

**Announcer:** Welcome to The Carey Nieuwhof Leadership Podcast, a podcast all about leadership, change, and personal growth. The goal? To help you lead like never before in your church or in your business. Now your host, Carey Nieuwhof.

**Carey Nieuwhof:** Well, hey, everybody and welcome to Episode 308 of the podcast. My name is Carey Nieuwhof, and I hope our time together today helps you lead like never before. Today's episode is brought to you by Financial Peace University and the Unstuck Group. My guest is none other than Larry Osborne. Larry's been on the podcast a few times before. The last time he was on, here's what I changed, I think I talk about this in the interview, he mentioned that he no longer wakes with an alarm. I'll tell you, I changed that about a year ago, incredible. I feel better rested. Actually, even though my day might be a little bit shorter, I probably add another half hour to my sleep that way, but, on average, I'm way more productive.

**Carey Nieuwhof:** This time I sit down, because I do this little cohort with Larry, and I just took notes a year ago. I went through my notes and I just quoted him to him. Then I said, explain to my listeners, this is like sitting down with Yoda. That's what a lot of my friends call Larry. He's super wise, been in ministry for decades, leadership for decades. We're going to talk about connecting with high-capacity leaders and donors, why people with low EQ dominate meetings, and why everything you hate about a child, you love about a leader, I mean stuff like that that's just great.

**Carey Nieuwhof:** Anyway, hey, you know what? Christmas holidays are coming up, and here's a reality. A lot of people who go to your church or show up at work, next year, you know what they're going to do? They're going to come back with a mountain of debt.

**Carey Nieuwhof:** One of my favorite things to watch is if you follow Dave Ramsey or any of his team on social media, you see these debt-free posts where people have paid, I can't believe it, it's like ridiculous amounts of debt off in months. Sometimes it's like \$80,000 in 10 months. I mean these people are not high-income earners. They just doubled down, they followed the principles that Dave teaches in Financial Peace University, and they get debt-free. Well, what if you helped a whole lot of people do that?

**Carey Nieuwhof:** Dave Ramsey has one of the top podcasts in the world these days, and guess what he does? He just helps people get out of debt. Well, what if you got the people that you lead, your church, your organization out of that by running Financial Peace University? Financial Peace University has helped nearly six million people take control of their money, pay off debts, and build wealth. They're looking for leaders like you to help lead a class.

**Carey Nieuwhof:** Here's the thing. You don't have to be a financial expert. You don't even need to be debt-free. Because sometimes you know what happens where you have

leaders that's like, "Well, I've still got a little bit of stuff I've got to take care of." Nope. No big deal. You don't even have to take the class before leading it.

Carey Nieuwhof: In fact, 40% of group leaders lead a class while taking it for the first time. That's a little surprise about a lot of us who teach. It's like, "Well, the best way to learn material is to teach it." Plus, a dedicated advisor will walk you through every step of leading a class, and they'll give you everything you need for free.

Carey Nieuwhof: So if you're looking for a way to serve others, here's what you do. Get your phone out, text givehope, just givehope, one word, to 33789. That's givehope, all one word, to 33789, and help people get debt-free, maybe even yourself, in 2020.

Carey Nieuwhof: Well, a couple of years ago, my good friend Tony Morgan of the Unstuck Group started releasing this really cool quarterly report on church trends. I do an annual post on that. It'll come out in January. But Tony's got data. It's amazing.

Carey Nieuwhof: It's called the Unstuck Church Report. They've done an incredible job of helping churches determine if they have the right staff size, what a healthy percentage of volunteers, they need, like, okay, well, how many adults to how many volunteers, there's a ratio for that, and how to improve small-group engagement. Or do you ever wonder if your church has a front-door or backdoor problem? The report can tell you. They've helped churches determine all of this.

Carey Nieuwhof: If you want to see their data, it's free. Check it out at [TheUnstuckGroup.com/Carey](http://TheUnstuckGroup.com/Carey). The report shares more than 20 metrics, benchmarks, and trends that Tony sees impacting church health. The data can help you make informed decisions on the next steps for health and grow in your ministries. It's free. You can get that at [TheUnstuckGroup.com/Carey](http://TheUnstuckGroup.com/Carey).

Carey Nieuwhof: Well, guys, before we jump into the conversation with Larry, which I'm so excited to do, a couple of in-house matters I want to bring you up on. You've got a couple more days to get in on the grand prize of the 10 million downloads giveaway. We are 10 million downloads and counting on this podcast.

Carey Nieuwhof: Here's what I'm going to do. We're going to fly five of you into Nashville, and I'm going to spend an entire day in-person on leadership development with that group. It's going to be amazing. We'll take care of everything, all expenses paid. We will treat you well. To get in on that, just go to [LeadLikeNeverBefore.com/10million](http://LeadLikeNeverBefore.com/10million). That's number one, number 0, million. [LeadLikeNeverBefore.com/10million](http://LeadLikeNeverBefore.com/10million). There's already hundreds of you who have entered, but it's not too late so get in on that.

Carey Nieuwhof: A couple of days left to jump into my brand new course, first new course I've released in 18 months, called The High Impact Workplace. It's about how to get

young leaders, and actually any age, high-capacity leaders, really engaged in your mission in a highly competitive workplace.

Carey Nieuwhof: The gig economy is going to be half the economy within seven years. That means people work for themselves. How do you attract and keep the best talent? Well, I show you how in The High Impact Workplace. So head on over to TheHighImpactWorkplace.com. We've got a very special introductory price. We're in the closing hours. Next time it comes back, you will not get it at this price. Go to TheHighImpactWorkplace.com.

Carey Nieuwhof: Well, guys, with all that said, let's jump into my conversation with Larry Osborne. Well, Larry, it's good to be on your turf. Thanks for having me.

Larry Osborne: Hey, I'm glad to have you.

Carey Nieuwhof: Where are we are? Are we in Vista?

Larry Osborne: We are in Vista, California-

Carey Nieuwhof: But everyone says-

Larry Osborne: ... a suburb of San Diego, yeah.

Carey Nieuwhof: Yeah, San Diego, which is it's just gorgeous here. We're together for a week, but we're going to get some rain, which happens how many times a year in San Diego?

Larry Osborne: This is the first rain. Just you guys come in and I bring rain with me.

Carey Nieuwhof: First time in history, it's going to rain in San Diego. But, anyway, Larry, I've so enjoyed our friendship and your leadership over the last few years as we've gotten to know each other. One of things that I find really interesting is that you have developed a pretty great relationship with business leaders. For example, I stayed at the Sheraton last night. Just when I got in, you've got a friend who goes to North Point ...

Larry Osborne: North Point. There you go again.

Carey Nieuwhof: There we go. Why don't we cut that out?

Larry Osborne: Not the first time. We'll just have fun with it. I can live with it.

Carey Nieuwhof: It is my background, my world.

Larry Osborne: Yeah, I can live-

Carey Nieuwhof: So are we done now?

Larry Osborne: I can live with it.

Carey Nieuwhof: You can live with it? North Coast, Tim, who owns that. We met him last year when I was with you. How do you develop relationships with high-capacity leaders? A lot of pastors struggle with that. Honestly, even for the business leaders listening, a lot of people struggle with networking. They get isolated or they feel intimidated by getting to know other people. How have you developed those relationships?

Larry Osborne: Well, I can speak mostly to my role as a pastor, and I know where that intimidation comes from because that might not be your world. My world has been in vocational ministry since I was, I think, 20, 21 years old. You always look at something else and you either look down on it or you idolize it. They don't put their pants on one leg at a time.

Larry Osborne: What I found is the same thing that I did with professors, who at one point in my life I thought, boy, that's a real different person than me. Can I have lunch with them or whatever? I do the same thing with business people in the early years of ministering North Coast.

Larry Osborne: I used to ask my professors if I could take them out to lunch, and I always learned a lot more at lunch than I ever learned in the classroom, just able to ask them questions, finding a little more about who they are. The context of the person changes often, the information that is presented.

Larry Osborne: And so, early on with business people, I just started taking them out to lunch, and instead of going there to teach them how to read the Bible more, to pray better, or whatever, or to ask them for money, I would always shock them because I would say, "No, I want you to mentor me in your area of expertise, whatever that could be."

Carey Nieuwhof: So it's not even, "Teach me to be a leader of a church."

Larry Osborne: No.

Carey Nieuwhof: It's like, "I want to understand the hotel business."

Larry Osborne: Yeah. See, I think what happens a lot of times to those of us in vocational ministry is we spend too much time in a parent-child relationship rather than peer-to-peer.

Carey Nieuwhof: Oh, wow!

Larry Osborne: And especially I was 28 years old when I became a lead pastor. And so, out of the insecurity of that, you even put on more airs, like you're the leader or whatever. Yet Timothy says, or as told by Paul, "Treat the older men as your father." If you've got a good, healthy relationship with your father, which I'm fortunate to have, I can speak into his life. I can make a correction, I can make an encouragement. But I don't do that like I do it to my kids. I do it in a different way.

Larry Osborne: I found the older, successful business people around me were more than willing to teach me whatever it is I wanted to learn if I would simply take the time to ask them. As I would go and ask them, "Well, why do you do this? Why don't you do this? What are some of the secrets in your field that those on the outside would never know, because everything has those kind of counterintuitive insights or actions that lead to success?"

