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Dan El Estates, Inc.
PETER DANIELS

Interview conducted on May 18, 2010
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I. GENERAL ENTREPRENEURSHIP QUESTIONS

1. At what age did you start your first entrepreneurial venture and what was it?

I was eight years old it was at the end of the Great Depression. I didn't get any pocket money and so I used to go to the parklands or what you would call woods and I would get broken branches from trees and saw them up. I had a little handcart and I would take the branches to houses and sell them for firewood. If I got enough wood together I would get sixpence (which is about five cents) and that would give me pocket money. I know it sounds crazy but it was a necessity for me at that time.

2. What originally motivated you to pursue entrepreneurship and what has maintained your ongoing entrepreneurial focus?

I was a bricklayer and I used to start work at four in the morning and finish at eight at night, working seven days a week. I had to do that to make a good living. I was always a hard worker. I didn't have any entrepreneurial pursuits—I just had to work hard to survive.

It wasn't until I came to Christ on May 25, 1959 that God put two dreams in my heart that really have never left. We were in abject poverty—we had to reach up to touch bottom. I came from a third generation welfare-recipient family. I have researched back 500 years and none of my family made a mark of any kind and here I was.

I came to Christ at a Billy Graham Crusade and I suddenly realized I was equal with all men before God. I thought, well, if I am equal with all men before God then I do not need to accept inequality with anyone because I was the son of a King. I didn't know how to behave or what to do. Fortunately an older man, Dr. Harold Steward, put his arm around me and for the next fifteen years for two and a half hours every Sunday morning, on my knees, he taught me about the Bible, faith and prayer. Here I was, an illiterate brick layer who had never passed a grade at school, suffered from acute dyslexia, and had problems in articulation and comprehension and what do you do when God puts a dream in your heart to see how much money one human being could give away in a lifetime. I mean it is stupid, it is crazy!

I bought three dictionaries. I sat pointing at words in dictionaries getting people to tell me what they meant and then I would check with two or three other people to make

sure the first one told me the truth. I went through those dictionaries frontwards and backwards. I then read 2,000 biographies. I then studied law, accounting, philosophy, theology, history, politics and economics without a tutor. I found that my mind was like a muscle that could be developed.

3. What individual(s) have been models of inspiration for you throughout your entrepreneurial career and in what way? [No need to mention a name, but rather was the person a close friend, uncle, co-worker, etc.]

In my early years I had no one to teach me. Who was interested in a skinny brick layer that couldn't articulate words and was a little bit crazy? I came from a bad background. I had four fathers and two mothers. My real mother ended up divorcing my father and then marrying his brother, and so my uncle became my father. So I came from this very terrible, terrible background. I also had dyslexia, which was undiagnosed at the time; they thought I had brain damage. I had absolutely no one to turn so I buried myself in books.

Later on I had some mentors, at least from a distance. I have a painting on my wall in my office called "Inspiration" and on that I have eight of the men who have inspired me during my life.

1. **W. CLEMENT STONE** – He did more for my life than anyone else outside of my own family. W. Clement Stone built the Combined Insurance Company of America. I never ever expected to meet him. I had read all his material. Years later I met him and we became firm friends for 20 years. He loved God. He was kind and he was truthful, and he stayed with the same wife and so on; that impressed me and I liked him very much.
2. **BILLY GRAHAM** - I spoke at a Crusade and I came to Christ through his ministry, which revolutionized my life.
3. **DR. NORMAN VINCENT PEALE** - I worked with him for 22 years on a friendship basis. He and his wife Ruth were very close friends of ours and he was the kindest man I ever met.
4. **DR. ROBERT SCHULLER** - I was on his board for 20 years; I helped build the Crystal Cathedral. I actually saved his ministry in Australia by raising the funds for it and I worked on his international board for 20 years.
5. **WINSTON CHURCHILL** - He is a man that revolutionized the English language He sent England into battle; we would be speaking in German or Japanese today if it wasn't for Winston Churchill. I have every book he has ever written. I have every book that has ever been written about him. I have his own voice telling me of all of his exploits.

6. **MARTIN LUTHER KING** - We know the King family reasonably well, and I have everything he has written. He wasn't a perfect man, but God uses imperfect people.

7. **DR. JOHN HAGGAI** – He founded the Haggai Institute of Advanced Leadership Training. I was involved with him for 14 years; I finally was Chairman of the Board. He has an institute in Singapore. We flew up to 65 world leaders at a time, like the Chief of Interpol, physicists and major-generals of armies. We would retrain them in leadership techniques, how to break a pre-occupational barrier and cross cultural communications in economics and politics.

8. **HAROLD STEWARD** – He was a returned medical missionary from Indonesia, and he is still alive today in his mid-90s. He taught me the Bible for 15 years, on my knees for 2 ½ hours every Sunday morning.

4. How has any formal education or training you have received (to whatever extent) been helpful? If so, in which way?

I didn't receive any in the beginning. I felt an absolute loss even with other people. I didn't know what to say, how to behave, and that is why I immersed myself in study. I didn't have a tutor.

