

Pt. 1 - The 8 Principles - Time Is Valuable

Sermon Title: **Pt. 1 - The 8 Principles - Time Is Valuable**

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Nathaniel Bronner: Everything you do needs to be financially viable. Make sure it's financially viable, and take some time and sit down and count the cost.

Female: You are listening to BrothersOfTheWord.com. This is part one of the series titled, "The 8 Principles," subtitled, "Time Is Valuable," by Nathaniel Bronner. This sermon is number 5897. That's 5897.

(Music Playing: 00:00:21- 00:00:34)

And now for, "The 8 Principles Part 1 – Time Is Valuable."

Nathaniel Bronner: Thank you for joining us today at Brothers of the Word because, brother, you need the Word. And as I was traveling recently, God actually spoke the next series. The next series that we'll talk, they're actually going to be on the eight principles that God spoke to me concerning my business years ago. Founded that business, Pastor James and I, back in 1988, and God spoke eight principles for us to run business.

By now, we're getting ready to enter -- we're already in it for a lot of people. We're getting ready to into some challenging financial times. We attend a CEO meeting once a month and a couple of months ago, I was sitting in the meeting and there was an accounting firm they were talking about and the firm had 600 clients, and the main account it said of the 600 clients, he estimated that 30 to 40 percent of his clients would be out of business within six months.

I have a friend who I went to college with and he also has an accounting firm, and I called them up and I said this is what the accountant with 600 clients told us. Out of your clients, how many do you reckon, because you're looking at the books. You can't lie to the accountant. -- Well, I guess you could lie but you're looking at the books. The accountant knows the figures. I said how many of your clients would you estimate will survive the next six months, and as he thought about it, he said about one out of three, looking at the books, are not going to make it.

So, when God says talk about the eight principles that He gave me for business, it's not just for those of you who are in business. This stuff will apply to your personal world. It will even apply to your households because they're foundational principles.

I just left Chicago. I got back in the airport this morning and they were talking about how the unemployment office in the crisis center there was absolutely just overwhelmed, so this country is getting ready to potentially see some of the most challenging of economic times we've ever faced. It will be the best of times, it'll be the worst of times, but these eight principles, it's going to help some of you who are in business, but it's going to help everybody who has stuff that they need to manage because by us sticking by these principles, it's kept us out of some directions and out of some paths that we shouldn't go in, and I have this thing right up in our conference room, all eight, and I tell everybody in the company any time you see us about to deviate from any one of these eight, you've got my permission to raise your hand and say you're violating one of those principles that God spoke.

So, it helps us to stay on track and even outside of the eight, something that He spoke to me very recently, just a simple thing, He says, "Treat other businesses like you want folks to treat your business." For those of you who are thinking about going in business or whatever it is it's simple. "I make it where I am an excellent customer," if I try to be the kind of customer I won't. When I checked into the hotel, they were telling me, they said, "You know because of the virus, we don't have daily room service." I don't need any room service. I said, "First of all, every hotel has a stack of towels. I'm going to let you all in something new. I don't use a fresh towel every day. Now, I take a shower every day, but I don't use a brand new clean towel every day, because there's nothing on the towel but water," so I dry off and let that dry, and I'm dried (00:04:15). I'd use a towel for a few days.

So, I'm just being straight with you, and I know some of you all have to have a brand new, fresh towel every single day, but I don't, so I use the same towel. So, I told the man. I said, "Look, I do not -- and another thing, man. I don't change sheets every day." Some of you all are just super squeaky clean, you've got to have a brand-new set of sheet every day. Now, I don't need a new set of sheets every day. I don't need a new towel every day. So, I told the man, "Look, I don't need any room service at all." Even before the virus crisis, I put a do not disturb handle on my door. I don't need any room service, and number one, I don't

need any room service. Number two, I am going to leave the room just as clean as I found it.

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So, there's not going to be a whole lot of mess all over the place. All of the towels are going to be right there on the floor, and I'm going to leave everything just as neat, just as clean, everything wiped off, not going to be a whole lot of water all over the place. So, number two, I'm going to leave it just as clean as I found it, except for the towels, will be in the middle of the floor, and number three, I'm going to leave the maid a tip.

