# Beautiful Business Basics

A course designed to show how God can bless the world through your business.

Created by Karin Tucker

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#### Welcome to the Beautiful Business Basics Course!

Business is everywhere! Take a look around you. Unless you are deep in the wilderness with nothing around, you are surrounded by products that were made by someone! Your laptop, your clothes, your home, your food-you can thank businesses for almost everything you own! Sometimes businesses are portrayed as evil and money hungry, and while it is true that business PEOPLE can be evil, businesses are a blessing from God that we can be grateful for.

### **How this Course is Arranged**

In this notebook, the lessons are arranged by numbered days. Each day you will read the lesson for the day and follow the instructions. I recommend that you print the course out and put it in a three-ring binder so you can fill out the answers on a hard copy. There is a teacher check every five days. Your teacher will review what you've done to see if you are keeping up with your homework and discuss what you are learning. I hope this will make it easy on the teachers and students. There are forty-five days of work in this curriculum. If you want to have more hours to complete a full credit, I recommend reading one or more of the books in the book list at the end of this course and writing a book report. You can also watch biographies on the History Channel about businessmen and write a report. Visiting a business could be a worthwhile field trip. If you happen to live by a museum of a famous businessman like Henry Ford, please go visit!

We will be reading one book during this course. Please purchase this book so you have it ready. It is on kindle and you can buy it on Amazon. The book is called "The Go-Giver." It can be found here:

https://www.amazon.com/Go-Giver-Expanded-Little-Powerful-Business/dp/159184 8288/ref=sr\_1\_1?ie=UTF8&qid=1548432924&sr=8-1&keywords=go+giver

This book is also in Spanish, it is called "Dar Para Recibir" and can be found here: https://www.amazon.com/Dar-para-recibir-Bob-Burg/dp/8492452072

## **DAY ONE**

#### Lesson-Business is a Blessing!

Look around you! Business is everywhere. The ceiling above you, the floor beneath you, the computer in front of you, the furniture around you...all of this was made by a business! Many things were involved in getting these products to you.

Research, patents, raw material acquisition, development, production, marketing and selling-all this goes into a product before it can arrive at your door.

From the beginning of time, God commanded us to work six days every week. He formed us with creativity and told us to go subdue the earth. He wants us to work and use our creativity to help others and provide for ourselves.

I would like to take a moment to discuss the marvel of the U.S Patent Office. Before there were patents, it was hard to protect your idea. If you invented something and tried to sell it after years of research and hard work, someone could buy it, copy it, and sell it without giving you anything. It gave little incentive to invent things and made inventors want to hide their secrets. The U.S. Patent Office changed all that. You could register your patent and you could develop your product without fear of competition. While patents did not last forever, it gave you a great head start. By having an end to the patent, it gave access to great inventions so someone else could develop them. This caused innovations to explode in America. We forget to give credit to this amazing system of protecting the right of ownership and ideas.

I believe that business is a miracle from God. Consider what goes into the making of a "simple" potato chip. A farmer plants a potato into the ground-easy right?

But wait! Think of the tractor and the implements used to plant it. The metal for the equipment must be dug out of the ground with other equipment, the metal is

melted and molded into sheets that are used to build the tractor. Special equipment is used to cut and weld the pieces together. A lot of design and planning goes into the building of machinery. Petroleum and other products are taken from the earth to make the tires, seats and other parts. Dyes are made from plants and petrols to color the seats and paint is made for the equipment so it doesn't rust. Imagine how many patents are involved! How many ideas and businesses it took just to plant the potato! Of course, more equipment is used to irrigate the fields and harvest the potatoes. A truck (and perhaps a train) will be used to take the potatoes to the factory. So... The potatoes have finally arrived at the factory. A factory that was built by businesses with patents and raw materials from the earth. The potatoes are dumped into a water bath to clean them and a nifty conveyor belt lifts them out and begins the journey to potato chip. They travel to a special machine with lasers which examine the potato for flaws and removes the imperfect ones. Cutting, slicing, baking, frying and seasoning are all done as the potatoes travel along-without a human hand touching them. The genius and patents behind these machines boggle the mind. The potato chips then fly down a chute and go into bags. These bags were designed with a layer of a petroleum product on the outside and foil on the inside to keep them crisp and fresh. Some companies use paper on the outside and a waxy substance on the inside. A lot of thought goes into the design of the bag and of the lettering to label the product. The bag is then filled with a puff of nitrogen to prevent breakage and sealed to lock in freshness. Finally, a human arrives to put the bags in boxes and place them on shelves. When an order comes in, a forklift (what a gift to mankind!) is used to load them onto trucks. Then they are taken to a store. Do I need to go over all that is needed to even make a store? The building, cash registers, shelves, systems of organization, sprinklers to keep the veggies fresh, refrigerators, freezers...it all takes much work and planning! Amazing! You get in your car, drive to the store, walk through the aisles and select a bag of potato chips. You pay for it at the register, they put it in a bag someone invented and made, then you take it home. You cut the bag open with

the handy invention of a scissors and taste your delicious chip. Crunch! What genius that thought up all those machines! What intelligence to grow a perfect spud! How many businesses did it take to make all those machines, vehicles, roads, and buildings to create a place where you can go and buy all the chips you want? This is the miracle of business. People working together and separately, taking one idea at a time and combining forces to create something to serve others.

Assignment	
For this assignment I want you to take a look around you. Notice all the products	
surrounding you. Think of all the businesses that brought these things to you. Thank God for	
all the products you use each day.	
Write a paragraph summary of the lesson below.	
Do you know what acquisition means? Write the definition below.	

# DAY TWO

Assignment	
Define the following words. Use the first definition in the dictionary. Then, reastory below.	d the
Avocation	
Supercilious	
Antecedent	
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The following story is about the making of a pencil. Similar to the potato chip story, this is a famous story written by Leonard E. Read. It is written as if the pencil was telling the story. It is a masterpiece of storytelling and well known among economics scholars.

I want you to really think about all the work that goes into what seems to be a simple product and the miraculous nature that brings it all together. Business is a gift from God! If there are any words you don't know, write them down here and look them up in the dictionary. Write the first definition in the dictionary after the word.

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#### I, Pencil

#### My Family Tree as told to Leonard E. Read

I am a lead pencil--the ordinary wooden pencil familiar to all boys and girls and adults who can read and write. Writing is both my vocation and avocation; that's all I do. You may wonder why I should write a genealogy. Well, to begin with, my story is interesting. And, next, I am a mystery--more so than a tree or a sunset or even a flash of lightning. But, sadly, I am taken for granted by those who use me, as if I were a mere incident and without background. This supercilious attitude relegates me to the level of the commonplace. This is a species of the grievous error in which mankind cannot too long persist without peril. For, the wise G.K. Chesterton observed, "We are perishing for want of wonder, not for want of wonders."

I, Pencil, simple though I appear to be, merit your wonder and awe, a claim I shall attempt to prove. In fact, if you can understand me--no, that's too much to ask of anyone-if you can become aware of the miraculousness which I symbolize, you can help save the freedom mankind is so unhappily losing. I have a profound lesson to teach. And I can teach this lesson better than can an automobile or an airplane or a mechanical dishwasher because-well, because I am seemingly so simple.

Simple? Yet, not a single person on the face of this earth knows how to make me. This sounds fantastic, doesn't it? Especially when it is realized that there are about one and one half billion of my kind produced in the United States each year.

Pick me up and look me over. What do you see? Not much meets the eye—there's some wood, lacquer, the printed labeling, graphite lead, a bit of metal, and an eraser.

#### Innumerable Antecedents

Just as you cannot trace your family tree back very far, so is it impossible for me to name and explain all my antecedents. But I would

like to suggest enough of them to impress upon you the richness and complexity of my background.

My family tree begins with what in fact is a tree, a cedar of straight grain that grows in Northern California and Oregon. Now contemplate all the saws and trucks and rope and the countless other gear used in harvesting and carting the cedar logs to the railroad siding. Think of all the persons and the numberless skills that went into their fabrication: the mining of ore, the making of steel and its refinement into saws, axes, motors; the growing of hemp and bringing it through all the stages to heavy and strong rope; the logging camps with their beds and mess halls, the cookery and the raising of all the foods. Why, untold thousands of persons had a hand in every cup of coffee the loggers drink! The logs are shipped to a mill in San Leandro, California. Can you imagine the individuals who make flat cars and rails and railroad engines and who construct and install the communication systems incidental thereto? These legions are among my antecedents.

Consider the millwork in San Leandro. The cedar logs are cut into small, pencil-length slats less than one-fourth of an inch in thickness. These are kiln dried and then tinted for the same reason women put rouge on their faces. People prefer that I look pretty, not a pallid white. The slats are waxed and kiln dried again. How many skills went into the making of the tint and the kilns, into supplying the heat, the light and power, the belts, motors, and all the other things a mill requires? Sweepers in the mill among my ancestors? Yes, and included are the men who poured the concrete for the dam of a Pacific Gas & Electric

Company hydro plant which supplies the mill's power!

Don't overlook the ancestors present and distant who have a hand in transporting sixty carloads of slats across the nation.

Once in the pencil factory—\$4,000,000 in machinery and building, all capital accumulated by thrifty and saving parents of mine—each slat is given eight grooves by a complex machine, after which another machine lays leads in every other slat, applies glue, and places another slat atop—a lead sandwich, so to speak. Seven brothers and I are mechanically carved from this "wood-clinched" sandwich.

My "lead" itself—it contains no lead at all—is complex. The graphite is mined in Ceylon. Consider these miners and those who make their many tools and the makers of the paper sacks in which the graphite is shipped and those who make the string that ties the sacks and those who put them aboard ships and those who make the ships. Even the lighthouse keepers along the way assisted in my birth—and the harbor pilots.

The graphite is mixed with clay from Mississippi in which ammonium hydroxide is used in the refining process. Then wetting agents are added such as sulfonated tallow—animal fats chemically reacted with sulfuric acid. After passing through numerous machines, the mixture finally appears as endless extrusions—as from a sausage grinder-cut to size, dried, and baked for several hours at 1,850 degrees

Fahrenheit. To increase their strength and smoothness the leads are then treated with a hot mixture which includes candelilla wax from Mexico, paraffin wax, and hydrogenated natural fats.

My cedar receives six coats of lacquer. Do you know all the ingredients of lacquer? Who would think that the growers of castor beans and the refiners of castor oil are a part of it? They are. Why, even the processes by which the lacquer is made a beautiful yellow involve the skills of more persons than one can enumerate!

Observe the labeling. That's a film formed by applying heat to carbon black mixed with resins. How do you make resins and what, pray, is carbon black?

My bit of metal—the ferrule—is brass. Think of all the persons who mine zinc and copper and those who have the skills to make shiny sheet brass from these products of nature. Those black rings on my ferrule are black nickel. What is black nickel and how is it applied? The complete story of why the center of my ferrule has no black nickel on it would take pages to explain.

Then there's my crowning glory, inelegantly referred to in the trade as "the plug," the part man uses to erase the errors he makes with me.

An ingredient called "factice" is what does the erasing. It is a rubber-like product made by reacting rape-seed oil from the Dutch East

Indies with sulfur chloride. Rubber, contrary to the common notion, is only for binding purposes. Then, too, there are numerous vulcanizing and accelerating agents. The pumice comes from Italy; and the pigment which gives "the plug" its color is cadmium sulfide.

