

What is a great business investment? (14:4)

THE TEXT (NASB)

Where no oxen are the manger is clean, but much increase comes by the strength of the ox.

Where no oxen are, the crib is clean, but much increase comes by the strength of the ox. KJV 14:4

INTRODUCTION



Successful businesses must invest in appropriate equipment and machinery.

Specialized tools boost productivity. Farmers today use tractors instead of oxen, and tractors are expensive, but they greatly increase productivity. The right tools are a net benefit to any business effort.

Growing businesses must first identify the right tools, and then be willing to bear the cost and trouble of maintenance. The use of capital—tools and machinery—leverage human labour. This proverb also suggests the issue of animal rights, but the productivity issue, “the strength of the ox,” comes first.



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COMMENTARY

Oxen were valuable for many uses in biblical times. They were used to pull plows; Elisha was plowing with twelve yoke of oxen (hard soil?), when Elijah cast his mantle over him (1 Kings 19:19-21). They were used for treading out grain (Deuteronomy 25:4). They were divine sacrifices under the Law of Moses (Numbers 7:17; 1 Kings 8:63). Their flesh was good food (1 Kings 1:25). Though slow, their great strength could pull heavy commercial carts. The wealth of a man was measured at least in part by the number of oxen he owned, so the very wealthy Job had five hundred yoke of oxen (Job 1:3).

Growth Brings More Kinds of Work



The Hebrew word manger, מַגֶּרֶס (ṣē•ḡûs, pronounced “ey-voos”), is also translated as: Crib, stall, and trough, with little difference. The point is that tools, equipment, and machinery all require fuel, power, repair, and cleanup—in one word: Maintenance. Machinery and equipment enlarges the scope of work, but likewise multiplies the overall productivity.

It's cheaper not to own oxen, but it's also less profitable. Some operations stay small because the owners refuse to purchase and maintain the right equipment. Some don't want to expand beyond a comfortable size, preferring to run a small family business. Expansion is not for everyone; but if we want to expand, we must be prepared for the added costs.

We shouldn't complain about equipment maintenance, but focus on the benefits. We can become so frustrated or annoyed with the “messy manger” that we ignore our equipment and limit our productivity. Sometimes we want things nice and neat, merely because we are too lazy to maintain the labour-saving devices. Our assets may be neat but neglected. To grow properly, we must understand that thrift has its limits. We don't want to be dime wise and dollar foolish.

The “Rights”—Animals’ and Tools



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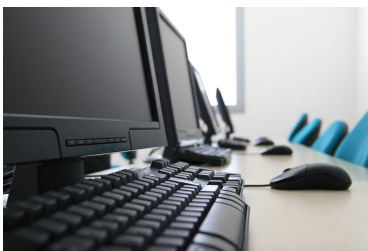


God doesn't condemn the use of animal labour; He even recommends it. God put man in charge over the animals, not as a tyrant, but as a responsible manager (Genesis 1:26). Animal rights groups may disagree, but the sin is not in the use of animals, but in their abuse. A responsible farmer does his best to keep the oxen healthy and strong (Proverbs 12:10).

When it comes to animals or any labour-saving device, it's important to get the best. In studying Adam Clarke's commentary on this proverb, I learned (as a city-slicker) a lot about the superiority of oxen to horses for farming. Compared to horses, oxen live longer, stay healthier, pull steadier, eat cheaper fodder, and when they die, they provide food, hide, and even horns for practical use. Oxen don't need shoeing. For farming, oxen are generally preferable to horses.

Oxen are castrated bulls. Thus an ox's value is not in its ability to reproduce, but in its ability for grunt work, much grunt work. Grunt work is essential to big business, and tools, be they oxen, tractors, trucks, robots, or computers, must perform the most repetitive, menial tasks in all businesses.

Buying Tools to Build Wealth



It's important to buy tools, not toys. Our tools must be practical and profitable. They must work. They should increase revenue, not merely improve our image or operating comfort. During a gold rush those most likely to profit are the sellers of picks and shovels. Usually tools are a good investment. And once they're purchased, they must be used, not left idle. Idle machinery, like money tied up in inventory, kills businesses. And yet, having the right equipment does not guarantee success. Without the right market conditions, without sun and rain at the right times, even the well-equipped farm can fail.

