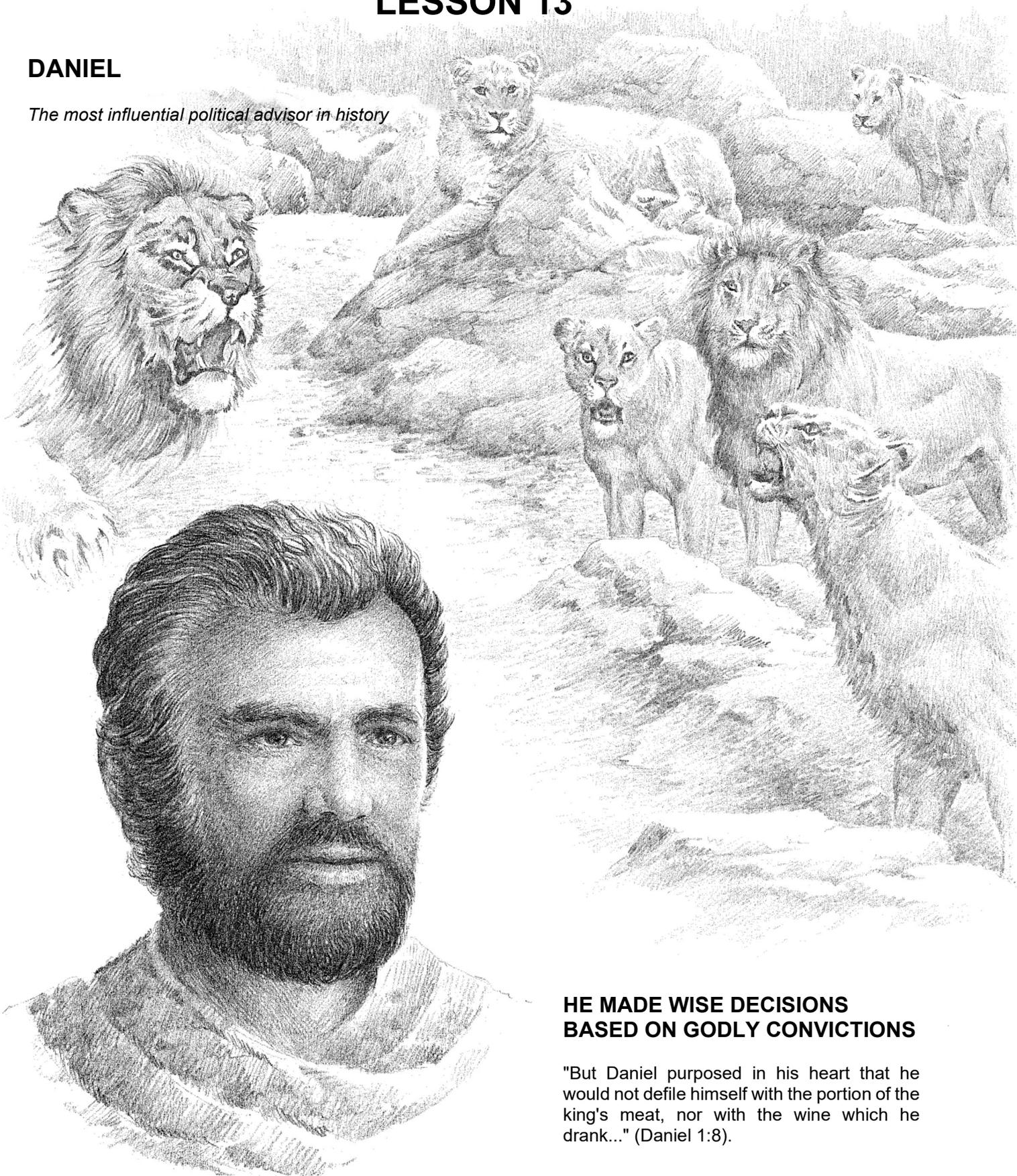


GOD'S BLESSING OF AVOIDING BUSINESS PARTNERSHIPS

LESSON 13

DANIEL

The most influential political advisor in history



HE MADE WISE DECISIONS BASED ON GODLY CONVICTIONS

"But Daniel purposed in his heart that he would not defile himself with the portion of the king's meat, nor with the wine which he drank..." (Daniel 1:8).