#### No One Knows

Does anyone wish to challenge my earlier assertion that no single person on the face of this earth knows how to make me?

Actually, millions of human beings have had a hand in my creation, no one of whom even knows more than a very few of the others. Now, you may say that I go too far in relating the picker of a coffee berry in far off Brazil and food growers elsewhere to my creation; that this is an extreme position. I shall stand by my claim. There isn't a single person in all these millions, including the president of the pencil company, who contributes more than a tiny, infinitesimal bit of know-how. From the standpoint of know-how the only difference between the miner of graphite in Ceylon and the logger in Oregon is in the *type* of know-how. Neither the miner nor the logger can be dispensed with, any more than can the chemist at the factory or the worker in the oil field—paraffin being a by-product of petroleum.

Here is an astounding fact: Neither the worker in the oil field nor the chemist nor the digger of graphite or clay nor any who mans or makes the ships or trains or trucks nor the one who runs the machine that does the knurling on my bit of metal nor the president of the company performs his singular task because he wants me. Each one wants me less, perhaps, than does a child in the first grade. Indeed, there are some among this vast multitude who never saw a pencil nor would they know how to use one. Their motivation is other than me. Perhaps it is something like this: Each of these millions sees that he can thus exchange his tiny know-how for the goods and services he needs or wants. I may or may not be among these items.

#### No Master Mind

There is a fact still more astounding: the absence of a master mind, of anyone dictating or forcibly directing these countless actions which bring me into being. No trace of such a person can be found. Instead, we find the Invisible Hand at work. This is the mystery to which I earlier referred.

It has been said that "only God can make a tree." Why do we agree with this? Isn't it because we realize that we ourselves could not make one? Indeed, can we even describe a tree? We cannot, except in superficial terms. We can say, for instance, that a certain molecular configuration manifests itself as a tree. But what mind is there among men that could even record, let alone direct, the constant changes in molecules that transpire in the life span of a tree? Such a feat is utterly unthinkable!

I, Pencil, am a complex combination of miracles: a tree, zinc, copper, graphite, and so on. But to these miracles which manifest themselves in Nature an even more extraordinary miracle has been added: the configuration of creative human energies—millions of tiny know-hows configurating naturally and spontaneously in response to human necessity and desire and in the absence of any human master-minding! Since only God can make a tree, I insist that only God could make me. Man can no more direct these millions of know-hows to bring me into being than he can put molecules together to create a tree. The above is what I meant when writing, "If you can become aware of the miraculousness which I symbolize, you can help save the freedom mankind is so unhappily losing." For, if one is aware that these know-hows will naturally, yes, automatically, arrange themselves into creative and productive patterns in response to human necessity and demand—that is, in the absence of governmental or any other coercive masterminding—then one will possess an absolutely essential ingredient for freedom: a faith in free people. Freedom is impossible without this faith. Once government has had a monopoly of a creative activity such, for instance, as the delivery of the mails, most individuals will believe that the mails could not be efficiently delivered by men acting freely. And here is the reason: Each one acknowledges that he himself doesn't know how to do all the things incident to mail delivery. He also recognizes that no other individual could do it. These assumptions are correct. No individual possesses enough know-how to perform a nation's mail delivery any more than any individual possesses enough know-how to make a pencil. Now, in the absence of faith in free people—in the unawareness that millions of tiny know-hows would

naturally and miraculously form and cooperate to satisfy this necessity—the individual cannot help but reach the erroneous conclusion that mail can be delivered only by governmental "master-minding."

#### **Testimony Galore**

If I, Pencil, were the only item that could offer testimony on what men and women can accomplish when free to try, then those with little faith would have a fair case. However, there is testimony galore; it's all about us and on every hand. Mail delivery is exceedingly simple when compared, for instance, to the making of an automobile or a calculating machine or a grain combine or a milling machine or to tens of thousands of other things. Delivery? Why, in this area where men have been left free to try, they deliver the human voice around the world in less than one second; they deliver an event visually and in motion to any person's home when it is happening; they deliver 150 passengers from Seattle to Baltimore in less than four hours; they deliver gas from Texas to one's range or furnace in New York at unbelievably low rates and without subsidy; they deliver each four pounds of oil from the Persian Gulf to our Eastern Seaboard—halfway around the world—for less money than the government charges for delivering a one-ounce letter across the street!

The lesson I have to teach is this: *Leave all creative energies uninhibited.* Merely organize society to act in harmony with this lesson.

Let society's legal apparatus remove all obstacles the best it can. Permit these creative know-hows freely to flow. Have faith that free men and women will respond to the Invisible Hand. This faith will be confirmed. I, Pencil, seemingly simple though I am, offer the miracle of my creation as testimony that this is a practical faith, as practical as the sun, the rain, a cedar tree, the good earth. Leonard E. Read (1898-1983) founded FEE in 1946 and served as its president until his death. "I, Pencil," his most famous essay, was first published in the December 1958 issue of The Freeman. Although a few of the manufacturing details and place names have changed over the past forty years, the principles are unchanged.

# DAY THREE

Assignment
Pick a topic below and write a paragraph about it.
Easy topic- Business is essential to our survival because
Challenging topic- How is bringing a product to market a miracle of God?



## Lesson - Is it wrong to be rich?

There is a pervading thought creeping into our society that business is evil. We can see this in Hollywood where the evil businessman theme is getting more and more common. We saw it a few years ago with the protests against Wall Street. University professors are adding to the sentiment with teachings against corporations and the use of money. When is the last time you saw a movie where a businessman was a hero like in the movie, "It's a Wonderful Life"? While there are definitely businessmen who are evil, business itself is not evil. It is a gift from God which we are to use to serve others and provide for ourselves. Riches are a blessing from God when gained justly and being rich should not be looked at as sinful.

The Jewish people know their Old Testament well. Rabbi Lapin is a Jewish rabbi who decided to work instead of taking money from his congregation. He wrote a book called, "Thou Shalt Prosper" which talks about what the Old Testament has to say about money. I highly recommend it. He says that the Jewish people have no qualms about earning money and striving for success. He talks about how if you feel in your subconscious that there is something evil about money or business, you will not be able to throw yourself into it wholeheartedly. You will have a nagging doubt that what you are doing is somehow tainted, does not matter, or is actually immoral. It is hard to succeed with these doubts in your mind.

What does the Bible say about wealth? Let's take a look.

Proverbs 10:4 "He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich."

Here we see that lazy people-those who deal with a slack hand-become poor, but those who work hard make themselves rich. Proverbs is filled with verses condemning those who are lazy and praising those who work diligently. In the verse above, prosperity is attributed to diligence. It gives no condemnation to becoming rich through hard work.

Proverbs 10:22 "The blessing of the Lord, it maketh rich, and He addeth no sorrow with it." I love Proverbs-it is so practical! Here we see that riches are a blessing from God! This may surprise some people. Riches are not something to avoid, but a gift from God. The fact that He adds no sorrow to the riches He gives indicates that other riches, perhaps gotten in sinful ways or for corrupt reasons, can cause sorrow.

I Chronicles 4:10 "And Jabez called on the God of Israel, saying, Oh that thou wouldest bless me indeed, and enlarge my coast, and that thine hand might be with me, and that thou wouldest keep me from evil, that it may not grieve me! And God granted him that which he requested."

The point I would like to make here is simply that Jabez asked God to bless him and enlarge his land-in those days especially, land was wealth. God gave it to him.

There are many people in the Bible that God promises to bless with riches-Abraham, Joseph, David, Solomon, Job... The wise men were rich, wealthy women helped Jesus, a rich man gave his tomb for Jesus' body. God does not condemn wealth-in fact, He says it is a blessing from Him.

I believe that business should be looked at as a service for others. I would like to quote a passage from "Thou Shalt Prosper" which illustrates this well.

"One of the ancient Jewish sages, Ben Zomah, once found himself in a crowd of people. Some around him were probably complaining about being jostled by the masses. Ben Zomah laughed joyously and said, "Blessed is the Creator who has created all these people to serve me." Continuing, he mused aloud, "Think what Adam had to endure before he could eat bread. He ploughed, he planted, he reaped, he bound the sheaves, he threshed and winnowed, he ground the ears, and he sifted the flour. He then kneaded and baked, and then, at last, he ate, whereas I get up each morning and find all these things done for me. How much did Adam have to do to obtain clothing? He had to shear the sheep, wash the wool, comb it, spin it, and weave it. I get up each morning and find all these things done for me. All kinds of craftsmen come to the very door of my house and supply me with whatever I need."

Makes one look at salesmen a little differently doesn't it? LOL! The point is that business is a way for us to serve one another. We make something and sell it to someone-that's business. We do a service for someone and they pay us-that's business. I don't think the Lord wanted us to isolate ourselves. He wants us to serve one another. The Bible says that we are to work six days and rest the seventh. What are we doing when we work? Usually serving others. If we do it well and wisely, we may prosper. This is God's command. It is very difficult-I would say almost impossible to provide everything for yourself. I think the Lord made it hard for a reason. He wants us to interact with each other, serving one another, helping one another. Business conducted in God's way is a beautiful blessing for mankind.

There are many warnings about wealth in the Bible and it would be neglectful for me not to mention them

Proverbs 23:4 "Labour not to be rich: cease from thine own wisdom. Wilt thou set thine eyes upon that which is not? For riches certainly make themselves wings; they fly away as an eagle toward heaven."

What?! Here it says to not work to be rich. I believe this is saying that riches should not be the reason or focus for why you are working. The reasons should be first, because you are commanded to in the Fourth Commandment; secondly, to provide for your own (I Timothy 5:8), and thirdly, to serve others. I'm sure there are other reasons that God commands us to work, but I personally consider

these the top three. This verse also speaks of the temporal nature of riches. There are many who have lost their riches quickly through theft, bad business decisions, neglect, natural disasters, war, the economy etc. If you are trusting in your riches for happiness, you are trusting in a fragile thing. Love of God and love of our family and others are to be our focus. If we have food and clothing, we are to be content. If we have the Lord Jesus as Our Savior, we have a hope that will sustain us through whatever life throws at us-and it will throw a lot at us if we live long enough. Don't trust in richestrust in Jesus.

I Timothy 6:17-19 "Charge them that are rich in this world, that they be not high minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that they do good, that they be rich in good works, ready to distribute, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life."

God loves the rich and here He is giving them advice. Don't be stuck up because you are rich-be willing to talk to people who aren't as rich as you. Don't trust in your riches-you could lose them in a moment. Do good and be generous to others. One of the greatest pleasures of having more than you need is that you can help others. To me this is the most wonderful thing about being rich. It is such a pleasure to help those in need.

Assignment	
Copy Proverbs 10:22 and I Timothy 6:17-19. Underline what the rich are commanded to do.	

## **DAY FIVE**

#### Lesson - Business Can Spread the Gospel

Missionaries have done a sacrificing work through history in bringing the gospel to the lost. In the past they have gone deep into the wild to bring the Gospel to unreached tribes. There are few places like that anymore thanks to their sacrifice and daring. Consider how business is a great way to reach people who would never step into a church. Some countries prohibit missionaries but allow businesses. When I was briefly a missionary in Mexico, we went door to door inviting people to church and some did come. But as I think back, I wonder how many more we could have reached if we had had a legitimate business serving in the community. We could have given people jobs, witnessed to customers and suppliers, offered Bible studies to employees and much more. I think we could have developed a good reputation in the community with honest Biblical business practices. We could have given something to the community while ministering to them. Missions are great, and we certainly need to establish churches, but if you are not called by God to be a pastor, consider what you could do to serve people in unreached foreign lands through business.

