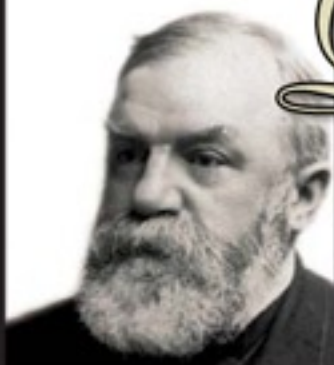


ChristianBusinessDaily.com



# CHRISTIAN BUSINESS

# *Legends*



Lessons From History  
Volume 1



CHRISTIAN BUSINESS LEGENDS

Christian Business  
*Legends*

By Rick Williams, with Jared C. Crooks

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Christian Business Legends  
Lessons from History: Volume 1  
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# FOREWORD

by Joe Johnson

Over the last few years, no two things have been as beneficial to the business world at large as the corporate scandals that have shaken the upper echelons of corporate America and the dot-com bust that rubbed the sheen from Silicon Valley. These events will certainly prove to be, over the course of the next century, the growing pains of the process of the American Business culture's coming-of-age—those first few black eyes earned through an excess of playground bravado.

Although the scandals brought so far to the attention of the American public may just be the tip of the iceberg, the purpose and nature of what it means to be in business is slowly becoming more apparent. While many investors are still sitting back and waiting for the next technological advance to change the very structure of business forever, many have come to realize that the foundations of business were put in place at the very beginning of the world. Likewise, the recent return to acknowledging the validity and practicality of operating ethically in the business realm is just the beginning: Businesspeople everywhere are starting to understand that doing business God's way is not only the *best* way to operate in the market, it is the *only* way. And beyond the mere ethical considerations, many are coming to understand that the Bible has even more to say about running one's business, creating wealth at every stage in one's career, and taking back the business world for Christ through hard work instead of through schemes and supposed economic loopholes. Business is getting better by the day, as Christians everywhere are taking the wisdom gained through the scandals and busts of the last half-decade and implementing God's Word in a very real way into their daily business lives.

To move forward, though, you must first look back. The purpose of the book you are now holding on your hands is to do just that. While

Christians in business can certainly learn from those who have not honored God in their daily business dealings and have, as a result, failed miserably in those endeavors, how much more encouraging is it to look back and find examples of those whose businesses have *succeeded* through their owners' and operators' dedication to biblical principles? The Bible calls us as Christians in business to be both servants and stewards—to do all that we can for those around us while doing so in a way that maximizes the effectiveness of all that God has given to us. The men and women in this book are here because they did both of these things, and did them with excellence. The profiles in this book are of businesspeople who have put in a lifetime of work into their respective businesses, and have in turn lived out stories that show what God can do through his children when they agree to use the tools that He has given them.

Internationally renowned talk show host and author Larry Burkett took the basic problem of Christian ignorance of fiscal responsibility and built up a business that will most likely affect the financial lives of Christians for centuries to come. Mary Kay Ash's determination and devotion to her Lord and Savior allowed her to struggle her way to the top of the cosmetics industry and inspire many other women in business to do the same. Booker T. Washington's attention to biblical wisdom allowed him to do more for African-Americans in business today than anyone will ever be able to tally. R.G. LeTourneau gained prominence in his respective field through adherence to honoring God and His day, even when such a move seemed at first as if it would hurt his business. And the list goes on.

Time and time again, history shows us faces such as these. It is mind boggling to discover how many of today's industry-leading companies were started way-back when by dedicated Christian whose work set the foundation for the companies' present success. What is disappointing about these surprise discoveries, through is that they are a

surprise at all. One has to dig through the annals of American business history to find their names and, what is more disturbing, their true source of inspiration. Sad to say, but many of these great Christian business leaders have been swept under the rug by a business culture that has, over the last hundred years, drifted further and further away from God's standards.

As well as being a source of inspiration for Christians in business everywhere, then, this book is also an exercise in laying a foundation. We hope that you are inspired by the stories of these great business leaders and their dedication to following God's Word and promises along the peaks and valleys that made up their eventually successful careers. But we also hope that you will both remember these men and women, and take their lives to heart as you build your own story of God's providence and grace in the marketplace.

We've learned from our culture's present defeats. Now we need to learn from the victories of the past. And in doing so, we hope and pray that this first set of stories will serve as just an introduction to the rest of the story, as Christians continue to take God's Word into the business world each day and build a world more magnificent than anyone has ever seen before.

## **J. C. Penney**

### **The Golden Rule**

The name *JCPenney* or *Penney's* is synonymous with retailing in America. Their reputation for providing quality clothing at reasonable prices is well known and they are often of the anchor stores in the thousands of malls scattered across America.

Unfortunately, very few know of the story and reason behind the retail giant's consistent success. The life and journey of the store's founder and namesake, James Cash Penney, is instructive for business people from all walks of life, particularly Christians.

James Cash Penney was born on September 16, 1875, on a farm near Hamilton, MO. His father was a Baptist preacher with no salary and the family survived off the meager income his small farm provided. His mother was a woman with a vibrant Christian faith and a descendent of a genteel southern family.

Penney's staunch Christian upbringing and his hard work on the family farm would later play a large role in his success as a businessman and philanthropist. Though he would eventually achieve phenomenal success, he never strayed far from his parents' lessons of self-discipline, honor, faith in God, and the Christian ethic of the Golden Rule.

Young Penney's first taste of successful marketing came at the age of eight. His father had just advised him that, from that point on, he would be required to purchase all of his clothing needs. At that moment, the boy's savings amounted to a paltry \$2.50, and he desperately needed a pair of shoes. Rather than despair, he invested that small sum in some pigs and later sold them at a profit. Thus, James had his first taste of success as an entrepreneur, and found that he liked it! Penny continued to work on the farm raising watermelons and horses, learning the often-hard lessons of tough labor and little reward, lessons that would serve him well later in life.

## CHRISTIAN BUSINESS LEGENDS

After graduating from high school, Penny landed a position in a local dry goods store and got his first taste of merchandising and one-on-one interaction with customers. Again, he discovered he liked the “business of business.” Penny continued to save as much as possible, hoping one day to buy an establishment himself.

After moving to Colorado, his dream was finally realized when he used his savings to purchase a butcher shop. Very soon after taking over the shop, one of his largest accounts, the local hotel, sent word that in order to retain the business of the hotel; he would have to provide the chef there with a weekly supply of bourbon. This troubled Penney greatly, yet he succumbed to the temptation to violate what his conscience dictated against and provided the bribe—but only once. He was so troubled by the compromise of his convictions that he refused to provide bribes ever again. He lost the hotel’s account, and shortly thereafter, his butcher shop folded. But he learned to stay true to his principles, and God would ultimately reward him for his faithfulness.

In 1898 Penney was fortunate enough to land a position with a small chain of dry goods stores in Wyoming and Colorado known as the Golden Rule stores. The owners quickly took notice of their new associate’s enterprise and work ethic and offered him a chance to become a partner. But the offer came with a difficult requirement. Penny had to come up with \$2,000 to invest in the opening of a new store. He had only \$500 and had to borrow the balance—no small achievement in those days.

The new store finally opened on April 14, 1902 in Kemmerer, Wyoming, and was, to say the least, a humble institution. Though the store was stocked with high quality goods, the store’s furnishings and counters were made of discarded packing crates, boxes and pallets. It was not the most elegant establishment, even in the small mining town. The established businesses in town derided the young man for quirky ways and homely store. He declined to accept credit due to his

convictions and locals cheerfully anticipated his early demise. But Penney was no novice, and his keen insight in understanding people's needs and his dedication to working hard despite obstacles would pay off. Penney did what any successful enterprise must do—get to know your market. What do your potential customers want and need? How do you communicate your ability to meet those wants and needs to your potential customers? These are questions all businesses face, and Penney worked to come up with answers.

