

**The Speed of Trust:
The One Thing That Changes *Everything***

By Stephen M. R. Covey
Summary by Mark R. Elliott*

Although the book is written primarily as a business leadership book, Covey makes a point to have the reader make application in three different areas: your personal life, work life, and home life. I hope that the following excerpts and questions will help you to process the basic ideas of the book and will encourage you to pick it up and read it. It does include some good self-evaluation tools that are not addressed in this review.

THE ONE THING THAT CHANGES EVERYTHING

1. The premise of the book is summarized on the first page: “*We can increase trust*—much faster than we might think—and *doing so will have a huge impact*, both in the quality of our lives and in the results we’re able to achieve.” However, as you turn the page you are hit with the sobering reality that “You can have all the facts and figures, all the supporting evidence, all the endorsement that you want, but if you don’t command trust, you won’t get anywhere.”—Naill Fitzgerald
 - ✦ Stop for a minute and think of one individual in your life where currently you have zero trust in them. Can you imagine a scenario where sometime in the near future you would be able to trust them?
 - ✦ What would they have to do or say that would enable you to trust them?
2. He points out that our culture is experiencing “a crisis of trust.” Ironically he quotes Joe Paterno to make this point: “Whether you’re on a sports team, in an office, or a member of a family, if you can’t trust one another there’s going to be trouble.” He then lists the following statistics:
 - Only 51% of employees have trust and confidence in senior management.
 - Only 36% of employees believe their leaders act with honesty and integrity.
 - Over the past 12 months, 76% of employees have observed illegal or unethical conduct on the job—conduct which, if exposed, would seriously violate the public trust. (page 11)
 - ✦ If you agree with him that we are experiencing “a crisis of trust”, what are some of the facts/experiences that you have to support that position?
 - ✦ What areas/segments of our society are not experiencing “a crisis of trust?”

3. On page 25 you can find this table:

✦ Where do you agree with his “Myth vs. Reality” statements?

✦ In what areas do you disagree with his table?

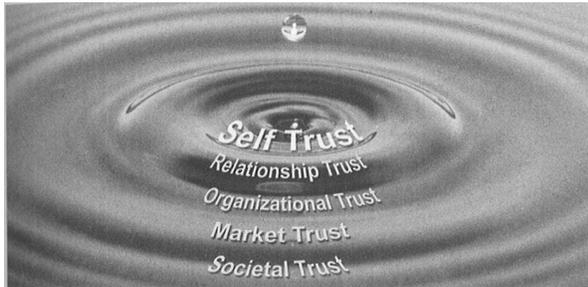
✦ Is there anything in the table that doesn’t make sense to you?

| Myth vs. Reality | |
|---|---|
| <i>Myth</i> | <i>Reality</i> |
| Trust is soft. | Trust is hard, real and quantifiable. It measurably affects both speed and cost. |
| Trust is slow. | Nothing is as fast as the speed of trust. |
| Trust is built solely on integrity. | Trust is a function of both character and competence. |
| You either have trust or you don’t. | Trust can be both created and destroyed. |
| Once lost, trust cannot be restored. | Though difficult, in most cases lost trust can be restored. |
| You can’t teach trust. | Trust can be effectively taught and learned, and it can become a leverageable, strategic advantage. |
| Trusting people is too risky. | Not trusting people is a greater risk. |
| You establish trust one person at a time. | Establishing trust with the one establishes trust with the many. |

4. He shares the story of working with a multinational corporation on the issue of developing trust throughout the organization. At each level he got the same response, “we love this leadership content, but our bosses don’t understand it.” Working his way up through the chain of command, when he finally got to the CEO he heard, “This content is great, but I’m powerless. I can do nothing. It’s all in the hands of the board.” Covey adds, “I am certain that, had we gone to the board, they would have said the problem was Wall Street!” He then states, “If you think the problem is *out there*, that very thought *is* the problem.” (page 33)

✦ Thinking back to the person you listed in question one. If you don’t trust that individual chances are they don’t trust you either. What would **YOU** have to do or say to get them to trust you more?

