

# A Yielded Life



**A YIELDED LIFE IS A BLESSED LIFE FOR THE PEOPLE OF FAITH**  
MICHAEL L. KERN, III

## ► INTRODUCTION

**A**s I sat down to write this personal story, I asked myself, “What do I wish I had learned earlier in my journey to leadership? What key truths, had I known them sooner, would have propelled me faster and more easily toward the leadership role in which I now operate?” Since I have made many missteps along the way, and since experience, though at times painful, is the best teacher, the list of lessons I have to choose from is lengthy. Upon reflection, however, three truths stood out: *God’s opinion is all that matters, God gives no regrettable experiences, and God demands our total submission.* If we can learn to embrace these truths, He will, “through his mighty power at work within us...accomplish infinitely more than we might ask or think” (Eph. 3:20 NLT).

## ► THE ONE OPINION THAT MATTERS

**W**hen my kids were little, they believed that I was the strongest man in the world. I would come home from work to be welcomed by little feet running to the door to greet me. “Daddy, daddy!” they would exclaim, “Pick me up!” Now that my children are in the teenage years, they have a different view of their dad. They see that I’m not going to win any Mr. Universe awards (at least not this year) and my physique is not likely to turn any heads at the beach. While still dashing handsomeness by my wife’s lofty standards, I will admit that I have given in to latching my belt one hole closer to the end. Don’t get me wrong – my kids still absolutely love me, but their perception of me has changed. This is how life is. People’s opinions of us change all the time.

As a leader, it is no different. One day we are viewed as a terrific visionary who is able to inspire others to accomplish great things, and the next day we are criticized for the necessary but unpopular decisions we have made. The Apostle Paul and Barnabas experienced this in Lystra (as recorded in Acts 14). One day the citizens are lauding them as gods and preparing to make sacrifices to them. The next day they are stoning Paul and dragging his body out of the city. If we cling to the opinions of man, we will be like a sheet hanging on a clothesline that is whipsawed in every direction as the winds indiscriminately blow. The result is an unstable and unsatisfied life, and no one wants to follow a leader who exhibits these characteristics.

The only opinion that truly matters is the opinion of our Creator God. Good leaders listen to the opinions of others, especially those within their own organization, but we must also be able to discern the will of God. Earlier this year, we were recruiting for a sales position within our Texas region. As CEO, I insist on meeting every final candidate prior to extending an offer of employment. This was no different. My team had interviewed several candidates and chosen the final one that fit the role. As usual, I met with the individual to discuss our culture and learn about his particular experience. He was smart, in fact, super smart. He had a great background in sales analytics and came highly recommended from multiple, trusted sources. I had no peace, however. God was talking to me. It is rare for me to veto a final candidate, especially when that individual has the support of two of my most trusted executive colleagues. It would have been easy to listen to their voices and simply hire the candidate, but I opted to exercise my veto right instead. It was difficult to disappoint my team with my decision, but I was more afraid of disappointing the Lord. We didn't hire him.

Since we passed on the first candidate, my team brought the runner-up in to meet with me. He too was impressive. He had extensive experience and demonstrated success in the specific role we were looking to fill. By all accounts, we would have done well to hire him. Again though, the Master was speaking to me. "He's not the one." I am a very impatient person by nature. I like to say that I have a "healthy sense of urgency." So to sit and wait is not easy for me. But I have learned that God moves in His own timing, and if we run ahead of Him, we miss out on his blessings. Patience is a fruit of the Spirit and the Lord always acts in a manner consistent with His nature. He was telling me to wait. Again, I made the even more difficult decision to disappoint my team a second time and vetoed the second candidate. That was not fun!

In the meantime, one of the giants of our industry acquired another giant in the industry. The acquiring company announced a large reduction in force and many outstanding people found themselves out of work. We were introduced to one such individual – a salesperson who had spent his entire career focused on the Texas region. He knew everyone in town and his cultural fit with our firm was spot on. We hired him. It was a God-directed decision, and we have not regretted it for one minute.

I absolutely care about the opinion my executive team has of me. They are unmatched experts in their field, and we are truly blessed by God to have them. What they say carries tremendous weight, but the voice of God trumps all other voices. His intellectual acumen is unmatched. His network literally includes every person who has ever lived. He can tell the future with 100% accuracy. He never loses, even when it seems like He has – just wait a bit and see how He miraculously pulls a victory from the clutches of defeat! We will never go wrong following His advice, even when it seems ludicrous at the time. Think of Moses leading the Israelites to the edge of the Red Sea with nowhere to flee from the Egyptian army, or Gideon whittling down his army from 32,000 soldiers to just 300 soldiers to engage the Midianites, or Joshua telling the Israelites to simply march around the walls of Jericho and then shout to bring them down. God's plan always succeeds, and as leaders, we would do well to elevate His voice above all other voices. That is lesson one.

