

# 1

## The Solomon Factor What's Your Treasure?

Wisdom is better when it's paired with money,  
Especially if you get both while you're still living.

Double protection: wisdom and wealth!

Plus this bonus: Wisdom energizes its owner.

—Solomon (*Eccles. 7:12, TM*)

IN THE BOX OFFICE HIT *Indiana Jones and the Raiders of the Lost Ark*, Indy, a renowned archaeologist, was on a mission to find one of the world's most valuable items: the ark of the covenant, the chest holding the Ten Commandments. Indiana began a treasure hunt to find this greater-than-life artifact before the Nazis could.

Life can be an adventure with alluring opportunities for success, fame, and fortune. Just like Indiana Jones, many people today frantically chase their dreams and the mighty dollar hoping to find their treasure—peace, happiness, and fulfillment. And when some arrive at their destination, they discover their treasure wasn't worth the time and price paid.

## The Solomon Factor

Seeking happiness and success, some parents work two or three jobs to make ends meet. They try to claw out of the financial mess they've created, neglecting precious time with their young families. They don't realize they can never recover this time. Many corporate wanna-bes sacrifice family and friends for that top rung on the ladder, thinking it will solve their problems. They arrive only with more questions and a suitcase full of regrets.

Whether you are chasing money to satisfy your desires or working several jobs to just get by, the sacrifices are seldom worth the results. It's usually an endless race. For centuries, humans have sought the answers to life's deepest question: "How can I be fulfilled and find passion and purpose?" Many seek the answer to this question like the ambitious treasure hunter running in circles. Today the power, position, and prestige the dollar offers is a false god that promises fulfillment and purpose. While money provides the means to accomplish many things, can it really buy happiness?

How much would it take to make you happy? One million dollars, \$2 million, or more? Coutts Bank calculated the price of happiness at \$4.8 million! That is what it would cost to finance a lifetime of leisure in a five-bedroom house with a maid, a butler, two expensive cars, plus an apartment and yacht in southern France—along with two ritzy vacations a year to get away from the stress of living the high life.

But recent research shows that even this lifestyle does not guarantee happiness. In *Happiness: Lessons from a New Science*, Richard Layard points out that even though income levels have risen over the years, happiness levels have not kept up.<sup>1</sup> Once a person earns enough to meet basic needs, more income has little effect on happiness.

## **The Solomon Factor**

We need money to live and to do almost anything. I'll be the first to tell you I'd rather have more than enough than not enough. Why is it that when you desperately need money, it appears to be the answer to everything but when you have plenty of money you worry about it, spend it on stuff you don't need, and find a way to mess things up?

Solomon, said to be the wisest man who ever lived, told about his experiences of chasing riches. He enjoyed the wealth and pleasures the world offered, but he wanted to see if having more riches would satisfy his inner desires. Ecclesiastes provides us with the chronicle of this adventure and its results—it's all worthless! It's not what it's portrayed to be, not truly satisfying, not healthy, and not worth it. He concluded, "He who loves money will never have enough money to make him happy. It is the same for the one who loves to get many things. This also is for nothing" (Eccles. 5:10, NIV).

## **The Power of Money**

Money is always seeking control of your life. Greed and the desire for more money and the lifestyle it can bring is one of the biggest powers on earth. People forsake family and friends, lie, cheat, steal, and kill for money and its power. Just watch the evening news or read a newspaper and you'll see the result of greed. Recently, executives for bankrupt companies were convicted of corporate crimes. I'm sure many of these executives started out as honest, hardworking people trying to make a good living. But perhaps the lure for more wealth tempted them to give in a little here and there until greed finally caught up with them. It always does.

## The Solomon Factor

Greed and corruption are rampant at every level in society—local government, national government, corporate boardrooms, and even in the Church. Can you think of a more powerful force of human nature than the love of money? Perhaps this is why the Bible includes so many references on wealth. Jesus referred to money as a god and said we can either serve mammon (money) or the one true God, but not both (Matt. 6:24).

