DAVID H. MCKINLEY

DISCOVERING THE POWER OF A PRINCIPLE-CENTERED LIFE

According to the Mirriam-Webster report, the top ten word searches in 2005 on their internet site included words such as *tsunami*, *levee*, *refugee*, *filibuster* and *pandemic*. The number ten word was *inept*, but the number one word was *integrity*.

Integrity: firm adherence to a code, incorruptibility.

He who walks with integrity walks securely, but he who perverts his ways will become known.

—PROVERBS 10:9

Make the connection between ethics and effectiveness in life.

Explore the Value of a Principle-Focused Book

Proverb: A short sentence based on long experience.

The proverbs of Solomon the son of David, king of Israel: to know wisdom and instruction, to perceive the words of understanding, to receive the instruction of wisdom, justice, judgment, and equity; to give prudence to the simple, to the young man knowledge and discretion—a wise man will hear and increase learning, and a man of understanding will attain wise counsel, to understand a proverb and an enigma, the words of the wise and their riddles. The fear of the LORD is the beginning of knowledge, but fools despise wisdom and instruction. —PROVERBS 1:1-7

Key words: Wisdom, instruction, understanding, justice, judgment, equity, prudence, discretion, learning, knowledge.

Examine the Importance of a Principle-Centered Life

"Why do otherwise decent people deviate from what they know to be right? Naturally, some noncompliance stems from a deliberate wrongdoing by particular individuals. But there are some common rationalizations to which we can all unconsciously fall prey. Once we recognize the dubious worth of these kinds of excuses, we can effectively influence the corporate moral climate... Codes of conduct function well when employees are confronted with straightforward issues or legal matters, such as whether a creditor may call late at night or whether individuals may use corporate property for personal use. They are less successful, though, when the issues are vague, novel, or difficult. In these cases, the FSG requires that employees be acquainted with the principles behind the rules, so they are able to discern what to do. Ethics training, then, should deal with both the corporate code of conduct and individual moral choices." —RANDY RICHARDS

Four Common Excuses for Ethical Slips:

- "I was told to do it."
- "Everybody is doing it."
- "My actions won't make a difference."
- "It's not my problem."

Establish a Standard for Principle-Based Judgments

The fear of the LORD is the beginning of knowledge, but fools despise wisdom and instruction.

—PROVERBS 1:7

"Do all the good you can, by all the means you can, in all the ways you can, in all the places you can, at all the times you can, to all the people you can, as long as ever you can." —JOHN WESLEY



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THE ETHIC OF THE HEART

Ethics:

- A set of principles of right conduct
- A theory or system of moral values
- "An ethic of service is at war with a craving for gain." —GREGG EASTERBROOK
- The rules or standards governing the conduct of a person or the members of a profession: medical ethics

"There's no such thing as business ethics—there's only ethics. People try to use one set of ethics for their professional life, another for their spiritual life, and still another at home with their family. That gets them into trouble. Ethics is ethics. If you desire to be ethical, you live it by one standard across the board." —JOHN MAXWELL

"Outside In" Living

1. Convenience

2. Competition

"Morality is a private and costly luxury."

—HENRY ADAMS

3. Comparison

Keep your heart with all diligence, for out of it spring the issues of life. —PROVERBS 4:23 NKJV

Above all else, guard your heart, for it affects everything you do. —PROVERBS 4:23 NIT

"Inside Out" Living

1. Character

"Character is vital in the leader, the basis for everything else." —WARREN BENNIS

"By nothing do men show more their character than by what they laugh at."

—JOHAN WOLFGANG VON GOETHE

"When the character of a man is not clear to you, look at his friends." —JAPANESE PROVERB

Dear friend, if bad companions tempt you, don't go along with them. If they say— "Let's go out and raise some hell. Let's beat up some old man, mug some old woman. Let's pick them clean and get them ready for their funerals. We'll load up on top-quality loot. We'll haul it home by the truckload. Join us for the time of your life! With us, it's share and share alike!"— Oh, friend, don't give them a second look; don't listen to them for a minute... when you grab all you can get, that's what happens: the more you get, the less you are.

—PROVERBS 1:10-15, 19 THE MESSAGE

"If I take care of my character, my reputation will take care of itself." —D.L. MOODY

2. Convictions

Conviction = a strong persuasion or belief

Out of the heart flow the issues of life.

3. Commitments



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A CODE OF HONESTY

Good people are guided by their honesty; treacherous people are destroyed by their dishonesty. —PROVERBS 11:3 NLT

The one who guards his mouth preserves his life; the one who opens wide his lips comes to ruin. —PROVERBS 13:3

What Motivates Dishonesty?

1. Greed

Bread gained by deceit is sweet to a man, but afterward his mouth will be filled with gravel. —PROVERBS 20:17 NKJV

2. Pride

It is better to be poor and honest than to be a fool and dishonest. —PROVERBS 19:1 NLT

3. Fear

An honest witness tells the truth; a false witness tells lies.
—PROVERBS 12:17 NIT

4. Convenience

Faithful are the wounds of a friend, but the kisses of an enemy are deceitful. —PROVERBS 27:6 NKJV

5. Deceit

He who has a deceitful heart finds no good, and he who has a perverse tongue falls into evil. —PROVERBS 17:20 NKJV

The heart is deceitful above all things, and desperately wicked; who can know it? —JEREMIAH 17:9 NKJV

How Can We Measure Our Honesty?