When I wanted to become a Licensed Land Valuer, which is a four year university course, I couldn't put time aside for four years to go to university. Eight months before the exam I asked the licensing board if I could sit for it. They said I would never be able to pass it. I said, well, there is nothing to lose by trying. After being persistent and persistent they let me sit for the exam and I passed it.

Even today I study all the time. At 77 years of age I still feel that vacancy of not having had a proper education. I see my mind as a muscle that can be developed, and even today I am reading eight books at a time.

5. How many different business ventures have you started in the course of your entrepreneurial career?

Probably about 10; some of them are quite crazy.

6. What percentage of these business ventures do you estimate were financially successful?

In the beginning, none. I went broke three times and had creditors' meetings and so on. Although I had a lot of people angry with me because I couldn't pay my bills, they said this young fellow has never lied to us and I think if we let him go he will eventually pay it back, which I did, every one of them. So, probably, about 80% of my ventures were very successful.

II Entrepreneurial Questions Regarding Your Primary Business

7. In order to provide some context, please describe your Primary Business: what does the company do? Who does it sell to? What does it sell? What is your competitive advantage? What is the nature of your overall industry? [Some or all of this information can be provided via the Company's web site or printed material].

I had a full real estate company for about 20 years which bought sold real estate for clients and so on. I also used to buy distressed properties all over the place. We developed 12 of our own projects. I probably had the biggest real estate company in our state in Australia. We had big billboards and everything advertising our company. I would also go to Singapore and Hong Kong where I had offices and sell estate real estate and potential customers would be waiting for me to come. I also used my business to finance and to open doors for opportunities for Christian witness and so I am a biblically-based entrepreneur. I sold my real estate company 20 years ago.

During the development of my real estate business, I had already going an organization called the World Centre of Entrepreneurial Studies that is now the largest supplier of business material to churches in the world. My books are the most popular books in the whole of Russia. My books are available in five languages. I was in one part of Russia where two car loads of men had traveled for eight days from Siberia just to get their books signed. I thought that was crazy!

We also have a bullion bank. We own the only full reserve bullion bank since 1619, which was in Hamburg, and we print currencies. The Hamburg Bullion Bank is going to be one of the most important banks in the world. We print equity trade notes which has never been done before in history and with these equity trade notes you can cash them anywhere in the world because they have hand-beaten gold in the note, and even if you burned the note they are worth the same amount of money. We also do currency in coins for different nationalities and countries and so on. That is very responsible and very well accepted and we had to close it for nearly two months because we couldn't keep up with orders.

Of course we do quite a lot of consulting with companies. If a company is in trouble they might call me to come in and take over as Chairman of the Board and they pay me a lot of money to straighten them out. I go in, I might have to fire people, I might have to look for other people, I might have to change some of the basics of it and so we do quite a bit of that and we do quite a bit of economic guidance for major individual people who own corporations and so on and that really takes up all their time and on the side of that I also do an awful lot of Christian work.

8. How did you identify the opportunity that led to the setting up of your Primary Business?

We were very unusual. We did things that nobody else thought of. If we see opportunities that nobody has done anything for we just walk through the door. We just see so many

opportunities around and we just walk through the door and do it. The other thing is that we look at anything we do, whether it is a service or a product, and if it is not fully 40% better than anything else in the world we start again. So we have never had any competition we do not know what competition is like.

We see opportunities where people have never tried before. Even in the real estate business in Australia nobody ever thought to fly into Asia and meet people in Hong Kong and Singapore and then have evening meetings with investors and so on and show them real estate.

My head office for the real estate business was in South Australia. The real estate industry was forming a union to cut down the commission for salesmen. I objected to that so I formed a separate union, registered by the courts, and handed down by the courts, to give the salesmen more money and so they all wanted to come work for me then. So you see we see opportunities that other people never ever think of.

9. What were the critical elements you assessed before you decided to pursue the opportunity? (i.e. the competition? The market?)

Once again, we look for things no one else is doing. About 30 – 40 years ago Fiat Motors produced little bambino cars. I bought a heap of those and had mechanics working on them. I had a big wind up key placed on the top of each of these little bambino cars. Every property that we looked after, we had inspectors going around in these cars and inspecting them every month and sending an inspection notice to the owners of the property so that they knew we were looking after them properly. So if there were any problems and so on and so forth we would know. I was running around the place with signs on these cars and a key on the top that made them look like a wind up car. People were talking about it all the time. We never had any competition. We never ever opened on Sundays either, that was for family and the church. Whatever we do, we do things that have absolutely no competition. No one can do what we can do; we can move faster than anyone else and we have no debt.

10. How much time did it take from seeing the opportunity to the first day of operation?

It was only weeks as we move very fast. My wife says that I have an urgency factor. Newspapers have said about me that he expects everything to be done yesterday and has an uncanny way of making sure that it is.