In his book *Money, Sex, and Power*, Richard J. Foster described money as a “very real spiritual force . . . with a life of its own.” He also pointed out that “money is not . . . morally neutral, a resource to be used in good or bad ways depending solely upon our attitude toward it. Mammon is a power that seeks to dominate us . . . hence money is an active agent; it is a law unto itself, it is capable of inspiring devotion.”<sup>22</sup>

Money and material possessions bid for your devotion. As a consumer, you are bombarded every day with messages enticing you to indulge in life’s pleasures: the latest fashions, luxurious automobiles, gadgets, bigger and better homes, luxury cruises, or overseas vacations. Even children are marketed to as never before. Some authorities estimate that two-thirds of the American economy is driven by consumer spending. Financial traps are set every day, all screaming for our money.

With all the credit card offers, low financing, debt consolidation plans, and scads of other enticements, something continuously demands your money. You must develop a plan for it, or you will never be truly satisfied, even though you gain everything you’ve always wanted. Money will either destroy your life and purpose or it will help you accomplish it.

Most people have made mistakes with money, such as a

## The Solomon Factor

bad investment or a ridiculous purchase. As we make a few mistakes we learn wisdom. However, when money mistakes become habit, we have a problem—money is in the driver's seat and it will take us for a ride.

The ride is fun for a while. You enjoy lots of neat stuff and let everyone know you're in with the culture. But when things start to fall apart, suddenly possessions are not as rewarding as the ads promised. Then you know you've been had. You're under pressure all the time, unable to make ends meet, and wondering how you ended up this way. The price you're paying can't compare to the simple life you once had.

Some Christians believe having worldly wealth is a sin. They think living with little or going without will make them more like Jesus. I can't find Bible teachings that having money is wrong. However, the Bible warns of dangers that wealth can bring to your life. It does say worldly wealth or its pursuit can hinder your devotion to God.

We find a great example of this in Luke 18:24-25. Jesus was speaking to one of the community's young and wealthy religious leaders. After the ruler asked Jesus how to inherit eternal life, Jesus told him the only thing left for him to do was to sell all he had, give to the poor, and follow Him. When the young ruler heard this he was devastated, because he had much wealth. He could not think of departing from this lifestyle, even if he would be wiser.

What was Jesus' response? "How hard it is for rich people to enter God's kingdom! Is it hard for a camel to go through the eye of a needle? It is even harder for the rich to enter God's kingdom!" (NIRV).

How would you respond if God asked you to give every-

thing away? Would you have the faith to do it and trust God to take care of you? That's a tough question. I don't think the message is for you to give away all your money, but Jesus appeared to make this point: when your wealth becomes your life—your god—you are on the wrong track, and it will not lead to paradise.

The apostle Paul also warned Timothy of pitfalls in chasing money: “People who want to be rich fall into all sorts of temptations and traps. They are caught by foolish and harmful desires that drag them down and destroy them” (1 Tim. 6:9, CEV).

Here's the bottom line: If you become too attached to your wealth, or attaining it becomes the overriding factor in your life, you will be dragged down. Your passion and purpose will be destroyed. To prevent money from gripping your life, develop a solid foundation—a purpose and a plan—for your assets. If you don't, when tough times come, your world may fall to pieces.

Harnessing the power of money takes time and commitment. When you put money in its proper place, you can be free from the devotion it seeks. Analyze your life. Ask, “What am I doing with my life? Am I running around trying to achieve status and success?”

Ask God what He wants you to do with your life. What kind of work or life mission do you feel He's created you for? Have you asked God recently how He'd like you to use the time, talents, and money He's given you? You have received a gift—your life and all you will become and possess. You must discern how to use your life so it will glorify your Creator. This is what life is all about.

## The Solomon Factor

Do you have a passion? Do you have a dream of what you would like to accomplish? Without discovering your purpose and working toward it, the amount of money you make won't matter. To help illustrate the process of finding your passion and purpose, rank the items below in order of importance. To the side of each, list a description.

