Handbook for Business

How long the good times can last?

With golden soil and wealth for toil Australia has experienced decades of growth and prosperity.

The question is, can these good times go on indefinitely? The short answer is, NO!

Research by Jim Nelson Black uncovered 10 warning signs of a nation in crisis (*), including:

1.	Increased lawlessness	2.	<u>Lack</u> of economic discipline

3. <u>Rising bureaucracy</u> 4. <u>Decline in education</u>

5. Weakened cultural foundations 6. <u>Loss</u> of respect for traditions

7. Increase in materialism 8. <u>Rise</u> in immorality

o. <u>Decay</u> of religious belief 10. Devaluing human life

Clearly ALL these factors now apply in Australia.

Individually, we have little impact on the national scene; but as followers of Jesus, there's a lot we can do as managers of His business including these 3 specific strategies for tough times:

- 1: **Get out of debt**: Or it will be like a millstone in a crisis. Also, check loan documents to see if you're in default and get it sorted if you are...or your family assets are at risk of seizure
- **2: Build a cash reserve**: So, you can pay bills on time and be in a position to help others or buy distressed assets
- 3: Review your business model: That is...
- ...Clarify your target customer and exactly what problem you solve for them; and...
- ...Don't fall into the discount trap; rather, create valuable product packages to offer customers.

My counsel for business owners:

According to those factors, it's obvious, Australia is in trouble! As God's servants don't assume good times roll on indefinitely...crisis times will come; those unprepared risk losing their assets.

HANDBOOK COUNSEL for today - Proverbs 22:3

Other Scriptures...

Psalm 11:3 - "If the foundations are destroyed, what can the righteous do"

Eccles. 3:15 - "That which has been is now, that which is to be has already been [i.e., cycles]"

Psalm 33:12 - "Blessed is the nation whose God is the LORD..."

1 Thess 5:3 - "...when they say, peace and safety...sudden destruction comes upon them..."

Proverbs 22:7 - "The rich rule over the poor, and the borrower is slave to the lender..."

Psalm 9:17 - "The wicked shall be turned into hell, and all the nations that forget God"

^{(*) &}quot;When Nations Die - 10 Warning Signs of a Nation on the Brink" Jim Nelson Black – 1994 Tyndale House Pub.

[&]quot;The prudent see danger and take refuge; the simple keep going and pay the penalty"