After studying the local townspeople and his market, Penney flooded the town with leaflets announcing the opening of his store. In spite of his competition's predictions, the store and its owner were an immediate success. The local townspeople, most of whom worked hard for their wages in the local mine, appreciated Penney's prices, attention to service, and the quality of his products.

Within a few years, the other partners sold Penney their interest and he began an ambitious expansion. By the end of 1912, 34 Golden Rule stores were in existence, and in 1913, Penney incorporated and become known officially as the JCPenney Company, Inc. By 1914, Penney had moved the company headquarters to New York and with the competent, dedicated managers in place, the company was on the verge of explosive growth. By the early 1920s, the JCPenney Company had achieved total annual sales revenue of almost \$143 million and operated 197 stores from coast to coast. But this success would soon come crashing down on Mr. Penney.

With the stock market crash of 1929, Penney's wealth virtually evaporated overnight. By 1931, Penney was exhausted—financially, spiritually and emotionally. He became so despondent over his situation that his personal physician suggested he commit himself to a sanitarium in Battle Creek, MI. Penney had learned many of life's lessons through success, but he was about to learn the most important lesson of his life in failure.

His biographer writes,

*One night, while there, he became convinced that he would never see another day. He wrote a letter to his wife and children asking for their forgiveness and understanding. After 57 years, he was certain he would depart this world in total defeat. He spent that night in tortured anguish, expecting to die, yet searching for some evidence—some sign—from his Creator that his life contained meanings. Finally, the dawn came. He had survived the night but only to face another dreaded day. In a weakened stupor, he wandered down the hall of the sanitarium—totally devoid of any self-confidence or pride of personal success. He was a lost soul in every respect. It was in this wretched, defeated condition that Mr. Penney began to find lasting answers to his life. Let me relate how he later described the experience:*

*“I passed a parlor in the sanitarium and heard a choir singing, ‘God will take care of you.’ A few people had gathered in the religious meeting, and I felt urged to enter. In great weariness of spirit, I listened to the hymns, to the scripture reading, and to the prayers. Then, a profound sense of inner release came over me. A heavy weight seemed to be lifted from my spirit. I was amazed at my change, and in the days that followed, I regained mental and bodily health. Perhaps the feeling of death that night was a symptom of a new beginning born in me.”<sup>1</sup>*

Within a few days, Penney left the sanitarium a changed man with new priorities and a new sense of God’s mercy and provision

*He vowed that what remained of his life would be given entirely to God. And so it was, for nearly 40 years, he used his influence, his skills, and his service to the application of Christian*

*principles. He advised others “to...study with great earnestness the relation between Christ’s two commandments—‘to love God and to love thy neighbor as thyself.’”<sup>2</sup>*

Although Penney never achieved the same level of wealth he had prior to the Great Depression, he had set his financial house in order again by the mid 1930s. His stock purchases in the J. C. Penney Company and holdings in the dairy industry provided a good income the remainder of his days.

Penney became even more prominent in charitable work in his final years and traveled the country extensively, speaking to various groups and civic organizations. At the age of 95, he continued his practice of coming to his office several days a week. He finally succumbed to a heart attack on February 12, 1971.

Today, JCPenney Department Stores consist of approximately 1,000 stores in all 50 U.S. states, Puerto Rico, and Mexico. Mr. Penney’s influence is still felt at the company, as evidenced by this quote on the company website: “Since James Cash Penney opened his first Golden Rule Store in 1902, our goal has been ‘to serve the public, as nearly as we can, to its complete satisfaction.’ By valuing our customers, associates, communities, investors, products, and services, JCPenney has become one of the most trusted retailers in America.”

# Henry Parsons Crowell

## A Legacy of Integrity

“If my life can always be lived so as to please Him in every way, I’ll be supremely happy.”

--Henry Parsons Crowell

One of the most amazing and spectacularly successful Christian businessmen in American history was Henry Parsons Crowell, founder of the Quaker Oats Company. He is also one of the least known in the annals of business successes—and that is just the way he wanted it.

The era in which Henry Crowell grew up and come of age was one of spectacular and frightening change:

*Here is the setting. It was just before a new century. There were dramatic technological changes making old jobs obsolete; business and industry were in turmoil. Through increasing mergers and acquisitions, tens of thousands of workers lost their jobs when businesses consolidated by using the new technology. Sound familiar?<sup>1</sup>*

Born on January 27<sup>th</sup>, 1855, Crowell would benefit from the careful planning of a Christian father. Henry Luther Crowell became a successful merchant after moving his family from Hartford, CT, to Cleveland, OH. The elder Crowell was a devout believer and he was careful to impart the Christian faith to his children. No meal was ever eaten in the Crowell home without first reading from the Scriptures. Thanksgiving and an entreaty for God’s blessings on the home would follow. As Luther Crowell’s prosperity increased, so did his concern about how his children might use the family’s wealth when he was gone. Luther Crowell had tuberculosis and he knew he didn’t have a lot of time to live.

So Henry's father set up family trust that would provide their support and an education for Henry as well.

On November 20<sup>th</sup>, 1864, Henry Crowell's father breathed his last and went to his eternal reward. This event had a dramatic impact on the young boy. The next day, Henry sought out his pastor who had conducted the memorial and graveside service for his father. After talking with Dr. Hawks for over an hour and having the wise pastor tell him of Christ's love for him, the young boy made a decision that would last a lifetime:

*...the young seeker understood. He bowed his head and prayed with the minister, inviting Jesus to come into his life and show him the way to live for God. In all the years to follow, this experience would never be forgotten, nor would its reality ever leave [Henry]...he was conscious of something wonderful having taken place within him. The power, validity, and wonder of that event would be ever-present in [Henry's] life and work and stay with him for the rest of his earthly life.<sup>2</sup>*

The careful and wise planning of Henry's father enables him to leave Henry an inheritance of \$27,000. This was meant to pay for the boy's education and help him get a start in life. Henry enrolled in Greylock, a Christian prep school for boys. It was Henry's dream to attend Yale. But God intervened. Henry had contracted the same ailment that had cut his father down in his prime—tuberculosis. His doctor told the boy he would have to return home and rest. Henry was devastated, as was his mother. She could not fight the dread and foreboding feeling that she would have to bury her son as she has her husband.

In the spring of 1873, God once again intervened in Crowell's life. "A fiery businessman turned evangelist" had been invited to speak at the

Second Presbyterian Church. Dwight L. Moody's words would have a great influence on Crowell: "The world has yet to see what God can do with and for and through and in a man who is fully and wholly consecrated to him. Will you be one of those men? Is your God worthy of such a commitment?"

Henry Crowell was reduced to tears. God seemed to be speaking directly to him. He was so moved that he left the church unnoticed and went to be alone and pray. Henry knew he had a knack for business. He had been working in the business his father had founded and his keen sense of business and commerce was obvious—his co-workers had noticed it immediately. He had felt he could not be fully used by God without completing his education, but Moody was not an educated man, yet he was being used by God. Crowell knew that maybe God could use him in some other way, as evidenced by his words, "Maybe I can make money and help support men like D.L.Moody."

Henry Crowell promised God then and there that if God would allow him to make money and give for the work of the Gospel, he would keep *his name out of it*. This promise and commitment to God eventually allowed Crowell to give millions of dollars to numerous ministries and individuals in the name of Christ. Providentially, it also enabled Crowell to one day be the man who practically single-handedly saved Moody Bible Institute from failing.

But God sometimes tempers His servants first. His health worsened. His disease progressed to the point that he was almost constantly bedridden. Rather than sink into despair, Crowell plunged into the Scriptures with intense purpose. He was fascinated by the number of times the Bible referred to the number *seven*. Job 5:19 seemed to be directed to him personally: "He shall deliver thee in six troubles: yea, in seven there shall be no evil touch thee." Crowell claimed this promise as his own and prayed to his God that it meant his lung problems would only last six years. But his condition grew critical. His

doctor advised him that if he was to live, he would have to live outdoors in a more moderate climate for *seven years*.

