

God Owns My Business

By Stanley Tam

If you fly to Dayton, Ohio, rent an automobile and drive up Interstate 75 about 55 miles, you would come to the town of Wapakoneta, the home of Neil Armstrong. Then if you continue on about 18 more miles, you come to Lima, Ohio. There beside Interstate 75, you would see a series of buildings. It is there that we operate four businesses, the largest of which is United States Plastic Corp., where we sell over 17,000 items in plastic. The second business is Industrial Safety Co., where we sell safety products like respirators, hardhats, ear protection and so forth. Our third business is Tamco Industries, where we manufacture electric mixers, dust collectors, blowers, exhaust systems and so forth.



Stanley Tam is a businessman in Lima, Ohio. He delivered this testimony at the annual Generous Giving Conference, Orlando, Fla., February 19-21, 2004.

In addition to these, the oldest business we have is a silver refinery. We get our silver from the photographic industry. Eastman Kodak Co. alone uses over 20 tons of silver every week to make photographic film, taking nice, pure bars of silver, dissolving them in nitric acid to make a silver bromide, which, when combined with a sort of gelatin, results in photographic emulsion. They coat it onto plastic in complete darkness. After it is dried, it is put between pieces of black paper and finally gets in your camera. There the flick of the shutter allows light rays to come in, which make an image in the emulsion. Then you take the film to the photographer, and he puts it through these chemicals and it comes out a normal negative. But, in this process, 80 percent of the silver is wasted. With all of the photography done, there is a potential of 16 tons of silver that can be reclaimed every week that would otherwise go down the drain.

Back in 1918, a photographer in Cleveland, Ohio, invented the very first silver collector. A silver collector has a battery on the inside. When it gets wet with the photographic chemicals, it activates the battery and generates enough electricity to accumulate the silver. This silver is 95 percent pure, and about \$200 worth of silver is collected on it after three to six months.

I heard about this process in 1936, and I figured if \$300,000 worth of silver was going down the drain every week, I should claim it. So, I started out to become rich, but I did not know that between 1918 and 1936, four other companies had organized in the United States to reclaim silver and had all gone broke. Had I known it, I wouldn't have tried. I was number five. I came to the realization that I didn't have what it took. I didn't have the promotional ability or the financial backing. As a matter of fact, I was down to my last \$25. I thought I had better get on to Mother for a little security. I wasn't married. I could put my feet under her table and get something to eat. Having failed, I packed all my belongings in my car and started for home.

At the time, I was a young, old-fashioned born-again Christian. I was praying to God about this disappointment as I was traveling home, thinking about the prospects of another job. As I was driving along and praying, God spoke to my heart. "Stanley, it doesn't need to be a disappointment. You don't need to go broke in your business. Turn it over to me. I will make it succeed." I was alert and said, "God, if You will take this business and make it succeed, I will honour You in every way I possibly can."

I came home and had a talk with my dad. Remember, 1936 was during the Great Depression years. Nobody had any money. Still, I asked my father for money, and he told me he would give me all he had. He went through his pockets and pulled out \$12. I had \$25 and with \$37 and faith in God, I started out again. I had a policy never to borrow money, but God didn't hand it to me on a silver platter. It seemed like every lesson He wanted to teach me in those

early days was one more lesson on faith. I assure you, He taught me a good many lessons on faith in those early days, and I would like to share one with you.

For every decision I make today, I go back to this experience. In the early days, I traveled around the country, selling my silver collectors to the photographers, and buying from them their old negatives. In those days, when you went to a portrait studio to have your picture taken, they would take it on a 5x7. Then the photographer would think it would be valuable, so he would take a brown envelope and put the picture inside, labeling it with a date, file number, and your name. Every 10 years he would give up, and he would sell them to me. I bought them for a company in Valparaiso, Ind., just outside of Chicago that had a process where they stripped off the black emulsion, which was like new plastic, and they sold it to leather good houses for identification covers in men's billfolds.

The Risk of Obeying God

Not long after that day, I ran out of money again. This time I had \$80 worth of these old negatives, and I thought it would be a good time to sell them. I had just enough money to get to Valparaiso. I took the old film out to the warehouse, and I got a slip to go into the office to get my money. When I told the girl behind the desk that I needed \$80, her response was not what I wanted to hear. "I have bad news for you," she said. "The boss is out of town today. He didn't leave any money, and there is nobody here authorized to sign a check. There is no way we can pay you today, but we will mail the money to you." I told her I had to have that money right then since I only had enough money to get there, not enough to return home. She said she couldn't help that.

