
THE
GENEROSITY
FACTOR™

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FACTOR™

DISCOVER *the* JOY of GIVING
YOUR TIME, TALENT, *and* TREASURE

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The Generosity Factor

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*To those with needs physical, financial, emotional,
and spiritual and to those who help meet them.*



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THE CONTRADICTION

There's a saying of Jesus—reportedly more than two thousand years old—that goes like this: “It is more blessed to give than to receive.”

But in our time, many in our society seem to be ruled by a contradictory principle: “Receiving is all that matters.”

Other often-heard comments are:

- “Get all you can out of life.”
- “Always look out for Number One.”
- “We need more to fall to the bottom line.”
- “I made mine. If you want yours, go earn it for yourself.”
- “Only the strong survive.”

Consider the way in which much of business is conducted in our day. Profits are plowed back into development in order to make the upcoming Initial Public Offering at the stock market more attractive. Rather than helping worthwhile causes, many who attain new wealth put their money into investment plans that they believe will increase their security in retirement. The gap between the rich and the poor seems to be widening. And charitable contributions have remained relatively level—at about two percent of our Gross Domestic Product despite the fact that we live in the era of the “new economy” in which more and more of us are prospering.

Is our world better for this?

Take a moment to answer these questions:

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- Does every child in America and around the world go to bed with a full stomach and a loving hug from someone who cares?
- Is all of the possible research being done to cure devastating diseases?
- Can every qualified student afford a college education?
- Do the homeless have a warm place to rest their heads at night?

Some would argue that these problems don't belong to them. Their pat answers include:

- "I made it in life without anything being handed to me."
- "If they bothered to get a job, they wouldn't be homeless."
- "I worked my own way through college."
- "If we cure one disease, a new one will crop up anyway."
- "This is a job for the government."

But the truth is, a pat answer has never solved a problem. It takes dedicated people, devoted time, and donated dollars to solve problems.

Giving—of talent, time, and money—can hurt. It can mean sacrifice. An individual who gives may have to forego a new computer or season tickets to a favorite sporting event. A family that gives may have to pass on two extra days of their vacation or a bigger audio system in the new car. A corporation that gives may not be able to reassure its shareholders with the answers they demand. A church or synagogue that gives may have to forget about its own perceived needs for a new video projection system or some other elaborate, costly improvement to its facilities.

THE CONTRADICTION

The flip side is that giving has tremendous rewards. These rewards can become evident in a variety of dimensions—emotional, relational, financial, and even spiritual.

It is our privilege to introduce you to the wondrous nature of those rewards. We invite you to join us on a journey to discover the joys of giving—and the impact that “the Generosity Factor™” can have on your life!

—KEN BLANCHARD AND S. TRUETT CATHY

I

THE BROKER

I LOVE HAVING MONEY, THE BROKER THOUGHT TO HIMSELF AS he stepped through the front door of his imposing Long Island home and into the brisk October morning. *And I love that I made it all on my own!*

The young, trim man with an athletic build was pleased that his limousine was parked as close to the entrance as possible. He pulled his coat collar up around his neck and rushed past the Driver, who held the car door open.

“Grab the three bags just inside the door, would you?” the Broker asked in a manner that suggested he fully anticipated that his request would be fulfilled without question. He seldom carried anything for himself these days; his computer bag, perhaps, but that was about it. He slid into the back seat and the Driver gently but securely closed the door.

A few seconds later, the Driver placed the bags in the trunk and got behind the wheel.

“Could you turn the heat up a bit?”

“Yes, sir,” the Driver obliged.

The Broker picked up the copy of that day’s edition of his preferred financial publication. It had been placed on the seat next to him—something he had come to expect in a matter-of-fact sort of way. He quickly flipped to page three

to read his favorite biweekly column, "The Personal Side." This column was written by an engaging reporter who explored such topics as health and wellness, personal growth, diet, and exercise. The Broker could almost feel himself getting healthier as he read. "The Low-Carb Diet: Changing Your Metabolism" was the subject of the column.

The Broker had not always been this concerned about his personal health and well-being. As the heir to "old money"—though he had not yet inherited it—he was privileged to have been in the position to enjoy every advantage life had to offer. He attended a highly regarded graduate business school but may have attained his MBA more because of his father's financial support of the school than his own smarts.

That's not to say he didn't study hard throughout his college career. He studied hard between off-campus kegers. He studied hard between drug-laced parties and ski trips. He studied hard between binge weekends with fast young friends who did not have their futures in the forefront of their minds. He studied just hard enough to be awarded the parchment, although he ranked only in the dead middle of his class.