Crowell's reaction shocked his doctor: "I already knew it was going to be seven years!" He believed, according to Job 5:19 that he would be healed in the seventh year. And he was. Crowell traveled west and met up with a companion. Together they rode on horseback through the California deserts, explored caves, climbed snow-covered mountain peaks, and impressed the local cowboys with their vigor and courage—despite their reputation for being "eastern tenderfoots."

In the late 1870s, Crowell made two very lucrative farm and real estate transactions—buying land, starting successful ranching operations and selling in short order for a very nice profit. It seemed God was certainly keeping up His end of the bargain Crowell had made earlier in life. People were beginning to take notice of this young man who seemed to have the Midas touch. Crowell's Uncle Joel soon approached him about another business deal. There was a failing oats mill near Ravenna, OH, for sale—Quaker Mill. Crowell dived in, doing his homework, questioning others in the business—sales-men, other mill owners—anyone who knew anything about the business. At the age of 26, Crowell made up his mind to buy the mill. Crowell made the business the matter of daily prayer. He tried new ideas---marketing was his gift and he decided to package his products in attractive, colorful boxes for individual sales instead of dirty barrels that sat on the floor of general stores. Housewives took notice and the idea was an immediate success. He formed a trust with other millers and experimented with joint-marketing efforts. Again, success was the result.

Crowell was one of the most innovative men of his day. He was one of the first to advertise directly to purchasers. Once again, the results were dramatically successful:

*There was simply no escaping Henry's efforts to make Quaker a name on everyone's lips. He felt that advertising was effective only as it gave constant exposure to the product. He pioneered the use of celebrity testimonials and endorsements to prove value. Henry also invented contests and prizes requiring the mailing in of a box top, did market testing and provided a heavy stream of sample products to give away at fairs, train stations, ball games and other places where crowds convened. All are from the Crowell mind and creativity, although many are surprised, thinking such inventions were from a modern-day ad agency.<sup>3</sup>*

Crowell's use of these marketing techniques reveals he practiced scriptural principles in his efforts to grow his company. First, his desire to consistently keep his product before the public eye, via advertising methods, is in accord with the Biblical concept of repetition—"precept upon precept, line upon line" (Isaiah 28:10). Secondly, he knew the power of giving: "Give and it shall be given" (Luke 6:38). His confidence in his God, and his product, enabled him to give his product away and the returns were "supernatural."

The depth and breadth of Crowell's success in Quaker Oats, as well as several other ventures, is breathtaking. Crowell and a partner, Frances Drury, started the Perfection Stove Company. In 1901, Drury was approached by business associates of John D. Rockefeller. It seems that Standard Oil's petroleum refining process was producing an abundant amount of kerosene as a by-product. Rockefeller was convinced that by helping Crowell expand the market for the Perfection Stove, he would at the same time create a huge market for the gathering "lakes and lagoons" of kerosene. He was right. Standard Oil had 3,000 salesmen and by allowing them to offer the stove, Crowell agreed he would be able to dramatically expand their sales potential. Sales

immediately exploded beyond Crowell's wildest dreams. Crowell believed God had intervened and directed his company's success.

There is a lesson here for us today—joint ventures often have mutual and exponential benefits for complimentary products. Crowell was absolutely brilliant at creating markets for his products. When told that Americans only ate pancakes during cold weather, he scoffed: "We'll just have to change that habit." Crowell plodded on and "sold Americans that his Aunt Jemima Pancake Mix was good all year on all sides of."<sup>(4)</sup> Crowell also experienced dramatic success in his civic involvements. As a charter member of the Chicago Crime Commission, Crowell and the Commission successfully pushed for local and state prosecutors to go after the rampant vice that was then present in Chicago, including illicit gambling, prostitution, and loan-sharking.

Crowell's dynamic Christian faith affected his business ventures, his civic involvement, and his generosity. During the latter part of Crowell's life, he was giving away close to 70 percent of his income. He supported many Christian endeavors, missionaries, churches, tract publication, prison ministries, and was sensitive to individual needs as well. He gave selflessly to widows, orphans, and those who had medical needs—even to young people seeking a higher education.

Perhaps the most noteworthy aspect of Crowell's giving was his support for Moody Bible Institute. It is no exaggeration to say that were it not for Crowell's support and management of Moody at a very crucial time in its history, the organization would not be here today. Shortly after D.L Moody's death, the institution was suffering from a lack of funding—and direction. Crowell provided both. Once a week for 40 years, Henry Parsons Crowell took an entire day out of his very busy schedule and gave it to Moody Bible Institute by serving on the MBI Executive Committee. It was Crowell's gift of business that providentially rescued Moody Bible Institute. Had Crowell been convinced that he could only serve God in "ministry," American would likely have missed the dramatic

positive impact Moody has had on the proclamation of the Gospel here and around the world. When the president of MBI wanted to name a new building after Crowell for his dedication to Moody, Crowell refused, remembering he had promised God early in his life that if He would allow him to make money to give to the gospel, he would keep his own name out of it. God had kept his promise and so did Crowell. It is evident that God honored His servant's vow (Eccl. 5:5). As the scriptures teach us, God is not slack concerning His promises (2 Peter 3:9).

On Monday, October the 22<sup>nd</sup>, 1943, Crowell boarded a train to return home from his office. Taking his seat on the train, he opened his briefcase and, as he so often did, took out the worn leather-bound New Testament. But before he could read the Word of God, his heart stopped and he was in the presence of God. He was 88 years old.

Crowell was gone, but his influence lives today. In 1927, Crowell, concerned about the increasing influence of modernism in Christianity, formed a trust to perpetuate his desire to give to the work of God. He did not want that hard earned money to go to ministries that drifted from the fundamental truths of God's word. The Trust's website, [www.crowellfoundation.org](http://www.crowellfoundation.org) states:

*The establishment of the Crowell Trust with a purpose of 'encouraging and promoting the spread of Evangelical Christianity' has extended his mission years beyond his life on this earth, blessing hundreds of ministries each year and reaching to the far corners of the world.*

Though Henry Parsons Crowell never wanted his name on a monument, the testimony of his life is in itself a monument—not only to the power of God, but also to what God can do with any businessman “wholly consecrated to Him.”

## **Douglas Southall Freeman**

### **Redeeming the Time**

“To my mind, there is no delight commensurate with that of a good long day’s work.” So Douglas Southall Freeman once wrote to his mother. Many of us in business today might boast similar sentiments in our callings. But most of us would be hard pressed to match Freeman’s “long day.”

Douglas Southall Freeman is best known as a military historian and winner of two Pulitzer Prizes—one for his monumental biography of Robert E. Lee (a massive, four volume biography of Lee that took Freeman 18 years to complete), and a second one that was awarded posthumously to Freeman for his equally imposing seven volume biography of George Washington.

But Douglas Southall Freeman was much more than a military historian. His business acumen and management skills provide managers and businessmen with an excellent example of determination, goal setting, and time management—as well as a dedication in serving Christ and his fellow man.

Born on May 16<sup>th</sup>, 1886 in Lynchburg, VA. to Walker and Bettie Freeman, young Douglas had in his father an excellent role model for business success, perseverance, and Christian faith. After fighting for the Confederacy, Walker Freeman returned to the family farm that lay in the shadow of the Blue Ridge Mountains in Bedford Country, VA. But there wasn’t much to return to. The War had left Virginia’s economy, along with the Freeman farm, in shambles. Nonetheless, after three years of hard work, Walker Freeman returned the farm to profitability so that it provided sufficient income to support the family. Freeman promptly turned his share over to his mother and family and began a mercantile business, forming a partnership with a prominent local physician.

Douglas's father became the epitome of the responsible citizen. "At 25 years of age, he was in many ways the man he would permanently be: systematic, thrifty, optimistic, and religious."<sup>1</sup> All qualities that Walker Freeman would pass on in full measure to his son. Freeman's father went on to become a successful salesman with a large wholesale grocery store chain and later owner of dry goods store and a shoe store. After surviving an almost disastrous downturn in his shoe business, Freeman changed careers and became a very successful insurance agent with New York Life Insurance Company.