Borrowing to Buy Assets



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Should equipment be financed or purchased with reserve capital? Purchasing equipment for growth with accumulated funds may take years of diligent saving. On the one hand, those diligent years can teach a lot about the operation, its needs, and its environment. Yet most often, tools and equipment are purchased with debt. This can offer tax advantages, like deductible interest. Leveraging our assets amplifies both our losses and gains. Meanwhile, this proverb implies that, if we borrow, it's better to borrow for efficient equipment—a “messy manger,” than for showy items like a plush conference room.

I do believe that business debt, expressly for revenue-generating assets (key machinery rather than a deluxe company car) is the best form of debt. That's why most banks won't lend for purchases of raw, unproductive land. They know it's better to lend for asset purchases that can self-amortize debt.

Further, active business debt that requires effort from a labouring borrower is more likely to be blessed than passive business debt from a detached investor, like a dividend yielding mutual fund. Why? God seems to promote action over passivity and encourages prayerful entrepreneurship (Matthew 7:7).

[And to repay my debt here: some of these reflections arise from Irvin Himmel's Pearls from Proverbs.]

OUR CREATOR, REDEEMER, AND FRIEND

Jesus didn't use tools to do his work—He could bring back to life a dead son or daughter with a simple word of command.

When Jesus healed people, He used no medicine, potions, or wands. He simply spoke the word, or gave a compassionate touch, or He'd be touched by the faithful in their distress. He once used His saliva (how unhygienic!) to make mud to smear on a blind man's eyes (Mark 8:23), but whatever he meant to teach us by that, he obviously didn't need the mud to heal him.

We need tools. God does not.

APPLICATION



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- Memorize the text in your favourite Bible translation and think about it often.
- Evaluate the tools you are using in your business. Are they the right tools? Are they in good working order? Do you have too many? Do they need upgrading?
- Invest in tools to increase productivity.
- Plan for appropriate tool servicing when using new tools.

Which of these steps, if any, does Jesus want you to take first? Ask Him.



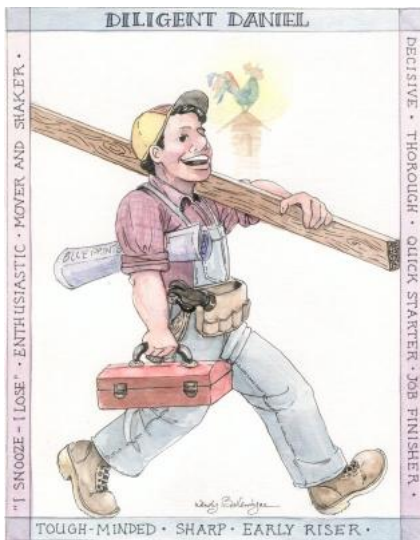
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KEY WORDS

business, capital, courage, industriousness, laziness, leverage, maintenance, more assets(quantity), productivity, strength, debt, bf serving others, investments

ILLUSTRATION

Who is Diligent Daniel?



Diligent Daniel is a friend of Steady Eddie. Whereas Steady Eddie is known for his staying power, Diligent Daniel is known for his decisiveness and thoroughness. He is an early riser, a quick starter, and a job finisher. There's no room for procrastination here.

Daniel is tough-minded and sharp. He tells himself each day, "I snooze- I lose." He pushes himself and calls himself lazy. He is tough on himself—not rough.

He's the one Benjamin Franklin was thinking about two hundred years ago when he came up with the maxim, "Early to bed, early to rise makes a man healthy, WEALTHY, and wise." Daniel's also the one the author Oswald Chambers described with the words, "The heights by great men reached and kept, were not attained by sudden flight, but they while their companions slept, were toiling upward in the night."

Daniel is more of a thinker than Steady Eddie, but is known for his enthusiastic work capacity, not his brilliance. He's a mover and a shaker. He's not afraid to get his hands dirty and is in good physical condition. He's a builder. He starts the job right away and gets it DONE. He doesn't flip-flop in this thinking. He is not double-minded. He remains humble while exuding confidence.



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One of his favourite financial tools is the Registered Education Savings Plan (RESP).

