

Business...

A photograph of a rural landscape. In the foreground, there is a green field with some yellow wildflowers. In the middle ground, there are several trees and a small white building with a dark roof. In the background, there is a dark, silhouetted hill or mountain.

... and the Common Man

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BUSINESS AND THE COMMON MAN

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WAY BOOKS

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BUSINESS AND THE COMMON MAN

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John Potter has operated as a small business consultant for over sixty years, both in Australia and various countries in Africa. In this book he asks why it is that some people do better in business than others, and what is the best business system for the individual business operators and society as a whole.

FOREWORD

Business is grounded on three realities:

Human Need: By the nature of things, we humans are obliged to satisfy our basic needs for food and shelter, and this requires us to spend some time each day in business activities aimed at meeting those needs. But, needs can quickly become desires, and this can lead to a motivational hierarchy: **survival > comfort > greed**. Given the right circumstances, the vast majority of us seem to ‘need’ more of everything!

Social Interaction: Business involves connecting with other people. We live and move on human anthills: if we are selling something, we need someone to buy it; if we need to buy something, we need goods on the shelves in the marketplace.

Unequal Outcomes: Some people are more successful in business than others. This raises questions about individual performance and business systems. In this little book I ask: (1) how we can equip ourselves to perform better in the business world; and (2) what system of business leads to the best results for individuals and the populace as a whole?

All businesses require four inputs, regardless of whether they are an agricultural pursuit, a manufacturing business, a retail outlet or a service enterprise, viz:

Land, Labour, Capital and Know-how

I follow this format in this book, sneaking in one more chapter in which I outline YHWHs template for a Kingdom Community.

John Potter
Morayfield, Queensland
August 2020

CHAPTER ONE

LAND

‘The earth is the Lord’s and the fullness thereof...’

Business has to be enacted somewhere and, in the vast majority of cases, that means access to land. The quality of the land is critical for agricultural pursuits but of minor concern for most other enterprises. Location can be important, especially for retail and service outlets. Tenure is critical also. It is preferable to hold land freehold and not have a landlord ‘breathing down your neck’. It is also highly desirable not to borrow money against your land. The word ‘mortgage’ means ‘death grip’; if you borrow money, you effectively hand the ownership of your land over to another person until the last dollar is re-paid.

WHO MAY OWN LAND?

The earliest record we have of land distribution comes to us from about 1400 BCE in the book of Numbers in the Judaeo-Christian Bible. Chapters 33 to 36 of that book list the instructions of YHWH* to Moses, just prior to the nation of Israel entering the promised land. These ordinances assert that **YHWH is the owner of all land and He has the right to allocate it to whomever He wills**. God’s ownership is confirmed in Psalm 24:

“The earth is the Lord’s, and the fullness thereof; the world, and they that dwell therein; for He founded it upon the seas and established it upon the floods.”
(Psalm 24:1-2).

The allocation of land to the people of Israel refers back to something that happened around 1900 BCE, when YHWH promised a cattle farmer called Abram that he would give him some land, and it would belong to his descendants **permanently**:

*God revealed to Moses that his name was YHWH – a tetragrammaton. The name is variously pronounced as Yahweh (Jewish) or Jehovah (Latinised)

“And I will give to you and your seed after you... all the land of Canaan, for an everlasting possession...” (Genesis 17:8).

The first division of land was along tribal lines. After that, the tribal land was subdivided and given to families. The allocation was **free and a perpetual inheritance**. Moses was instructed as follows:

“... you shall divide the land by lot for an inheritance among your **families**; to the bigger families you shall give more... and the smaller families you shall give less...; every man’s inheritance shall be where his lot falls, according to the tribes of your fathers...” (Num.33:54).

The task of turning these commands into practice was handed over to a **committee of overseers** consisting of Joshua and Eleazar, the high priest, ex-officio, plus one representative from each tribe (Num.34:17-29). The appointment of Eleazar and Joshua looks forward to Zerubbabel and another Joshua at the time of the return from captivity in 538 BCE (Haggai 1:12-15), and the apostle and prophet combination in the New Covenant dispensation (Ephesians 2:20).

The idea that the families to whom YHWH gave land should hold it permanently, and the reason, is confirmed in Leviticus 25:23:

“The land shall not be sold **for-ever**, for **the land is mine**...”.

To make sure that the Israelites held to this position, YHWH encouraged them to take marriage partners from within their own tribal grouping wherever possible. But, anticipating inter-tribal marriage would occur, He instructed that the tribe that inherited the land should keep it (Num.36:6-9). The crucial importance of the no-sale principle is further confirmed by the establishment of the Jubilee, to be celebrated every forty-nine years (Leviticus 25:8-17). Over time, a family might lose control of their land due to misfortune or incompetence, but at Jubilee all debts would be forgiven, and the original family would regain their family inheritance.

In summary, we see that God sees land ownership this way:

- YHWH owns everything that He created.
- YHWH distributes land to stewards he chooses
- We receive the land as an inheritance and hold it in perpetuity.

Land Use

The Israelis used the land they were given to satisfy their basic needs of food and shelter. People laboured on their own land and ate their own bread in quietness and good social order (II Thessalonians 3:12). This relates back to the beginning when God said to the first humans:

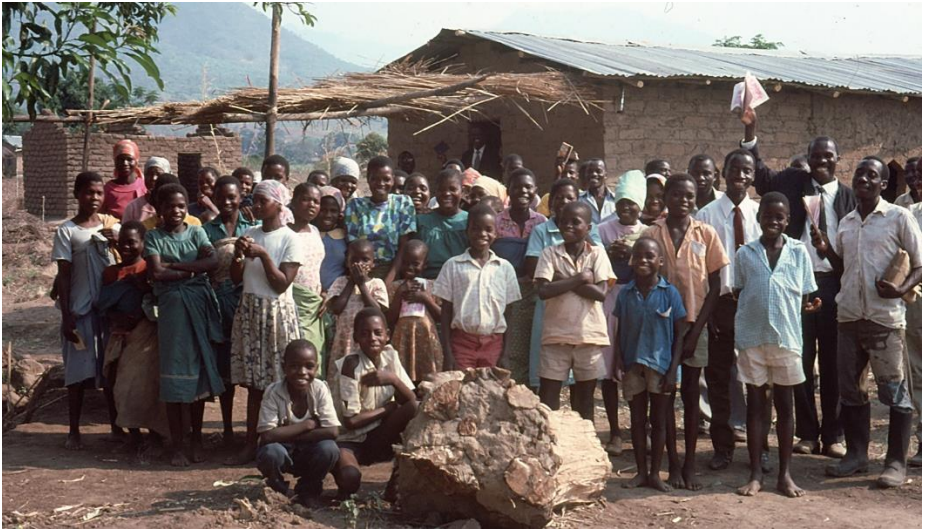
‘Be fruitful and multiply, fill the earth and manage it on my behalf’ (Genesis 1:28).

PRIMAL PRACTICES

It seems from the above discourse that YHWH envisaged His land being occupied by family farms. This is what we find in primal societies. By primal I do not mean primitive; I mean self-governing peoples living in pristine conditions, guided in their administration by traditions stretching back through time. Such people are commonly found amongst the indigenous inhabitants in the Americas, Africa, Asia and the Pacific Islands. It has been my privilege to work in Africa and observe African village life first-hand and I have found their practices to be reasonably congruent with YHWHs instructions to Israel.

For instance, when a young person in an African village comes of age and takes a marriage partner, **the couple are given land** in recognition of their basic need to grow food and have a place to build a house. The person that oversees land distribution in Africa is ‘the headman’, although we might prefer the title ‘head person’ because, in some tribes, this office may be filled by either a man or a woman. Village headship is a lifetime appointment. It is not taken lightly; the elders make sure they appoint the most competent person, regardless of gender.

Land in Africa is usually held by one partner only. It can be the man or the woman, depending on tribal tradition. Amongst the Atumbuka in Northern Malawi it is the man who holds the land. In Southern Malawi, amongst the



Village people, Malawi, Central Africa

Anyanja, it is the woman. So important is land ownership that, when an Anyanja man, who has a government job, is moved to another district, his wife will usually not accompany him because her security is in the land. This being the case, it is common for the man to co-habit with another woman in the place where his job has taken him. I knew a man who had been stationed in many places over his working life; he had had eleven wives on last count! Divorce is an easy matter in Africa tribal life; you simply tell the village elders you have had enough of each other and, after discussing the matter with due solemnity and sad faces (as tradition dictates), they will declare you divorced!

In choosing land for newly-weds the head person consults with the council of village elders (heads of households), because the decision affects the whole community. The final act before the allocation is made, is to check the decision with the ancestors on the Festival of the New Moon, because the ancestors are located in the heavens, and being close to God, are able to discern what is pleasing to Him. (Africans hold to the animist position that God is far away and unreachable, except through the ancestors). This practice is clearly **tribal memory** that acknowledges that the land belongs to God and the allocation of

land comes under His authority.

The land, once given, **is held in perpetuity**; it remains the property of the recipients and their descendants from that time forward. Of course, there may be disputes. In 1992 I was involved in building a school at a place called Sekhukhune in South Africa. The land had been allocated by the area chief in this case, but that did not stop a family, who saw a business opportunity, claiming that the school was on their land. I heard later that it took many conferences with the chief before the matter was resolved.

Another complication in primal situations is that headpersons are not always righteous people. I knew of a headman in Botswana who exercised a tyrannical government which included claiming sexual favours from every woman in his village; he would leave his hat on the front porch of a house to let people know when he was not to be interrupted. Another headman I met in Mozambique was a charlatan who collected several AK47's while participating in the civil war there. After the war he took over a village at gunpoint. When I visited his village to see about setting up a cattle project in the year 2000, this man had six wives ensconced in separate huts and was ruling the village with a rod of iron. But these are unusual cases; in my experience most headmen in Africa are responsible people carrying out their duties with a genuine desire to see their communities flourish in peace and good order.

My only other direct experience of primal culture has been with the Australian aborigines. Traditions vary somewhat between the 300+ aboriginal sub-tribes, but most of them agree that the world was created by 'the Great Spirit' and that humans were created to be stewards of the land - 'country' is hugely important to the Australian aborigines. Sadly, in the distant past, they were persuaded to get their instructions from the snake (the Rainbow Serpent) so their welfare is well below what it might have been if they had not abandoned their link to the Great Spirit. This has resulted in them becoming a **nomadic** people; nuclear family land ownership was unknown to them prior to the Europeans arriving. This became a problem for them when they engaged with a Western style government.

EUROPEAN COLONIAL SETTLEMENT

The take-over of Canaan by Israel leaves a question. **Are we to understand that might is right?** Constant warfare between tribal groupings in Europe certainly made a mockery of primal concepts of land ownership; it became normative that land could be taken by the strong, and the weak could be disenfranchised without recompense. When Europeans invaded the antipodes, they seem to have taken this view with them. They failed to see the question of prior ownership relevant. Sometimes they took the land by force, sometimes they graced a land-grab with an air of respectability by political manipulation.

The USA

The Cherokee Strip Land Rush of 1893 in Oklahoma, USA, is a classic case. In 1835, the Cherokee Nation was permitted to retain the use of land in Eastern Oklahoma under the Treaty of New Echota. But in 1879 whites began pressing for the 'unassigned lands' in this territory to be opened to homesteaders. The Cherokee had managed the land by providing grazing leases; the first step President Harrison took in 1890 was to prohibit grazing leases, thereby eliminating tribal income, and forcing the Cherokee to sell the land to the Government at around \$2 per acre. The agreement permitted individual Cherokee families to retain small sections of land for their own use, but most of the six million acres was taken up by white settlers in the great land rush of September 1893, when 100 000 people raced each other across the land to take up 40 000 homestead allotments.

South Africa

The original European Cape settlement was a victualing station set up by the Dutch East Indies Company in 1652. It was manned mainly by Huguenots that had been pushed into the Netherlands by French Catholic forces following the St Bartholomew's Day Massacre in 1572.

The original Cape settlement had little impact on the local Khoisan (Bushman and Hottentot) population. Life proceeded peacefully until 1795 when the

British took the Cape by force, in the good old European manner. To reclaim their independence from British rule, many Dutch settlers moved eastwards to set up family farms at places like Uitenhage and Graaff Reinet. But in 1835, finding that they were still being relentlessly pursued by Cape bureaucrats, they trekked northwards across the Orange River and set up a free and independent state there. This trek became the most important event in establishing the identity of the so-called 'Afrikaner people'. These 'voor-trekkers' (pioneer travellers) had a strong Calvinist faith; but the trek caused tremendous social upheaval amongst the Bantu African tribal people the trekkers encountered.

A second event of importance occurred on the 16th of December 1838. A group of 470 men, woman and children led by Andries Pretorius and Sarel Cilliers was travelling through KwaZulu looking for a place to settle. The Zulu king Dingaan sent a force of 10 000+ warriors to resist them. The two forces met at a place which became known as Blood River, for in the skirmish that followed, 3 000 Zulus were killed. The trekkers were victorious, and the 16th of December has continued to be celebrated in South Africa, first as Dingaan's Day, later as the Day of the Vow and the Day of the Covenant, and more recently as the Day of Reconciliation. The Afrikaner mythology surrounding the day holds that:

- The trekkers prayed before the battle and made covenant with God that, should He save them from the Zulu forces, they would forever dedicate themselves to His service.
- No Afrikaner was killed in the battle, and this was taken as evidence of God's favour on their occupation of Zulu held lands.