- 1. Are you prone to **exaggeration**?
- 2. Do you eliminate important details on purpose?
- 3. Have you created false **expectations**?
- 4. Do you **evade** the truth in uncomfortable situations?
- 5. How do you evaluate your words?

Honesty lives confident and carefree, but Shifty is sure to be exposes. —PROVERBS 10:9 THE MESSAGE

How Do We Make Honesty More Than a Motto?

The following points are by Robert Jeffress, *The Solomon Secrets*

1. Refrain from unnecessary words.

"Silence is wisdom, where speaking is folly, and always safe. Some are so foolish to interrupt and anticipate those that speak, instead of hearing and thinking before they answer, which is uncivil as well as silly. If thou thinkest twice, before thou speakest once, thou wilt speak twice the better for it."

—WILLIAM PENN

- 2. Refuse to criticize [or provide commentary] about others until you have talked with him or her personally.
- 3. Remove all lies, exaggerations and distortions from your speech.

Before you speak, ask yourself these three questions: Is it true? Is it needful? Is it kind?

4. Remind yourself of the need to purify your heart.

He who hates, disguises it with his lips, and lays up deceit within himself...—PROVERBS 26:24 NKJV

5. Remember your accountability to God for your words.

For out of the abundance of the heart the mouth speaks. A good man out of the good treasure of his heart brings forth good things, and an evil man out of the evil treasure brings forth evil things. But I say to you that for every idle word men may speak, they will give account of it in the day of judgment.

--- MATTHEW 12:34b-36 NKIV

An honest life shows respect for God; a degenerate life is a slap in his face. —PROVERBS 14:2 THE MESSAGE



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KEEP IT CONFIDENTIAL

A talebearer reveals secrets, but he who is of a faithful spirit conceals a matter. —PROVERBS 11:13 NKJV

A gossip goes around revealing secrets, but those who are trustworthy can keep a confidence. —PROVERBS 11:13 NLT

Consider the Importance of Keeping Confidences

A gossip tells secrets, so don't hang around with someone who talks too much. —PROVERBS 20:19 NLT

Successful human relationships must be based on two fundamental elements: **truth** and **trust**. Without these two elements, you cannot sustain relationships. This is also true of your relationship with God.

The gossip of bad people gets them in trouble; the conversation of good people keeps them out of it. —PROVERBS 12:13 MSG

A gadabout gossip can't be trusted with a secret, but someone of integrity won't violate a confidence. —PROVERBS 11:13 MSG

Calculate the Impact of Breaking Confidences

· Sows Strife

The impact of gossipers at work is destructive; it divides people, disrupts productivity and demoralizes team spirit.

A troublemaker plants seeds of strife; gossip separates the best of friends. —PROVERBS 20:17 NKJV

The words of a talebearer are like tasty trifles, and they go down into the inmost body. He who is slothful in his work is a brother to him who is a great destroyer. —PROVERBS 18:8-9 NKJV

When a leader listens to malicious gossip, all the workers get infected with evil. —PROVERBS 29:12 MSG

Fuels Anger

When people are divisive in their speech, you can count on a change in "atmospheric conditions."

As surely as a wind from the north brings rain, so a gossiping tongue causes anger! —PROVERBS 25:23 NIT

When you run out of wood, the fire goes out; when the gossip ends, the quarrel dies down. —PROVERBS 26:20 MSG

Defaces Character

Ultimately, divisive talk has the same effect as deception; it distorts and defaces the truth.

Evil people relish malicious conversation; the ears of liars itch for dirty gossip. —PROVERBS 17:4 MSG

Concentrate on Insights for Guarding Confidences

M-O-U-T-H:

Motivation?

What is your purpose in speaking about another person?

The heart of the righteous studies how to answer, but the mouth of the wicked pours forth evil. —PROVERBS 15:28 NKJV

Offense?

Who will you injure and what are the consequences of careless and casual speech?

Rash language cuts and maims, but there is healing in the words of the wise. —PROVERBS 12:18 MSG

Urgency?

Is there something you know that calls for urgent exposure, response, etc.?

The tongue of the wise uses knowledge rightly, but the mouth of fools pours forth foolishness. —PROVERBS 15:2 NKJV

Tact?

Can you say what needs to be said without injuring or betraying another?

The mouth of the righteous is a well of life, but violence covers the mouth of the wicked. —PROVERBS 10:11 NKJV

Hearing?

Do you guard what you hear? Have you become a depository for the malicious talk and gossip of others?

Evil people relish malicious conversation, the ears of liars itch for dirty gossip. —PROVERBS 17:4 MSG

Listening to gossip is like eating cheap candy; do you really want junk like that in your belly? —PROVERBS 18:8 MSG



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PROFITS, POSSESSIONS AND PROSPERITY

Profits = Motivational Issues of Life

The Bible does not condemn profits.

In all labor there is profit, but idle chatter leads only to poverty.

