

# Speed of Trust in God's Eyes

Business Principles through the Lens of Scripture

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This paper is based off Stephen M.R. Covey's "The Speed of Trust: The One Thing That Changes Everything." Fundamentally, this is one of the most important books I've ever read.

I read Chip Ingram's "Good to Great in God's Eyes" years ago and thought "I wonder what would *the speed of trust in God's eyes look like?*"

Thus, the project was born. Originally, it started out (2007) as a blog at [The Speed of Trust in God's Eyes: Project \(thespeedoftrustingodseyesproject.blogspot.com\)](http://The Speed of Trust in God's Eyes: Project (thespeedoftrustingodseyesproject.blogspot.com)).

Scriptures are ESV unless noted otherwise.

## What is the context of the book?

As stated by Mr. Covey, *The Speed of Trust's* core message: Trust is a critical and quantifiable component in the success of individuals, organizations, and relationships.

Covey successfully argues that trust has a direct impact on both the speed of transactions and the cost involved:

1. **Speed:** When trust is high, decisions are made faster, and actions are executed more efficiently because there is less need for extensive checks, approvals, and verifications.
2. **Cost:** High trust reduces the costs associated with delays, redundancies, and the need for oversight mechanisms.

An example:

- A friend Woody bought a 5-year-old vehicle from his dad. He trusted his dad and he went to his dad's house and purchased the vehicle within 4 hours of his dad announcing the vehicle was for sale.
- My son Austen bought a 5-year-old vehicle after talking to numerous private owners and dealers and spending a few hundred dollars on Carfax and other methods to hopefully verify the trustworthiness of the sellers and the vehicles. It took him 3 weeks to complete the transaction.

Another example on a much larger scale:

Warren Buffett's acquisition of McLain Distribution in Temple, Texas.

Warren Buffett, renowned for both his investment prowess and his steadfast integrity, was wanted to purchase McLain Distribution—a family-run business with deep roots in the community and didn't intend to drag the process out. The owner of McLain Distribution, Mr. McLain, had built his business on values and relationships, making trust a cornerstone of his operations.

Buffett's decades-long reputation for fairness and reliability had already instilled confidence in Mr. McLain. Because of this pre-existing trust, the deal bypassed the typical, laborious procedures like exhaustive due diligence and prolonged legal reviews. Mr. McLain was convinced that Buffett's interest lay in nurturing and expanding the business rather than dismantling it for a quick profit. This assurance allowed both parties to expedite the negotiations considerably.

Thanks to this high level of trust, and to the dismay of attorneys and accountants on both sides of the transaction, the acquisition was finalized in record time—a process that might have otherwise taken over a year was completed in just days. Covey uses this anecdote to underscore a critical lesson: trust isn't just a "nice-to-have" quality in business; it's an essential asset. When trust is established, it reduces friction, lowers transaction costs, speeds up decision-making, and ultimately benefiting everyone involved.

This story vividly illustrates the transformative power of trust in business, showing how a solid reputation can lead to swift, successful outcomes even in complex transactions.

The Speed of Trust components we'll cover in this series are

1. The Four Cores of Credibility
2. The 13 Behaviors

# Four Cores of Credibility

Credibility is the foundation of trust in all relationships. In *The Speed of Trust*, Stephen M. R. Covey outlines four critical areas—Integrity, Intent, Capabilities, and Results—that, when developed, enhance trustworthiness. When we align these cores with biblical principles, we find further guidance on how to lead lives marked by honor, service, and excellence.

## 1. **Integrity:** Being honest and having strong moral principles.

Proverbs 10:9: "Whoever walks in integrity walks securely, but whoever takes crooked paths will be found out."

2 Corinthians 8:21: "For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of man."

## 2. **Intent:** Having genuine and positive motivations, caring about others, and acting with their best interests in mind.

Jeremiah 17:10: "I the Lord search the heart and examine the mind, to reward each person according to their conduct, according to what their deeds deserve."

Philippians 2:3-4: "Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves, not looking to your own interests but each of you to the interests of the others."

## 3. **Capabilities:** Having the abilities, skills, and knowledge to perform effectively.

Proverbs 22:29: "Do you see someone skilled in their work? They will serve before kings; they will not serve before officials of low rank."

1 Peter 4:10-11: "Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms."

## 4. **Results:** Achieving and consistently delivering desired outcomes.

Matthew 7:16-17: "By their fruit you will recognize them. Do people pick grapes from thornbushes, or figs from thistles? Likewise, every good tree bears good fruit, but a bad tree bears bad fruit."

Colossians 3:23-24: "Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving."

By integrating **Integrity, Intent, Capabilities, and Results** into our lives, as a cornerstone into our businesses, we create a robust foundation for trust. These four cores not only guide us to be better individuals but also help us align our actions with the timeless principles found in Scripture.