## ▶ GOD'S SCHOOL OF EDUCATION

**L**esson two is this: God uses every life experience we have to prepare us for His next assignment. Ephesians 2:10 says, "For we are God's handiwork, created in Christ Jesus to do good works, *which God prepared in advance for us to do.*" The great thing about our God is that He never sends us off unprepared for the task that He has already prepared for us.

When I was 12 years old, I started a lawn mowing company. My father had just purchased a new lawnmower and I was eager to start making money. It was his idea for me to go through the neighborhood and find customers. I was only mildly interested at the time, but I went along with dad's plan. He drew up a simple flyer and a new venture was formed – the Lawn Masters: "For a job you'll like, call Mike." I went door

to door introducing myself and offering to cut the grass. That first year I had seven customers, each paying \$7.00 per week for my lawn cutting service. As a 12-year boy in the mid-1980s, \$50 a week was a fortune. I was hooked! When the business doubled in size the next year to 14 clients, my dad built a wooden cart to carry the lawnmower and gas cans and other supplies. I pulled that cart behind my 10-speed bike. My funny looking cart became the talk of the neighborhood. I've learned since that that was great branding!

The business doubled again in each of the next two years to 28 and then 56 customers. We built a second cart for a second mower that my first employee pulled behind his bike as well. The kids in the neighborhood were ruthless. Not a day passed by that someone didn't make fun of me for my lawn business and my carts. Even the professionals laughed at me as I rode by pulling that crazy wagon. Finally, I turned 16 years old and was able to ditch the carts and purchase a truck and a trailer. What a relief! No more peddling between jobs. My employees and I actually got to take a short break in between lawns.

Those early days taught me a lot. I learned how to speak to adults, be aggressive about asking for business, how to resolve customer complaints, how to hire employees, how to rise above criticism, etc. I learned about taxes as well. Ugh! Through all the difficulty, God was giving me a lesson in leadership and I was learning to hear His voice, do things His way, and seek His approval alone.

The 10 years I spent cutting grass prepared me for my first "real" job out of college. After graduating from Wayne State University in Detroit, Michigan, I sold my lawn mowing business (which had blossomed into a full-fledged company serving over 200 customers each week) and joined Stout Risius Ross (SRR) as an analyst in the business valuation group. SRR (or "Stout" as it is known today) is a leading financial advisory firm specializing in investment banking, valuation, and litigation consulting. At the time, the firm was small, having only about a dozen employees. Who would have guessed that the next 19 years of my life would be dedicated to the firm? When I left in 2015, I had been President for the last 6 ½ years of my tenure and the firm had grown to over 300 employees in 14 offices around the country. My time at SRR was thrilling. The firm's founder, Craig Stout, is a true

visionary and I am privileged to have had the opportunity to develop such a longstanding and close personal relationship with him.

My career at SRR progressed quickly right from the beginning. I started as an analyst but was quickly promoted to Senior Analyst, then Manager, then Director, and finally to Managing Director (or Partner). As my career developed, I found that my strengths were management and leadership. I was the firm's first Chief Financial Officer and then the first Chief Operating Officer. After the founder, I was also the first President. All of the difficult situations were thrown my

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way. If there was a problem to fix, it was assigned to me. At various points in my career, I was tapped to run the Real Estate Valuation Group, the Investment Banking Group, the Litigation Consulting Group, and even our Restructuring Group for

a short period of time. I didn't always enjoy those roles, but through all of those difficult situations, I learned diplomacy, patience, sensitivity toward others, submission to authority, and leadership.

As our firm progressed toward the goal of achieving \$100 million in revenue, I began to feel a restlessness in my spirit. It was uncomfortable. I felt God was calling me out. I decided to go on a personal retreat to spend time with God. I had never done anything like this before, so I picked a somewhat secluded destination and spent four days in a log cabin in the woods with my Bible and worship music seeking God's direction. He spoke clearly to me on that trip. James says in James 4:8, "Draw nigh to God, and He will draw nigh to you." When we intentionally set aside time to be with God in prayer, in worship, in quietness, in the study of His word, and in humility, He is faithful to what He has promised. He draws close when we draw close. If you have never set aside a couple of days to be alone with God, I highly recommend it. You will not be disappointed.

I came home and told my wife that I was leaving the firm. Of course, she already knew (good spouses always do!). So after 19 wonderful and very successful years at the firm, I tearfully tendered my resignation in January 2015.