Copy Proverbs 10:4. Then write down three ways you can serve others.
Proverbs 10:4
Three ways you can serve others:
ONE:
TWO:
THREE:

#### Week One Teacher Check

Ask your student to explain why business is essential to life and our wellbeing. Read the paragraph from day three and check to see that the assignments from days four and five are completed.

## **DAY SIX**

#### Lesson - Business Biography on Thomas Edison

Who invented the lightbulb? Did you say Thomas Edison? Well, if so, you are wrong. Humphrey Davey invented it. Then why do so many think that Thomas Edison did? Edison gave it to the world. He perfected it and made it commercially viable. It is one thing to invent something-an entirely different thing to market it. That's why knowing how to do business is so important.

Edison was born February 11, 1847-before the Civil War. He was the last of seven children. After only three months of school, he left. His teachers thought he was stupid and called him "addled." So sad. His mother knew better and brought him home to homeschool him. Edison said of his mother, "My mother was the making of me. She was so true, so sure of me; and I felt I had something to live for someone I must not disappoint."

He was actually highly intelligent, devouring qualitative analysis studies. He worked on a train selling candies, fruit, and newspapers. He was always looking for a way to make money and was the first to print a newspaper on a train. He also was constantly experimenting and caused a fire on the train which got him fired.

After he saved a three year old boy from being run over by a train, the father (the station manager) offered to teach him to be a telegraph operator. Edison was always thinking and asked for the night shift when it was less busy so he could do experiments. Alas, once again he was fired by spilling battery acid which leaked through the floorboards onto his boss's desk.

After this, Edison invented the quadruplex telegraph, this made it possible to send more than one message at a time over the wires. He demonstrated his invention to Western Union, he thought about selling it for four to five thousand-a large sum in those days. He wasn't sure how much it was worth to them so he wisely let them make the first offer. He was surprised when they offered him

\$10,000 (206,300 in today's money). He happily accepted their offer. Don't think it was a bad deal for Western Union, they were able to save millions in not having to put up more telegraph lines.

Money is needed to develop and market products. With the money, Edison was able to construct Menlo Park Laboratory in New Jersey. Menlo Park was a genius idea! Edison brought inventors and scientists from all over to work on inventions. In just over a decade it spanned two city blocks. He said he wanted it to stock almost every material known. A newspaper from 1887 reveals that the lab contained "eight thousand kinds of chemicals every kind of screw made, every size of needle, every kind of cord or wire, hair of humans, horses, hogs, cows, rabbits, goats, minx, camels...silk in every texture, cocoons, various kinds of hoofs, shark's teeth, deer horns, tortoise shell...cork, resin, varnish and oil, ostrich feathers, a peacock's tail, jet, amber, rubber, all ores..." Wow! I wonder what kind of inventory system he used!

When the light bulb was first invented by Humphrey Davis, it only worked a few minutes. Not very useful. Edison searched and searched for a filament that would burn longer. After many experiments, Edison finally got it to last 13.5 hours. That was better, but still not good enough to bring to the marketplace. While vacationing in Wyoming to observe a solar eclipse, he noticed filaments of bamboo on his fishing pole. He decided to try it and discovered it could last 1,200 hours! (five months) At last! A commercially viable light bulb that could be useful. Edison made his first public demonstration of his bulb on December 31, 1879, in Menlo Park. JP Morgan invested in it. He said "We will make electricity so cheap that only the rich will burn candles." What a gift to the world. Invention, business, and finance working together to light up the world. I don't need to tell you that electricity was a great success. Soon Edison had companies all over the world. Edison was definitely a genius of inventions. But he was also a genius in business.

I love to study biographies not only to study how people succeeded, but also to learn from their mistakes. An inventor, named Tesla (sound familiar?) discovered a different kind of electricity, AC (alternating current). He worked for Edison, but left over a dispute in pay. This was unfortunate as Tesla's discovery was better for delivering currents over long distances. Edison tried to discredit him by saying it was dangerous and actually killing an elephant to show the public the danger. This backfired on him. The public was not pleased and it took a long time for Edison to repair his reputation. The Bible tells us a workman is worthy of his hire. I'm not sure if Edison was paying him fairly or not, but he lost an excellent inventor who went on to compete against him. Today, both kinds of electricity are used.

Edison became very wealthy. He did marry, his first wife died. He married again and bought a winter retreat home in Fort Myers, Florida. They spent many winters there-of course ever curious, Edison searched for a domestic source of natural rubber while in Florida. Henry Ford lived a few hundred feet away. Edison contributed technology to the automobile. They were friends until Edison's death.

Unfortunately, Edison was not a Christian. He believed in a Supreme being that made everything, but he did not think it was the God of the Bible. Perhaps he should have applied some of his curiosity to the Bible.

Thomas Edison died of complications of diabetes on October 18, 1931. There were 1,368 patents awarded to him. His skill in inventing was astounding, however, without his ability to prepare the marketplace to receive his inventions, find people to finance them and create business systems to manage them-many of these inventions may never have been brought to the world. Without Edison, who knows how far behind we would be! Lights, movies, wireless technology, stereos, phones- all these and much more have their beginnings with Edison.

When you turn on a light you can think of Edison and thank God for bringing him to the world. It would be a darker world without him.

# **SUMMARY: THOMAS EDISON**



1847 - 1931

# "Genius is one percent inspiration and ninety-nine percent perspiration" -Thomas Edison

Thomas Edison was a prolific inventor, but he was also talented in finding ways to finance his inventions, develop business systems and bring his inventions to market. Menlo Park Laboratory moved technology ahead quickly. Thomas Edison brought us whole new industries-electric utilities, sound recordings, movies, improvements in telecommunications and much more.

#### Lesson to Learn

A great idea is useless if you cannot form a system to bring it to the marketplace.

## DAY SEVEN

Assignment: Find three famous quotes of Edison and copy them pelow.	
ONE:	_
	_
	_
WO:	-
	_
	_
THREE:	_
	-
	_

## DAYS EIGHT — TWELVE

#### Assignment

Read *The Go Giver*, by Bob Burg. Read three chapters a day. Look for Biblical principles as you read it. This is a fun book written like a story. I hope you enjoy it!

This book is also in Spanish and on Kindle it is called "Dar Para Recibir" and can be found here- https://www.amazon.com/Dar-para-recibir-Bob-Burg/dp/8492452072

#### Week two Teacher Check

Check Edison quotes on Day Seven. Student should be done reading the Go-Giver book. They had five days to read it. Ask your student, "How do the lessons being taught in this book reflect the teachings of the Bible?"

## **DAY THIRTEEN**

Assignment	
What lessons from <i>The Go Giver</i> can you apply to your life?	
	<del></del>

## **DAY FOURTEEN**

#### Lesson - Review of The Go Giver

I hope you enjoyed the Go-Giver book. I like the three universal reasons he gives for working"Survive--to meet your basic living needs. Save--to go beyond your basic needs and expand your life.

And serve--to make a contribution to the world around you." p. 59. This sounds a lot like a verse in the

Bible. "Let him that stole steal no more: but rather let him labor, working with his hands the thing
which is good, that he may have to give to him that needeth." Ephesians 4:28 This verse goes from a
thief-someone forcefully taking from others to survive, to a worker who is providing for his own needs
in a good job (surviving) to a person that has extra money (from saving) to help those in need or to
"serve" others. It is amazing how much the Bible can be applied to daily life and business. God wants
us to provide for our households before we give to others. "But if any provide not for his own, and
especially for those of his own house, he hath denied the faith, and is worse than an infidel." I Timothy
5:8. Some people think that because they are in ministry, they are exempt from this verse. But the
verse does not make this exception. If a pastor or missionary cannot raise enough support to provide
for the needs of his family, perhaps the Lord has another calling for him. The needs of the family
come first or he is worse than an infidel. An infidel is an unbeliever. Wow!

I think it is also worth noting that God does not want us to focus on ourselves our whole life, but to have the goal to help those in need. God cares about the poor and needy. He commands individuals to help them. I think as individuals we can evaluate people's needs better than the government or larger organizations (although they can be helpful too). We can figure out if they are deserving or just lazy. The Bible says "...if any would not work, neither should he eat" II Thessalonians 3:10. There are people who work hard, but horrible things have happened that led to their being destitute. Sometimes they really cannot find work that will sustain even a subsistence existence. So we should work diligently to provide for our own with extra to help those in need. I will say that there is great joy to be had in giving. To me, business in itself is a service to others. A business hires people- serving them by giving them a livelihood, provides a product or service for people, creates relationships in the community, provides income through taxes to serve people (I won't go into how the government misuses our money-but they do provide some good things like roads and protection and rule of law)... Business is an amazing gift to us from God! If we apply Biblical principles to business, we can have a business that is based on love-not greed. We can use it to serve others and seek their good as well as provide for our own needs. I believe there is no satisfaction as great as the satisfaction from serving others and helping those in need. Try it. Your assignment today is to serve someone. Play with your younger sibling, pick up their toys, take out the trash...think of something and do it. Write what you did below.

meone in your life, and write about the experience below.

# **DAY FIFTEEN**

#### Lesson - The Kinds of Business

Did you know there are different kinds of businesses? Hopefully, you can figure out which one is right for you.

The Service businesses are simply businesses that provide a service to others.

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Sen	/ICE	husinesses	\$

Mowing

Pool maintenance

Dog walking

Pesticide control

Maid service
Arborist-tree cutting and care
Chimney sweep
Home repair services- there are many kinds
Pros-
Many of them are easy to start
Easy to run when you put the right systems in place
Start up costs are often low depending on the equipment you need
You can start them slowly with yourself as the worker and slowly grow it over time
Many service businesses are repeat services so you don't have to constantly market once you have attained the size you want to be. Of course, you will have to market a little if you lose customers, but over time you develop a customer base that you serve again and again.
Cons-
Cons- When you grow large enough to hire employees, you must manage them. It can be difficult to find good employees.
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When you grow large enough to hire employees, you must manage them. It can be difficult to find good employees.  You must be on the look out for competitors and be ready to adjust your business to meet the
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When you grow large enough to hire employees, you must manage them. It can be difficult to find good employees.  You must be on the look out for competitors and be ready to adjust your business to meet the supply and demands of the market.  Selling Products  Examples:
When you grow large enough to hire employees, you must manage them. It can be difficult to find good employees.  You must be on the look out for competitors and be ready to adjust your business to meet the supply and demands of the market.  Selling Products  Examples:  Inventions-the list is endless- some examples below. If you can touch it, it is a product.

Food
Gas
iPhones
Pros
If you find a product that people love or need, you can be very successful.
It can be fun to develop a product and bring it to the market.
Cons
Capital requirements can be high-you can need lots of money to develop the product.
Patents may be needed to protect your rights
It can take a lot of work and money to fully develop the product
It can be hard to market and regulate supply and demand
It is easy to make mistakes and lose a lot of money. For example, if you manufacture too much product and you have to store it, it can cost more than what you can sell it for. You must know you numbers and your market <b>before</b> you start.
Asset Based
Examples:
Real Estate
Car Rental
Tool Rental
Investments-in a business, in stocks, precious metals or valuable items such as art.
Pros

Relatively low maintenance (although not always)

Easy to systemize

#### Cons

If you are going to invest in assets for gain, you *must* educate yourself. It is easy to lose money in real estate, stocks and other assets if you don't know what you are doing. You must have a large amount of money to invest in assets if you are hoping to earn enough to live off.