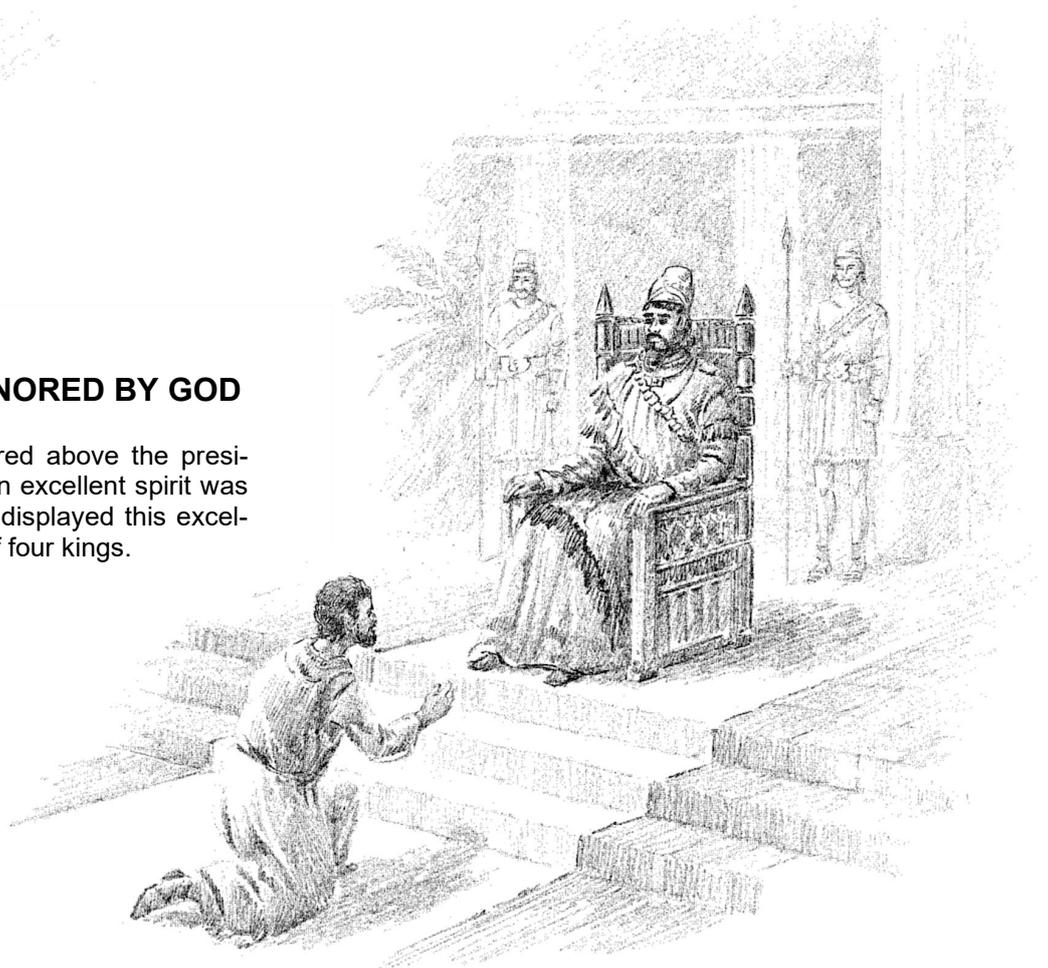
GOD'S BLESSING OF AVOIDING BUSINESS PARTNERSHIPS

CULTIVATE AN EXCELLENT SPIRIT

"Watch ye, stand fast in the faith, quit you like men, be strong" (I Corinthians 16:13).

HE WAS GREATLY HONORED BY GOD

"Then this Daniel was preferred above the presidents and princes, because an excellent spirit was in him..." (Daniel 6:3). Daniel displayed this excellent spirit through the reigns of four kings.