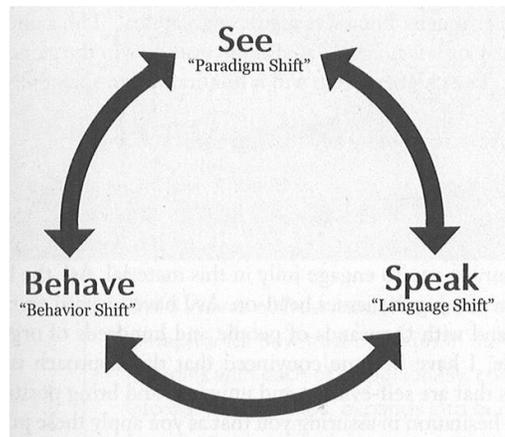
5. Using the metaphor of the “ripple effect”, Covey contends that there are five levels, or contexts, in which we must establish trust. (pages 32-36)



- Self Trust where our **credibility** is the undergirding factor.
- Relationship Trust with **consistent behavior** as the underlying factor.
- Organizational Trust where the key principle is **alignment**.
- Market Trust where a company’s (in our context church’s) success will be a function of its **reputation**.

- Societal Trust emphasizes the aspect of creating value for others and for society at large—**contribution** is the key concept at this level. From a local church perspective, if your church went away tomorrow, would anyone in your community context really know or care?
 - ✦ Reflect on the first two levels—Self Trust and Relationship Trust. Being perfectly honest with yourself, which of these two areas gives you the greater challenge as you strive to develop trust with others? Why?
 - ✦ Now take a few minutes to reflect on your church as it relates to Organizational Trust, Market Trust, and Societal Trust. In which of these three arenas do you think your church could improve trust most? Why?

6. Covey states, “The purpose of this book is to enable you to **see, speak, and behave** in ways that establish trust, and all three dimensions are vital.” He then provides a visual and basic explanation for each of the three dimensions: (pages 38-40)



- “To **see** trust in an entirely different and exciting way—a way that will open your eyes to the possibilities and enable you to increase trust and the dividends of trust.”
- “It will give you a language to **speak** about trust.”
- “Help you develop **the behaviors** that establish and grow trust.”
 - ✦ How important would it be for us to be able to balance all three dimensions (see, speak, and behave) as we try to establish trust?

7. He wraps up this section by providing his definition of leadership: *Leadership is getting results in a way that inspires trust.*
- ✦ Where do you agree and disagree with his definition of leadership?

THE FIRST WAVE—SELF TRUST

8. Most of us are familiar with the two broad requirements for trust: character and competence. Covey divides each of these into two components and calls them the 4 Cores of Credibility. Character is defined by two qualities: integrity and intent. Competence is divided into capabilities and results. The first major section of the book deals with Self Trust, and it is an elaboration on these 4 Cores. (pages 43-54)
- ✦ How would you differentiate integrity and intent as it relates to character?
 - ✦ How would you differentiate capabilities and results as it relates to competence?
9. **Core 1—Integrity** is defined as having four qualities: (pages 59-72)
- Honesty—telling the truth and leaving the right impressions.
 - Congruence—acting in harmony with our values and beliefs. Our walk and our talk match.
 - Humility—being more concerned about what is right than being right; about acting on good ideas than having the ideas; about building the team rather than exalting self; about recognizing the contributions of others than being recognized by others.
 - Courage—doing the right thing even when it’s hard.

Ask yourself, and those who know you well, the following questions:

- ✦ Do I genuinely try to be honest in all my interactions with others?
- ✦ Do I typically “walk my talk?” In other words, am I clear on my values and do I feel comfortable in standing up for them?
- ✦ Am I open to the possibility of learning new truths that may cause me to rethink issues or even redefine my values? [We are not talking about questioning Biblical authority, but acknowledging our tendency to cling tenaciously to “our traditions” and “our experiences” which can blind us to Biblical truth.
- ✦ Am I able to consistently make and keep commitments to myself?

10. **Core—1 Integrity:** Covey suggests “three high-leveraged ‘accelerators’ that make a powerful difference in increasing integrity.”

- Make and keep commitments to yourself.
- Stand for something.
- Be open.
 - ✦ Which of these three to you do best? Give an example.

✦ Which of the three present the greatest challenge? Why?

11. **Core 2—Intent** is composed of three things: (pages 73-90)

- Motive: our reason for doing something. Or the “why” that motivates our “what”. *The motive that inspires the greatest trust is genuine caring.*
- Agenda: it grows out of motive and is what we intend to do or promote because of our motive. *The agenda that generally inspires the greatest trust is seeking mutual benefit.*
- Behavior: typically it is the manifestation of motive and agenda. *The behavior that best creates credibility and inspires trust is acting in the best interest of others.*

✦ In a pure secular society, what will be people’s prime motives and how will that impact trust?

✦ If Covey’s three components of intent are true, how important is living out our Christian values and virtues to developing trust with others?