#### Retail

#### Examples:

Stores-stores that sell products are retail. There are many kinds-clothing, auto, grocery, gas stations, bakeries, garden centers. Anyplace that is selling products to a consumer. Restaurants fall into retail *and* hospitality categories.

#### Pros

Once they are up and running, they can be an amazing source of recurring income

They can be systematized easily, and with good managers (and employees) they can run well with little ownership involvement.

#### Cons

Can be hard to start-a lot of management at first

Big investment up front

Large time investment

Hospitality

Examples:

Restaurants

Hotels

Lemonade stands

Pros
Continuing revenue
Real estate assets possible in the building
Face to face customer contact
Cons
Nights and weekend hours
Lots of employees to manage
<b>Professional-</b> these are <i>not</i> businesses however, some of these have taken their profession and turned it into a business. For example, a doctor who starts and runs his own clinic, a teacher who starts a tutoring service, a lawyer who opens his own firm, a pastor who starts a para church ministry (not technically a business as it is probably non-profit, but it can run efficiently like one).
Examples
Doctor
Nurse
Surgeons
Other medical professionals
Photographer
Author
Lawyers
Teachers
Pastors
Politicians
Public service

Easy to maintain for the most part	
Cons	
Requires a lot of education	
You only make money when you work (in most cases-unless you start a business)	
Assignment	\
What type of business appeals to you most? Why? Write about it below.	

You don't have to manage many employees (maybe office personnel)

Pros

#### Week Three Teacher check

Read about what your student learned about the Go Giver book in Day Thirteen. Check what service they picked in Day Fifteen.

## **DAY SIXTEEN**

# Lesson - Entrepreneur, Franchisee, Manager, Employee-Which one are you?

Not everyone is made to run their own business. Businesses are desperate for good employees and a good boss will reward them well. There is much to be said for going to a job, coming home and leaving it all behind at the end of the day. No stress about how you are going to meet payroll, manage the employees or pay the bills. How do you figure out if you would be happier as an employee, an investor or an owner?

Let's discuss some occupations and the personalities that seem to go with them.

Accountants love numbers and structure. They are happy with rules and like the same routine everyday. They are steady, accurate and like closure to projects. They like working in an office.

Salesmen are usually extroverts. They love people and travel. They are often creative. Studying people and figuring them out is interesting to them. They like overcoming objectives and finding people who will love the product or service they are selling. They are open ended. It doesn't bother them to have people say no to them-they just move on the the next person.

Managers and franchise owners love managing a system. They are good with people and discovering where they fit best in the business. They do not like risk, but prefer to be given a system they can run-like a franchise or a business that is already functioning. Managers are good with budgets and managing finances. They typically do not like risk and do not want to be responsible for the entire business. In a franchise, the system is already set up, training is given, success is probable, risk has been accessed, investment has been calculated. Although a franchise owner could fall into the entrepreneur category, so much of the work of starting a business has been done that I feel it fits well in the manager category.

Entrepreneurs are visionaries. They take risks with ease. They love coming up with ideas and figuring out the details of starting a business. They may or may not be good at managing people or doing accounting. Sometimes they struggle to know how quickly they should grow the business or add new products. If they can set up good systems and hire good people to work in their areas of weakness, they can do well. Watching the finances closely is crucial to starting a new business so a strength in this area is important.

#### Assignment

Take the following test and see if you can figure out what you would be best at. It is not an exact test, but hopefully it will help you to figure out what you are best at. There are no right or wrong answers.

Who are you? Circle the one that best fits you.

- 1. How many business ideas have you had in the last six months?
  - a. 0-1
  - b. 2-6
  - c. 10+
- 2. Have you ever sold anything?
  - a. No
  - b. Yes
  - c. Yes, since I can remember!
- 3. Would you buy extended warranties?
  - a. Yes, always!
  - b. Sometimes
  - c. Never
- 4. How often do you find yourself leading people?
  - a. Rarely
  - b. Sometimes
  - c. Almost always
- 5. Do you enjoy routine and order?
  - a. Yes
  - b. Sometimes
  - c. Rarely

- 6. Do you ever give up on an idea?
  - a. Yes
  - b. Sometimes
  - c. Never
- 7. Do you enjoy competition?
  - a. No
  - b. A little
  - c. YES!
- 8. Will you bring an idea to fruition with or without someone's help?
  - a. I need help
  - b. I prefer help
  - c. I will always find a way
- 9. Do people appreciate your "steadiness"?
  - a. Yes, Steady and reliable
  - b. Mostly, but I like to mix it up occasionally
  - c. Steadiness? I get bored too quickly.
- 10. Have you ever been in the Military or do you think you would like it?
  - a. Maybe
  - b. Yes
  - c. No way!

Count up your score. If you had mostly a's you lean toward a manager. If you have mostly b's you would work best in a franchisee position. If you had mostly c's you could be best suited for the life of an entrepreneur.

Describe what you think you would be best at-employee, manager, franchi entrepreneur, professional (missionary and pastor are in this category), invesomething else. Why do you think so? What gifts, interests or habits do you you think this?	estor, or

# **DAY SEVENTEEN**

Write about the advantages and disadvantages of being either an employee, manager, franchise owner or entrepreneur. Pick ONE- the one you think you might be best at.	Assignment

# **DAY EIGHTEEN**

## Lesson - What Can a Kid Do?

There is a great book called "The Richest Kids in America" by Mark Victor Hansen. It is about the kinds of businesses which kids have run. I highly recommend it if you want some inspiration. The businesses that kids have developed boggle the mind. They have been very successful. Beauty products, computer products, stuffed animals, services, and more are their many achievements. They have also raised money for charities and started national movements. Don't think that just because you are

young you can't do fun and amazing things in business. Many kids have developed a hobby into a business. Some saw a need or a problem that needed to be solved.

Let me tell you about Zadok. He was five years old when he spotted a backhoe. It was love at first sight. He wanted a backhoe more than anything. He discovered, however, that backhoes cost money. The wheels in his head began to turn, "how could he make money?" Zadok began to make potholders. He sold them to everyone he met. It was a genius marketing strategy because not many people could resist buying a potholder from an adorable five-year-old. His father helped by selling them at his work. Soon he earned enough to buy a lawn mower which he rented out to make more money. I think Zadok is well on his way to buying his backhoe.

Think about what kind of business you would like to work in or start. What do you love to do? What do you have a passion for? What problems do you see that need solving? What needs are there to fulfill? What do you like to read about? What do you like to create? What gets you excited? Do you see how the answer to these questions could lead to a business?

Assignment	
Think about the questions above and write about any ideas you think you might want to a business or write about something you love to do.	o develop into
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	_
	_
	_
	_
	_
	_

## **DAY NINETEEN**

#### Lesson - Asia Newson

If you have access to internet and your parent's permission, go to the website below and watch the video.

http://abcnews.go.com/Business/11-year-detroit-girls-perfect-sales-pitch-blow/story?id=27445846

You can also google Asia Newson ABC 2020 to see the link.

Asia Newson is quite a remarkable salesgirl! She has sales skills and a business plan and she is only eleven in this video! It is amazing what kids can do! She says "My mission is to recognize the true potential in every child and to develop intrinsic security that makes optimum use of their individualized talent." Did you get that? Go back and read it more slowly. In the video, notice how she is not just selling a candle, but an investment in her work of educating girls in business. Listen closely to what she says and how she acts. She does not get discouraged by people who are not interested. Because of her enthusiasm, goals, and eagerness to learn, people are wanting to teach her so she can get to the next level. (I love how her dad is nearby watching over her). Go to her website superbusinessgirl.com and look at it. There is also a Ted Talk and a YouTube video of her doing her presentation. Make sure it is ok with your parents to take a look at them. You can sign up for workshops or for her to come speak to a group. If you have a business club, it would be great to see if you could get her to come speak to you! She wants to be mayor of Detroit and president one day! I think she just might make it!

# **DAY TWENTY**

Assignment –	
Answer the following questions.	
What is unique about Asia Newson?	
What is her marketing technique?	
What could you do now to get started in business?	
What could you do now to get started in business.	

#### Week Four Teacher check

Read the answer to lesson 17 – What type of business person are you and why?

Read the answer to lesson 18.

# **DAY TWENTY-ONE**

## Lesson - Marketing

Imagine that everyone in the world disappeared and you own the entire world! All the gold in Fort Knox! All the buildings, all the cars, all the boats. All the million-dollar homes with their swimming pools and TV theaters. How would that feel? Pretty good at first perhaps, but soon the cars would run out of gas, the electricity wouldn't work, the food would rot and you would be living not much differently than people in the Middle Ages. But that is not the worst thing. The worst thing would be living without other people. People need people. A baby will die if it is never held. Single people do not live as long as married people, people who don't have close relationships and are depressed are more likely to die after they have a heart attack. Children who don't have a good relationship with their parents do not live as long as those who do. People need other people desperately. That is why God put them in families. That is one of the reasons why He said, "Forsake not the gathering of yourselves together." God wants us in churches having fellowship with others-even if we don't agree completely on every issue. A close friendship is a beautiful thing which nourishes our soul. A toxic relationship can destroy us-get away from those! Business cannot be done without relationships. Business thrives when there are good relationships between people where each one is looking out for the wellbeing of the other.

When you do something for someone it helps to establish a relationship. In the book, "Thou Shalt Prosper," the author tells this story. He got into a taxi cab on a freezing night in New York City and asked to go somewhere, the taxi driver said, 'That's just around the corner." He dreaded getting out in the freezing cold, the driver said, "Wait, I'll take you there." He didn't charge him anything! He said, "What goes around comes around, and I just want to help you, you look so cold." the rabbi got the taxi driver's business card and uses him whenever he is in New York. This is an example of human connection. Helping others-not for profit or gain-but because it is good. As we build social connections, we can discover the needs of others and help them. We can strive to serve them in our business. As we develop products and services, we need to tell others about them. This is what

marketing should be. Marketing is telling the world about our product and finding the people most likely to benefit from it. It should not harass or entrap a person into buying. A Christian marketer should have the needs of the customer in mind and be eager to serve. We should be grateful for all the products at our disposal. Without marketing, we would not know a product or service existed that we want or need. The Internet has many evils, but there are good things it has brought to the world. One of them is marketing. The ease of finding something you want is amazing! It is easy for a beginning business to market itself on the internet. Marketing through the internet has helped many budding businesses. Marketing done with a Christian mindset is a blessing to the world.

Before you market an idea, you need to know if there is a desire in the market for it and if there are already similar products or services out there that do the same thing. How do you know if your idea will work? This is market research.

"Failure to do market research before you begin a business venture or during its operation is like driving a car from Texas to New York without a map or street signs," says William Bill of Wealth Design Group LLC in Houston. "You have to know which direction to travel and how fast to go. A good market research plan indicates where and who your customers are. It will also tell you when they are most likely and willing to purchase your goods or use your services."

Steve Jobs when asked if he did market research said, "No, because people don't know what they want until we show them."

Above are two entirely different ideas on market research. I think the difference is the familiarity of the product to the public. If it is an entirely new invention, the public may not know how much they will want it so it is difficult to do market research. If it is something similar to products and services that already exist, it is easier to do market research.

