier, schedule with more diligence, delegate. Their answers lie somewhere between “either/or” and “both/and.”

My interview with Dr. Wess Stafford, retired CEO of Compassion International, stands out most in my mind in this regard. His answer to the question of work/life balance, along with virtually every CEO interviewed is “both/and!” Dr. Stafford's passion for his work and his family is off the charts. He is absolutely committed to his family's flourishing as well as to his renowned ministry at Compassion. For twenty-three years as CEO, he maintained an aggressive travel schedule of 12 to 14 international trips per year visiting operations in 26 of the world's poorest countries where 6,500 churches cared for nearly 1,500,000 orphans.

Dr. Stafford's extreme passion for family was deeply anchored early in his career. In his office in Colorado Springs at World Headquarters, he looked at me and my three daughters and said, “Tell the next generation don't leave your family behind.” Then, he told the following emotional story.

I was joining Compassion about the time when the founder of a similar organization was in his final years [at the organization]. He was a deeply passionate guy. He had a daughter in early adolescence – probably twelve years old. She needed a lot of extra care. She was vulnerable, weak, and loved her daddy. She called him from a payphone and said, “Daddy, please come home. Please, please come home.” He took the moment to say, “Sweetheart, don't be so selfish. Let me tell you what I see outside of this booth.” He described a little child in a doorway over here and this one starving here and this cold one here. He ended it with, “So, don't be so selfish.” They hung up the phone. She found a gun and she killed herself. He went crazy. He went off. For a while he tried to start other international organizations but those didn't go well. His pain all stemmed from

that moment. When I heard that, I was right on the brink of giving my life to the children through a very similar thing. I said, ‘Never will my children be able to say that to me or do that because they felt left behind.’

Dr. Stafford has done it well! His commitment to family and work resulted in the flourishing of a marvelous marriage to Donna of more than 38 years. His daughters are committed Christians who love their parents and have their own ministries in theatre and education today. He is widely praised for his remarkable leadership as CEO of Compassion International which increased ten-fold in size and scope during his 23-year tenure. This next year, Compassion’s annual contribution revenue will exceed 1 billion U.S. dollars and 1.9 million children will be fed and cared for around the world.

As a result of their love for God, these executives find their priorities. They struggle with great passion and energy to work at what is most important to God. They are creative, disciplined, and work hard at their jobs. But, they also pour themselves into family. They are intentional in the most important areas of their lives and their intentionality seems to be the result of three primary characteristics:

1. PRIORITY – They regularly contemplate, calibrate, and take inventory of what is important to God and, therefore, what should be important to them. They draw boundaries around what is important early in their marriage. They establish “non-negotiables” in their lives. As families mature, each member of the family is brought in on the process of setting priorities and establishing “non-negotiables” in their lives and in the life of the family.

2. PLANNING - They are deliberate about their family convictions and they create specific and detailed family plans and strategies for success. They set spiritual goals, physical goals, academic goals, family goals, etc. They then check their performance against their set goals. There is open communication and a level of general agreement between spouses on plans of action. Children are often involved in the planning.

3. DISCIPLINE - They institute self-control and the discipline necessary to make this work. They say “no” to golf, “no” to personal hobbies, “no” to general social outings, “no” to incessant and exceedingly long work days, and they monitor their calendars very closely with accountability from home and other friend groups. They set boundaries for travel (i.e. no more than 2 nights per week), weekend work, and their own quiet time.

To wrap up our thinking on this, I offer a wonderful admonition on work/life balance to you from the heart of Greg King, former President of Valero Energy Corporation. Greg asked me to pass this along to you. He said,

Set priorities with your family – the lesson is to set your family priorities with your spouse. Find out what is important to him/her at the deepest level. Find out what is important to your children. Make sure you honor your company and work hard. But be strong in letting people know what is important to you with respect to your family. If it’s important that you participate in a Bible study with your child, just ask for that and see if that’s okay. They can either say yes or no. But then leave the consequences to God. So, stand firm and be bold in what is important to you. Do your job exceedingly well and be committed to your company, but don’t give up on those things you will regret when you get older.

The words of Jesus ring loud, clear, and true: “What good will it be for someone to gain the whole world, yet forfeit their soul? Or what can anyone give in exchange for their soul?” (Matthew 16:26, New International Version). Jesus admonishes us to seek and work to gain what is important in life according to what is of deepest value to our souls.▼