12. **Core 2—Intent:** Covey suggests the following three actions to enhance trust development as it relates to our intent:

- Examine and refine your motives.
- Declare your intent.
- Choose abundance—in other words acknowledge that in most areas of life there is enough for everyone. Win – Win scenarios ARE possible.
 - ✦ How often do I discount what someone says because I am suspicious of their intent?

✦ What happens to trust levels when others question my intent?

✦ What can I do to improve and better communicate my intent?

13. **Core 3—Capabilities** are those skills that are specific to who we are and the ministry role we have been called to fill. Covey uses an acrostic (TASKS) to further explain capabilities. (pages 91-108)

- **T**alents: what are my unique natural strengths?
- **A**ttitudes: what are my attitudes about life, work, learning, myself, my capabilities, etc?
- **S**kills: what skills do I have today and what skills will I need tomorrow and to what degree am I engaged in upgrading my skills?
- **K**nowledge: what is my current level of knowledge in my ministry field, what am I doing to stay current, and what other areas of knowledge am I pursuing?
- **S**tyle: how effective is my current style in approaching problems? Does it facilitate or get in the way of accomplishing what needs to be done? What can I do to improve?
 - ✦ To what degree do my TASKS match my current ministry position?

 - ✦ In which TASKS area do I specifically need to improve my capabilities?

 - ✦ What can you do to further develop that area of your life?

14. **Core 3—Capabilities**: Covey suggests three areas where we can increase our capacity.

- Run with your strengths and with your purpose.
- Keep yourself relevant.
- Know where you're going. "At the end of the day, people follow those who know where they're going."
 - ✦ What capabilities do I have that make me credible and that inspire the trust and confidence of others?

 - ✦ What experiences have I had that impacted the confidence I have in myself—some will be positive and some will be negative?

 - ✦ How open am I to improving my current capabilities and gaining new ones?

15. **Core 4—Results** involves not only *what* is getting done but also *how* it's being done. Covey points out “that no results ever come exclusively from the work of one individual or organization; they represent the efforts of many. He suggests three areas where we can improve trust as it relates to results: (pages 109-124)

- Take responsibility for results. Winston Churchill said, “It’s no use saying, ‘We are doing our best.’ You have got to succeed in doing what is necessary.”
- Expect to win.
- Finish strong.
 - ✦ What kind of results am I currently producing and how do they impact my personal credibility?

 - ✦ Does my performance inspire confidence and trust?

THE SECOND WAVE—RELATIONSHIP TRUST

16. The majority of the book deals with the second wave—Relationship Trust and fleshes out what he calls The 13 Behaviors. He opens the section by quoting his father, “You can’t talk yourself out of a problem you’ve behaved yourself into.” But then he quickly counters it with his premise, “No, but you can behave yourself out of a problem you’ve behaved yourself into...and often faster than you think!”

He states that The 13 Behaviors are:

- Based on principles that govern trusting relationships
- Grow out of the 4 Cores.
- Can be implemented immediately.
- Are universal.

Continuing he says, “I can promise you that these 13 Behaviors will significantly enhance your ability to establish trust in all relationships—both personal and professional.”

He further defines The 13 Behaviors as follows:

- First, all 13 reflect both character and competence related behavior. The first five flow initially from character, the second five flow initially from competence, and the final three from almost an equal mix of both.

- Second, it's possible to take any one of these behaviors to the extreme. As human beings we are able to turn any strength into a weakness.
- Third, the behaviors must be used together to create balance. For example "talk straight" and "demonstrate respect" must be kept in tension.
- Fourth, every behavior has an opposite and a counterfeit, and the book discusses both for each of the 13 behaviors.

He concludes his introduction of The 13 Behaviors with the statement, "By behaving in ways that build trust with one, you build trust with many." (Pages 127-135)

The book then includes a chapter on each of the behaviors and includes at the end of each chapter a few "Trust Tips." They include ideas for strengthening your 4 Cores and a few specific suggestions for ways to apply the behavior. Here are his 13 Behaviors and how he describes them:

Character Based Behaviors

Behavior #1: Talk Straight. Communicate clearly so that you cannot be misunderstood. Preface your discussions by declaring your intent, so you leave no doubt about what you are thinking. Counterfeit behaviors include withholding information, flattery and spin. Be honest and call things what they are. Don't manipulate people, distort facts or leave false impressions.

Be honest. Tell the truth. Let people know where you stand. Use simple language. Call things what they are. Demonstrate integrity. Don't manipulate people or distort facts. Don't spin the truth. Don't leave false impressions. (Page 143)

Genuinely care for others. Show you care. Respect the dignity of every person and every role. Treat everyone with respect, especially those who can't do anything for you. Show kindness in the little things. Don't fake caring. Don't attempt to be 'efficient' with people." (Page 151)

Behavior #2 Demonstrate Respect. This behavior is based on the principles of respect, fairness, kindness, love and civility. The opposite is commonly experienced as showing disrespect, which is a huge issue, both at work and at home. The counterfeit is to fake respect or concern, or, most insidious of all, to show respect and concern for only those who can do something for you.