HOW MUCH DO YOU KNOW ABOUT PARTNERSHIPS?

PERSONAL EVALUATION:

TRUE / FALSE

1. A partnership occurs whenever two people enter into an agreement.
2. In the Bible, God warns His people not to enter into partnerships.
3. Jacob's agreement with Laban to work seven years for his daughter Rachel was a partnership agreement.
4. God commanded His people Israel not to make agreements with any other nation.
5. Solomon's agreement with King Hiram to work together in building the Temple constituted a business partnership.
6. Solomon established a business partnership with Pharaoh, King of Egypt, when he married his daughter
7. After his marriage, Jacob avoided a partnership in his new business relationship with Laban.
8. Business partnerships are hard to form but easy to dissolve.
9. Being an employee of a corporation is the same as being in a partnership.
10. God warns against partnerships in which the members have basic dissimilarities.
11. The saying "Two heads are better than one" explains one benefit of having a business partnership.
12. Bitterness between an employer and an employee can usually be decreased if the employee becomes a partner.
13. Partnerships are workable if you keep them within your family.
14. By lending money to a person, you actually form a partnership with him.
15. Buying stock in a company constitutes a partnership with that company.
16. If getting out of a business partnership involves financial loss, we should remain in it as long as possible.
17. Getting out of a business partnership will require either a release from the other partner or a personal loss.
18. The checks and balances created by an equal partnership make it a beneficial agreement.
19. A Christian should be in partnership only with another Christian.
20. If a partnership goes bad, the worst that can happen is that you will lose your money.

TOTAL CORRECT

EVALUATION SCORE:

- 20-18 correct =
17-14 correct =
13-10 correct =
9-7 correct =
6-0 correct =

DEFINITION OF A BUSINESS PARTNERSHIP

A legally binding union of two or more persons for the carrying out of business, of which they share the expenses, profit, and loss.

THREE DETERMINING FACTORS OF A PARTNERSHIP

Types Of Partnerships	1. Who Is Legally Responsible?	2. Who Is Final Authority?	3. Who Pays For Expenses & Losses?	Biblical Examples
<i>Limited Partnership</i>	<i>Senior Partner</i>	<i>Senior Partner</i>	<i>All Partners</i>	<i>Sarah and Hagar</i> (See Genesis 16:1-6.)
<i>General Partnership</i> (Joint venture)	<i>All Partners</i>	<i>No One</i> (Unless appointed)	<i>All Partners</i>	<i>Jehoshaphat and Ahab</i> (See 2 Chronicles 18.)

OTHER TYPES OF BUSINESS RELATIONSHIPS

<i>Seller to Buyer</i>	<i>Seller</i> (Responsible for representations and warranties)	<i>None</i>	<i>Seller</i>	<i>Abraham Buying Field of Ephron</i> (See Genesis 23:10-20.)
<i>Employer to Employee</i>	<i>Employer</i>	<i>Employer</i>	<i>Employer</i>	<i>Jacob Working for Laban</i> (See Genesis 29-30.)
<i>Lender to Borrower</i>	<i>Both</i> (As defined by contract)	<i>Lender</i>	<i>Borrower</i> (Pays interest) <i>Lender</i> (Suffers any loan loss)	<i>Bond-Servants</i> (See Nehemiah 5:5.)
<i>Trade Association to Members</i>	<i>Officers</i>	<i>Officers</i>	<i>Limited to Funds of Association</i>	<i>Gentile Collection to Jewish Christians</i> (See 1 Corinthians 16:1-3.)
<i>Corporation to Employees</i>	<i>Board of Directors</i>	<i>Board of Directors</i>	<i>Limited to Corporate Funds and Assets</i>	<i>Local Church</i> (See Hebrews 13:17.)
<i>Family Business</i> (Father and son)	<i>Father</i>	<i>Father</i>	<i>Family Members</i>	<i>David and Solomon</i> (See 1 Chronicles 28:11-21.)