Larry Osborne: What I found is as they would share those with me, I would become a better leader. I would better understand the world the people I was preaching to was ... They were living in. Then on top of that, it opened the door for them to turn around and let me speak into their life.

Larry Osborne: I think you become a lot better leader when you become a broader person. Most businessmen and women think their pastor knows the Bible, marriage counseling, and family counseling. They have no idea that Jesus also could speak into when to hire, when the fire, how to do that, is this the right time to make a merger, how well are you marketing. I mean a million things that we have in this secular-spiritual divide, where there should be no secular-spiritual divide, can be spoken into once they realized, "Oh, you know something about my world." But most of them don't think you know anything about their world.

Carey Nieuwhof: Interesting, because what I did for this interview to prepare, because you've been on a few times, is I went back on my notes from a week that we spent together, three days we spent together with some other leaders last year. We're heading into those same three days this week-

Larry Osborne: Yeah, looking forward to it.

Carey Nieuwhof: ... which I'm looking really excited for, Larry. It's great. I get to be the student. I could sit there and take notes, which is fun. These are from my notes. They may or may not be 100% accurate, so you can correct as we go. But one of things you said, if you're sitting down with a high-capacity lay leader, ask them some questions. These are from my notes last year. Question one: will you teach me, will you mentor me in what you do? Talk a little bit about ... We covered that already, but is there anything else you want to say? Does that feel awkward at the moment?

Larry Osborne: Well, yeah, some examples of that, because I don't literally say, "Teach me what you do." Obviously, you're jotting down the notes. But the conversation to this

day would go the same as it went in the early years, when I was a much younger man. I would say, "I don't understand anything about real estate. What are the secrets of being successful in real estate?"

Larry Osborne: So maybe I'm talking to an agent. "What are the things that customers don't understand? What are the things that make a successful agent different than an agent who goes and gets a license, has all kinds of dreams but never is able to close a deal? Who are the customers you'd like to work with best? Who are the ones you'd like to work with the least?" Switch it over to another area of real estate.

Larry Osborne: I remember going out with some guys that were very good at commercial real estate and asking them, "Well, why do you walk away from a deal?" being shocked that there's a sense of pay to play. Then if they're interested in a piece of property, they can spend \$5,000 to \$10,000 to \$15,000 doing front-end research or putting them into escrow and then doing some other things. Then they'll walk away from that.

Larry Osborne: Well, in my experience only knowing vocational ministry, I would think, "Wow! We spent \$15,000. We better keep going forward on that." You don't ever walk away. They taught me the principle of walking into any deal I'm ever going to do on anything with a loss limit ahead of time. I'm willing to spend.

Larry Osborne: Sometimes on, say, a campus or a major expenditure, it can be a pretty high number, but I'm willing to spend that and still walk away, because if not, you end up putting good money after bad. They taught me the principle if you chase a deal hard enough, it will catch you.

Larry Osborne: Well, that not only speaks to real estate. That speaks to a person you want on your staff so badly that you chase them hard enough you actually catch them, only to rue the day ... I mean there are so many other things, and I'm just picking real estate here.

Carey Nieuwhof: Oh, that's amazing.

Larry Osborne: I could do it with a banker. I could do it with someone who owned a restaurant, is where I learned the importance of soft openings. When we do a campus, we don't have grand openings where you have this massive number followed by discouraged ministers. It's cut in half.

Carey Nieuwhof: Okay. I want to unpack some of that because there's just too much. There's too much there just to keep going. So let's go back to if you pursue it hard enough, it'll catch you. Does that mean if you just never give up, you're going to get the deal or you're going to get the staff person, or what does that mean?

Larry Osborne: Well, no. It will catch you, not you will catch it.

Carey Nieuwhof: Oh. So what does that mean?

Larry Osborne: Well, that means that you fall in love with something and pretty soon you start forgetting all of the negative little signs and yellow lights and red lights that are coming up because you've committed yourself to it.

Carey Nieuwhof: You fall in love.

Larry Osborne: You fall in love with the deal.

Carey Nieuwhof: A bad relationship.

Larry Osborne: In real estate, they taught me the principle that if you chase a deal hard enough, you will catch it. They taught me the principle there's always a new train coming down the track, but when you miss the one you wanted to be on, you don't really tend to believe that. Then once again, their wisdom in their field always has applications in much broader fields.

Larry Osborne: So, hey, there's always another train coming down the track when we are looking at a campus, when we're looking at a staff member. When we missed an opportunity, ministry opportunity, for something, it's, "Relax, there'll be another train coming down the track." I do not remember learning any of that in my seminary days.

Carey Nieuwhof: Oh, no. No. I mean we're eight, nine minutes into this conversation, and already I imagine people are taking notes. This is good. Okay. So that's what that means. Talk about soft openings from the restaurant industry, because that is the case, right?

Larry Osborne: Yeah. In a restaurant, and we're talking a standalone, nice restaurant, we're not talking a franchise where they've got the whole drill all figured out.

Carey Nieuwhof: Right, not a McDonald's.

Larry Osborne: But a restaurant will have a soft opening in which they invite people they know, and then they stress the staff. They figure out what parts of the menu work, what parts don't work. They stress the kitchen. So that when they open, it's ready to open, and it's a good experience.

Larry Osborne: Anytime you'll open a new campus, that first day, all the people who've been at your church a long time, they don't know where the bathrooms are anymore, congestion is worse. If you're a speaker, you feel a little awkward because it's a different environment.

Larry Osborne: Basically, you're putting your worst foot forward. You probably have balloons. You promoted it on Facebook or whatever it would be, and you get this large

crowd who were going to come and have a bad experience, because it's going to be overly congested and all kinds of little things are going to go wrong.

Larry Osborne: What you naturally do, and most churches do, is we do a run-through. Well, a run-through is not a soft opening because a run-through just goes through all the elements of the service. It doesn't stress anything.

Carey Nieuwhof: Right. You don't know whether your kid's check-in is going to work, whether your parking is going to work.

Larry Osborne: Totally. Like when we moved into our mothership campus here, if you want to call our Vista campus that all of our other ... Broadcast that the others go to, we told people, "Don't invite your friends for the first couple of weeks. If they bug you and want to come, sure, let them come. But what we want is we don't want a big bump followed by a massive drop. We want a slow growth," and that's exactly what we had, because if somebody comes in our grand opening and it's a bad experience, they say, "Oh, I went there. Man, the wait staff was terrible. The food was cold."

Carey Nieuwhof: Right.

Larry Osborne: Well, it's the same with your children's ministry, youth ministry, your sermon, your worship. It's from restaurant folks that I learned the power of a soft opening, which, frankly, we use with all of our campuses. We always just do a soft opening. Those of you who are already committed, I want you to come, try it out. Let's see what works, what doesn't. Actually, in most cases, we never even have a grand opening because word-of-mouth just builds it anyway. But if it didn't, then I'd have-

Carey Nieuwhof: A grand opening.

Larry Osborne: ... a grand opening months later, two months later.

Carey Nieuwhof: Okay, here's a bizarre question that almost gets you into immediate trouble in the church world, but I love it. This is what you would ask a high-capacity business leader: "If I want to make \$1 million, what would I do?"

Larry Osborne: Yeah.

Carey Nieuwhof: Why do you ask that question and what kind of response have you gotten?

Larry Osborne: Well, I ask that early on when I realized I was not going to make a financial killing in vocational ministry. I probably better find out a side hustle if I want to do well or set myself up for retirement, and why not reach for the moon?

Carey Nieuwhof: Yeah. You are in San Diego. I mean houses aren't real cheap here.

Larry Osborne: Yeah, that's the saying. So I just took out some wealthy people and just said, basically, my question was, "How do you get rich," but I framed it in, "What's it take to become a millionaire?" I learned compounding. I learned about real estate, for instance, the power of that. I learned that a dollar saved is much greater than a dollar earned, because if you earned \$1, what you've got left with afterward is taxes taken out, and hopefully giving to God first, all kinds of different things.

Larry Osborne: Well, I tended to view life as the more I could make, the better I'd be, instead of having an absolute parallel track which said how do a little bit of savings compound over a long period of time? It's one reason my wife and I drove pretty much nothing but hand-me-down cars for a long period of time while we were adding zeroes to our bank account instead of impressing our friends with our wheels.

Carey Nieuwhof: Not to go totally sidebar on this, but one of things that I spend a lot of time thinking about is the succession crisis. That's true, especially in ministry, where you have a whole bunch of, well, Gen X is barely coming into that, but I handed our church off four years ago, five years ago, and you see a lot of people hanging on to 65 or 70 and you realize, oh, the reason is because they need to work. They've lost the passion, but they need to work.

Carey Nieuwhof: But if you guys know Larry, Larry's about as unassuming as it gets. I mean here you are in a golf shirt. You don't have an entourage, a posse with you. You're about as humble as it gets, Larry, which I love about you. But that could be a really good principle for leaders listening to who realize, "Wow! I'm going to have to work until I'm 82 to actually afford any kind of retirement."

Larry Osborne: Yeah. For me, I had two mentors around me. I tend to think that way a little bit, so that opens the door. But it didn't take me very long as a young pastor to realize there were people who ministered into old age because they had an anointing, a giftedness, and a power that could continue. Then there were others that were hanging on, wanting to be gone, and their ministry was gone, simply because they hadn't prepared for the future.