Looking back on those years at the firm, I can see that God had me in school. Each promotion had been preceded by a class (of sorts) where God instructed me and then tested me on that material prior to advancing me. I made plenty

of mistakes. At one point in my career, I acknowledged to our executive team that I had messed up so badly as the firm's CFO that someone else should assume the role. The team quickly dismissed my comments though, preferring to keep someone in the role that was more trustworthy than competent! Another life lesson learned.

Whether I was succeeding or failing, but especially while failing, God was teaching me about leadership. Sometimes He taught me what to do, and at other times, He taught me what not to do. Either way, I was in His school of education and He was preparing me for the role I now hold as President & CEO of Crossmark Global Investments. I would not be successful in this role but for the hard lessons I learned cutting grass and working at Stout.

I wish I had learned earlier to embrace difficulty. James says in his epistle, "Consider it pure joy, my brothers and sisters, whenever you face trials of many kinds, because you know that the testing of your faith produces perseverance. Let perseverance finish its work so that you may be mature and complete, not lacking anything" (James 1:2-4). This is the essence of lesson number two. I suppose I'm not quite at the level of considering it "pure joy" when trials come my way, but I certainly have learned to embrace them and not speak badly of them. For it's in these moments where we learn that God is Jehovah-Jireh our provider, or Jehovah-Rapha our healer, or Jehovah Shalom our peace. People will more readily follow a leader who demonstrates confidence in his or her Heavenly Father's plan. God never lets a tough challenge or difficult circumstance go to waste.

## ▶ TO YIELD OR NOT TO YIELD? THAT IS THE QUESTION.

In the four years since joining Crossmark, I have frequently relied on the lessons learned from my days at SRR – from building an enduring culture, to making good hiring decisions, to understanding the importance of accountability at all levels of the organization. What is super exciting to me, though, is feeling that I have finally found my tribe. Crossmark Global Investments is a unique firm in that we are a great blend of the for-profit and not-for-profit cultures. From the nonprofit sector, we have adopted the concepts of a strong set of core values, a guiding corporate purpose, and a clear view of our mission. From the for-profit sector, we adopted

the ideas of winning, the importance of continuous learning and development, and the habit of addressing uncomfortable situations head-on. I am having the time of my life.

None of this would have been possible, however, without yielding to the call of God, which is the third and final lesson. My role at SRR paid me handsomely, and the value of my stock in the firm grew at a rapid rate every year as we grew. To join Crossmark meant I had to give up a significant compensation package for something much less. Leaving SRR was clearly the hardest part of that equation. Was I going to be obedient to what God was asking me to do, or was I going to choose the financial rewards?

Timothy said that "the love money is the root of all evil" (1 Tim. 6:10). So many people misquote this scripture by saying, "Money is the root of all evil," which is not what the Scriptures say. Timothy is very clear: it is the "love of money," not money itself. At its core, this is a heart issue. Who or what will place center stage in our heart? It's a small stage – too small to share. Either our Heavenly Father stands center stage, or someone or something stands center stage in His place.

In that log cabin in the woods, I was reminded that I can make absolutely no deal with God where I come out on the short end. As much as I thought I was giving up (in terms of salary and economics), by faith, I believed that what I would receive as I walked in obedience would more than compensate me for what I was foregoing. This has certainly proven to be true both in this decision to join Crossmark Global Investments and in my life in general.

Earlier this year, I attended a conference sponsored by the Christian Fellowship Network of Young Presidents' Organization (YPO). The speaker lineup was fantastic and included the likes of Vice President Mike Pence, Congresswoman Michele Bachmann, and Dr. Ben Carson, among others. A theme that ran through every speaker's presentation was the importance of yielding to God. Vice President Pence discussed his decision to accept the Vice-Presidential nomination, but only after making it a matter of significant prayer. Michele Bachmann relayed how God had asked her if she was willing to look foolish for Him. Dr. Carson discussed his decision to accept a position in public service at the expense of his lucrative position as a brain surgeon. On its face, it appears that God was asking each one to make a substantial sacrifice in order to follow His call. After some time had passed, however, each person acknowledged that his or her life was so much fuller and richer by being obedient to God's call than it would have been by brushing aside His prompting. I echo this sentiment wholeheartedly.

The question we must ask ourselves is this: whose kingdom are we building? Are we striving to build our own kingdom with our own position of authority and our own monetary rewards, or are we striving to build the Kingdom of Heaven in honor of its ruler Jesus Christ, operating under His authority and making ourselves eligible for His eternal rewards? I used to think that a yielded life to Christ in the business world was a rare occurrence. I have come to find, however, that there are many, many admirable and successful business executives in all industries who put Jesus first in their lives and live their lives as a light on a hill.