Behavior #3 Create Transparency. Be real and genuine and tell the truth in a way that people can verify. The opposite is to obscure, and the counterfeit is illusion or pretending things are different than they are. You can establish trust quickly by being open and authentic, erring on the side of disclosure and not having hidden agendas.

Tell the truth in a way people can verify. Get real and genuine. Be open and authentic. Err on the side of disclosure. Operate on the premise of 'What you see is what you get.' Don't have hidden agendas. Don't hide information. (Page 157)

Make things right when you're wrong. Apologize quickly. Make restitution where possible. Rectify mistakes. Demonstrate personal humility. Don't cover things up. Don't let pride get in the way of doing the right thing. (Page 164)

Behavior #4 Right Wrong. Make restitution instead of just apologizing. The opposite is to deny or justify wrongs because of ego and pride, and the counterfeit is to cover up mistakes. Apologize quickly, take action to make restitution when possible, and demonstrate personal humility to achieve this behavior.

Behavior #5 Show Loyalty. Give credit to others and speak about people as though they are present. The opposite is to take credit or not represent people fairly. The counterfeit is to appear to share credit but then downplay others' contribution when they are away. To exhibit a trustworthy character, give credit freely, don't badmouth people behind their backs and don't disclose others' private information.

Give credit freely. Acknowledge the contributions of others. Speak about people as if they were present. Represent others who aren't there to speak for themselves. Don't bad-mouth others behind their backs. Don't disclose other's private information. (Page 171)

Competence Based Behaviors

Establish a track record of results. Get the right things done. Make things happen. Accomplish what you're hired to do. Be on time and within budget. Don't overpromise and under-deliver. Don't make excuses for not delivering. (Page 176)

Behavior #6 Deliver Results. This is a way to convert cynics and establish trust in a new relationship. Because it is often difficult to measure results, take time to define results up front. By establishing a track record, making the right things happen, being on time and on budget, and not making excuses for not delivering, you quickly restore lost trust on the competence side.

Behavior #7 Get Better. Continuously improve by learning, growing and renewing yourself. Others will develop confidence in your ability to succeed in a rapidly changing environment. The opposite is entropy and deterioration, while the counterfeit is the eternal student — always learning, but never producing. Don't be afraid to make mistakes but learn from them. Develop formal and informal feedback systems and respond to them.

Continuously improve. Increase your capabilities. Be a constant learner. Develop feedback systems—both formal and informal. Act on the feedback you receive. Thank people for feedback. Don't consider yourself above feedback. Don't assume today's knowledge and skills will be sufficient for tomorrow's challenges. (pg 184)

Take issues head on, even the "undiscussables." Address the tough stuff directly. Acknowledge the unsaid. Lead out courageously in conversation. Remove the "sword from their hands." Don't skirt the real issues. Don't bury your head in the sand. (Page 191)

Behavior #8 Confront Reality. Take the tough issues head-on. This affects speed and cost by facilitating open interaction and fast achievement, and also allowing you to engage the creativity, capability and synergy of others in solving problems. When leaders use the opposite behavior by ignoring problems, they pay a huge tax when people feel they are being dishonest. It is far better to address the real issues and lead courageously in discussions of uncomfortable topics.

Behavior #9 Clarify Expectations. Create shared vision and agreement up front. The opposite is to leave undefined expectations and the counterfeit is to be vague about specifics. Consider that most circumstances encompass three variables — quality, speed and cost —but you can only have two. Always discuss and reveal expectations, and never assume they are clear or shared. Renegotiate if necessary, but don't violate expectations once they have been validated.

Disclose and reveal expectations. Discuss them. Validate them. Renegotiate them if needed and possible. Don't violate expectations. Don't assume that expectations are clear or shared. (page199)

Hold yourself accountable. Hold others accountable. Take responsibility for results. Be clear on how you'll communicate how you're doing—and how others are doing. Don't avoid or shirk responsibility. Don't blame others or point fingers when things go wrong. (Page 207)

Behavior #10 Practice Accountability. Hold yourself and others accountable. Leaders who generate trust do both. The opposite is not to take responsibility, and the counterfeit is to point fingers. Other people respond to accountability — particularly performers. They want to be held accountable. Don't avoid or shirk responsibility, and be clear on how you'll communicate progress.