EIGHT DANGERS IN BUSINESS PARTNERSHIPS

1. A PARTNERSHIP JEOPARDIZES YOUR REPUTATION



One of the obvious motivations of a business partnership is to get a greater return on your investments. God warns, however, that a good name is more important than great wealth.

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

In forming a partnership, you become identified with the reputation of your partner(s). You may acquire their friends, but you will also inherit their enemies.

As the partnership continues, you will become identified with each decision that your partner makes, both on and off the job. Because you are in partnership, you do not have full control over these decisions.

God blessed King Jehoshaphat with *"...riches and honor in abundance..." (II Chronicles 18:1)*. He had a good name. However, when he formed a partnership with wicked King Ahab, he greatly damaged his reputation. Rather than receiving riches and honor, Jehoshaphat received the rebuke and wrath of God.

God's spokesman, Jehu, stated *"...Should thou help the ungodly, and love them that hate the Lord? therefore is wrath upon thee from before the Lord" (II Chronicles 19:2)*.

2. A PARTNERSHIP HINDERS YOUR FREEDOM TO OBEY GOD



God wants every man to be free to follow Scriptural direction in regard to business decisions.

In a partnership, you delegate partial authority for these decisions to others who may not understand or appreciate Scriptural financial principles.

God had marvelous plans and direction for Abraham. When God called him, the instructions were very explicit *"...Get thee out of thy country, and from thy kindred, and from thy father's house, unto a land that I will shew thee" (Genesis 12:1)*.

Instead of obeying, Abraham formed a partnership of sorts by bringing several relatives along

with him, including Lot. The immediate consequence of this decision was the waste of several years of progress. (See Genesis 11:31-32.)

The long-range consequence of this "partnership" is vividly illustrated in the following chronology.

GENERATIONS OF ABRAHAM AND LOT

ABRAHAM LOT



- Leaves Abraham because of conflict and moves to Sodom.
- Captured by Amalekites.
- Rescued by Abraham.
- Flees Sodom with his remaining daughters.
- Daughters have incest with Lot. Ammon and Moab born.
- Moab becomes a nation and an enemy to Abraham's children.
- King of Moab hires Balaam to curse Israel, and introduces Israel to Baal worship, which ultimately causes Israel's captivity.

"...These caused the children of Israel, through the counsel of Balaam, to commit trespass against the Lord..." (Numbers 31:16).

3. A PARTNERSHIP USUALLY IGNORES GOD-GIVEN LIMITATIONS



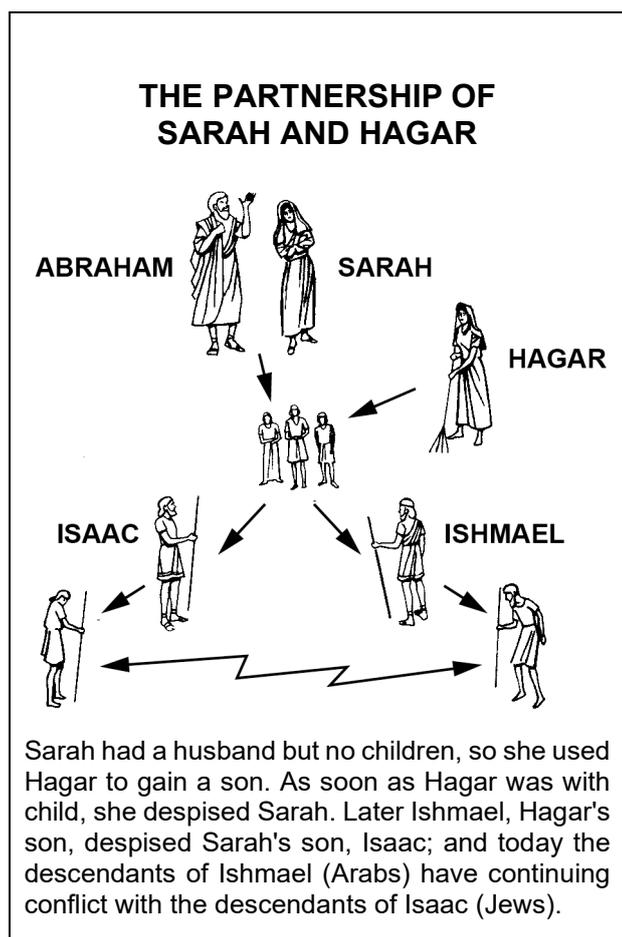
If God calls a person to accomplish a certain task, He will either give him the ability to do it himself, or He will give him the financial resources to hire the skill and assistance that are needed.