Embracing these values ensures that we live in a way that garners respect, fosters deep relationships, and ultimately, honors both our fellow human beings and our Creator.

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## 13 Behaviors

1. **Talk Straight** – Communicate honestly and directly without hidden agendas.  
**Counterfeit – Spin** – Manipulate or distort facts to obscure the full truth.
2. **Demonstrate Respect** – Treat everyone with genuine care and dignity.  
**Counterfeit – Disrespect** – Undermine or belittle others, ignoring their worth.
3. **Create Transparency** – Openly share relevant information and decision-making processes.  
**Counterfeit – Cover-Up** – Withhold or distort information to hide mistakes or control perceptions.
4. **Right Wrongs** – Acknowledge mistakes and take prompt corrective action.  
**Counterfeit – Withholding Corrections** – Deny or minimize errors, avoiding responsibility for fixing them.
5. **Show Loyalty** – Stand up for and support others, even when they aren't present.  
**Counterfeit – Gossip/Backstabbing** – Engage in rumor-spreading or undermine others behind their backs.
6. **Deliver Results** – Consistently meet or exceed commitments and expectations.  
**Counterfeit – Excuses** – Offer justifications for failure instead of taking accountability.
7. **Get Better** – Commit to continuous improvement and personal development.  
**Counterfeit – Complacency/Defensiveness** – Resist change or constructive feedback, preferring to stay static or react defensively.

8. **Confront Reality** – Face challenges and difficult truths with clarity and courage.  
**Counterfeit – Denial** – Avoid or ignore problems, refusing to acknowledge the true situation.
9. **Clarify Expectations** – Clearly define roles, responsibilities, and outcomes.  
**Counterfeit – Ambiguity** – Leave goals and roles undefined, creating confusion and misaligned efforts.
10. **Practice Accountability** – Own your actions and accept responsibility for outcomes.  
**Counterfeit – Blame Shifting** – Deflect responsibility onto others instead of acknowledging personal errors.
11. **Listen First** – Actively listen to understand before offering opinions or solutions.  
**Counterfeit – Self-Promotion** – Dominate conversations with personal interests, dismissing others' input.
12. **Keep Commitments** – Follow through reliably on promises and agreements.  
**Counterfeit – Breaking Promises** – Fail to honor commitments, undermining trust and reliability.
13. **Extend Trust** – Empower others by giving them the benefit of the doubt and confidence in their abilities.  
**Counterfeit – Withholding Trust** – Micromanage or doubt others, stifling their growth and initiative.

# Behavior #1: Talk Straight

**Talk Straight** means to speak honestly and transparently, communicating clearly without distorting, spinning, or manipulating the truth. It's about maintaining integrity in our words, ensuring that what we say reflects reality and fosters trust.

## Biblical Foundations

- **Proverbs 12:22:** *"Lying lips are an abomination to the Lord, but those who act faithfully are his delight."*
- **Ephesians 4:25:** *"Therefore, having put away falsehood, let each one of you speak the truth with his neighbor, for we are members one of another."*

## The Counterfeit: Spinning or Manipulating the Truth

A counterfeit behavior would be twisting facts to suit personal agendas or to manipulate a situation. This approach may seem beneficial in the short term, but it undermines trust and damages relationships. Remember:

- **John 8:32** *"Then you will know the truth, and the truth will set you free."*
- **Psalms 51:6** *"For you desire truth in the inward being; you teach me wisdom in the secret heart."*

**Negative Impact:** When we manipulate facts or "spin" the truth, we stray from God's command to act with integrity.

## Practical Applications

- **Self-Reflection:** Before speaking, consider if your words truly represent the facts.
- **Accountability:** Ask yourself if your message would stand up to scrutiny or if it might lead to misunderstanding.
- **Community Building:** Honest dialogue not only builds personal credibility but also strengthens the bonds within our community.

## Behavior #2: Demonstrate Respect

**Demonstrate Respect** means to treat everyone with genuine honor and dignity, recognizing the inherent value in each person. It calls for engaging with others in a courteous, fair, and unbiased manner, regardless of differences.

### Biblical Foundations

- **1 Peter 2:17** *"Honor everyone. Love the brotherhood. Fear God. Honor the emperor."*
- **Romans 12:10** *"Love one another with brotherly affection. Outdo one another in showing honor."*

### The Counterfeit: Conditional Respect and Backbiting

The counterfeit of genuine respect is treating others with honor only when it serves personal interests or engaging in negative talk behind someone's back. For example:

- **James 2:1** *"My brothers and sisters, believers in our glorious Lord Jesus Christ must not show favoritism."*

**Negative Impact:** Speaking negatively or showing selective respect can erode trust and create divisions. True respect means upholding the dignity of all people, regardless of circumstances.