Larry Osborne: My wife comes from an ethnic background, which has a little more tendency to focus there. She's an accountant. There were a bunch of things that kind of the perfect storm came together for me to think early on. One example is, at 28 years old, I took a huge cut in pay from my youth ministry job to come to this church plant. I found out they had no retirement-

Carey Nieuwhof: Which probably isn't saying much. That's got to be bad.

Larry Osborne: Yeah, it was like, "Oh, my gosh." But then I realized they no retirement. Even at 28, because of people having taught me these things and these principles I'm talking about, I'd learned, okay, you do find a way to live whatever it is you're

getting. You'll find a way to live. Let's take another 10% out and put it in a retirement fund.

Carey Nieuwhof: Wow!

Larry Osborne: Because I just was so committed that I did not want to hang on to ministry for financial reasons.

Carey Nieuwhof: Yes. I could not agree more.

Larry Osborne: But there's a flip side, though. I want to tell you, being over 60, the moment you hit 60, everybody's lumping everybody together, saying, "Well, when are you going to get out?" and I'm going, "Are you kidding me?" I'm not so sure gifts have disappeared." Now our church needs to stay young. A couple of years ago, we turned the lead pastor role over to Chris Brown instead of me, but I'm still preaching, still involved in our strategic leadership team.

Larry Osborne: For me to say I've stepped out would be to say anybody that's not the lead pastor on your team has stepped out. You sometimes maybe need a new voice, a new energy, or somebody's been around so long. How long are you going to make them wait in the wings before their name is etched first on the glass? But that doesn't mean everybody ought to leave, but nobody ought to stay for money. If you are, it's because you planned poorly.

Carey Nieuwhof: To the extent that you're comfortable sharing, what are some of the moves that you made over the last three or four decades financially that help you set up to the point where you're like, "Okay. Money's not an issue. I'm called to preach. I'm called to still use my ministry in this direction, but I'm not doing it to collect a paycheck?"

Larry Osborne: Yeah. Well, anybody under 30 who's listening to this, simply take 10% of whatever it is you earn and set it aside in stock market-

Carey Nieuwhof: It's that simple.

Larry Osborne: Really. I mean Solomon says, "Little by little, great wealth comes." All the charts show, if you start 10, 15 years later, you've got a massive amount more to put aside. That was the first part is, from the very beginning, little by little over a long period of time.

Larry Osborne: The second thing was to live below our means. What happens to most people is they live to their peers. They don't think they're living above their means. They're living to their peers.

Carey Nieuwhof: Right. So my buddy has a new car.

Larry Osborne: My buddy has a new car and he's a lawyer. My buddy has a new car and he's a lead pastor. My buddy has this and they're a school teacher. But what we forget is almost everybody around this is living above their means. If I'm going to live at my means, I'm going to probably live one step below my peers. If I'm going to live below my means, because in the house of the wise are stores of oil and grain, a balanced budget is a fool's budget, not a wise budget.

Carey Nieuwhof: Oh, wow!

Larry Osborne: "The fool devours all he has," is what Solomon says. If I'm going to live below my means, that means I'm not going to be driving the same car my peers drive. I'm not going to be taking the same vacation they take. I'm not going to wear the same clothes they wear.

Larry Osborne: Three of the biggest killers that come to my mind, I'm not going to send my kids the same school. College maybe they do for that. I'm not going to put on the same wedding that they all did. I'm probably not going to buy the same gifts, because those are three areas where we pretend. The cupboard is bare, but we pretend it's not.

Larry Osborne: You do that over a long period of time and somewhere around your late 40s, early 50s, you look around and you go, "Man, I am so far ahead of my peers." It doesn't mean because you earned a huge salary.

Carey Nieuwhof: No.

Larry Osborne: It means because you followed the biblical advice of one of the wisest man who ever lived and absolutely the wisest of his day, Solomon.

Carey Nieuwhof: No, it's incredible. I started late. I started at 30 because I spent all of my 20s in school. So first real paycheck happened at, I think, 30 or 31. So I feel like we're a decade behind. But my wife and I just met with our investment advisor and we started saving years ago. It's just at that point where the returns become disproportionate to the investment. We looked at that and ... We're not mega wealthy or whatever, but money doesn't have to be the worry it could have been if we hadn't planned. But you don't see that for decades.

Larry Osborne: No. What I believe is if you start early, here's the real beauty of it. Financial freedom is the freedom from worry. It's not the amount of money you have, it's the ability to handle the predictable crisis of life. They're going to happen.

Carey Nieuwhof: Something's going to break.

Larry Osborne: Yeah.

Carey Nieuwhof: Like my fridge is malfunctioning. It's only five years old.

Larry Osborne: And major medical issues are going to happen and significant things. Well, if you've got some margin, that's exactly what you can deal with. But the other part of it is a lot of us make the mistake as there does become a little financial security or your career goes up or, even in ministry, the church gets a little larger, the salary gets a little better, we upscale our lifestyle.

Larry Osborne: What my wife and I determined to do was upscale our giving and upscale our savings, that we drive the same kind of cars now as 15 years ago, live in the same house for 25 years. Well, as those things compound, that means I can be much more generous towards a kingdom than I was and still have leftovers, even save more than I originally save. But it all starts with that first step.

Carey Nieuwhof: Is it taking that-

Larry Osborne: We just turned into Ramsey. How did that happen?

Carey Nieuwhof: Yeah, I know. How did you know? Is it a little bit like that John Wesley quote-

Larry Osborne: Absolutely.

Carey Nieuwhof: ... "Give all you can, save all you can, make all you can."

Larry Osborne: Yeah. I think it was, "Make all you can, give all you can, save all you can," was the order of it. I could be wrong, but, yeah, I've lived on that. I mean even if I speak somewhere, the honorarium could be this or that. Then I go, "Well, how about that?" because that gives me ...

Larry Osborne: It's not that I'm being selfish, it's not that I'm being greedy. We get a little false guilt in vocational ministry sometimes, kind of a poverty gospel. Well, if it could be this or that, why not give me that? Now I have that much more to be generous of the kingdom with and that much more to set aside so I'm not dependent upon other people in old age or crisis that happens.

Carey Nieuwhof: Right. Then you have something to give. I was talking about that with the Uber driver who brought me here this morning. He was just starting a new business. I just said, "One of the problems we have in the church is there's a poverty mentality, and most people are actually underpaid if you really look at it." Most people are underpaid. But what makes the news is that 0.3% that are living a crazy, lavish lifestyle that's just like bananas.

Carey Nieuwhof: But the truth is probably, like, wouldn't it be great if the vast majority of leaders had that kind of security and they weren't arguing with their spouse? Because I remember those early days of ministry. I started at \$19,000 a year, plus a house. I mean you're counting every penny in those days. I mean, like, "Wow! Should we buy the generic can of mandarins or are we allowed to have the brand name?" Or counting your trips into town. It'd be good if we lived even below those means and had some more.

Larry Osborne: Yeah. There's a one lone book called The Millionaire Next Door.

Carey Nieuwhof: Oh, yeah.

Larry Osborne: One of the fun things in that book was that, essentially, the one you think is a millionaire really usually isn't. They only have much set aside. The Millionaire Next Door doesn't look like one or live like one. That's why they are one.

Carey Nieuwhof: Right, right. Okay. Well, that's a lot about money. A couple of other questions, why do you walk away from a deal and what's a good deal? Then the third one is when do you walk into a deal? That's more about negotiating and wisdom and being able to spot opportunities.

Larry Osborne: Yeah, it's just another example of the things I learned with business people, asking them those questions. The bigger overarching principle is ... I think it's ... What is it? I think sticky leaders, also innovation sacred is you start with an exit plan, not an implementation strategy. That's one of the things I learned, again, outside people who had success, that if you don't have an exit strategy spelled out before you start your implementation, then when it's time to bail out, you'll keep pushing a little bit more until it's too late to bail out.

Carey Nieuwhof: What happens? Do you, you're saying you're just committed to a sinking ship?

Larry Osborne: Well, people will be because we call it faith. You see, people tell me, I hear this all the time, "Well, if you don't have some area of risk, that if God doesn't deliver you, things will be okay. You're not living by faith." I go, "No, you're living by credulity and presumption," because if the Lord specifically told you to do something, then that's living by faith.

Larry Osborne: The Bible doesn't value risk, it values obedience. In our culture, we have turned risk into faith. It is no risk when God tells you specifically to take your son up to the mountain and are you willing to sacrifice him, because he's show you who he is, he's done all these things all along. Shoot, the kid was born after you were as good as dead, is what the Bible says.

Larry Osborne: The risk would be disobedience, but we go out on limbs and we invest in trying to grow too quick. We invest in buildings and property and all this, and we say, "Hey, we're taking the step of faith." I always ask leaders the same thing, "When did God tell you to do this?" "Well, he didn't tell me." I go, "When did God tell you to do this?" "Well, he didn't." "Well, then he didn't tell you."

Larry Osborne: Now what you're doing is taking a calculated risk, and Jesus said count the cost. I think of Jim Collins. Great books. But people are always asking about his big, hairy, audacious goals.

Carey Nieuwhof: Right, the BHAG.