11. If you had partners, who were they, and how did you find them? (i.e. family, friends, professional advisors, etc)

No, I did not have any partners, as I would have to carry them. I get so much done in such a short period of time on my own. I would have, and this is no exaggeration, 10,000 people in a year that would contact me from all around the world that would like to work with me

or for me, but I would have to carry them. They don't think fast enough, they can't move fast enough and they haven't got the contacts that I've got. People want to talk to me and so, no, I have never had a partner.

12. Did you have a business plan of any kind? [Or any kind of written plan]

You bet I did. Within three years after I came to Christ I worked out everything I had to have done by my 85th birthday. I carry that in my wallet everywhere I go, and I have an affirmation card that I repeat daily. Up to about twenty years ago I used to write myself a letter every week in regard to my goals and what I am supposed to do, and then I take one out that I written a year earlier, and find out where I lied to myself. I worked out a system of goal setting that is used right around the world today.

1. Define your goal. If you haven't got a goal, make finding a goal your goal.
2. Set out your strategy; if you can't measure it you can't manage it.
3. Plan out your problems. I have a lot of problems that I have overcome. I am absolutely colour-blind, but I used to sell ladies fashions. I have sold paint, and so on, but I remembered all the numbers on the swatches.
4. Build reserves. One of the reasons my own companies keep going all the time is because we have always have financial reserves; we never go to a bank. You also need mental reserves. People might not want to spend money on their brain, but it is the only thing someone can't take from you. Then we have friends reserve. Be nice to people on the way up since you meet the same people on the way down. Lastly, have a spiritual reserve because sometimes it is uphill all the way and nothing makes any sense anymore. You also need a personal relationship with the Savior,
5. Relate your goals to time frames; time is an opportunity looking for a cause.
6. Create a master plan to get the job done.
7. Do it now.

I wrote a book about this system called, *How to Reach your Life's Goals*. Bob Schuller mentioned this book on his program from the Crystal Cathedral. He interviewed me and said it was the most powerful book on goal setting. He said he personally learned more from it than any other book he had ever read in his life.

13. What kind of financing did you have?

I didn't need any financing. That is where a lot of people make a mistake. When I had lost everything, I found someone who had something to sell and I would sell it, make a commission on it and have bread on the table that night. I move fast, I get things done, and

selling is not mysterious. It is just telling the truth attractively, that's all. There is really nothing complicated about it. As long as you can ask the questions, you are in control, and if they ask the questions, they are in control, so you just smile at them and say, "Why did you ask that question?" You get back in control again. There is nothing complicated about it. So, there were times when I got mortgaged for a house, but primarily we finance ourselves and we keep financial reserves.

14. How much capital did it take?

I didn't require any capital at all when I started, because I ran my real estate company from home. I had money coming in after the first week. I have ability somehow to make money. For example, when I started manufacturing shoe polish if anyone ordered anything I would make them pay a major deposit and that financed me until the final amount came in. I always worked it that way and so I did not have enormous bills. Most people do not do that. The first thing they say now is "I got to get some money." Well, knowledge is capital. A lot of people do not understand that. The richest place in the world is not America, it is Africa. We have been sending money and goods into Africa for 200 years, yet they have got more bauxite, more oil, more gas, more arable land, and more water, more gold, more silver than anywhere else on the face of the earth. America is not the richest place in the world, it's Africa. America used its people; the people power is more important than money.

15. How long did it take to reach a positive cash-flow position?

As I mentioned earlier [Question #14 above], in a matter of a week we were bringing in cash.

16. If you did not have enough money at the time of the start, or at low points in the business cycle, what were some things you did in order to stretch your capital?

If things were going tough, people trusted me. I would tell them the truth and say, look, I cannot meet this obligation at the moment and would you wait a while. I will definitely meet it, but I just cannot do so at the moment. I would just tell people the truth and nobody suffered. Everyone wanted to do business with us. We were the best payers that you could get. So I never had those problems.

I think you manufacture some of those problems by believing you have a finance problem when in fact you have a marketing problem. I was talking to someone the other day and they said they needed \$4 million. I said, "No, you do not need \$4 million." They said, "Yes, we do." I said, "If you had twice the number of clients you got would you have a need then?" They said, "No." I said, "Well, you do not have a finance problem, you have a marketing problem."

17. What did you perceive to be the strengths (up to 3) of your venture?

My strength right around is to under commit and over perform. If I say it is going to be

done Wednesday, it will be done Tuesday. It will be done better than I said it would and you will be happy. You will be very happy. That is my greatest strength.

I have an urgency factor, too. It must be done now. Do not hang around. I think there is an eleventh commandment: "Do not kid thyself." I am very tough on myself. My wife was at a function not very long ago and she was behind a couple of men and I had just given a lecture and one guy said to the other "Boy, he'd be tough." My wife tapped him on the shoulder and said, "He is my husband, and he is tough on himself, but I have never seen him tough on anyone else."