\_\_\_ Family \_\_\_\_\_

\_\_\_ God/faith \_\_\_\_\_

\_\_\_ Work/career \_\_\_\_\_

\_\_\_ Friends \_\_\_\_\_

\_\_\_ Hobbies \_\_\_\_\_

\_\_\_ Personal interests/dreams \_\_\_\_\_

\_\_\_ Other \_\_\_\_\_

Your priorities should be the reason you work so hard to make money and make your money work for you. By defining the most important things in your life, you can develop a plan for your money to complement and enhance them.

What is consuming your life that doesn't match up with what you know is most important? In order to be fulfilled—no matter your financial condition—you must align your thoughts and plans with your priorities. Write the answers to the above exercise on a piece of paper or a 3 x 5 card where you can regularly see it. This will remind you of the most important things in your life. Are the top three priorities the focus of your life? If not, why not? What are you willing to do to change?

Besides defining the most important things in your life, set goals that will motivate you when times get tough. Your dreams of the person you want to be and the things you'd like to accomplish will give you hope. Proverbs 29:18 says,

## The Solomon Factor

“Where there is no vision, the people perish” (KJV). How you view your life is important, but your vision of the future will drive you to do greater things than you could have imagined.

Have you dreamed of what you'd like your future to be? What things would you like to accomplish? Are they realistic but will require supernatural intervention to achieve? I'm not talking about hallucinations of being a rock star or some such fantasy, but something you feel you were created for . . . something only God could put in your heart.

Perhaps this idea or dream repeats itself and is confirmed by events, people, convictions, or experiences. God handcrafted you, and He has something that only you can do. Jeremiah 29:11 says, “For I know the plans I have for you,” declares the LORD, “plans to prosper you and not to harm you, plans to give you hope and a future.”

Everybody needs to dream big dreams. Without a vision of your future, your life will move forward without meaning. These visions and goals should be formulated into a personal mission statement and reviewed, enhanced, defined, and reviewed again. This is an evolving process.

Express to those who are closest to you your idea and vision of who you want to become and what you would like to accomplish. Confide in a friend or mentor who can give you direction, support, and encouragement. As you create a personal mission statement and set life-evolving goals to help you achieve it, your life will have a sense of purpose and fulfillment. To help you define your mission statement, finish these thoughts and dream a little:

If I had all the money in the world, I would like to \_\_\_\_\_

---

## The Solomon Factor

If I could choose a new career, it would be \_\_\_\_\_

---

Why? \_\_\_\_\_

When my life is over, I want to be remembered as someone who \_\_\_\_\_

The one thing I want to accomplish before I die is \_\_\_\_\_

---

Your answers to these questions will help give meaning to the race you run. Write these statements and put them where you can see them every day. These steps are critical to developing an effective plan for accumulating and eventually distributing your wealth.

What dream or desire of yours is unfulfilled? Is it a longing that has come to your mind and heart repeatedly? Step toward your dreams. Seek your desire as if it is a treasure you know is there. Seek wisdom through mentors and family or friends. But most of all, ask God for His wisdom and guidance and ask Him to make your desires known to you.

Some friends of mine, Tom and Karen Randall, are examples of joyously living out their passion. Tom grew up with a passion for sports. He lettered in four sports and was named a four-time All-Conference basketball player. He set seven school records, four conference records, and two national records. As a college senior, he averaged 31.5 points per game to lead the nation in scoring.

Tom gave his heart to God while in college, and after he graduated he followed his heart and joined a team that played more than 2,000 basketball games internationally. When Tom was in the Philippines playing basketball, he fell in love with

## The Solomon Factor

the people. Filipinos love basketball enough to make it their national sport.

Tom also provided the half-time entertainment with his unicycle and juggling show, which he'd performed on television and in Olympic stadiums, palaces, prisons, universities, military bases, and leper colonies. As Tom became a basketball hero, he told how God changed his life and gave him joy.

Karen's passion is teaching children—she was teaching in the International School. Their hearts went out to the Filipino children, many of whom were abandoned or sold into slavery and prostitution. God began to give Tom and Karen a vision of starting an orphanage. They didn't know how this could happen—they'd need money to buy property and build the facilities to house and educate children.