Sixty-five years later, Douglas Freeman would credit his own business success to the example his father had provided in adversity: "Any man is apt to lose his way. The test of his manhood and of his intelligence is to find a new way."<sup>2</sup>

Freeman's proclivity for success and hard work is truly inspiring. After earning his bachelor's degree from Richmond College (now the University of Richmond), Freeman enrolled in John Hopkins University's graduate program and in 1908 was awarded the Doctor of Philosophy in history degree, with subordinate applications in political science and political economy. Freeman was ready to tackle the world—well, *almost*.

Freeman had once considered a calling to the ministry, but he chose not to become a minister of the Gospel and entered a season of doubt about his faith.

While still a young man, he returned to the faith of his fathers through an invitation to speak in a dingy, skid-row Richmond mission. As the service began, the former drunks, thieves and derelicts, their faces aglow with the glory of the new birth, stood up one by one and gave testimony to the life changing power of Christ's forgiveness. "I saw men as sinful, perhaps, as I was who had been lifted out of themselves. If it works for them, it may work for me."<sup>3</sup>

Freeman would always refer to that service as the time he committed himself to “try to lead the Christ life,” and he came to realize it was God’s will that he write:

*“Every man must have his work, and that is mine—to labour earnestly, to labour honestly, and bring out something that may be worth men’s while to read.”*<sup>4</sup>

“I went to work for the Kingdom,” he writes again. “I saw what the name of Jesus was doing with men, how this power was transforming their lives.”<sup>5</sup>

And go to work he did. Freeman compressed four full time careers into his life of 67 years. He was an educator (teaching journalism at Columbia University), a historian and biographer, broadcaster (he had a daily commentary on Richmond radio stations for a number of years), and served as editor of *The Richmond News Leader*. Freeman first became editor of the *News Leader* at the age of 29, directing the news department and helping to manage the business aspect of the paper as well. In just seven years under the Freeman’s leadership, the paper’s circulation exploded from 22,000 to 47,000. His editorials and morning radio broadcasts became a necessary staple in the morning diet of thousands of Virginians. The newspaper continued to prosper under Freeman and on July 24, 1924, the *News Leader* moved into a new building in downtown Richmond. Freeman led the staff into the new building and had them all bow in prayer to dedicate the paper’s new home.

How did he accomplish all of this? One word: *discipline*. For many years, Freeman adhered to a time management system that is legendary in order to accomplish his monumental workload:

CHRISTIAN BUSINESS LEGENDS

2:20 A.M.	Awake.
2:20-2:44	Dress, shave, devotional.
2:45-3:08	Prepare and eat breakfast, walk to car.
3:08-3:25	Drive to <i>Richmond News Leader</i> office &
3:25-3:29	Park, walk into building, up to office.
3:30	At desk, Associated Press wires in hand.
3:31-7:58	Read wire dispatches and morning paper, write editorials, mark items for index.
7:58-8:00	Walk to WRNL radio.
8:00-8:15	Broadcast.
8:15-8:17	Walk back to office.
8:17-8:32	Morning staff meeting.
8:32-11:58	Attend to duties of editor. Answer mail, receive visitors, attend meetings, check first edition of paper, block and set editorials. (In later years, Freeman sometimes took a brief nap at 11:00 A.M.)
11:58-12:00	Walk to WRNL radio.
12:00-12:15	Broadcast.
12:15-12:17	Walk back to office.
12:17-12:30	Complete last details of day and prepare for next day. Walk to car.
12:30-12:47	Drive home.
12:48-2:00	Lunch with Mrs. Freeman, work in the garden, walk the grounds. A less structured time.
2:00-2:30	Nap. (Sometimes the nap would last only 15 minutes.)
2:30-6:30	Work in study on historical projects.
6:30-8:45	Dinner; evening with family.
8:45	Retire for the evening. <sup>6</sup>

*Life Magazine* once assigned two reporters to attempt to follow Freeman on a routine day—they were completely exhausted by noon. He once stated that scraps of time, “may seem so trivial they are not worth saving but the wise use of them may make all the difference between drudgery and happiness, between existence and a career.”<sup>7</sup>

On one occasion he wrote his wife that, “I have promised my God and my conscience that I never shall think that I am entitled to take my ease because of what I have won but that, on the contrary, I shall exert myself the more to be faithful of my trust.”

He was so conscious of Paul’s admonition to “redeem the time” that he purchased a ready-knotted bow tie and boasted it saved him 1000 minutes a year! His punctuality was legendary. Freeman’s nephew, Mallory Freeman, served as his radio show’s announcer and recounted that as he would begin every broadcast with the phrase, “And here is Dr. Freeman,” he would be looking at an empty microphone, but by the time the last word left his lips, the dependable Dr. Freeman would be seated in his chair, ready to speak!

Freeman was also dependable in his service and devotion to his God. For many years, Dr. Freeman was active in the Second Baptist Church in Richmond where he was a member and a Sunday School teacher, just like his father before him. Freeman even had a small room in his home close to his study that included, “an altar, complete with a cross, two candles, a kneeling bench, and a stained-glass window. “There is no history behind this little altar,” he wrote, “except that one needs a place for prayer and meditation—a place apart.”<sup>8</sup>

Freeman was also active in local and national politics as an advisor to governors, senators, and even presidents. Woodrow Wilson made a habit of reading Freeman’s editorials about the events of WWI every day. Freeman also served as an advisor to Dwight Eisenhower and was instrumental in convincing Eisenhower to run for president.

## CHRISTIAN BUSINESS LEGENDS

Douglas Southall Freeman—biographer, historian, educator, businessman, and Christian leader. Dr. Freeman rested from his labors on June 13, 1953 at 4:20 P.M. Words he penned in 1948 serve as an appropriate epitaph for his life:

*“I expect to die with a pen in my hand, with thanks to God on my lips for the opportunity of having led a life where I was permitted to work on the glorious yesterdays adorned by the noble figures whom I had the privilege of knowing.”<sup>9</sup>*

# Mary Kay Ash

## Let her own works praise her in the gates

*Mary Kay* is one of the most recognizable names in cosmetics in America today. The gracious Southern lady responsible for the spectacular success of this company had very humble roots. Growing up in Houston, TX in a home with an invalid father and a mother that worked from 6:00 a.m. to 9:00 p.m. taught young Mary some valuable lessons. She credits much of her success to the self-worth and perseverance instilled in her by her mother:

*“My mother gave me a priceless gift, she would always tell me, ‘Honey, you can do anything you want to if you want it badly enough and you are willing to pay the price.’”*

Mary demonstrated through her whole life that she was willing to “pay the price.” Despite a less than perfect home life, young Mary made straight A’s through most of her schooling. She married young, but her husband left her upon his return from World War II. At that point in her life Mary stated she, “...felt like a complete failure as a woman.”

But her mother’s words kept coming back to her and her life would prove to be anything but a failure. Since she was the mother of three, she decided to become a Stanley Home Product dealer. The flexibility of the job allowed her to perform the duties of motherhood—something to which she was committed. She had to borrow \$12 to go to the first sales convention and eat cheese and crackers for meals. She excelled at Stanley and then worked for another direct sales company. She was successful there as well and decided to retire in 1963. After writing her memoirs and a book on selling, Mary decided to start her own company with an idea for keeping skin youthful looking. (The idea for the product had actually originated with a man who tanned animal hides!) Mary Kay

Cosmetics was born on September 13, 1963. The company remains today as one of the most amazing sales and marketing success stories in the annals of American business.