His father—hoping to leave a legacy in the financial world—invited the young, newly graduated Broker to join the family firm. *At worst*, the Broker thought at the time, *I'll have to work some. At best, I'll get a free ride.*

The Broker's father did his best to instill the old-fashioned work ethic in his son's life and career. As a result, there was no fast track. There was no instant partnership. There were no free-flowing raises and bonuses. There were no "spiffs" or special perks.

The Broker quickly verbalized his discontent. He attempted to talk to his father about it, but the "Old Man" would hear nothing of his son's pleadings.

Then, as if by magic, a stunning opportunity appeared on the young Broker's horizon—the Internet!

The Broker determined to start his own company—an online brokerage house that would handle trades over the faster and faster modems and DSL lines that were increasingly connecting America in instant fashion. And so, his firm was born and he left the comforts of his father's success.

The first year was a struggle. He lived in a cold apartment with walls of peeling paint in Brooklyn, a few blocks from the Verrazano Narrows Bridge. He took the train into Manhattan. He sat next to secretaries wearing sneakers, gang members wearing tattoos, and "suits" wearing suits.

His office was more than a few blocks off Wall Street, on the far east edge of the Village. It was nothing like his father's prestigious office with its panoramic view of the harbor that included a glimpse of the Statue of Liberty. No, the Broker's view was that of the fire escape hanging precariously from the dilapidated brick building that practically pressed against his window.

At first, his business saw little activity. Hits on his Web site were few and far between. *I may have made a huge mistake*, the Broker thought. *Maybe I should have hung in there with my father's firm, proven myself and worked my way up the ladder on his terms.*

But something happened to change it all. The Broker was watching a business report on television one day, and the founder of a competing "dot.com" online brokerage firm revealed the secrets of his success. They were so simple, so common sense and so easily implemented that the Broker jumped on the ideas immediately.

Within twenty-four hours of implementing the first stages of a cost-effective marketing plan, the traffic to the Broker's Web site increased exponentially. Within days he

was running ads in *The New York Times* and *The Wall Street Journal* to recruit employees. Two weeks later, he concluded that running ads and screening prospects were counterproductive, so he contracted with an employment agency that specialized in the high-tech and high-finance fields.

His big move came next. A large space in a prestigious Wall Street office building opened up, the result of the merger of two firms. He snapped up the space and negotiated an option for additional footage.

Success was his. His without his father, his father's firm, and his father's old-fashioned ideas. "That Internet fad won't last a year," his father had warned him. Dad was wrong.

The Broker's thoughts and recollections of sweet victories were interrupted by the sound of the limousine's divider window being retracted.

"Will you want me to drop your bags at the apartment, or will you be needing anything from them?" the Driver asked.

"They can all go to the apartment," the Broker replied.

"Very well, sir. And will you be needing me for anything before Friday?"

"No . . . oh, wait, I have dinner reservations Thursday night."

"And will we be picking up Miss Stephanie?"

"Of course. I'm going to be dining with Stephanie. Did you think I'd be escorting the bag lady who hangs out in front of my office building?"

"No, sir. I'm sorry, sir."

The Broker pressed a button and closed the divider. If there were two things that had floated to the top of his "could-do-without" list, it was that unkempt bag lady and prying chauffeurs. People in service positions were, in the Broker's opinion, on a need-to-know basis, with the need determined by the employer.

Still, the Driver had been with him almost from the moment his company took off, and was basically tolerable. Good drivers were, after all, in short supply—especially ones willing to work split schedules involving odd hours.

I pay him well enough, the Broker reassured himself as the limousine pulled up in front of his building, a stunning high-rise tower with views from his office that put his father's to shame.

Sure enough, the bag lady was there, surrounded by other street people who, as is their apparent custom, talked to her briefly and moved on.

I wish New York's Finest would do something about this situation, the Broker thought. "See you Thursday, 6:00 p.m., the apartment," the Broker said to the Driver. "We'll be having dinner at a French place on East 55th. L' Something-or-Other."

"Very well, sir."

The Driver stepped out into the rush of cars and hurried around the back of the vehicle to open the door for his employer.

Just before the Broker passed through the gleaming brass revolving door and into the marble-lined atrium of his office building, he looked up at the imposing structure that seemed to reach to heaven itself, and a disturbing thought crossed his mind:

I wonder why I feel so dreadfully insignificant.