Larry Osborne: They'll come to me and say, "What's your BHAG, your big, hairy, audacious goal?" The thing is nobody was successful because they had a BHAG. They were successful because they had a big, hairy, audacious goal and the resources and skill set to reach that goal. If a big, hairy, audacious goal and taking a wild risk that Jesus didn't call you specifically to would be the key to success, you would be talking to a former NBA player right now.

Larry Osborne: But it didn't matter how big my dream was, how much I practiced, and whatever, there was a level at which I could not play at the next level. I didn't have the resources. I didn't have the skill set. It's done.

Larry Osborne: So what I've learned early on was figure out at what point the plane is going down, and you better have that exact altitude written down ahead of time, otherwise, you're going to keep trying to pull the nose up. When you finally realize it's too late and pull the ripcord ...

Carey Nieuwhof: It's over.

Larry Osborne: ... it's too late.

Carey Nieuwhof: Wow!

Larry Osborne: That happens over and over in ministry. To get real practical, we're chasing a campus, for a new campus, a facility. We will literally have a number. We'll say, "We'll spend up to X to see if this deal will work."

Carey Nieuwhof: Got it.

Larry Osborne: But once you've done X, you always go, "Man, I've already blown X. I might as well throw Y into it." We will start a ministry and say, "If it goes below this number, we will pull the plug."

Carey Nieuwhof: Right. So some of it is strategic quitting and walking away?

Larry Osborne: Yes. That's what an exit strategy is. I'm known for being a risk-taker and somewhat innovative, but the irony is nobody realizes how much of a non-risk-taker I am in the sense that I always have an exit strategy.

Carey Nieuwhof: Well, then you see ... And I was going to go there because I mean we're at North Coast Church. Anybody who's ever been there will know you're not exactly sitting in a cardboard box. I mean you've got how many buildings on this campus? You've got, I don't know, lots, a dozen, maybe more. You're a church of 11,000-ish.

Larry Osborne: 13, actually.

Carey Nieuwhof: 13,000.

Larry Osborne: Not that we're counting.

Carey Nieuwhof: No, not that you're counting. How many locations? How many locations there, Larry?

Larry Osborne: We only count our local locations, and there's seven campuses.

Carey Nieuwhof: Seven. Obviously, you have millions, if not hundreds of millions, in real estate. You've got buildings that ... And you're using it to reach a lot of people. But most people look at that from the outside and go, "Well, that's risky." So explain how that wasn't stupidity or audaciousness, how you calculated through all that.

Larry Osborne: Well, I'll just give the real-life example of how we did things. We were in warehouses for 18 years, living below our means.

Carey Nieuwhof: Fair enough. Fair enough.

Larry Osborne: Then we found out what it would cost if you had your own property, and we began to set that amount of money aside every single month. To get where most of us live, because few people have the size of church that we ended up for whatever reasons having, but I just go back to church planters. I always tell them, "Your first of couple, you're in subsidized housing. I hope you realize that," when you are in the school or whatever. As much of a stretch it is, it's not the same price it would cost you to have a warehouse you turn into a church or a piece of property you build a church on. Otherwise, you would have done it.

Larry Osborne: So I tell them figure out exactly what that would cost you and start at year two or three setting aside that money, because if you don't, then when you suddenly get large enough that, oh, we need to build or we need to move to a warehouse or God has opened up the door, you end up taking a machete to your ministry and your staff because you've been living fat based on your subsidized housing. Does that make sense what I'm saying?

Carey Nieuwhof: It makes 100% sense.

Larry Osborne: Yeah. So, candidly, that's what we did. We had one little warehouse of 15,000 square feet, but ended up with, I don't know, a huge complex in those warehouses and buying others just to get the parking. But we never had a fundraiser for any of them besides the first one.

Carey Nieuwhof: So you just set money aside.

Larry Osborne: We know what it would cost us to buy another 10,000-square foot building, X per month. So we would start setting that aside, and it proved two things. It

gave us the cash to do the tenant improvements. It also showed to a bank if we needed to borrow, or the person who owned the building who was about to lease it to us, it showed we have the cash flow.

Carey Nieuwhof: Right.

Larry Osborne: It wasn't a dream. I think faith becomes a huge excuse often for laziness and irresponsibility. Then we scream to our people to rescue us. It's like, well, God never sent you there.

Carey Nieuwhof: Yeah.

Larry Osborne: So pretty much this exit strategy and living below your means, those two things will help you sleep a lot better.

Carey Nieuwhof: Yeah. It sounds to me, and I don't want to oversimplify it because there's a lot of lessons there, but it's a little bit like just delayed gratification, and we live in a culture-

Larry Osborne: Totally.

Carey Nieuwhof: Yeah. It's like, "Oh, well, now your 50s look pretty good or your 60s look pretty good, but it's like, yeah, that's because we lived with less in our 30s." All of our friends had nicer houses and nicer cars and the latest this and the latest that. The same with the church, living in that warehouse and just waiting and waiting and waiting. I think, again, we're talking Dave Ramsey here, but a lot of it is we don't live in that culture.

Carey Nieuwhof: Another great question that you would ask a high-capacity leader ... And I think this great; I'm going to have to do this on the podcast ... what are five things nobody knows that are a secret to your success? That's a great question.

Larry Osborne: Yeah. Well, you can do three to five, whatever.

Carey Nieuwhof: Yeah. Sure, sure.

Larry Osborne: But counterintuitive wisdom is learned late. That's why rookies don't tend to perform as well as veterans. What I love to do is ask people what are the things no one knows when they look at it. You've never played golf before. It's a longer hole. I guess I need to swing harder. Well, if you play golf, you'll understand that's just going to make the ball go into the weeds. One of the fun ones for me is I, educationally, went through a weird program that meant I was not taught English like you normally have in school.

Carey Nieuwhof: Oh, okay.

Larry Osborne: I had no classes, verb, noun, nothing like that. I was a very good reader young. I taught myself to read at a very young age. Because of that, I got put in a special program that was supposed to help you think at a high level, but never taught you the basics.

Carey Nieuwhof: Ah, got you.

Larry Osborne: And so, I can't spell my way out of a paper bag. If they weren't squiggly lines, I would have never written anything. I never liked writing or whatever, but I felt like I have something to say to a broader audience. I'd like to write. So here's what I did.

Larry Osborne: I stepped back and thought, "Okay. There seems to be three kinds of writers." There's writing that I had to do in school, which was not about how well I communicate but how deeply I researched. The bigger the vocabulary, the more impressive the grade.

Larry Osborne: There was business writing, which was all about cover your tail so that you don't get in trouble. Then there were copywriters and direct mail writers, the only people in the world that eat or do not eat based on whether people respond to what they wrote.

Carey Nieuwhof: Yeah.

Larry Osborne: Right?

Carey Nieuwhof: True about copywriters.

Larry Osborne: So what we had is we had a successful copywriter in our church. And so, I took him out to lunch numerous times and he thought I was going to ask him for money or ask him to be part of some discipleship group or whatever. He was shocked when I said, "Hey, would you teach me what are the counterintuitive things that have made you such a successful copywriter? Because if people don't respond to what you write, you don't eat."

Carey Nieuwhof: Oh, wow!

Larry Osborne: He leaned back, shocked that a pastor would ask that. With great joy and delight, as they always do, he began to lay out a series of things that were so counter to what I'd been taught. And so, if you read any of my books, you will find what Jim Vitti taught me all the way through those books. For instance, you look at any of my books, you'll find a lot of white space. That white space is because that increases retention and allows people to continue to read longer than a longer paragraph would.

- Carey Nieuwhof: Really? I fight with my publishers on that all the time. I'm like, "Paragraphs should not be half the page."
- Larry Osborne: Oh, I'm always shortening things, and that's a battle I've been able to win.
- Carey Nieuwhof: Wow!
- Larry Osborne: Ending was something that pulls you into the next chapter using colloquialisms and conjunctions, all kinds of things.
- Carey Nieuwhof: Yes, can't versus cannot.
- Larry Osborne: Absolutely. All these things I was told not to do, except for by the guy who made a living getting people to respond. I thought, "Well, if I'm going to write, I want people to live differently because they read it, not to think I'm smarter, whatever it would be." Also, he said you write down a level. We've all been trained to impress people with our vocabulary. His thing is, "Larry, they ought to think you were a C student, not a C- or a C+."
- Carey Nieuwhof: But a C student.
- Larry Osborne: But that will cause people to respond. It should be able to be read by a good reader on a cross-country flight up. Longer is better than shorter. In other words, 500 words will not have as much impact as 750 words.
- Carey Nieuwhof: Interesting.
- Larry Osborne: Now that doesn't continue forever, but I won't bore you by going on.
- Carey Nieuwhof: Oh, no. Listen, this could be a whole episode.
- Larry Osborne: You see, all of these things simply came because I took a copy editor out, a writer out, and said, "Tell me what no one knows," and he just laughed and he said, "Oh, everybody thinks boom, boom, boom, boom, boom."
- Carey Nieuwhof: Yeah, so much of it is counterintuitive. One of my side hobbies is I studied copywriting. One of my favorites is Ramit Sethi, who wrote I Will Teach You to Be Rich. He's one of the best copywriters, I think, out there. It's just brilliant. Did he say anything about getting into people's head?
- Larry Osborne: Well, he said write to real people.
- Carey Nieuwhof: Oh, okay.
- Larry Osborne: Whenever I write a book or an article, I always have two or three little people on my desk. When I wrote Accidental Pharisee, I had three real people in front

of me, when I would do a Thriving in Babylon. So the more spiritual formation books, I put real people. Usually I'm one of them too, because you're writing to your passion, your lessons.