Henry Ford famously said, "If I had asked people what they wanted, they would have said 'faster horses.'" Ford saw a need, he was able to see how beneficial the automobile would be, even if people didn't see it at first. What your customers think they want may not be what they really need. It takes a lot of thought and observation of people to figure out their true needs. Steve Jobs came up with an intuitive operating system for computers. No one had done it before. He thought about how people would naturally use the system-beautiful and intuitive. If you are inventing something the world has never seen, it is more difficult to do market research. Sometimes you need to go with your gut like a pioneer.

That said, there definitely is a time and place for market research. Lori Greiner invented a jewelry organizer after watching her mother constantly struggle to find the piece she wanted in her jewelry box. Before she took it to the marketplace, she went to malls and places where people gather. She, set up table and showed her prototype to people and asked their opinion. She asked many questions, "Do you like this? Would you buy it? What do you not like about it, What would you improve?" She was able to get valuable feedback and improve her product before she started manufacturing. Lori also saw other women had the same problem organizing their jewelry and that

her product was wanted and needed. She knew there was a good probability that her product would be successful and she went to the next step.

#### Types of Market Research

#### Primary Research

The goal of primary research is to find information by studying current sales and their effectiveness. It also looks at the competition to learn from what they are doing. Primary research can be done by the following:

- Interviews (either by telephone or face-to-face)
- Surveys (online or by mail)
- Questionnaires (online or by mail)
- Focus groups gathering a sampling of potential clients or customers and getting their direct feedback

#### Secondary Research

With secondary research you are figuring out who your competitors are, assessing standards and identifying who are your ideal customers.

Nowadays, technology makes market research so much easier. Go online and ask people! Most are willing to give you their opinion. Going door to door, doing surveys at the mall are great, it is good to see people face to face. However, don't hesitate to use social media to get information.

## **DAY TWENTY-TWO**

## Lesson - Marketing Techniques

There is a story about a young boy who had to sell candles to raise money for an organization he belonged to. He went door to door asking people if they wanted to buy his overpriced candle. No one bought. An idea sprang to his mind. At the next door, he said, "Would you like to give a five-dollar donation to (whatever organization it was)? I will give you this candle as a thank you for donating." The customer bought it. Instead of feeling like they were being ripped off with an overpriced candle, they were donating to a good cause and getting a candle as a thank you. As the point was indeed to raise money for the organization, doing it this way was brilliant. He went on to sell more candles than anyone else! Perception is important and how you come across when selling can make a big difference.

My husband has a couple companies. One is a lawn maintenance company. He was trying to figure out a good marketing plan to find more customers. He asked people at our Bible study if they would call to get an estimate if they found a flyer on their door. They said no because they weren't sure if they could afford it and they wouldn't want to be bothered or pressured to hire us. "What about a brochure that says the first cut is twenty dollars and we will leave an estimate at your door for you to call us if you want to hire us on a weekly basis?" asked my husband. They agreed that they were more likely to do that. The price was good, they didn't feel like they would be taking advantage of us and they wouldn't be pressured. This strategy worked amazingly well. We hung the flyer on houses that we were willing to do for that amount. We were able to mow the lawn and get an accurate estimate. Our workers were able to figure out the estimate and leave it at the door so we didn't need to send our manager to do estimates. We were able to grow our company quickly and efficiently. It turned out to be a great system and marketing plan.

There are many ways to market a product or service. Below we will discuss a few of the basic ones.

#### Word of Mouth

This is probably one of the simplest forms of marketing, but don't underestimate it! Many businesses have skyrocketed from word of mouth. If you have a great in demand product, your customer base can grow quickly through word of mouth. It can also work in reverse. If you fail your customer or give them a sub-par product, word of mouth can quickly ruin you.

#### Social Media and the Internet

This is one of the cheapest forms of marketing. Fairly easy and inexpensive, social media has been the catalyst for many a new business to succeed. It can be very useful for getting your service or product to the public. It takes skill and practice to figure out a strategy that will work. In these days, if you don't have a website for your product or service, it is likely that you are losing potential customers.

Especially if you are in the hospitality business. Hotels.com, Expedia, Travelocity, all depend highly on the internet. Many a business has had phenomenal results using this method.

#### Mailers-postcards, Flyers, and Newspaper ads

Because of the internet, this form of advertising is being used less and less. However, it is still useful in some areas. It worked great for my husband's business. Fast food delivery services also have success with them. Politicians are constantly sending mailers before an election. Grocery stores place huge ads showing what is on sale this week.

#### Networking

Sharing with others can be an excellent form of marketing. There are business clubs where business owners meet to share what they do so they can refer their clients to each other. An owner who cuts grass will give his business card to a real estate agent who may recommend him to her client when they move into a new home. He may reciprocate by referring someone he knows who wants to sell or buy their house to the agent. Always be ready to tell others what it is that you do. Be excited about it and show an interest in what they do. I would like to share a passage from the book "Thou Shalt Prosper" which illustrates this well.

"One of the first questions that new acquaintances ask one another is 'What do you do?' or 'What field are you in?' You need to be able to answer that question with no more than about 20 seconds of description. What is more, you need to answer that question in a way that sounds absolutely fascinating and that almost compels your interlocutor to ask further questions. Now if your answer is nothing more than 'Oh, I work for the Acme ball bearing company,' you have squandered a potential wealth-producing opportunity. You have told me nothing really interesting about yourself. What do you do for Acme? Are you the chairman? Are you in sales, production, or accounting? Now had you smiled broadly and said, 'Oh, I show manufacturers, chiefly the Acme company, how to produce the smoothest, shiniest, hardest little spheres in the whole universe.' you might well have fascinated me. Apart from anything else, people with expressive faces who are really passionate about something are just more fun to interact with. If all you can tell me is that you work for someone else and are at his beck and call, frankly, I'd rather speak with him. He sounds more interesting than you. So, no matter how you serve your fellow humans, think of yourself as doing something fascinating; see yourself in business, rather than merely being something."

Always be ready to share what you do with others and be interested in what they do. The networking method works best if each person genuinely wants to help the other and isn't this the biblical way? I believe this is one of the most loving forms of marketing-interacting with and helping one another.

#### Sales Calls

This is probably the least favorite marketing technique by those who make the calls and those who receive them. When I was young, I got a job in a call center. I lasted two days. It was awful having people hang up on me all day long. I'm sure I was not good at it, but I didn't have the personality for it either. I think the company might have done better with mailers (those were the days before the internet).

It doesn't have to be that way though. Today my daughter is making calls to our customers inviting them to a conference we are having. She is asking them if she can send them information on the conference. This is very non-confrontational. They are merely agreeing to receiving an email about the conference. We are hoping the call will draw attention to the email and they will read it to see if it would be something they would like to do.

There is a place for sales calls, but it takes a lot of finesse to formulate a sales call that will not be too intrusive.

#### Commercials and TV infomercials

Millions of advertising dollars are spent on commercials and infomercials. They are very effective and a great way to get your information out to millions of people at once. However, they are extremely expensive. Don't even think about using this method if your product or service isn't appealing to a wide range of people. It would not be worth it for us to advertise our software company on TV because we sell to a small section of the population. You can go bankrupt quickly using this method. Infomercials may be willing to advertise your product for free on their show, but you have to have a large amount of product ready to ship. If your product doesn't sell well, you can be stuck with a lot of inventory, if you went in debt to produce it- you could be in trouble.

While you may be tempted to ignore commercials, next time take a closer look. What strategy are they using to get you to buy? Are they using the bandwagon strategy-everyone has one so you should too? Are they telling you that you will save money? Are they appealing to your comfort or appetite? Is timesaving their strategy?

There are many ways to market and reading some good books on it is a good idea if you are going to start a business or sell a product. Remember-do your research!

#### Putting Yourself out There Marketing

Setting up a booth at a fair, going to a tradeshow, handing out samples at a mall-being where people are and telling them about your business can be a fruitful tool especially when starting out. Our lawn company went to community soccer games and set up a table giving away free water.

People love free stuff and it will help you to be remembered. Be polite and friendly-not pushy or desperate.

These are just a few basic ways to market. There are many books on marketing and you can get a college degree just on marketing. Figuring out how to market and what works well is one of the many fascinating aspects of running a business.

Assignment -					
Can you think of other	ways to market? V	Write down your	own marketing i	dea.	
Get out your dictionary	and define the fo	llowing:			
	and define the fo	llowing:			
	and define the fo	llowing:			
Get out your dictionary nterlocutor	and define the fo	llowing:			
	and define the fo	llowing:			
nterlocutor	and define the fo	llowing:			
nterlocutor	and define the fo	llowing:			

## DAY TWENTY—THREE

## Lesson - Asa Candler

Ever heard of Asa Candler? He perfected the art of marketing and used it to his advantage like no one before him. What did he market? Coca-Cola!

Read this lesson on Asa Candler reprinted from this website: https://www.inc.com/30years/articles/asa-candler.html

#### How Asa Candler built Coca-Cola, by Amy Gunderson

A master marketer, he grew Coca-Cola into a global giant by lavishing free samples on pharmacists and consumers, securing the earliest celebrity endorsements, and, yes, zealously guarding that secret formula.

The power of advertising is ubiquitous today, but Asa Candler was among the earliest entrepreneurs to aggressively use it. Candler wasn't an inventor; he didn't come up with a great company name or even a distinctive logo. Rather his greatest achievement was as a marketer. When he purchased control of Coca-Cola, it was a fledgling five-cent soda fountain drink that only sold about nine glasses a day in its first year on the market.

Under Candler's watch, Coca-Cola's advertising budget grew from \$100,000 in 1901 to \$1 million in 1911. The Coca-Cola name was plastered on everything—calendars, clocks, fans, and even urns. Pharmacists selling the drink had apothecary scales emblazoned with the name. A team of traveling Coca-Cola syrup salesmen was sent out to ensure that pharmacists were mixing the beverage correctly with carbonated water, and that their stores were properly adorned with Coca-Cola logos and signs. Candler even contracted actress and singer Hilda Clark to be the face of Coca-Cola,

initiating one of the first-ever celebrity endorsements.

Early ads for the beverage said it was "exhilarating and invigorating," while a 1905 slogan proclaimed that "Coca-Cola Revives and Sustains." The company soon backed off from any claims of health benefits -- after all, the real market aim was getting perfectly healthy people to drink it too. A 1906 slogan touted Coca-Cola as "The Great National Temperance Beverage," marketing it as an alternative to alcoholic drinks in a country that would soon head into prohibition.

Candler was the ultimate promoter. He gave away coupons for a free glass of Coca-Cola and offered pharmacists who were reluctant to sell the drink the first barrel of syrup for free. Those same pharmacists quickly returned as paying retailers when they saw all the coupon-wielding customers wandering in.

Candler was born in 1851 and worked as a pharmacist before buying Coca-Cola from John Stith Pemberton, the inventor of the sweet syrup that serves as the base for the drink. By 1891, Candler had purchased the entire company for just \$2,300, the equivalent of about \$54,400 today. While the Coca-Cola name spread, the company added syrup manufacturing plants in Dallas, Chicago, and Los Angeles, in addition to its home base in Atlanta. In the early 1890s, Coca-Cola was purely a soda fountain drink; it wasn't until a retailer in Vicksburg, Miss. started bottling the drink that it became portable. Despite Candler's marketing acumen, he wasn't convinced that bottling the beverage was the way to go. He sold the exclusive rights to bottle Coca-Cola in 1899 to two guys in Tennessee for about a dollar.