The parallel with the Israeli occupation of Canaan is obvious. The view that the Afrikaners are a God chosen people and South Africa is their promised land strongly permeated efforts to restore Afrikaner nationalism after the Boer War of 1899-1901. And the view was widely propagated that the African Bantu tribes were kaffirs (infidels) who could be treated as 'hewers of wood and drawers of water', like the Gibeonites before them (Joshua 9:27)!

In 1988 I met a man from Nigeria called Dr Panya Baba. He was the Director

of the Missionary Department of the Evangelical Church of Nigeria (formerly the Sudan Interior Mission) and supervised the work of 800 missionaries scattered around the African continent. Nigerians were not permitted to visit South Africa at the time, but Baba had been attending a conference in Kenya and saw an opportunity to sneak a look at the ostracised land to the South. I asked him what he thought when he first stepped out of his plane at Johannesburg Airport. He said: 'I saw that this was the place that God had set up with people and resources for the evangelisation of the African continent'. Perhaps he was right. The Afrikaners may have been seduced by comfort and greed to go beyond a reasonable use of resources, and neglect their covenant promise to YHWH; and the modern state of South Africa may remain in a crucible of decision, but there is a vibrant church there that may well do the job that YHWH intended.

South Australia

Unlike the other Australian States, which started life as penal settlements, South Australia was settled by a group of idealists looking to develop 'a brave new world'. Edward Gibbon Wakefield formed the South Australian Company and marched his free settlers into their new homeland in 1836. The immigrants were predominantly Christians, but this did not stop them disregarding the indigenous inhabitant's interests in the land. There were a few cases where land was paid for, but the bulk of the land was quickly declared to be 'Crown Land', and the Company set about selling it for cash pre-payments.

Many would-be settlers did not have the funds to meet prepayment costs and people started to leave the colony for Victoria where the government was giving away land (God's way). This prompted the South Australian Company to sell land on credit, on a 20% deposit with the balance to be paid in four years. Nobody was permitted to buy more than a square mile, i.e. 640 acres, and the purchaser had to be over 21 years old. Women could only buy land if they were single! A Certificate of Title was issued once the selection was fully paid for. Sadly, borrowing money to buy land became the normal strategy in later years.

Over time, the interests of the indigenous population in Australia (now

numbering around 3% if you include everyone with more than 5% of aborigine blood) have become focused by political activists. In 1992 the High Court of Australia made an important decision, known as the Mabo Decision:

‘... the land of Australia was not unoccupied when Europeans arrived in the country’.

This decision led to a Native Title Act in the National Parliament in 1993 which opened the door for indigenous communities to claim title to unoccupied territories. About 20% of the Australian land mass has been returned to aborigine ownership in recent times, but not necessarily to their advantage. Hughes and Hughes (2012) have argued that it might be expected that the return of traditional land to indigenous people would result in ‘prosperous communities rich in indigenous culture’. Instead, they say, ‘the 75 000 people living in those lands (are) poverty stricken and dysfunctional’, for the simple reason that the Government has persistently refused to grant them **individual property rights**. Tribal groups “own” the land ‘but are denied ... secure title for a private house or a business premise’ (Hughes and Hughes, op cit.).

This experience tells us that having access to land is, by itself, insufficient for successful settlement; **secure individual family tenure** is also necessary. For, without secure tenure, indigenous families cannot secure finance to build homes and are denied government home grants available to all other Australians. South Australia actually has legislation that forbids mortgages on indigenous land, consequently:

‘there are no private homes or businesses in Pitjantjatjara communities, and they are constantly in the news because of derelict government housing, child malnutrition and low school attendance’ (Hughes and Hughes, op cit.).

Some attempts have been made to introduce long term leases into Trust Lands. One Minister in Queensland provided long term leases for individuals but disallowed the transfer of the ownership of homes on leased land to the lessees! As recently as 2007, the National Minister for Indigenous Affairs looked into providing ninety-nine-year leases for ‘families crowded into derelict public housing with no kitchens or bathrooms in Eastern Arnhem Land’. But the

Government changed in 2008, and the next Minister introduced an arrangement whereby individual leases for houses were subsumed under a head lease which expired in forty years. The bizarre consequence of this was that, when the head lease expired, ownership of any houses would transfer back to the Commonwealth Government for payment of \$1. Not surprisingly, no leases were taken up!

In addition to the absence of property rights, people living in Trust Lands have no rights for local democratic governance. The Northern Land Council, which is responsible for an area twice the size of Tasmania and forty thousand people, has no list of individuals (citizens), nor does it hold democratic elections for local government. There have been attempts to improve the situation, but representatives have been co-opted rather than elected, and the Council has been grossly under-funded. The setting up of essential services has proved impossible.

Alongside of this, Trust Lands ‘receive’ royalty payments from mining companies which are paid into an Aborigine Benefit Account which is controlled by Central Government bureaucrats. Royalty income in 2010/11 was \$155 million and the total deposit in the Benefit Account at that time was \$400 million. Rather than allowing the indigenous people in the Trust Lands to manage their own affairs, the Government acts as a ‘nanny state’, and the record shows that Government action ‘to assist the indigenous people’ is enormously wasteful. In 2012, spending on indigenous Australians was \$100 000 *per person* per year, and building public housing in Trust Lands was costing \$600 000 for a basic three-bedroom house that would cost \$150 000 to build anywhere else. In 2008, Prime Minister Kevin Rudd said sorry for past government actions in taking aborigine children away from their parents. Immediately after this event, he announced that he was arranging to take indigenous students of secondary age far from their homelands to study in main centres at a cost of \$70 000 per student per year! The whole situation is stricken with contradictions; and the indigenous people continue to suffer.

The situation in Australia’s traditional lands is so bizarre that we must try to find some explanation. Are the indigenous people incapable of managing their

own affairs? The evidence denies this. Most people (85%) of aborigine extraction now live in major cities and towns; more than 60% of them have jobs across the employment spectrum from manual labour to management and are buying their own homes. Their children attend private and public schools and perform as well as other students. In 2012, many of them were undertaking vocational courses and several thousand were studying in universities. Incompetence on the part of indigenous people is not the reason for the continuation of the nanny state. The answer seems to lie in vested interest on the part of bureaucrats and white contractors who secure lucrative work in the Trust Lands. The government has provided commercial stores in all remote communities; mostly managed by white entrepreneurs. On Thursdays, the people receive their social welfare cheque; by Saturday all the money is in the till at the local store! It is just too much of a good thing to think about change.

Helen and Mark Hughes argue that secure tenure on land for individuals (God's way) could lead to indigenous lands becoming places where people lived in comfortable private housing in twenty years. Residents would:

'hunt, fish, create art and work in shops and cafes, on farms and plantations, in tourism and other businesses, Many would have good wages from mining; their children would attend school... and go on to undertake vocational and university courses. Overseas tourists would flock... to experience the world's oldest culture...' (Hughes and Hughes, op cit.).

DISCUSSION

The question of land ownership and land rights is far from straight forward. The argument being put forward by the indigenous people world-wide is that the people who possessed the land in the first place should have a prior right to it. But that hardly applies in the case of Israel; the Canaanites were well ensconced in Palestine prior to Israel turning up, and there was no peaceful negotiation or compensation paid. So, do the 'might is right' people have a point?

The discourse in Numbers rests on the Psalm 24 idea that 'God owns the land' and has the authority and power to say who has His permission to hold and benefit from occupying it. This applied to the occupation of the land of Israel,

but how do we interpret this for the rest of the planet? Do we argue that this is a permit for nations to overwhelm others, provided they can argue that ‘God told them to do it’? The early European settlers on the east coast of the USA were Christian believers, as were most of the members of the South Australian Company; were they directed to occupy remote parts of the earth as part of a God-ordained strategy?

The records show that there was plenty of land and other resources for both the indigenous populations and European immigrants in the USA and Australia, and even South Africa. The initial contact, at least in South Australia was apparently warm and friendly. David Moon, a seaman on the Buffalo reports:

‘... on our landing for the proclamation the blacks ran away, but soon came back again. They were invited on board... (and) the Governor made the chiefs dine with him on board the Buffalo... They left the ship well pleased and were friendly ever after. A few days later I fell in with a native, a fine-looking, manly fellow... about 25 years of age, five feet ten inches in height; strong and well built... with a very good-humoured face and a mouthful of the finest teeth I ever saw. Ootinai, for that was his name, created a great sensation among the people on board the ship. He sat down beside me... and imitated every move I made. He ate heartily of cold tongue, fried fish, beef pie and plum pudding and after two or three attempts handled his knife and fork with as much dexterity as I could. He was greatly delighted with the piano-forte... as well as the flute. The degree of archness and quickness which (he demonstrated) places this race **many degrees above the savage**’.

Sadly, from these cordial beginnings, it was not long before the Kaurna (Adelaide Plains tribe) met with British justice:

‘In 1842... a local butcher, had his watch stolen. In due course Munaitya, a member of the Kaurna people, was arraigned before the dispensers of Her Majesty's colonial justice and found guilty of theft. A public flogging was prescribed at the Adelaide gaol. Having been secured to the triangle he received fifty lashes of a cat-o'-nine-tails, which he bore with commendable fortitude. The operator then gave him some water. At the command of the Sheriff, twenty-five more lashes were administered... after which he was conducted away by two of his tribe...’ (Manning, 1842).

The population of aboriginal people, in what became South Australia, was somewhere between ten and twenty thousand when the Buffalo arrived in 1836. They were a nomadic people but tended to be located in the more environmentally favoured areas of the land, perhaps 5% of the total. It would have been easy enough to work out **joint venture relationships** if the Europeans had a mind to do so. The aborigines could have contributed their outstanding knowledge of the land and the Europeans their business acumen. If this had happened **the question of who had prior right to the land would not have arisen.**

In the case of Munaitya, one might have expected a Christian government to have called in the local chief and explained to him that taking a watch without permission was not acceptable. The two parties could have come to an agreement. The chief could have informed his people (that were used to holding all things in common) that taking someone else's goods was something to be frowned upon. And, Munaitya might have been required to undertake a short season of un-paid service to the butcher. It is hard to see that thrashing a man's back to pulp was a reasonable or charitable response to the 'crime'. Clearly, the British settlers missed an important opportunity to build a bridge with the Kaurna tribe on this occasion. Sadly, the case was the forerunner of ongoing cases of 'man's inhumanity to man' on the part of the white population. On one occasion, a large body of Kaurna people were driven off a cliff at Port Willunga and there were reports of pastoral landholders shooting aboriginal people on Sunday afternoons for sport well into the 1900s. By 1852, sixteen years after the whites arrived, the original 650 Kaurna people had been reduced to 150.

The other question that arises is **why administrators in South Australia chose to charge people for land which was freely available.** It could be argued that the introduction of cash payments for land was a means of sharing the cost of building basic infra-structure, but the introduction of purchase on credit established the idea that land could be considered *equity for backing financial transactions*. This opened the door for **finance to become the dominant requirement for business** rather than land, and for banking organisations to use usury to create an economy which massively advantages the wealthy.

Under divine law in Israel, land was allotted to every family regardless of their wealth. When finance becomes the guiding principle, access to land and business activity is determined by prior wealth. If you have land, you can get the finance you need to start your business. If you have neither land nor capital you will find it impossible to buy a house to live in, let alone start a business.



Kurna people get Land Rights in 2018

Distribution of land on a competitive money basis in a corrupt financial system is not the way to manage God's land. I see a case for communities living in defined regions to take control of their own affairs. Land should be distributed freely to young couples by a representative Regional Council whose members are local people and who hold office for a limited time (see below). Primal societies are already doing it. Western countries could easily follow suit; the required instrumentalities are already in place. In Australia it would be the local Regional Council. In the USA it would be done on a County basis. We could expect a cry from the wealthy that such an operation would be impossible but if African village headmen can do it, I am sure a way can be found if we set our minds to do it. Of course, no one should receive land unless they can demonstrate that they can manage it effectively. This introduces the idea that prior training within rural communities will be essential – see below.

CHAPTER TWO

LABOUR

‘For we are his workmanship, created in Christ Jesus unto good works’

When YHWH announced that the ‘promised land’ should be allotted on the basis of tribe and family, he was giving the family farming business a divine stamp of approval. It follows that, if every family has their own farm, in the first instance they would have to draw their labour from their own family, because there would be no other labour available *ipso facto*. Mind you, the scripture speaks specifically of servants, so there is an anticipation, on YHWHs part, that Hebrew men and women would serve in households other than their own in later times (Exodus 21:1-11).

The Israeli settlers were well trained for the task of setting up family businesses. Over a forty year tramp in the Sinai desert, they had been privileged to learn, what we may call, ‘the lessons of the wilderness’: (1) to trust YHWH for their health (Exodus 15:26); (2) to trust Him for their provision on a daily basis (Exodus 16:14-21); and (3) to trust Him to deliver them when other nations came against them (Exodus 17:8-15). What else could you wish for?

The oldest of these settlers would have been mature but not decrepit. The men and women who refused to enter the land at Kadesh-Barnea (Numbers 14:22-23) perished in the wilderness. But men and women under thirty years of age were deemed not responsible for their actions (II Chronicles 23:3). The oldest settlers that entered the land could have spent up to thirty years farming in Egypt before the Exodus.