—PROVERBS 14:23 NKJV

For the **love of money** is a root of all kings of evil...

—I TIMOTHY 6:10 NKJV

God hates cheating in the marketplace; He loves it when business is aboveboard. —PROVERBS 11:1 MSG

The LORD demands fairness in every business deal; He sets the standard. —PROVERBS 16:11 NLT

"Money is the principle instrument by which the affairs of this world are tuned."

Money:

Offers Independence

The rich rules over the poor, and the borrower is servant to the lender. —PROVERBS 22:7 NKJV

Creates Power

The rich man's wealth is his strong city; the destruction of the poor is their poverty. —PROVERBS 10:15 NKJV

Attracts Attention

Wealth makes many friends, but the poor is separated from his friend. —PROVERBS 19:4 NKIV

Provides Substance

Honor the LORD with your possessions, and with the firstfruits of all your increase...—PROVERBS 3:9 NKJV

Enables Generosity

There is one who scatters, yet increases more; and there is one who withholds more than is right, but it leads to poverty. The generous soul will be made rich, and he who waters will also be watered himself. The people will curse him who withholds grain, but blessing will be on the head of him who sells it. —PROVERBS 11:24-26 NKJV

Profit for the sake of profit will not provide meaningful success.

Results from a two-group study over 20 years mentioned in the book, *Making a Life, Making a Living*, by Mark Albion:

Group A: Make money first before pursuing true interests (83% of respondents).

Group B: Pursue true interests first, believing money would eventually follow (17% of respondents).

20 years later: Group A = 1 millionaire;

Group B = 100 millionaires out of 255 people

Possessions = Material Issues of Life

Scan Your Possessions:

- Don't own things you don't use regularly.
- Don't own things just because you can afford them.
- Don't miss the joy of giving.

Honor the LORD with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine. —PROVERBS 3:9-10 NKJV

He who has pity on the poor lends to the LORD, and He will pay back what he has given. —PROVERBS 19:17 NKJV

Prosperity = Meaningful Issues of Life

"If your definition of prosperity is simply *more*, then you are likely to end up with an empty and meaningless life."

R-E-A-L Prosperity:

Relationships

In the house of the righteous there is much treasure, but in the revenue of the wicked is trouble... Better is a little with the fear of the LORD, than great treasure with trouble. Better is a dinner of herbs where love is, than a fatted calf with hatred. —PROVERBS 15:6, 16-17 NKJV

Enough

Do not overwork to be rich; because of your own understanding, cease! Will you set your eyes on that which is not? For riches certainly make themselves wings; they fly away like an eagle toward heaven.

—PROVERBS 23:4-5 NKJV

Attitudes

Two things I request of You (deprive me not before I die): remove false-hood and lies far from me; give me neither poverty nor riches—feed me with the food allotted to me; lest I be full and deny You, and say, "Who is the LORD?" Or lest I be poor and steal, and profane the name of my God. —PROVERBS 30:7-9 NKJV

Include gratitude in your attitude!

Legacy

A good name is to be chosen rather than great riches, loving favor rather than silver and gold. —PROVERBS 22:1 NKJV

A thick bankroll is no help when life falls apart, but a principled life can stand up to the worst. —PROVERBS 11:4 MSG



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THE HIGHEST STANDARD

"There is more hunger for love and appreciation in this world than for bread." —MOTHER TERESA

"One word frees us of all the weight and pain of life; that word is *love*." —SOCRATES

"Love is the only force capable of transforming an enemy into a friend." —MARTIN LUTHER KING

"We are shaped and fashioned by what we love."

—JOHANN WOLFGANG VON GOETHE

"If you would be loved, love and be lovable."

—BENJAMIN FRANKLIN

Differences Between Men and Women

An English professor once gave an assignment to his pupils. The instructions? Use correct punctuation for the following sentence: "Woman without her man is nothing."

Men's punctuation: "Woman, without her man, is nothing."

Women's punctuation: "Woman! Without her, man is nothing."

A friend loves at all times. —PROVERBS 17:17a

LISTEN TO THE HEARTBEAT OF LOVE

Love is habitual, not occasional.

A man who has friends must himself be friendly, but there is a friend who sticks closer than a brother.

---PROVERBS 18:24

"A friend is someone who comes in when the whole world has gone out."

Love is <u>engaging</u> without reducing.

As iron sharpens iron, a friend sharpens a friend.

—PROVERBS 27:17

Love is active, not just reflective.

Loyalty makes a person attractive...

—PROVERBS 19:22a NIT

Love is patient and kind. Love is not jealous or boastful or proud or rude. Love does not demand its own way. Love is not irritable, and it keeps no record of when it has been wronged. It is never glad about injustice but rejoices whenever the truth wins out. Love never gives up, never loses faith, is always hopeful, and endures through every circumstance. —I CORINTHIANS 13:4-7 NLT

Love is <u>responsible</u>, not detrimental.

Hatred stirs up dissension, but love covers over all wrongs. —PROVERBS 10:12

He who covers over an offense promotes love, but whoever repeats the matter separates close friends.

—PROVERBS 17:9

Love is <u>transparent</u>, without being tacky.