Tom and Karen asked God to show them what to do. The day Tom shared his vision with Karen, someone offered to give money to start an orphanage in the Philippines. Soon, someone donated property. Now, eight years later, 44 children live in this orphanage. Tom and Karen give the children an education, raise a garden to provide them with rice and vegetables, and have fruit trees. The orphanage also has a gymnasium and a medical clinic.

Because Tom and Karen acted on a God-planted vision of their future, they are helping change lives. By following their passions and acting in faith, not only are they living a purpose-filled, joyful life, but they have also given others the opportunity to serve through their talents and resources. For example, an Australian businessman donated the money to start a piggery for the orphanage, and he taught them how to operate it.

## The Solomon Factor

Others have donated prescription drugs and medical equipment that save lives in villages around the orphanage. A young doctor who could have enjoyed a residency in the U.S., but wanted to become a missionary, now operates a hospital that started in Tom and Karen's house. This doctor also trains nurses and other doctors to minister in the villages. Tom and Karen have helped establish two other orphanages in the Philippines where dozens of others also nurture the children.

Tom and Karen live in Oklahoma and travel to the Philippines a couple of months each year to visit their friends and the children. Tom also serves as chaplain for the Senior PGA Tour, providing support and encouragement to players and their families. This couple's story can encourage everyone who seeks true success and joy.

Tom says that if happiness is what you do for yourself, it's like cotton candy—it doesn't last. Circumstances, such as buying a new car or seeing a funny movie, can make us happy some of the time, but eventually that emotion wears off. True joy is found in what you do for others. It comes from the inside; from knowing you are doing what you are supposed to do and having a purpose in helping others. Joy is ongoing. You can experience tough times but still have joy because you know you are part of something bigger than yourself.

Tom says his joy comes from a relationship with Jesus Christ; it's an eternal joy and he feels it most when doing things for others. I believe we are all created for a purpose the almighty God has placed in our hearts even before we were born (see Ps. 139:13; Jer. 1:5). When we see the vision of that purpose and move toward that vision, great things begin to happen. Doors will open and doors will shut. Things will start

## **The Solomon Factor**

to fall into place and people will come into our lives to help us accomplish our deepest desires. Money can't produce this. This only comes from within and is God-breathed.

Take some time to discover your vision of what you were born to do. Seek the wisdom of the Scriptures and godly mentors. Don't go to the grave with those desires unfulfilled. Know God wants you to follow your heart's desire. Discovering and living your true passion and purpose will bring you joy no matter your net worth.

### **Understanding Money**

After you have developed your life's purpose and mission statement, the next step is knowing how money can help you accomplish them. So, what is the real value of money? What purpose does money really serve?

Money can take on different roles depending upon its owner, but the basic purpose of money is to sustain you and to provide a lifestyle to meet your goals. It is a means of exchange. You work in exchange for money. You also put money to work to gain more money. Money is important to meet your basic life needs, and it can help make your dreams and desires a reality. Money can put you in a better position to do the things that are important to you and that you value most.

We need money to do just about anything significant. Ecclesiastes 10:19 says, "Laughter and bread go together, and wine gives sparkle to life—but it's money that makes the world go around" (TM).

Christians are also to use money to advance God's kingdom and provide for the needs of His children. How do many view life and money? The American dream: a college degree, a

## The Solomon Factor

good job, owning a home, having nice cars, lots of toys, retiring in style. These are worthwhile endeavors, but if your life centers around pursuing the American dream, you are constructing your life and financial house on temporary principles—a faulty foundation that is subject to collapse.

Many people try to achieve the American dream but fail to incorporate the financial principles God has so obviously laid out for them. The Bible provides timeless guidelines to help you manage money and to keep you from falling into pitfalls along life's path.

Most money problems stem from childhood perceptions or lack of financial understanding. While you may not have had a parent or mentor to show you money basics—how to budget, save, and invest, and avoid the abuse of borrowing, it's not too late. If you don't know where to start in becoming a better manager of your resources, you may need to look no further than the time-tested principles of Solomon's wisdom.

Many times, Christians are naive in money matters and business dealings—ignoring the present and failing to plan for the future. Instead, they shrug off the blame for their mistakes with “I am not of this world” or “God will provide.” Then they don't do their part in using resources and God-given ability to solve problems.