18. What did you perceive to be the weaknesses (up to 3) of your venture?

Me. I am the weakness. Every morning I look in the mirror and I see myself shaving. I look at this idiot looking back at me and realize I am my biggest weakness. Everyone looks for excuses; we are our biggest weakness. We do not realize that God is committed to our development and God wants the best for us. We keep making excuses and we do not stretch our mind enough. We do not look for alternatives. There are so many more things that we could do. Let me give you an illustration. Recently I was with someone and they were financially stretched and they needed \$1 million. I said, "Would you be able to raise \$1 million this year? He said, No." I said, "OK, imagine your wife and children are on the other side. You love them don't you?" He said, "Yes." I said, "What if we put someone on this side with a submachine gun and aimed it at your wife and children, and say if you do not raise \$1 million this year we are going to kill your family. Would you raise it then?" He said, "Of course, I would do it in three months." I said, "You have the ability to do it. What you are not prepared to do is to endure the pain of bringing it to the surface." That's pretty heavy stuff and, of course, he raised the money. I think we deal in a lot of theory; the real essence is to get the job done.

19. What was your most satisfying accomplishment or event?

The most beautiful painting has never been painted, the biggest invention has never been invented and the greatest deal has never been done. I am never satisfied. I am content, but I am not satisfied.

In terms of the real estate business it was too easy. I was not even stretched. It takes a lot to stretch me and I feel as though that was kid stuff.

I have six honorary doctorates, I have three ambassadorships, I put on the greatest Christian crusade in Australia's history single-handedly and financed it, I have spoken at over 1,000 seminars in 28 countries—all free of charge at churches to raise the awareness of Christians needing to earn some decent money. I am sick of Christians being broke. I have so many other things to do. I have the "Gabriel Call" which over the next 20 years, God willing, will pull together 1 million corporations and we will be able to move them around the world 5 or 10,000 at a time to countries and change the economy of countries, as long as they start to change some of their laws as far as looking after people and so on and allowing

religious freedom. I still have all that to do, so the biggest thing has not happened yet.

20. What was your most disappointing situation or event?

None, in particular, related to the real estate company.

In general, however, I wish you had not asked this question. I used to walk around in stores to see if I could find something that had not been changed in 50 years so that I could make a million dollars. Then one day I found it. It was shoe polish. It was in a tin. You hit it with a brush and you spread it out all over your shoe and then polished it. I thought, wow, if I could get some industrial chemist to make shoe polish of fluid consistency, that you just squeezed out of a pop top plastic tube or something, and just spread it out over your shoes to polish it, I would make a fortune. Well I did and I called it "SOME" – Do you want some? I took 98% of the business away from the shoe polish manufacturers. I was selling it by the semi-trailer load. But I did not check on the economics of the guys who were manufacturing the shoe polish for me. They were having financial trouble and they cut down on the chemical formulation. So I was all the way at the top and I went all the way to the bottom. I had this semi-trailer load of shoe polish coming back to our house. We lived on a corner allotment. I stacked it all around and you could smell that turpentine two miles away. If you went past that house with even a warm thought it would blow up. And I went broke. Funny as you look back at it now, but it was not funny at the time.

21. Once you got going, what were the most difficult gaps to fill and problems to solve as you began to grow your company?

Probably getting good personnel, people that you could rely on, people that were capable—they were always in undersupply.

As far as solving problems in our company we were far ahead of the game. We had special credit cards for all salesmen for the whole state; not just for people who worked for me but for all the salesmen of the whole state. If they found a property that could be let and if their company wouldn't give them a commission, we would give them a commission. They took me to the Land Agent Board and tried to sue me but nothing worked because what I did was absolutely right. We were miles ahead of the competition. As I said, it was boring. I mean they sit back and they do it the same way they have been doing it for 100s of years. There is nothing as permanent as change.

22. What were the key attributes you looked for in people (partners, advisors, managers) as you grew the company?

I looked for three things in people: they had to have character, they had to have a good work ethic and they had to have a positive mental attitude. I always gravitated towards people with high ego needs as you do not have to be patting their back all the time and telling them how good they are. They want to prove it to you. If you make them sign a work ethic form in the beginning, in other words a mission statement, that you prepare

for them, then when they start to get a little puffed up in their ego you can say to them, "Charlie, for goodness sake, just get back to work, you know what the rules are, you have already agreed to them." They can take that. But you cannot do that to a person with a weaker ego. You have to pacify them and you have to stroke them all the time. So I say character, work ethic, positive mental attitude, and probably a strong ego as well.

Let me make one other comment. The ego does not need to be crushed; it needs to be redeemed. By "redeemed" I mean that they need to come to Christ who will change their lives and give them a different perspective on everything. I think we crush people with strong egos; they do not need to be crushed, they need to be redeemed and guided.

III Reflective Questions

23. What are some things that you have found to be most personally rewarding and satisfying for yourself as an entrepreneur?

There are no limits. The only limits you have are in your own brain. You can do whatever you want to do as long as you do not violate the laws of God and the rights of your fellow man. I think that is what makes entrepreneurs different. I wrote something about entrepreneurs one time and I read it every time I make a speech. We are a different kind of people, you cannot put us down, you cannot stop us, we will find a way around it, through it, over it, and under it, and we will get the job done. No limits.