An open rebuke is better than hidden love! Wounds from a friend are better than kisses from an enemy.

—PROVERBS 27:5-6 NLT

Is your love... Habitual?

Engaging?

Active?

Responsible?

Transparent?

"The kind of love you express is the kind of love you attract."



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"Companies cannot afford to sit on their hands. Big companies need to tap into the emotions of their customers. They need to recognize that their consumers live in an emotional world. Emotions drive most, if not all, of people's decisions." —SCOTT BEDBURY

Many people make major life decisions based on emotion rather than sound judgement.

A sound mind makes for a robust body, but runaway emotions corrode the bones. —PROVERBS 14:30 MSG

A cheerful heart brings a smile to your face; a sad heart makes it hard to get through the day. An intelligent person is always eager to take in more truth; fools feed on fast-food fads and fancies. A miserable heart means a miserable life; a cheerful heart fills the day with song. —PROVERBS 15:13-15 MSG

A cheerful disposition is good for your health; gloom and doom leave you bone-tired. —PROVERBS 17:22 MSG

Consider the Three Dimensional "Make Up" of the Human Race

May God himself, the God of peace, sanctify you through and through. May your whole spirit, soul and body be kept blameless at the coming of our Lord Jesus Christ.

---PROVERBS 5:23 NIV

Body = soma Soul = phyche Spirit = pneuma

He has made everything beautiful in its time. He has also set eternity in the hearts of men; yet they cannot fathom what God has done from beginning to end. —ECCLESIASTES 3:11 NIV

Concentrate on the "Breakdown" of the Human Psyche

Psyche = Mind + Emotions + Will

Keep your heart with all diligence, for out of it spring the issues of life. —PROVERBS 4:23 NKJV

"It is with our passions as it is with fire and water—they are good servants but bad masters." —ROBERTS L'ESTRANGE

Correct the Thoughts that "Fuel" Negative Emotions

1. Our feelings are controlled or fueled by our thoughts.

"Once our minds are 'tattooed' with negative thinking, our chances of long-term success diminish." —JOHN MAXWELL

2. Our feelings are not good judges of whether life is good or bad.

"Emotional experience in the western world has become the primary motivation of values, actions and spiritual beliefs."

—JAMES DOBSON

3. Our feelings have great impact on the condition and well-being of our bodies.

"It's not what happens to you, but what happens in you that matters in life." —JOHN MAXWELL

4. Our feelings will change if our thoughts are recharged.

"The greatest day in your life and mine is when we take total responsibility for our attitudes. That's the day we truly grow up." —JOHN MAXWELL

A sound mind makes for a robust body, but runaway emotions corrode the bones. —PROVERBS 14:30 MSG

Choose Happiness and Health Will Follow

A merry heart does good like a medicine... —PROVERBS 17:22a

For as he thinks in his heart, so is he. —PROVERBS 23:7a NKJV

Summing it all up, friends, I'd say you'll do best by filling your minds and meditating on things true, noble, reputable, authentic, compelling, gracious—the best, not the worst; the beautiful, not the ugly; things to praise, not things to curse.

—PROVERBS 4:8 MSG

"Better keep yourself clean and bright; you are the window through which you must see the world."

—GEORGE BERNARD SHAW



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CHOOSING WISELY, Part 1

Life is filled with an endless series of choices. Everyday we are bombarded with a variety of decisions, even in the simplest tasks: paper or plastic? regular or decaf? hot of cold? etc. Sometimes we have so many choices, we don't know how to choose the best option. However, wise decision-making is one of the most important life skills for everyone of us.

In his recent book, *The Paradox of Choice*, **Barry Schwartz** wrote, "There is no denying that choice improves the quality of our lives. It enables us to control our destinies and to come close to getting exactly what we want out of any situation. Choice is essential to autonomy, which is absolutely fundamental to well-being. Healthy people want and need to direct their own lives. On the other hand, the fact that *some* choice is good doesn't necessarily mean that *more* choice is better. As I will demonstrate, there is a cost to having an overload of choice. As a culture, we are enamored of freedom, self-determination, and variety, and we are reluctant to give up any of our options. But clinging tenaciously to all the choices available to us contributes to bad decisions, to anxiety, stress, and dissatisfaction—even to clinical depression."

"Nothing is more difficult, and therefore more precious, than being able to decide." —NAPOLEON BONAPARTE

"Countless questions about a decision's immediate and ultimate consequences can be avoided by testing each alternative this way: does it fit my ethical framework?"

—ROBERT GILBREATH

Decisions in Life:

<u>Specific Moral Decisions</u>. Once you trust God and obey His commands, it is a simple matter of *application* to live a moral life. In other words, you don't have to spend time praying about a relationship with someone else when you already have a spouse or stealing something, etc.

<u>Select Relational or Vocational Decisions</u>. These decisions include who to marry, when to marry, what career path to take, etc.

<u>Simple Functional Decisions</u>. Some choices we make everyday do not require the same standard of obedience as others. These would include what to wear, what to eat, etc.

KEY THOUGHT: Recognize that unwise decisions can lead to many of the same consequences as wrong decisions in life.