As a committed Christian, Mary's faith was always foremost in her daily life and was the guiding source of wisdom behind her business success:

*“My priorities have always been God first, family second, career third. I have found that when I put my life in this order, everything seems to work out. God was my first priority early in my career when I was struggling to make ends meet. Through the failures and success I have experienced since then, my faith has remained unchecked.”*

Mary Kay Ash went to be with the Lord who she so faithfully served on November 22, 2001. Before she died, the company had grown to include more than 200 products in eight different categories: facial skin care, body care, sun protection, cosmetics, nail care, fragrances, men's skin care, and men's and women's dietary supplements. Her Christian work ethic paid off. Today the company includes more than 800,000 Independent Beauty Consultants on five continents. In addition, *Fortune Magazine* recognized the Company with inclusion in *The 100 Best Companies to Work for in America*, and Mary Kay was named one of the ten best companies for women.

# **Booker T. Washington**

## **From Bottom to Top**

“My life had its beginning in the midst of the most miserable, desolate, and discouraging surroundings.”

So wrote the great black educator Booker T. Washington on the first page of his autobiography *Up From Slavery*. Not a promising start, but Washington’s life of discipline and sheer determination holds many lessons for Christians involved in any business endeavor today. As a black man entering American society just after the Civil War, his accomplishments are all the more remarkable. Though Washington would eventually make Tuskegee Institute in Alabama one of the most successful schools in the South (in 1905, Tuskegee turned out more self-made millionaires than Yale, Harvard, and Princeton universities combined<sup>1</sup>), his humble beginnings gave no indication of his future success.

Born a slave on a Virginia farm in 1858, he reported that the formative years of his life consisted of nothing but hard labor and a home deprived of even the most basic comforts:

*The cabin was without glass windows; it had only openings in the side which let in the light, and also the cold, chilly air of winter...There was no wooden floor in our cabin, the naked earth being used as a floor...While the poorly built cabin caused us to suffer with cold in the winter, the heat from the open fireplace in the summer was equally trying.<sup>2</sup>*

Furthermore, Booker’s childhood was devoid of even the small “civilities” that most Christians take for granted:

*I cannot remember a single instance during my childhood or early boyhood when our entire family sat down to the table together, and God's blessing was asked, and the family ate a meal in a civilized manner.<sup>3</sup>*

So how could a black boy born and raised in such destitution ascend to be one of the most powerful and respected men in America in the early 20<sup>th</sup> Century? The same way any truly successful businessperson does today: by possessing an intense desire to achieve something and better one's self and his fellow man, being aware of one's calling and life purpose, refusing to quit despite setbacks, and trusting in the care and good providence of God. Just what was this desire that consumed young Booker? The desire to learn. He writes, "From the time that I can remember having any thoughts about anything, I recall that I had an intense longing to learn to read. I determined, when quite a small child, that, if I accomplished nothing else in life, I would in some way get enough education to enable me to read common books and newspapers."<sup>4</sup>

But Washington's desire to learn was not satisfied with just being able to "read common books and newspapers." After the Civil War, the Washington family ended up in West Virginia with Booker going to work in a coal mine. One day while at work, he overheard a conversation between two other miners as they were discussing the Hampton Normal and Agricultural Institute in Virginia, established especially for blacks. Booker immediately resolved to attend this school. He seemed to have an awareness of God's leading; though the obstacles seemed insurmountable, he could not rid himself of the seemingly impossible notion that he could travel the more than 500 miles to Hampton and be admitted. "I had no idea where it was," he writes, "or how many miles away, or how I was going to reach it; I remembered only that I was on fire constantly with one ambition, and that was to go to Hampton."<sup>5</sup>

Every person ever involved in a successful business knows from experience that it takes this kind of desire and determination to surmount the challenges that come our way. Scoffers and skeptics, discouragement and debt, bureaucrats and bad advice—the obstacles and opposition we face in business today could fill volumes. But the desire that often keeps a person wide-eyed at three in the morning and will not let him quit until he succeeds is the same passion that drove Booker T. Washington to pursue his dreams. And his dreams would eventually come true.

Washington finally did reach Hampton Institute, just 16 years old, dirty and destitute, but still determined to be accepted. And accepted he was. He worked full time in addition to his heavy course load and graduated with honors in just three years. He eventually joined the faculty and was being groomed to take the helm of the growing school, but God's providence intervened. An Alabama legislator by the name of Wilbur Foster, a former Confederate colonel, introduced a bill in the Alabama legislature to establish a school for black teachers for benefit of former slaves and their children. The bill passed and General Samuel C. Armstrong, the headmaster of Hampton Institute, was contacted to recommend someone to lead the new school in Tuskegee, Alabama. Without hesitation, he suggested Booker T. Washington. Booker was offered the position, he accepted it, and struck out for Alabama.

Starting with not much more than Alabama's blessing and his own resolve, by 1915 Washington had built Tuskegee Institute into a school of 107 buildings on 2,000 acres with over 1,500 students and more than 200 teachers and professors. This accomplishment is astounding when you consider the times in which Washington lived.

Washington's unique approach to higher education is another reason his philosophy is relevant for entrepreneurs to study today. He not only offered and emphasized the traditional academic courses, but also required his students to learn industry and trade skills. Students

learned brick laying, forestry and timber skills, sewing, cooking, and practical, agriculture; and every student was obligated to master at least two trades so he or she would always be able to contribute to the industry and betterment of society and be self-supporting after graduation. Biographer Louis Harlan explains that “Washington’s efforts at Tuskegee Institute were to train students to become independent small businessmen, farmers, and teachers rather than wage-earners or servants of white employers.”<sup>6</sup>

But there was more to Booker T. Washington than learning and industry. The depth of his spiritual life was well known and he expressed a sincere faith in Christ. Devotional exercises were held every morning at Tuskegee as well as evening prayers. He wrote of the support that Christians had given to his efforts to lift African-American out of poverty after the Civil War: “If no other consideration had convinced me of the value of Christian life, the Christ-like work which the Church of all denominations in America has done during the last 35 years for the elevation of the black man would have made me a Christian.”<sup>7</sup>

He readily acknowledged his dependence on God in all endeavors. Regarding his preparation for the now-famous “Atlanta Exposition Address,” he wrote: “The next morning, before day, I went carefully over what I intended to say. I also kneeled down and asked God’s blessing upon my effort. Right here, perhaps, I ought to add that I make it a rule never to go before an audience, on any occasion, without asking the blessing of God upon what I want to say.”<sup>8</sup>

The life of Booker T. Washington should be required study for every school child in America. Of his humble beginnings as a slave and his “discouraging surroundings” he was later able to say, “It is at the bottom of life we must begin, and not at the top.”<sup>9</sup> And that is a lesson that everyone in business should master—and an eternal lesson of the gospel (Matthew 23:12).

# **Larry Burkett**

## **Putting God Back in the Marketplace**

In the mid-1970s, after having given a talk to a graduating class at Dallas Theological Seminary on personal finance and budgeting, Larry Burkett sat down to lunch with a group of professors and doctoral candidates. Soon after the meal started, the men around him began asking question after question about how the Bible relates to matters of business and finance. Burkett was struck at once with the bizarreness of the situation: Here he was, a mere novice on the subject, advising highly-educated theologians on how Christians should handle their finances. And at some point during this meal, Burkett came to understand the shape and importance of his calling. American Christians knew very little about biblical finance, and God was calling him to change all that.

During a century in which the separation between “religion” and “everything else” grew wider with the passing of each decade, Larry Burkett became for millions of Americans one of the leaders in working to bridge the gap. His faithful service to the Kingdom as it relates to and even defines the marketplace will be felt for decades and beyond. Very few Christian businesspeople have even come close to impacting the business community at large to the degree that Burkett’s service has. In an age of debt and corruption, Burkett’s voice on the airwaves each day served America as a calm admonishment to return to the biblical financial basics.

Although he would eventually become a radio talk show host, author, and internationally known for his sage advice on all things financial, Larry Burkett’s beginnings started him on a much different path. Born in 1939 in Winter park, FL, Burkett was the fifth of eight children. His father was an electrician and struggled to make ends meet. This early taste of poverty taught Burkett the value of money and

although no one realized it at the time, God would use the tight financial circumstances of his childhood to the benefit of millions of Americans later on.