Larry Osborne: When I wrote Sticky Teams and some of my leadership books, I would have real people so I wasn't just writing to my tribe; I would be able to hear the, "Yeah, but ... ," from some of the other tribes that I have the privilege, because that's what a good communicator does. A good communicator can hear the "Yeah, but." He taught me how to hear the "Yeah, but," because as a copywriter, that's what he's always having to bust through.

Carey Nieuwhof: "Yeah, but I'm not sure I have the money." "Yeah, but I'm not sure that's actually going to work in the real world." Yeah, but ... "

Larry Osborne: Yeah. Instead of being defensive ... Because in a real conversation you're aware of those things. But if you're writing conceptually, you're not. You're just focused on the concept. Is this true? Is it articulate? Yeah, but there's a third question. Is it persuasive?

Carey Nieuwhof: Fascinating. I've got to get into a couple of episodes at some point just about copywriting. I love that stuff, and it is so counterintuitive. Great question. Okay, I want to do a Larry quote.

Larry Osborne: Oh, no.

Carey Nieuwhof: Again, in the three days that we've spent together by the beach, I just wrote these random things down, and it is a random hour. These are not related to each other, but they're just stuff that I remember a year later. "All the traits you love in a leader, you hate in a child." That is a great line. That is a great line.

Larry Osborne: Yeah. I'm always trying to tell parents ... My dad actually taught me this principle. He was in education. What happens is when kids are young, we want a compliant child, very obedient. In fact, we say that. "Oh, they were so good," which basically means they didn't make much noise or they were very respectful in their conversation, which is fine. But as I used to tell some of my friends with compliant kids, because let's just say all of mine weren't, someday your kid is going to work for my kid, and it's true.

Carey Nieuwhof: Wow!

Larry Osborne: In fact, our toughest kid ... By the grace of God, none of them went through a spiritual rebellion, so I'm just a very fortunate, blessed man in that sense. But one of them, if you look up strong-willed child, Google it, his picture will come up first.

Carey Nieuwhof: Oh, yeah, right next to my kids.

Larry Osborne: He always had a reason why we were wrong, an argument of why it would be better. Well, that's what set him up to be the C-suite officer he is today in a company.

Carey Nieuwhof: Yeah, exactly.

Larry Osborne: He saw what others don't see. Unfortunately, it was my oldest son. Because of that, you make more mistakes on the first one. Until my wife really helped me to see it, I kept trying to break what I thought was his will, but in reality was his spirit, because those things that were not conventional, that pushback, "Why I don't need to go to bed right now," because the truth of the matter is he didn't need as much sleep as every kid did.

Carey Nieuwhof: Sure.

Larry Osborne: But I had this recipe book.

Carey Nieuwhof: We got taught that. So our kids are 27 and 23, and both of them in different ways. They're very different. It could be strong-willed kids. We got that book The Strong-Willed Child back in the day, the whole deal.

Larry Osborne: Oh, yeah. Yeah.

Carey Nieuwhof: Is that where break their will, not their spirit came from? Because I got that advice to when I was a young dad, and I thought that was such an ... Because I'm an Enneagram 8, I can easily break your spirit. I know exactly how to do it. I can do it in 30 seconds flat. It's horrible. That's the worst part of my personality. But to break a will, that can be good. My will needs to be broken sometimes. I need that kind of correction. Was that a helpful distinction for you as a dad?

Larry Osborne: Yeah, and I'm not sure where that came from, whether I read it, heard it, or whatever. But in the real world, more came from my wife. See, the problem was I was ... A period in my life I was spanked daily, not because I had abusive parents but because I deserved it. I mean absolutely, for real. Incredible parents. My wife was spanked once in her life by mistake.

Carey Nieuwhof: Wow!

Larry Osborne: And so, what we tend to do often with our children is we see the worst side of us and want to make ... We forget we survived it. We want to make sure they don't go through it. I was basically trying to ensure that my son didn't have any of the hardships I had ... Well, everybody's going to have them, and I was overreacting.

Carey Nieuwhof: Yeah. Me, too.

Larry Osborne: There came a time and place where I really became aware that, "No, Nancy is right and I am wrong. I need to submit to her wisdom." It's a two become one. It's not a battle to see which one, right?

Carey Nieuwhof: Yes.

Larry Osborne: To become a new one, and the new one ... She was the one who I needed to listen to about how to discipline and what was worth a battle and what wasn't. Most of the things I thought were battle was I'm teaching you to be respectful, but all I was doing was teaching you to lose your spirit.

Carey Nieuwhof: Wow! That's good stuff. You may have some leaders on your hands. Just so you know, I think I drove my mother crazy. I think there's truth to that. Again, not necessarily associated. Just random Larry quotes. "Small teams are better teams. Family systems kick in anytime when you have over seven people around the table. Then angry and stubborn people rule the meeting."

Larry Osborne: Okay. I think what you did is you must have-

Carey Nieuwhof: Yeah, I put 12 together.

Larry Osborne: Yeah.

Carey Nieuwhof: Yeah, okay. It's just my notes, man. But small teams are better teams. There's this idea, because one of the reasons I wrote that down is whenever I was composing a board, like our elder board or board of directors or whatever, I always thought the ideal number was three to seven. You get three really smart people around the table. Just talk about that, family systems kick in when you get over seven people.

Larry Osborne: Yeah, I would agree that when it comes to creativity, creativity is usually done best one to three. You look all around the world, you look in ministry settings, great ideas are usually done in a team of one to three, seldom, frankly, at one. There's a leader of the one to three, but that's over and over and over you see that.

Carey Nieuwhof: So creativity, one to three.

Larry Osborne: One to three. Great critique, four to seven.

Carey Nieuwhof: Wow!

Larry Osborne: Okay?

Carey Nieuwhof: Okay.

Larry Osborne: But once you get seven people, what happens is because groups have a tendency or a bias towards getting along, that the angry or the stubborn person rules any group over seven. That's probably what you were jotting down.

Larry Osborne: You see it over and over in a committee, in a board, even in a staff that's too large. If you have an outspoken, angry, or stubborn person, the group just tables everything, trying to figure out maybe we can just push this through later. That's a problem. What I find when you go beyond seven, 10, 11, 12, that's where family system comes in. I remember we had a senior staff that got all the way to 16.

Carey Nieuwhof: Oh, wow!

Larry Osborne: As they sat around the room, everybody sat in the same seat. One person was the class clown, one was the pushback person, four other people always nodded, though they might say something different in the hallway. I felt like, "Why the heck are we have this meeting?" It's predetermined.

Larry Osborne: What we did at that point is we cut that 16 into three smaller teams, and suddenly everybody was much more verbal, because also around five to seven people, the introvert, there's no space for them to speak, especially the one who thinks best on their way home from the meeting.

Carey Nieuwhof: Correct.

Larry Osborne: And so, my goal when I was leading these things was always to say, "How do we structure it so people can say truth?" Because the larger we got, the more they spoke the truth in the hallway, not in the meeting. I needed to hear it. So what could I do to create an environment in which I would hear somebody push back.

Larry Osborne: Just think about it. When we had 12, 11, 16 in the staff meeting, it took some pretty low EQ, if you weren't the designated pushback guy or gal, to speak up and say, "That's a dumb idea." But in a room of four, they will, or their body language will tell you.

Carey Nieuwhof: That's another quote. Anyone with high EQ will not push back in a large group setting. Only low EQ people push back in a large setting.

Larry Osborne: Yeah. I mean all you've got to do is look back. Again, there will be, in a family system, somebody who appoints themselves, this is the curmudgeon, and the group accepts that and leans on that. But other people, they just say, "Oh, man. I don't know. I don't want to think that." If a Myers Briggs feeler or whatever, they'll just think, "This might be misinterpreted." So you've got to create environments that are small enough for truth telling.

Carey Nieuwhof: Okay. Judge the fruit, not the watering schedule.

Larry Osborne: That's one my favorites.

Carey Nieuwhof: It is. I heard you talk about it a few times. It's a good one.

Larry Osborne: Yeah. We tend to spend all of our life judging people's watering schedule instead of the fruit. We do it medically. We look at somebody and say, "Hey, you ought to lose some weight," or, "Oh, man. You're looking really good." But you know what? That heavy person can have low cholesterol, low blood pressure, whatever, and that person who's eating the Mediterranean diet, walking five miles a day, they're on drugs because their cholesterol's so high and their blood pressure. Right?

Carey Nieuwhof: Yeah. True.

Larry Osborne: Even moving to the spiritual realm. We act as if the watering schedule, of being a self-feeding, read the Bible every day, journaling, as if that recipe makes you spiritual. Well, you do all those things and become obedient. Other versions of it, your marriage. My wife and I had a great marriage until we went to the marriage conference and found out we were doing everything wrong.