THE FAMILY FARM

YHWH commanded that each Israeli family should receive a plot of land. Is it possible for a family to sustain themselves on a piece of land? The land would have to be fertile, have a permanent water supply of good quality and be blessed

with reliable rainfall. It seems that the land inherited by the Israelis had these qualities, for the initial spies declared it to be ‘a land flowing with milk and honey’. And they returned with extra-ordinary evidence to prove it - one bunch of grapes required two men and a pole to carry it! (Numbers 13:23-27).

There is no mystery to the idea that people can survive on a family farm. Throughout history, it has been standard practice for peoples to live in this way. Even today, there are countless villages in Africa, in the Pacific Islands and Asia where the common life is spent in this kind of subsistence. And in the USA, the Pennsylvania Amish continue to demonstrate that electricity and water piped from reservoirs are unnecessary adjuncts to making a living on a family farm. It has been my privilege to act as a consultant to small business, including family farms, for over sixty years. Small businesses need assistance; across the world, on average, eighty percent of them fail. The **exception is the family farm** – it is rare for one of them to fail.

Operating with family labour remains a good prescription for small businesses. There are no wages to pay; everyone shares in the benefits of the business (and the bad times) equally; there is no restriction on working hours, no superannuation to pay and nobody gets double pay on Sundays! Farming families, world-wide, still work this way. And Chinese families use the same model to set up small businesses in foreign lands to great advantage!

THE HOUSEHOLD

The extensive Law that YHWH outlined while Israel was in the wilderness, rests on the foundational pre-supposition that **the nuclear family is the God-ordained cultural norm created by YHWH for successful human existence**. YHWHs commitment to this structure is confirmed by his allocation of the land to families, i.e. households. Congruent with this is the reality that the household has been the norm to which most humans have adhered since time began. It is a construct that is inclusive, supportive and developmental for the individual and has the potential, when combined with a Judaeo-Christian ethic (as prescribed in the Law) to maximise an individual’s chances of achieving fulfilment and success. It is superior to all other social constructs in ensuring good citizenship

and building a shared economy. Over time a household exhibits the following phases:

- A household begins when a man and a woman make a commitment to live together for mutual support and comfort and the pro-creation of children. (Genesis 2:23-25, I Corinthians 11:3). Genesis 1:28 asks humans to be fruitful and multiply, and it is important to note that the Hebrew wording indicates that procreation should proceed in a *moderated/ordered manner*. My own experience suggests that the number of children should be left largely to the woman who has the task of managing her hormones and at the same time measuring the demand on her time and person by a growing number of off-spring.
- When children are born into a household, they are cared for and instructed in the practical skills and the social competencies which lead to a satisfactory family life. This is not a haphazard process; YHWH has ordained stages in human development which need to be understood if training is to be appropriate to age – I deal with these in detail in Chapter 5. As a general rule, primal traditions tend to follow these stages, despite the universal invasion of apostate influences. Tribal people in Africa consider the age of seven years the time for directing young people into what Jean Piaget (1964) called ‘concrete operations’ – boys are sent to look after cattle in the fields, and girls are obliged to take up domestic duties. All peoples recognise a psychological change at age eleven to twelve: Africans place teen-agers in initiation schools, Jewish families celebrate Bar Mitzva, and even Jesus went up to the temple at that age to ask questions. Western societies recognise the age of twenty-one as being the door to adulthood; this references YHWHs permission for King David to enlist twenty-year-old people to provide support services to the priests (I Chronicles 23:26-28). Primal societies regard the age of thirty as the age of adult responsibility, as demonstrated by Jesus (I Chronicles 23: 3, Luke 3:23).
- In the mid to late twenties, young adults are expected to enter the economy, choose a partner and commence building their own household. Their parents

become grandparents and support their children's burgeoning households in practical ways.

- When both partners reach thirty years of age, they become responsible to operate as ministers (deacons) to their burgeoning household under God's government. (I Chronicles 23:3; Luke 3: 23).
- At age forty, couples may be instructed to 'enlarge the tent', i.e. set into their households: singles, widows, orphans and other persons in need of community, as God directs. (Psalm 68:5-6) – see below.
- At age fifty+, individuals find they have been gifted to assume oversight duties in the local reference group in which their household is located. (I Timothy 3:1-7)
- At age seventy, older people enjoy economic and practical assistance from their descendants, who honour them for a life time of self-giving service.

This is the Judaeo-Christian culture prescribed by YHWH for Israel under the Old Covenant. And it is still relevant under the New Covenant:

‘...till heaven and earth pass away not one jot or tittle shall pass from this law, until all things be fulfilled’ (Matthew 5:17-20).

We may be under grace but that does not change what God prefers.

The Solitary

If YHWH calls all men to live in households, what happens to widows and orphans and the solitary? As usual, YHWH has anticipated the need and proposed a good solution: He sets the solitary into families (Psalm 68:6). Households can be large; in addition to the primary couple and their off-spring, a household may have man-servants, maid-servants, Levites, sojourners, widows and orphans (Deuteronomy 16:11). When Chedorleomar took Lot captive, Abraham armed three hundred and eighteen trained servants born in his own household!

The word ‘set’ (Hebrew: ‘*yashab*’) in Psalm 68, is the same word used when Solomon was *set* on the throne of David (I Kings 2:24). Solitary persons set in households are to take on the benefits of **full membership** of the household, having equal rights with other members; not like in Africa where orphans taken into households tend to become the servant/slave of all. The ministry to widows and orphans is still with us (James 1:27); we should not neglect it.

With regard to servants, YHWH proposed special arrangements (Exodus 21:2-11). (Note that YHWH is speaking of Hebrew servants, not strangers). We are not told why family farms would need servants; perhaps a family has insufficient family labour to carry on their business, or perhaps a woman needs assistance to raise her children. Whatever the case, YHWHs rules of indenturing servants are as follows:

Male-Servants

- The service of male-servants should be paid for to compensate their family for the loss of their labour.
- The term of service should be six years, after which they should be released with no debt.
- If the servant came in single, he should go out single. If he came in married, his wife should go out with him.
- If the servant has married one of the master’s daughters and had children by her, the daughter and the children will remain with the master if the servant leaves. But if the servant decides to stay with his wife and children he should be brought before the judges (to obtain an approval for the transfer) and the master should bore a hole in his ear with an awl (for an earring) and he should stay in that family forever.

Female-servants

- If a man sells his daughter to be a maidservant she shall not be released after six years. Rather, she shall be judged to be betrothed to her master.

- If she does not please her master he may redeem her, but not to a foreign nation. If he has betrothed her to his son, he should treat her with the full rights of a daughter. If not, she is free to go!

Non-Hebrew Servants

YHWH makes no mention of non-Hebrew servants. But we note that there were Gibeonites that survived the Israeli onslaught. That was a mistake on Joshua's part, a sad precedent for the subjugation of disadvantaged peoples and human slavery.

Very few people had servants in Australia when I was young, so in my early years I had no experience of such a relationship. In the early 1990s I was in South Africa and witnessed master/servant relations there: black men and women serving white masters. I found relations between the two peoples rather artificial; there were protocols when servants were working, ways of speaking, that were quite different from the way they inter-acted with their own people. I felt that blacks and white never did quite understand one another. There were exceptions, but, generally, I would say that whites treated their servants rather badly. The common view about wages, often expressed, was that 'the blacks only eat mealies, so they don't need lots of money'. There were also extraordinary contradictions like letting the blacks prepare your food but not letting them use your toilet!

Female servants in South Africa had a choice as to where they lived. One choice was to live in the servant quarters on the master's property and remain isolated from your family and friends. The servant quarters that I saw consisted of a small bedroom with a shower; the shower was often located over an outlet in the floor which doubled as a toilet - an obscene arrangement I thought. The other choice was to stay in the African township some miles out of town. If a housemaid chose this option she would have to rise at 3am, wash and dress, and walk some distance to the bus station. The bus would deliver her in town at about 5am and she would walk the 2km to the Madam's house in time to prepare a cooked breakfast for the master at 6am. This was her routine six days per

week. The wages were around R100 per week (\$10). In 1992, just before the change in government, a Madam I knew, told her maid she was selling her house. When the maid heard this, she exploded: 'Madam, you cannot do that; I have been paying the African National Congress R25 every month so that when apartheid is over I will take over this house'. The poor, it seems, are slaughtered on both sides of the equation.

South Africa has a high proportion of people who claim to be Christians. Most of the people I dealt with considered themselves 'ordinary decent folk' but I saw little evidence of them 'doing unto their servants as they did for themselves'. Presumably, they did not think of blacks as their neighbours. Shades of the Good Samaritan!

I met a lot of people who were quick to tell me that blacks are inferior to whites. There are still people conducting research into the thickness of African people's skulls compared to white skulls. Apparently they are hoping to demonstrate that black skulls are thicker and argue that this is proof that blacks are less intelligent. I once worked with a long-time missionary in Africa who told me one afternoon that evangelism amongst the blacks was a waste of time because they were a cross between humans and animals. This man made a living out of evangelistic work in Africa. I think that conversation was the worst contradiction I ever encountered.

I found little trust between the races in South Africa. I was the administrator of a printing press for a short season. The print shop staff were blacks supervised by a white manager. One day the manager came to me greatly disturbed; paper was being stolen from the store. When I asked him who he thought was taking it he said: 'It is that man Lucas, I am sure of it'. (Lucas was the man that had the lowest paid job, and spent his days sweeping the floors and putting out the rubbish). I said: 'what evidence do you have', and he said: 'none at the moment, but I will watch him'. We agreed to wait and see what happened. The next day was Saturday. At mid-day I was eating my lunch when a sudden thought went through my mind: 'Go to the Press'. When I turned into the Press parking bay I heard a printing machine going. I looked in the window and found a white staff

member printing sheets for his stamp album! I suggested he stop printing and we left it at that. I said nothing to anybody else. The next week I left the Press for Australia. When I said goodbye the stamp album man fell into my arms weeping uncontrollably.

I worked in Africa, off and on, for forty years. Some of the finest people I met were African Christians: Nicholas Bengu, the Black Billy Graham of East London; Elijah Maswanganyi and Luke Majaji, Shangaan preachers from Tzaneen and Bushbuck Bridge; and Stanley Ngwira, Chairman of the Emmanuel Tract Fellowship in Malawi being a few. I recall sitting in Stanley's brother's home while his brother prayed over a meal. I never experienced a greater sense of peace and sensible reverence for the Redeemer of this broken world as on that occasion. The apostle says that we are 'all sons of God... both Jews and Gentiles, bond and free, men and women'. I trust that in my dealings with African people, in poverty-stricken villages in Malawi, in primary schools in African homelands and in the University of the Witwatersrand in Johannesburg, I conveyed the message that we are all one blood (Acts 17:26), one human family in Christ Jesus and should live accordingly.

THE MINISTERING HOUSEHOLD

YHWH sees the primary couple in a household as more than a foundation. It is His plan that they are a ministering instrument to the other household members. This idea is reinforced under the New Covenant by Paul when he refers to household leaders as **deacons** (Gk. *diakonos*), i.e. the Lord's appointed **ministers to men**. Paul's outline of the qualifications of a deacon leaves no doubt that their duties are confined to their household, not in some artificial social structure called 'church' on Sundays! According to Paul, deacons have the following characteristics (I Tim. 3:8-13):

- Serious, straight talking, sparing in use of wine and not hungry for money.
- Informed in spiritual matters and having a free conscience.
- Married with one partner and skilled at managing their household.

The office of deacon is a ministry for which YHWH has provided supernatural

assistance. Paul refers to these ‘spiritual things’ (Gk. *pneumatikon*) as grace gifts (Gk. *charismata*); and He lists them as words (Gk. *logos*): words of wisdom, words of knowledge, words of faith, gifts of healing, the working of miracles, prophetic utterance, tongues and interpretation of tongues. And he is emphatic that these gifts are available to **every deacon** ‘to profit’ (I Corinthians 12:1-11) in meeting the practical challenges of their daily life, including running their business of counselling and training the young. Deacons spend most of their time working to produce food and shelter for their families, not sitting in prayer rooms, and most of the training is done in the context of daily life. Paul’s encouragement is that the Holy Spirit, the *Paracletos*, the one who comes alongside, is constantly available, ready to assist them in whatever situation the deacons find themselves – on the farm or in the kitchen.

The first word of wisdom I ever received (at age 30!) concerned an instrument I wanted to make to measure the amount of air in a soil sample. Such an instrument is called a pycnometer; it operates on the principle of Boyle’s law: *in a closed system, the pressure of a given mass of gas is inversely proportional to its volume at constant temperature*. Most of the instruments I found in the literature placed the sample in a closed container, decreased the volume a fixed amount and measured the increase in pressure. The machines were cumbersome and fragile, due to the need to measure pressure accurately. There was also the problem that the starting air pressure changes every day. As I was thinking about these matters, an inner voice said, *measure the change in volume necessary to bring the system to a standard pressure*. On this advice, I designed and built a small robust machine and eliminated the problem of changing daily air pressure!

I will share one word of knowledge that I remember. I was driving on an impossible road in Malawi when it was brought to my attention that there was petrol running out of a tear in my car’s petrol tank. We were miles from anywhere and did not know what to do. A friend travelling with me sought the Lord for guidance; he suddenly said: ‘John, the Lord is saying soap’! We called at a house, found some soap and pushed it into the tear. Hey, presto, problem solved. It is brilliant to have that level of support from YHWH! I could recount many such words that have been made available to me over time. My point is that such words are not given for us to indulge in some kind of remote spirituality: they are available to us to solve ordinary day to day problems we

encounter. The Puritans had it right; YHWH is interested in and wants to be involved in ‘the ordinary life’.

