



“In Business with God?” **First in the “Kingdom Business” Series**

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Okay, now, listeners, I want to let you know...in business with God...and that is with a question mark. This session does not just include business people. It includes everybody, every one. No one is excluded. Because we are kingdom builders and everyone must do business with God. Okay? God must be your partner in everything in life; in decisions you make, in mates you're looking for...may it be God's choice and not the wrong choice. Business with God relates to transactions that you the non-business owner or the retired person or wherever you fit...if you are breathing soul, you know and you can really gain some wisdom from this discussion, that it is for you. And we are even going to be weaving in the kingdom economy. The kingdom economy is for the Christian living in the kingdom, the kingdom way with the King of all kings.

In order to be in good health, we must be in balance mentally, physically, socially and economically. Are you living with a spirit of poverty? Do you continue to say *I can't afford to do anything?* If this is your mind, thought or tongue, remember: life and death are in the power of the tongue. It is important that we know and that we understand these truths that are in the Bible. Feed on healthy, nourishing words. What we feed ourselves not only physically, but mentally is just as important. So, remember, as a man thinks in his heart, so is he. So now let's start thinking the truth and that which is right and that which pleases God. I would rather hear someone say something like this: *I can't afford it now, but I am waiting for God's appropriation.*

In line with this, let's wash away the social philosophy of entitlement once and for all. It has no place in our productive world. Entitlement philosophy will bankrupt your unhealthy mind first and then the world. Wisdom says, if a man does not work, he should not eat. Now this has been misconstrued and misquoted. Now we have to keep in mind because we're here to help others. And there are some of those (many people out there that cannot work) that it is not a matter that they will not work, but that they just don't want to work and they want to live off other people. They want that entitlement philosophy. But it just is not a constructive thought that we should carry.

I would like to share with you on today's program a healthy attitude about in business with God. Personally, I grow tired of the sentiment of some Christians who give the impression that their brother in Christ who is in business providing products and services to consumers like yourself should make it available for a discount or even for free...free...because he is a brother! Can you imagine that?

I have a different perspective. Why should not the Christian consumer be willing to pay the Christian business individual a little bit more? After all, he is giving his tithes to help build the kingdom, feed the poor, take care of widows and orphans and spread the gospel, isn't he? So, you are really investing doubly. One to get that which you need and second is because you know that money which God has supplied to you by your work and by your diligence; it has been supplied to help others as well as yourself. It is not a selfish attitude. We should be here as servants to God helping others.

Sad to say but I have heard ministry leaders indicate that just perhaps the Christian business individual should consider giving them things for free. After all, they are a man of the cloth. That is not really good thinking.

It is not a good witness. After all as believers God tells us He will supply all our needs. We have no need to ask man. We ask God. And let God work it for us. But, on the other hand Christian consumers have no problem paying full price when they are dining out, giving a tip, going to the theatre or enjoying other types of entertainment. And fully expecting to pay the full price, whatever is on the marquis, whatever is on the menu. They pay it with no special or negotiated concession; most of the time they are paying full price.

But yet, we expect our brother to give us a discount or do it for nothing. Why should there be a double standard? What is the difference? Or, maybe this just might hurt: is the Christian consumer just cheap? What happened to *thou shall not muzzle the ox that treads out the corn* and the *laborer is worthy of his reward*? The Bible tells us that. We need to keep the perspective of dealing in business...keep the perspective on the Word of God and let Him direct us.

Thank you for joining in with me, my name is C. Lon Smith and I have been involved directly with the Christian Business community for about 25 years as president and founder of the Christian Business Directory. Prior to that my resume was in the food business, concept developer at Apple Jacks by the Kellogg Company, key member building a \$65 million seafood business where I was national sales and marketing director, state director for Year of the Bible, 1983 and was hand selected by Florida's governor to be on his transition team. My most important positions are 1) I am a son of God, through His son, and 2) I am a husband for over fifty years to Gale Smith, pianist, 3) father and grandfather to two daughters and two granddaughters. God knew I was a daughter daddy from the beginning. After all, Father knows best. That gives you a little thumbnail sketch about who you are listening to. I hope to get to know my audience as well.

Now, I have a question and a personal statement. Is there anyone in our listening audience that can answer this question: In our corporate name, that is, the company that I own, Christian Business Directory USA, what does the acronym USA spell? I will give you the answer to that at the end of this session.

Well, there are thoughts that we need to consider regarding, in business with God; who would you want to have for a partner, and why? Many people go into business. Some go it alone, they are entrepreneurs, they incorporate or they go LLC or as a sole proprietorship. They take some form of a governing body for the corporation. I always say, you must be careful who you take on as a partner because the Bible tells not to be unequally yoked. But one partner we must always take on is that of God. He is the best partner you will ever have.