The lack of ability or resources is usually a motivation for a person to form a partnership. God, however, may have intended this lack as a signal to pray and receive from Him what is needed.

God may also have intended this lack of funds or abilities to be a message to wait, which is a vital part of God's way of working. He gives us a "vision" and then takes us through the "death of a vision" in order to prepare us for His ultimate supernatural fulfillment of that "vision."

During our "death of a vision," Satan usually appears as an angel of light. He prompts us to fulfill God's goals with human effort. If we follow his leading, we may achieve our goal but miss God's will. Instead of blessing, there will be continual conflict.

This pattern is clearly illustrated in Sarah's "partnership" with Hagar.



4. A PARTNERSHIP OFTEN ENDS IN BITTERNESS



There are several reasons why partnerships tend to breed bitterness.

First of all, each partner will have certain expectations of the other and of the business. When these expectations are not fulfilled, the tendency is to look for someone to blame.

Second, there will be constant comparison of each other. This is inevitable, because each one will be evaluating the company and the factors that are making it profitable or unprofitable.

It is very easy for one partner not to be aware of what the other partner is actually contributing; or he may feel that he is investing more money, effort, or skill into the business than his partner is.

If one partner takes time off for personal needs, the other partner may resent the fact that the profits from his own labors must be shared, especially if he is not able to take equal time off.

Third, each partner will have different values and ideas as to what is essential for success. If one partner spends money for remodeling, and the other partner feels that the money was needed for new equipment, there will be an underlying current of resentment.

Fourth, the families of each partner will also be forming judgments and making comments about the other. If these comments are negative, they become seeds of destruction in the relationship. *"The words of a talebearer are as wounds, and they go down into the innermost parts of the belly"* (Proverbs 18:8).

"...A whisperer separates chief friends" (Proverbs 16:28).

Fifth, the possible conflicts with each other can be multiplied if there are any employees.

Differing personalities usually cause employees to like one boss better than another. If special favors are given by one partner to the employees in order to gain favor, the other partner will resent such action.

The bitterness that can result from a partnership is well documented in Scripture. One example is Jacob's business partnership with Laban.

During the first fourteen years of Jacob's working relationship with Laban, he was the employee and Laban was the employer. At that point, Jacob asked Laban to send him away. Laban urged him to maintain the employer-employee relationship by saying, *"...Appoint me thy wages, and I will give it"* (Genesis 30:28).

Jacob replied that he did not want wages. He wanted a share in the profits. Laban agreed; but after seven years, Jacob bitterly complained about how he had to also stand behind the losses. *"That which was torn of beasts... I bare the loss of it; of my hand didst thou require it, whether stolen by day, or stolen by night"* (Genesis 31:39).

While the competition continued between Laban and Jacob, Laban's two daughters also turned against their father in resentment. *"And Rachel and Leah answered and said unto him... Are we not counted of him strangers? for he hath sold us, and hath quite devoured also our money"* (Genesis 31:14-15).

5. AN EQUAL PARTNERSHIP WILL PRODUCE CONFLICTS AMONG EMPLOYEES



When each partner has equal authority, the employees have two equal bosses.

God assures us that such a structure will result in division. *"No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other..." (Matthew 6:24).*

Christ applied this principle to those who try to serve God and money. However, it has valid application to other situations where equal-authority structures exist.

God understands human nature; He designed it. He knows that our responses will be consistent under given conditions in any relationship, whether it be a business partnership or a marriage partnership.

When there are two equal authorities in a marriage, division and competition will result among the children, just as it will in a business partnership among the employees.