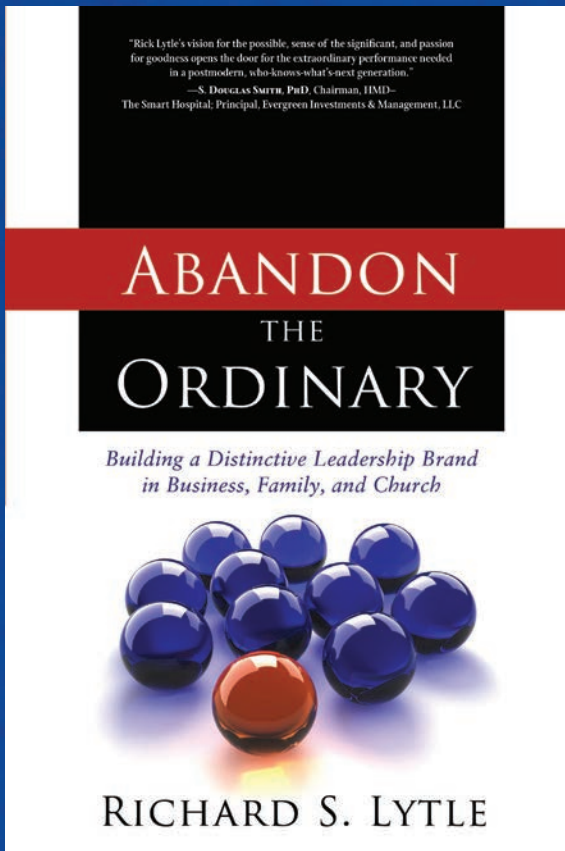
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ELISE MITCHELL'S STORY:

Dashboard Lights

**CHAIRMAN, MITCHELL COMMUNICATIONS GROUP
CEO, DENTSU PUBLIC RELATIONS NETWORK
FAYETTEVILLE, ARKANSAS**

In the corner of Northwest Arkansas, Elise Mitchell worked for 10 years doing her best to be a wife, mom, and CEO of her quickly growing marketing communications company. She says, "The first ten years were so hard, I could hardly think straight." She refers to those ten years as the decade of darkness, coming to realize that she had become so tough on herself, her family, and her people that she was not enjoying life at all. She talks about this time in her life and admits,

I was really missing out – especially on my family. I wasn't spending nearly enough time with the kids. I never went away on a vacation because I was so focused on building a company. This imbalance became abundantly clear to me one day when I learned how badly I needed to enjoy the journey, not just the destination. My husband, Raye, got a call from someone in my office. They were concerned about me. They said "We love her but she's not the same person anymore. All she thinks about is work." It was sort of an intervention by people who rightly knew something needed to change.

As Elise thought about God's desire for her life, she prioritized developing a healthier lifestyle and becoming more intentional about family. One of the first things she did was choose to invest in her daughter's life. Her daughter had just taken up competitive cheerleading as a pre-teen, and Elise told her husband she was going to take on that project with her. "I am going to be her champion," she declared to her husband. "I am going to be there for her every step of the way."

In her own words, Elise explains, "I didn't realize at that point that this was going to be a seven-year commitment and a nine-month season every year, which eventually included school cheerleading as well." She laughed. "For seven years, I traveled with her at least every four or five weeks and sometimes two or three times a month on weekends going to these competitions. She loved it, and I ended up being the president of the cheer mom's club for two years in a row."

Elise described for me, with tears in her eyes and an enlightened look on her face, her description of what she calls "dashboard lights." It was a tender time of family wellness, which transformed the relationship between a mother and daughter. Elise painted a word picture for me using deep truth, passion, and artistic beauty.

She explained,

We would drive home late on Sunday evenings from these trips. My daughter would lay down in the back seat of the car, exhausted from the weekend of competition. It was the glow of the dashboard lights and the stars at night that created an environment of safety for her. She would call to me from the back seat, asking questions like, "Mom, how do you know if you love someone? How do you know if you are going to Heaven?" She was asking questions about life. I kept the radio turned off and stayed off my phone so I wouldn't miss these opportunities to connect with her. She was giving me the chance to infuse in her what I believed, what I hoped for her, what my experiences were in life – and that they weren't necessarily perfect like she might have thought. I would tell her about things that had happened to me similar to what has happened to her, the mistakes I had made, and what I learned from those situations. Later I thought what a gift it was to have had these dashboard conversations with her. Also, to be able to demonstrate my love and support for her simply by being there, ready and willing to listen. When she was leaving for college several years later, we talked about her happiest memories from growing up, and she said it was all those cheer trips we took together. I cried tears of joy, because at the time I kept thinking, 'I have so much work to do. I really shouldn't be on the road all the time like this.' But, I was there for her, and that's what she remembered. To know that her mom was in it with her all the way to the end and supported her in every way – not just showing up but by being truly engaged in what she was doing. It all meant so much to her. And of course, now it means everything to me.

Elise is grateful for faithful friends and a loving husband who gave her the courage she needed to champion her daughter's cheerleading activities. This one decision may have saved her most precious relationship with her daughter. Elise would not tell you she has mastered the art of "no." She would tell you she is better at it today than she was then. But it is still a struggle. Perhaps she would best describe it as an ongoing battle.



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