Why do I want the name of God or Christ attached to or implied in my business? You know, many organizations start up and they get their board directors and they are looking for people in the community with a recognizable name; someone that has money, or someone that has influence. And they want them for one reason: to get them where they want to go faster than they could do it on their own. Well, many

people want God and Christ related to their business, not for His input and for His direction and for His will in your life as it regards that business; but to be able to deceive other believers to make them think we are so spiritual. You should do business with me because I have put on this façade of religiosity. So, you must look inward and reflect and ask yourself and be truthful to yourself. Why do I want God involved in my business? And may you come up with the right answer. After all, God knows the heart.

There are other areas in business that we deal with. We deal with ethics. There are moral principles that govern a person's or a group's behavior and that is what ethics is all about. Ethics is a set of principles of right conduct. An ethic of service seems to be at war with a craving for gain. And this can be very, very dangerous. It also answers part of a question: why do we possess such an entitlement personality? We want things for nothing; we want it to be given to us. It has to do with partly our morals, our principles, and ethics. We have to be cautious; we have to continue to search our hearts. David was praying...*search my heart oh God and see if there is anything wicked in me ...let me know so I can correct it with your help.*

So, ethics plays a very important part in our life as to what we expect, the direction in which we are going and how we treat other people as well. The Bible tells us as we have opportunity to let us do good to all men; that is the saved and unsaved. But there is an emphasis in that verse in Galatians 6:10, *let us do good unto all men.* And the operative word and powerful word to me is the word **especially**; *especially unto them who are of the household of faith.*

You know, the more we do business with one another, not for the reason of getting a free job, or a big discount, but emphasizing a reason as to why we should support one another, and other Christian brothers and sisters who are in business is because first of all, Christians are bound by their lifestyle and by what Christ has given as the example. We have been encouraged to give to help others, the widows, the orphans. We tithe to the church so that it has money to send out missionaries to spread the gospel and to do good things. And the Bible says don't rob me. So, the more we give to Christian business men in purchasing the products that we need, the more that Christian has to give back into the kingdom and kingdom building. So, the less we try to hold someone down, we're hurting ourselves as well.

Honesty is needed in business and for the Christian businessman especially. We have our testimony to uphold. *Who may ascend into the hills of the LORD? Who may stand in His holy place? He who has clean hands and a pure heart. Who does not lift up his soul to an idol or swear by what is false? He will receive blessing from the LORD and vindication from God his Savior.* Honesty really comes to the forefront when people deal with you. Just as many Christians have discernment and a discerning spirit, those others have a discerning spirit. They know one because they are one and they know when a salesman is not telling the truth. They know when the salesperson is trying to spin something because he has one thing in mind. He is trying to find the way to extract the dollar that is in your wallet and give it to his hand. So, it is very important that we have standards of measuring whether we're doing length, weights or quantity.

I know of businesses that I have dealt with or have been involved in over the years that have what I call unjust weights. There are many things that producers of products or manufacturers can do to lessen the quality, to spread out the profit. This is what I relate to and can put under the verse that is talking about dishonest weights. We do it whenever we speak about someone and we slander them. We are moving things against them. Idle words, false words, things that is to their detriment; we use that to build ourselves up.

So, when it comes back to dealing in business and having a partner such as God who cannot look at evil, cannot look at sin and will not tolerate it. We must remember, God does not settle all of His debts on the 15th of the month. So we must be dealing in an honest way. And there is another reminder from the

Scriptures, *above all else guard your heart for it is the wellspring of life; put away perversity from your mouth. Keep corrupt talk from your lips, let your eyes look straight ahead, fix your gaze directly before you, make level paths for your feet and take only ways that are firm; do not swerve to the right or to the left. Keep your foot from evil.*

That verse helped me in my business. I had a competitor come to town. They told me that they were anticipating getting into the business that I was in at that time. They just wanted to talk to me first. Well, as they were speaking and so forth, their deception came out. They had already started the business and made every provision to establish in the State of Florida. As they left I am thinking, *well, gee, I had very little competition; now I have got a little bit more competition.* And the only thing that I said was, *God, you own it all. I do not. Guide them, provide for them and done rightly there is enough for us all.* Well, their intentions were not pure. Within a year they were out of business, bankrupt, upside down.