Lengthening the Tent Pegs

My wife and I married in our early twenties and immediately moved to a country town to start setting up our household. Over the next seven years my wife produced three sons at two-year intervals, and our ministry calling as deacons was focused to a large extent on them until they were in their late teens. When I turned forty-one and my wife turned forty, we had a daughter and soon after we received a sovereign call from the Holy Spirit to enlarge our tent and minister to people in Africa (Isaiah 54:2). We did not know it at the time but there was another reason behind the call - we were being led ‘out of Egypt’, into a walk in the wilderness where we would learn to trust the Lord for our bodily health in a brand-new way. I resigned from my well-paid job and in due course our family set off for Africa, each with a suitcase, not exactly sure where we were going!

After spending six months in South Africa we moved to Malawi. To get into that country I took a job at the National Land Husbandry Training Centre in Zomba. As part of the job we were given the use of a colonial house on the slopes of a mountain. It had fourteen rooms, two garages, four servant’s quarters and a five-acre garden. I worked for the government by day and set up a Christian literature ministry in my spare time. My wife ran the business side of our literature operation, and my mother, who came with us, ran the literature office. Over time, we found it necessary to employ some Malawi staff to help us with the local language. As the work expanded our staff numbers grew to eleven; they were all untrained young people drawn from villages around the Zomba township some distance from our office. It became clear that the long walk to work was stressful and affected their performance; so, we decided to open the spare accommodation at our government house to accommodate some of them during the working week. The number of people living on our premises quickly grew to nineteen.

On Tuesday evenings we used to hold a Bible study in our lounge room. Most of our staff members would attend. We encouraged many of them to complete

their schooling and assisted in this by paying their school fees. I am happy to say that, after we left Malawi (after two years - Acts 19:10), most of them continued their studies, with excellent results. Our 'garden boy' Gladstone



Malawi staff 1977-79: Ruth, Fanny, Audrey, Jessie, Elita; Patrick, Charles and Thom

went on to University after completing high school studies; he gained a BA in Geography and earned a scholarship to Leicester in the UK where he completed a Masters Degree in Town Planning. He is currently the Deputy Director of Lands in Malawi. Patrick completed his schooling and went on to study theology; he earned a Diploma and Bachelor Degree in Zomba and a Masters Degree in Toronto, Canada. Today he is senior pastor at St Michaels and All Angels, the most prestigious Presbyterian Church in Malawi. Macford, my initial link man, studied in the USA and became the Head of the Providence Industrial Mission based in Malawi, with nine hundred congregations in four countries. Jessie married and became a Zomba Town Councillor. Charles became a successful businessman in Zomba. Rabson holds a Masters Degree in Practical Theology and heads up a church of eight hundred people in Blantyre. Byron became a schoolteacher and built a private secondary school and training centre at a place called Sadzi. This experience demonstrates that **the household is YHWH's chosen site for ministering to men**, not some public hall on Sundays; although, being a bit religious at the time, we did that also.

Five years after leaving Malawi we returned for a brief visit. Patrick had married and we were invited to visit his home in the small house that we had built for him before we left. He invited some friends, and we were amazed and blessed

to find him ministering to them in exactly the same way we had ministered to him in our household all those years before.

In 1979 my wife and I returned to Australia for a short time to get our third son into schooling. The door closed on our return to Africa and we began our second wilderness lesson: manna - walking with nothing in our purse! (Mark 6:8-9). For seven years we had no income whatsoever but still managed to live in good accommodation and run a household of seven people. At the same time, we ministered to an extended household of eighty, mostly young people, that the Lord gathered around us. My wife's cousin came to live with us; he was single and through him we discovered that a ministering household needs a minimum of three people in order to function without stress. This is especially the case if there are children under twelve in the camp as we had, our daughter. When a need for ministry arises in a community, it is advisable to minister in pairs, for purposes of discernment as well as protection against possible slander. While that is happening, a third person is needed to carry on the essential household operations.

The results of this period of our lives as deacons were also encouraging.

- I prepared a doctrinal course called Kingdom Principles for private individual study; most of our 'sons and daughters' completed it.
- We met each Sunday in a public place, to catch up with one another, to sing praise songs (some original), and hear what God wanted us to know as a community.
- The Holy Spirit called 80% of our people to minister overseas, some full time and others short term, in Africa, India and Thailand, and to aboriginal people in Australia.
- Everyone obtained secure employment.

After seven years, Judy and I were recalled to Africa. We left behind us a community of people with the following credentials:

- Ten took up full time ministry in other Christian communities.

- Twelve became teachers in Christian Schools.
- Eight took up full-time positions in overseas mission stations.
- One couple developed an international prayer ministry.
- Sixteen couples married and have run their own households with success.



Extended Family, Blackwood, 1985

During the last four years of our ministry in Australia, Judy and I entered into a time of learning the third lesson of the wilderness: spiritual warfare! In particular, the Lord taught us how to run a prophetic prayer school, and we had first-hand instruction on how to deal with demonic forces that the Lord called the Persuasive Voices. No sooner had we accommodated the basics of the battle than the Lord ordered Judy and me to begin our ministry **as people on mission** (missionaries, apostles), taking on the persuasive voices operating in South Africa.

MINISTERING TO THE LORD – THE JESUS ECCLESIA

Ministering to men is a full-time occupation for deacons. It is a satisfying

ministry but demanding, both physically and emotionally. The Lord knows this and in due time, He invites you to hand over the physical tasks of running the family to younger people; you continue to oversee (care for in a hands-off way) the household operation but are also called to participate in wider community affairs.

Overseers* (Gk. *episcopus*) are householders that have completed their time as deacons and are of an age which most ethnic groups call ‘elders’ (Gk. *presbuteros*). Some churches regard ‘eldership’ as an office and appoint people as Elders. But elders are not appointed, they are elders because they are old! Bible reports of ‘ordaining elders’ (Acts 14:23, Titus 1:5) should be interpreted as ‘elders being appointed to the office of overseer’.

The requirements for the office of overseer are outlined in the letter by Paul to Timothy (I Timothy 3:1-7):

- They must be blameless, have one marriage partner, be temperate, sober, of good behaviour, given to hospitality and ready to teach.
- They should be tea-totalers, not violent, not greedy for money, patient, not given to brawling and not covetous.
- They should have shown that they **know how to care for a household**, as demonstrated in the lives of their children.
- They should not be a novice (but elders), not proud, and have a good report in the local community. (The appointment of young people in churches to be Elders, as some people do, must be the ultimate contradiction!).

The ministry of the household having been delegated to younger folk the overseer is free to spend time seeking the Lord for ways to advance YHWHs agenda on the planet. In my understanding that in the 21st Century we are in the time that Peter referred to as The Restoration of All Things (Acts 3:21); the Lord is moving His people to get His land and His people back under His care.

*The usual English translation is ‘bishop’, this is a meaningless word.

It is an important part of the ministry of the local overseers, jointly, to cooperate with Him in this project. But I need to stress that the ministry of the overseer is not practiced in a state of spiritual isolation. Overseers still live in a household and still spend most of their time doing ‘ordinary things’. Most of all, they will continue to relate to the new household managers on a daily basis to ensure that things are going well; making themselves available to give advice and counsel when it is sought, especially in practical business matters. In what follows, I am going to concentrate on ways and means by which the overseer can seek God’s counsel; but I stress again, that this is an on-going job of personal prayer which goes on in the midst of the day’s practical operations, interspersed with occasional meetings with the local council of the elders, with Jesus in the midst, declaring the character of His Father to the local community (Psalm 22:22, Hebrews 2:12).

Matthew’s Gospel reports Jesus as saying: ‘I will build My church and the gates of hell will not prevail against it’, (Matthew 16:18). The word ‘church’ is a meaningless word. The Greek word from which it is translated is ‘*ecclesia*’, i.e. a people who are ‘called out’. But beyond that, the important thing is that they are called out ‘to gather together’. An *ecclesia* **an assembly of local believers who are called out** (of their individual households) **to come together to discuss matters of importance**. To this assembly, Jesus promised to give the **Keys of the Kingdom** (Matthew 16:19); that is: **ideas for us to implement and, by so doing, establish YHWHs Kingdom on planet Earth**.

The pattern for the *ecclesia* comes down to us from Shem, the ‘Church in the Wilderness’, the Athenian *Ecclesia* and the Roman SPQR. In the Sinai wilderness, YHWH mostly spoke to Moses and asked him to convey His messages to the people, but sometimes He decided to speak directly to the nation. For such occasions, He asked Moses to construct two silver trumpets that could be used for calling assemblies (Numbers 10:1-10); one trumpet to call the tribal heads of households (the overseers) together, and two trumpets for the whole congregation to gather at the door of the tabernacle. Note verse 8: ‘the (blowing of these trumpets) shall be an ordinance **forever** throughout your generations’. **This is the way we are supposed to live**. The angels are still

blowing trumpets; how important it is that we hear them!

We interpret from this blueprint and from Paul's instructions (I Corinthians 14:23-39) that under the New Covenant we, the people, should assemble **when the Holy Spirit calls us to do so**. The task of the local overseers is to meet regularly to make sure they are keeping in touch with the Lord, like the Senate of Rome. On other occasions, YHWH will call the whole community, i.e. the overseers, the deacons and the twenty-year-old support team, to attend a meeting; the Acts 15 account of the First Great Council of the Church (Agape 2010) records that the *plethos* ('the multitude') were present.

The Lord most often calls for prophetic prayer meetings in the season from the Ides of March until September. Under the Old Covenant, this was the Year of the Priests. Under the New Covenant we may call it the Prayer Season; the mighty men are in the camp, waiting on God to reveal His strategy for the next stage of the battle. Action tends to take place in the Year of the Kings, from the Feast of trumpets until the Ides of March. Prophetic prayer meetings work this way:

- The saints connect with the Holy Spirit personally, speaking in tongues (I Corinthians 14:4), and in psalms and hymns and spiritual songs (Ephesians 5:18-21). Paul explains that by these actions we edify ourselves, i.e. 'fan up the flame' (Gk. *anazopureo*, II Timothy 1:6). Ideally, we should learn to do this in the household, so that we may contribute in the assembly, where we 'may all prophesy' (I Corinthians 14:31).
- The saints then prophecy, i.e. share what they have heard from the Holy Spirit. It is a good idea to wait until the praise dies down and everybody is ready to listen. If people share too early it distracts the other people who are trying to hear what the Lord is saying to them.
- An appointed scribe records the information so that the elders who are gifted to 'understand of the times and know what Israel ought to do' (I Chronicles 12:32) have a chance to make some sense out of the information.

Not everyone in a prophetic prayer meeting does the same things. The specific ministries of the ‘apostles and prophets’ operate (Ephesians 2:20). The best way to explain this is to refer to the Holy Place of the Mosaic Tabernacle in which there are three pieces of furniture:

- A Table of Shewbread: This represents the whole counsel of God that we learn ‘at our mother’s knee’. Having been taught these principles in our childhood we do not depart from them. The apostles and prophets **both** feed from this table.
- The Altar of Incense: This is the place of intercession, where the **prophets** wait on the voice of God for his instructions, and from time to time ask questions when invited to do so.
- The Lampstand: This is the place of revelation and understanding where the **apostles/teaching elders** operate.

It is not possible for a person to minister at the Altar of Incense and the Lampstand at the same time. That is why the scripture says that the foundations are laid by the apostles and prophets, after the pattern of Eleazer and Joshua, and Zerubbabel and Joshua the priest in prior times. In my experience, women more often operate as prophets than men; probably because, through the experience of child birth, they live closer to ‘the flowings’ (Spengler 1918). Apostles are most often men. This arrangement is clearly ideal for running households, for it renders the man and the woman **dependent on one another!**

SUMMARY

The labour for a family farm is provided by the family; the whole family works together for the common good. Young people are trained by the deacons in the household, not just in spiritual principles but in every day practical skills and skills in social interaction. In Roman times, children in a household went to local schools for only one reason: to learn oratory – everything else was taught in the home by the parents, or by tutors in the case of well-to-do families. The advantages of on-job training over classroom training are well established.

When that training is delivered in a loving and caring environment, success is maximised.

The household members of ministering age (deacons) receive their training directly from the Lord with support from the family elders. They are supported in their ministry by on-going ‘words’ of encouragement from the Holy Spirit.

The elders are largely released from carrying out the hands-on operations associated with the daily task of meeting the needs of the household. They continue to provide oversight of the family life and business but in addition participate in oversight duties in their local community.

It is God’s plan that households should be located in communities which are local, have a reference characteristic and recognise the sovereignty of individual households. Community gatherings (*ecclesia*) are held on an ‘as-required’ basis, to ensure that a productive community life is maintained. Such meetings are organised and chaired by elders, i.e. mature heads of households, preferably on a roster basis.

Local communities appoint overseers to represent them in remote government structures, and economic and social forums beyond the local community boundaries. The overseers selected for this duty will be required to travel to neighbouring communities on a regular basis.