This principle, that "no man can serve two masters," is also clearly demonstrated in God's account of Jacob and Esau. The parents were divided over their two sons. Esau looked to his father for approval and direction, while Jacob looked to his mother for approval and direction. (See Genesis 27:1-46.)

6. A PARTNERSHIP FORCES YOU TO SHARE ANY CHASTENING WHICH GOD GIVES TO YOUR PARTNER



God uses financial loss as one means of severely disciplining those who violate His laws. For example, an adulterer is reduced to a meager income because of God's judgment. (See Proverbs 6:26.) A drunkard and a glutton also come to poverty. (See Proverbs 23:21.)

If your partner is openly or secretly violating God's laws, then you will share in his loss when God brings discipline upon him.

This is exactly what happened to Jehoshaphat when he joined with Ahab. God was going to punish Ahab with death in battle. Before the battle, Ahab said to Jehoshaphat, *"...I will disguise myself, and enter into the battle; but put thou on thy robes..."* And it came to pass, when the captains of the chariots saw Jehoshaphat, that they said, Surely it is [Ahab]... And they turned aside

to fight against him: and Jehoshaphat cried out" (I Kings 22:30-32).

7. A PARTNERSHIP OF "DIVERS KINDS" VIOLATES SCRIPTURE



One of God's basic principles involves the need for compatibility and harmony between that which is united. He warns in Scripture that certain partnerships are not only incompatible but, if attempted, will produce detrimental results.

A farmer is warned not to sow his vineyard with different kinds of seed. (See Deuteronomy 22:9.) One consequence is a decrease in crop yield.

A seamstress is warned not to make a garment of different fibers, such as wool and linen. (See Deuteronomy 22:11.)

God also warned the Israelites not to yoke different types of animals together, such as an ox and a donkey. (See Deuteronomy 22:10.) One of the obvious consequences of this is uneven plowing, as well as uneven burden.

God applies this same principle to a Christian's being linked together with a non-Christian. *"Be ye not unequally yoked together with unbelievers: for what fellowship hath righteousness with unrighteousness? and what communion hath light with darkness?" (II Corinthians 6:14).*

This is such an important point that God continues to emphasize it in the following verses: *"And what concord hath Christ with Belial? or what part hath he that believeth with an infidel? And what agreement hath the temple of God with idols? for ye are the temple of the living God; as God hath said, I will dwell in them, and walk in them; and I will be their God, and they shall be my people. Wherefore come out from among them, and be ye separate, says the Lord..." (II Corinthians 6:15-17).*

8. A PARTNERSHIP OF "SURETY" VIOLATES SCRIPTURE



God consistently warns against becoming surety for anyone. (See Chapter 13.) By entering into a partnership, you become surety for your partner. Whatever decisions he makes, you must stand behind.

One of the strong motivations of a partnership is the security that comes by mutual commitment. It is ironic, however, that the very security that we desire in business is lost in a partnership, because of the insecurity of becoming surety for another.

Instead, God wants us to depend upon Him for our security; and in return, He wants to bless us in such a way that others will recognize His work in our life and business.

This was the concluding point of God's rebuke to Asa for his partnership with Benhadad.

"For the eyes of the Lord run to and fro throughout the whole earth, to shew himself strong in the behalf of them whose heart is perfect toward him..." (II Chronicles 16:9).

Many partnerships are based on business potential, and character deficiencies are overlooked. Often a partner will be congenial to begin with, especially if he is looking to the partnership for his success. However, pressures will come in a partnership, and under pressure the true character of a man is revealed.

One of the most destructive character deficiencies in any business relationship is anger. God warns us not to make even close friendships with an angry man, much less a binding partnership! *"Make no friendship with an angry man; and with a furious man thou shalt not go" (Proverbs 22:24).*

THE SPECIAL DANGER OF GIVING TO THE RICH

"He that oppresses the poor to increase his riches, and he that giveth to the rich, shall surely come to want" (Proverbs 22:16).