Character and Competence Based Behaviors

Behavior #11 Listen First. Genuinely understand another person's thoughts and feelings, before trying to diagnose or advise. The opposite and counterfeit are to speak first and listen last, or not at all, and to pretend to listen while waiting for your own chance to speak. Listening teaches you which behaviors create dividends. Use your eyes and your gut to listen as well as your ears, and don't presume you know what matters to others.

Listen before you speak. Understand. Diagnose. Listen with your ears—and your eyes and heart. Find out what the most important behaviors are to the people you're working with. Don't assume you know what matters most to others. Don't presume you have all the answers—or all the questions. (Page 214)

Say what you're going to do, then do what you say you're going to do. Make commitments carefully and keep them. Make keeping commitments the symbol of your honor. Don't break confidences. Don't attempt to "PR" your way out of a commitment you've broken. (Page 221)

Behavior #12 Keep Commitments. It is the quickest way to build trust in any relationship. The opposite is to break commitments and the counterfeit is to make vague, unreliable commitments, or never make them in the first place. Some cultures view commitments differently, and understanding the difference is key to getting dividends and avoiding trust taxes. People tend to see family commitments as more flexible than work commitments, but they are just as important. Make keeping all commitments the symbol of your honor.

Behavior #13 Extend Trust. Shift trust from a noun to a verb. While the other Behaviors help you become a more trusted person or manager, this 13th Behavior helps you become a more trusting leader. Extending trust leverages it to create reciprocity. The opposite is withholding trust. The counterfeit is extending false trust by giving people responsibility, but no authority or resources to complete a task. There is also fake trust that seems like trust until you follow-up behind people and micromanage. Based on the situation, extend conditionally to those who are earning your trust, but extend it abundantly to those who have earned it.

Demonstrate a propensity to trust. Extend trust abundantly to those who have earned your trust. Extend trust conditionally to those who are earning your trust. Learn how to appropriately extend trust to others based on the situation, risk, and credibility (character and competence) of the people involved. But have a propensity to trust. Don't withhold trust because there is risk involved. (Page 229)

- ✦ As you reflect on the behaviors, which ones fall into your "sweet spots?"
- ✦ Which of the 13 behaviors do you struggle with most?
- ✦ How could you use The 13 Behaviors in a topical sermon series or small group study?
- ✦ What scripture verses come to mind as you think about each of the behaviors?

THE THIRD, FOURTH, AND FIFTH WAVES —STAKEHOLDER TRUST

17. The Third Wave—Organizational Trust/The Principle of Alignment. The context of this wave is the organization and its employees (again in our setting think about church leaders and church members). Covey states, “As a leader, you can be successful at the Self Trust and Relationship Trust levels so that people trust you as a person, but then fail at the Organizational Trust level by not designing and aligning systems that promote trust.” (page 239)

- ✦ If you agree with him, why do you think it’s possible to have personal success with trust, but fail on the organizational level?

- ✦ What might be some organizational issues that are a challenge to you personally?

18. The Third Wave—The 7 Low Trust Organizational Taxes. Throughout the book Covey uses the term “taxes” to refer to the cost of living in a low trust organization and “dividends” to refer to the benefits of high trust—they are incurred at both the individual and organization levels. (pages 250-258)

- Redundancy—the unnecessary duplication or overlapping of structures primarily due to an attitude that people can’t be trusted and need to be tightly supervised.
 - Bureaucracy—includes not only organizational complexity but also cumbersome rules, regulations, policies, procedures, and processes. He comments that “Bureaucracy defends the status quo, long past the time when the quo has lost its status.”
 - Politics—the use of manipulation, tactics, & strategies to gain/retain power.
 - Disengagement—when people emotionally and mentally decrease their commitment.
 - Turnover—when we experience a revolving door in leadership and membership.
 - Churn—when leaders and members are unhappy they spread their feelings to prospects and the community whether they know it or not.
 - Fraud—actions by leaders and members that cross the line into dishonesty, sabotage, obstruction, deception, and disruption. He quotes sociologist Emile Durkheim on this issue. “When mores [cultural values] are sufficient, laws are unnecessary; when mores are insufficient, laws are unenforceable.”
- ✦ Which of these taxes have you experienced in church life? Describe the impact it had on the church.