Trust in the LORD with all your heart, and lean not on your own understanding; in all your ways acknowledge Him, and He shall direct your paths.

—PROVERBS 3:5-6 NKIV

Exercise the Essential Principle of Faith

For many, life's greatest opportunity can become life's greatest obstacle. It is a matter of faith. What is the object of your faith? You, others, God? Divided hearts are anxious hearts; surrender and *trust in the LORD*.

Eliminate the Practice of Independent Thought

Stubbornness, pride and independence cause many to make unwise decisions. In order to succeed in life, you have to come to the end of *your own understanding* and begin to live in the realm of His sovereign care.

The wise inherit honor, but fools are put to shame!
—PROVERBS 3:35 NLT

The wise are glad to be instructed, but babbling fools fall flat on their faces. —PROVERBS 10:8 NLT

Fools think they need no advice, but the wise listen to others.

—PROVERBS 12:15 NLT

Wise people don't make a show of their knowledge, but fools broadcast their folly. —PROVERBS 12:23 NLT

Wise people think before they act; fools don't and even brag about it! —PROVERBS 13:16 NLT

The wise look ahead to see what is coming, but fools deceive themselves. —PROVERBS 14:8 NLT



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DAVID H. MCKINLEY

CHOOSING WISELY, Part 2

Establish Clear Priorities for Wise Decisions

In all your ways acknowledge Him, and He shall direct your paths. —PROVERBS 3:6 NKJV

"With every decision you make, no matter how small or large, you are making a statement about what matters to you." —DAVID P. HELFAND

Is God first in your life? Decisions are usually made based on who is "Number One."

Put God first!

Seek first the kingdom of God and His righteousness and all these things will be added to you. —MATTHEW 6:33 NKJV

Expect God's Guidance and Prove His Faithfulness

God's guidance and faithfulness are both a principle and a promise. God desires to safeguard your life with His wisdom. The Bible teaches us that God has led, God will lead, and God is leading.

Not all decisions are black and white. However, you can live in the realm of God's peace through wisdom and fulfill His purpose for your life.

How Do You Know the Will of God?

A. Begin with the Bible

Your word is a lamp to my feet and a light for my path.

—PSALM 119:105 NKIV

Precepts—clear moral codes.

Principles—specific guides for life.

Promises—assurances for when you don't understand or think you cannot go on.

B. Pray with Persistence

...pray without ceasing.

—1 THESSALONIANS 5:17 NKIV

Ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you. —MATTHEW 7:7 NKJV

Ask—petitioning

Seek—perceiving

Knock—persisting

C. Consider the Circumstances

You can place too much emphasis on circumstances. However, you can learn from your circumstances in order to make future decisions.

D. Think Things Through

Mistakes can be made from not thinking things through. Wrong decisions can lead to the same destination as making unwise decisions.

E. Ask for Advice

Plans go wrong for lack of advice; many counselors bring success. —PROVERBS 15:22 NLT

So don't go to war without wise guidance; victory depends on having many counselors. —PROVERBS 24:6 NLT

F. Deal With Your Desires

God often begins to work within the desires He gives you rather than outside your desires.

G. Take One Step at a Time

Prove God's will and wisdom as you live day by day.



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MARCH MADNESS AND 334 OTHER DAYS OF THE YEAR

He who is slow to anger is better than the mighty, and he who rules his spirit than he who takes a city. —PROVERBS 16:32 NKJV

"Do you know what makes me mad?" How many times have we heard this in conversation? Anger is a common part of life and a natural expression.

"Anger is a natural physical and emotional reaction to perceived injustice." —ROBERT JEFFRESS

Do you know what makes me mad?

- **Displeasure** (When people do things we don't like.)

 "People who fly into a rage rarely make a good landing."

 —WILL ROGERS
- **Disagreement** (When we don't see eye-to-eye with another, we begin to get ear-to-ear.)

He who is slow to wrath has great understanding, but he who is impulsive exalts folly. —PROVERBS 14:29 NKJV

A man's discretion makes him slow to anger, and it is his glory to overlook a transgression. —PROVERBS 19:11 NAS

- **Disappointment** (When people let us down or things don't turn out the way we planned.)
- **Disrespect** (When people cut us down or demean us, we get angry; we cry for justice.)
- **Disposition** (If we are not careful, we can become and live in anger— "chip on the shoulder" attitude.)

"Each of us in our selfishness tends to expect others, things or circumstances to bring us the level of satisfaction from life that we believe we deserve. Expecting God's creation to meet our deepest needs and to bring us a satisfying life is the basis for developing an 'angry heart.' When our expectations are not fulfilled hundreds of times a year, we become frustrated and hurt over the lack of being fulfilled; our heart fills with hundreds of small embers of anger. Each unforgiven ember of hurt or frustration can build into a lava flow of anger.

These embers of unforgiveness are the main obstacles that prevent us from knowing the Lord as He desires; they keep us from experiencing His love and Spirit for a life of lasting fulfillment." —GARY SMALLEY

James 4:1-3

"One man gets nothing but discord out of a piano; another gets harmony. No one claims the piano is at fault. Life is about the same. The discord is there, and the harmony is there. Study to play it correctly, and it will give forth the beauty; play it falsely, and it will give forth the ugliness. Life is not at fault." —ANONYMOUS from *Great Quotes and Illustrations* by George Sweeting

"Do you expect me to let people walk all over me?"