24. What are ways in which you have developed your own entrepreneurial skills in order to be more effective as an entrepreneur? [i.e. time management; conflict resolution; financial analysis]

I do not know whether it is because I have never gone through schooling or whether it is because God has given me some gifts, but I also believe sometime He puts a dream so big in your heart, that you do not have the gifting so sometimes you have to go out and earn those giftings. I think most of mine are earned gifts. I create formulas for business. One company paid me \$1 million and it only took me 10 minutes to do the formula. The company did alright; they made about \$80 million. So I create formulas. One example is my book, *The Christian Code of Conduct*, that is selling like crazy, faster than anything I have ever done. I have very simple codes.

1. If someone has problems, I just ask them four questions.
2. What age have you set for yourself to reach your full potential that God may make something of your life?
3. Could you tell me in 50 pages or more what your full potential is in every area of your life?
4. Accepting a full potential of 100% what percentage rating would you give

yourself right now?

5. Accepting the deficiencies between the two scores what plans are you going to make for the shortfall and when?

Somehow I am able to make these codes for conduct in business life that I measure everyday on a mathematical equation. Most people work through the day and say whether they had a bad day or a good day. That is like the state of their digestion; so I do it on a mathematical equation.

25. What are ways in which you cope with or manage the personal stress of being an entrepreneur?

I do not have much stress. My wife is my security blanket. I met her when she was 16 and I was 17. I kissed her a few weeks later and I did not wash my face for two weeks. We have been married for 56 years. She is the nicest thing that has happened to me in my lifetime.

My family is very close. We have never raised our voice to one another. We do not even get involved in business outside of our own family. We do everything through our family. We hire people and all that sort of thing, but nobody gets in through this group and so my foundation is my family and my faith. I cannot even remember getting depressed or anything like that.

I do not think I ever had any staff members leave me. I have fired an awful lot, but I do not think I had anyone ever leave me. We are kind to people. If someone does their job well we will bless their socks off. We will do incredible things for them that they cannot do for themselves. Staff people love us.

26. What are the ways in which you have dealt with others who have disappointed you in business? [i.e. friend betraying you; employee cheating, etc]

I do not even think about it. I just move on. My wife said to me, "Peter, that person, they did you wrong." I said to her, "Do not even worry about it." But she said, "How can you talk nice to him when they have done things like that to you?" I said, "Hey, do not even worry about it."

I have a friend who had a problem with a shopping centre. The court case lasted 17 years. They can have the shopping centre! I have never had a court case in 50 years of business. We have had problems and have settled out of court even when we were right. I am not going to have the name of Christ brought through the courts and so I just get on with the job. You know people are people, and sometimes they disappoint you, and do things that are not nice, and so on, but just be nice back to them and if you have to do another deal with them just strap them up so tight [from a legal perspective] that they squeak.

27. What do you think are the most important personal traits (up to 3) for an entrepreneur and why? [i.e. courage, integrity, prudence, passion, honesty, reliability]

Vision - predicting future events and then pursuing the opportunities that seem obvious. You have to have vision. Now all the other things are in there, such as you have to tell the truth and you have to have a good reputation. I think Tennyson spoke about the conscience and he said still small voices spoke to me. Augustine said conscience and reputation are two things: consciousness is to yourself and reputation is to your neighbor. You have got to be able to live with yourself. But I would say vision is the most important personal trait. Most people stunt their vision; they are full of fear instead of full of faith.

28. What are the most important lessons you have learned with respect to starting and running a business that you pass on to an aspiring entrepreneur?

Believe that it can be done. If you think you can or you cannot you are right. The Bible says, "How a man thinketh in his heart, so is he." We begin to get the picture from God's point of view. We are what we think about and that is why I say to people, spend money on your brains, it is the only thing they cannot be taken away from you. Saturate yourself in learning and knowledge and understanding and develop the ability to be able to use it. It is one thing to have knowledge it is another thing to be able to use it.

IV Faith, Entrepreneurship & the Marketplace

29. How do you describe the impact of your Christian faith in terms of how you find or define meaning in the context of your entrepreneurial pursuits?

I haven't changed my direction since I came to Christ. God gave me two dreams; it sounds silly now, but it sounded even more stupid then. Here I was uneducated, broke, not able to articulate words and so on, and God dropped this dream into my heart. My dream was to see how much money I could give away in my lifetime. I was crazy and I just believed it. I am not Pentecostal, I am a very traditional conservative Baptist, but I believe it was something that God dropped in my heart.

My other dream was to change the world for 300 years. That is what we are trying to do through the Gabriel Call; our goal is to bring in \$200 billion for evangelism for local churches. That will change the world for 300 years. It has taken me 45 years to bring that into fruition but it is operating now. We have countries from around the world asking us to come in and bring in 1,000, 2,000 or 5,000 entrepreneurs that are part of the Gabriel Call. These countries will put on a trade fair for us. When we get big enough we will say to the government there that you must start opening the door to allow human rights and religious freedom and look after the truly disadvantaged. We will be able to do things that nobody has ever been able to do in 2,000 years.