I believe that as children of God, our place here is temporary and we are to fix our minds on things above. I believe God does provide for our needs, but I am also convinced that when things don't go as planned, sometimes because of our bad decisions and actions, we are tempted to say, “It must not have been God's will.”

Instead of making excuses, determine to become a good steward of your life and the resources God has blessed you

## The Solomon Factor

with. Solomon said bad things will happen to good people as well as to those who aren't so good. We shouldn't try to spiritualize every little setback. Sometimes, that's life. It happens to everyone. We should try to learn why it happened, ask God for wisdom, and consider how to avoid such pitfalls in the future.

That's the beauty of seeking wisdom. You can ask direction from somebody who has already been down the road you are starting on. If you had the chance, you wouldn't think twice about asking Warren Buffett a few questions on how to invest your money profitably, would you?

The Bible says a lot about managing money, being resourceful, and seeking wisdom. Scripture indicates that our time on earth is a test of how we manage the resources we have been given. Everything we have is loaned to us. Since we can't take it with us, it's all temporary. People who are good stewards and honor God will be blessed beyond what the human mind can fathom.

In Luke 16:10-12, Jesus pointed out, "He that is faithful with little things is faithful with big things also. He that is not honest with little things is not honest with big things. If you have not been faithful with the riches of this world, who will trust you with true riches? If you have not been faithful in that which belongs to another person, who will give you things to have as your own?" (NIV).

Becoming a faithful steward requires you to become wise about basic money matters and business dealings. You can't get away with sticking your head in the sand, being oblivious to money matters. Here's what Jesus said about worldly wisdom when dealing with money matters, "The master commended

the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings” (vv. 8-9).

The key word in this passage is *shrewd*. This word tends to get misused—usually mistaken for someone who is not trustworthy, but it is actually a good trait. A shrewd person is clever and resourceful in practical matters. Being shrewd means calculating the cost of a purchase—both now and in the future. It means making plans for the future and having a plan B just in case plan A doesn't work. Being shrewd is about knowing where the best deals are and not making hasty financial decisions. It also means to learn the options and to be resourceful.

Christians are supposed to be shrewd with their money and business dealings. In the following chapters, we'll discuss how to become shrewd managers of money and life.

In seeking financial help, many go to seminars, buy books and newsletters from financial gurus, or hand over their money to stockbrokers. While some of these may be good, many times they aren't tailored to your specific needs, goals, and desires. If you are going to seek financial advice (and I encourage you to do that, which we'll cover later), you need to go into the relationship with a strong foundation of knowing what you want and what is important to you. If you know your purpose and mission statement in advance, this will help the adviser direct you in making financial decisions. It will also help you weed out advisers who don't understand your needs.

Our society is in information overload. Too much informa-

tion can stifle your progress, causing indecision and procrastination. Trying to find your own way through the financial information forest can be overwhelming and daunting. You need wisdom—and asking for it is the first step to obtaining it.

### **The Oracle of Jerusalem: Solomon**

When Solomon was young he started a new job as king, taking over the throne from Israel's greatest king, his father, King David. Solomon was inexperienced and overwhelmed. The Bible tells us in 2 Chronicles that God appeared to the young king in a dream and offered to grant anything his heart desired.

What did Solomon ask for? He didn't ask for riches or material possessions—the latest chariot equipped with goblet holders or a built-in surround choir. He asked God for His knowledge and wisdom in guiding His people.

God was pleased with Solomon's request and told Solomon that He would not only give him wisdom but also bless him with riches. We're told that King Solomon had more wealth and wisdom than all other kings. Kings and wise men sought audience with Solomon to hear his God-given wisdom. Second Chronicles says the kings of the earth brought 25 tons of gold yearly to the wise king, which would be approximately \$200 million every year! That doesn't include the silver, precious stones, spices, weapons, 12,000 horses, and mules Solomon owned.