After completing high school, he joined the Air Force and worked with the Strategic Air Command. He eventually set his sights toward the space program and for almost a decade in his sights toward the space program and for almost a decade in the 1960s managed an experiments test station supporting the Mercury, Gemini and Apollo manned-space programs at Cape Canaveral. Already an experienced electrical engineer, Burkett went on to earn degrees in Finance and Marketing. After leaving the Air Force in 1969, Burkett worked his way up the ranks as an electrical-engineer at General Electric and also served as vice president at Testline, an electronics firm.

During his tenure as a vice president, Burkett became a Christian after his wife was led to Christ by a group of Campus Crusade members that came to the Burketts' home one day. After joining a church and becoming active in a bible study for businessmen, Burkett soon came upon the biblical principles that would change the way he looked at the world. One of the members of the bible study one day told Burkett that God had little interest in their financial lives. Discouraged, Burkett then studies his Bible, highlighter in hand, and returned to the Bible study to show his fellow Christian businessmen over 700 verses in Scripture that deal with money and finances. After this impromptu lesson, Burkett found himself fielding questions from everyone he knew about biblical financial concerns, and although he considered himself a novice on the subject, he continued to study—and the questions continued to come.

After leaving Testline in 1973, he started working with Campus Crusade for Christ in their deferred-giving and estate planning department. After realizing that he was not a salesman and that his calling was to help others understand what God has to say about personal finances, in 1976 he started Christian Financial Concepts

(CFC), a ministry that sought to teach biblically based financial concepts to other believers. He learned most quickly that there was a gap in the understanding of most Christians with whom he interacted. While most Christians understood that they were supposed to love their neighbors and care for their families, few had any idea about how to balance their budget or what the Bible says about debt. Burkett's growing knowledge on the subject and his willingness to talk in a very down-to-earth way about personal finance soon grew his reputation as an "expert" on the subject. The ministry, in fact, grew and flourished over the next 15 years and in 2000, CFC merged with Howard Dayton and Crown Financial Ministries, where until his death in 2003 Burkett served as the chairman of the board of directors.

During his life, Burkett published more than 70 books, sales of which now exceed 11 million copies and include several national bestsellers, Millions of Americans listened to his four radio programs, "Money Matters," "How to Manage Your Money," "MoneyWatch," and "A Money Minute," which were broadcast nationally on over 1,000 radio outlets.

Burkett is a great example of a Christian businessman using his talents for the glory of God: very few other writers and teachers in the last century were better stewards of their gifts. The fruits of this stewardship, in fact, will no doubt be seen for centuries to come. Having focused a lifetime of energy on breaking down the barriers between the sacred and the "secular," Burkett was a pioneer in the Marketplace Movement and was furthering the movement before almost anyone knew that such a movement even existed. His insights into the timeless truths of Scripture came at a time when such truths were considered by the general Christian population to be limited and compartmentalized. Burkett's work to educate Christians across the globe about what the Bible says about personal and small business finances has bridged that gap and left us all far richer because of it.

# **R.G. LeTourneau**

## **Moved by God to Move Men and Mountains**

Although R.G. LeTourneau is not a household name, the influence of this Christian businessman on the 20<sup>th</sup> century was dramatic, though one might say it was “behind the scenes.” As a student of history, I never cease to be amazed at how the providence of God works in ways we never see, using Christian men and women to fulfill His will in the sweeping events of history. The life of R.G. LeTourneau offers such a reminder.

Few would disagree that the Allied invasion of Normandy in World War II on June 6, 1944 changed the course of history—the subsequent defeat of Hitler saved the free world from tyranny. The largest invasion army in history was accompanied by the largest array of machines and equipment in history, much of it built by R.G. LeTourneau. But it was not an easy toad that led R.G. LeTourneau. But it was not important player in the Allies’ victory at Normandy.

Robert Gilmour LeTourneau was born on November 30, 1888, at the genesis of the industrial revolution. Descended from hardy French Huguenot stock (his grandfather was a Huguenot minister), he grew up in a God-fearing home in which his parents, both devout Christians, faithfully prayed for his salvation.

LeTourneau dropped out of school at age fourteen, but not to goof off. He went immediately to work at an iron works factory in Portland, Oregon. His first job there was to shovel sand and dirt and, right away, he began to think of easier ways to do the work. This knack and concern for efficiency would become a hallmark of his eventual success. Though the hard work in the factory taught LeTourneau many of life’s lessons, he admits in his autobiography, “Hardest hit during the two years before my sixteenth birthday was my spiritual life” (R.G. LeTourneau, *Move of Men and Mountains*). Some of his “associates” at the foundry were not

beacons of morality. But his parents continued steadfast in their prayers—and things were about to change.

Just after LeTourneau's 16<sup>th</sup> birthday, several of his friends got into serious trouble with the local police. One was wanted for assault and battery, and another for larceny. In LeTourneau's own words, "This sudden accumulation of trouble brought me face to face with myself...what really got me was my mother's worry that she was turning out one of the pioneers of juvenile delinquency."

Some local ministers in Portland decided to organize a crusade the week before Christmas. As LeTourneau describes, it was quite an event: "Every day and every evening there were parades and floats leading to one church or another, or to open-air services around the bandstand in the park...everywhere people were being saved, by street-corner sermons as well as in the big churches. As a matter of fact, while I don't know that any saloons went bankrupt, Portland was a different young man. "I just prayed to the Lord to save me, and then I was aware of another presence." LeTourneau immediately became active in one of the local churches, joining the choir and the Young People's Missionary Society.

The years following LeTourneau's conversion were somewhat chaotic. He moved to California and drifted from job to job, working at more than forty different places by the time he was 28. After an on-the-job accident, LeTourneau became discouraged. "I was just past 21 and...was in many ways an iron molder, lead burner, brick layer, carpenter, gold miner, stump puller, irrigation ditch digger, farmer, and oak chopper...As far as I could see from the record, I was a washed-up bum."

But God had much greater plans for him. He became a partner in a successful auto-garage business in Stockton, California, and gained quite a reputation for being a top-notch mechanic. After a stint in the Navy during WWI, LeTourneau returned to his business in 1918 to find that the most prosperous garage in the area was on the verge of

bankruptcy. Despite his intense labor to turn things around, the situation had become desperate. Then he returned home from the garage one night after midnight to discover his wife pacing the floor with their newborn son—the boy was sick with influenza. On February 9, 1919, his son died, and LeTourneau and his wife, Evelyn, were in a state of utter despair and cried out to God for direction.

A few weeks later, and as a result of a prayer meeting in his home, LeTourneau joined the Christian Missionary Alliance church in Stockton with his wife, and they became active in the church's missionary programs. LeTourneau's life was about to take another turn.

Slowly, LeTourneau began to see some light at the end of the tunnel for his garage business, but the labor and stress of turning things around had taken its toll—he wanted out. He parted ways with his partner by signing over his interest and agreeing to pay him \$5,000 over the next three years. When he applied for the loan to pay off his share of the debt, he was asked by the banker. "What security have you got for the balance?" LeTourneau simply held up his two big hands, and the banker nodded his approval.

So at the age of 30, LeTourneau was unemployed and \$5,000 in debt—no small sum at that time. The very next day a providential meeting on the street with an old friend landed LeTourneau a job with a farm machinery dealer, and that's how he got started in the "earth-moving business."

LeTourneau was hired to be a trouble-shooter on the break-downs in the field for one of the dealer's largest accounts. His knowledge and work ethic made him an immediate success in his new position. But he was still unfulfilled. One night after attending a week of revival meetings, he bowed in prayer searching for answers. Was God calling him to be a missionary or preacher? Still in doubt the next morning, he paid a visit to his pastor and, after another session of prayer, Pastor Devol told him, "God needs businessmen as well as preachers and missionaries."

LeTourneau would later write of that experience, “Those were the words that have guided my life ever since...I have discovered that many men have the same mistaken idea I had of what it means to serve the Lord...I didn’t realize that a layman could serve the Lord as well as a preacher.”