### Practical Applications

- **Active Listening:** Give your full attention when someone is speaking. This simple act shows that you value their perspective.
- **Fairness:** Treat everyone equally and avoid playing favorites, whether in personal relationships or community settings.
- **Positive Speech:** Refrain from speaking ill of others. Instead, offer constructive feedback and genuine encouragement.

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## 1. Talk Straight

- **Definition:** *Speak honestly and transparently, communicating clearly without distorting, spinning, or manipulating the truth.*
  - **Scripture:**
    - *Proverbs 12:22:* "Lying lips are an abomination to the Lord, but those who act faithfully are his delight."
    - *Ephesians 4:25:* "Therefore, having put away falsehood, let each one of you speak the truth with his neighbor, for we are members one of another."
  - **Counterfeit:** *Spinning the truth or manipulating facts.*
    - *Proverbs 12:22:* "The Lord detests lying lips, but he delights in people who are trustworthy."
    - *Ephesians 4:25:* "Therefore each of you must put off falsehood and speak truthfully to your neighbor, for we are all members of one body."
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## 2. Demonstrate Respect

- **Definition:** Treat everyone with genuine honor and dignity, recognizing their value, and engaging with them in a courteous and fair manner.
  - **Scripture:**
    - *1 Peter 2:17:* "Honor everyone. Love the brotherhood. Fear God. Honor the emperor."
    - *Romans 12:10:* "Love one another with brotherly affection. Outdo one another in showing honor."
  - **Counterfeit:** Showing respect only for personal gain or speaking negatively behind someone's back.
    - *James 2:1:* "My brothers and sisters, believers in our glorious Lord Jesus Christ must not show favoritism."
    - *Proverbs 16:28:* "A perverse person stirs up conflict, and a gossip separates close friends."
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## 3. Create Transparency

- **Definition:** Share information openly and honestly, ensuring that decisions, processes, and actions are clear and free from hidden agendas.
- **Scripture:**
  - *2 Corinthians 4:2:* "But we have renounced disgraceful, underhanded ways. We refuse to practice cunning or to tamper with God's word, but by the open statement of the truth we would commend ourselves to everyone's conscience in the sight of God."

- *John 3:21*: "But whoever does what is true comes to the light, so that it may be clearly seen that his works have been carried out in God."
  - **Counterfeit**: Sharing selectively or hiding important information.
    - *Luke 12:2*: "There is nothing concealed that will not be disclosed, or hidden that will not be made known."
    - *Proverbs 11:1*: "The Lord detests dishonest scales, but accurate weights find favor with him."
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#### 4. Right Wrongs

- **Definition**: Take responsibility for mistakes by acknowledging them openly, seeking forgiveness, and taking corrective action to restore trust.
  - **Scripture**:
    - *James 5:16*: "Therefore, confess your sins to one another and pray for one another, that you may be healed. The prayer of a righteous person has great power as it is working."
    - *1 John 1:9*: "If we confess our sins, he is faithful and just to forgive us our sins and to cleanse us from all unrighteousness."
  - **Counterfeit**: Covering up mistakes or blaming others.
    - *Proverbs 28:13*: "Whoever conceals their sins does not prosper, but the one who confesses and renounces them finds mercy."
    - *James 5:16*: "Therefore confess your sins to each other and pray for each other so that you may be healed. The prayer of a righteous person is powerful and effective."
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#### 5. Show Loyalty

- **Definition**: Stand by and support others consistently, avoiding deceitful behavior like gossip or betrayal, and honor your commitments to those who trust you.
- **Scripture**:
  - *Proverbs 3:3*: "Let not steadfast love and faithfulness forsake you; bind them around your neck; write them on the tablet of your heart."
  - *Proverbs 17:17*: "A friend loves at all times, and a brother is born for adversity."
- **Counterfeit**: Being two-faced or engaging in gossip.
  - *Proverbs 20:6*: "Many claim to have unfailing love, but a faithful person who can find?"
  - *Proverbs 11:13*: "A gossip betrays a confidence, but a trustworthy person keeps a secret."

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## 6. Deliver Results

- **Definition:** Consistently fulfill your commitments by focusing on outcomes, working diligently, and ensuring that your performance meets or exceeds expectations.
- **Scripture:**
  - *Colossians 3:23-24:* "Whatever you do, work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ."
  - *Matthew 25:21:* "His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'"
- **Counterfeit:** Making excuses or overpromising and underdelivering.
  - *Proverbs 14:23:* "All hard work brings a profit, but mere talk leads only to poverty."
  - *Matthew 5:37:* "All you need to say is simply 'Yes' or 'No'; anything beyond this comes from the evil one."

