Miracles on the Job

If you will dare to obey God, even when it’s uncomfortable, you will see remarkable wonders in the most unlikely places.

Duane Kropuenske and I don’t look much alike. He’s over 6 feet tall; I’m 5 feet 7 inches. Our backgrounds aren’t similar either. Duane attended Augustana College in Sioux Falls, South Dakota, and was raised in the Lutheran church. I ended my formal education after graduating from high school and never set foot in a church while growing up.

But Duane and I do have one thing in common—we both want to obey the Lord. That was clear to me the moment we sat down in a restaurant and talked about the new bank we planned together.

“We don’t want this to be just any bank,” I said. “We need to invite Jesus to be our CEO.”

“That’s a great idea,” Duane said. “I had a vision 20 years ago to build a bank based on strong Christian principles.”

Since the Lord told me to enter into this joint venture with Duane, I knew He had plans for the bank and for us. I’d given every other part of my life to God. Now I wanted Him to have authority over my professional life as well.

A CHRISTIAN BANK

In 2002, approximately a year and a half after our meeting at the restaurant, we formally established the Riverview Community Bank. The first two hurdles we faced were attracting the right investors and raising $5.5 million in capital.

I was confident that Duane and I knew enough people who had the resources to commit to our venture. But after three weeks of countless calls and visits, we had fewer than 20 investors and less than $2 million in funds. Many of those who turned us down felt that we were out of our league. At times I wondered if they were right.

My wife and five children, not to mention Duane, were depending on me to make good financial decisions. It didn’t make sense to me that, if God was behind this new bank, we would have so much trouble right from the beginning. Often I cried out, “Lord, what’s going on here?”

Then a prominent businessman in our region decided to commit $250,000 to our enterprise. Now I was excited—we were turning the corner. But as soon as Duane and I said yes to the businessman’s proposal, the Lord whispered to me, “Tainted money.”

I had never heard that phrase before, but I knew what it meant. “Lord,” I prayed, “Why didn’t You speak to me sooner? I can’t go to this man now and say we’ve changed our minds. It would insult him.”

We needed those funds badly. But I remembered my pledge to obey God—no matter what.

After a few more minutes of reflection, I sensed an answer. I wasn’t sure I liked it, but it seemed like the choice God wanted me to make. “Lord, I don’t feel released to tell him we don’t want his money. Instead, I will pray that You will cause something to happen so that he’ll find what he feels is a better investment and withdraw his money.”

I prayed. Then I waited.

Two weeks later, the “tainted money” investor called. He apologized, saying he hoped we wouldn’t be offended, but he had come across another opportunity and had decided to invest the money there instead.

I sighed with relief, “Thank You, God.”

Fifteen minutes later, a familiar face appeared in my office. It was Lloyd, a local building contractor I had known for years.

“Chuck,” he said, “I’ve been hearing about the bank deal that you and Duane are putting together. I’d like to be a part of it and invest $250,000.”

I was floored. Lloyd had offered the same amount our “tainted money” investor had just withdrawn.

“Thank You, Lord,” I prayed again. “You are a gracious God!”

Not long after, another Minneapolis-area businessman came to me and said, “Chuck, I’d like to be a $250,000 investor in your bank.”

“Great!” I said.

The next day, the man called on the phone. “Chuck,” he said, “last night the Lord told me, ‘I don’t want you to be a $250,000 investor in the bank. I want you to be a $500,000 investor.’ So I need to invest $500,000.”

As we moved toward the $5.5 million figure needed to launch our dream, I heard from Chris, a chiropractor in Minneapolis.

A few days earlier, Chris had been driving through Elk River on Highway 101 when he sensed the Lord telling him to pull over. He stopped in front of our bank site. There were no signs or billboards indicating just what kind of business was moving in.

“Pray for this building and the people who will be in it,” the Lord told Chris. “You’re going to be involved with it someday.”

Chris thought that was a little strange, but he was obedient. He prayed over the land and for blessings on the men and women who would eventually be working there.

Weeks later, Chris was talking to a friend in Minneapolis. “I have about $50,000 I’d like to invest,” Chris said. “Where do you think I should invest my money?”

“I’m going to invest in this bank in Elk River,” the friend said.

“Where in Elk River?”

“Well, it’s just off Highway 101.”