19. **The Third Wave—The 7 High-Trust Organizational Dividends**

- Increased Value—in the corporate world that refers to shareholder value and customer value. In the church world I would think the equivalent would be our value to God’s Kingdom and our community.
- Accelerated Growth—high-trust organizations simply outperform low-trust organizations.
- Enhanced Innovation—high-trust organizations have a strong culture of innovation. High-trust churches are quicker to try something new and different if it will help them reach their lost community.
- Improved Collaboration—the different organizations and boards within the church are more willing and able to work together for the common good.
- Stronger Partnering—high-trust churches are more open to connecting with other churches to achieve greater Kingdom results.
- Better Execution—clear lines of communication mean smoother and better execution.
- Heightened Loyalty—people who feel good about their church are more committed and engaged.
 - ✦ Talk about a time when you experienced some of these “dividends” in a church.

 - ✦ At the time you were experiencing them, what were some of the reasons you gave for the success?

 - ✦ As you reflect on what we have learned about trust, how would you rate the trust level at the time of the success?

20. **The Fourth Wave—Market Trust/The Principle of Reputation.** Market Trust is all about brand and reputation. It’s all about the feelings you have that makes you want to do business with a certain company or business. For our context, the feelings one has about connecting with a given denomination (brand) or a specific church (business). (Pages 261-271)

- ✦ Would you say the reputation of our brand (Baptist) is improving, staying the same, or diminishing in our region? Why?

- ✦ Would you say the reputation of your church is improving, staying the same, or diminishing in your community? Why?

- ✦ Do you have a better understanding now of how to improve your reputation?

21. **The Fifth Wave—Societal Trust/The Principle of Contribution.** There is a French proverb which states “Fish discover water last.” Covey states, “For fish, water simply is. It’s their environment. It surrounds them. They are so immersed in its presence, they’re unaware of its existence—until it becomes polluted or nonexistent. Then, the immediate and dramatic consequence makes it quickly apparent that quality water is absolutely essential for their well-being. Without it the fish will die.

In a similar way, we as human beings discover trust last. Trust is an integral part of the fabric of our society. We depend on it. We take it for granted—unless it becomes polluted or destroyed. Then we come to the stark realization that trust may well be as vital to our own wellbeing as water is to a fish. Without trust, society closes down and will ultimately self-destruct.

This pervasive nature of trust is why I said in the very beginning it is the one thing that changes everything.” (Pages 273-274)

- ✦ If we were honest with ourselves, how would we evaluate the societal trust level for Christianity in our nation today?
- ✦ Would you say the trust level has increased, decreased, or remained about the same over the last twenty years? Why?
- ✦ To what degree do you agree with Covey that the issue of trust can and does change everything?

22. **The Fifth Wave.** “As Gandhi said, ‘One man cannot do right in one department of life whilst he is occupied in doing wrong in another department. Life is one indivisible whole.’” We live in a nation and at a time when we are told by many that we can compartmentalize our lives. That we can make a positive impact in public life while at the same time we have some deep, dark components of our personal life. President Bill Clinton is one public figure who seems to have exemplified the quality of compartmentalization. (Page 281)

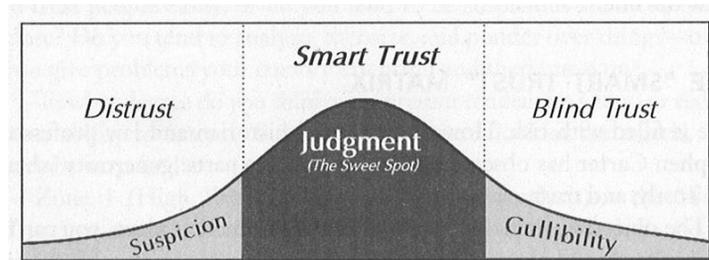
- ✦ Who is correct Gandhi or current American thought? Why?
- ✦ On whose side would the concepts of this book on trust tend to fall?
- ✦ Biblically where should we stand?

INSPIRING TRUST

The final section of the book is the shortest yet it might be the most impactful. It contains three short chapters: Extending “Smart Trust”, Restoring Trust, and A Propensity to Trust.

23. **Extending Smart Trust.** When you’re dealing with trust, it seems there are two extremes. On one end of the spectrum, people don’t trust enough. They’re suspicious. They hold things close to the vest. Often the only people they really trust are themselves. On the other end, people are too trusting. They’re totally gullible. They believe anyone, trust everyone. They have a simplistic, naïve view of the world, and they don’t even really think (except superficially) about the need to protect their interests.