It was taken over by family members trying to make it go. I did have the opportunity to deal with one of the family members and he would always call me asking for advice. And I shared with him, I said, *friend, be careful. I am your competitor. You don't know but what I might tell you something that is not good for you but would be great for me.* I said, *you have to be careful. However, let me share with you, I cannot and I will not do that because my business is owned by God.* He just related to me, *Lon, I know you; I know your reputation in the field and that is why I come to you, because I know you won't mislead me. You may not tell me all of your marketing secrets but you will give me some correct advice.*

We need to have the integrity, the honesty...and remember integrity, which is the very integral part of being in business...integrity is doing the right thing when no one is watching. Hypocrisy is doing the right thing when everyone is watching, but then change course when they are not watching.

So, our place in a business community has many uses. It has not only the ability to produce revenues, income to feed our family, to put a roof over our family, to enjoy life and to share with others, to give our tithes, and offerings to the ministry whatever that may be. It may be your church, the storehouse...you know, the Bible says you have robbed me. The question is where have I robbed you, God? God says *you have robbed me in tithes and offerings. Bring the tithe to the storehouse.*

And in many cases that storehouse may be your church. You get fed there. It feeds other people; not only the Word but also helping the poor and the needy, the orphans and widows. But, there is a tremendous verse that follows where it says, *bring the tithe to the storehouse and see if I will not open up the windows of heaven and pour out such a blessing that you will not be able to contain it.)* Wow! What a mother lode! But, Verse Eleven has even more power to it. Promise after promise after promise do we find in the Bible. And that promise in the following verse of Malachi 3 is in Verse 11 where it states, if you do those things, God says, *And I will rebuke the devourer.*

A gentleman once said: *he is no fool who parts with that which he cannot keep when he is sure to be recompensed with that which he cannot lose!* I mention that in bringing together again in Malachi 3:11. In verse 11 we are talking about God will rebuke the devourer. If we don't give to God, Satan will steal it from us. So, we might complain because we don't make a lot of money, but friends that I have had their material things were preserved. And I might say their *needful* material things such as a home, its covering, its shelter, and the appliances within, the transportation to get to work. They did not have a lot of the financial problems because they had to repair something. Their children were not sick, or constantly taking their children to the doctor, emergency rooms for whatever reason; because God protects His children when we walk in obedience to His Word.

So give it some thought. Are you being devoured by the evil one of your little finances that you might have? If you were able to keep those finances you would be doing better; because you gave God at least 10 percent, a tithe, the first tenth of your income. You know, people argue about the tithe whether it is on the net or on the gross or they say I can't afford to give. A friend of mine, a minister, and an internationally well-known minister, was talking to a man about giving the tithe. The man used to give a little bit of money to the church but now he was very successful and a multimillionaire. He said, You know, pastor, *if I gave 10 percent of what I make each year...wow!...that is a lot of money.*

In fact, confidentially, pastor, I would be giving \$100,000 a year! WOW! That is a lot of money. And the pastor just so kindly, lovingly and sweetly said, well, you know, friend, I think what I will do is let's just pray that God reduce your income so that what you are giving is 10 percent!

Don't let Satan steal from you. Give to God. He only asks for 10 percent. And that is 1)an obedience factor, 2) it's an insurance and assurance factor to preserve that money which you have so that you will not be spending it on things that are breaking down. It never hurts to give 11 percent, or twelve, thirteen or fifteen. You cannot outgive God. You are walking in obedience, you're trusting in Him. And you're not relying on man. You're not relying on the political structure. You're not relying on anything other than the promises...there are 7,000 promises that are in the Word of God. Now you go and find them! Get rid of the devourer, the evil one in your life.

So we have no need to expect our brother who is in business to give us free, give us discounts or anything like that. We are not supposed to rely on our brothers. Our faith and reliance is upon God and His promises and His provision. He will persevere with us. That is where our needs are filled. It is important that we follow God's principles in that which we do.

Many people have the feeling that profit is a dirty word. But let me assure you, it is not. It depends on what means you make your money. Did you steal it? Did you break into someone's home while they were gone? We have had a lot of that going on in our world today. Or did you work honestly for it; you were employed? You might have made it through investments. Your profit came from some place.

Profit is not a dirty word. Profit is of God. Even Jesus asked, what does a man profit if he gains the whole world but loses his own soul? Or, what shall a man give in exchange for his soul? Profit is a Biblical principle. You can't do anything without a profit. Profit comes in many ways. The word is given out, the Word of God will not return void...to me! There is a profit there. And that is p-r-o-f-i-t, incidentally. So, let's profit ourselves in a way that we can glorify God. Let's use His money for His purpose and bless others.