"How much more grievous are the consequences of anger than the causes of it." —MARCUS AURELUS

Scoffers set a city aflame, but wise men turn away wrath.
—PROVERBS 29:8 NKJV

He who is slow to anger is better than the mighty, and he who rules his spirit than he who takes a city. —PROVERBS 16:32

"Do you have some insights to help me deal with my anger?"

Assess the Issues (Proverbs 14:17; 18:13)

Narrow Your Focus (Proverbs 17:14; Ephesians 4:26-27)

Guard Your Tongue (Proverbs 15:1; 15:18)

Exercise the Leverage and Release Forgiveness

(Proverbs 26:4; 30:33, 10:12; 27:25)

"I will permit no man to narrow and degrade my soul by making me hate him." —BOOKER T. WASHINGTON

"One thing worse than this prison camp on the outside is the prison of hate in the heart." —CORRIE TEN BOOM

Review Your Relationships (Proverbs 22:24-25; 26:21)



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DAVID H. MCKINLEY

WORD COUNT: BECOMING A PERSON OF VERBAL INTEGRITY

A soft answer turns away wrath, but a harsh word stirs up anger. The tongue of the wise uses knowledge rightly, but the mouth of fools pours forth foolishness. The eyes of the LORD are in every place, keeping watch on the evil and the good. A wholesome tongue is a tree of life, but perverseness in it breaks the spirit.

—PROVERBS 15:1-4 NKJV

The lips of the wise disperse knowledge, but the heart of the fool does not do so... A man has joy by the answer of his mouth, and a word spoken in due season, how good it is!... The heart of the righteous studies how to answer, but the mouth of the wicked pours forth evil. —PROVERBS 15:7, 23, 28 NKJV

There are several types of tongues described and presented in Proverbs:

- **Steady Tongue** (Proverbs 10:19)
- **Smooth Tongue** (Proverbs 5:3-4)
- **Sharp Tongue** (Proverbs 12:18)

"A sharp tongue is the only edge tool that grows keener with constant use." —WASHINGTON IRVING

Word Count for Verbal Integrity

1. Count Wise Words

The tongue of the wise uses knowledge rightly, but the mouth of fools pours forth foolishness... The heart of the righteous studies how to answer, but the mouth of the wicked pours forth evil.

—PROVERBS 15:2, 28 NKJV

"Blessed is the man who, having nothing to say, abstains from giving us wordy evidence of the fact." —GEORGE ELIOT

"If our lips would keep from slips, five things observe with care: to whom you speak; of whom you speak; and how and when and where." —WILLIAM NORRIS, American Journalist

A fool's mouth is his destruction, and his lips are the snare of his soul. —PROVERBS 18:7 NKJV

2. Count Positive Words

The mouth of the righteous is a well of life, but violence covers the mouth of the wicked.

-- PROVERBS 10:11 NKIV

3. Count Honest Words

Put away from you a deceitful mouth, let perverse lips be put far from you. —PROVERBS 10:31

He who goes about as a talebearer reveals secrets; therefore do not associate with one who flatters with his lips.

—PROVERBS 20:19 NKJV

Truthful witness by a good person clears the air, but liars lay down a smoke screen of deceit... Truth lasts; lies are here today, gone tomorrow... God can't stomach liars; He loves the company of those who keep their word. —PROVERBS 12:17, 19, 22 MSG

4. Count Loving Words

Death and life are in the power of the tongue, and those who love it will eat its fruit. —PROVERBS 18:21 NKJV

It only takes a spark, remember, to set off a forest fire. A careless or wrongly placed word out of your mouth can do that. By our speech we can ruin the world, turn harmony to chaos, throw mud on a reputation, send the whole world up in smoke and go up in smoke with it, smoke right from the pit of hell. This is scary: You can tame a tiger, but you can't tame a tongue—it's never been done. The tongue runs wild, a wanton killer.

-JAMES 3:5b-8 MSG

...that if you confess with your mouth the Lord Jesus and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation.

---ROMANS 10:9-10 NKJV



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DAVID H. MCKINLEY

INDECENT PROPOSALS

In Proverbs 5, 6 and 7, Solomon addresses the issues of sexual attraction, distraction and indiscretion. Since God made us sexual beings, we find that God's Word talks opening and candidly about this subject and provides "street level" wisdom and guidance in this area of life.

Can a man take fire to his bosom, and his clothes not be burned? Can one walk on hot coals, and his feet not be eared? So is he who goes in to his neighbor's wife; whoever touches her shall not be innocent.

—PROVERBS 6:27-29 NKJV

Whatever my eyes desired I did not keep from them. I did not withhold my heart from any pleasure... and indeed all was vanity and grasping for the wind. There was no profit under the sun. —ECCLESIASTES 2:10-11 NKJV

"From firsthand experience, Solomon understood the unique ability of any kind of sexual immorality to seize our imagination and strangle the emotional and spiritual energy out of our lives." —ROBERT JEFFRESS, *The Solomon Secrets*

Moral indiscretion does not begin in the bedroom; it begins in the heart. Thus, we must guard our hearts if we are to guard our steps.

