

## **CHAPTER 2**

### **WHEN YOU EXPERIENCE A SETBACK, DON'T BLAME GOD (e<sup>2</sup>)**

***"Through wisdom a house is built, and by understanding it is established; by knowledge the rooms are filled with all precious and pleasant riches" (Proverbs 24: 3&4).***

***"A good name is to be chosen rather than great riches, Loving favor rather than silver and gold." (Proverbs 22:1).***

#### **THE MAN WHO REFUSED TO GIVE UP**

Dave Soleim, a homebuilder friend of mine, became a born-again Christian when he was in his late thirties. At the time he became a Christian, he had been in the homebuilding business for a number of years, but he knew very little about the Bible or the Christian life. But he was excited about his new relationship with Jesus Christ. Dave was a generous man, and he naturally wanted to see the kingdom of God expand. Therefore, when he heard teaching concerning the law of giving and receiving, and heard other Christian business men testify as to how God had blessed them as they gave freely to the Lord's work, he also became a liberal giver. Although Dave hadn't spent that much time studying the Word of God, he began to hear a voice which he thought was God's, telling him to invest in a number of other businesses. In the next several years, in addition to his homebuilding business, Dave purchased the controlling interest in a six other businesses—businesses in which he had little or no experience: a car leasing agency, a land development company, a real estate company, a fishing boat company, a company that manufactured household games, and a sales and marketing company. Believing he was being directed by God, Dave made many of these decisions, contrary to the advice and judgment of his wife Jackie. One day God sent a mature Christian man to speak to Dave; he told Dave that it was not the voice of God he had been hearing, but of an evil, deceiving spirit that was misleading him and attempting to destroy his Christian walk. Then this man counseled Dave concerning the importance of testing every voice by the Word of God. He further counseled him that when making major business decisions, he and his wife should be in agreement.

Dave became involved in these multiple business activities in the volatile latter years of the 1970's, at a time when inflation in America was raging out of control. By the early 1980's, home mortgage interest rates had risen to eighteen percent, spelling disaster for his homebuilding business, and his home sales dropped to zero. Interest rates on his construction loans, the money he had borrowed from the bank to buy land and build houses, rose to twenty-four percent. At the same time, his ill-conceived investments in his other companies were also reeling under the burden of the high interest rates. Dave and his wife Jackie were in an impossible situation. They had a huge debt load, with seventy-five houses for sale in one area alone; their income was reduced to nothing. They owed the bankers more than twenty million dollars. Their attorneys counseled bankruptcy, but Dave and his wife Jackie decided that they had to honor their debt. They did not want to give any reason for offense to their bankers and debtors by doing anything that would dishonor their Christian witness (2 Corinthians 6:3). Dave worked out a payment arrangement with his banker and other creditors that allowed him and his wife to reduce their debt to five hundred thousand dollars. It also allowed them, on a smaller scale, to continue building houses, and "tough it out" through the market downturn. After more than nine long, hard years of sacrifice and hard work, their debt was paid in full. As a witness to their Christian integrity, they still work with the same banker today.

While Dave was dealing with their business debt, Jackie was dealing with the creditors on the home front, threats of foreclosure on their home; just trying to find the money for food and clothing for their large family was a challenge. She would awaken in the middle of the night in a panic thinking, *What if we lose everything? How will we feed the children? What will become of us?* The spirit of fear moved in on Jackie's thought life like a dark thunder cloud. If her financial problems were not difficult enough, during this same period, Jackie's mother passed away, one of her best friends died of cancer, and her oldest daughter's fiancé was killed in a

boating accident. Jackie wrestled with hopelessness and despair daily, her emotions in shambles. At the time she was fighting to save their home from foreclosure, and just when it looked like they would lose it, a tax refund, or an unexpected insurance check would come along. However, what she had feared most finally happened—a sheriff's deputy nailed a foreclosure notice on the door of their home. Dave and Jackie lost their large home in an affluent neighborhood and were forced to move themselves and their children into a small house in the country. They sold what they could and cut back severely on living expenses. This couple who had always been givers now found themselves the recipients of their friends' charity, a bag of groceries on the porch, a twenty dollar bill on the kitchen counter—it all helped see them through this difficult period of their lives.

During this dark and bleak period, a group of twenty to thirty friends who met in their home each Friday for prayer and fellowship became a stabilizing force in their lives; and God's Word became the rock on which they stood. Jackie, thanking God for His Word, recalls: "*The 118<sup>th</sup> Psalm became my lifeline. I used it to compose a song and I sang it to myself daily. And it would lift my spirit and ward off the spirit depression that was constantly trying to gain entrance to my mind.*"

### **THANK HEAVEN THEY DIDN'T BLAME GOD**

During what were the most difficult years of their married life, Dave and Jackie continued to believe in God. They continued to attend their local church and to give what they could to the work of the Lord. They continued to grow in the knowledge of God and His Word. During the difficult, stress-filled years paying off their large debt—years when it would have been easy to doubt if there even was a God—the Lord encouraged Dave by speaking the following words into his heart: "*I have called you to be a homebuilder, and you will be a homebuilder for the rest of your life.*" While they were living under enormous emotional and financial pressure, the type of pressure and stress that has caused many marriages to end in divorce, Dave and Jackie drew closer to God and closer to each other.