I just enjoy really sharing with business people, with consumers about being in business with God; about sharing the wealth that He provides. Wealth...just to go off on one little thought here...wealth doesn't mean you necessarily have a lot of money in the bank. You could have wealth because you have good health; you're blessed with a family that loves one another and each one of your family members belong to Jesus. What greater wealth could a man experience than having his family totally saved!

Why must a company make a profit? Well, number one they have expenses. They have machines to buy. They have employees. They have different programs for their employees depending on the ability and the generosity of the company. And the workers that are blessing the business by being honorable and working and helping the boss. By making profit they have a job that supports their family and helps them to acquire. And allowing the Christian businessman to stay in business and he being held accountable by

God to direct his activities and to show the community in which he is involved, who Christ is...not by necessarily shouting it, but by living it.

Don't forget. I don't care how hard you work, I don't care how long you work and I don't care how much you are paid, it is only God who gives man the ability to get wealth. If you are relying on yourself you have a bad backer. If you are relying on the political system, if you're relying on friends because you have contacts...no! It will not work. It is the power of God that gives us the ability to get wealth. You want to network? Network with God! Network in His Word. Read it, study it. In Joshua 1:8, it says, let not the words of this chapter depart from thy lips, but meditate...marinate, if you will...meditate in His word day and night and then you will prosper; and then you will have great gain. God cooperates and His law works. It works for the children of God and God's promises will work for the nonbeliever.

So, again, profit is needed to employ people, to do good things in the community, to do things in the church, to do God things. It is not money that is evil. The Bible says it is the love of money, being obsessed with money, the love of money...not money...but the love of money is the root of all evil. So, there is nothing wrong with profit. There is nothing wrong with having excess after you have paid your bills, to have some over on the side. That is God allowing us to have a little bit to help our neighbor. Money is to be used for the building of the kingdom and not to laud ourselves with all the material wealth that we can spend. Because, believe it or not...now I haven't experienced this myself...I am just speaking on faith and knowledge of what wiser men have told me....you cannot take it with you. And you would be surprised. If some thought they could send it ahead they might have sent it to the wrong place. So invest your profits in the work of the kingdom and have a better life.

Some experience wealth by not making a lot of money but God has blessed them with situation such as a friend of mine who had a roof never needed to be replaced for the thirty years that he was in his home! In South Florida roofs may last ten to twenty years. God extended the life on his roof. That saved him money that he didn't have to go out and make so he could restore the roof. His transmission did not drop out; his refrigerator didn't break. There are blessings that we don't count to often. And also there is the blessing of knowing. And the greatest assurance that when we are through here on earth, we're going to be with Jesus. He has plans for us there.

You know, friends, we are living in a time and are probably way past the time that we need to be thinking of the kingdom economy. What is the kingdom? A kingdom has a king. Our king is God, the Father. And a king needs a kingdom with citizens. Those are His children. He is looking for children not to sit on the ground against the wall. He wants His children to be involved in building the economy of the kingdom, producing, and productive. I would encourage each and every one to understand how different elements of the kingdom economy can work.

Giving. You know, the more you give, the more you have. God will not be outgiven. He knows your heart and he will give accordingly to your heart and reason for giving. This relates to our actions as owners of businesses, as employees whereby an employee does not feel that his Christian boss or the owner...whether he is the owner or he works for the owner, but he is the boss and he is a Christian...we don't feel like we're getting paid what we are worth. Well, a lot of people feel that way, I know. But, you know, here is something. You can give 115 percent without grumbling, mumbling and excitedly to build that business for that boss and for your employer. As you give, at some point, God will move on them to reward you for that.

But, you know, man is man and sinners are sinners and if you feel neglected and rejected. You resist it! You think, well, they are not paying me what I am worth. I will work less. I am not going to be dedicated to this. You are doing God a disfavor, you are doing yourself a disfavor, you're lacking in a testimony to

those who work around you and they perceive or you have shared with them that you are a Christian. But, yet, look how you treat your employer. And you should be thankful to him for the job. You should perform. You are not working for him...come on...come on...who are you working for? Are you working for yourself? No, no, no. You are working for God. And God will not let you go unrewarded. You are the ambassador of the kingdom for the king, Jesus, the Father Creator God.