FIVE FACTS TO AVOID THE INJURY OF INDECENT PROPOSALS

1. The assumption of Strength Can Fuel the Deception of Invincibility

Now, listen to me, my children; pay attention to the words of my mouth: do not let your heart turn aside to her ways, do not stray into her paths; for she has cast down many wounded, and all who were slain by her were strong men. Her house is the way to hell, descending to the chambers of death. —PROVERBS 7:24-27 NKIV

"I am convinced that more people get themselves into the pain of infidelity through empathy, concern and compassion than through any base motive. The world is full of lonely and vulnerable people, hungry for a sympathetic ear and a shoulder to cry on. —DR. CARLFRED BRODERICK

2. The Power of Temptation Lies in the Pleasure of Temptation

But each one is tempted when he is drawn away by his own desires and enticed. Then, when desire has conceived, it gives birth to sin; and sin, when it is full-grown, brings forth death. Do not be deceived, my beloved brethren.

—JAMES 1:14-16 NKJV

3. Casual Indulgences Quickly Become Compulsive Addictions

4. The Grass is Not Greener on the Other Side of the Fence, but Where You Water It

You should be faithful to your wife, just as you take water from your own well. And don't be like a stream from which just any woman may take a drink. Save yourself for your wife and don't have sex with other women. Be happy with the wife you married when you were young.

—PROVERBS 5:15-18 CEV

5. God's Commands are Protective, Not Restrictive

He who commits adultery lacks sense; he who does it destroys himself. Wounds and dishonor will he get, and his disgrace will not be wiped away. —PROVERBS 6:32-33 ESV



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"A dollar may not go as far as it used to, but what it lacks in distance, it makes up for in speed!"

Money can...

- Be quickly lost—Proverbs 23:4-5
- Increase stress—Ecclesiastes 5:12
- Rob you of joy—Ecclesiastes 5:13
- Make you deny God—Proverbs 30:8-9

How can I have a net gain for life regardless of my income and earnings?

Rule #1: Honest Achievement

Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase. —PROVERBS 13:11 NKJV

Dishonest Gains

Food gained by fraud tastes sweet to a man, but he ends up with a mouth full of gravel. —PROVERBS 20:17 NIV

A greedy man brings trouble to his family, but he who hates bribes will live. —PROVERBS 15:27 NIV

Defaulted Loans

The wicked borrow and do not repay, but the righteous give generously. —PSALM 37:21 NIV

Do not be among those who give pledges, among those who become sureties for debts. If you have nothing with which to pay, why should he take your bed from you? —PROVERBS 22:26-27

• Dependence on Luck

He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.

—PROVERBS 28:19 NIV

Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase. —PROVERBS 13:11 NKJV

Far better to be right and poor than to be wrong and rich.
—PROVERBS 16:8 MSG

Rule #2: Wise Management

In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. —PROVERBS 21:20 NIV

"Live beneath your means."

As goods increase, so do those who consume them.

—ECCLESIASTES 5:11a NIV

The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely leads to poverty. —PROVERBS 21:5 NKJV

"Debt destruction is a much more common course of action than debt reduction."

Rule #3: Consistent Investment

The plans of the diligent lead to profit as surely as haste leads to poverty. —PROVERBS 21:5 NIV

John Rockefeller called compounded interest "...the eighth wonder of the world."

"We always over estimate what we can do in a year, but underestimate what we can do in ten years."

Rule #4: Cultivate Contentment

Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

—PROVERBS 23:4-5

Contentment in life has little to do with earnings, prosperity or possession; it has to do with knowing God and living for Him.

Isaiah 55:1-2

God, I beg two favors from You before I die. First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny You and say, "Who is the LORD?" And if I am too poor, I may steal and thus insult God's holy name.

---PROVERBS 30:8-9 NLT

Rule #5: Practice Consignment

Consign: "...to give, send over, or transfer into the possession of another... to deliver to another for permanent preservation." —1828 NOAH WEBSTER DICTIONARY

The following key corporate developers were known for their generosity and for tithing their income: William Colgate, H.P. Crowell, Williams Procter, R.G. Laterneau, Wallace Johnson, Robert Welch, J.D. Rockefeller, Sr., J.C. Penney, J.L. Kraft.



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DAVID H. MCKINLEY



"It's a rare person who does not get discouraged."

Anxiety in the heart of man causes depression, but a good word makes it glad. —PROVERBS 12:25 NKJV

Anxiety disrupts many things in our world and we have to keep it in check. Today more than ever, People are seeking medical treatment for anxiety attacks and disorder. Discouragement robs us vitality and usefulness to God and others.

Why do we get discouraged?

D-Days: Difficulties

Disappointments

Delays

Disagreements Demands Displacement

HOW TO DEAL WITH DISCOURAGEMENT

Refuel Your Mind

Whoever loves instruction loves knowledge, but he who hates correction is stupid. —PROVERBS 12:1 NKJV

Too often, discouragement occurs when are live on the "fumes" of an unfueled life. One way to deal with discouragement is to fuel your mind with truth, instruction and correction.