30. Who, if any one, affirmed your sense of direction in your entrepreneurial pursuits (as described in Question #29 above)? [i.e. pastor, mentor, the church, Christian friends]

It is terrifying, but no one.

Everyone is looking for a mentor, but what they want is a babysitter. We are looking

for someone to stroke us and babysit us. We need to stand alone before God. There is no doubt that people work well in groups, but genius and great things have happened when a man has stood alone. Look at Mahatma Gandhi. He stood before the British Empire. He was a skinny, little Indian. He said you may beat me up but I will not complain, you may break my bones but I will not cry out, you may throw me into prison but I will not complain and you may even kill me, but you have got my body but you do not have my obedience. I have just completed a book on willpower. We look at the saints of old and we say they had faith. You bet they had faith, but they were prepared to attach their faith to their willpower. That's what made them different. I had no one but my own willpower and my faith in God.

31. As a result of being a Christian entrepreneur, how has your approach to entrepreneurship changed? [i.e. I am more forgiving, more gracious, more generous, more determined, etc.]

It did not change from the start because I became an entrepreneur after I became a Christian. I believe that God is committed to our development. I spend a time in prayer and Bible study in the morning and I do not even get up early. This is not me talking at this time of the morning; I'm not an early riser. I break every rule of entrepreneurship. I go to bed early and I get up late. If God wanted me to see the sunrise He should schedule it a bit later in the day or I could watch it on video. I am totally different than the kind of person most people think are entrepreneurs, the hard drivers, getting up early, and shouting at every one. No, be nice to people.

In everything we do, we look to do the right thing. If God was standing along beside me, could I turn around and face Him and say, I have done the right thing? I have fallen sometimes, but if I make a mistake with our clients or anyone else, I call them on the phone or I go to see them personally, I apologize to them and I send them a big gift. People love it when I make mistakes. I actually have a small warehouse full of beautiful gifts so that if I make a mistake or I do something that offends people, I send them a gift. I apologize to them and I send them a gift straight away. They love me to make a mistake, they say hey, make another mistake. We have never lost a client. That is just the way we operate and you could talk to any person that has known me for 50 years and they will tell you that that is exactly the way it is.

32. How did you (or do you) integrate your business/entrepreneurship expertise with your Christian commitment (and how are they complementary)? [i.e. a Christian architect assisting in the design of a new church building]

I cannot separate it. I am not a different person Monday to what I was on Sunday. I am not a different person in front of my children and people who love me than I am with the people on the street. You cannot separate it—either you are a Christian or you are not a Christian. If you are a Christian you are supposed to stick to certain absolutes. I stick to

those absolutes. I have never been out with another woman in my life; I have had plenty chasing me. I have never ever got involved. We have never lost a dollar for anyone; when we did we paid it back. We never open our office on Sunday. I am a little bit legalistic, but I feel comfortable with that. I would sooner be that way than be flippant.

33. How have you been involved in your local church (that you now attend and the ones you have attended in the past)? (Whether or not these are related to your business expertise)?

We moved church about 6 or 7 years ago. I had attended the same Baptist church for over 40 years. They are very conservative and they got a bit picky with people all the time, criticizing Pentecostals. They were the only ones that were right. I had to park my Rolls Royce around the corner under a tree because they did not like it out in front of the church, and so on. They were against money. I said, well, you had better kill Abraham, and by the way, I do not know if you know a little bit about Abinadab and his sons that looked after the arc of the covenant for 20 years. So we went to a Pentecostal church and although I do not totally agree with some of their things, I like their attitude and I like the pastor there.

In the early days not long after I came to Christ my church asked me to be a youth leader. There were only three young people in the youth group. I finished up with the biggest youth group in the whole of Australia within five years. Then I became involved in men's ministry. Even today if I do a men's breakfast for that church that has about 100 people, and normally they would get 12 to 18 to a men's breakfast, I have had as many as 260 and they fly in from many states to come to this breakfast to hear what I have got to say. I have also opened doors for my pastor. I have opened doors in Europe and America and elsewhere around the world for him. I am also a tither and I give. I put on one of the biggest crusades in Australia's history other than the Billy Graham Crusade and I financed the whole thing. We trained 1,092 people in counselor training and we flew in some boys from Nashville and held 32 gospel concerts around the state and people came to Christ. I get involved in these sorts of thing through my own church.

34. Have you been involved in your church denomination and how? (i.e. conference organizations)

I was previously involved in The Baptist Union, but not now. I am presently attending a Pentecostal church and I help them whenever I can and whatever they ask me to do I do. I have flown in one of the greatest classical hymn singers in the world for concerts for them and done all sorts of crazy things. I am always doing things.