Yes, I loved my time at SRR and I am grateful for the experiences I had there, and I certainly wish the firm continued success, but I am ever so much more satisfied in my new role where I have an even more direct and significant impact on those around me. Our firm's purpose statement is "to positively impact the lives of our clients, our colleagues, and our community." This is kingdom building in a business setting. It's what God has designed me for, and I would have missed out on it had I not bowed my will to His.

To be clear, this was not an easy decision for me. Even after joining Crossmark, I had some refining to do in this regard. My brother-in-law and sister-in-law were in town staying with us for a few days. One night over dinner, I was brought up short by my brother-in-law and sister-in-law. Yes, humbling, to say the least! I had been talking about airplanes and how I wanted to buy one. Without going into all the details, they made a couple of comments, gently stated, that made me realize my focus was off-center. Yes, I had been obedient to God's call and left my lucrative position at Stout, but in one area of my heart, I was still yearning for the past. I was being just like the Israelites who grumbled over the manna in the wilderness: "If only we had meat to eat! We remember the fish we ate in Egypt at no cost – also the cucumbers, melons, leeks, onions and garlic" (Num. 11:4-5). Yielding to the Lord is more than just following His direction – it's following His direction with joyfulness and a good attitude. I am so much more content in life having learned that critical lesson. If only I had learned it sooner!

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## ▶ LESSONS TO LIVE BY

In summary, these are the lessons all leaders need to learn in order to be successful. First, we must seek only the approval of God. We should look to the example set by men such as Daniel, who was so resolute on pleasing God that he defied the king's prohibition on worshiping any other than the king and was escorted into a den of lions. Or Shadrach, Meshach, and Abednego, who likewise were so resolute on not bowing down to an idol that they faced the fire of the furnace. And Stephen, who refused to stop declaring his allegiance to Jesus Christ as the true Messiah, despite the weighty consequences – consequences that included him losing his life via stoning. Jesus gave everything for us. He laid aside His own majesty, took on flesh, and willingly endured the pain of the cross that we might be reconciled with the Father and spend eternity in His presence. His approval is the only approval we should seek.

Secondly, God is not wasteful. He uses every experience, good or bad, to prepare us for His next assignment. Moses' time in the wilderness was not wasted; it was there that he learned to survive in a desert environment. Joseph's time in the prison was not wasted; it was there that he learned to trust completely in God and His ability to deliver him and not on the butler's ability to get him released from his cell. Even our sinful activities are not wasted by God. David learned repentance following his sin with Bathsheba, and the Apostle Paul, though he was the most ardent of adversaries to the early Christians, became the greatest and most persuasive voice proclaiming the truth of the Messiahship of Christ. "All things work together for good to them that love God, to them who are the called according to His purpose" (Rom. 8:28). We can trust Him in all things.

And finally, a yielded life is indeed the best life. Jesus said to his disciples (in Matt. 16:24-27), "If any man will come after me, let him deny himself, and take up his cross, and follow me. For whosoever will save his life shall lose it: and whosoever will lose his life for my sake shall find it. For what is a man profited, if he shall gain the whole world, and lose his own soul?" It is only when we truly yield our lives to the Master, both in deed and in attitude, that He can use it fully for His glory. Jesus was always about His Father's business, and so, too, must we be. When we focus our efforts on building His kingdom rather than our own, we will find a life truly worth living, just as He promised. I wish you well in your pursuit of His call.





## ABOUT THE AUTHOR



Mike Kern is President & CEO of Crossmark Global Investments, a Houston-based investment management firm ([www.crossmarkglobal.com](http://www.crossmarkglobal.com)). Before joining Crossmark, Mike was President of Stout Risius Ross, a global financial advisory, investment banking, and management consulting firm where he served in a variety of management roles, including CFO and COO during his 19-year tenure. Mike is actively involved in philanthropic activities, having served on boards of organizations such as the Clint Capela CC15 Foundation, Embrace the Truth International, Convoy of Hope, and International Aid, among others. Raised in the Detroit area, Mike holds a B.S. in Finance and Business Economics from Wayne State University and is a Chartered Financial Analyst (CFA) with Series 7, 63, and 24 securities licenses. In 2006, he received the ***Crain's Detroit Business 40 Under 40*** Award, which is given to exemplary young professional leaders. Mike is a member of the CFA Institute and Young Presidents' Organization and resides in Houston with his wife, Amanda, and their four children.