Larry Osborne: Same with our kids. I read a book on how to raise kids, any of the Christian books. Oh, my gosh. We didn't do anything right. I think we had two family vacations. Two of my kids were in sports at a high level. For six years, we'd have one meal together usually a quesadilla because it was quick. We tried family devotions. That didn't work. Nobody wanted to have family devotions with the pastor, "The Greek word here is ... " So a recipe was horrific, but our kids' walk with the Lord was wonderful.

Carey Nieuwhof: So you've got to judge the fruit.

Larry Osborne: Judge the fruit.

Carey Nieuwhof: Basically, is this producing a life worth emulating?

Larry Osborne: Absolutely, and most of us do recipes. When it comes to time management, recipes. When it comes to how to build a staff, recipes. When it comes to how to have a marriage, recipes. I mean you name it, we move to the recipe.

Larry Osborne: I used to tell people if you're watering schedule is all jacked up and the fruit is great, keep a jacked-up water scheduling. If the fruit is no good, be humble enough to Google watering schedule. There is a time and a place, but watering schedules are usually put together by people who had a mess and found a way to fix it.

Carey Nieuwhof: It's so funny because you see that, I think, sometimes you must have this in church world where people come in and they're like, "Where'd you get those

lights? How many lights do you have?" and all that. I was with a podcaster who wanted to see my portable set up, which you patiently endured for 20 minutes while I tried to figure out exactly how to use it on the road because I'm the engineer.

Carey Nieuwhof: But, literally, he was shocked. We're 10 million downloads in. He's like, "You have a \$79 microphone?" I'm like, "Yes," in a plastic stand. But there's no need to ... And I think he had dropped \$15,000 or \$20,000 on gear.

Larry Osborne: Oh, my gosh.

Carey Nieuwhof: I don't know, his team had or whatever. I'm like, "Listen, in the studio, I have a really good microphone, but it's a \$400, \$500 microphone. It's not a \$5,000 microphone," because nobody's going to hear the difference. It's kind of that thing, well, if I buy these mics, am I going to get a million downloads? It's like no. It's really hopefully the quality of the interview and then the instruments just capture it. Is that what you're talking about?

Larry Osborne: Absolutely, and in every area of life, because there was an old thing called the four spiritual laws when I was young. God loves you, has a wonderful plan for your life, and it went through the laws to be a tool to help lead people to Jesus.

Larry Osborne: My adaptation is this, is I tell people everybody loves you and has a wonderful plan for your life. They know how you ought to use your time, your money, your energy. They know how you ought to parent. They know how you ought to do marriage. They know how you ought to lead the staff. At the end of the day, it's all about the fruit. It's all about the fruit. That's all that matters.

Carey Nieuwhof: This one, I'm probably never going to forget. I don't need to look at my notes. I've talked to so many leaders about it. But, "Every leader needs co-pilots, not just, I call it, directors." That was so helpful. Can you talk about that? Because all of a sudden my whole leadership life flashed before my eyes.

Larry Osborne: Well, I think what a lot of times we do in ministry, we function like, to use business terms, a sole proprietorship with valued employees. Well, then all the pressure's upon you. There's no natural succession, and succession is what we always talk about. But succession is nowhere near as important as transition.

Larry Osborne: Succession is what you do at the end of a really long run, but you don't keep a church young by growing old and getting a young pastor to "try to grow young." You've already lost. It's that whole long 10, 15, 20, 30-year transition. Are you staying young? Because what happens is the freshmen get smaller every year, and they really don't get smaller, you just get older.

Larry Osborne: When I was 28 years old, I was ready to be a lead pastor. 15, 20 years later, we're looking at somebody, wondering whether they can be an elder or have a

role in our staff. Their 30 years old and people are saying they're young. I go, "They're not young. We're old."

Carey Nieuwhof: Correct.

Larry Osborne: You don't fix that in the end with succession. You fix that all along with a slow, frogs in the kennel transition that's constantly allowing young to step in and be a part of it. That's why often talk about young eagles. Every young bird is not an eagle, but eagles need to fly. You do that by making sure they're platformed all along.

Larry Osborne: That's where that co-pilot thing comes in, is up I don't believe most churches need a succession plan, but they need a what if the plane goes down plan. You're not always going to have it, but throughout my ministry at North Coast, I always had a self-identified that I'd run by the elder board. If our plane goes down, I'm assuming there's not going to be a pulpit committee, there's not going to be ... This person is ready to step in.

Carey Nieuwhof: Right now.

Larry Osborne: Very often there was. Once in a while, we have one of those who say, "No, we've outgrown them," "No." So I never appointed them that until Chris Brown a number years ago, who obviously was ready to step into that role. Then, officially, even though I'm still here and the plane didn't go down, stepped into it a couple of years ago. But that was the only time, about five years before that, that I ever self-identified anybody, because it was so ridiculously obvious that he needed to step into this role before even I was totally ready to step away.

Larry Osborne: But it's having that co-pilot that allows you to be able to weather storms, to weather emergencies, to not be the bottleneck that everything ... Because most of us hire helpers to make the load lighter-

Carey Nieuwhof: Correct.

Larry Osborne: ... rather than leaders to make the ministry bigger. Yeah, helpers will make your life easier, but I'd rather get my own lunch, stuff the bulletins myself, and get somebody else on the team that has the ability, have their own following to lead this thing by themselves if I was in here. We're going to do way better. It's like an NBA team. A superstar can't win a championship no matter how great the role players are. It takes two or three.

Carey Nieuwhof: Well, I think the thing that hit me, and either you said it this way in our time together last year or I just remember it this way, but when you're flying to Europe and you're on a plane-

Larry Osborne: Absolutely.

Carey Nieuwhof: ... go ahead and pick it up from there.

Larry Osborne: Yeah. Well, the bigger the church gets, the more you need more of those, that on a small, little regional jet, you have a pilot and a steward or a stewardess. But when you go across country, you have a pilot and a co-pilot. The co-pilot is qualified to fly the plane. It's not that they're there as second fiddle and there's a black box of information they don't know, but once they become a pilot, you give them the black box. That's the sole proprietorship model.

Larry Osborne: The partnership model, think of a law firm, a CPA firm, a marketing firm, there is a managing partner. They're probably paid more, they have more responsibility, but the other partners don't have information that's withheld from them.

Carey Nieuwhof: Right. This is not just a church problem. This is leadership everywhere.

Larry Osborne: Everywhere.

Carey Nieuwhof: Everywhere.

Larry Osborne: Everywhere because ... When you have other people who can fly the plane, you can go to the bathroom.

Carey Nieuwhof: Exactly.

Larry Osborne: When you go overseas, there'll be four pilots on that flight. One of them is the pilot, but it's a lot different than one pilot and a bunch of stewards and stewardesses.

Carey Nieuwhof: As I thought about that, I thought, yeah, that's exactly true, because I mean a lot of listeners they've flown to Europe, they're on those big planes. You've got four pilots. You're like, "Why four?" Well, number one has a heart attack, number two is perfectly capable doing the entire flight. All of them knew. Number two disappears for whatever reason. Number three can fly it. If all three of them were gone, number four can fly the plane.

Carey Nieuwhof: What hit me was often in leadership, we look for people who can run an area. In other words, well, I can serve meals, or I can do take off, but I don't know landing. That's not really my area. I can do finance, but I can't do operations, or I can do operations, but I can't do ministry. We assemble our teams that way, and it's only ... They're great leaders, but they're only partial leaders. It hit me, like, "Okay, if I go down, who can fly the plane, take off, landing, everything?" I think the answer for a lot of leaders is, unfortunately, nobody.

Larry Osborne: Yeah. You don't need five, 10, 15 of them, but you do need more than one. The larger you get, you need more than two. There's great benefit in every which

way. First of all, it'll keep that young eagle around, because they actually get to fly the plane, take it off, so that someday you can actually land it.

Carey Nieuwhof: Yeah. Go sit in that flight simulator for a decade.

Larry Osborne: It gives more health to the congregation because you have different personalities, temperaments, and voices that are both communicating and leading. But it also will make you a healthier spouse and parent. Because we had that, I never panicked when it came time for me to suddenly have to do something.

Larry Osborne: I remember my son got to run what's called the Penn Relays, a major event, 35,000, 40,000 people there, at the last moment as a sophomore. In a typical set up, I would have said, "Well, I can't go to that thing," because it's like, "I'm going. Somebody else can fly the plane." I was actually overseas when 9/11 happened, and I started to make a call home. Then I turned to my wife and I said, "Everything we've said about leadership, they should be able to handle this. They know my number if they need me. Instead of me having to call in and tell them what to preach, how to do- "

Carey Nieuwhof: So you didn't even call in?

Larry Osborne: We ended up calling our family, and I never spoke to anybody else on staff until we got back from the trip. I heard what they did, and I just shook my head. They did a lot better job than I would have done from a distance and probably even if I was present. It's because we have those leaders around. Now we didn't have a zillion of them, but, in particular, we had three.

Carey Nieuwhof: Hey, you don't need a zillion, though. Right?

Larry Osborne: No, we had three, and they made wonderful decisions. I just can't tell you what that does to lighten your load when you don't feel like every emergency, every last second shot you have to take.

Carey Nieuwhof: No, Larry, that co-pilot thing, that will go with me to my grave. It's like that such an important principle. It's just so clarifying because I think so many leaders think they're there. Then you realize, "Oh, co-pilot. Oh, no, they can't to takeoff and landing and the whole deal." A couple more, if you've got time.