35. Have you been involved in para-church organizations and how? (i.e. Campus Crusade for Christ, Gideons, etc.)

I was Chairman of the Board of Youth for Christ for 15 years. I now call it the golden years because we had 16 people just doing concerts all the time at schools and then holding a

meeting the next night in a hall somewhere winning young people to Christ. I was Chairman of the Board in Australia for 15 years. I was on the World Board as World Treasurer covering 114 nations that was for 11 years. I was with the Haggai Institute for Advanced Leadership & Training for 4 years. For 5 years I was Chairman of the Board with Bob Schuller. I was there for 20 years at the Crystal Cathedral, the only non-North American (there were some Canadians on the board). I was on Worldwide Leadership Council for five years so I have had a fair sort of involvement over the years. I was also in the Gideon's and so on.

36. What are some examples [i.e. situations with partners, suppliers, customers, etc.] of how you have integrated Biblical principles into your business practices and thus acted differently than a non-Christian due to your Christian faith?

I think we care more and we show it and we are extremely generous. Let me give you a simple illustration. I am doing a business deal with someone; the business deal is cut and dry and very clear. I do everything right and the other guy does everything wrong, so he loses. But I have got to say to myself, "What about that man's family? What about him as a person? Is there anything I can do that will bring him closer to the Saviour?" I may give him all the money back. Now people may take advantage of that and they have, but you have behaved differently. Money is not the final goal. Our reputation is the final goal because the scripture says "imitate me". We are ambassadors when we open our car to take someone for a ride—it should be like a limousine. The way we behave at home, we should all be like an embassy. We are supposed to be ambassadors and so you have got to behave quite differently.

37. What are the most important lessons (up to 3) you have learned that you believe are important for Christians pursuing entrepreneurship?

Protect your reputation and character and be an example. If you are going to have people crabby at you and you are going to have people talk behind your back, and say "he says he is this, but this is the way I found him to be in a deal", that is not what we are after. We are after people saying "well, this is how this person deals, and I am going to deal with him". Crooks deal with me when they want to do an honest deal they say, "Hey let's get Peter boy to do it; it will be done right. No more changes after that." So money is not the final objective; money is important and must be important because God says he wants 10%. If it was not important He would not want it. That is very important.

38. How could the church in a general sense (i.e. a local congregation) support you in applying your faith in the context of entrepreneurship?

I think they have done a miserable job for the last 100 years. We have criticized and we have marginalized business people in our society and we have denied them the great destiny that they can have before God and yet these are the people that risk their futures and

mortgage their homes to start businesses so that the people in the church can go work for them and get the money to give their tithe, gifts and offerings to a local church. I think we have marginalized the business world. In the Gabriel Call we show you how to pastor the corporate world. That has never been done before and I think that is very, very important. You ask yourself, have you ever seen the church, wherever they are located, to go within 5 miles radius of wherever they are and invite all the business owners to their church so they can honour them for risking their future to create jobs so Christians can come to church and pay their gifts, tithes and offerings and build their houses and look after their family? They have never done it. Shame on us!

When Jesus came, first he went to the tax gatherers and he said, "You guys are taking more than you should." That is how it is today. We have 125 taxes in Australia, I get taxed 72 ½ %. God only wants 10%.

The church does not say anything about important issues. We like to adopt the attitude that "well I am not interested in money." I go to churches and I say, "Well, if you are not interested in money, give it to me."

I financed some of the greatest theologians in the world about 15 years ago with one question: "What was the value of the gold, frankincense and myrrh that was given to Jesus at his birth in today's currency?" They said, "Oh come on, come on, no one has ever asked that question." I said, "Well it takes a crazy illiterate brick layer to ask a question like that." They said, "Well, you would never find out." I said, "Well you are giving up before you start." They said, "It would be a big job." I said, "Well what if I financed you?" They said, "You'd finance us to do that?" I said, "Yes." They said, "What would you do with the results?" I said, "I would just publish it in an unvarnished fashion." They said, "You are serious about that?" I said, "Yes." It took them two years to get a toehold. They came down through Persia and they found some tablets that proved that the magis that came were escorted by an army to protect the treasure. They came through the city of Herod, and at that exact time they came through, Herod's army was away fighting a war, they could have taken the city. That is why the Bible says the people were unsettled when they came. They came to Jesus' home when he was about 22 to 26 months old with Shekina glory shining down. They unrolled the gold, the frankincense and myrrh and laid them at his feet. We believe some of this gold was from Solomon's temple, but that is a supposition. Have you any idea of the value? Try US\$400 million.

We get Jesus and we put him in a box; but you see he was beyond wealthy. He turned water into wine—and it was not even his water. He could multiply the loaves and fish. They had the money. Read the scriptures—the money was there. We will go away and buy food; he says, no, I will fix this up. He multiplied it by 20,000% or something like that. If he was a Wall Street trader, he would be the richest man on earth in one day. He healed the sick with a touch; he did not have to go to medical school or university or anything. He was beyond wealth and we put him in a little box. He never asked for an offering. When he came down on the earth, the people he went to almost first were the business people. He

