



**Todd Sinelli**  
President and Founder  
Lit Torch Publications

At the time of this interview, Todd Sinelli was the President and Founder of Lit Torch Publications. Previously, Todd was the President of Private Client Group which he is still active in. Todd holds a bachelor of business degree in marketing from Michigan State University, and an MBA degree in business management from the University of Dallas. Todd holds a number of advanced degrees including: Certified Fund Specialist (CFS), Accredited

Asset Management Specialist (AAMS) and has completed the Certified Financial Planner (CFP) course. He has also studied at The Wharton's School's Executive Education Program. Todd lives in Santa Cruz, California and is currently pursuing his Masters of Divinity at Fuller Theological Seminary.

professional

### **What are top 3 principles for success in your industry?**

Top three principles for success in my industry would be vision, hard work and perseverance. Without vision you're not going to go where you're going to go or how you're going to get there. As well as hard work seems to be fundamental in any business and perseverance, a lot of times you just have to persevere and if the vision isn't strong enough, there's not going to be a work ethic or temerity to continue pursuing after what it is that you want.

### **What character qualities do you look for when hiring?**

I look for are three things: integrity, service, and excellence. As a matter of fact a friend that went to the Air Force Academy, that's their motto! Integrity first, service before self and excellence in all that we do. Those are three important characteristics that I look for.

### **What makes a great leader?**

Great leaders. I see great leaders as great followers, great servants. Great leaders become great visionaries. All these seemingly intangible things that other people are really able to see make for a great team. Make for a great work environment. So to emulate the leaders, you have strong followers.

### **Who are your heroes and why?**

This may sound a bit silly, but different characters from Superman to Batman. Superman: He was humble, yet strong. He was meek yet very powerful. He also knew how to temper his strength. It was something that was used abusively, but it was used for the betterment of the people around him and his greatest motto was truth, justice and the American way. He had a vision, he had a integrity, he had a sense of excellence and a sense of service that is a wonderful, heroic attitude and temperament.

### **What are the 2-3 most valuable lessons you learned in your career?**

When I was in graduate school, in business, I learned the correlation between risk and reward. My whole graduate education can be summed up the more risk, the more reward. Most people don't want to take risk. Risk in their faith, risk in their business, risk in their relationships, but every time I ventured out taking risk in that, the rewards have been tremendous. Even far greater than I initially thought. And that has been a very powerful lesson to know the correlation between risk and reward and how the more risk, the more the reward is out there.

### **What was your worst career decision or mistake?**

My worst career decision ... I've gone broke or nearly broke three times over the last ten years. In hindsight, I made some poor decisions. In foresight, those monumental failures, if you will, have given a different perspective that I would not have gleaned if I didn't take a lot of risk and have a new found



faith in what it means to step out and to look at things not as they are, but as they could be.

**Success has its cost: The biggest one is your "time" that can be stolen from your loved ones. How does one pay that back or balance that? Do you have to lose something to win something or can you have it all and how?**

Success does have a cost. In business school I learned the term 'opportunity costs'. You have to give up something to get something else. I think a lot of people want to be successful (as well as myself), but to grasp what it is you're after and then considering ... to be a success in business, you're going to have to have a lot of time spent there, you're going to have to sacrifice time with friends, with family, some of your hobbies, extracurricular activities. And so once you wave that, you can really decide whether you want to be a success based on the definition you established right on.

p e r s o n a l

**How do you define success? How has your definition evolved?**

Success is having a goal, achieving it. Success is living a life that might be beyond your reach but within your grasp. That sounds a bit abstract, but yet it's something that keeps the journey from occurring. Success will be knowing that I've set something before myself and have achieved that. I can look back and see multiple, small successes leading into a bigger success at the end of my life.

**What is the difference between success and significance?**

Having an impact. Significance is about making a difference, maybe changing a different mindset, introducing new product, something that can help people live life easier, make life simpler, make life more enjoyable. Significance can be seen in a multitude of different ways, but significance is also passing down those educational qualities of lessons learned, things you did, and maybe encouraging someone that might not have been able to scale that mountain, but watching you get half way up there.

**What does balance mean to you? How important is balance to success?**

That's tricky. I don't know if I have an answer for that. A lot of things I've done in life, I've balanced too much one way or too much another way. But I know balance comes from establishing priorities. The things that have priorities in my life I'll set out to accomplish, balancing that with different areas in life from physical exercise, mental (stimulating your mind) and the spiritual aspects can create a neat harmony in life. Balancing all three of those, it's difficult and I don't know if I've quite answered that completely.

**How do you prioritize your time/values? What are your priorities?**

Prioritizing each day consists of defining what's important, what I want to accomplish in the course of the afternoon. I look at things on three levels: professional, spiritual and then just recreational. All those, hopefully, in a different combination, will be touched on. For me to have a great day is - if I'm challenged in a business sense, if I'm challenged intellectually, and then if I'm challenged spiritually whether conversation, an act of kindness. At the end of the day, that will be a fulfilling day and meet all three priorities of physical, mental and spiritual.