In their last days, elders are cared for by their loving families. My wife and I are blessed to have a family that is attentive to our needs. A few years back they bought a new car for us when they saw the old one getting rather dilapidated and expensive to run. More recently they moved us out of a three-bedroom house with considerable maintenance needs, into a three-bedroom unit with a small garden located in a secure environment. We pay them rent but have the security of knowing that whatever our need in the future the family will be there for us. In the meantime, the Holy Spirit continues to talk to us. There are still things for us to do for Him apparently! Life is never boring!

CHAPTER THREE

CAPITAL

‘The silver and gold are mine, says the Lord’

Money is not capital; it is a man-made exchange system that is supposed to be backed by real capital. Sadly, since the 1980s it has been backed mostly by fresh air. Real capital is: (1) land, and the things of value in the land – coal, oil, iron ore, minerals, etc.; and (2) human capital, the capacity of human beings to take constructive action. In this chapter we will be speaking of physical capital. We deal with human capital in Chapter 5.

Our discussion on physical capital begins with the acknowledgement that everything belongs to God (Psalm 24:1); ‘the silver and gold are mine, says the Lord!’ (Haggai 2:8). YHWHs problem at the present time is that vast amounts of His capital are not available for His purposes. The devil, the prince of this world, has demonic powers (Ephesians 6:12) scattered strategically over the whole earth controlling what is happening on God’s land. These are the ‘*stoicheon*’, the elementals (Colossians 2:8), with ambassadorial authority from the demon princes. The enemy also has ‘powers of the air’ operating, controlling what people holding God’s land think and do. Most people, including Christians have their capital entangled with the money system – they earn wages but put them in a bag full of holes (Haggai 1:6). A classic case, as noted above, is the Australian aborigines. I discuss these problems in detail in my book “The Spirit of Prophecy” (Potter, 2016).

As believers we are called to reclaim the land, place it back in God’s hands and use it to run God’s business. The problem is to raise the finance necessary to buy and take control of it. Money is controlled by an unrighteous money system; if you have money and assets you can get more - if you have no money and no assets you can get nothing. So, how do we raise the finance to possess some land for YHWHs Kingdom?

POSSESSING THE LAND

Judy and I have been led to trust God for land on a number of occasions. An important thing we have discovered is that **money does not drop out of the sky!** We read reports of people turning up at an airport without a ticket and someone rushing by and pushing a ticket into their pocket. Such reports encourage a hyper-spiritual attitude that is counter-productive in my view. I am not saying that miracles of financial supply do not occur; I am saying that faith needs a mechanism; and that mechanism is **‘hearing what the Lord is saying and doing it, trusting Him for the consequences’** (Colin Urquhart 1990).

Let me tell you how we possessed a piece of land at Blackwood in South Australia in the 1980s. A group of us were meeting in a shed at the back of a house in a suburban street on Sundays. We decided to build a centre from which we could connect with the local community and the world; Jerusalem, Judaea, Samaria and the uttermost parts (Acts 1:8). We found a suitable piece of land in a nearby commercial centre; it was on the market for \$170 000 and we discussed how we would pay for it. Judy and I had \$11 000 which we offered to put in. Another couple offered to put in \$100 000, and the vendor agreed to provide vendor finance for the rest. So, we shook hands on the deal.

Just as I was preparing to sign the contract and pay the deposit, the couple who said they would put in \$100 000 pulled out and left the community. Judy and I asked the Lord what to do and he said: sign the contract and pay the deposit (*guidance, point one*). Over the next few days, YHWH gave us a number of scriptures telling us that there would be plenty of financial support for the project, e.g. Exodus 35:20-29 (*guidance, point two*). So, I signed an unconditional contract *in faith*, i.e. in response to what God had told us. Being confident that the Lord was leading us, our family settled into a house on the property on a rental basis.

Settlement was due in three months. During those months we went to our letterbox daily looking for the funds we expected to flood in. Nothing came! When settlement day arrived, we could not settle; we did not get the land, Judy and I became liable to pay the \$170 000 capital, and we lost our deposit. The

land was sold to a fast food chain who would settle in another three months - on that day we would be evicted from our home. Strangely, we felt that none of this was going to happen!

Soon after this, a young woman in our assembly received an audio tape through the post entitled 'The Death and Resurrection of a Vision' (*guidance, point three*). The Holy Spirit said to her, 'this is for John', so she gave it to me. It was a talk by Loren Cunningham, founder of Youth With A Mission. When I heard the tape, I realised that I had heard Loren give this talk in 1975 in Melbourne. The tape encouraged us that, if God were with us in this project, there would be a resurrection and we would know for certain that we were in the centre of God's will.

On the day that the food chain was supposed to settle they went bankrupt. The vendor rang me very distressed, asking what he should do now. I said: 'Let us rent the property with a right to purchase'. He agreed to this and we signed the lease which required us to pay \$2000 per month rent (14% on capital), despite the fact that we had 'no money in our purse'!

Weekly offerings from the growing community that the Lord had put around us were about \$1000 per month. That left us to find \$1000 each month from another source. Each month, over the next twelve months, we saw a miracle of supply through **freewill offerings**. One case concerned my son Michael. He had recently graduated as a teacher and had his first job. But he had no car to get to work, so he was saving for his first vehicle. He had saved \$1000, but one night, he was challenged by the Lord to give it towards the rent, and spent that night struggling with this idea. What he did not know was that at 11pm that same night, another couple in the assembly, that had two cars, was being challenged to give one to Mike. After sitting in their car for about two hours discussing it they finally dropped the key of their second car into my wife's cousin Graham who was living in a flat at the back of our house. First thing in the morning Graham gave the keys to me. Soon after that Mike emerged to say that he was giving his \$1000 to the assembly, and I gave him the keys to his car!

Such 'miracles' of supply continued for twelve months. Then, suddenly, I felt

the load, which had seemed easy to carry to this point, becoming too great for me to carry. I called the community together and asked them whether we should continue with this project. We prayed and the general consensus was that God wanted us to continue. Soon after this, the Lord said we should have ‘a year of tithing’ (*guidance point four*). We held a meeting in January 1985, and the saints agreed to nominate what they would give on a weekly basis for that year. Near to the end of 1985, I was walking to the Post Office and as clear as a bell the Lord spoke to me: ‘Go to the Hindmarsh Building Society’ (*guidance, point five*). When I went there I found the building society desperate to lend money; and on the evidence of our yearly offerings, we gained a loan that paid out the vendor. The community had grown by this time; the weekly offerings allowed us to service the loan and begin to build the outreach centre. We poured the slab in 1986 and celebrated the event with a praise session on the slab!



Celebration on the concrete slab 1986, Blackwood Outreach Centre

In 1987 Judy and I were called back to Africa and in 1989 we were challenged to possess a piece of land near White River in South Africa. Now the land at Blackwood was on two titles. We judged that the allotment on which we were building the Centre was ‘the Lord’s land’, and the allotment with the house on it was ‘the priest’s land’ (see below) seeing that it was Judy and I that had paid

the deposit and gone through the cross for that land. We sold the house block at Blackwood for \$295 000 in late 1989; this gave us the funds we needed to pay out the mortgage on the Lord's land at Blackwood and have the funds we needed to buy the land the Lord wanted in Africa. The whole process had taken one sabbatical, seven years: 1983-1989. Mission accomplished!

Land values had inflated by this time; the unimproved **capital value** of the Lord's land in Blackwood in 1989 was \$500 000. We possessed it by faith, i.e. **walking with the Lord and obeying His specific instructions.**

THE KINGDOM COMMUNITY

The Blackwood project was concerned with possessing land for the Lord in the midst of a settled semi-rural community. Presumably, YHWH had a plan to bring His sovereignty to bear on the surrounding area with our assistance. But there were already churches in the area: a Catholic Church, a Uniting (Methodist) Church, a Church of Christ, a Brethren Church and a Pentecostal Church; why did the Lord want another one? The key might have been that the enemy's agents were also there; new age peoples and 'the wiccan' were thriving in the area, and a high proportion of the people in the area were secular humanists. But why would we succeed when others were obviously making little headway? We went to the scriptural blueprint for guidance; the life of David (II Samuel and I Chronicles), the last nine chapters of Ezekiel, and the restoration prophets, in particular.

The Battle Tower

When King David went into Syria, we are told, he built a garrison, and the Syrians became his servants (II Samuel 8:6). Later he put a garrison in Edom, and the Edomites became his servants. This seemed to be telling us that when the building at Blackwood was finished and we started operating from it we would see the surrounding area come under the influence of YHWH.

We were encouraged in this idea by the work of Aiden and Cuthbert in Northumbria in the 7th Century AD. Christianity came to England through the

Romans but, after they left, the pagan Anglo-Saxons took over the land from the Britons. Aethelfrith became king of Bernicia in Northumbria from 593. In 604 AD he took over neighbouring Deira, his wife's birthplace, and combined the two kingdoms. In 616 AD Edwin, Aethelfrith's brother in law defeated and killed Aethelfrith in battle, and Aethelfrith's son Oswald and his siblings had to flee into Scotland. Oswald finished up living for a time at St Columba's Irish Christian mission station on Iona, where he was converted to Christianity.

In the meantime, Cadwallon of Gwynedd had killed Edwin and taken over Northumbria. In 633CE, Oswald gathered a small army, engaged and defeated Cadwallon at Heavenfield and re-took the kingdoms of Bernicia and Deira. The night before the battle Oswald had a vision in which he was told:

“Be strong and act manfully. Behold I will be with thee. This coming night go out from your camp into battle ...your foes shall be put to flight and Cadwollon your enemy shall be delivered into your hands... you will return victorious after battle and reign happily’

Oswald's response was to erect a wooden cross and to share the vision with his army and ask them to join him in prayer. After the battle, the whole army became Christians and were baptised!

Oswald's next move was to ask the saints at Iona to send someone to evangelise Northumbria. The Iona mission sent a man called Corman, but he proved unable to connect with the Northumbrians. The next to come was Aiden; he proved to be an outstanding missionary. Oswald gave Aiden the island of Lindisfarne for his 'battle tower' site. From there Aiden walked the land on a daily basis. Christianity was restored to Northumbria, not by force but by Aiden and the monks that later joined him, taking an interest in the lives of the people, patiently sharing with them, first 'the milk of gentle doctrine, then the more advanced precepts of the gospel' (Anon 2019).

The Manifest Presence

I have worked amongst evolutionists all my working life and am persuaded that they, and secular humanists generally, will not be persuaded away from this or

any other ungodly doctrine by good arguments. If we are going to see Christianity restored in Australia and around the world, people will need to see the miraculous and live in an environment filled with the manifest presence of God. Is that a pipedream for religious fanatics? Most believers can report on super-natural happenings in their lives from time to time but are there physical sites where God's presence is constantly manifest? Once again we are encouraged by the lives of the early Irish Christians.

Aiden died in 651CE and on that very same night a young Scot named Cuthbert received a vision of his passing. St Cuthbert has been described as the wonderworker of Britain. There were incidents in Cuthbert's boyhood that marked him as 'a chosen vessel' destined to serve the Lord. As a young man he had frequent visitations from angels. In early adulthood Cuthbert entered Melrose Abbey and set about evangelising the surrounding land. His method of evangelism was the same as Aiden's; he walked the country constantly, often being away for a month at a time, teaching and preaching. It is reported that he worked miracles, healed the sick and cast out demons. In 664CE he was called to Lindisfarne where he continued his habit of advancing the Kingdom through visitation of the common people. Much more could be said about Cuthbert's contribution to Christianity in Northern England but perhaps the most notable thing about him is that after he died his body never corrupted; it was still supple when it was disinterred eleven years after burial in 687CE, and found to be incorrupt and fragrant when his tomb at Durham was opened in 1104 and much later plundered by King Henry VIII's agents in 1537. St Cuthbert's life evidences the manifest presence of God, but are there instances where that presence is permanently located in a physical location today? Reports from Ffald-y-Brenin (*fal du brennin*) in Pembrokeshire, Wales suggest so.

Godwin and Roberts (2012) report on remarkable happenings at Ffald-y-Brenin, and these facts have been confirmed by friends of mine who have been there. Apparently, in the early sixth century an Irish (Celtic) Christian called Brynach planted a Christian community in the Gwaun valley just below Ffald-y-Brenin.

'He didn't have an easy time because of the witchcraft and paganism... in the valley... (He) used to climb the hill on which Ffald-y-Brenin sits... (and) pray

for the area, The depth of his prayer and intercession seems to have been remarkable... the local people became aware that the hillside was a “holy place”. It was believed that as he prayed angels came and strengthened him, and there were manifestations of God’s presence with him. The hill became known as Carn Ingli – the hill of angels’ (Godwin and Roberts op cit.).



Fflad-y-Brenin, South West Wales

The thing of interest is that **the presence of God is still manifest on that hill** 1500 years later! Godwin and Roberts go on to say:

‘revival and the presence of God (in Wales is) specifically connected to **the land**. Whenever God acts in Wales, somehow the land is involved.. It is easy to praise God in Wales... It feels as though there is a reverberation of something deep within the land... almost as if worship has released creation and set it free to participate’

On my first and only trip to Wales I experienced this very same thing driving

down a valley near Llangollen I definitely heard a male voice choir singing, yet there was nobody in sight.

The significance of particular pieces of land was reinforced to me in 2002. A friend of mine was driving through Victor Harbor in South Australia when, suddenly, the Holy Spirit said: 'turn down this road'. My friend did so and some distance down the road the Holy Spirit said: 'stop'. He had stopped alongside a little park and there was a sign saying: "This is the site of the first Christian tabernacle built in Victor Harbor by the Reverend Ridgway Newland". Apparently the connection with the land is important in Australia too!