called, Zacchaeus out of a tree. Joseph of Arimathea, the great tin merchant, was another businessman. How Joseph get Jesus' body that was against the law? I think we can figure out what he did. He went to the officials and said, "Hey, listen I want this body. What you did was wrong." They said, "Joseph you cannot do that, you know it's wrong." He said, "Hey, listen, you know the position you are in; remember last year when everyone was against you and I swung the tide for you. I scratched your back and it is time for you to scratch mine. I want that body." Let's put a human face on these things. That is really what happened or something like that. And then we had Barnabus, the Son of Constellation. They called him that after he gave a big gift. We have Abraham, probably the greatest businessman that ever lived. And we say we aren't interested in business—give me a break. I get tired of it. There were 12 tribes of Israel, 11 of them tithed to the one, which means the spiritual leaders lived on eleven tenths and the people lived on nine tenths. Who lived the best? We get upset if the pastor gets a new car, or a better house, or something. It is out of whack. We learn from history. If we do not learn from history we need to study it.

39. What have been the most significant challenges for you as a Christian pursuing entrepreneurship?

My own lack of ability. I get so cranky with myself all the time. I walk up and down the house and my wife, Robina, says "What's the matter with you?" I say, "I cannot get enough out of this brain, it's dull, and I need to do something with it." I have read 8,000 biographies and have documented every one but I still cannot get anything out of it I want.

40. Who was most helpful (and why or how) in addressing these challenges: church leadership, Christian friends, etc.?

I have to say that I did not share this challenge with anyone at the time. When we were going broke, three times, we did not go to the prayer meetings on Wednesday night and say we are trusting God to be able to pay the electrical lights bill, we are trusting God that the water will not be turned off, or that we are trusting God that we will have food on the table. We shared that with no one. We said either God is real or God is not real, and we believe he is real. So I parked my car two streets away so that creditors couldn't come up and repossess my car. When creditors came to sell our house, I talked them out of it. When they wanted to turn the water off, I managed to talk them out of that. I did not tell anyone in the church about these challenges. And God rescued us. I get tired of the sort of thing at prayer meeting time when people will say, oh we are having a very rough time at the moment and they are waiting for someone to donate to them. For goodness sake, just trust God.

41. Have you hired people from your church? If so, has that been a positive or negative experience?

Yes I have and you need to be selective. You have to make sure that not only are they

available but that they are able. A lot of people hire people because of their availability; we make sure that they are able to do the job. When I have done this then I have not had a problem with it.

42. Have you done business with other people in your church and how? (i.e. mentoring, in partnerships, buying products, giving them referrals, etc)

Yes, I have arranged deals for them and it has been fine, we have not had a problem.

43. Has your relationship with those people you have done business with in your church been positively or negatively affected—from a business and spiritual standpoint—by doing business together and how?

It has been good.

44. What do you believe are appropriate means to share your faith in your company?

My staff they all know that I am a Christian. I have a sign in my office that says "For God so loved the world", and everybody knows that I am a Christian.

You should also witness in the wider area. For instance, the government in Southern Australia understands that I am a Bible-believing Christian. When I fought the pornographers, the free enterprise side strangely enough (here it is called the liberal party) asked me to come on the State Board of Counsel for the political party. This way if a moral issue came up they would run it by me before they would put it into law because at one time I had a march on parliament and it was probably the biggest march in Australia's history. They were sensitive to the way I feel about certain issues.

45. Is there any particular passage(s) of scripture that you have found particularly meaningful or that is inspirational to you?

There is a lot of scripture that means a great deal to me. I study the Bible every day; Romans 12:2 talks of "Renewing the mind."

Ezekiel 22:30 says, "I sought for men to build a wall and stand them up before me that I did not destroy the land but I found none." Now I am a stone and brick layer. I build massive walls around our property, I have dug 150 tonnes of stone out of the ground with a pick and a shovel, and I have handled 600 tonnes, and I build these massive walls around the place. I am building a new wall and it is going to have a gap in it and it is going to have the words "I sought for men to build a wall and stand them up before me that I did not destroy the land but I found none."

I like the comments of Paul the Apostle when he spoke to the Romans and said, "What I am doing I do not understand" and he goes right through and he dealt with the will. I have written a book on that.

46. Do you have any questions or comments related to Christian entrepreneurs that you would like to express an opinion on and that were not covered in this questionnaire?

Yes, I think Christian entrepreneurs really need to support their local church. I know that some of them have big egos but humility does not deny reality. Some of these entrepreneurs have done magnificent things and even if the church of Christ has put them down, they should still be blessed.

There are some things that I have done that the church would not want to talk about because it makes them look small. I think entrepreneurs are overlooked. We pay the bills, but when I was in my Baptist work they would never talk about money. They would be like Nicodemus. They would come to me at night for money that they would not talk about during the day. I used to do a lot of fund raising, and I have probably raised, if not more than anyone else in that country for the Christian church and I used to do fund raising for John Haggai, Bob Schuller, the Youth for Christ, and so on. That is why they kept going. I was able to raise the funds and contribute significantly myself. It kept the things going and the churches ignore these people who they say won them to Christ and brought them in the fellowship of the local church. Entrepreneurs are different; bring them into the church but do not expect to be able to tame them.