By 1906 the drink was being bottled in the U.S and overseas, and most of the globe was drinking Coca-Cola long before the company came up with the catchphrase to "Buy the World a Coke." In 1919, the Chandler family stake in the company was

acquired for around \$25 million by an investor group led by Ernest Woodruff.

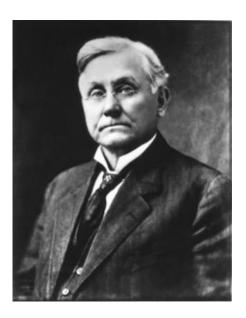
Candler resigned from the company in 1916 and became mayor of Atlanta. He was also an active philanthropist until his death in 1929.

Throughout his career, Candler vigorously pursued copy-cat drinks in order to maintain the integrity of the brand, a mission that continues today. The secret formula for Coca-Cola reportedly resides in a vault in an Atlanta bank and, in 2006, a scheme to sell company secrets to Pepsi landed three employees in jail.

Coca Cola has been around a long time! In 1889, Asa Candler put a full page ad in *The Atlanta Journal* declaring his drink to be "Delicious. Refreshing Exhilarating. Invigorating." While I don't advocate drinking sugary drinks, Asa Candler is a great example of a master at marketing. He marketed in ways no one had thought of before. I don't think there are many people in the world who have not heard of Coca Cola!

# Answer the following What do you find most interesting about Mr. Candler? List some of his marketing techniques.

# **SUMMARY: ASA CANDLER**



1851-1929

Asa Sanders used a recipe for caramel coloring, flavoring and fizzy water to create the world's most popular drink through marketing! A genius in advertising, he used celebrity ads, free sample coupons, incentives and more. He plastered Coca-Cola ads on everything he could! No one at the time came close to the using the marketing skills he had and his techniques are used all over the world today.

Asa was a philanthropist and donated money to the Methodist Emory University as well as other causes. At the end of his life, he gave most of his money away keeping only enough for his own needs. A remarkable man.

## Lesson to Learn

Be creative! Don't be afraid to try new ideas. When you have a challenge to solve, dig deep and really think about it and study it to come up with innovative ways to solve it. Enjoy your work and use your abundance to help others.

# **DAY TWENTY—FOUR**

## Lesson - Product Analysis

We use products every day! Think about the things you use every day from the time you wake up to the time you go to bed. Are these things made well? Could they be improved? Do you have a need that no one has fulfilled yet? Pick a product that you use every day (example-a toothbrush) and research it answering the following questions.

1. How many people use this product every day?
2. How many are sold in the United States every day?
3. Look up a company that makes this product and find out how much profit they make a year on this product.
4. What are some ways that they market this product?

# DAY TWENTY-FIVE

Technology is increasing at an amazing pace. What is the newest form of marketing used today?
What ideas for marketing do you think the future holds?
Do you think that one day our lives will be so computerized-sensors collecting data and seeing when we run out of things and ordering automatically-that we will have no need of marketing?
Why do you think so, or why not? Do you think this would this be good for business?

#### Week Five Teacher Check

Read answers to questions from lessons. They read a lesson on Asa Candler so you may like to ask who he was. Look over worksheet on Day Twenty-five. Discuss ideas on how technology has affected marketing.

# DAY TWENTY-SIX

## Lesson - Kinds of Financing "Where does the Money Come From?"

So, you want to start a business. How do you begin? You have an idea, plan or product. Where do you come up with the money to finance it?

Debt is interesting. The Bible says to "Owe no man anything" Does this mean we should never borrow? The Bible talks about not keeping the coat of someone overnight that was used as collateral. This means he borrowed something. The Israelites were told not to charge interest (this may have meant high interest-it is up for debate). This means that they could borrow, just not with interest. "The borrower is slave to the lender" Jewish people today lend money, in fact, many have started banks.

I believe that the Bible allows a person to borrow, but the borrower must keep the terms of the agreement and make the payments back in the arranged time. The interest rate must not be exorbitant. There should be mercy from the lender if the borrower needs more time to repay. Treat each other with love and concern.

I think that it is best to keep out of debt and to always have an emergency fund-enough money saved for your company to run for 3-6 months. This is very cautious. Most companies have a lot of debt. Our company has no debt and it has saved us more than once.

My nephew, James, was ten when he wanted to go on a mission trip to Mexico. It cost a lot of money and he didn't have it. He borrowed someone's lawn mower and went around the neighborhood mowing lawns. His marketing plan was to tell the potential customer that he was trying to raise money for a mission trip. James was very engaging and energetic, along with being very cute. People were eager to help him out. He paid for his trip and kept working to buy his own mower. Eventually, he hired someone to do the lawns so he could go do something else. It is amazing what you can do when you have a mind to do it.

Right now, if you are young and living at home with no mortgage to pay, bills to handle, taxes to pay, you have the opportunity to save a lot. If you start saving now and invest, if you can have a good bit of money by the time you are ready to enact your big idea.

What are some jobs kids can do? Babysitting, dog washing, dog walking, cleaning windows, making crafts to sell at craft fairs, selling lemonade, mowing lawns, selling baked goods, making soap, selling internet services and selling garden produce are just a few ideas. Your imagination can take you far.

In the book, "The Richest Kids in America" written by Mark Hanson, there is a boy named Cameron. When he was nine years old he began a printing business. He sold stationary and greeting cards. At twelve he started selling Beanie Babies-little stuffed animals. By the time he was thirteen, he had earned \$50,000 in profit! At fifteen he launched an online advertising company with some friends. After that, he got into web design and other businesses. He went to college running his own business all the while. I highly recommend this book for inspiration and examples of what kids can do when they put their mind to it. Cameron slowly built up his business, financing it himself. This is a great way to grow a business.

You need to look around, be with people, be observant and just start something! Even if you don't make money, you will learn a lot by doing. Ikea founder said-"the only time you don't make mistakes is when you are sleeping" Only active people make mistakes, learn from them and move on to succeed.

Below are a few of the different ways that people finance their business.

## Methods of Financing a business

- 1. Work, and save and invest as you have the money. Grow your business slowly. This one is my favorites. It just seems like the safest. As you grow slowly, you can learn as you go and errors are hopefully smaller and corrected faster.
- 2. Sell stock. You can always offer stock to investors. They will be part of the risk-if you make money, they make money, if you lose, they lose. Not many people are willing to invest in small start ups. Being clear about how dividends will be distributed if there is a profit helps to gain their trust. Be careful not to sell more than 50% if you want to maintain ownership and control.
- 3. Partners or investors-be careful of non-Christian partnerships or 50-50 partnerships. Someone needs to be the final authority when there is a disagreement. Be sure you have a way to dissolve them if necessary. It should be in the contract. You might think you will get along fine, but things happen and it is good to have a clear plan of how to part ways before you even begin. You may not want to partner with a non-believer or an angry man. While

there can be many pitfalls, experienced investors can bring a lot to your business. Make sure you find the right one.

- 4. Borrow- a banker can be your best friend, but be careful not to borrow more than you can comfortably pay back. You can also borrow from people you know like your parents or siblings...however, be careful! This has ruined many relationships! Don't borrow if you don't have a good business plan that you are fairly certain will work. Remember-the borrower is slave to the lender. The Bible gives many warnings about debt.
- 5. Inheritance-If you already received an inheritance-that's great! Don't squander it and use it wisely. The Bible says that riches which are gotten easily "make themselves wings." In other words, they are spent quickly. It is easy to spend money that you didn't work for because you don't realize the value behind it. Remember- money represents work.
- 6. Venture Capital-sometimes called "vulture capital." These are investors looking for great ideas to invest in. They often offer lots of money, but want a lot of control. Be careful that they don't take your business and run away with it! There are some success stories, but be wise and do your due diligence!

ev p.a	is your favorite and wh		
an you think of ar	ny other ways?		

# **DAY 27-30**

## Lesson - Kinds of Financing "Where does the Money Come From?"

Write a paper about the different ways to finance your business. What are the pros and cons of each one? Which ones seem more biblical? Do any seem unbiblical? Does the Bible warn about any of these ways of financing? Use Bible verses to support your views. Use three different sources and put the references at the end of the paper. You have three days to complete this assignment. The final draft should be edited and typed. Attach it to your notebook if you are doing this as a school project. It should be three pages long.

#### **Teacher Check**

Check to see if worksheet is filled out from Day 26. Read your student's paper about financing. This should be a thorough paper describing the different kinds of financing and the pros and cons of each one. It should also include what the Bible says about them. See the worksheet from Day twenty-six to see a list of the different kinds of financing to help you correct it. If you are doing this for credit in a curriculum, this should be a paper that should be edited, typed and well written for the level of the student's grade. It should have three references cited at the end of the paper. For more details on this assignment, see lesson twenty-seven to thirty described above.

## **DAY THIRTY-ONE**

## Lesson - Business Biography, J.P. Morgan

Have you ever played Monopoly? The little man on the cards with the top hat is said to be modeled after J.P. Morgan! Who was J.P. Morgan? One of the most prolific investors of our time. America would not be what it is today without J.P. Morgan!

What if you have a big idea and no money? You need an investor or banker to help you. Through the 1890-1913's major corporations were organized or their securities underwritten (like insurance), in whole or part by J.P. Morgan and Co. Many a business deal has been made during a golf game. During a golf game with Andrew Carnegie, J.P. Morgan bought Carnegie Steel for 487 million! He renamed it U.S. Steel. The deal was made without lawyers or a contract! You can do business quickly when there is a trust between parties.

In 1907, there was a financial crisis in America. New York banks were failing and calling in loans from businesses. (Banks have the right to ask for the money they lent you at any time-kind of scary!) This would have crashed the U.S. economy. J.P. Morgan stepped up and **bailed out the government** saving the economy. Soon after this the Federal Reserve was formed. Imagine having enough money to save the economy!

A bit of trivia about Morgan is that his company owned the Titanic. He had his own private suite on it and was planning to sail, but cancelled! Wow.

- J.P. Morgan was the first in New York to electrify his home. He liked it so much that he invested in Edison. Without Morgan and others like him, it would have taken a lot longer to bring light to America.
- J.P. Morgan died while traveling abroad in Rome on March 31,1913 at 75 years of age. Flags flew on Wall Street at half-mast and the stock market closed for two hours when his body passed by. His estate was worth 68.3 million (up to 25 billion in today's dollars). His art collection was worth 50 million. He helped to establish the Metropolitan Museum of Art. There was a mineral named after him called morganite.

There is an interesting TV special on the History channel called "The Men who Built America." It is very informative and tells the good and bad about the men who did amazing things for America.

It is fascinating to me how God put together genius inventors like Edison, smart businessmen like Rockefeller, and savvy investors like Morgan to bring industry and inventions to America. God was at work increasing knowledge in the last days, just like the Bible says. It took a unique combination to bring about the mind-boggling innovations that have happened in just the last hundred years. I stand in awe.

d anything surprise you abou	ıt J.P. Morgan? What d	do you think about hin	1?	

# **SUMMARY: JP MORGAN**



1837-1913

J.P. Morgan was an American financier, banker, philanthropist and art collector who dominated corporal finance and industrial consolidation during his time. He was an incredibly successful venture capitalist He invested in many companies saving them from failure. He bought Carnegie Steel renaming it U.S. Steel. Morgan bailed out the U.S. government during the Panic of 1907. Morgan died in Rome, Italy in his sleep in 1913 at the age of 75, leaving his fortune and business to his son, John Pierpont "Jack" Morgan and bequeathing his mansion and large book collections to The Morgan Library & Museum in New York. His dedication to efficiency and modernization helped transform American business.