I try to be the kind of customer I want. If I was in the hotel business, I would want a thousand customers just like me. If I were amazed when I had to go into the room, I want a thousand customers just like me. See, you all need to be what you want. You don't need to have other folks where you want them, like you want them. No. You need to be like you want. Would you want to marry you? Everybody's always talking about, "I want this kind of man. I want this kind of woman. I want them like this. I want them to do this." Well, would do you want to marry you? You need to be like what you want.

So, that was something outside of the eight that God just **spoke**, but He said treat other businesses the way you want people to treat your business. So, as we get ready to potentially move into a world where there could be increasing economic challenges, this going to be the best of times for some, it's going to be the worst of times for some but, when you're in God's will, there is a protection that goes with you that just watches over you in the midst of even famine, and economic turmoil, and economic strife, and economic challenges. That's just the modern term for the old-fashioned famine, when economic strife went through the land.

And the first rule that God spoke is this. "Always remain financially viable." We must make sound financial decisions to remain profitable, to not only remain in business, but to prosper in business. Now, some of you would think, "Looked like the first thing God would have told you was something spiritual." No, not first thing He told. The first thing He told me is always remain financially viable. "Well, Pastor, like God wants us to always pray every morning before you come into the business."

You know, always have a Scripture on the wall, always. No, it's not what God told me. He said, "Always remain financially viable." If you're in business and you violate one of the first rules of business, you will not be in business.

Do you know, about 3,500 churches a week close in the U.S., and the main reason they close is money? There are over 200 churches in Atlanta, and this was before the crisis hit, that were on the verge of foreclosure. These are the Houses of God. I've told you the story even here in this church, when we bought this building and there was a ministry in the church and I came here and they talked to us and, "Man, you've got to get out of here," and he said, "But Pastor, you don't understand. Prophets have prophesied about--," I mean, I don't care what they prophesied. To me prophesy, and your ministry may do exactly what he said, but you're not going to do it here. You're getting out of here, because you have not paid your rent. You owe the lady money to rent and you have not paid your rent. You have not kept your words. So, I don't care what's been prophesied, and then you all have never seen that side of me, but I do have that side. I've got a real, serious military side of me. I said, "I don't care what's been prophesied about you. You have not kept your word. You have not paid your rent. I don't know where you're going, but you're getting up out of here." And that's what I had to tell them. I said, he was not financially viable. He had violated the first rule, and there were some other stuff behind it, but the main thing was he wasn't paying his rent.

Now, I want you to open your Bibles to the Book of Luke, Chapter 14:28. You've heard this story, so you really don't have to turn there because it's one of Jesus's classics. Suppose one of you wants to build -- this is the NIV version. "Suppose one of you wants to build a tower," or a house. "Won't you first sit down and estimate the cost to see if you have enough money to complete it? Saying, 'This person began to build and wasn't able to finish.' Or suppose a king is about to go to war against another king. Won't he first sit down and consider whether he is able with ten thousand men to oppose the one coming against him with twenty thousand? If he is not able, he will send a delegation while the other is still a long way off, and he will ask for terms of peace."

Now, this is Jesus. The modern of that is, "What man buildeth a house without first counting the cost." Jesus said, "Look, don't

you even try to build it if you – you first of all figure out how much it's going to cost and if you have enough money to pay for it." Always be financially viable.

Now, I understand the spiritual direction on some things, but a lot of times, I see some folks messing up because they think God has told them something and God hasn't, or they haven't sat down and counted the cost.

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I hear people sometimes, "Oh, my mortgage went through and I was able to get the loan." You may not have needed that loan. If you sit down and count the cost, you might not be able to afford that loan. I want you to look at how Jesus put this. He says this.

He says, "Suppose one of you wants to build a tower," or build a house or structure or business, or whatever it is, he says, "First, sit down." When you sit down, you have a tendency to focus on the things. See, a lot of times, we don't even sit down, you know. We're just walking and talking. That's kind of casual. When you sit down, you need to sit down and put this stuff on paper. Sit down and figure out how much it's going to cost.

A lot of people come to me for business advice, and I'll ask them, "Well, how much is this going to cost?" "I don't know." I said, "You mean to tell me you're getting ready to go into something – how much is the product?" "I don't know." "How much is your rent?" "I'm not sure, but--." Very few of them have actually sat down and figured up how much it's going to cost. They said, "I want to do this. I want to go into this. I just got a vision. God told me, and He told me to come talk to you." "Well, you're coming, talking to me, but I'm telling you now, you need to sit down. You don't need to sit down in front of me. You need to sit down by yourself or with some other expert, and you need to count the cost. You're getting ready to build something and you don't know how much the thing costs," and you'll be surprised how many people come to me like that and 90% of them have never sat down and accurately figured up the cost.