My first experience of the manifest presence of God was in the early 1970s at a place called Coromandel Valley, a semi-rural area in the hills above Adelaide. At that time, a group of us had recently connected with the Holy Spirit and were learning the value of praise and the *charismata*. The local church did not hold meetings on Sunday evenings, so we met in our home. There were about seventy of us crammed into our lounge room on such occasions. The presence of the Lord was palpable, children as young as seven years were filled with the Holy Spirit just walking around the room. Physical healings were common, and YHWH spoke to us very clearly. Many years later the Lord referred to this time as Him placing the Arc in our home. The Arc was with us for two years, slightly longer than it was in the house of Obed Edom (I Chronicles 13:13-14)!

In 1976, the Lord led Judy and me to sell that house which we had called Shiloh (the Arc was moving) and travel to Africa. As I have related above, when we returned three years later, the Lord gathered a community of young people around us and we were led to possess some land for YHWH in Blackwood. After that we returned to Africa for a season. Sad to say, I have to relate that while we were in Africa, the community dispersed and the building was never completed. Had it been, I am sure that YHWH would have turned up and Blackwood would have had a place where the manifest presence of the Lord was present. For the Lord's practice is to fill the House of the Lord with his presence when the building is complete (Exodus 40:34, I Kings 8:1-11). All of this was a great disappointment to me and, more importantly, to the Lord! For, YHWH is even more committed to taking up residence on the planet than we

are to have Him!

One of the things we had noticed in 1986 was that from the day that the foundation of the building was poured, the new age people and witches that were resident in Blackwood moved out of the area. When we arrived back in 1998 we found two new age shops operating. A strange anger manifested in me. I spent some time with the remnant community members trying to find a way to complete the building but, when that failed, I proposed that we sell God's land and use the funds to rent another property nearby to set up our Kingdom operation. This was contested but we finally managed it. A good sign was that, as soon as we rented the other facility and set up our operation, the new age shops disappeared. Sadly, despite our best efforts, we were never able to rebuild the community and we were forced to close our work in Blackwood in 2006. In the meantime, another brother was instructed by the Lord to buy the original land dedicated to Him. He leased it to a church for a time but, when they left, he knocked down the building and leased the land to a group operating a child care centre. Not exactly what we had in mind when we bought it. Sadly, there is no manifest presence of God in Blackwood these days and the new age people are back in town.

The Kingdom Community

This leaves us with the question: if we had finished the building at Blackwood, what would our operation have looked like? Ezekiel speaks of an end-time Temple (Ezekiel 40 & 41). A Kingdom Community must have a first-class connection with YHWH. Would the building at Blackwood have been a temple? Probably not, Peter and Paul both speak of a temple, but their descriptions suggest that a New Testament Temple is not a physical building, but a structure made up of human components.

‘...you are fellow citizens with the saints, and of the household of God... built upon the foundation of the apostles and prophets, Jesus himself being the chief cornerstone, in whom the whole building fitly framed together grows to be a holy temple in the Lord... a habitation of God through the Spirit’ (Ephesians 2:20-22).

‘You also, as living stone, are built up a spiritual house, a holy priesthood, to offer up spiritual sacrifices to God by Jesus’ (I Peter 2:5).

Throughout history, Christians everywhere have recognised the need to assemble regularly to consider their ways; and for that purpose, they, like us, have built and dedicated special buildings. Sadly, in the vast majority of cases, the emphasis has moved from the activity of assembling and listening to the Lord’s voice, to the place where this activity occurs. The word ‘church’ has been transferred to the buildings; and the buildings have become ‘holy places’, not because God is there but because they have stained glass windows.

Lacking the presence of God, the old churches have chosen to enact formal liturgies. The evangelicals rejected this practice in favour of studying scripture to find principles of life on which to base practice; not a bad idea in itself, but everybody seems to have a different idea as to what the scripture is saying. Pentecostals assume that everybody has ‘a need’ and minister to that need despite the fact that the bulk of the congregation do not have a need! All these things men do when they do not sit in the manifest presence of God. Church life becomes much like the tedious discussions that Job had to put up with prior to YHWH turning up (Job 38:1). When YHWH turned up, everything came together for Job, and it can be the same with us. We do not need human ideas; we need the presence and the counsel of God. Buildings are nothing. We need to allow Jesus to build His ecclesia and listen to the living word spoken through the prophets, Jesus Himself being present by the Spirit (Matt.16:18-20).

‘If any man speaks, let him speak as the oracles of God; if any man minister, let him do it with the ability that God gives’ (I Peter 4:11).

SUMMARY

The land and human capacity are the capital that God is interested in. YHWHs program, for reclaiming what is His, is to encourage his sons to possess a piece of land on which to construct a battle tower for Him to manifest and feed the saints His strategies to bring the surrounding population to faith. It is this same faith (following God’s specific advice in each situation) that we use to possess the land and build our own capacity. And, if we do that, the capital will be in

God's hands and we can ensure that the land is exercised for God's good purposes.

I have been encouraged recently to hear of the work being done by Robby and Kay Heyboer in Borneo. This couple and their growing team are acting in faith to build an extraordinary Miracle Village complete with medical and educational facilities for thousands of children. Building on the same pattern used by the Irish Christians, they are experiencing the manifest presence of God both in their day to day activities at the centre and when they move about the surrounding area as apostolic streams of influence. You can see their work on YouTube: 'Miracle in the Jungle of Borneo'. Well worth a visit! A practical example which may clothe for you what I have been saying above with greater understanding.

CHAPTER FOUR

THE KINGDOM COMMUNITY TEMPLATE

'I will build my ecclesia and the gates of hell will not prevail against it'

In previous chapters we have seen that, as far as YHWH is concerned, the household on a family farm is the basic operating unit of human society. The family's capital is the land which they occupy in perpetuity, through the process of on-going inheritance; although, no-one is forgetting that the ownership of land remains with YHWH and it needs to be dedicated to His purposes.

The Blackwood experience suggest that an individual household can possess the land it needs. (In the early years, the young people that joined us became de facto members of the Potter household for the time being). But an *ecclesia* consisting of the heads of a number of like-minded households living in close association in a defined locality, who maintain their unity, is needed to ensure God's continued presence amongst them. At Blackwood in the 1980s. several young couples married, and after a time, other households joined the work. To cater for this, in 1987 I organised a Heads of Household meeting for household leaders to interact with the Holy Spirit on a regular basis. Sadly, after Judy and I left for Africa in late 1987, the Heads of Household meeting was abandoned – unity was lost, the households went their own way and the manifest presence of God withdrew.

There are many Christian reference groups located in cities remote from rural life. Such entities are not what YHWH intended; they were developed by Nimrod and his confederates, the architects of the Great Apostasy which deceived the whole earth (Genesis 10:8-12, Revelations 18:2-3). The rural communities of Northumbria in Aiden's and Cuthbert's day seem to be more in line with God's intentions, but do they exist today? Well of course they do; all primal peoples in Africa, Asia and the Pacific Islands live in highly interactive rural communities, and they also exist in Western farming areas.

RURAL COMMUNITIES

In 1962-66, I was working in the Murray Mallee region of South Australia. The Mallee is a flat sandy area with low rainfall and no obvious distinguishing physical land features apart from occasional sand hills. It was opened to farming in the early 1900s. The settlers brought with them farming methods developed on soil types and under climatic conditions much different from the Mallee. By the late 1940s, the Mallee was a moving mass of drifting sand; hence my appointment to the area as a Soil Conservation Officer of the Department of Agriculture in 1962.

At the time of my appointment there were a number of new technologies available that I felt would be useful in the Mallee. I decided to hold a field day for farmers to introduce them to these techniques. The area I chose for the first field day was an area of land with an even soil type and rainfall, with a main road running through it from north to south, splitting the area into two portions. The field day was held on a farm to the east of the main road. The attendance was: farmers from the east of the road - 27 (84%); farmers from the west of the road - Nil. Why was that?

There was a Soil Conservation Board operating in the Mallee at that time, made up of some of the better farmers in the area; so, I took the problem to them. They told me that, though there were no obvious boundaries, farmers relate to specific areas. In the case of my field-day, they said, farmers from the west would not consider a field day in the eastern portion relevant to them. I decided that I needed to identify these reference groups.

Each Board Member had a local committee, so I arranged to visit each Member's area to see if these committees could define their community boundaries. I took a map of the area with me that showed the individual sections registered under the Lands Titles Act. I found that the farmers on these committees could draw their community boundary with consummate ease; they knew exactly which farmers belonged where. And the boundaries they drew exactly coincided with the boundaries drawn by the neighbouring committees.

The next year we ran an extensive program promoting new practices in each defined location – the results, both in numbers attending and interest were outstanding. Over the next ten years, I worked with colleagues to perfect a client centred agricultural extension methodology that focused on involving the farmer's in the planning and the execution of Group Learning Programs aimed at solving their farming problems.

On an international study tour to Western countries in 1969, I had no trouble identifying similar distinct rural communities. In the USA they are roughly associated with Counties, although, in one County I found a Russian community and a German community, alongside of each other, that never interacted. In England they talk of parishes; in Holland, gemeente; in Italy, frazioni (Potter, 1969). They are all the same thing; discrete groups of farmers living in a defined area – usually with a small village in the centre, with facilities like shops, petrol stations and community halls.

COMMUNITY STRUCTURES

When Israel entered the land, the Levites were not given land, and there were instructions to develop places of refuge. What would be the equivalent to these resources in a modern rural community? Ezekiel prescribes that there should be a Temple, land set aside for YHWH, land for a Prince, land for the Priest's, and land for a township (Ezekiel Chapters 40-48). Are these facilities relevant in a New Testament Community; if so, how should we interpret them?

The Temple and the Lord's Land

Further to what we have shared in Chapter Three, I see the Temple (*ecclesia*) as more than a place to plan evangelism. Once an area of land is back under God's oversight, I see the *ecclesia* becoming a place where YHWH directs land management and the social life of the community. In a rural community, this will mean that there is an agricultural research and training facility on a piece of land set apart for that purpose. The campus should include business management in its training program, and anything else that the community thinks it needs. The local *ecclesia*, including research and teaching staff, could

meet on the campus, in a room set aside for that purpose; for the Lord would want to provide input into the research program as well as other matters. I see a regular part of the staff program would be seeking the Lord's advice through the *pneumatikon*, words of wisdom and knowledge, etc. And I see these words as the **Keys of the Kingdom** spoken of by Jesus in Matthew 16:19; directions by which the Kingdom of God can come upon the planet in our time.

The research facility will need specialist officers to be appointed, but a Board of local farmers/overseers, elected annually, should oversee the work. NB no person should hold office as a Board Member permanently; every respected elder (male and female) in the community should take their turn.

I see research programs focusing on local farming needs and farmers providing land for broad acre applied research when that is deemed necessary. In other words, I see the research and training facility very much integrated with the surrounding farming operations. Theory courses can be delivered at the training facility or on line, and students can be located on farms to develop the practical skills they will need to become good land managers. Campus staff should operate an extension service to the local community; information should emanate from the Temple on the Lord's land to the surrounding community in 'apostolic streams'.

The research facility should be self-funded through cash returns from campus enterprises appropriate to the area. For instance, in a community that mainly concentrates on broad scale cropping and livestock production, the campus could grow vegetables in controlled environment facilities and sell them through the local market to the local farming families.

In 1969 I visited the Tamar Valley in the United Kingdom. The Tamar River marks the boundary between Devon and Cornwall. In the 19th century there were one hundred tin mines in the Valley but by the year 1900 many of them had closed due to tin price falling below production costs. This left many people in the Valley with no source of income. Now the Valley faces south, so it gets the spring sun sooner than any other part of England. One 'bright spark' hit on the idea that they could grow strawberries and get them to the markets all over the

country two weeks earlier than anybody else. Numerous farmers acted on this advice, and to ensure that they kept up to date with new varieties and methods of production, they set aside three acres of land at a place called Elbridge on the Plymouth Road to be developed as a research and training facility. This was well located; farming families used to drop in for a cup of tea on the way to Plymouth on shopping days! I was there one day; the place was abuzz with people talking strawberry farming matters! An outstanding operation!



Tamar River and Valley 1969

The Prince's Land

Every community needs a local government authority to provide essential services and maintain utilities like public roads. It would be up to the local community how they provide, pay for and operate these services. The Athenian Ecclesia was dead against paying public officials for services; everything was done on a voluntary basis so that nobody became a permanent bureaucrat and got above themselves!

The community would need a police officer – a sheriff! It will need a justice

system, also. The standard facility for justice across the centuries has been a group of elders; what the English called the moot, and South African tribes call an Indaba. It was common practice in Australia in the early days of settlement to appoint local elders as Justices of the Peace to adjudicate in local civil cases. This function was regarded by family overseer's as part of their normal civic duties. It proved an effective system for solving community problems. Sadly, avaricious lawyers found ways of assuming these duties and reducing JPs to certifying documents. Anybody can be a JP these days, with little training and no community connections.

