



"Success is a ladder that cannot be climbed with your hands in your pockets."

—American Proverb

26-Jul-13

Are Our Daily Habits Productive?

The economic woes [the world](#) has experienced over the past half-decade or so have exacerbated the perceived—and often real—gulf between the haves and the have-nots. The Occupy Wall Street (OWS) movement focused on the super-rich, the top one percent of Americans by income, complaining that these ultra-wealthy people should "pay their fair share" of taxes to support the poor. This disaffection with the rich was no doubt encouraged by the rhetoric of the current President and his supporters, who promised fundamental change in America and a progressive (read "socialist" or even "Marxist") redistribution of wealth under the guise of fairness.

The OWS movement, never truly coherent or successful in its aims, has fizzled, but its underlying spirit of dissatisfaction with the wealthy lingers. Just yesterday, while waiting for my truck to be serviced, I heard the cashier complain to another customer that the salary and benefits package promised to a local top bank executive was ridiculous. "No one," she said, "needs that much money, and there is no way we [bank customers] can make up for it." In other words, the executive was so overpaid that the bank would fail trying to pay it!

The OWS crowd assumes two foundational beliefs about the rich that are not necessarily true. First, they believe that the wealthy are born with silver spoons in their mouths, and having inherited their money from their parents—who are fixtures in a permanent upper class—thus did nothing to earn their mansions, luxury yachts and automobiles, and hefty portfolios. While this is true for a small percentage of the super-rich, the people who inhabit the top tier of the wealthy come and go with regularity as

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fortunes are made and lost in the volatility of the markets and the business world. The names on the *Forbes* list of wealthiest Americans are different or in different places every year. America is still the land of opportunity—both to rise and to fall.

Second, OWS supporters believe that, if they did not inherit their money, the wealthy acquired their riches through underhanded means. By hook or by crook, by defrauding the poor or knifing their coworkers or competitors in the back, the wealthiest among us clawed their way up the ladder of success, leaving the ruined lives of others behind them. While a tiny minority of wealthy people may have taken this sordid route, the vast majority of top income-earners simply rolled up their sleeves and outworked everyone else. The Pareto Principle, also known as the "80-20 Rule" or the "Law of the Vital Few," essentially posits that 80% of the effects derive from 20% of the causes. In this case, it means that 20% of the people do 80% of the work—and the wealthy among us usually fall into that productive top quintile.

Earlier this week, a friend recommended an article to me on the website of financial guru Dave Ramsey, whose main goal is to help people get out of debt and establish a solid financial footing. The article, "[20 Things The Rich Do Every Day](#)," was a blog entry by a man named Tom Corley, author of *Rich Habits*, "the groundbreaking financial self-help book that shares the secrets of financial success by exposing the daily habits of wealthy individuals," according to his website, [RichHabits.net](#). In short, Corley has found that wealthy people generally share certain habits that enhance productivity and thus prosperity.

Doing one or more of the habits on the list will not by any means guarantee a six-figure salary, but they are generally commonsense practices that can help a person do more and better with their time, energy, and skills. Here is a sample of the list:

1. 70% of wealthy eat less than 300 junk food calories per day. 97% of poor people eat more than 300 junk food calories per day. . . .
3. 76% of wealthy exercise aerobically 4 days a week. 23% of poor do this.
4. 63% of wealthy listen to audio books during commute to work vs. 5% for poor people. . . .
10. 88% of wealthy read 30 minutes or more each day for education or career reasons vs. 2% for poor. . . .
13. 67% of wealthy watch 1 hour or less of TV every day vs. 23% for poor. . . .
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19. 86% of wealthy believe in life-long educational self-improvement vs. 5% for poor.

The underlying premise behind Corley's list is that some people, by virtue of their daily habits, set themselves up for success and the money that invariably follows, while others doom themselves to being poor and staying poor by their unproductive everyday lifestyles. As the sample from the list shows, a good diet and frequent exercise can lead to productivity because the body will likely be healthy, allowing it to work better, longer, and harder. Cultivating the mind through education, creative listening, and reading keeps a person informed, engaged, and expanding his skillset. Finally, productive people do not waste much time on vapid entertainment.

In summary, a reason why the wealthy are wealthy is because they work at doing advantageous things while avoiding detriments and distractions. They do what is helpful and shun what is useless. As the old song goes, they accentuate the positive and eliminate the negative. These are things anyone can do—and from a spiritual point of view, should do.

The book of Proverbs is teeming with advice on being productive and prosperous, such as these few: "Go to the ant, you sluggard! Consider her ways and be wise" ([Proverbs 6:6](#)). "Getting treasures by a lying tongue is the fleeting fantasy of those who seek death" ([Proverbs 21:6](#)). "Do you see a man who excels in his work? He will stand before kings" ([Proverbs 22:29](#)). "By knowledge the rooms are filled with all precious and pleasant riches" ([Proverbs 24:4](#)). "Prepare your outside work, . . . and afterward build your house" ([Proverbs 24:27](#)).

In the [Parable of the Talents](#), [Jesus](#) heaps praise on those who wisely and energetically profit from His gifts and condemns the one who squanders them ([Matthew 25:14-30](#)). Many of His teachings use illustrations lifted from situations involving money, wealth, debt, wages, work, and stewardship. He even speaks of making "friends for yourselves by unrighteous mammon" ([Luke 16:9](#)), just before warning, "If you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?" (verse 11).

So, do our daily routines set us up for success—financially, relationally, spiritually—or do they doom us to failure? Are they productive or unproductive? It is well worth our time to evaluate our lives for ways to improve them by adopting more profitable habits.

- Richard T. Ritenbaugh

From the Archives: Featured Sermon

[Success in This World](#)

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by Richard T. Ritenbaugh

Richard Ritenbaugh, reflecting on that computer game "The Sims," a game which simulates the pressures and opportunities of real life, actually puts the player in God's shoes, preparing and directing a simulated human being through life. The game reinforces the principle of not remaining stagnant, but continuing in productivity and growth. As we are able to program the "Sim" for self-improvement, we must also invest in our own self-improvement, continually striving against stagnation and deterioration, and the powerful pulls of the world. Paradoxically, we are sent into the world while simultaneously we are admonished to come out of the world. In addition, we are instructed to become a light to the world. Some have erroneously tried to flee to a monastic or commune-like existence in the wilderness, only to find that they have taken their sins with them into their "place of safety." Wherever God has placed us (urban, small town, or rural), we must invest energy in our self-improvement, making us a valuable asset in our community, building houses and gardens, marrying and having children, and praying for the peace of our community. Since 31 AD, Christians have expectantly looked for Christ's second coming, some carelessly withdrawing from their familial and community responsibilities, carelessly walking disorderly in the process. Members of God's Church should be gainfully employed, not mooching off the charity of the brethren or the community. Young people, in the manner of Daniel and Esther, should prepare themselves for success, incorporating traits of diligence, tenacity, patience, wisdom, and discretion, doing it for the glory of God. God desires that His people (in the pattern of Abraham) should live righteously, and that they succeed in all areas of their lives.

From the Archives: Featured Article

[Service: A Key to Spiritual Success](#)

by William Gray

Have we lost the fire for God and His way that we we once had? If we have, we need to reconsider our basic commitments, and one of those is service. William Gray shows just how vital a key to success service is in all aspects of our lives.

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