Extending trust can bring great dividends. It also creates the possibility of significant risk. So how do you hit the “sweet spot”? How do you extend “Smart Trust” in a way that maximizes the dividends and minimizes the risk? (Page 287-288)

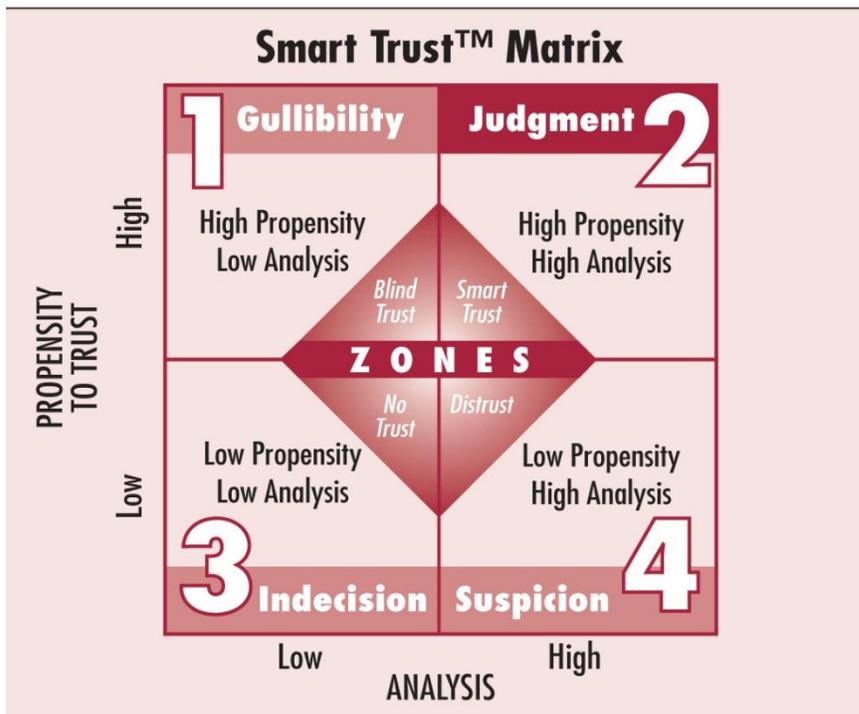


- ✦ Describe a time where you found yourself on the Distrust side of the spectrum with someone.
 - ✦ Describe a time when you found yourself on the Blind Trust side.
 - ✦ Now how about a time when you hit “The Sweet Spot” and you discovered that you were in the Smart Trust section.
 - ✦ What are some of the things that made the difference between these three experiences for you?
24. **Extending Smart Trust.** Learning how to extend “Smart Trust” is a function of two factors—propensity to trust and analysis. “Propensity to Trust” is primarily a matter of the heart. It’s the tendency, inclination, or predisposition to believe that people are worthy of trust and a desire to extend it to them freely. The degree to which you have this tendency may be due to your inherent personality, to the way important people in your life have (or have not) trusted

you, or to your own experience (good or bad) in trusting others—or, most likely, to a combination of these factors.

“Analysis” is primarily a matter of the mind. It’s the ability to analyze, evaluate, theorize, consider implications and possibilities, and come up with logical decisions and solutions. Again, the degree to which you have “strong analysis” may be due to a variety or combination of factors, including your natural gifts or abilities, your education and the way you think, your style, and/or your life experience. (Page 289)

- ✦ How similar or different would you say the Biblical ideas of “grace giving” and “truth telling” are to Covey’s “Propensity to Trust” and “Analysis”
- ✦ Are you stronger in “Propensity to Trust” (grace giving) or in “Analysis” (truth telling—as you know it to be)? Explain.
- ✦ How would it help you if you knew which your stronger tendency was?
- ✦ Study the Smart Trust Matrix below and discuss the implications of living in the various quadrants.



Zone 1: Blind Trust zone of gullibility. The suckers sure to fall for scams.

Zone 2: Smart Trust zone of judgment. Good business judgment and good people judgment combine to enhance instinct and intuition.

Zone 3: No Trust zone of indecision. Those who don't

even trust themselves and are immobilized by insecurity and protectiveness.

Zone 4: Distrust zone of suspicion. Those who rarely extend trust beyond themselves.

25. **Extending Smart Trust.** A principle he suggests is, “In extending trust, the general guideline is to extend trust conditionally to those who are earning it and abundantly to those who have already done so.” (page 296)

✦ That sounds like common sense, but how would YOU “extend trust conditionally.”

✦ What does it look like for someone to “earn your trust”?

26. **Restoring Trust When It Has Been Lost.** Covey acknowledges, “I am the first to admit that there are situations in which trust cannot be restored. The violation has been too severe, the betrayal too deep, the pain too great... However the nature of life is such that all of us will undoubtedly have to deal with broken trust at some time—maybe a number of times—during our lives... Though it may be difficult, in most cases, lost trust *can* be restored—and often even enhanced!” (pages 300-301)

✦ Describe a situation where you have not been able to overcome the trust violation because of its severity.