There is one curious ordinance for the Prince in Ezekiel's account (Ezekiel 46:9-10). According to him, nobody is to leave the *ecclesia* by the way they came in; only the Prince may do that. Some years ago, a Christian brother and I were directed to a building in Adelaide which the Lord indicated could be an outstanding site for education. We entered by a back door, walked right through the building and left by the front door. I felt we needed to go back through it again, to check on a few things. We turned to go back inside and ran into an invisible shield which felt like a pane of plate glass. We were clearly not meant to go back that way! I have no idea why?

The Priest's Land

Under the New Covenant, Christians are 'a priesthood of all believers' (Hebrews 8:10-12). So, why would we need a special class of Levites in a Kingdom Community? I submit that the equivalent to these Old Testament Offices is people like schoolteachers, doctors, nurses and solicitors. Such people will need land on which to set up their offices and facilities. It would be up to the community elders to decide how such services should be funded.

Refuge Cities

Problems occur, even in Christian communities. A good example is the need of the aged for expert palliative care in the last stages of their life. Ordinarily, old people are best cared for at home; commercial frail-care facilities are uneconomic disaster zones. But some people do need special care at 'the end',

and a community might decide to set up a facility to cater for such a need.

Unincorporated Associations

There is great value in a community developing and running an unincorporated Community Association and using it for such things as purchasing all manner of goods needed for business and domestic operations. There are huge advantages in buying wholesale.

NB Do not incorporate the association. YHWH does not like incorporated bodies – they are legal entities, remote from the members. YHWH likes us to take full responsibility for our actions! Unincorporated associations were around a long time before someone dreamed up the idea of incorporation. All the Guilds of Europe in the Middle Ages were unincorporated. Similar bodies were common practice amongst farmers in Australia in the pioneering days.

With regard to ownership of property, an unincorporated association, not being a legal person, cannot own land or goods. The way you get around this is to ask two or three elders to act as Trustees and to hold the land in their names, providing they sign a Declaration of Trust setting out that they are holding the land on behalf of the Association and will only act with regard to the land and property of the Association under instructions from a duly called meeting of the Association. It sounds a bit complicated, but it works well; and it saves paying fees and reporting to governments on your activities. All you need is an association name, a list of members and a constitution which sets out how the members shall act. The members should be households with the name of one person from each household recorded as the person representing the household.

One cautionary note: be careful when you appoint managers that they do not start taking over and becoming directive. I have seen that happen many times with sad results. Ideally, management staff should be chosen from the local people and not appointed for a long term. Long term incumbents in any position tend to become set in their ways and use their knowledge of the business as a power base. The *Senatus Populus Que Romanus* (SPQR) of Rome was so concerned about the power of managers that they arranged for the job to be

handled by two Consuls in consort, the hope being that they would keep each other honest! New Consuls were elected each year for a one-year term only; and nobody was supposed to be a Consul for more than one appointment! To the dismay of the Senate, the *Populus* elected Julius Caesar to be a Consul four years in a row – Cassius and Brutus felt they had no alternative but to kill him!

I have seen associations working well in Africa. The normal subsistence strategy in Malawi is for each farmer to plant a crop of their staple crop (maize) each rainy season, with variable results depending on the rainfall. One village was encouraged, by a local World Vision operative, to place a plastic pipe in a permanent mountain stream and lead water via an aqueduct to their collective farming land nearby. This enabled them to work together to grow three crops of maize each year, with the result that the village soon had an abundance of food and excess for sale. In addition, they were encouraged to dig ponds and place Tilapia fish fingerlings in them. The fish grew to marketable size in six months and there were long queues of people from neighbouring villages ready to snatch them away as soon as they were lifted from the ponds. In two years, the villagers were fat and flourishing and had seven million Kwacha in their community bank account!

Savings and Loans

Another good strategy for a community is to develop a Savings and Loans facility. This can be run under the local unincorporated association supervised and run by an elected Board made up of local elders. The value of such a facility is that local money is kept in the community and made available to advance the local economy, in the same way that Guernsey Islanders use their superannuation funds to develop local projects and assist their people when they fall on bad times.

There are other Kingdom economic principles that can be utilised by such a facility. Judy and I built a home in 1973. Over the next three years the value of the property doubled (NB The capital did not grow; the money became less valuable). In 1976, when we were heading for Africa, Judy and I asked the Lord what to do with the house. The Lord said: ‘sell it’! We did so and, for the first

time in our lives, we had a sizeable amount of cash in the bank rather than a mortgage. Just prior to that, Judy and I had been led to get on our knees and give everything we owned to the Lord – the Pentecostal offering (Deuteronomy 16:9), so we asked the Lord what He wanted us to do with this cash. He said: ‘I will show you!’ The next night we were at the local airport seeing someone off and we met a couple whom we knew were selling their home to provide cash for purchasing a property they planned to use to reach local youth in an area near where we lived. We asked them how things were going, and they told us it was going well but they were \$5000 short of clinching the deal. The Lord whispered to me: ‘this is something you can help with!’ So, I said to them: ‘We are going to Africa for a season, I can lend you the \$5000 at no interest providing you agree to pay it back when you can’. They were overjoyed, and so were we, in the inner-man – God was pleased too! The next week I met five other Christian couples that needed funds and was pleased to continue handing out God’s cash as He directed. We were in Africa for three years. When we returned most of the money had been re-paid and six Christian couples were completely out of debt. What was wrong with that? Kingdom economics!

Then there is ‘The Uncle Ezra’ policy. When a young Jew is ready to start a business, they do not seek start-up finance from a financial institution, they seek it from ‘Uncle Ezra’ who is duty bound to help them. This is a good idea; the young person starts their business with no debt, and they have the benefit of an experienced businessman providing a watchful oversight eye over their business operation. If the business fails, they can go back to Uncle Ezra again, and even a third time before he can excuse himself! This works best when the elders can provide cash from family savings but, if cash is short, they might decide to assist by becoming a guarantor for a loan. I am not talking about borrowing from an external financial institution practicing usury – I am talking about taking a loan from the local Savings and Loans Fund against family investments in the fund. There might have to be a fee to cover administration costs. Loans should be made on the following conditions:

- The loan should be to a household elder; the person starting the business gets their loan from their household!

- The new business should directly benefit the local community.
- The applicant must present a Business Plan covering production, marketing and financial management. The adult members of the household should all be involved in preparing this document; it is an important opportunity for passing on business knowledge from one generation to another.
- The risk should be assessed by a panel of elders. NB Risk can be mitigated by prior arrangements for the local community to support the project.

What we are promoting here is the principle that a new business in a community should not be the sole responsibility of one person; everybody in the community has an interest in everyone else's success.

SUMMARY

The Lord's long-term interest is to establish viable communities consisting of sovereign households located on His land in defined areas/regions, that conduct **environmentally appropriate land management programs, to God's satisfaction, that meet the ongoing welfare needs of the interactive community** that manages it.

This will require the setting up of facilities, including a place for on-going connections with YHWH, a business research, training and development facility, a local government office, a justice centre, a centre for medical and other essential services, a site for a market and the storage for locally produced goods, and sites for social gatherings and recreation. Funding for these developments can be contributed by the families on a case by case basis, or via a system of **taxation on land**, i.e. a 'single tax', like that proposed in the 17th Century by John Locke in his Second Treatise on Government in 1690.

The size of a community will be important; there must be enough families to develop and maintain local facilities and services. Ideally, these facilities need to be financed and governed by the local community without interference from outside operatives. These days, many communities look to outside sources to fund their services, and in the process lose control of their destiny.

The primary object of any community should be **self-sufficiency**. Export markets hold promise of high returns, but they are often a mirage. International currency fluctuates, and markets are fickle and highly competitive. It is much better, in my experience, to concentrate on sustaining life under the watchful eye of YHWH, as a **first priority**, and sell only excess produce to external markets if and when it becomes available. The local Association Management Board should always be thinking and planning to ensure that, as much as possible, the things that the community needs are produced in their own area.

The vision of a local community cooperating with YHWH in the management of His land is encouraging. Regular divine input into the life of the community would lead to the establishment of the right structures and the right processes by which a community can enjoy an abundant life (John 10:10). The principle of inheritance will operate, the young will be given the skills they will need to perform at a high level when their turn comes to take charge of the management of God's land. And the elderly will be cared for when their time comes to depart this present world.

CHAPTER FIVE

KNOW-HOW

‘Go into all the world... teach them to observe all the things I have commanded you’

The fourth requirement for business is management, but ‘management’ is a vague English word, and I prefer the concept ‘know-how’, because knowledge comes before practice. In this chapter we will think about what Kingdom landholders need to know in order to run a good business for the Lord and sustain their family’s welfare.

HUMAN DEVELOPMENT AND TRAINING

YHWH has provided that humans should develop and assume different duties over time and planned for each level of practice to be preceded by a period of training. I have listed these stages and set out appropriate learning agendas for each in my book, *The Way Things Are*, (Potter 2015). The stages are:

Age 0-1:	Locating oneself in the <i>cosmos</i>
Age 1-5:	Social Training and Language Development
Age 6-11:	Concrete Operations
Age 12-16:	Formal Operations
Age 17-26:	Developing a Personal Agency
Age 27-19:	Preparation for Household Ministry
Age 30-50:	Ministry to Men
Age 50-55:	Preparation for Oversight and the Ecclesia
Age 56-70+:	Ministering to God

The responsibility for educating and training individuals lies with household leaders, the deacons, but they will need advice and specialist input from time to time. In what follows, I outline the community arrangements I believe are necessary for households to provide a well-rounded program of community-based whole-of-life education for their members. Professional help is available when household leaders realize they are operating beyond their competence.

The Learning Environment

One view of education and training is that it is a necessary chore that individuals need to undertake in order to develop a successful agency. This idea misses the point that learning changes mere existence into an adventure – ‘the logos within calling us on’ (Augustine, 1961). Learning is what makes life enjoyable!

We get a picture of what God intended to be the didactical environment from the brief scene we have of YHWH with Adam in Genesis 2, and, more particularly, from the life of Jesus and his relationship with His disciples. When YHWH wished to focus Adam’s attention on variations in the animal kingdom, he did not take him out in the field and tell him their names, he had Adam do the naming! Which method of teaching results in the best learning and provides the teacher with the most satisfaction? Selah!

The Jesus method of teaching has been called discipleship i.e. an on-going process of education and training in the context of a shared life experience. The evidence is that Jesus and the disciples found this to be an arrangement leading to sustained relationships and an expanding experience of development.

These pictures suggest that learning is not supposed to be a formal activity enacted in special places called schools; it is supposed to be a lifestyle enacted in the caring and positive environment of the household. In our early years we need training in social practices and manners. Our parents provide this training, especially our mothers; it is best achieved by demonstration rather than by ‘laying down the law’. Children are quick to copy their parent’s actions; the wise parent turns learning into a game at this early age.

In later childhood, when we are coming to grips with the world around us, parents can set children projects like seeing how many species of birds they can see in a month, or similar, rather than just allowing them to move about with no learning objectives. Children are motivated to collect things at this stage in their life and respond well to such activities.

Young-adults benefit from seeing that their parents are also setting aside time

to improve their knowledge, as a normative part of a productive and satisfying lifestyle. There is a rich sense of community in knowing that everybody is involved in the same learning activity.

Referencing sources outside of the household's experience will be necessary. These days we have the Internet but attending classes at the local research and training institute or taking a distance learning course occasionally will continue to be important. But these activities should be seen as merely appendages to the household learning experience. Education and learning unrelated to the ongoing household business operations and recreational activities are counter-productive in achieving the social contract.

General Education

As we have seen, there are four stages in **pre-adult life-education**, as the Lord works with us on our psychological development. (*The psychological faculties listed in italics are taken from St Augustine, see Augustine 1961*):

- Age 0-5: Basic self-management, social arrangements and language - the *anima*.
- Age 6-11: Becoming acquainted with the *cosmos* and basic operations (money games, etc.) - the *animus*.
- Age 12-16: Theorising and personal identification - the *intellectus*.
- Age 17-26: Exploring a personal agency – the *ratio* and the *mens*.

Introducing God to young people in the context of their general education should follow the same pattern:

- Age 0-5: God exists - family prayers
- Age 6-11: God's power and genius as Creator – nature
- Age 12-16: God as a personal friend – Genesis 1-11
- Age 17-26: God as the source of revelation – Kingdom Principles

The change from Stage 2 to Stage 3 is critical; **YHWH wants to introduce**

Himself to young people in Stage 3. Young people develop innate questions within themselves at this stage of their life; these questions need to be answered if the individual is to go forward in freedom and power. This need is best met by a caring parent or grandparent leading a teenager through the first eleven Chapters of Genesis. This scripture focuses their questions for them and provides the answers they need.

Contrary to what is offered in modern public and private schooling institutions, Stage 3 education needs to be ‘hands on’, modular and motivational. For instance, students should not study language as a subject but focus on communication and development of their language skills. I was involved in developing a full curriculum for this stage of development, with another teacher, in the late 1980s. It proved ideal for the household learning environment and especially strong in developing the student’s learning and presentation skills. I have the modules on line and can share them with anyone who is interested.

Focused Learning - Agriculture and the Environment

Farming practices need to be learned through an on-going association with the daily life on the farm but explanation and understanding requires formal education. The community template outlined in the last chapter provides for an agricultural research and training facility in the community. Communities should develop their own tertiary education and training materials.

There are two ideas on how to assist people to become good self-managers in Stage 4. The **human capital** view is that you give the student a good general education which develops their intellectual powers, the assumption being that, armed with that capital, they will be able to adapt to any occupation of their later choice. The **credentialism** view discounts the human capital view, arguing that you need to provide people with knowledge directly appropriate to their future occupation. As usual with such debates, the truth is that **both** are necessary; medical training is a good example – hence the MB and BS!