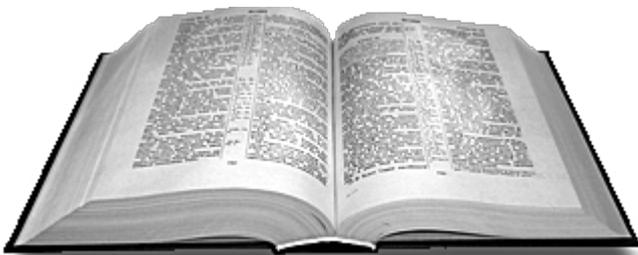
WHY "GIVING TO THE RICH" LEADS TO POVERTY

1. The rich do not need your gifts; so in giving to the rich, your motive is that of expecting something in return.
2. The things that you expect from a rich person are probably essential to your success; otherwise, you would not give away something which has value to you.
3. Most rich men are very cautious and very slow to give things away. They tend to hoard their assets "...He heaps up riches..." (Psalm 39:6).
4. Rich men are sensitive about people who expect to get things from them. The rich usually figure out how they can get more than they give. "...Eat and drink, says he to thee; but his heart is not with thee" (Proverbs 23:7).
5. While waiting for the rich to give you what you want or need, financial pressures and deadlines will increase for you. If you do finally get something from the rich, there will usually be strings attached to it which will be to your detriment. "The morsel which thou hast eaten shalt thou vomit up, and lose thy sweet words" (Proverbs 23:8).

"He that tills his land shall have plenty of bread: but he that follows after vain persons shall have poverty enough" (Proverbs 28:19).

GET OUT OF A WRONG BUSINESS PARTNERSHIP

1. Review the terms of your commitment to your business partner. *"For by thy words thou shalt be justified, and by thy words thou shalt be condemned" (Matthew 12:37).*
2. Be prepared for the possibility of suffering financial loss. *"A good name is rather to be chosen than great riches..." (Proverbs 22:1).*
3. Work out an appeal based on a just settlement. *"...He that rules over men must be just, ruling in the fear of God" (II Samuel 23:3).*
4. Examine your motives for the partnership and for wanting to get out of it. Ask for God's forgiveness and pray for God to prepare the heart of your partner. *"For if we would judge ourselves, we should not be judged But when we are judged, we are chastened of the Lord, that we should not be condemned with the world" (I Corinthians 11:31-32).*
5. Go to your partner and humbly appeal for an equitable release.
 - A. Offer to buy him out. (Be willing to pay more than it is worth.)
 - B. Offer to sell. (Be willing to take less.)
 - C. Ask if the partnership could be sold. (Cooperate in "going the second mile.")
6. If release is not given, wait for God to make it possible. *"...He...swears to his own hurt, and changes not. ...He that doeth these things shall never be moved" (Psalm 15:4-5).*



Personal Commitment to Avoid Partnerships

Based on the clear Scriptural reasons for avoiding business partnerships, I purpose not to enter into one.

If I am already in a business partnership, I will take Scriptural steps to be honorably released from it.

Date _____

Signature: _____

DO YOU KNOW WHAT IS TRUE AND FALSE ABOUT PARTNERSHIPS?

Mark each of the following statements true or false.

- | | TRUE / FALSE |
|--|---|
| 1. A business partnership is a legal agreement to share the expenses, profits, and losses of a business venture. | <input type="checkbox"/> <input type="checkbox"/> |
| 2. A business partnership jeopardizes your reputation. | <input type="checkbox"/> <input type="checkbox"/> |
| 3. A business partnership hinders your ability to obey God. | <input type="checkbox"/> <input type="checkbox"/> |
| 4. A business partnership often ignores God-given limitations. | <input type="checkbox"/> <input type="checkbox"/> |
| 5. A business partnership usually ends in bitterness. | <input type="checkbox"/> <input type="checkbox"/> |
| 6. A business partnership will produce conflicts among employees. | <input type="checkbox"/> <input type="checkbox"/> |
| 7. A business partnership forces you to share God's judgment with your partner. | <input type="checkbox"/> <input type="checkbox"/> |
| 8. A business partnership of "divers kinds" violates Scripture. | <input type="checkbox"/> <input type="checkbox"/> |
| 9. A business partnership is becoming surety, which violates Scripture. | <input type="checkbox"/> <input type="checkbox"/> |



WHOSE BUSINESS PARTNERSHIPS DID NOT WORK?