What made Solomon so rich wasn't his pursuit of wealth but his desire for wisdom and knowledge. This doesn't mean that if we ask for wisdom, everything will go our way and we will be as rich as Bill Gates or Warren Buffett. In fact, Solomon

## **The Solomon Factor**

made a lot of mistakes and did not always please God. But I do believe if you ask for eternal wisdom and apply it in your life, it will help you find peace and fulfillment at any net-worth level.

### **Solomon's First Lesson**

Seek wisdom and understanding more than wealth if you want to achieve true success and joy in life. This is what I call the Solomon factor. We are blessed to have Solomon's teachings recorded in the Bible. These pearls of wisdom have been handed down through many generations and have been continued through Jesus in His life and teachings. It's hard for me to picture Jesus as a money manager, but He spoke more about money than any other subject during His ministry on earth.

Don't you wish you could have dinner with Solomon and gain his knowledge and wisdom firsthand? As long as you have a Bible and this book, you can tap into the timeless principles passed down to us from Solomon. So instead of wearing yourself out chasing riches, come with me on this adventure. Who knows? You might find your life's treasure and success along the way.

### **Self-Evaluation: Applying the Solomon Factor**

When Solomon was crowned king of Israel, he was quite young. He could have asked for anything he wanted, but he asked God for wisdom to know the difference between right and wrong, and wisdom to rule His people. Solomon's prayer was not selfish but was motivated by what was best for others.

If you could ask for anything, what would you choose?

---

If you received your desire, would it benefit only you?

---

What are you facing that threatens to overwhelm you?

---

Ask God right now for the wisdom to help you solve the issue. If you're not sure what to ask for, ask God to show you. Trust Him to grant you the desires of your heart. Trust in His generosity.

### **Attaining Wisdom**

Where does wisdom come from? You won't find it in your horoscope. It comes from God and His Word. "For the LORD gives wisdom, and from his mouth come knowledge and understanding" (Prov. 2:6).

How can you obtain wisdom? Admit your need for wisdom, and implement God's ways in your life. "Showing respect to the LORD will make you wise, and being humble will bring honor to you" (15:33, CEV).

The benefit of wisdom is a rich, blessed life. "Blessed are those who find wisdom, those who gain understanding, for she is more profitable than silver and yields better returns than gold" (3:13-14, TNIV).

If you truly want wisdom for your life, you must take time to seek God's wisdom. Begin by reading at least one chapter a day from Solomon's writing in Proverbs. Find some quiet reflection time to read. Take a pen and paper and write down the concepts that grab your thoughts, and note how you can apply them in your life—how they can help you find direction.

Try this for the next 31 days and see what a difference it makes. Invite God to open your heart and mind and to give

## The Solomon Factor

you the wisdom He so eagerly wants to give you—and expect results. Make this a life pursuit and reap the rewards of wisdom. “If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him. But when he asks, he must believe and not doubt, because he who doubts is like a wave of the sea, blown and tossed by the wind” (James 1:5-6).

### Face Your Fears!

What keeps you from stepping out and achieving your dreams? What fears stifle your progress? Fears are mostly self-imposed. They can be rooted from prior experiences and lack of confidence. I remember a high school bully who always poked fun at me. He often tried to pick a fight with me in the presence of a crowd. All year I was frightened and let him push me around.

On the last day of school, something got into me. When I saw him in the hallway, he sneered and challenged me as he had all year long, but this time I said, “Hey, I’ve had it with you. Meet me across the street right now and let’s settle this.” I don’t know where the courage came from, but I knew I had to face him and move on. So what if I got beat up a little?

I walked across the street without looking back—expecting him to be behind me and thinking about what I would do when we got there. When I arrived on the other side of the street and turned around, he was nowhere. He had chickened out. I won. I overcame my fear—my giant—and was successful. I had to stand up to him. I wasted the whole year worrying about this doofus, and he was nothing.

## The Solomon Factor

To overcome your fears you must stand up and face them. Ask, "What's the worst that can happen?" Then move ahead to what you know you should do.

What fears or giants stand between you and your dreams and living out your passion? \_\_\_\_\_

---

What's the worst thing that can happen when you face your fear or giant and challenge it? \_\_\_\_\_

---

What steps can you take to face and overcome your fears?

---

---