LeTourneau’s life would never be the same. He began contracting excavating jobs and from there began designing and building his own excavating machinery. He eventually built his own factory and was a pioneer in time saving techniques in the construction business. LeTourneau weathered the Great Depression, credit crunches, challenges to his “no Sunday work” rule, and the everyday obstacles that every businessperson must overcome, and he did it all with a simple faith in the Savior, coupled with determination and hard work. He became a serious supporter of foreign mission work and for many years lived on 10 percent of his income, giving the other 90 percent to various Christian endeavors. He also established a Christian liberal arts and technical school in Longview, Texas.

He crossed the country in his private plane, giving lectures to various Christian organizations and business groups right up to the time of his death in 1969. One of the most oft-repeated statements he made during those lectures was, “If you’re not serving the Lord, it proves you don’t love Him; if you don’t love Him, it proves you don’t know him. Because to know Him is to love Him, and to love Him is to serve Him.” Sage advice for all of us to keep in mind as we fulfill our calling of business to serve Christ and our fellow man.

# **Hoyt and Alfred Buck**

## **Iron Sharpens Iron**

Buck knives are, without a doubt, the most famous American knives in production today. Regarded worldwide for their high quality and their ability to hold an edge, Buck is so confident of their products' quality, they guarantee them for life.

The story of Buck Knives and the Buck family is the quintessential American success story. The tale begins in Kansas in 1902 where 13-year-old Hoyt Heath Buck learned to shoe horses and repair farm implements as a blacksmith apprentice. After some experimentation, the young boy was able to develop a tempering process that allowed the farmers' tools to hold an edge longer. This saved the farmers downtime and money. This basic process for tempering steel laid the foundation for Buck's state of the art tempering methods today. Hoyt Buck was an unusual, enterprising young man:

*Born in 1889, near Kansas City, Missouri, Hoyt Buck was the third of six children. By formal education standards, he was not "well educated." He quit school after the fourth grade, but he was a voracious reader who taught himself English, history, and mathematics, and even some Latin and Greek. And there was wanderlust in this lad. In 1907, he headed Northwest to Washington. In Tacoma, Buck sold insurance, worked as a streetcar conductor, and on weekends he helped crew a boat that cruised Puget Sound.<sup>1</sup>*

After marrying Daisy Green in 1909, Hoyt's first child arrived one year later. Taking after his father, Alfred Charles Buck showed an early ambitious streak. After stints in the Navy and Coast Guard, he tried

operating a laundry business out of his garage in San Diego. Then Alfred landed a job with a meat packing company and closed the laundry business. It is here that one of those providential accidents occurred that we often look back on as turning points in our lives. In 1941, Al's hand was almost completely severed by a meat grinder. Doctors said there was little hope for saving the hand, but Al Buck insisted they do their best. The doctors were proved wrong and before long, Buck was back at his regular job.

In the meantime, Hoyt was pasturing an Assembly of God church in Mountain Home, Idaho. After Pearl Harbor, the American Government requested that Americans help the war effort by donating their fixed-blade knives to U.S. Servicemen. Hoyt went a step further. He set up a blacksmith shop in the basement of his church and began manufacturing knives for the soldiers. Due to Hoyt Buck's special tempering process, his knives soon became legendary among the soldiers for their quality. After the war, Buck had a ready-made customer base and a waiting list of soldiers wanting his knives. Hoyt packed his bags and headed west to San Diego to meet up with his oldest son, Al. The enterprising spirit was at work. Al and Hoyt set up the first Buck manufacturing plant in a ten-by-twelve foot lean-to attached to Al's garage.

From that humble beginning, Buck Knives has grown to a multimillion-dollar corporation with a manufacturing facility covering over four acres under one roof in El Cajon, California. The company continues to expand is now headed by the third and fourth generations of Bucks. And Buck Knives has not forgotten the hand of God in its climb to success, as evidenced by this statement on its website:

*"If you are a new Buck knife owner, 'welcome aboard.' You are now part of a very large family. Although we're talking about a few million people, we still like to think of each one of our users as a*

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*member of the Buck Knives Family and take a personal interest in the product that was bought. With normal use, you should never have to buy another.*

*“Now that you are family, you might like to know a little more about our organization. The fantastic growth of Buck Knives, Inc. was no accident. From the beginning, management determined to make God the Senior Partner. In a crisis, the problem was turned over to Him, and He hasn’t failed to help us with the answer. Each product must reflect the integrity of management, including our Senior Partner. If sometimes we fail on our end, because we are human, we find it imperative to do our utmost to make it right. Of course, to us, besides being Senior Partner, He is our Heavenly Father also, and it’s a great blessing to us to have this security in these troubled times. If any of you are troubled or perplexed and looking for answers, may we invite you to look to Him, for God loves you. John 3:16.”<sup>2</sup>*

## **D.L. Moody**

### **The Blessing of the Yoke**

Dwight Lyman Moody, arguably the most famous of American evangelists, was born February 5, 1837 in the rural farming community of Northfield, MA. Moody's father, Edwin, worked very hard as a farmer and stonemason to support his seven children. Edwin Moody died with Dwight was only four years old and just one month later, in an event some would see as an added burden on the family, twins were born to the widow. His father's untimely death had a profound affect on Moody: "The first thing I remember was the death of my father. It was a beautiful day in June when he fell suddenly dead. The shock made such an impression on me, young as I was, that I shall never forget it. I remember nothing about the funeral, but his death has made a lasting impression upon me."<sup>1</sup>

Lasting impressions are tools in the hand of God to lead and instruct us, and so it was with the life of D.L. Moody. The Scriptures instruct us well in Lamentations 3:27 that hardships and burdens do indeed make impressions—good impressions:

*"It is good for a man that he bear the yoke in his youth"*  
(KJV).

There are many paradoxes in the Scripture: give and you shall receive, die and you shall live, suffer and you shall be rewarded. The life of D.L. Moody offers many examples of these paradoxes and these can be instructive to business owners and managers.

After Moody's father died, his mother valiantly struggled to keep the home and children together, despite offers to part with some of the children. Young Dwight and his siblings were taught to share in the burdens and responsibilities of the household—to bear their yoke as it

were. Picking berries and fruit, plowing, working in the garden, and milking cows taught Moody many valuable lessons that would profit him later in the ministry. Being fatherless at such a tender age, Moody learned early that hard work and responsibilities are a way of life, but there are also rewards for labor, including a strong constitution.

Any businessperson that seeks long-term success knows that labor and self-denial are an absolute necessity, especially in the early stages of an enterprise. The overnight, spectacular “dot-com” successes of recent years have all but disappeared from the covers of business journals. Many of us were justifiably skeptical of their meteoric rise and the notion that the “old business model” and “sweat equity” had been replaced by speculation, the “new wave” and ventures that never showed a profit. The tried and proven principles contained in the Scriptures sometimes appear harsh and outdated, but put very simply, they work.

This truth had been ingrained in Moody by the age of 17, when he left Northfield to make his fortune. He struck out for Boston and sought employment, but without success. The shabbily-dressed, rough-mannered farm boy did not make much of an impression on the blue-blooded Bostonian merchants. In desperation, Moody turned to his uncle, Samuel S. Holton, for a job. The Boston shoe merchant agreed to hire Dwight for a meager salary as a salesman, but the position came with a stipulation: the new salesman had to agree to attend the Congregational Church at Mount Vernon. He agreed, and this was, no doubt, the hand of God working in the life of young Moody.

Since Moody was used to hard work, he readily took on his new responsibilities with zeal and determination. One of his biographers notes, “He was generally ready at the door to welcome buyers, and when customers were slack he walked through the streets to seek traders.”<sup>2</sup> Moody had learned well as a farmer that before you can harvest, you must sow. This truth would later serve him well in his ministry and is a principle with which all successful business are familiar. Sowing takes

faith. When a farmer puts a kernel of corn into the soil, he must trust “by faith” that it will bring forth a bountiful harvest in the future. By the same token, a minister of the gospel gives out the seed of God’s Word, trusting, in due time, that there will be a harvest of souls. In like manner, a businessman invests capital, time, and ideas into his enterprise, believing he will be rewarded for his “sowing.” This is not to trivialize the principle; it is but a simple illustration of a universal scriptural truth: “give and it shall be given.”