So, it comes back again: Employee or employer? Give. Don't try to see how cheap you can be. Don't see how much you can keep. Don't hoard it. Plant it. Do you know what happens when you plant a seed? Look at a farmer. A farmer doesn't plant one seed...a tomato seed, let's say...he doesn't plant that one seed and then jumps up and down when the plant grows, it's green and has one tomato on it. No. Synergism is God's law: where one becomes multiple. You plant one to get a dozen, two dozen or whatever that plant will produce. God's law of synergism works in the marketplace. It works on the farm. It works in God's blessings to His children. So, don't ever let your employer down. And, employers, don't let your employees down. Let them see Christ in you. Pray with them, pray for them and minister to them. We need to minister to one another.

And now, friends, about dealing with the business community in your church. Don't go to them with eyes of I am going to get a big discount, I am going to talk them into giving it to me free. But, expect to pay them. Expect to pay them whatever they ask. Now, I would not be against Christians getting general quotes on a job to see that things are within the ballpark. But let's say you got three quotes and the Christian is 10% higher. I would much rather pay that Christian 10% more because I am blessing one of God's children. I am sharing favor and showing favor to my brother, to one of God's children. I know he is going to be tithing on it. I know he is going to be doing good. Yes, and it allows him to do a little bit more for the community so that his witness shines high.

So, don't nickel and dime our believers that are providers. Don't nickel and dime them. Look to pay them. Look to God for your resource and sources of being able to do it. Be a good steward. Be that good steward that God calls upon us to be. Don't try to chisel them down because I am a steward of God's money and He doesn't want me to spend this much. Well, maybe He doesn't want you to buy what you're trying to buy! Maybe you don't need that brand new car. Maybe you don't need a swimming pool in the backyard. Maybe you don't need that 52 inch television to be stuck on the wall. Maybe you don't need all of these gadgets, okay?

Well, be cautious; consider God when you buy them. But, be able to buy what you need and be able to pay your Christian brother what he asks; and maybe when you pay him, surprise him. Pay him a little bit more. God will bless you for it, if you keep your eyes on God and not on the circumstances.

The kingdom economy works by giving. It is contrary to other philosophy of building your kingdom by taking, by robbing, by non-performance, by dishonesty. God's principles work. So kingdom economy is give and it shall be given, shaken down, pressed together with the measure that you measure out. God will mete that to you. Bless others that you may be blessed. Bless others that God will be blessed with your actions and truly don't be a wallflower. Be a kingdom builder and live in a kingdom economy.

Okay. I want to share with you this factor as well. I want you to be a search committee of one. I want you to encourage others to become a search committee of one. Look within your church for men and women that are in business providing goods and services that you or your fellow church friends might need to employ at some time.

I estimate that the average church is foregoing a little under \$100,000 per year and possibly a greater amount because Christians are not doing it. They are not being encouraged by their pastors. And, pastors,

I love you, I pray for you, pastors, God bless you...but I want to encourage you to start encouraging your congregation to let the business community know what they do. They are going to be held accountable to doing it honorably before the LORD and that we, the Christian community within your church, number one, use your members that are in business to provide the service that is needed. So I want to encourage each church member and you pastors, and associate pastors to get a roster going so that your members and you, the church, purchase from Christian business men and women, and providers of those services. So, let's become true kingdom builders and take care of the consumers, the businessmen within our church community and watch the kingdom grow when the world is struggling. Three cords tied together are unlikely broken. Praise God for that.

Okay, now friends and my loved ones...and I hope we're closer friends now towards the end of the program than we were in the beginning. I hope that God has moved on your heart in some way and direction. Let us know if we have. Let us know how we can help you. I promised you something. I said I would tell you what the acronym USA...you have had time maybe to think about it and what you might think it spells out. I would like to let you know what it is. It is Christian Business Directory USA...Under Scriptural Authority.

I know many of you were thinking it was the United States of America. No. I serve a greater kingdom than the USA. I serve God's kingdom and I want the business to be run under scriptural authority. I thank God that He has directed me in that path and that is the true meaning spelled out of USA. Don't forget it: Under Scriptural Authority.

Again, thank you so much for allowing me to come into your head, your heart, and your home.

Let me leave you with this thought: God in His Bible, His Word, says, *I know the plans I have for you, plans to prosper you and not to harm you; and to bring you to a good end.* He has that for all of His children. And we are invited to accept His provision. Thank you for this time together. Thank you for allowing me to share. I do hope that it has blessed the hearts of those who have heard. God bless you. Until next time....



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Lon is currently on the board of the Fort Lauderdale Mayor's Prayer Breakfast Committee, and a founding director of the American Chamber of Christians in Business. He is a native of Florida, and lives with Gail, his wife of 50 years, in Ft. Lauderdale. Lon and his family attended Coral Ridge Church where he served under Dr. D. James Kennedy as a member of the session, as well as head usher, and Gail was the pianist.

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