What man buildeth a house and has not figured up how much it is going to cost? A whole lot of folks do, and as a result, they end up in a financial situation where they don't have enough

resources to finish the project. So, first, sit down. Sit down. I mean, stop, focus, take some time, sit down, and figure on this thing. Before you buy a house, sit down. Put all your stuff on paper, all your expenses, all your bills, all of the miscellaneous stuff that's going to happen because if you move into a house, I can guarantee, it's not going to be perfect, especially the used. There's going to be some stuff busted, refrigerator going out, washer going out, pipe bust, all kinds of stuff.

A lot of times, people have not sat down and counted the cost so when the stuff bust, you have no money. So, now you're in the house, just got barely enough to pay the note, and the refrigerator's not working, because you didn't sit down and count the cost. Always be financially viable.

Now, there are some things that I would do in business, and I know the thing is going to lose money. There's a project right now I'm in the middle of. I knew without question, this thing is going to lose money, by all logic is going to lose money, but I sat down and I said, this is how much it's going to cost. This is much it's going to lose, but I've got this much, and I have enough to cover what it's going to lose. Always be financially viable.

See, financially viable does not mean necessarily it's profitable on that particular segment that you're working on, but it means you've got it covered. That all just turns into some, "I've got that covered." See, it doesn't matter as long as you've got it covered. It doesn't matter what the price of gas is, as long as you have it covered. You can pull up to the pump and gas could be a hundred dollars a gallon, as long as you've got it covered, you're fine. You can pull up to the pump and gas can be 50 cents a gallon, and you don't have but a quarter, you've got a problem. So, if you sit down, figure out the cost, not on the fly, not while you're walking, not while you're talking, sit down and figure out how much is this thing going to cost. Count it up, estimate it. See if you have enough.

The other thing that people often don't realize when they are figuring up the cost, they don't understand time is money. I've worked with people, and I'm working on something and I said, "Is this thing profitable?" I said, "We're just making a little profit," but how much time are you spending in it? "I'm putting about 30 to 40 hours a week in it," and it's just breaking even. "How much are you paying you?" "Well, I'm not charging

anything for me.” Your time is money. A lot of people will make the error, they’re assuming that just because I spend my time, it didn’t cost anything. Yes, it does. It cost something because if you spend that time doing that, it means you’re not spending that time doing something else. You may be spending that time working on this and the time you need to be spending over here is being seriously neglected. So, now all of a sudden, you spent 30 hours in your business and your house is in a wreck, or you spend 30 hours on your business and you haven’t spent any time with your children, or you haven’t spent any time with your spouse.

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So, time is money, and it takes time and there’s only a limited amount of time. Time is the one item that everybody is equalitarian on. It’s an equal-opportunity issue. You have no more time than Jeff Bezos, who is right now the richest man in America. Jeff Bezos has 24 hours in a day. This man has almost probably 200 billion dollars right now. He has 24 hours in a day, 168 hours in a week, and I’m sure that nobody listening to the sound of my voice has several billion dollars. But no matter how much you have, whether you have a billion dollars or a book, you have 24 hours in a day and 168 hours in a week. You have the identical amount of time as Jeff Bezos, not one microsecond more, nor less. Time is given equally.

Now, somebody may live longer, but in terms of your day-to-day time, of the time you have to get stuff done, time is an equal-opportunity issue. No one has any more than anyone else. Time is valuable. So, whenever you’re figuring out the cost of something, always include your time and always include what’s called the opportunity cost. If I spend my time over here, it takes away from over here, and is it worth it for me to take away from over here to make more over here.

My daddy used to talk to me a lot and he’s just, “Son,” he said, “I could have made a lot more money than what I’ve made.” He said, “But if I had taken that time to make a lot more money, I would have lost my family, I would have lost my health. I would have lost my peace because my stress level would have been much higher.” So, I learned so much from him just from that. Time is money, time costs, and everybody has the same amount. Whenever you’re figuring out the cost of something, don’t leave

out your time. It doesn't matter whether your time is worth 10 dollars an hour or a thousand dollars an hour. It's your time, and nobody has any more than anyone else. Count the cost of your time.