Moody truly enjoyed being a salesman. For the first time in his life, he could afford to buy nice clothes. He also enjoyed the rivalry with the other clerks competing to be the top salesman. Moody settled into attendance at his uncle’s church and was now exposed, perhaps for the first time, to a clear presentation of the gospel. (Moody’s mother was a Unitarian, so he had been previously instructed in a very liberal brand of theology.)

Dwight began attending Edward Kimball’s Sunday School class. On his first day, an incident occurred which was instrumental in influencing Moody toward Christ. He was given a Bible and told to find the Gospel of John. As he started in Genesis, fumbling nervously through the Bible, the other young men in the class began to chuckle at his lack of knowledge. The wise Sunday School teacher shot a disapproving frown their way that immediately quieted them. At the same time, he exchanged Bibles with Moody, handing him one that was already marked at the correct page. Moody later remarked to a friend that he would “stick by the fellow who had stood by him and done him a turn like that.”<sup>3</sup> How amazing it is that simple acts of kindness and patience towards those less skilled or knowledgeable than ourselves can influence them, causing them to see the Spirit of Christ in us. The high-pressure environment of today’s business world affords us many opportunities to do this very thing—but we must look for them.

## CHRISTIAN BUSINESS LEGENDS

It was Mr. Kimball who soon came to Moody's place of employment and, placing his hand on the young man's shoulder, asked Dwight a question that pierced him to the heart: "Will you not give your heart to Jesus?" In the back of that shoe store in Boston, D.L. Moody gave his heart and life to Christ, and, as the cliché goes, the rest of history, as he went on to preach to and reach thousands for Christ. As we seek to glorify God in our callings, Moody's life is worthy of study by businesspeople today, teaching us that the yoke we bear now will reap great benefits in the future.

# **Anthony Rossi**

## **Fruits of the Spirit**

In 1921, a young Italian immigrant gazed upon the Statue of Liberty from the deck of a ship. The young man was full of hopes and dreams as the excitement of coming to the land of opportunity swelled in his chest and burst forth as he yelled, “There she is!” As the ship slipped into New York Harbor, Anthony T. Rossi was but one of thousands of European immigrants seeking their fame and fortune in America.

Little could anyone imagine that this skinny Italian kid would eventually introduce a product into the American culture that would become a household name and what many would come to consider a staple in their daily diet.

Within just a few years of arriving on America’s shores, and though he was able to speak little English, Rossi purchased taxicabs, a grocery store, a farm, a cafeteria, and a restaurant. Having grown up in a family of eight siblings, Rossi knew the value of a dollar—knowledge that would eventually lead to phenomenal success. But success was not the only thing that America offered Rossi—he heard the Gospel of Christ and became a believer. His faith transformed his life and affected every aspect of his daily activities, including his business.

In the mid-1940s, Rossi relocated to Florida where he started a fruit packing business. He began shipping jars of fresh juices and fruits to hotels and restaurants. One of his best customers, the Waldorf-Astoria, ordered 1,000 gallons of juice from him every week. His success in this area led Rossi establish Tropicana Products, Inc. in 1947. Under Rossi’s skillful and godly leadership, Tropicana would eventually grow to become the largest fresh-chilled orange juice company in the world.

Rossi was known for his daily commune with God and for taking his business problems to God in prayer. Rossi had no formal education—

he had no choice but to look to God for wisdom and solutions for difficult problems. This passionate commitment to seeking God's wisdom led Rossi to develop a better way to offer fresh orange juice to his customers. In 1954, Tropicana engineers developed an innovative process known as "flash pasteurization." This process raised the temperature of the orange juice for a short period of time, which gave it extra shelf life. This produced a superior product to what consumers had known up to that point in time: mixing concentrate with water. The pasteurized produce also had a fresher taste.

Rossi's faith led him not only to be committed to developing superior products, but was also the driving force behind his reputation for fairness and impeccable honesty in all his business dealings with his competitors, vendors, customers, and employees. Rossi's faith also led to other "fruit"—doubling of profits every two and a half years in his last ten years at the helm of Tropicana.

Despite Rossi's success, he remained a humble man and was considered somewhat of a hero in Bradenton, FL where Tropicana employed 2,800 workers. His faith also led him to support missions, church planting, and eventually led to his establishing the Aurora Foundation. This organization also funded Christian educational institutions, missions, and other charities.

Rossi's Christian faith and business serve as an excellent role model for today's entrepreneurs. His dramatic success and innovation, accomplished with so little formal education, serve as a great example of what biblical business practices can accomplish in the marketplace.

## **W.C. Meloon**

### **Perfecting the Craft**

With the Meloon family, one encounters one of the most incredible true stories of a family business that has stood for Christian ethics in belief and action through both prosperity and adversity. Their story attests to how one family business was tried and tested as God brought them to success, to failure, and then back to success. In each of these stages they remained faithful to God and now have left a legacy of inspiration and hope for Christian businesspeople everywhere who are facing the possibility of business failure or tough decisions.

Correct Craft, their boat manufacturing business, started in two garages as a hobby and vision in 1926 by W.C. Meloon. Unfortunately for W.C., adversity with his business started early as those two garages burned in separate fires within the period of one year. But W.C., a faithful Baptist believer, was influenced in his business principles by his reading of New England Puritans, so he worked for five years to repay his suppliers, bank, and customers. By God's grace and through W.C.'s dedication, W.C. passed on those biblical principles he had learned from the Puritans to the next generation, to those who would eventually run the business and face many more difficulties.

One of the best examples of Melon's biblical approach to business was demonstrated in World War II. General Eisenhower needed 700 boats to be built in two weeks so military forces could cross the Rhine River. Their normal schedule for that month was to build 48 boats, but W.C. said that they would build 300 boats for the military in two weeks. Other boat companies would provide the remaining necessary boats.

The difference between Correct Craft and the other companies was that Correct Craft would not work on Sunday to meet the deadline, while others would. The U.S. Army tried to force Correct Craft to keep building

through the Lord's Day but W.C. simply said "no" because he intended to do the job to glorify God and the Bible commands that we remember the Sabbath. W.C. told the Army colonel in charge of negotiations that they would turn down the contract if they were required to work on Sundays, and finally the colonel agreed to the exception. So W.C. stuck by his word to provide the boats in only six production days per week.

At the deadline, the other boats contractors fell short of their quota and, on top of that, their boats were not built according to the specifications the military had provided, so those vessels could not be used. Correct Craft, on the other hand, had met the deadline early and their boats were the only ones built according to specs. The government was so pleased that they asked Correct Craft to build another 100 boats before the deadline was up, and so they did. Later the government called it a miracle and honored them with the Army and Navy "E" award, and it went into the records as "the miracle production."

Later, W.C.'s sons W.O. and Ralph would take over the company and continue to apply God's Word to their business. Being faithful to God, however, did not always come with awards and successes, at least in the short term. During another government project, the Meloons refused to dishonor God by paying solicited bribes to government officials. In retaliation, the officials rejected boat after boat even as Correct Craft honored the specifications of the contract. Although the Meloons met the production requirements, their refusal to give in to the easy decision to bribe the officials led the dishonorable officials to reject 600 boats.

This time, doing what was right in the sight of the Lord caused Correct Craft to spiral into bankruptcy. Not wanting to give up and desiring to pay off their creditors despite their legal absolution, the Meloons worked relentlessly for 19 years until every creditor was paid in full.

Today, Correct Craft continues to run on Christian values and is one of the leading boat manufacturing companies in the country with their well-known “Nautique” line of sport boats.

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## End Notes

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*D.L. Moody: The Blessing of the Yoke*

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