✦ Describe a time when you were able to re-establish trust and even see the trust level enhanced.

✦ What are some of the circumstances that were different and have kept the first situation from being resolved?

27. **Restoring Trust When It Has Been Lost.** He points out that, “Understanding how trust was lost in the first place is an important key to understanding how to apply the Cores and Behaviors in attempting to restore it. Generally speaking, a loss of trust created by a violation of character (Integrity or Intent) is far more difficult to restore than a loss of trust created by a violation of competence (Capabilities or Results). (page 303)

✦ As you look at the two situations you described in #26, were they violations of trust related to “Character” or “Competence”? How did the type of violation impact your ability to restore it?

✦ Describe a current situation where a lapse in “Character” has broken trust.

✦ Now describe a current situation where the lapse is related to “Competence.”

✦ As you think about restoring trust in these two situations, to what extent is Covey correct in stating that one will be much harder than the other.

28. **Restoring Trust When It Has Been Lost.** As he talks about situations where you have lost trust in others, he extends two challenges. “*Don’t be too quick to judge*...Many mistakes are not intentional; don’t make them into something they’re not.” And, “*Do be quick to forgive*. I want to be very clear here that to forgive and to trust are two different things...Forgiveness is not always easy. In fact, for many of us, it requires divine intervention. But whether or not we choose to trust, we always need to forgive—both for our own sake and for the sake of others.” (Pages 312-313)

✦ As you think about some of the trust violations you have experienced, how often did you end up being “too quick to judge”?

✦ How would you differentiate “forgiveness” and “trust”?

29. **Restoring Trust When It Has Been Lost.** “Restoring trust in close relationships may be difficult and painful, and sometimes it may take years. But there are no higher dividends in life than those that come from prioritizing it and making it happen...If you’ve broken trust with someone else, it’s an opportunity to get your own act together, to improve your character and competence, to behave in ways that inspire trust...If someone has broken trust with you, it’s an opportunity for you to grow in your ability to forgive, to learn how to extend Smart Trust, and to maximize whatever dividends are possible in the relationship...As you go through the process of trying to restore trust you have lost with others, or forgiving and extending Smart Trust to those who have broken trust with you, you will grow in character and competence.” (Pages 314-315)

✦ In what ways can a broken trust become a new beginning?

30. **A Propensity to Trust.** Covey concludes the book with a short chapter in which he strives to inspire the reader to choose trust. And begins the chapter with three questions:

✦ Have you ever been in a situation where someone believed in you and trusted you when no one else did?

✦ How did it make you feel?

✦ What kind of difference did it make in your life? (page 316)

31. A Propensity to Trust. “The first job of a leader—at work or at home—is to inspire trust. It’s to bring out the best in people by entrusting them with meaningful stewardships, and to create an environment in which high-trust interaction inspires creativity and possibility... We were born with a propensity to trust. As children, most of us were naïve, innocent, vulnerable, and gullible. Through life experience, many of us have become less trusting—sometimes with good reason.

But, whatever our situation, the reality is that we can choose to retain or restore our propensity to trust. The key is in our ability to forgive, and also in our ability to balance our propensity to trust with analysis, giving us the judgment to extend the Smart Trust that maximizes the dividends and minimizes the risk.” (Pages 319-321)

- ✦ As a leader, how have the challenges of life and frustrations in ministry taken a toll on your ability to extend trust?

- ✦ How willing are you to release control, knowing that “some people” cannot be trusted?

- ✦ As you look at your life, in what ways has God been willing to trust you as a steward?

- ✦ In your life and as you have observed the life of others, how often would you say that God works with us in the Smart Trust quadrant?

- ✦ How have the ideas of this book challenged and/or encouraged you?

*Mark R. Elliott served as a Director of Missions (Associational Mission Strategist) in western Iowa and eastern Nebraska for almost three decades. He is a strong advocate for obedience and Biblically based disciple making. As such, he knows that making healthy disciples requires Christian leaders to be constantly pursuing spiritual maturity—be lifelong learners. Because of the time constraints of ministry, most pastors focus their reading list on resources that assist them in teaching and preaching the Word of God. As such, books focusing on church health, leadership development, and church growth tend to find their way to the bottom of the stack. With that reality in mind, Mark has written discussion summaries on several books that have helped him to personally grow in Christ and that tend to find themselves on the bottom of most pastor’s stack. Many pastors have found them helpful as they are able to more quickly process great insights from other pastors and authors.