In here, Jesus says, "Suppose a king is about to go to war against another king. Won't he first sit down and consider whether he is able with ten thousand men to oppose the one coming against him with twenty thousand?" If you're getting ready to go into something, always know what your competition and what the battlefield is like, because business is a war. It absolutely is. Know who you're going against. Know how strong they are, know what you have to deal with, and this takes time to sit down and go through and analyze it. That's why if you're doing a business plan, first thing we're going to ask you, "Who are your chief competitors?" Business is a war. It's tough as a war. Somebody's trying to take your customer, take your profit, take your territory. It's a war. There's no question about that. But people don't sit down and analyze the battlefield to see who they're going against, and Jesus said, "Look, if you've got 10,000 men and you going up against somebody with 20,000 men, you either need to have a better battle plan, you need to be able to surprise them, you need to have better weapons, or you need to go and make peace with that man while they're away." You need to make peace with him before he gets close to you and see you don't have a 10,000 men. You've only got half of what he's got and he'll beat you up and take your stuff. So, he said you need to go and make peace with Him.

Sometimes, there are some strategies when you sit down and count the cost, you may find the war is something not worth it. Now, I'm from an entrepreneurial family. My daddy breathed and taught and imbued entrepreneurship in all of us, but as we've gotten older, sometimes we've seen for some people, that's just not the best path. You have to have a special mentality to be an entrepreneur. For some folk, to be honest about it, you're better off with just a job. You're better off getting you good education or good skills just to get you a job. "But, pastor, why?" Because first of all, if you've got the average job earnings, say 50,000 dollars a year, you've got to have a pretty good business to make 50,000 dollars a year of net profit. That's a thousand dollars a week of net profit. You've got to be doing some pretty good business to make a thousand dollars after all of your expenses and all of those stuff on a consistent basis. There's no

question about that. You've got to be doing well on that. So, sometimes, when you look at the battlefield, you may decide, "I'm better off. Instead of trying to compete with Amazon, I'm better off just to go work for Amazon," and when you look at that, because first of all, you're going to come and be able to sleep every night, because often when you are in charge of it, you get to worry about all this little stuff. When you're working for somebody, when you punch the clock to check out, you check out. You check out. When you're the owner, you don't check out.

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You've got to worry about all of this stuff all night, and you've got to figure on this going, all kinds of stuff. So, sometimes this is the part of what Jesus -- and He said, "Look at the battlefield. Look at the competition out there. Look at what you have to go against and decide, 'Do you want to sit down and make peace or do you want to go to war?'" And sometimes, it's just better for you to go to a nine-to-five and when you get home at 5:00, then it's over, and that makes a whole lot of sense, and most of the time, you don't worry about your check.

I never will forget, I was at a show, John Johnson who was the founder and publisher of Ebony and Jet Magazine, I was walking in through the show and he said, "I respect any man who can make a payroll, because when you've got to make a payroll -- because I'm just going to tell you a little secret. When you don't pay negroes on time, I don't care how holy you are, when you don't pay negroes on time, negroes would get highly upset with you." So, John Johnson says he respects any man who can make a payroll. It's no joke. So, just counting the financial cost, everything you do needs to be financially viable. Make sure it's financially viable, and take some time and sit down, and count the cost, and sometimes when you do that, you may need to figure out you really may need to just make peace and not go to war in the business world. You might be better off just working a nine-to-five and going home, and being able to sleep good at night without having to worry about all this stuff.

Jesus gave some very good, practical business advice with that advice, and God told me not only to remain in business, but to prosper in business, and there're another seven principles that I will give you and I'm going to talk about each one of them one by one, but I don't want you just existing. I want you to prosper. I

want you to be living in the best of times. I want you to be at a point where you can recognize the beauty of God and you can enjoy all of the greatness and all of the beauty that God has for you to enjoy, and that's going to be the next seven messages as we go through the principles that God gave me just to be able to run prosperous business, because people, these are the best of times.

I thank you for joining us today at Brothers of the Word. You can go to BrothersOfTheWord.com, listen to this message or watch it in its entirety all over again. You can send it to a friend, absolutely free. Be sure to join us for the rest of this series so it can take your life and your business to another level. Thank you for joining us today at Brothers of the Word because, brother, you need the Word.

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