**How do you deal with stress? How did you used to deal with stress?**

Stress is something I'm aware of. I was in graduate school and I had a professor ask, "What's the function of management?" He asked all these MBAs, "What's the function of management?" We went around and we answered that the function of management increased profitability and stakeholders, all this academic. At the end of the class, one of the students asked the professor how he defined the function of management. He said, "It's easy. It's two words." So we're all curious... And what were those two words? He said, "Reduce uncertainty. Your jobs as managers are to reduce uncertainty." I find we stress. If I'm not prepared, I have stress. The way to reduce that uncertainty is being prepared. I handle stress by working a little bit harder and it instills a quiet confidence in me, knowing that I'm prepared and I've reduced uncertainty.

**Have you ever had a wakeup call in your life?**

I've actually had three wake up calls in my life and each time I went broke. Or nearly broke and it's a fascinating thing to have something you've spent most of your life to disappear in the course of a short time. That gave me a very powerful wake up call to define what's important, again look at these issues of success, significance and continue on with life.

**What was your worst investment?**

My best investment has been education. Just having a curiosity to know what I don't know and aspire to learn what I should know keeps me humble, keeps me striving toward a different degree of excellence. I live across the street from a cemetery and each day I leave, I go back and I think about what I've learned, how I've applied what I've learned, and what am I doing with my life each day. It gives it a very sober picture in the forefront of my mind to think how I'm investing my time, how I'm investing my talents and how I'm investing the education that someone's giving me and how I'm sharing it with others.

s p i r i t u a l

**How has God changed your life? How has your choice of faith in God changed your life?**

God has changed my life in mighty ways. I spent seven years as a professional trader in the financial markets and I left that to pursue a publishing company and to write about the adventures of making and losing lots of money. It doesn't make sense. Everything from my education to my background to business experience is that is the role that I should be in. So I felt a tap on my shoulder saying God had established new work for my hands and so I write a book about money, write a book about God, and herald that message in different ways.

**Can you follow Christ and still have a successful career, family and such?**

Can I follow Christ and still have a successful career? A successful career to me is following Christ. When Jesus called his first apostles and disciples, he just said two words. "Follow me." They left their tax business, they left their fishing business and they went and they followed Him. Later it says they went back to their nets, they picked up their nets and continued to catch fish, but they also caught men. So I look at the success by following God each and every day and it does have a tremendous impact. I mean, I'm no longer trading, I'm writing. So that has changed my whole definition of what this life is about and hoping my actions support my words.

**How does your faith help you in your professional life?**

My faith in my professional life is the glue or the essence of my existence. In Christ, I have an example for leadership, I have an example of a true servant, I have an example of humility, an example of someone so powerful yet so compassionate. And I look at that and that gives a glue ... I mean, no way can I emulate that, but that's the aspiration, to live a life under that same role model.

**How does your faith help you in your personal life?**

My personal life, it gives me a reason to get up every morning. I really think if the life were all about building my fortune, my empire, that would appear insignificant. I look at a multitude of different gifts from God. The gift even to live is a gift that He's allowed me to be here. If my essence is to please that God, then I'm going to do everything I can during the day to maximize my time, maximize relationships and let that just intersperse in my personal life.

**How has God /faith changed your perspective on fulfillment, significance and success**

Having God in my life has tremendously changed my perspective on significance and success. If you were to ask me ten years ago, "Todd, what does it mean to be successful?" I'd tell you all the different accoutrements from nice wardrobe to big house to fancy car to prestigious position in a company. That's changed significantly. I live to have a success where at the end of my day and hopefully at the end of my life I'll just hear an affirmation from God saying, "Well done, good and faithful servant." To



me, that will be a success.

**What is the hardest thing about being a believer in your line of work?**

The hardest thing about being a believer in the publishing business right now is living the faith. You can disqualify yourself if your actions don't support your words. In the book of James it says, "Do not be merely hearers of the Word and deceive yourself, but do what it says." So my greatest thing is honoring God with my money, honoring God with my time, honoring God with my talents and letting that be a testimony to my life as a follower of Jesus Christ.

**Is faith critical to leadership or character?**

Faith with character and leadership ... I see those as very important attributes. I have a strong faith in God and so that faith in God calls me to be a leader, calls me to develop character. There's different things in life that you negotiate. You can question the terms, but I have certain non-negotiables in my life and one is to live out by faith according to the Bible. After I negotiate on those, I pierce myself with some type of grief. When I don't negotiate, it builds character. It builds further leadership and I look back and say, "That was difficult, but I did it because of my belief in God, not because of belief in anything else."

**What is one thing you would do differently as a believer if you could? What stops you?**

The thing I would do differently as a believer, if I could, would be to figure out a way to make Scripture stick in my head. I don't know how to do that, I love the Bible but sometimes it's fleeting. Just as I eat three times a day, I really believe that I have to feast on God three times a day or at the end of the day I'm spiritually famished. Figuring out a way to supplement that diet is a good thing.