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## 7. Get Better

- **Definition:** Embrace continuous improvement by learning from every experience, seeking feedback, and actively developing new skills and insights.
- **Scripture:**
  - *Proverbs 1:5:* "Let the wise hear and increase in learning, and the one who understands obtain guidance."
  - *Philippians 1:9:* "And it is my prayer that your love may abound more and more, with knowledge and all discernment."
- **Counterfeit:** Pretending to improve without genuine effort.
  - *Proverbs 13:4:* "A sluggard's appetite is never filled, but the desires of the diligent are fully satisfied."
  - *2 Timothy 3:7:* "Always learning but never able to come to a knowledge of the truth."

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## 8. Confront Reality

- **Definition:** Face challenges, problems, and difficult truths head-on rather than avoiding or sugarcoating them, allowing for honest assessments and constructive solutions.

- **Scripture:**
    - *Ephesians 4:15*: "Rather, speaking the truth in love, we are to grow up in every way into him who is the head, into Christ."
    - *Galatians 6:1*: "Brothers, if anyone is caught in any transgression, you who are spiritual should restore him in a spirit of gentleness. Keep watch on yourself, lest you too be tempted."
  - **Counterfeit:** Avoiding difficult issues or sugarcoating problems.
    - *John 8:32*: "Then you will know the truth, and the truth will set you free."
    - *Galatians 4:16*: "Have I now become your enemy by telling you the truth?"
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## 9. Clarify Expectations

- **Definition:** Clearly articulate and agree upon responsibilities, goals, and standards so that everyone involved understands what is required and can work effectively toward common objectives.
  - **Scripture:**
    - *Amos 3:3*: "Do two walk together, unless they have agreed to meet?"
    - *Matthew 5:37*: "Let what you say be simply 'Yes' or 'No'; anything more than this comes from evil."
  - **Counterfeit:** Assuming others know your expectations without clearly stating them.
    - *1 Corinthians 14:8*: "Again, if the trumpet does not sound a clear call, who will get ready for battle?"
    - *Habakkuk 2:2*: "Then the Lord replied: 'Write down the revelation and make it plain on tablets that a herald may run with it.'"
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## 10. Practice Accountability

- **Definition:** Own your actions and outcomes by being answerable for your decisions and performance, while also holding others accountable in a fair and constructive manner.
- **Scripture:**
  - *Romans 14:12*: "So then each of us will give an account of himself to God."
  - *1 Corinthians 4:2*: "Moreover, it is required of stewards that they be found trustworthy."
- **Counterfeit:** Blaming others or avoiding responsibility.
  - *Romans 14:12*: "So then, each of us will give an account of ourselves to God."
  - *Proverbs 19:3*: "A person's own folly leads to their ruin, yet their heart rages against the Lord."

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## 11. Listen First

- **Definition:** Prioritize understanding others by listening actively and fully before speaking, ensuring that you truly grasp their perspective and needs.
- **Scripture:**
  - *James 1:19:* "Know this, my beloved brothers: let every person be quick to hear, slow to speak, slow to anger."
  - *Proverbs 18:13:* "If one gives an answer before he hears, it is his folly and shame."
- **Counterfeit:** Pretending to listen while planning your response.
  - *Proverbs 18:13:* "To answer before listening—that is folly and shame."
  - *James 1:19:* "My dear brothers and sisters, take note of this: Everyone should be quick to listen, slow to speak and slow to become angry."

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## 12. Keep Commitments

- **Definition:** Honor your promises and agreements by reliably following through on what you say you will do, even when circumstances are challenging.
- **Scripture:**
  - *Numbers 30:2:* "If a man vows a vow to the Lord, or swears an oath to bind himself by a pledge, he shall not break his word. He shall do according to all that proceeds out of his mouth."
  - *Psalms 15:4:* "Who swears to his own hurt and does not change."
- **Counterfeit:** Making promises with no intention of keeping them.
  - *Ecclesiastes 5:5:* "It is better not to make a vow than to make one and not fulfill it."
  - *Psalms 15:4:* "Who keeps an oath even when it hurts, and does not change their mind."

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## 13. Extend Trust

- **Definition:** Be willing to give trust to others based on past behavior and demonstrated integrity, fostering an environment where mutual trust can flourish while being mindful of potential abuse.
- **Scripture:**
  - *Luke 6:31:* "And as you wish that others would do to you, do so to them."
  - *1 Corinthians 13:7:* "Love bears all things, believes all things, hopes all things, endures all things."

- **Counterfeit:** Extending trust manipulatively for personal gain.
  - *Proverbs 29:25:* "Fear of man will prove to be a snare, but whoever trusts in the Lord is kept safe."
  - *Matthew 7:15:* "Watch out for false prophets. They come to you in sheep's clothing, but inwardly they are ferocious wolves."

To do items:

- Commentary in regards to each behavior
- Commentary in regards to each counterfeit
- Questions and exercises for group discussions
- Profiles of Biblical characters that practiced each Core and Behavior
- Other important aspects of book wove into the commentaries and profiles