#### Lesson to Learn

Earning a living by investing in others and helping them to succeed can be very profitable if you know what and who to invest in.

# **DAY THIRTY-TWO**

Assignment -

## Lesson - Using time wisely

The book "\$100 Start Ups" by Chris Guillebeau talks about people who have started businesses with very little money. It is written more for adults, however, it shows that businesses can be started with very little money. Businesses start with an idea-often you have a problem and set out to find a solution. Perhaps you are creative and have a beautiful product to sell. Sometimes you see a need for a service and help fulfill it. Keep your eyes and mind open. There are opportunities everywhere. There are many time-wasting shows on television. However, there are also ones that teach about business. Next time you sit down to watch television, try watching a show about business instead.

Make a	a list of ten shows on Television that teach about business.
1.	
2.	
3.	
5.	
7.	
9.	

# **DAY THIRTY-THREE**

## Lesson - Business Ideas

Many businesses got their start with hard work and little money! Many of them saw a need and just started to fill it. Do you see any needs around you? Once you understand business, the possibilities are endless.

Assignment –					
Do you have an idea for a busi business that interests you.	ness? Write abou	t it below. If yo	u don't have a	an idea, write a	oout a

# **DAY THIRTY-FOUR**

## Lesson - Business Ideas

Have you ever watched Shark Tank? It is a great show for learning about business. The questions from the business men and women on the show really make you think. Ask your teacher if you can watch a show. Choose a show with a kid friendly product. You can learn a lot about business from this show.

# **DAY THIRTY-FIVE**

Assignment -	
Do you have an idea for an invention? Describe it in a paragraph. If you do not have an idea for an invention, make a list of what you think some characteristics of a good products are.	
	-
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	-
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#### **Teacher Check**

Ask about J.P. Morgan. Look over the writing assignments. Ask your student if they have any ideas for a business they would like to start. Discuss the Shark Tank episode that your student watched.

# **DAY THIRTY-SIX**

## Lesson - Business Biography

#### Madame C.J. Walker

Sarah Breedlove-later known as Madame C.J. Walker was the first American woman to become a millionaire. She not only overcame the prejudices against women at this time, but also the prejudice against African Americans! This-along with the hardships of her life-makes her a shining example of overcoming adversity with courage, intelligence, and hard work. A true and amazing success story.

Born in 1867, one of six children, Sarah was the first of the children in her family to be born free soon after the Emancipation Proclamation. She became an orphan at the tender age of seven. When she was ten she began work as a servant-it was a hard life and education was not easy to attain for African Americans at that time. At the age of fourteen she married and three years later had a daughter, Lelia. Her husband died and she remarried twice more, divorcing both husbands. She kept the name of her third husband and became known as Madame C.J. Walker.

Madame C.J. Walker, along with other African Americans, suffered from skin problems and hair loss. The soaps at the time contained lye and harsh ingredients that harmed delicate skin and hair. She began working for Annie Malone who sold hair products for African Americans. She learned about hair products from her and decided to produce her own line of hair products. She began selling her products from door to door, instructing women on how to care for their hair. Eventually, she opened a hair salon. As her business grew, she opened a beauty school for training her sales representatives, a laboratory for research, and a factory for manufacturing! She controlled the entire process-quite remarkable. She hired many women to fill the many positions available. By 1917, she had hired a force of 20,000 women! They expanded to the Caribbean going door to door and advertising in African American magazines and newspapers. A true entrepreneur who was skilled at every level of business including marketing. It is rare to find all these qualities in one person, but Madame Walker possessed many talents-invention, production, organization, marketing and sales.

She was also a mentor. C.J. Walker organized her company and taught her workers business skills. She formed state and local clubs and held one of the first national conferences for business women. She rewarded her top sales people and was generous in donating to charities.

In 1919, C.J. Walker died of kidney failure. She willed two thirds of her company's profits to go to charity. She was considered to be the first female self-made millionaire, although at the time her wealth did not quite reach a million. In today's dollars, however, she was worth around eight million when she died.

Assignment -	
C.J. Walker is an excellent example of hard work and self-education. She was generous and helped others to succeed as well. Read more about her in this article and list two reasons why you think she was successful: <a href="http://time.com/3641122/sarah-breedlove-walker/">http://time.com/3641122/sarah-breedlove-walker/</a>	
1	
2	

# **DAY THIRTY-SEVEN**

## Lesson - C.J. Walker Conclusion

	Assignment -
l	Write a paragraph to summarize what you learned about Madame C.J. Walker. What was so unique about her? What hardships did she overcome to succeed? What do you admire most about her?

# **SUMMARY: MADAM C.J. WALKER**



1867-1919

Sarah Walker was born to a family that had been freed from slavery just five years before her birth. She was born in a poor cabin, but died in her own mansion in one of the richest parts of New York City. Sarah started as a laundry woman, but wanted more for herself and her daughter so she found a recipe for hair products, used every penny she gained for advertising, and networked with other brilliant minds of her time to succeed. Her hard work and vision for helping African American women led to a company that helped many women across the world start their own companies and prosper in their own lives. Madam C.J. Walker was a brilliant networker, hard worker, and dedicated philanthropist to the African American needs. She donated thousands of dollars to universities, YMCA groups, anti lynching groups and individuals. Madam, as she liked to be called, had a strong drive to teach others to help themselves and helped hundreds throughout the world. Her efforts made her the richest African American woman of her time.

#### Lesson to Learn

Adversity can give inspiration to overcome, succeed and help others.

## **DAY THIRTY-EIGHT**

#### Lesson - Business Women of the Bible

From Rebekah, renown for her offer to water someone else's camels, to Lydia selling dye by the seaside-the Bible is filled with examples of incredible women. We see women in the Bible raising their families, ruling Israel, rescuing God's people, prophesying, supporting the brethren, serving, teaching and so much more. Historically, women have been repressed and held back, but Jesus shook the status quo when He actually spoke to a Samaritan woman (unheard of in that day). He gave women respect-gently reproaching Martha when she implied that women should not be learning but working in the kitchen. Women were the first to see Jesus risen from the grave and women played a crucial role in spreading the Gospel to all lands. Did you know that the Hebrew "ezer" in Genesis 2:18 is better translated "strength" than "helpmeet"? Look it up yourself. It should be translated to say "strength corresponding to him."

When we look at Proverbs 31, we see a strong woman who is not only running her household, but also managing servants, buying fields, planting vineyards, and selling merchandise-all relating to business. Besides this she is charitable, wise, kind and fashionable! Her children and husband love her. There is no doubt that God intends for women to be involved in business if they so choose. Women should be treated with respect and equality in the work place-remember this when you own your own business!

Assignment -		
Copy Proverbs 31:10-31		


## **DAY THIRTY-NINE**

#### Lesson - Sales-essential to business!

#### Sales-essential to business!

C.J. Walker used a sales technique similar to Avon, Mary Kay, and Tupperware. Many companies have succeeded using this format. While some companies reward their salespeople well, many do not. Selling is a skill that can be learned and if you plan to start a business, it is imperative that you learn how to sell or that you find someone who does.

Without sales, a business fails. However, knowing how much to invest in sales without going under is an art. "It takes money to make money" is a common saying in business. A business owner must do their best to monitor how much they are investing in sales and how effective that investing is. Many times, it does not have to do with how much you are spending, but if you are reaching the correct audience. With our own software business, when we first started our business' sales were painfully slow. We had no idea how to market software to lawn companies. This was before Facebook and social media. Then a magazine in the Green Industry (that is what the lawn maintenance industry is called) offered us a free ad. The day the ad hit the streets our phone started ringing off the hook! We are thankful to God for leading us in this path. Sales soared! Our company took off as customers were badly in need of software! We were an answer to their prayers-definitely a win-win situation for us and them. As you struggle to sell your product, research and try various ways to market it. Keep track of what works and what doesn't. If your product is useful and needed, you should be able to find a way to sell it. Remember to take advantage of social media. It is an inexpensive form of advertising that calls back to the simple word of mouth technique. If people like your product, they will tell others-simple as that. Continue to learn and educate yourself about the sales process and incorporate what you learn to help your business grow.

Go to the YouTube site below and listen to Zig Ziglar. He is a great salesman with great teaching skills. He has written many books and he has several YouTube videos on sales techniques. One is over two hours long! The one below is just four minutes and gives you a sample of his teaching. If you are interested in educating yourself on the many aspects of sales, consider buying one of his books or listening to his longer YouTube lessons. You can also google "YouTube Zig Ziglar sales training" to find the link below if you don't want to type the whole link in.

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Listen to the link above. What are five reasons someone will or won't buy from you?

1.	 	 
۷.		
3.	 	
4.		
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#### Lesson - A Successful Salesman

Salesmen have a reputation. Perhaps you have heard your parents quickly say, "Sorry, I'm not interested" and hang up the phone. Everyone dreads the knock on the door that opens to a salesman. We are on our guard when someone tries to sell us something. At times, we have good reason to be-there are many scams out there. But what if the product is good? What if it is something that would be really useful to you? How many people don't have Tupperware in their home? Salesmen really are important. They are the ones who tell the world about the wonderful products available. Without them, a business would have a hard time selling its products to us!


What makes a good salesman? Off the top of your head, write a couple of ideas below.

I hope you wrote down honesty. A salesman must be honest. If I detect dishonesty while talking to a salesperson, it is pretty much over for me. If I don't trust them, I don't want to do business with them.

Enthusiasm for their product is another characteristic of a good salesman. They must be excited and believe in their product. Their eyes should light up and their voice should convey confidence in the product.

They should be knowledgeable about all aspects of the product. I am really disappointed when I ask about a product and the salesman does not know the answer. How can I trust them if they don't even know what they are selling?

A salesman must not sell me something I don't need. They need to know me well enough to be able to tell that I could use the product or I will lose trust. A person selling me a fancy camera is not going to get very far and is wasting both our time. If you want to sell something, you need to target people who have a real interest in the product you are selling.

You need to have a product that you believe in and which is useful to society. There is a lot of junk out there. It is a waste of resources. There are evil products that wreak havoc on a person's mind and body. There are products that are not worth the price. There are products of poor quality. Don't sell these. Sell something you can believe in.

Caring about your customer is paramount in selling. Otherwise, you are just bothering people. You need to genuinely want to help people. People are fascinating. The same person can be totally different from day to day. They have multitudes of interests and desires. You never know what a person is going through. They may be going through a horrible time and a happy chat with someone can lift their spirit and brighten their day. A salesman's job is one of the most fascinating because they are dealing with people and people are unique and ever changing. A salesman needs to care about people and connect with them. This is an art and a gift-to care, really care. There may be times when a salesman is selling something, and realizes that the person really just needs a listening ear. Remember to love the person in front of you. A salesman should not try to sell a product to someone who cannot afford it or does not need it. He should never rip anyone off. Developing relationships with people, finding out what they need and providing it for them in a caring way is what the world needs in a salesman.

Assignment - Did you mention any of these qualities when you wrote your ideas down? Can you think of anymore? Write them below.

#### **Teacher Check**

Look over the paragraph on Madame C.J. Walker. Check the answers to the Zig Ziglar presentation. Check that they copied Proverbs 31:12-31 from lesson thirty-eight.