Focused Education – Deacons

It is common practice for young people in their twenties to enter the economy

and take a life-partner in preparation for setting up their own household. Ideally, at this age, they should take their place within the family business – assisting the family priests (I Chronicles 23:24-32). But, at around age 27, the Lord will start working with a young couple to prepare them to take on their role as deacons (ministers) to the growing household that will soon be totally in their care. They will learn how to do this best by keeping in close association with their parents in the early years of their marriage, seeking advice on household management when they find they need it.

When both partners running a household reach the age of thirty years it is YHWHs plan that they take full responsibility for its **spiritual protection** (I Chronicles 23:3). The first thing they need to do is check whether their household is a ‘battle tower’. Paul tells us what this structure looks like: Jesus, who is under God’s covering, protects the man and the man protects the wife (I Corinthians 11:3). This has nothing to do with management decisions; it has **only** to do with spiritual protection on a planet which is the universal headquarters of Satan and his demonic hordes. The man takes protection from Jesus so that he can function without demonic interference, and the woman who has great responsibilities in the household takes covering from the man for the same reason. Anybody who knows anything about anything knows that **this is a majestic structure**. I find it sad that it is so often misunderstood.

The demons a couple face in the early stages of household development are ‘chaos (Cush) spirits’, demons that use fear, religion, lies and other means to break human relationships. These can be tricky, so it is good to live alongside experienced householders in the early stages of marriage. Best of all, as we have seen above, YHWH has provided *pneumatikon* for young deacons to draw on.

Focused Education – Overseers

Overseers are experienced householders that have walked with the Lord for many years as deacons; they know His voice and to some extent His ways. If they are fortunate enough to still have a marriage partner, they will have developed a strategy whereby one spends their time at the ‘lampstand’, and the other spends their time at ‘altar of incense’ – for this results in a complimentary

and complete ministry of oversight that can discern on the Lord's on-going sovereign purposes for the planet and their community in particular.

The ministry of an overseer is a relaxed occupation. YHWH helps a lot. If you need to know something He will tell you. If He thinks you need to know something that is happening, He can lead you past a doorway to notice it. I know because that is my experience. My tale about the man stealing paper from the printing press (above) is a classic case.

What is not so easy to learn is how to manage the persuasive voices, the 'Nebo demons', that are rampant in society. In the late stages of your deacon years, the Lord will show you how to recognise a demonic persuasive voice by the signs: self-righteousness and alliance, pride and an incorrigible spirit. Dealing with these demons is challenging, to say the least; Joshua fought with them for a whole day and the sun stood still! (Joshua 10:1-14).

BUSINESS STRUCTURES

To be successful, all businesses need to:

- Have the right structure and know their responsibilities at law.
- Know their product.
- Develop a business plan that includes a production plan, a marketing plan, a financial strategy and a risk assessment.
- Know how to manage their cash flow.

Structures

Sole Trader: If a person intends operating on their own, they can trade as a sole trader, using their own name as the name of the business. In Australia you will still need a Business Number from the authorities and register for Income Tax and Value Added Tax. Once that is done you are free to print invoices and start the business. You can submit your own tax form, but it legitimates your tax

return for the Taxation Office if you get a registered accountant to do it. It is not a bad idea to have a good accountant look over your business, once per year, but make sure you deliver him a Profit and Loss Account, not a box full of invoices and receipts! It saves a lot of money and you need the understanding that comes about when you deal with the financial aspects of your business personally.

Partnership: Managing taxation is important – it is not tax evasion to do so. Even the Tax Office expects people to take every legal opportunity to limit their tax bill. One way of doing this is to form a partnership in which profits are divided between two people. A partnership must be registered with the taxation office and a taxation return submitted annually for the partnership, along with the tax returns of the individuals in the partnership. Tax is paid on the individual returns only.

Having said that, I need to advise you: **never have a partnership with a person who is not a member of your family.** If you do so, you need to understand that you are taking responsibility for another household's debts. Partnerships are ideal for husbands and wives, fathers and/or wives with sons and daughters, not people from two different households.

You can use your own names for the name of the partnership business, and in that case you will not need to register the name. If you want to use another trading name you will need to register it with the authorities, otherwise someone else can use your name and take your customers away from you. The partnership will need a registered Business Number, a Taxation Number and be registered for Value Added Tax. It definitely pays to get an accountant to submit your partnership tax return; an accountant's involvement is seen by the Taxation Department to legitimate your return.

Family Trusts: These are a device to limit tax payments when more than two people are involved. Family farms should definitely look into developing a trust as a means of giving all adult members of the family an interest in the land as well as the business enterprise. One of the worst things I have seen on family farms is an old patriarch holding on to the farm ownership and the financial

management well into old age, reducing his sons and daughters to the class of labourers. Holding property in a Trust simplifies the problem of inheritance as well as giving everybody who contributes to the farming operation a feeling of self-worth. You will need professional advice from an accountant to set up and register such a facility.

Associations: These are a good instrument for setting up public facilities for the delivery of goods and services and setting up a Savings and Loans facility. Associations need to be registered with the authorities and to gain registration you will need to submit a constitution. Constitutions are easy enough to produce but difficult to change, so think about what you put in it carefully. The constitution needs to be kept as simple as possible - limited to the elements outlined below. All the rest of the arrangements can be covered by Standing Orders or Regulations that can be changed easily when it is deemed necessary. The key elements that the authorities will ask for are:

- The name of the Association
- The location of the Registered Office
- The Objects of the Association
- A clause stating that finance is to be used only for advancing the objects
- Who can be a member of the Association
- The name of one person who will act as the Public Officer
- How the constitution may be altered
- What will happen to the Association's assets if it ceases to operate

Associations can operate as Not-For-Profit (NFPs) organisations and be registered as such with governments. NFPs may be **charitable**, e.g. religious, educational and/or aid organisations and be declared **tax-exempt** by the taxation authorities. Community service organisations can be classified as NFP organisations but are not normally considered to be charities.

THE BUSINESS PLAN

The biggest cause of failure in small business is that the operator(s) do not have a business plan. A good plan will ask the following questions:

Production

Q: What product am I planning to market?

You will need a detailed description of the product, and a list of its merits. You need to ascertain whether there is any legislation covering the sale of this type of product and gain the required certificates before commencing operations.

Q: Am I going to make this product myself or am I going to source it ready-made?

If you are going to manufacture the product yourself, you will need a detailed production plan. This will include ensuring that reliable component supply lines are open, and that sufficient tools are in place to meet the anticipated sales potential.

Q: What labour will I need to produce and market this product?

The labour requirement for developing the product needs to be investigated, a labour source identified, and the cost of labour calculated. If you employ labour you will need to register to pay your employees tax directly to the Taxation Office (Pay as you Go – PAYG) and pay superannuation. You will also be required to have on hand a document setting out your Occupational Health and Safety Policy. You avoid these requirements if you have a family farming business operating under a partnership or Trust but an OHS plan is still a good idea: you do not want needless accidents happening, and you need a response plan if and when an accident does happen.

Q: What will it cost to produce a unit of this product?

You will add this figure to your other costs to determine your unit sale price.

Marketing

Q: How big is the market for this product? Is it local, state, or overseas?

You must conduct some market research, not just assume that people will be

interested in your product.

Q: What is my target area?

You need to identify a target area, assess the personal characteristics of your potential customers and develop a marketing action plan.

Q: Is there any competition? Who are my direct competitors? Is there any difference between them and me?

You need to investigate the competition and establish if your product has a competitive edge. One good strategy is to talk with people marketing a similar product out of your area of interest; you will be surprised at how ready they are to talk with you!

Q: Who are my customers? Where do they live? What age group are they?

You need to ‘know’ your customers, their likes and dislikes, and financial resources.

Q: What form of advertising will reach the most customers?

You need to decide which media will be best, not by guessing but from research into what media your customers have access to. Are you going to give away samples? Will you have to undercut the opposition to get a place in the market?

Q: How good am I in comparison to the competition?

You need to undertake a SWOT analysis, i.e. list your Strengths, identify your Weaknesses, list Opportunities and identify Threats. What are you good at? What are you not good at? Are there any potential new markets? How can the product be modified to give you a competitive edge. With regard to threats, remember that every time you get a good idea it is quite likely that someone else will have the same idea, see the same opportunity – can you stand competition?

Q: What will it cost me to get this product to the market?

You will need to determine the cost of marketing the product – who will manage the marketing and at what cost, including travel costs, the cost of printing advertising materials, and managing a webpage.

The Operational Plan

This entails developing a final cost analysis and estimating the time and effort needed to provide services/goods to outlets, sales forecasts, equipment/vehicles required, administration requirements (including the cost of book-keeping), licences and insurance required, and other critical issues foreseen.

The final exercise is to develop an action plan for the first month, or the first year in the case of agricultural enterprises.

Financial Plan

It is essential to develop a monthly cash flow budget for at least the first two years of operation. This can be done on an Excel spreadsheet or similar. This budget will define the amount of **start-up finance needed**. In the case of sole traders and partnerships, the household budget should be included.

It is critical to include the cost of depreciation and repairs of working parts in the production process and vehicles. Many businesses fail because of unexpected breakdowns in these essential resources. I have seen people take over a lawn mowing business, including a ten-year-old utility vehicle (pick-up truck, bakkie) and several used mowers. Their cash flow improves over the first twelve months, and they start to make a little profit and take a holiday. On the day they come back to work the vehicle breaks down and one or two mowers fail. They are unable to raise the capital to replace them and the business closes.

Most importantly, you need to plan how you will monitor finance in and out of the business and have someone allocated to keep the financial records up to date. And, more particularly, develop a plan to **watch the cash flow – the most important operation** in the business. I cannot emphasise this point enough. I have a son who is a director of a construction company in South Africa. A main

task for one of his co-directors is to keep track of payments due to the company. The company works contractually, and every contract sets out when and how payments should be made. When a payment is due the client is contacted by my son's colleague and reminded. For the first twenty years of their operation they never had a negative bank balance.

Another significant contact I had was with a man called Ted Ashcroft. Ted was an engineer who in later life became widely known for his ability to resurrect failing businesses. Ted was insistent that you had to have a cash flow report on your desk every day if you wanted to survive in business. On one occasion, Ted was asked to assist a company that made two stroke motors. The first cash flow budget he received, on his first day at the company, showed that for every motor that left the factory, they were losing \$7. Ted went out to the factory where 180 machinists were operating, raised his hands in the air and said: STOP!!! You cannot continue running a business that is continually losing money!

Running a small business is not easy, you have to be a good all-rounder to do well: a product manager, a marketing manager and a finance manager. It is not an 8am-5pm job, but at least you are your own boss! The benefit of having a family around you in the business is immense. YHWH knew what He was doing when He gave the family farm his blessing.

SUMMARY

The critical thing in starting a new business is finding start-up finance. We have suggested that, in a Christian farming community, this should come from within the community, not from a commercial lending institution from outside the community.

With regard to structure, we favour the Family Trust for running a family farm and associated businesses. This gives everybody a secure interest in the business, and the younger members of the family get vital experience in group decision making. .

No short cuts should be made in developing a sound business plan. If you think it is too hard to go to all this trouble, then do not start a business. Not everyone has experience in marketing and financial management. If you need assistance it is available in the form of accountants and business consultants.

One problem with seeking advice from accountants is that they are disinclined to approve actions which appear to them to have even a small amount of risk. The truth is that every action is subject to risk. Lending organisations assess a person's credit worthiness on them having a reliable job and an income stream, but they know that this income stream can easily be lost through dismissal and/or an accident or a health problem. That is why they take a mortgage over your land! Seek advice but keep in mind that you are the one who has the final say and are making the decisions. For your own peace of mind, it is a good strategy to undertake a risk assessment for your planned project. There are professionals who can help you develop such a document.

SUMMATION

‘All Things work together for good to them that love the Lord’

By way of summation, let me outline how I see a Kingdom Regional Community operating.

Basic Unit: Sovereign households operating viable farming properties under a family trust.

Local Communities: 10-20 households operating a community centre that provide facilitates for:

- Regular Household Leader’s Meetings (*ecclesia*) - overseers
- Community Information Meetings – overseers and deacons
- Education support
- Cooperative Produce Store and Fuel outlet
- Sports Centre

District Centre: Servicing 5-8 Local communities through the following structures:

- Community Association Offices
- Savings and Loan Fund Office
- Cooperative Shops and Market
- Legal and Accounting services
- Sheriff’s Office and Justice of the Peace Court
- Medical Services
- Education support services
- Land Management support service officers
- Infrastructure Maintenance operation

Regional Centre: Servicing 3-5 District Centres through the following structures:

- Regional Planning Office – including Land Allocation

Regional Infrastructure Department
Land Management College and Research Centre
Cooperative Headquarters
Savings and Loans Fund Headquarters

This outline is not so different from the way regions in Australia are presently administered. The difference is:

Full representation – bottom up management, starting with the Local Household Meetings where the Lord will be present to guide our thinking.

Self-reliance - based on the *pneumatikon*, through the Regional Planning Office, the Savings and Loan Fund and the Cooperative goods and services supply and marketing facility.

Focused Education – with sound land management as the objective.

I look forward to hearing of local communities developing and refining the model.

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