I wasn't quite broke yet. I did have two gallons of gas in my car, and I had 13 cents in my pocket. Still, I was 170 miles from home, and I never got that good gas mileage on my old Chevrolet. I had a problem. What would you have done? We always think of what we can do, don't we? I thought I would go out on the highway, put my thumb up, and maybe get home that way. Then I realized that that was not the answer. If I was successful, I would have to get some money and come back to get my car. There had to be a better answer. I bowed my head over the steering wheel of that car and I prayed, asking God to tell me what to do. As I prayed, the Lord spoke to my heart, "Stanley, start for home. I will see that you get there." I sat on two gallons of gas. I thought to myself that I had better pray again. I prayed a second time, a third time, when the Lord spoke to me and said, "Just trust Me; I will get you home." I said, "Lord, I don't know how I can do it on two gallons of gas, but I will start." The important thing when God speaks to your heart is for you to start.

I had 13 cents in my pocket. I thought I would spend it before I started. I hadn't eaten much that day and so I crossed the street. I invested five cents of that precious money in a five-cent hamburger. That was 1937, when they used to sell six for a quarter. Then with the other eight cents, I crossed the street to a filling station, and with an embarrassed grin I asked attendant to sell me eight cents' worth of gasoline. I was going to get all the gasoline I possibly could. So, with two gallons of gas plus eight cents worth, I started for home.

Now, my father was a salesman, and he had given me some advice. "Son, don't pick up hitchhikers. They are dangerous," he said. "I have picked them up, and I have been robbed three times by them. Son, don't pick up hitchhikers." As I was traveling on my two gallons of gas that night way out in the country at about 10:00 at night, my headlights flashed on a fellow who was standing beside the road with his thumb up. Before I realized it, I stopped and picked him up. He got in my car with joy. Actually, he just about hugged me. He said, "Fellow, I appreciate this ride tonight. A farmer picked me up in town, but out here in the country he turned down a side country road and said, 'I live here. You will have to get out now.' I have been out here in the middle of nowhere for two hours tonight. I thought I was going to have to walk to the next town." Then he looked at me and said, "How far are you going?" I didn't

answer him. Down the road he became quite insistent. I decided I had better tell him the bad news now, and told him I didn't really know. "What do you mean, you don't know?" he pressed. I told him about the gas situation: "This motor is going to cough pretty soon, but I think we will make the next little town." He asked me where I was from, and I told him Lima, Ohio. A big smile broke across his face and he said, "Fellow, you didn't pick up a bum tonight. I have a good job in Marion, Ohio, the next big town beyond Lima. I took off a few days to hitchhike up to Chicago on a vacation. Tonight I was hitchhiking home, but with this experience I have had tonight, I will do anything to get home. Fellow, I still have a pocket full of money. Just pull in the next gas station and buy all the gas it takes to get to Lima, and let's get there." We did.

That night, God taught me the greatest lesson of my Christian life. When He speaks to your heart, you obey Him. There is a great lesson in the Old Testament. One day God told the Jewish priest to take the children of Israel across River Jordan on dry land. If you read this account again, you will note that when they came to the river bank, they didn't even slow down. They kept on going, and the moment their sandals touched the water, the water parted and they crossed on dry land. I wonder how many of you heard God speaking to your heart about taking a step of faith in your life and merely took out your billfold, looked inside, and said to yourself, "There is not enough money here on which to cross River Jordan. I had better wait until I get some more."

Here you are, a number of years later, still on the wrong side of the River Jordan. Have you ever noticed that God never gives you the money first? He gives you the command, and then as you obey He supplies. For He says, "Without faith, it is impossible to please God" (Hebrews 11:6).

The Process of Obeying God

As time went on, God prospered my little business. I made enough money to marry my sweetheart in Illinois, and to make it possible for my wife to travel with me, we bought a house trailer. We traveled another year. Then God prospered the business enough for us to establish our home in Lima and to operate our business by direct mail.

In my prayer life, God spoke to my heart, and I made Him my Senior Partner. I came to the place where I said yes, but then I had another problem. I was married now. I would have to get the consent of my wife. One day I got enough courage to talk it over with her. I said, "Honey, God is talking to me about a covenant I made with Him. I feel that God would have us to make Him our Senior Partner, but if we do, this means at least 51 percent of the profits would go into the Lord's work." As we talked it over, I asked her what she thought. She looked at me and she said, "Stanley, whatever God tells you to do, obey God." I think this is the best advice I ever received. They say the road to success is filled with women pushing their husbands along. Men, you ought to appreciate your wives. They have something we men don't have. They have intuition, and if you will listen to your wives, they will save you from a lot of problems in your lives.