Larry Osborne: Sure.

Carey Nieuwhof: I don't know if this is you or your friend Tim, but, "The same mental math that made me depressed- "

Larry Osborne: Oh, that was me.

Carey Nieuwhof: Oh, that was you?

Larry Osborne: Yeah.

Carey Nieuwhof: Okay. "The same mental math that made me depressed was the mental math that would have made me arrogant."

Larry Osborne: Yeah, as a youth pastor, I'd had two youth ministries, both of which were the largest in the history of the church. As a 28-year-old, I felt like I've got this sucker wired. I'm ready to go. And so, I come to this new church plant with 70 adults, quickly grew up ... We've got a lot of young kids, which you have when you're a young pastor. So maybe 128, I think, were there my first Sunday, counting the nursery. Quickly grew to about 150. I think 149 in four or five weeks, which means 85 adults or something like that. Three years later, it was up one.

Carey Nieuwhof: Wow!

Larry Osborne: 30% a year for your listeners math. As I would sit on the beach, really going through what I now would call clinical depression, I mean because everything I thought I was and could do is just being torn apart, it hit me that I am all depressed right now because we're not growing. That's where the same mental math that made me depressed, had the Lord blessed us with tremendous growth at the beginning, would have made me arrogant, because I was taking too much blame just as I would have taken too much credit. We don't realize what God was doing.

Larry Osborne: For instance, in my case, we lost 99 people. You know that famous quote, "Pastor, I love you, which means you're not going to like what you're gonna miss." They're leaving-

Carey Nieuwhof: Yeah. "I love you, but ... "

Larry Osborne: Yeah, and they're leaving. But as I lost that 99, when I looked at real names and faces instead of numbers, we had gained 101 who wanted to do what North Coast does. I'm sitting on the beach depressed, whining to God, and he's blessing the socks off me by digging a foundation and pouring the cement for something far more than I ever believed would be built in this church. I'm lucky he didn't strike me dead.

Larry Osborne: I find that same thing now. We take too much blame and too much credit. I mean Samson had 18 years of a wonderful, successful run, and he's a fraud the whole time. The Battle of Ai was lost because of one idiot named Achan. We don't always know all the things that are going on in the unseen realm.

Carey Nieuwhof: "Young, hungry, and teachable is far more valuable than experience."

Larry Osborne: Yeah. Well, because we have a great staff and because I'm well-connected in a lot of different tribes, I get a lot of people who come to me and say, "We're looking for fill in the blank position. Do you know anybody?" I always do the same thing. I say, "Well, send me the job posting. What are you looking for?" Then I always send the same text or email. "I know you love the staff that we have assembled at North Coast, but the problem is our staff's not qualified for your job posting," because on every almost every job posting, the first and second thing are education and experience.

Larry Osborne: When you go education and experience, you get safe. When you go gifted and hungry with some rough edges, you get future. I just go, "You've got to decide." I think most of us go towards safe and we forget how risky we were. I want to look at people and be willing to have hired me back when I was 28 years old. But the problem is when you get enough miles under your belt to the point I'm at, if I'm in a hiring position, all I do is see where they need to grow. I don't see where they have grown and I don't see an upside.

Larry Osborne: One of the things I love about the Eagle's Nest things that I do is I'm always going home and telling Nancy ... We've had a pretty good run, but I'm telling my wife Nancy, I go, "Man, they've got a better future than my past." Isn't that the people you want to build your team with?

Carey Nieuwhof: Yeah. These are young leaders you build into and just trying to encourage them in their leadership.

Larry Osborne: Yeah. If they're really young leaders, you don't even build into them that much. You're there to help them when they need it. A lot of times we like people who are dependent upon us. A real good young eagle often is pushing you away a little bit because they know better and, doggone it, they probably do.

Carey Nieuwhof: Larry, what else are you learning right now? I mean this could be two more hours.

Larry Osborne: Yeah. I'm asked that question a lot, and I'm not sure there's any major aha. I think the things that I'm seeing that people aren't necessarily noticing is some of the age of rage and everybody thinks they're woke on whatever it is they're woke about and our intolerance with people who don't use the right word or see it exactly the way we see it.

Larry Osborne: Boy, in this day and age of echo chambers, where we get to choose the news we listen to, the podcast we listen to, whatever, we're getting more and more an angry society. I think that's going to impact our ministry more than most people are realizing because it's not going to go backwards, because it's the end result of choice.

Larry Osborne: Choice allows me to choose my echo chamber. My echo chamber causes me to think everybody else is stupid. Then because it's so centered around social

media and posting, and I say things and write things and preach things I would never say if the person was in front of me. To me, that's the thing I think a lot about.

Carey Nieuwhof: Do you think that's irreversible?

Larry Osborne: Yes, I do.

Carey Nieuwhof: Really?

Larry Osborne: Here's why I think it's irreversible, because those of us who most hate what is done to culture are unwilling to go back to a time frame where you have one AM station and three national news networks. I don't want to go back to a lack of choice. And so, if those of us who hate it still want options where I get to choose ...

Larry Osborne: Just think of things like youth music. There's no youth music anymore, and that's not a complaint, it's a reality. Everybody's got their own little self-made channel. Well, I do the same thing. When I'm flying, I'm glad I don't any longer have to plug in to listen to whatever three little soundtracks they have on the plane. I've got eight days', 10 days' worth of music. I don't know if I'm going to go to my past, Led Zeppelin and The Doors or I'm going to go to classical music or smooth jazz or background, or from Foo Fighters to more modern. I don't know where I'm going to go. I love that. Well, if I'm not willing to give it up, why do I think anybody else will?

Carey Nieuwhof: Do you think, because I think about this. I've never talked about it, but part of me wonders, like even looking at politics, one of the trends ... I've read about this in the Church Trends and Cultural Trends for 2020 ... is the middle is disappearing. The middle is just gone. There was this ...

Larry Osborne: Well, the middle hasn't disappeared, actually, I don't think.

Carey Nieuwhof: Okay. Well, tell me about that.

Larry Osborne: But the middle has lost its voice. There is a big difference. I saw ... And I can't remember if it was Atlantic Monthly ... can't remember where I read it, but it was a fascinating article in which they looked at podcasters, writers, and funding for the far right and far left.

Larry Osborne: They found it was predominately white on both left and right and it was predominately wealthy on both left and right, the 10% on those two edges. And yet that's what we think of, right and left, very strongly. About 70% or 80% are in the middle, but they have no voice because there is no voice in the middle.

Larry Osborne: What is happening, this is my observation, you can say whether it's crazy or not, but you've noticed we live in a giant gossip circle now. So my reading plan, I actually do a lot of online stuff quick, just 30,000-foot, seeing what's out there. Whether it's Fox News, MSNBC, CNN, The Examiner or The Post or whatever it would be, right or left, there's an amazing number of articles that are about the response of people more than they are about what happened.

Carey Nieuwhof: Yes, exactly. The news is now what someone said about the news that what someone said yesterday.

Larry Osborne: Totally, yeah.

Carey Nieuwhof: It's like that's not news.

Larry Osborne: How many times have you seen, "The Twitter universe blew up at ... ," fill in the blank.

Carey Nieuwhof: Yeah. "User Bob 12398 said." That's like-

Larry Osborne: Yeah. You go and look and I go there's 1,000 responses and that has now become news on my news feed for The Washington Post or New York Times or, again, Examiner. It's not a right or left issue. What that does is that gives the angry right or left a huge voice.

Larry Osborne: I recently got attacked for a decision that I made. In reality, man, we have sponsors on something calling, all kinds of things, like, "What's up with this?" Well, it was 44, 46 tweets, and it was by a group of about 30 people. I happen to know who some of them were. You go and look, they've got ... One guy had 450 followers in Australia.

Larry Osborne: Just to all people that are listening right now, I mean how many of you are writing comments after you read an article online? How many of you are getting on to some Twitter stream or whatever? Most people doing that are eating Cheetos, living in their mom's basement. They don't have a real job. But in this culture of clickbait, they've been elevated to having power. That's why I say the middle has disappeared as a voice, but not as a heart. You're right, all the influence is on the extreme.

Carey Nieuwhof: On the right or the left, yeah.

Larry Osborne: Yeah.

Carey Nieuwhof: I always think about that.

Larry Osborne: In the States, neither party can put forward a moderate because their own party pushes to those extreme writers.

Carey Nieuwhof: Well, that's what I was thinking.

Larry Osborne: You're totally right on that.

Carey Nieuwhof: I thought is this an opportunity for someone in the middle to really ascend and people just kind of go, "Oh, finally, somebody who thinks with a brain and a heart?"

Larry Osborne: Well, it's really hard, and not being political-

Carey Nieuwhof: No, no, no. I'm talking about the extremes are everywhere in culture.

Larry Osborne: No, but I mean the answer I'm going to give is I live in California, which is far left. But California also gave a series of right Republican governors and senators, all kinds of things. But what happened about 15 years ago is the more extreme right side of the Republican Party kept winning all the primaries. Then they put together in California unelectable candidates. The next thing you know 73% ... I mean there's a super majority and the assembly or whatever.