“I know just what building you’re talking about,” Chris said. “I’ve been praying for that place for three months!” He became one of our stockholders.

IN GOD WE TRUST

Finally, thanks to the Lord’s blessing, we reached our goal. We had the capital we needed to establish and begin building Riverview Community Bank. God had honored our faith and efforts.

We had hosted a traditional groundbreaking ceremony on the site when construction began. But Duane and I, wanting to do something

more,
decided to dedicate our dream to Jesus.

It
was below freezing on the November day that Duane, a handful of
supporters and I gathered in the unpaved parking lot for our little
ceremony. A dusting of snow covered the ground. Behind us, most of the
framework for our new office home was in place.

As
I noticed the workers hammer nails into the foundation, I recalled that
it wasn’t so long ago that I was pounding nails on construction sites
myself. I was grateful now to be fulfilling my real passion.

We
gathered around Duane. One of our stockholders handed him a bottle of
anointing oil. Expecting Duane to tip out a few drops onto the frozen
dirt, I was surprised when he poured out the entire bottle.

“Lord,”
Duane said, a little white cloud forming with each breath, “We invite
You to be CEO of this bank. I may be the CEO in the natural, but You are
the CEO in the spirit. We ask You to guide and direct us in all that we
do here, and we dedicate this land, this building and this business to
Your purposes.”

Riverview

Community Bank opened on March 17, 2003. Engraved on the cornerstone were the words “In God We Trust.” That same day, while I prayed in my office, the Lord spoke to me. “Chuck,” He said, “I promise that if you do the things I’ve called you to do here, I will take care of the bottom line.”

As if He were eager to erase all doubt, God began giving me visions of numbers. He told me that Riverview Community Bank’s deposits and assets would climb to $42 million by the end of the calendar year, reach $52 million within 12 months and exceed $100 million after 30 months.

I told Duane what God had said and asked what it meant to him.

“Well, that’s all impossible,” he said. “You don’t know it, but I sat down with the FDIC and set a goal for the first 12 months of $16 million. And that’s pretty aggressive. We can’t grow faster than that anyway. We don’t have enough staff.”

“Duane,” I said, “I believe we’re going to meet those numbers and that God will bring us the staff we need to do it.”

By August, we had already hit $30 million in deposits and assets. It wasn’t because of our promotional efforts, which were minimal. It seemed that once the word got out, people were attracted to what we were doing. I had more than one person tell me they felt drawn to the bank, and that once they read the words on the cornerstone, they were ready to make a deposit.

That summer, Duane and I met with a woman who wanted to deposit $1.5 million into our bank. I couldn’t help asking why.

“I read a newspaper article about you and your bank,” she said. “Being a Christian, I know this is where I want to put my money.”

By the end of December, we had reached $43 million in deposits and assets. After our first year, we stood at $52 million, just as the Lord had said. And we surpassed $100 million in just 27 months—three months early!

THE BOTTOM LINE

During this same period, employees at a large bank in the area began calling and asking if we had job openings. They saw what was happening and wanted to be part of it. We were able to add experienced employees to our staff, as we needed them.

God was taking care of the bottom line—for my family and me, and

for Duane
and our entire team. We had dedicated our dream to Him, persevered
during its uncertain beginnings, and now were discovering the amazing
plan He'd had in mind from the start.

Despite
our dissimilar backgrounds, Duane and I were good partners. And with
Jesus as our CEO, we had a team that couldn't be beat.

As
a banker and mortgage loan officer, I've closed hundreds of deals over
the years. I always think of them as "win-win" situations—I provide a
service to the customer, and the bank benefits from the transaction. But
I have never run across a better deal than the one God offered me the
day our bank opened: "Obey Me, and I will take care of the bottom line."

I can't guarantee that your
obedience to the Lord will lead to blessings in this life. Even those
who are most faithful to God still experience hardships. But I can
promise that your obedience pleases Him and will be rewarded in heaven:
"For the Son of Man is going to come in his Father's glory with his
angels, and then he will reward each person according to what he has
done" (Matt. 16:27, NIV).

God

is on your side. Through your obedience to Him, the Lord is giving you
the opportunity to reap rewards for eternity. If that's not taking care
of the bottom line, I don't know what is.

Read a companion devotional.

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