Retrace Your Steps

A man is not established by wickedness, but the root of the righteous cannot be moved. —PROVERBS 12:3 NKJV

"A clear conscience is usually the sign of bad memory."
—STEVEN WRIGHT, Comedian

You can't find firm footing in a swamp, but life rooted in God stands firm. —PROVERBS 12:3 MSG

Refocus Your Energies

He who tills his land will have plenty of bread, but he who pursues worthless things lacks sense. —PROVERBS 12:11

Meaningful activity can be a great antidote to a discouraged heart. This is not about denial, but about finding some area of life for productivity.

Review Your Words

"The first rule of holes: When you're in one, stop digging."
—MOLLY IVINS

God's Word provides "fresh voltage" to a discouraged heart, especially passages found in Psalm, Proverbs, James and 1 Peter. Read the Bible regularly, repeatedly and reflectively. Prayer and a good devotional book can also provide encouragement. Encouragement is expression that inspires and enables others to maintain peak performance even when life is hard.

Reform Your Relationships

A righteous man is cautious in friendship, but the way of the wicked leads them astray. —PROVERBS 12:26 NIV

Do you associate with people who encourage you or bring you down? Are you a member of a church where true encouragement occurs to help you overcome tests, trials and temptations?

Refresh Your Body

Stress wears on the mind and the body. When you are discouraged, you can gain courage through needed rest.

Reclaim Your Faith

"God knows how to get you out of trouble; He hasn't forgotten how to part the sea." —LYNNE BUNDESEN

Life is the way of righteousness (moral and spiritual rectitude in every area and relation), and in its pathway there is not death but immortality (perpetual, eternal life).

—PROVERBS 12:28 AB



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DAVID H. MCKINLEY

PEOPLE SKILLS

"The most useful person in the world today is the man or woman who knows how to get along with other people." —STANLEY C. ALLYN

Challenge Conflict-Causing Skills

Don't Brag

Do not boast about tomorrow, for you do not know what a day may bring forth. Let another man praise you, and not your own mouth; a stranger, and not your own lips.

—PROVERBS 27:1-2 NKIV

Deo volente = "if the Lord wills"

Don't Envy

A stone is heavy and sand is weighty, but a fool's wrath is heavier than both of them. Wrath is cruel and anger a torrent, but who is able to stand before jealousy? —PROVERBS 27:3-4 NKJV

"No one can make you feel inferior without your consent." —ELEANOR ROOSEVELT

Don't Despise Your Past

Do not forsake your own friend or your father's friend, nor go to your brother's house in the day of your calamity; better is a neighbor nearby than a brother far away. —PROV. 27:10 NKJV

"If you are not comfortable with yourself, you can't be comfortable with others."

Don't Nag

He who blesses his friend with a loud voice, rising early in the morning, it will be counted a curse to him. A continual dripping on a very rainy day and a contentious woman are alike; whosoever restrains her restrains the wind, and grasps oil with his right hand. —PROVERBS 27:14-16 NKJV

"People can be the wind beneath your wings or the anchor on your boat." —JOHN MAXWELL

Don't Indulge Your Ambitions

Hell and Destruction are never full; so the eyes of man are never satisfied. —PROVERBS 27:20 NKJV

"A person first starts to live when he can live outside himself." —ALBERT EINSTEIN

Don't Be Careless

Be diligent to know the state of your flocks, and attend to your herds. —PROVERBS 27:23 NKJV

Invest in Influence-Building Skills

Be Authentic

Open rebuke is better than love carefully concealed. Faithful are the wounds of a friend, but the kisses of an enemy are deceitful. ---PROVERBS 27:5-6 NKIV

Offer Encouragement

As iron sharpens iron, so a man sharpens the countenance of his friend. —PROVERBS 27:17 NKJV

Develop Understanding

As in water face reflects face, so a man's heart reveals the man. ---PROVERBS 27:19 NKIV

Show Appreciation

The refining pot is for silver and the furnace for gold, and a man is valued by what others say to him. —PROVERBS 27:21 NKJV

"The deepest principle in human nature is the need to be appreciated." —WILLIAM JAMES

Extend Forgiveness

The discretion of a man makes him slow to anger, and his glory is to overlook a transgression. —PROVERBS 19:11 NKJV

What Kind of Person Are You?

There are two kinds of people on earth today; Just two kinds of people, no more, I say. Not the sinner and saint, for it's well understood, That the good are half-bad and the bad half-good. Not the rich and the poor, for to rate a man's wealth, You must first know the state of his conscience and health. Not the humble and proud, for in life's little span, Who puts on vain airs, is not counted a man. Not the happy and sad, for the swift flying years Bring each man his laughter and each man his tears. No; the two kinds of people on earth I mean, Are the people who lift, and the people who lean. Wherever you go, you will find the earth's masses, Are always divided in just these two classes. And oddly enough, you will find too, I ween, There's only one lifter to twenty who lean. In which class are you? Are you easing the load, Of overtaxed lifters, who toil down the road? Or are you a leaner, who lets others share Your portion of labor, and worry and care? —JOHN MAXWELL, Winning with People



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