I went to an attorney and said, "Sir, I have come today to make God my Senior Partner. I would like to have you make out a legal paper that says we are turning 51 percent of our business over to God." He looked at me and said, "You want to do what?" I said, "I want you to make out a legal paper to the effect that we are turning 51 percent of our business over to God." He replied, "Son, that is good that you want to give the church half of your money, but you've just gotten married, and you need to provide security for your coming family." Then he looked at me and said, "Your business is so small. My advice is that you go and think it over for another three months. When you come back, I will talk to you again." He probably thought I would come to by that time.

I left his office and went to a second attorney who told me exactly the same thing. I said, "There is no use for me to go to a third one. I am going to stay in your office until you do something about it." I guess this attorney realized that if he was going to get rid of me, he had to do something. "Alright," he said, and we incorporated our little business. We issued stock, and then we founded a religious foundation with 51 percent of the stock. Whoever owns the stock owns that part of the business.

When I look back to 1940 when we took this step of faith and made God our Senior Partner, we really didn't have much to give God. We were living in a house trailer. We were living on \$14 a week. The reason we took out only \$14 a week to live on was because when we made God our Senior Partner, we were doing about \$12,000 of business a year. It is not hard for you to figure out that you can't make much money off \$12,000 a year.

Regardless of the little we made, there is a law of God that works. The Bible says, "Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously" (2 Corinthians 9:6). The Lord surprised us. You hear a lot of strange things about tithing. Some say it is a church tax, and they expect me to pay it and that is the end of it. Others say that when I give God one-tenth of my income, He blesses the nine-tenths that is left to the extent that the nine-tenths now goes as far as the whole thing used to go. This isn't really true, is it? Suppose a farmer had 100 bushels of corn in the barn and he decides to plant 10 bushel in the ground. What multiplies? Is it the 90 bushels that he has left in the barn? Oh, no. All of us "farmers" know it is the 10 bushels you put in the ground that multiplies. Similarly, it is the 10 percent you give to God that multiplies.

Malachi 3:8-10 says, " 'Will a man rob God? Yet you rob me. But you ask, "How do we rob you?" In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me.' " I have met a lot of Christians who have curses upon them because they are robbing God. But He goes on to say, " 'Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,' says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.' " Upon whom will God pour out so much blessing, the church? No. Upon you, the giver.

The Rewards of Obeying God

God surprised us. That little business went from \$12,000 gross sales a year to \$45,000. The next year it doubled and went to \$90,000, then it went to \$300,000, to half a million dollars, to \$1 million. Then it started going to \$5 million, \$10 million, \$15 million, \$20 million, \$25 million, \$30 million, and it kept on going. I tell you, it is a little different being in business with God.

When I went into business in 1936, I happened to read the book on George Mueller, the greatest man of faith who ever lived. He lived in Bristol, England. He was a poor man, but God laid upon his heart a burden for orphans. When he died, he was supporting 2,000 orphans, but he had a policy that he would never advertise his financial need. He would go into a closet, shut the door, tell his rich heavenly Father what he needed, and his rich heavenly Father had given him over \$7 million. This kind of money 200 years ago, before inflation, would be \$150 million today. I read that story, and it so challenged me that I resolved not to borrow money in my business because I had the same God as George Mueller. When I have a financial need, I am going to go to God, shut the door, and ask Him for it. Every financial need I have had, He has supplied.

When I was married, I told my wife that we were not going to borrow money for a home, a car or furniture. We were going to trust God to give it to us. And He did.

In closing, I would like to share one of these experiences. You can expect a lot of miracles

when you are connected with God. Everything He does is a miracle. When He makes a tree, a cornfield, every kernel has life in it. It is amazing. Man has never been able to make even a weed.

Our business began to grow, and then we were landlocked. We couldn't buy property to expand our building, so we had to start over again. We went out on Interstate 75 and bought 33 acres on a beautiful curve where we could put "Christ Is the Answer" on the end of our factory. I had this policy never to borrow money, and I had \$600,000 cash in the bank to start the new buildings. We began to build our buildings, and we paid the contractor every 30 days progressively. When we were finished, we had spent over \$3 million in building these buildings. Amazingly, I still had the \$600,000 cash in the bank. That is a true story. When you drive down Interstate 75 and see these buildings, you can point at them and say, that is what God has done.