Match each description with the persons involved.

1. When we relied only on the Lord, He gave us victories over armies twice the size of ours. When we made a league with a heathen king for help, however, we won a battle and lost the war.



2. I had cautions about forming a partnership with an ungodly king. We both sought counsel from God. Four hundred prophets said we should, and one said we should not. I listened to the majority and almost lost my life.

3. The one for whom I worked saw that God blessed everything I did, so he suggested that we form a partnership. This only produced deep envy and bitterness. I finally had to flee from him.

4. We formed a partnership in direct violation of God's instructions. We both prospered, but that caused contention, which then separated us. The consequences of our partnership are still being felt by our descendants.

5. The ultimate business partnership is marrying your partner's daughter. I made such a partnership with a foreign ruler; and ultimately, it cost me my relationship with the Lord and my ability to pass on my riches to future generations.

6. Our army had just suffered a demoralizing military experience; so when a foreign nation offered to be our partner, we agreed. Three days later, we discovered that we had been tricked.



A. JACOB AND LABAN
(See Genesis 30:27-43.)

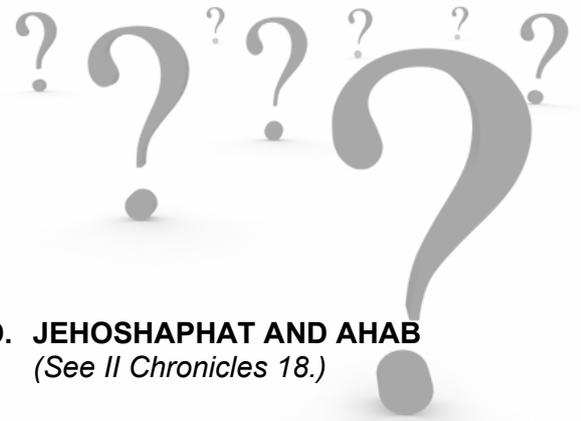
B. ABRAHAM AND LOT
(See Genesis 13.)

C. ISRAEL AND THE GIBEONITES
(See Joshua 9.)

D. JEHOSHAPHAT AND AHAB
(See II Chronicles 18.)

E. ASA AND BEN-HADAD
(See II Chronicles 16:1-9.)

F. SOLOMON AND PHARAOH
(See I Kings 3:1.)



CAN YOU PRECISELY IDENTIFY BUSINESS RELATIONSHIPS?

Match each business relationship with the precise term which it illustrates.

- | | |
|--|--|
| <input type="checkbox"/> 1. THE VINEYARD OWNER
(See Matthew 20:1-16.)
He contracted with a group of laborers to harvest his crop. | A. Seller to buyer |
| <input type="checkbox"/> 2. KING DAVID
(See I Chronicles 28.)
He worked with his son to build the temple. | B. Employer to employee |
| <input type="checkbox"/> 3. GENTILE CHURCHES
(See I Corinthians 16:1-3.)
They collected an offering for the Jewish Christians in Jerusalem. | C. Lender to borrower |
| <input type="checkbox"/> 4. KING JEHOASHAPHAT
(See II Chronicles 18:1.)
He went out to battle with King Ahab. | D. Association to members |
| <input type="checkbox"/> 5. KING AHAB
(See I Kings 21:1-16.)
He allowed his wife to get Naboth's vineyard | E. Individual to corporation officers |
| <input type="checkbox"/> 6. BARNABAS
(See Acts 4:36-37.)
He was a member of the church at Antioch. | F. Family business / Father to son |
| <input type="checkbox"/> 7. RULERS IN JERUSALEM
(See Nehemiah 5:1-5.)
They made contracts with the builders of the wall. | G. Controlling partner to another partner |
| <input type="checkbox"/> 8. JOSEPH
(See Genesis 41:56-57.)
He sold corn during the famine. | H. Equal partner to equal partner |