Today, this couple is still in the homebuilding business, and their company builds some two hundred homes a year and produces more than fifty million dollars in home sales annually. They are a godly couple who live and share their faith wherever they go. They continue to give liberally to their church and their Extended Hands Foundation gives annually to more than thirty Christian evangelistic and missionary works around the world.

Dave is the first to admit that, because of his inexperience in spiritual things, the voices he heard which led him to invest in so many different businesses were not the Spirit of God. When the financial problems began to consume their lives, thank heaven Dave and Jackie didn't blame God for their financial problems, and they didn't believe that they were so far in debt that God couldn't deliver them. Thank heaven they realized that "a good name is to be chosen rather than riches." Because their hearts were right, they have joined with other believers before them, who through faith and patience have inherited the promises that God made to Abraham (Hebrews 6:10 -12).

### **LEARNING SPIRITUAL PRINCIPLES IS A PROCESS**

When I first heard biblical teaching on "giving and receiving" and heard the testimonies of successful Christian businessmen whom God had blessed, I thought "*Bob, where have you been all these years? This sounds a lot easier than what you have been experiencing in your business; just give financially to the work of God and He will bless you.*" But like my friend Dave I soon found out that there is more to obtaining the blessing of God than just giving to His work. Over the years I have observed a number of young Christian businessmen struggle in many of the same areas that Dave and I have. They have heard a message on "giving and receiving" and they reduced it to a man-centered law of cause and effect, a mere mathematical formula: "*If I pay my tithes and give offerings to the work of God, then He is obligated to bless me.*"

Like Dave, by the time I became a Christian, I had already been in business for a number of years, so I generally knew how to operate in the world of buying and selling. But frankly for the first several years of my business life as a Christian, I knew very little about how to

develop and exercise faith in God's promises. From time to time I would stumble on a biblical truth that would give me a small victory, but nothing that delivered the victory was promised in the scriptures. I would give to the work of God; I even went on a number of mission's trips to spread the Good News in other nations. I set goals for my business, and thought that I was exercising faith to bring those goals to pass; but when business and financial problems developed, what I thought was faith quickly dissipated and doubt and worry overtook me.

### **WE NEED TO CHANGE THE WAY WE THINK**

The truth is that in the thirty years I have been a Christian, I have observed a number of Christians who have given tithes and offerings faithfully for years, but have never experienced anything extraordinary in their financial life. You may be wondering, "*How could that be, isn't God's word trustworthy?*" Yes, His Word is trustworthy, but immature Christians often do dumb things that prevent them from entering in to the full blessing that God intends for them. Most of the individuals who fail to prosper financially do so because they fail to change the way they think, the way they believe, and the way they talk.

We humans live in two worlds: a physical, temporal world and a spiritual, eternal world. Successful Christian businesspeople must operate in the physical world much like successful non-Christian businesspeople do; we need to make sales calls, produce a quality product or service, utilize efficient business and accounting systems, keep our eyes on the financial conditions that may affect our future business activities, and deal with the everyday problems that routinely develop in a business. If we want the blessing of God on our businesses, we also need to operate in an honest and ethical manner.

But we need to do more than just operate in an honest and ethical manner, as even non-Christians do that. We need to change the way we think; we need to understand what the Creator's Handbook has to say about the spiritual world, and how it relates to our lives and businesses. The first thing we need to understand is that Christ has redeemed us from the curse (poverty, sickness, and death) which came upon mankind when Adam sinned; and that He has made the blessings of Abraham (wealth, health, and eternal life) available to us through faith (Galatians 3:13&14). The second thing we need to recognize is that Satan is the god of this world and the world's financial system (2 Corinthians 4:4; Matthew 4:8-11), and he will try to prevent you as a Christian from receiving those blessings. The most important thing for you to understand, however, is that Jesus Christ has already defeated the devil and won the victory (Colossians 2:13-15), but He has delegated the responsibility and the authority to enforce that victory to you and me (Luke 10:19). Jesus said to "do business until I return" (Luke 19:13). That means we are to enforce His victory by developing faith in His promises to prosper us, and then using that faith to stand against the forces of evil which are arrayed against us until His promises are manifest in the physical world—the world in which we need **His** prosperity (Ephesians 6:10-18).

It is very important for you to understand that doing "business by the Spirit" is a process; it is an adventure that requires you to discipline your body, and retrain your mind to think like God thinks. It requires you bring your soul and your spirit into agreement with the mind of God and with the spiritual laws that govern the universe. While I do not purport to have mastered all of His laws, or to even to have identified them all, it is my hope that the principles which I have learned and share with you in this book will help you avoid some of the pitfalls that Dave and I experienced in the early years of our Christian walk. It is my sincere desire that your application of these principles early in your Christian life will help you to advance more rapidly on the road to prosperity, and allow you to succeed in life far beyond what I have been able to accomplish.