Larry Osborne: Again, I'm not going in the political right or wrong, just the reality. You'll have more left-leaning states here in the United States that have the same thing in reverse. The left puts forward such a radical candidate that the place keeps staying red over and over. You are right in the middle doesn't have a voice right now. My pushback was I think the middle is still where people live.

Carey Nieuwhof: I think so, too.

Larry Osborne: But there's no platform.

Carey Nieuwhof: Part of it, part of the whole heart behind this podcast is I want it to be a place where reasonable people who are not way out there in the 0.1% can come and say, "Okay. This actually helps me."

Larry Osborne: Yeah, you let them post and ignore them. The news cycle is your friend. They'll be gone tomorrow.

Carey Nieuwhof: Yeah, exactly. Exactly. Anything you see around the corner that most people aren't talking about or talking about enough?

Larry Osborne: I think the impact of the tribalism that we just talked about, that we're still thinking that one size somehow might reach all. It goes back to the old blended service days. We're beyond that. Blended service, in my definition, was a great way to make sure nobody's happy.

Larry Osborne: I just don't think we're realizing at a deep enough emotional level that we all need each other. We still are facing competition in our local churches.

Everybody loves church planting, as long as it's overseas or more than 35 minutes away. But across the street, we don't need that. And, yes, we do.

Larry Osborne: In this day of tribalism, it's like we've got 35 different language groups, and obviously we do in some of our urban areas. But even suburban areas, it's like we got all these language groups and we're trying to have an English-speaking only church, or a right-speaking only or a left-speaking only.

Larry Osborne: We need each other more than we ever did, and it's not a combined Easter service, it's not a work day. It's speaking well of one another. It's even helping to fund one another in certain things. It's not just pastors getting together to pray, it's really realizing we're elective Sunday school classes in God's great church in our community.

Larry Osborne: Again, we get it totally when it's overseas, totally when it's more than 35 minutes away. But you let somebody from your church want to plant a church five minutes from you and see what happens, which, by the way, we're having a staff member do that right now with our blessing and our financial support.

Carey Nieuwhof: Wow!

Larry Osborne: He wants to be teaching pastor. It's not going to be one of our campuses. It's not in North Coast Church. But if it had our tattoo on it, we'd be, "Oh, God is so good. Look, we're adding another campus five miles away." Well, just because it's got another brand on it, it's gospel.

Carey Nieuwhof: Wow!

Larry Osborne: So why would we get in his way? But I would say most of us are. I think that's the thing I'm seeing we've got to get aboard on. It's not a threat when they plant another church. Starbucks doesn't care when I would go into this, want to go to another one a mile away. The manager does, but Starbucks doesn't. They don't care when I start going to Seattle's Best because they own Seattle's Best, too.

Carey Nieuwhof: Right.

Larry Osborne: Could we have that mindset? Because we need it, and we're going to need it more and more as time goes on.

Carey Nieuwhof: Well, Larry, anything else you want to share before we wrap up?

Larry Osborne: I'm done.

Carey Nieuwhof: Yeah, I know. Honestly, this is why I'm so glad we get to do this. If you want to look at why we do this podcast and the opportunity to talk about the things that

we've just talked about over the last hour plus, it's been so great. If people want to find you online, where would they find you? You're active on Instagram. I follow you there.

Larry Osborne: Yeah, yeah. I do the Instagram, little thing. Every now and then I remember putting something up. But, yeah, they can do the ... I'm just @LarryOsborne on Twitter and Instagram. Although, I got on it early enough. Of course, NorthCoastChurch.com is where our messages are. NorthCoastTraining.org is where all the connections are for the churches that we do coaching, training, workshops, all that kind of stuff for. But we live in a library. Google me and you can find whatever you want, and some bad stuff.

Carey Nieuwhof: Yeah. Larry, this is amazing. Thank you so much.

Larry Osborne: Hey, it's a pleasure always.

Carey Nieuwhof: Well, there's an awful lot there and, of course, we have transcripts. You can access them free in the show notes. Go to [CareyNieuwhof.com/Episode308](http://CareyNieuwhof.com/Episode308). You'll find everything there. Or just Google my name, and Larry's name, and that'll get you everything.

Carey Nieuwhof: Hey, if you want to help people have a better 2020, why don't you look into leading a Financial Peace University group? You can help people get debt-free. You do not need to be debt-free yourself. You don't even have to have been through the course. All you need to do is text givehope, one word, to 33789. That's givehope, one word, to 33789.

Carey Nieuwhof: And get your free Church Trends report. It's released by Tony Morgan in The Unstuck Group, real data, metrics, benchmark. Go to the [TheUnstuckGroup.com/Carey](http://TheUnstuckGroup.com/Carey).

Carey Nieuwhof: Thank you so much to our partners. They're the ones who make it possible for me to do a lot of these interviews in person, to bring in all this stuff for free, to give you transcripts, all that. We are looking forward to an even bigger and better 2020.

Carey Nieuwhof: So next week, I am back. This one, man, I've got to tell you this was really close to my heart. A guy named Terry Wardle is somebody who stepped into my life 15 years ago. He is a professor, he is a Christian counselor, he is a pastor. Man, he came into my life at just the right moment.

Carey Nieuwhof: Yeah, we talk about the emotional journey of a leader, and I needed some help in that area way back, still need some help with it. Terry was pivotal. I have this really special, I would even call it sacred, conversation with Terry Wardle. So give a listen to an excerpt of what's coming down next time on the podcast.

Terry Wardle: I was probably five-years-old. My grandfather was a notorious adulterer. He would run around with women all through our town. One night he came to the house, I was there with grandma, and he said, "Terry, let's go for a ride." I was shocked by it, grandma was shocked. But off we went. We got in the car. I thought it was just him wanting to be with me.

Terry Wardle: All of a sudden we turned down a two-track that goes out through the woods. It's getting darker and darker. The sun goes down. You can hear the tree limbs scratching on the side of the car, which sounded like witches screaming. All of a sudden he reaches into the glove box, he pulls out a revolver, and tells me to lay on the backseat of the car in the floor. He gets out and he's gone for over an hour.

Terry Wardle: I'm a five-year-old kid in the woods, away from the road, hiding on a floor, remembering a gun. He comes back an hour later all perspiring, gets in the car, backs out. On the way back to grandma's house, he said, "Don't tell anybody. This will be our secret."

Carey Nieuwhof: Guys, if you subscribe, you get that absolutely free. I think you're not going to want to miss it. Plus, we've got some amazing guests. We've got Jasmine Star. She's just blown up on Instagram, John S. Dickerson, Jordan Raynor, an incredible entrepreneur. A lot of you would know him, his book has sold a lot. Louie Giglio, Francis Chan, Liz Forkin Bohannon, John Mark Comer, Jefferson Bethke, Jennie Allen, Craig Groeschel, Lysa TerKeurst, James Emery White, Joshua Gagnon, so many more. It's going to be an incredible 2020. I'm so pumped for our line up. Love doing this for you week after week after week.

Carey Nieuwhof: Okay, so the Ask Carey question. By the way, if you've got a question, just do #AskCarey. The question today, I don't have a name, but we're going to ask a question anyway because it's a good one. What is one thing a young leader can do when beginning ministry?

Carey Nieuwhof: I'm going to, I've heard all kinds of stuff about that. I'm going to give you this thing, two things actually. Number one, be humble. You can come into the workplace ... And I did this once back when I started in radio. I'd done radio, oh, for about five years and got hired on a major Toronto radio station and came in.

Carey Nieuwhof: I guess I must've been strutting or something like that, and I got pulled aside and told that I was alienating people on the team. I don't know what it was, whether it was a bad season in my life, but I was totally not aware of it. It mortified me. I changed my attitude, and things turned out really well. So just humility is key. Humility is key.

Carey Nieuwhof: Sometimes enthusiasm can be mistaken for arrogance or whatever, but stay humble. One of the ways you stay humble is you learn rather than try to teach. So just be open. Try to learn from the people around you.

Carey Nieuwhof: Then the second thing I would say, be ridiculously good at what you do. Just get really good at what you do. Of course, one of the ways you become ridiculously good at what you do is by learning and being humble. But it is really when you start to get traction in your work, that's when your bosses take notice of you. That's when your co-workers respect you.

Carey Nieuwhof: And so, you really want to develop your craft. That means showing up early. It probably means doing everything you can, even via podcast, online courses, training, that kind of stuff, to try to get really good at what you do. I think if you become ridiculously good at what you do, you command the respect of everyone around you. You combine that with a humble attitude, boy, I'll tell you, people line up to hire people like you. I'll tell you that.

Carey Nieuwhof: Hey, I've got just a reminder. The last few days for this round, of the first round, of The High Impact Workplace. We're going to bring it back in the new year, but it's going to be priced very differently. So head on in, get the incredible low price you get right now on a brand new course called The High Impact Workplace. It's about how to attract and keep high-capacity leaders. That closes, well, in a matter of hours, actually. So head on over there.

Carey Nieuwhof: Guys, thank you so much for listening. I so appreciate you. You guys are the best listeners in the world of podcasts. We're back next time with a fresh episode. Thanks so much for listening, and I hope our time together today has helped you lead like never before.

Announcer: You've been listening to The Carey Nieuwhof Leadership Podcast. Join us next time for more insights on leadership, change, and personal growth to help you lead like never before.