# **DAY FORTY-ONE**

#### Lesson - Systems

Much time and energy has been spent in businesses in order to fine tune operations-both in manufacturing and office management. They know that the smoother their systems run, the more profitable they will be. The conveyor belt was an early attempt at this. Nowadays, companies are more likely to have different stations with the product brought to each one, perhaps on a cart. Studying how different businesses run their operations can help you to streamline yours.

My husband developed his own knowledge system out of frustration. Employees would often come to him asking him the same question over and over again. It would take months to train a new software support person. One day, he decided to solve his dilemma. He shut his office door and concentrated. How does the mind work? How can he organize information? He came up with a software product called Know-it-All. It is a personal database system that you make your own by attaching keywords to information. When an employee had a question, my husband would put the answer in Know-it-all and attach some keywords to it. The next time the employee asked the same question, my husband would not answer it, but instead he would tell him to go look in Know-it-all. He was able to save all kinds of information in Know-it-all--contact information, lessons he taught, instructions, answers to customer's questions, links to websites, passwords, articles...everything he wanted to remember. He just put his own keywords in and he could find any document, information or-slide show he wanted. Soon he could hire a new support person, sit him down, show him how to use Know-it-all and in a couple of hours he would be useful! It was amazing. We got much more work done with fewer people. My husband loves the book "E-Myth" by Michael Gerber. With Knowit-all, he was able to put the suggestions in the book to practical use. Now our company runs smoothly. My husband is able to travel and do other things knowing that his company is running smoothly and questions are answered. Find a system you can use and you will see the difference it can make

Japan developed a system of manufacturing to eliminate waste and improve the flow of production. The term "lean manufacturing" was coined by John Krafcik in his thesis paper on manufacturing. The process is now used by many manufacturing companies in the United States.

If you are ever in the position of manufacturing a product, you will definitely want to study this system to improve your profitability and reduce waste.

Assignme	nt -		
Answer the follo use?	wing questions below. How	do you organize your info	rmation? How easy is it to

# **DAY FORTY-TWO**

#### Lesson - John Willard Marriot

At a young age, John Marriott was taught to be hardworking and diligent. When he was only fourteen, he was given the job of overseeing the transport of 3,000 sheep on a railroad car. When he was nineteen, he went to do mission work (as a Mormon every young man was required to do two years) in New England. On his way home, he stopped to see Washington D.C. It was a sweltering day and he noticed that the few lemonade carts would sell out immediately. He saw a wide-open opportunity to serve a need for crowds of people. He bought an A&W Franchise. I'm sure this taught

him a lot about systems and how to run a restaurant. It only had nine stools, but it was the start that led him to an empire of restaurants, airline food service and hotels.

Marriott was obsessive about quality and over the years as other hotel chains floundered on their quality, Marriott was able to maintain high respectability in this field. Even when he owned hundreds of restaurants and hotels, he personally made a point to inspect each one **four times a year!** 

He was also very careful to make his employees happy. If they were sick, he would visit them, if they were in trouble, he would help them. He believed happy employees made happy customers. As a result, his employees were loyal and dedicated to him-like a family.

There are several lessons to be learned from Mr. Marriott:

His eyes were opened to opportunity

He learned from a franchise system and went on to develop his own systems

He took advantage to expand where he saw good opportunities

He cared for his employees

He was constantly diligent to keep quality high

If you are interested in the hotel business, I encourage you to read more about him.

# **SUMMARY: JOHN MARRIOTT**



1900-1985

Marriott was an American entrepreneur and businessman. He was the founder of the Marriott Corporation, the parent company of one of the world's largest hospitality, hotel chains, and food services companies. The Marriott Company rose from a small root beer stand in Washington D.C. in 1927 to a chain of family restaurants by 1932, to its first motel in 1957. By the time he died, the Marriott Company operated 1,400 restaurants and 143 hotels and resorts worldwide, including two theme parks, earned USD \$4.5 billion in revenue annually with 154,600 employees. The company's interests even extended to a line of cruise ships and theme parks.

#### Lesson to Learn

You can start a business slowly from the ground up. Having systems in place can help a business run smoothly enabling it to grow. Treat your employees well-Mr. Marriott said, "if your employees are happy, your customers will be happy. Marriott maintained quality by diligent inspections.

## **DAY FORTY-THREE**

#### Lesson - Do you have a plan?

Some businesses get started naturally-someone asks you to babysit or walk their dog. They practically get handed to you. Others take more thought and planning. My husband was asked for advice from a man who had started a business in roasting coffee. He had invested a substantial amount of money in the coffee beans and a roaster. But there was a huge problem. He had no customers! He had worked hard on figuring out how to buy and how to roast coffee, he had invested in the best equipment, but he had not figured out who he was going to sell it to!

There is much to think about when starting a business. It may seem overwhelming to you. One road that many take is buying a franchise. Franchises can be great for teaching you how to run a business. They train you on the systems they have developed and give you oversight. Often, they supply you with materials to advertise and other inventory you may need. Some franchises are extremely expensive, but others are quite reasonable.

There are many kinds of franchises-not just restaurants. Huge conventions exist where you can go to find out about franchises. They have classes to take to learn about how to start a franchise or how to buy one. New York and Dallas have had very large conventions. It is informative to walk around and just see all the different franchises that exist. I went and was surprised to see how many kinds of franchises there were. If you become interested in buying a franchise, be sure to do your due diligence. You need to study the numbers and see if what they are telling you is true. Look at their accounts. Talk to others who have bought into the franchise. Research the company. What does their social media advertising look like? What do others say about them? Try to work and save up the money needed to buy the franchise so if it fails or struggles you will not be in debt.

# Assignment -Go online and research franchises. Answer the following: Name some of the different kinds of franchises. Look at one of the franchises you found. How much does it cost to buy this franchise? What qualifications do you need to buy into this franchise? Do you find it appealing to buy into a franchise or would you rather start your own business? Why?

## **DAY FORTY-FOUR**

#### Lesson - Scalability

Scalability is the potential to grow your company. I have talked a lot about systems. If you have good systems in place so that your company can run smoothly and efficiently even if you are not there, you are in a good position to grow. In order to grow your company, you should have a system for customer service, dealing with vendors, managing employees, financial processes, marketing system, sales system, and a knowledge base system to keep track of information. Depending on the kind of company you have, the systems you need will vary. Are they easy to access? Does everyone know where to find information? Are there training tools to help educate? It can take a lot of time to set up systems, and it can seem like they don't do much when your business is small, however, if you want to be able to grow or have others manage your business, the time is well spent to develop systems that work. A business that has well run systems is MUCH easier to sell should you ever decide to. It is imperative to have a good accounting system so that you can easily see if you are making money or losing money!

Some businesses scale more easily than others. If you are an artist, selling your paintings one by one, it may be hard-though not impossible-to scale. You may like having a small business that provides plenty, you may not have a desire to grow. It is your decision how big you want your business to get. Even so, having systems to manage your business is helpful and saves you time.

We have seen how Edison, Marriott, Madame C.J. Walker, and Asa Candler grew their businesses. There is much to learn from others. Study those who have gone before, learn from their mistakes. Ask questions, read books. Try and fail and learn from your mistakes. The best way to learn is by doing. Get into the adventure of business and see how you can add your talents to the service of the world.

#### **Teacher Check**

Look over the answers to the week's lessons. Ask your student what they think of franchises. Would they ever want to buy one or would they prefer starting their own business?

# **DAY FORTY-FIVE**

#### Lesson - Last Words

Life can be hard. Horrible things can happen. The Bible tells us that Satan is a roaring lion seeking whom he may devour. People can be toxic and evil. My mother left when I was five, I have had destructive people in my life. I had cancer twice (thankfully removed by surgery), and I have a rare disease. It can be easy to wonder how God can let evil reign. While we cannot understand everything, God does tell us that Adam had freedom to do as he wished. He chose to follow evil, bringing evil into the world for all mankind. Man is evil because he chose to be. However, there is a promise that God will redeem the world and those who want to live in Paradise with Him need only to believe in Jesus and ask for His Salvation. There is an end to the sin and sadness. There is a light-shining on the horizon. Persevere, God will help you. Read His Word, trust in Him and follow Him. There is no other Savior. No one compares to Him. Come, Lord Jesus.

#### Recommended Books

If you are interested in business, get one of the books below and start reading! If you need more credit for this course, you can read a book and write a review on it for credit. If you look up any of these books on Amazon, you will find many more similar to them.

#### For Young Readers:

#### The Go Giver

By Bob and Mann Burg. This is a book about generosity in business. It is in story form and teaches how to change your focus in business from getting to giving. If you did this course, you should have already read this book.

#### The Toothpaste Millionaire

By Jean Merrill. This is a fictional story about a young boy who starts a business. It illustrates some of the processes and pitfalls in developing a business. A fun read for younger students.

#### Common Sense Business for Kids

By Kathryn Daniels and Jane A. Williams and Ann M. Williams. This book teaches the basics of business.

#### Cheaper by the Dozen

This is a novel about an efficiency expert and how he raises his children. It is not technically about business, but you can still learn some things about organization. Also a fun book based on a real family.

#### For Older Readers:

The \$100 Startup: Reinvent the Way You Make a Living, Do What You Love, and Create a New Future

By Chris Guillebeau. This talks about different ways people have started their own businesses starting with very little money. Unfortunately, it has some colorful language in it, so get permission from your parents.

#### Thou Shalt Prosper: Ten Commandments for Making Money

By Rabbi Daniel Rapin It teaches about principles of business from the Bible. Very interesting, I recommend it highly.

# Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money that the Poor and Middle Class Do Not!

By Robert Kiyosaki This is a book tells the story of Robert Kiyosaki and how he became wealthy in real estate investing. It is a well-known and popular book. He sells a game to teach business principles. He teaches a lot about investments and obtaining assets.

#### Flip and Grow Rich: The Heart and Mind of Real Estate Investing

By Armando Montelongo. Armando has a TV program and a course about flipping houses. If you are interested in flipping houses, this is a good read to start educating yourself.

# Lawn Maintenance and the Beautiful Business: How to Start, Run, and Succeed in the Lawn Maintenance Business.

By Dave Tucker. If you are interested in starting a lawn maintenance business, this book is for you! It was written by my husband! Working in the lawn maintenance business and selling business software to thousands of lawn maintenance owners has given Dave much knowledge in the lawn maintenance business. He also wrote a book on piecework. They can be found on Amazon.

#### The Power of Habit: Why We Do What We Do in Life and Business

By Charles Duhigg. Very interesting book on the power of habits and how to make them work for you. It talks about using the power of habit to sell along with other interesting things to learn about people.

#### The Total Money Makeover

By Dave Ramsey. You need to know how to budget money before you can do anything. Dave Ramsey will teach you the basics of money management. His class on financial freedom is definitely worth taking if you ever have the opportunity. He has a national radio show. www.daveramsey.com. He is a Christian and teaches Biblical principles of money.

#### Who Moved my Cheese?

By Spencer Johnson. There is a version for teens and kids. This book is about seeing change as an exciting adventure-not a horrible trauma. God often brings good out of tragedy. While this is not a Christian book, it has a lot of truth to it and it is a fun read.

#### 7 Habits of Highly Effective People

By Stephen Covey. This is a best selling book about the habits you need to be highly effective! There is one for teenagers too!

#### Speed of Trust

By Stephen Covey Jr. Carnegie sold his steel company for billions with a handshake-no contracts or lawyers! This is a great book that talks about how trust between people can make business move better and faster.

#### One Minute Manager

By Kenneth Blanchard. How to manage quickly and effectively. A small book, but very good.